



President
Mr. Russell Hildebrand
City of Rocklin

**NCCSIF
BOARD OF DIRECTORS MEETING
AGENDA**

Vice President
Mr. Bruce Cline
City of Folsom

Treasurer
Mr. Tim Sailsbery
City of Willows

Secretary
Ms. Michelle Pellegrino
City of Dixon

Date: Thursday, November 19, 2015

Time: 10:00 a.m. to 2:00 p.m.

A – Action
I – Information

Location: Rocklin Event Center - Garden Room
2650 Sunset Blvd.
Rocklin, CA 95677
(916) 625-5200

1 – Attached
2 – Hand Out
3 – Separate Cover
4 – Verbal
5 – Previously Mailed

MISSION STATEMENT

The Northern California Cities Self Insurance Fund, or NCCSIF, is an association of municipalities joined to protect member resources by stabilizing risk costs in a reliable, economical and beneficial manner while providing members with broad coverage and quality services in risk management and claims management.

A. CALL TO ORDER

B. INTRODUCTIONS

C. APPROVAL OF AGENDA AS POSTED

A 1

D. PUBLIC COMMENTS

This time is reserved for members of the public to address the Board of Directors on matters pertaining to NCCSIF that are of interest to them.

pg. 5 **E. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95
REQUESTING AUTHORITY

Liability Program - Jimenez v. City of Colusa**

A 2

F. REPORT FROM CLOSED SESSION

pg. 6 **G. CONSENT CALENDAR**

A

All matters listed under the consent calendar are considered routine with no separate discussion necessary. Any member of the public or the Board of Directors may request any item to be considered separately.

pg. 7 1. Board of Directors Meeting Minutes - October 15, 2015

1

pg. 15 2. Check Register at October 31, 2015

1



	3. Investment Reports		
pg. 17	a. Chandler Asset Management Short/Long Term - October 2015		1
	b. Treasurer’s Report as of September 30, 2015		2
pg. 25	c. Local Agency Investment Fund (LAIF) Report as of September 30, 2015		1

H. ADMINISTRATION REPORTS **I**

	1. President’s Report		4
	<i>Russell Hildebrand will address the Board on items pertaining to NCCSIF.</i>		
	2. Program Administrator’s Report		4
	<i>Alliant will address the Board on items pertaining to NCCSIF.</i>		
	3. CAJPA Conference Feedback		4
	<i>The Board will receive an update from attendees of the annual CAJPA conference.</i>		

I. FINANCIAL REPORTS

pg. 26	1. Quarterly Financial Report for Period Ending September 30, 2015	A	2
	<i>James Marta & Company will present the quarterly financial report ending September 30, 2015 for the Board to Receive and File.</i>		
pg. 27	2. Budget-to-Actual as of September 30, 2015	I	2
	<i>The Board will receive an update on the Budget to Actual as of September 30, 2015.</i>		

J. JPA BUSINESS

1. Risk Management Planning Session Follow Up

pg. 28	a. Policy and Procedure Reviews	A	1
	<i>The Board will review and may approve or provide direction on the following Risk Management Policies:</i>		

Revisions of Current Policies

pg. 29	i. RM-3 Sidewalk Inspection and Maintenance
pg. 31	ii. RM-7 Aquatics Programs
pg. 33	iii. RM-9 Sewer Overflow and Backup Response
pg. 35	iv. RM-12 Risk Management Reserve Program

New Policies based on the current Risk Management Assessment criteria

pg. 38	i. RM-13 ADA Compliance and Transition Plans
pg. 40	ii. RM-14 Urban Forest Management



pg. 42	b. Employment Practices Liability (EPL) Hotline <i>Determine whether to have an EPL Hotline service available through NCCSIF based on members' responses from the survey.</i>	A	1
<i>Est. Time</i> <i>Noon</i>	Lunch Break - State of the Market Presentation <i>Michael Simmons will present an overview of the current insurance market.</i>		
pg. 43	2. NCCSIF Bylaws Amendment - Principal Office of the Authority <i>The Bylaws will be amended to update the new address for NCCSIF's office.</i>	A	1
pg. 46	3. Executive Committee Rotation Schedule and 2016 Slate of Officers <i>The Board will be asked to approve the 2016 Slate of Officers and the Executive Committee Rotation Schedule.</i>	A	1
pg. 52	4. 2016 NCCSIF Service Calendar <i>The 2016 Service Calendar and its changes will be presented for approval.</i>	A	1
	5. Financial Transaction Resolutions		
pg. 59	a. Resolution 16-01 Authorizing Signers for the Investment of Monies in the Local Agency Investment Fund (LAIF) <i>Review and approve Resolution 16-01 Authorizing signers to transfer money to or from LAIF.</i>	A	1
pg. 62	b. Resolution 16-02 Authorizing the Treasurer to Invest and Re-invest Funds <i>Review and approve Resolution 16-02 Authorizing the Treasurer to invest and re-invest funds.</i>	A	1
pg. 64	6. 2016/17 Insurance Market Update and Renewal Marketing Plan <i>Marcus Beverly will provide an insurance market update and Renewal Marketing Plan for 2016/17.</i>	I	1
pg. 68	7. Round Table Discussion <i>The floor will be open to Board members for any topics or ideas that members would like to address.</i>	I	4
pg. 69	K. INFORMATION ITEMS	I	1
pg. 70	1. PARMA Conference (February 23-26, 2016) in Indian Wells, CA		
pg. 71	2. NCCSIF Organizational Chart		
pg. 72	3. NCCSIF 2016 Meeting Calendar		
pg. 73	4. NCCSIF Travel Reimbursement Form		
	5. NCCSIF Resource Contact Guide		

L. ADJOURNMENT



UPCOMING MEETINGS

Police Risk Management Committee Meeting - February 4, 2016

Claims Committee Meeting - March 31, 2016

Executive Committee Meeting - March 31, 2016

Risk Management Committee Meeting - April 28, 2016

Board of Directors Meeting - April 28, 2016

Per Government Code 54954.2, persons requesting disability related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Raychelle Maranan at Alliant Insurance Services at (916) 643-2712.

The Agenda packet will be posted on the NCCSIF website at www.nccsif.org. Documents and material relating to an open session agenda item that are provided to the NCCSIF Board of Directors less than 72 hours prior to a regular meeting will be available for public inspection and copying at 2180 Harvard Street, Suite 460, Sacramento, CA 95815.

Access to some buildings and offices may require routine provisions of identification to building security. However, NCCSIF does not require any member of the public to register his or her name or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
November 19, 2015**

Agenda Item E.

**CLOSED SESSION PURSUANT TO
GOVERNMENT CODE SECTION 54956.95**

ACTION ITEM

LIABILITY PROGRAM – Jimenez v. City of Colusa**

****REQUESTING AUTHORITY**



Agenda Item G.

CONSENT CALENDAR

ACTION ITEM

ISSUE: The Board of Directors reviews items on the Consent Calendar and, if any item requires clarification or discussion, a Member should ask that it be removed for separate action. The Board should then consider action to approve the Consent Calendar excluding those items removed. Any items removed from the Consent Calendar will be placed later on the agenda in an order determined by the President.

RECOMMENDATION: Adoption of the Consent Calendar after review by the Board.

FISCAL IMPACT: None.

BACKGROUND: Routine items that generally do not require discussion are regularly placed on the Consent Calendar for approval.

ATTACHMENT(S):

1. Board of Directors Meeting Minutes - October 15, 2015
2. Check Register at October 31, 2015
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term - October 2015
 - b. Treasurer's Report as of September 30, 2015 - *Handout at the meeting*
 - c. Local Agency Investment Fund (LAIF) Report as of September 30, 2015



**MINUTES OF THE
NCCSIF BOARD OF DIRECTORS MEETING
ROCKLIN EVENT CENTER, ROCKLIN, CA
OCTOBER 15, 2015**

BOARD MEMBERS PRESENT

Dylan Feik, City of Auburn
John Brewer, City of Corning
Brad Koehn, City of Elk Grove
Bruce Cline, City of Folsom
Matt Michaelis, City of Gridley
John Lee, City of Lincoln

Liz Ehrenstrom, City of Oroville
Gina Will, Town of Paradise
Dave Warren, City of Placerville
Sandy Ryan, City of Red Bluff - *left at 3:03 p.m.*
Russell Hildebrand, City of Rocklin
Tim Sailsbery, City of Willows

BOARD MEMBERS ABSENT

Jeff Kiser, City of Anderson
Toni Benson, City of Colusa
Michelle Pellegrino, City of Dixon
Paula Islas, City of Galt
Jon Hanken, City of Ione

Michael Daly, City of Jackson
Satwant Takhar, City of Marysville
Corey Shaver, City of Nevada City
Tim Chapa, City of Rio Vista
Natalie Walter, City of Yuba City

ALTERNATE MEMBERS PRESENT

Cleve Morris, City of Placerville

Kimberly Sarkovich, City of Rocklin

OTHERS PRESENT

Spencer Morrison, City of Yuba City

John Ruffcorn, Police Risk Management
Committee Chair - *left at 2:10 p.m.*

GUESTS & CONSULTANTS

Marcus Beverly, Alliant Insurance Services
Raychelle Maranan, Alliant Insurance Services
Dori Zumwalt, York Risk Services
James Marta, James Marta & Company - *left at 3:29 p.m.*
Charlie Mitchell, CAJPA Accreditation Committee - *left at 2:15 p.m.*
Matthew Nethaway, Crowe Horwath LLP - *left at 2:22 p.m.*
Scott Prickett, Chandler Asset Management - *left at 2:45 p.m.*

Henri Castro, Bickmore - *left at 2:10 p.m.*
Tom Kline, Bickmore - *left at 2:10 p.m.*
Jeff Johnston, Bickmore - *left at 2:10 p.m.*

A. CALL TO ORDER

Mr. Russell Hildebrand called the meeting to order at 2:03 p.m.

B. ROLL CALL

Introduction was made and the majority of the members were present constituting a quorum.



C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

Motion: Tim Sailsbery **Second:** Liz Ehrenstrom **Motion Carried**
Ayes: Feik, Brewer, Koehn, Cline, Michaelis, Lee, Will, Warren, Ryan, Hildebrand.
Nays: None.

D. PUBLIC COMMENTS

Mr. Tom Kline provided a summary of the Police Risk Management Committee (PRMC) meeting on August 5, 2015. The training topic was 21st Century Policing Lessons Learned. Anecdotal evidence and success stories are consistently reported at every meeting about the effectiveness of the Body Camera. Mr. Kline stated he is working with York Risk Services on quantitative analysis. He briefly provided the Board updates on police related Legislative Bills.

Chief John Ruffcorn, Public Safety Director for City of Auburn and the Chair of the PRMC, was in attendance to reaffirm the importance of the PRMC meetings. He opined the topics discussed at the meetings are relevant to the day-to-day challenges of the police department and are beneficial to the entire police agency in attendance. It is also a great resource for information sharing regardless of the size of the agency as exposures are the same. The business environment is becoming more complex and the technology based society has changed dramatically in the past decade. Having the Body Camera is advantageous for law enforcement agencies in this day and age.

Henri Castro, Jeff Johnston, Tom Kline and John Ruffcorn left the meeting at 2:10 p.m.

E. CONSENT CALENDAR

1. Board of Directors Meeting Minutes - June 18, 2015
2. Check Register at June 30, 2015
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term - June 2015 to September 2015
 - b. Treasurer's Report as of June 30, 2015
 - c. Local Agency Investment Fund (LAIF) Report as of June 30, 2015

A motion was made to approve the Consent Calendar as presented.

Motion: Liz Ehrenstrom **Second:** Dave Warren **Motion Carried**
Ayes: Feik, Brewer, Koehn, Cline, Michaelis, Lee, Will, Ryan, Hildebrand, Sailsbery.
Nays: None.



F. SUMMARY OF THE SEPTEMBER 24, 2015 EXECUTIVE COMMITTEE MEETING

Mr. Russell Hildebrand confirmed no question from members on this item.

G. ADMINISTRATION REPORTS

G1. President's Report

Mr. Russell Hildebrand had no items to report.

G2. Program Administrator's Report

Mr. Marcus Beverly noted an e-mail will be sent out to all Board members the following day, regarding the 30-Day Notice of Intent to Amend the Bylaws pertaining to the change of address of Alliant Insurance Services. This proposed Bylaw amendment will be presented at the November 19, 2015 Board meeting.

G3. Presentation and Acceptance of the CAJPA Accreditation with Excellence

Mr. Charlie Mitchell from California Fair Services Authority and a member of the CAJPA Accreditation Committee presented the Certificate of Accreditation with Excellence to Russell Hildebrand, NCCSIF President. Mr. Mitchell noted the CAJPA Accreditation Program was launched in 1991, NCCSIF's first accreditation was in 1993, and the group has committed to the accreditation process every three years.

Charlie Mitchell left the meeting at 2:15 p.m.

H. FINANCIAL REPORTS

H1. 2015 Year End Financial Audit

Mr. Matthew Nethaway from Crowe Horwath LLP provided the Board of Directors a brief overview of the financial audit process. He noted the independent audit brings credibility to the financial information the Board receives throughout the year. The audit concluded no adjustment needed to be made and his firm issued an unmodified opinion on the financial statements and a management letter with no recommendation in relation to the internal controls. In the interest of time, he opened the floor for questions specific to the financial statement.

No further questions from the Board.

A Motion was made to receive and file the Financial Audit for Year Ending June 30, 2015.

Motion: Bruce Cline **Second:** Liz Ehrenstrom **Motion Carried**
Ayes: Feik, Brewer, Koehn, Michaelis, Lee, Will, Warren, Ryan, Hildebrand, Sailsbery.
Nays: None.



Matthew Nethaway left the meeting at 2:22 p.m.

H2. NCCSIF Investment Portfolio Review

Mr. Scott Prickett from Chandler Asset Management provided the Board with presentation on the current economic environment and NCCSIF's Investment Portfolio. The total market value of the portfolio as of September 30, 2015 is \$23,559,162 compared to June 30, 2015 at \$23,400,053. For the past year portfolio returns are right at the benchmark of 2.13%; and since inception 4.13% for the portfolio and 3.89% for the benchmark. There is not much allocation change in the structure of the portfolio between June 30, 2015 and September 30, 2015. He stated it is still difficult to obtain corporate bond in terms of supply. For liquidity and safety purposes, Treasury is kept between 20%-30% as an investment foundation. Mr. Prickett noted he has no recommended changes to the portfolio mix.

Information only and no action were taken.

Scott Prickett left the meeting at 2:45 p.m.

H3. Quarterly Financial Report for Period Ending June 30, 2015

Mr. James Marta provided the Board of Directors with a presentation on the Quarterly Financial Report for Period Ending June 30, 2015. The Management Discussion Analysis represents three years financial comparison from June 30, 2013 to June 30, 2015. Mr. Marta noted assets from 2013 to 2015 have improved, but liabilities are up due to claims development. Liability contributions are collected in the beginning of the fiscal year and WC contributions are collected quarterly. He noted volatility in the Liability program. The WC program is more stable, but claims are open for a longer period and as the claims develop the reserves costs go up.

A motion was made to receive and file the Quarterly Financial Report for the period ending June 30, 2015.

Motion: Bruce Cline

Second: Tim Sailsbery

Motion Carried

Ayes: Feik, Brewer, Koehn, Michaelis, Lee, Ehrenstrom, Will, Warren, Ryan, Hildebrand.

Nays: None.

H4. Budget-to-Actual as of June 30, 2015

The Budget-to-Actual was reviewed under item H3.



I. JPA BUSINESS

II. NCCSIF 2016 Meeting Calendar

Mr. Marcus Beverly indicated the Executive Committee (EC) reviewed the Preliminary Meeting Calendar for 2016 at the September 24, 2015 meeting and noted the EC is recommending approval of the meeting calendar to the Board. Normally, NCCSIF meetings are scheduled on the third Thursdays of the month and so are the CJPRMA meetings. Mr. Beverly noted some of the proposed meeting dates were adjusted to prevent conflicts for Ms. Paula Islas, CJPRMA Board Representative. Mr. Beverly further noted the EC and Claims Committee (CC) meeting times have been reversed to take care of closed session items first then convene to EC meeting. The EC members are changing beginning 2016, based on the EC rotation schedule.

Motion: Liz Ehrenstrom **Second:** Dave Warren **Motion Carried**
Ayes: Feik, Brewer, Koehn, Cline, Michaelis, Lee, Will, Ryan, Hildebrand, Sailsbery.
Nays: None.

Sandra Ryan left the meeting at 3:03 p.m.

I2. Claims Services

I2.a. Revisions to Policy and Procedure A-9: Defense Counsel Selection

Mr. Marcus Beverly reported the Executive Committee (EC) reviewed the policy at the September 24, 2015 meeting and the EC recommended approval of the revisions to NCCSIF's Policy and Procedure (P&P) A-9 - Defense Counsel Selection. The Chair of the Claims Committee, Mr. Bruce Cline, made most of the recommended changes.

The key components of the proposed changes are as follows:

- Members to use only attorneys and investigators on the Approved List. Attorney and investigator selection should be recommended by the Claims Committee and approved by the Executive Committee, rather than the full Board.
- A new section was added that addresses partners, associates and paralegals working with an attorney on the Approved List.
- It identifies the Claims Administrator's role and the role of the Member City. The client is the City and should control the key decisions and settlement authority.
- A City Attorney or Contract City attorney or members of his/her firm may not defend claims against the City for whom they are City Attorney but could defend another City.
- A new section was added for use of attorneys prior to litigation and during the pendency of a disputed coverage issue.

Mr. Beverly noted there is some element of coverage via the Banking Layer for defense cost if the denial is based on an exclusion, and any coverage matter dispute still lies at the Board level. The proposed revision to this policy was reviewed by NCCSIF Legal Counsel, Byrne Conley.

Mr. Bruce Cline noted corrections on the Investigators List as previously adopted in the past which is not reflected on the current list provided in the agenda:

- Deletion of Vincent Pastorino
- Updated address for Paul E. Lacy
- Addition of Stephanie Quinn - she is also on the approved Attorney list for Liability

The Board discussed the proposed revisions to P&P A-9.

A motion was made to approve the revisions to Policy and Procedure A-9 - Defense Counsel Selection as presented with modified list for the Private Investigators as noted.

Motion: Liz Ehrenstrom **Second:** Gina Will **Motion Carried**
Ayes: Feik, Brewer, Koehn, Cline, Michaelis, Lee, Warren, Hildebrand, Sailsbery.
Nays: None.

I.2.b. Revisions to Policy and Procedure L-5: Liability Litigation Management Plan

Mr. Marcus Beverly noted P&P L-5 - Liability Litigation Management Plan is a companion policy to P&P A-9 - Defense Counsel Selection. To be consistent with the changes to P&P A-9 similar changes must be made to P&P L-5. This policy provides litigation management guidelines for liability defense counsel and claims administrators.

The revisions are as follows:

- Included in the guidelines for use of partners, associates, and paralegals.
- Mandatory status reports by legal counsel rather than the City.

A motion was made to approve the revisions to Policy and Procedure L-5 - Liability Litigation Management Plan as presented.

Motion: Bruce Cline **Second:** Liz Ehrenstrom **Motion Carried**
Ayes: Feik, Brewer, Koehn, Michaelis, Lee, Will, Warren, Hildebrand, Sailsbery.
Nays: None.

I.3. Service Provider Performance Evaluation Survey

Mr. Marcus Beverly reported the Executive Committee (EC) reviewed the revision to the Policy and Procedure (P&P) A-2 - Service Provider Performance Evaluation at the September 24, 2015 meeting and the EC recommended approval of the policy and to conduct the performance evaluation survey this year through SurveyMonkey. The last performance survey was completed in October 2013.



The Service Providers are Alliant Insurance Services for Program Administration and insurance brokerage, York Risk Services for Liability and Workers' Compensation claims administration, and Bickmore Risk Services for risk management services. Both Bickmore's and York's contracts are up for optional extensions at the end of this fiscal year. All vendor surveys except Program Administration will be returned to Alliant; Alliant's survey will be returned to the NCCSIF President.

After discussion, the Board approved P&P A-2 - Service Provider Performance Evaluation as presented.

A motion was made to approve the revisions to P&P A-2 - Service Provider Performance Evaluation as presented.

Motion: John Brewer **Second:** Dave Warren **Motion Carried**
Ayes: Feik, Koehn, Cline, Michaelis, Lee, Ehrenstrom, Will, Hildebrand, Sailsbery.
Nays: None.

I.4. 2015 Long Range Planning Meeting

Mr. Marcus Beverly recommended moving the December 10, 2015 Board of Directors meeting to November 19, 2015 in place of the Executive Committee meeting, and canceling the December 10, 2015 meetings altogether. The November 19, 2015 will include a number of follow up items from the Risk Management Committee planning session.

Mr. Beverly went over the action item list from the January 8, 2015 Long Range Planning meeting and noted each item discussed has been addressed. The EPL Hotline service is still in the works as discussed at the earlier meeting of the Risk Management Committee. The vendors compiled from surveying members are for ADA Compliance, Arborist, Drug and Alcohol Testing and Janitorial Services. These vendors will be added to the Vendor Service Matrix.

The Board discussed and concluded that the Risk Management Policy requires overhaul revision and instructed the Program Administrators to take on the necessary revisions and present the draft policies for Board's review at the next meeting.

A motion was made to replace the Executive Committee meeting on November 19, 2015 to Board of Directors Meeting, and to cancel the December 10, 2015 meetings.

Motion: Liz Ehrenstrom **Second:** John Brewer **Motion Carried**
Ayes: Feik, Koehn, Cline, Michaelis, Lee, Will, Warren, Hildebrand, Sailsbery.
Nays: None.



I5. Round Table Discussion

Tim Sailsbery announced John Brewer's retirement. Mr. Sailsbery commended John Brewer's impeccable tenure as City Manager for the City of Corning.

James Marta left the meeting at 3:29 p.m.

J. CLOSED SESSION

Pursuant to Government Code Section 54956.95, the Board recessed to closed session at 3:29 p.m. to discuss the following claim for the payment of liability incurred by the joint powers authority:

Liability - Haught v. City of Anderson

Motion: Bruce Cline

Second: Liz Ehrenstrom

Motion Carried

K. REPORT FROM CLOSED SESSION

The Board reconvened to open session at 3:39 p.m.

Announcement was made that direction was provided to the Program and Claims Administrators for the claim referenced above.

L. INFORMATION ITEMS

1. PARMA Conference (February 23-26, 2016) in Indian Wells, CA
2. NCCSIF Organizational Chart
3. NCCSIF 2015 Meeting Calendar
4. NCCSIF Travel Reimbursement Form
5. NCCSIF Resource Contact Guide

These items were provided as information only.

M. ADJOURNMENT

The meeting was adjourned at 3:40 p.m.

Next Meeting Date: November 19, 2015 in Rocklin, CA

Respectfully Submitted,

Michelle Pellegrino, Secretary

Date

Northern California Cities Self Insurance Fund
 Check/Voucher Register - <Checks - This Quarter>
 From 7/1/2015 Through 10/31/2015

11010 - Cash - General

Check No	Vendor Name	Description	G/L Code	Effective Date	Check Amount
8634	Chandler Asset Management, Inc.	Portfolio Mgmt Fee	44040	7/8/2015	4,804.00
8635	York Risk Services Group, Inc.	Liability Monthly Claims Administration	51135	7/8/2015	28,090.44
8636	James Marta	Monthly Accounting Fee	52403	7/8/2015	5,363.50
8637	Alliant Insurance Services	Administration	52401	7/8/2015	24,310.00
8637	Alliant Insurance Services	Other Insurance Expense - Renewal Crime Premium	54150	7/8/2015	24,605.00
8637	Alliant Insurance Services	Other Insurance Expense - Renewal Crime (Treasurer) Premium	54150	7/8/2015	2,111.00
8637	Alliant Insurance Services	Contingency Reserves - ID Fraud Renewal Business Premium	52900	7/8/2015	11,469.65
8638	Bickmore Risk Services Inc.	Risk Mgmt Comm Services	52201	7/8/2015	13,806.34
8639	CSAC	Excess Deposit/Premium Exp	54100	7/8/2015	1,096,376.00
8640	DKF Solutions Group, LLC	Safety Service	52200	7/8/2015	1,050.00
8641	Alliant Insurance Services	Other Insurance Expense - Property Premium and Excess Boiler & Machinery	54150	7/8/2015	954,745.60
8642	Crystal Peters	Member Travel	52502	7/8/2015	92.00
8643	Robin Bertagna	Member Travel	52502	7/8/2015	41.40
8644	Corey Shaver	Member Travel	52502	7/8/2015	49.60
8645	City of Galt	Risk Mgmt Reserve Fund	54200	7/22/2015	19,965.00
8646	City of Folsom	Risk Mgmt Reserve Fund	54200	7/22/2015	22,500.00
8647	PAULA ISLAS	Member Travel	52502	7/22/2015	129.95
8648	York	Claims Administration-Monthly wc only	52300	7/22/2015	44,556.15
8648	York	Claims Admin Fee - Annual Fee for WC	52302	7/22/2015	29,700.00
8649	Occu-Med Inc.	OCCUMED	52214	7/22/2015	1,500.00
8650	California Association of Joint Powers Association	Associations Memberships	52504	7/22/2015	450.00
8651	The Bank of New York Mellon	Portfolio Mgmt Fee	44040	7/22/2015	912.50
8652	Aubergine Catering	Board Meetings	52503	8/4/2015	260.00
8653	York	Liability Monthly Claims Administration	51135	8/6/2015	26,554.71
8654	James Marta	Monthly Accounting Fee	52403	8/6/2015	5,470.75
8655	Bickmore Risk Services Inc.	Risk Mgmt Comm Services	52201	8/6/2015	7,440.99
8656	City of Willows	Risk Mgmt Reserve Fund	54200	8/6/2015	10,562.00
8657	DKF Solutions Group, LLC	Safety Service	52200	8/6/2015	1,050.00
8658	Alliant Insurance Services	Administration	52401	8/6/2015	24,310.00
8659	Chandler Asset Management, Inc.	Portfolio Mgmt Fee	44040	8/6/2015	4,803.00
8660	York	Claims Administration-Monthly wc only	52300	8/21/2015	45,447.27
8661	Occu-Med Inc.	OCCUMED	52214	8/21/2015	1,500.00
8662	City of Orville	Risk Mgmt Reserve Fund	54200	8/21/2015	9,779.50
8663	City of Rio Vista	Risk Mgmt Reserve Fund	54200	8/21/2015	9,784.50
8664	Pinnacle Training	Police Risk Mgmt Comm Svcs	52203	8/21/2015	500.00
8665	Liz Ehrenstrom	Member Travel	52502	8/21/2015	69.58
8666	The Bank of New York Mellon	Portfolio Mgmt Fee	44040	8/21/2015	1,437.50
8667	Mark J Wittenberg Training, Inc.	Police Risk Mgmt Comm Svcs	52203	8/21/2015	1,500.00
8668	York	Liability Monthly Claims Administration	51135	9/4/2015	29,365.55

Northern California Cities Self Insurance Fund
 Check/Voucher Register - <Checks - This Quarter>
 From 7/1/2015 Through 10/31/2015

11010 - Cash - General

Check No	Vendor Name	Description	G/L Code	Effective Date	Check Amount
8669	James Marta	Monthly Accounting Fee	52403	9/4/2015	5,470.75
8670	Alliant Insurance Services	Administration	52401	9/4/2015	24,310.00
8671	Bickmore Risk Services Inc.	Risk Mgmt Comm Services	52201	9/4/2015	13,351.67
8672	California Joint Powers Risk Management Authority	Excess Deposit/Premium Exp	54100	9/4/2015	926,891.00
8673	DKF Solutions Group, LLC	Safety Service	52200	9/4/2015	1,050.00
8674	Crowe Horwath	Financial Audit	52102	9/4/2015	26,100.00
8675	Chandler Asset Management, Inc.	Portfolio Mgmt Fee	44040	9/22/2015	4,809.00
8676	York	Claims Admin Fee - Annual Fee for WC	52302	9/22/2015	45,447.27
8677	Alliant Insurance Services	Administration	52401	9/22/2015	897.00
8678	Occu-Med Inc.	OCCUMED	52214	9/22/2015	1,500.00
8679	Champion Awards	Board Meetings	52503	9/22/2015	50.16
8680	ACI Specialty Ben	Wellness Optional	52217	9/22/2015	1,041.60
8681	York	Claims Admin Fee - Annual Fee for WC	52302	10/8/2015	45,447.27
8682	York	Liability Monthly Claims Administration	51135	10/8/2015	30,431.67
8683	James Marta	Monthly Accounting Fee	52403	10/8/2015	5,470.75
8684	Alliant Insurance Services	Administration	52401	10/8/2015	24,310.00
8685	Occu-Med Inc.	OCCUMED	52214	10/8/2015	1,500.00
8686	City of Anderson	Risk Mgmt Reserve Fund	54200	10/8/2015	4,877.00
8687	City of Red Bluff	Risk Mgmt Reserve Fund	54200	10/8/2015	1,359.29
8688	City of Placerville	Member Travel	52502	10/8/2015	43.35
8689	DKF Solutions Group, LLC	Safety Service	52200	10/8/2015	1,050.00
8690	Aubergine Catering	Board Meetings	52503	10/8/2015	182.00
8691	City of Rocklin	Risk Mgmt Reserve Fund	54200	10/8/2015	713.58
8692	Bickmore Risk Services Inc.	Risk Mgmt Comm Services	52201	10/8/2015	13,351.67
8693	Russell Hildbrand	Risk Mgmt Reserve Fund	54200	10/8/2015	114.42
8694	Chandler Asset Management, Inc.	Portfolio Mgmt Fee	44040	10/22/2015	4,823.00
8695	City of Marysville	Risk Mgmt Reserve Fund	54200	10/22/2015	1,189.38
8696	City of Placerville	Member Travel	52502	10/22/2015	44.05
8697	Champion Awards	Board Meetings	52503	10/22/2015	12.66
8698	Jim Ramsey	Member Travel	52502	10/22/2015	36.00
8699	Aubergine Catering	Board Meetings	52503	10/22/2015	475.00
8700	Kristine Haile	Member Travel	52502	10/22/2015	16.68
8701	John Brewer	Member Travel	52502	10/22/2015	124.32
8702	Kim Stalie	Member Travel	52502	10/22/2015	50.60
8703	Liz Ehrenstrom	Member Travel	52502	10/22/2015	69.58
8704	Matt Michaelis	Member Travel	52502	10/22/2015	46.00
8705	Sandy Ryan	Member Travel	52502	10/22/2015	161.00
8706	Spencer Morrison	Member Travel	52502	10/22/2015	41.86
8707	Tom Watson	Member Travel	52502	10/22/2015	96.60
Report Total					<u>3,653,419.66</u>

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

October 1, 2015 through October 31, 2015

Chandler Team

For questions about your account,
please call (800) 317-4747 or
Email operations@chandlerasset.com

Custodian

Bank of New York Mellon Trust
Company
Gaby Rodriguez
(213)630-6461

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Prices are provided by IDC, an independent pricing source.



PORTFOLIO CHARACTERISTICS

Average Duration	2.57
Average Coupon	1.29 %
Average Purchase YTM	1.33 %
Average Market YTM	1.13 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.77 yrs
Average Life	2.64 yrs

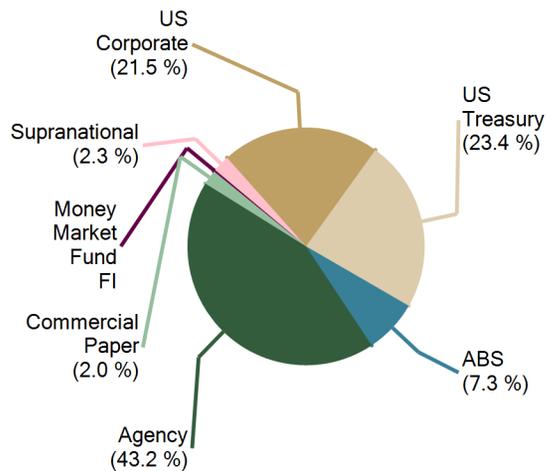
ACCOUNT SUMMARY

	Beg. Values as of 9/30/15	End Values as of 10/31/15
Market Value	23,491,791	23,468,189
Accrued Interest	67,371	68,187
Total Market Value	23,559,162	23,536,376
Income Earned	25,419	25,759
Cont/WD		0
Par	23,393,397	23,417,158
Book Value	23,331,701	23,357,551
Cost Value	23,339,321	23,364,874

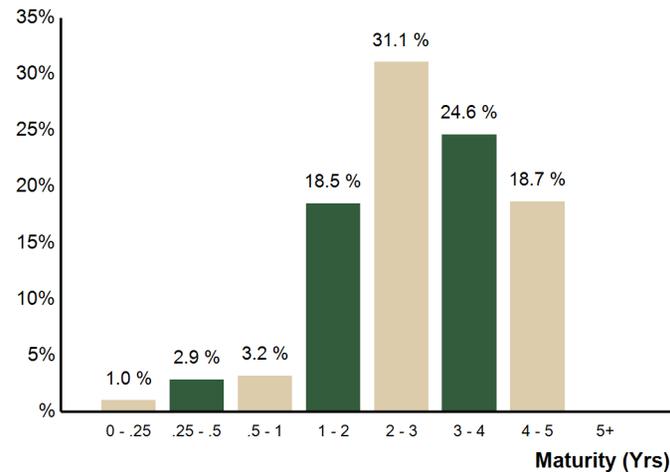
TOP ISSUERS

Issuer	% Portfolio
Government of United States	23.4 %
Federal National Mortgage Assoc	15.3 %
Federal Home Loan Mortgage Corp	13.5 %
Federal Home Loan Bank	11.1 %
Honda ABS	2.3 %
Intl Bank Recon and Development	2.3 %
Toyota ABS	2.1 %
John Deere ABS	2.1 %
Total	72.1 %

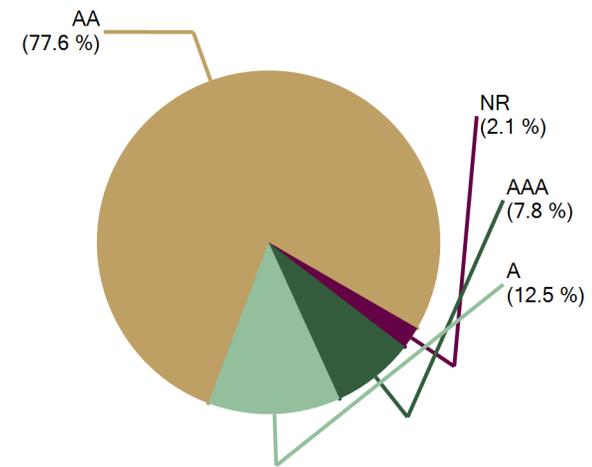
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 10/31/2015	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 12/31/1997	
					3 Yrs	5 Yrs	10 Yrs		
Northern CA Cities Self Ins. Fund Short Term	-0.10 %	0.41 %	1.50 %	1.63 %	1.09 %	1.37 %	3.48 %	4.28 %	111.11 %
BAML 1-5 Yr US Treasury/Agency Index	-0.22 %	0.29 %	1.42 %	1.41 %	0.89 %	1.13 %	3.18 %	3.95 %	99.48 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	-0.17 %	0.33 %	1.47 %	1.48 %	1.00 %	1.29 %	3.23 %	4.05 %	103.15 %



Northern California Cities Self-Insurance Fund - Short Term

October 31, 2015

COMPLIANCE WITH INVESTMENT POLICY

The portfolio complies with State law and with the investment policy.

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Agencies	No limitation	Complies
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies



Reconciliation Summary

As of 10/31/2015

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$23,331,701.21
Acquisition	
+ Security Purchases	\$1,460,655.04
+ Money Market Fund Purchases	\$1,490,821.94
+ Money Market Contributions	\$0.02
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$2,951,477.00
Dispositions	
- Security Sales	\$215,905.15
- Money Market Fund Sales	\$1,463,788.39
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$1,204,530.00
- Calls	\$0.00
- Principal Paydowns	\$43,272.56
Total Dispositions	\$2,927,496.10
Amortization/Accretion	
+/- Net Accretion	\$961.27
	\$961.27
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$907.80
	\$907.80
Ending Book Value	\$23,357,551.18

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$28,654.50
Acquisition	
Contributions	\$0.02
Security Sale Proceeds	\$215,905.15
Accrued Interest Received	\$177.67
Interest Received	\$25,730.06
Dividend Received	\$0.00
Principal on Maturities	\$1,204,530.00
Interest on Maturities	\$1,206.50
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$43,272.56
Total Acquisitions	\$1,490,821.96
Disposition	
Withdrawals	\$0.00
Security Purchase	\$1,460,655.04
Accrued Interest Paid	\$3,133.35
Total Dispositions	\$1,463,788.39
Ending Book Value	\$55,688.07

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

October 1, 2015 through October 31, 2015

Chandler Team

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Custodian

Bank of New York Mellon Trust
Company
Gaby Rodriguez
(213)630-6461

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Prices are provided by IDC, an independent pricing source.



PORTFOLIO CHARACTERISTICS

Average Duration	3.69
Average Coupon	2.10 %
Average Purchase YTM	1.92 %
Average Market YTM	1.48 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	4.06 yrs
Average Life	3.92 yrs

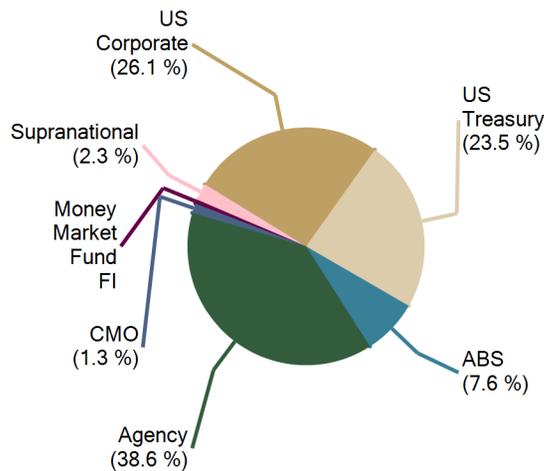
ACCOUNT SUMMARY

	Beg. Values as of 9/30/15	End Values as of 10/31/15
Market Value	24,355,596	24,293,268
Accrued Interest	120,113	136,302
Total Market Value	24,475,709	24,429,570
Income Earned	37,463	37,870
Cont/WD		0
Par	23,857,587	23,885,696
Book Value	23,918,913	23,942,119
Cost Value	24,124,042	24,151,688

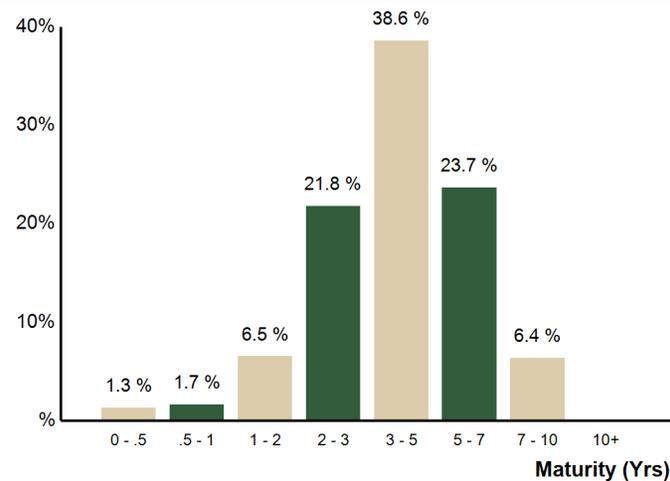
TOP ISSUERS

Issuer	% Portfolio
Government of United States	23.5 %
Federal National Mortgage Assoc	11.7 %
Federal Home Loan Mortgage Corp	10.9 %
Tennessee Valley Authority	8.6 %
Federal Home Loan Bank	8.2 %
Honda ABS	2.8 %
Intl Bank Recon and Development	2.3 %
John Deere ABS	2.1 %
Total	70.0 %

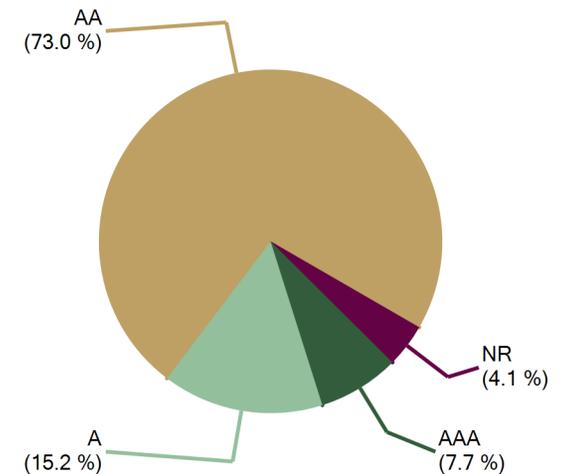
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 10/31/2015	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 5/31/2006	
					3 Yrs	5 Yrs	10 Yrs		
Northern Cal. Cities Self Ins. Fund Long Term	-0.19 %	0.69 %	2.02 %	2.46 %	1.30 %	2.09 %	N/A	4.42 %	50.27 %
BAML 1-10 Yr US Treasury/Agency Index	-0.32 %	0.48 %	1.77 %	2.05 %	1.05 %	1.81 %	N/A	4.05 %	45.28 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	-0.19 %	0.55 %	1.83 %	2.13 %	1.28 %	2.14 %	N/A	4.14 %	46.55 %



Northern California Cities Self-Insurance Fund - Long Term

October 31, 2015

COMPLIANCE WITH INVESTMENT POLICY

The portfolio complies with State law and with the investment policy.

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Agencies	No limitation	Complies
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies



Reconciliation Summary

As of 10/31/2015

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$23,918,913.19
Acquisition	
+ Security Purchases	\$1,037,405.50
+ Money Market Fund Purchases	\$990,550.92
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$2,027,956.42
Dispositions	
- Security Sales	\$500,795.00
- Money Market Fund Sales	\$1,037,603.42
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$434,565.00
- Calls	\$0.00
- Principal Paydowns	\$29,838.75
Total Dispositions	\$2,002,802.17
Amortization/Accretion	
+/- Net Accretion	(\$3,473.36)
	(\$3,473.36)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$1,524.46
	\$1,524.46
Ending Book Value	\$23,942,118.54

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$186,547.06
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$500,795.00
Accrued Interest Received	\$656.25
Interest Received	\$24,260.92
Dividend Received	\$0.00
Principal on Maturities	\$434,565.00
Interest on Maturities	\$435.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$29,838.75
Total Acquisitions	\$990,550.92
Disposition	
Withdrawals	\$0.00
Security Purchase	\$1,037,405.50
Accrued Interest Paid	\$197.92
Total Dispositions	\$1,037,603.42
Ending Book Value	\$139,494.56



BETTY T. YEE

California State Controller

LOCAL AGENCY INVESTMENT FUND
REMITTANCE ADVICE

Agency Name	NO CAL CITIES SELF INSUR FUND
Account Number	35-11-001

As of 10/15/2015, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 09/30/2015.

Earnings Ratio		.00000875275068308
Interest Rate		0.32%
Dollar Day Total	\$	396,240,100.60
Quarter End Principal Balance	\$	4,592,590.80
Quarterly Interest Earned	\$	3,468.19



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
November 19, 2015

Agenda Item I.1.

**QUARTERLY FINANCIAL REPORT
FOR PERIOD ENDING SEPTEMBER 30, 2015**

ACTION ITEM

ISSUE: James Marta & Company will present the Quarterly Financial Report for the Quarter ending September 30, 2015.

RECOMMENDATION: Receive and file the Quarterly Financials as presented.

FISCAL IMPACT: None

BACKGROUND: The Board regularly reviews the quarterly financials, refers questions or issues for follow-up, and/or receives and files the report as presented.

ATTACHMENT(S): *Handout at the meeting* - Quarterly Financial Report for Period Ending September 30, 2015



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
November 19, 2015

Agenda Item I.2.

BUDGET-TO-ACTUAL AS OF SEPTEMBER 30, 2015

INFORMATION ITEM

ISSUE: The Budget to Actual exhibit from the Quarterly Financial Report is placed on the agenda as a separate item, per member request, for review and discussion as needed. The Program Administrators will discuss any items that are not on track with the budget.

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: None.

ATTACHMENT(S): *Handout at the meeting* - Please refer to the Quarterly Financial Report for Period Ending September 30, 2015 - Budget to Actual as of September 30, 2015.



RISK MANAGEMENT PLANNING SESSION FOLLOW UP POLICY AND PROCEDURE REVIEWS

ACTION ITEM

ISSUE: NCCSIF's Risk Management Policies have recently been reviewed by the Risk Management Committee (RMC), and Members have provided direction for revising and expanding the policies. The RMC provided suggestions for the Risk Management Grant Policy that have been incorporated into the attached revised Policy, RM-12, Risk Management Reserve Funds.

The Program Administrators have identified three additional policies needing updates, and two new policy needs, based on the current risk management assessments and feedback from members regarding the most critical areas to be addressed.

RECOMMENDATION: Review and approve or provide direction for each of the following:

Revisions of Current Policies:

- RM-3 Sidewalk Inspection and Maintenance
- RM-7 Aquatics Programs
- RM-9 Sewer Overflow and Backup Response
- RM-12 Risk Management Reserve Program

New Policies based on the current Risk Management Assessment criteria:

- RM-13 Americans with Disabilities Act (ADA) Compliance and Transition Plans
- RM-14 Urban Forest Management

FISCAL IMPACT: None.

BACKGROUND: NCCSIF's Risk Management Policies were discussed at the last Risk Management Committee meeting, with a recommendation to update the current policies as needed and work toward condensing and customizing the assessment criteria currently in use. The goal is to achieve a unified set of policies and best practices that will provide a framework for member and NCCSIF risk management programs.

ATTACHMENT(S): Four revised and two new Risk Management Policies (as listed above)

RISK MANAGEMENT POLICY AND PROCEDURE #RM-3

SUBJECT: SIDEWALK INSPECTION AND MAINTENANCE

1.0 Policy

It is the policy of the Northern California Cities Self Insured Fund (NCCSIF) to prudently manage its programs to minimize the frequency and severity of losses incurred by its members. We will achieve this by requiring members to implement a risk management program that meets accepted standards for controlling the types of losses covered by NCCSIF.

2.0 Scope

This Policy applies to all members of NCCSIF.

3.0 Objective

Provide a process to effectively identify, analyze and manage risks related to sidewalks.

4.0 Criteria

The following Best Practices will be used to assess member achievement in effectively addressing the risks of liability associated with sidewalks.

OPERATIONAL BEST PRACTICES

Sidewalk Inspection and Maintenance

Sidewalks represent a significant risk to the public and City employees due to uneven or slick surfaces that may lead to liability or Workers' Compensation claims due to slips and falls.

3-1	There is an effective, written, City-specific procedure in place to inspect for and mitigate sidewalk defects such as raised offsets, tilts or steep cross slopes, sunken sections, spalling, improper repairs to surround structures such as drains, and offsets between public and private sidewalks. The procedure includes a process for documenting reports of hazardous sidewalk conditions and responding appropriately.
3-2	The City has a written process in place to notice property owners to repair sidewalks where allowed by Municipal Code.
3-3	The City has a follow-up procedure to ensure defects have been mitigated by the property owner or other responsible party within a reasonable period.
3-4	The City has a follow-up procedure to ensure defects have been addressed by marking, barricading, etc. within reasonable periods.
3-5	Photographs are taken and maintained in Public Works to visually record action taken to guard against contact by the public with a hazardous sidewalk site. This will aid in defense against allegations of inaction by the City.
3-6	The City maintains an annual budget for addressing needed sidewalk inspections, maintenance, repairs and replacements.
3-7	The City has an ordinance in place stating that a property owner may be liable for damages due to failing to maintain sidewalks abutting their property. Alternatively, the City Council has considered and declined to pass such an ordinance.

RISK MANAGEMENT POLICY AND PROCEDURE #RM-7

SUBJECT: AQUATICS PROGRAMS

1.0 Policy

It is the policy of the Northern California Cities Self Insured Fund (NCCSIF) to prudently manage its programs to minimize the frequency and severity of losses incurred by its members. We will achieve this by requiring members to implement a risk management program that meets accepted standards for controlling the types of losses covered by NCCSIF.

2.0 Scope

This Policy applies to all members of the Liability Program who own and/or operate aquatics facilities or who offer aquatic programs at non-owned or operated facilities.

3.0 Objectives

It is the objective of this policy to provide a process to effectively identify and analyze risks related to aquatics program activities.

4.0 Criteria

The following Best Practices will be used to assess member achievement in effectively addressing the risks of liability associated with aquatic programs.

OPERATIONAL BEST PRACTICES

Aquatics Programs

The program measures below are not a comprehensive list of all the important practices, which should be in place to help ensure a well-managed and safe aquatics operation. However these measures are good measures to use in the self-evaluation process. They will assist in ensuring that a City-managed aquatics operation includes the most highly recommended management controls.

7-1	All staff responsible for facility operations and swimmer/participant safety are certified by a recognized agency and have received site-specific training with clear assignment of responsibilities. This includes validated, current certifications; required training in pool and/or concession operations; equipment; safety; security; and emergency response, including use of oxygen delivery and use of automated external defibrillators if available.
7-2	At least one facility staffer is certified as a Lifeguard Manager, or has attended educational sessions on Lifeguard Management and has experience in supervision.
7-3	Facility has all recommended rescue equipment, communication devices, posted warnings, information, and instruction signage present and in operable condition.
7-4	Equipment such as diving boards, slides, blobs, and other play equipment are correctly installed for water depth, weight, and use requirements as recommended by the YMCA or other recognized standards. Documented inspections of this equipment are performed daily.
7-5	Lifeguard rotations are no longer than 20-30 minutes with change of body position every 5-10 minutes. Dedicated supervision is provided for special equipment such as slides.
7-6	Starting Platforms are only in place for competitions, and are only used under close supervision by participants that have been properly educated in their use.
7-7	No diving is marked clearly on the pool deck in all areas that have less than 5 feet of water depth. Diving instruction should not take place in less than 9 feet of water.
7-8	A Lifeguard on duty supervises all programs and facility rentals.
7-9	Daily pool maintenance and water quality logs are on site and kept up to date.

RISK MANAGEMENT POLICY AND PROCEDURE #RM-9

SUBJECT: ~~MODEL~~ SEWER OVERFLOW AND BACKUP RESPONSE

~~**PURPOSE:** This purpose of this Policy and Procedure is to ensure that members establish guidelines in cleaning up and decontaminating sewer spills which may occur within a members' service area. Members will follow reporting procedures in regards to sewer spills as set forth by Proposition 65 and California Code of Regulations Title 19.~~

~~**POLICY:** Employees are required to report all wastewater overflows found and to take the appropriate action to secure the wastewater overflow area, relieve the cause of the overflow, and ensure that the affected area is cleaned as soon as possible to minimize health hazards to the public and to protect the environment. Our goal is to respond to sewer system overflows as soon as possible following notification.~~

~~**This model policy and procedure is advisory.**~~

1.0 Policy

It is the policy of the Northern California Cities Self Insured Fund (NCCSIF) to prudently manage its programs to minimize the frequency and severity of losses incurred by its members. We will achieve this by requiring members to implement a risk management program that meets accepted standards for controlling the types of losses covered by NCCSIF.

2.0 Scope

This Policy applies to all members of the Liability Program who own or operate sewer systems.

3.0 Objectives

It is the objective of this policy to provide a process to effectively identify and analyze risks related to owning and operating a

4.0 Criteria

The following Best Practices will be used to assess member achievement in effectively addressing the risks of liability associated with sewer overflows.

OPERATIONAL BEST PRACTICES

Sewer Loss Prevention and Management

Sewer backups and overflows into homes and businesses represent a significant risk to members and are among the most costly types of claims NCCSIF covers.

9-1	An ordinance is in place that meets or exceeds current plumbing code requirements for backflow devices, including ownership and maintenance of sewer laterals from a structure to the property line and from the property line to the main. The ordinance specifies when a backflow, overflow or prevention device is required on the private sewer lateral. Cleanout backflow relief devices are allowed.
9-2	The city has, or the Council has considered and not passed, an ordinance requiring backflow devices when events not addressed by the code occur, such as when a property owner suffers a loss, remodels, or sells the property.
9-3	The City has a written program and annual budget for risk assessment and review, regular inspection, preventive maintenance, and emergency response for its sanitary sewer system.
9-4	Key personnel have been trained to interact with property owners when responding to reports of sewer backup. Training topic outlines and document templates are available for review if training not provided by an NCCSIF service provider.
9-5	Sewer inspection and maintenance protocols reflect identification and attention to “high frequency or impact areas” of the system.
9-6	The City has established a public education campaign to minimize backups, including use of backflow devices and minimizing backups due to Fats, Oils, and Grease (FOG).



RISK MANAGEMENT POLICY AND PROCEDURE #RM-12

SUBJECT: RISK MANAGEMENT RESERVE PROGRAM

Policy Statement:

It shall be the policy of the Northern California Cities Self Insurance Fund to establish a “Risk Management Reserve Program” to reimburse members for costs of activities undertaken to

- Bring member facilities into compliance with Americans With Disabilities Act standards,
- Purchase equipment that promotes employee or premises safety,
- Address established risk management policies or best practices
- Address top frequency or severity types of claims.

The following is a list of NCCSIF’s top claims causes by frequency and severity for reference:

Liability - Severity	Liability - Frequency
Auto Accidents	Auto Accidents
Employment Practices	Claimant Property Damage
Civil Rights/Excessive Force	Civil Rights/Excessive Force
Sewer Blockage/Backup	Sewer Blockage/Backup
Road Conditions/Design Defect	Road Conditions/Design Defect

Workers’ Compensation - Severity	Workers’ Compensation - Frequency
Repetitive Motion	Lifting
Slips and Falls	Slips and Falls
Mental Stress	Repetitive Motion
Auto Accidents	Strike/struck by Object
Lifting	

Funding:

The Board will establish annually the minimum funds available to each member.

The Board may elect to set aside funds from other sources or from annual funding as needed to maintain sufficient reserves to address member risks. Members may set aside funds in the Risk Management Reserve Program in excess of the minimum allocation.

Projects may span multiple years as long as they are approved in advance and funds continue to be available. Any unused portion of funds will continue to remain available to the member in the next policy year. The NCCSIF accountant will track the funds and provide a usage summary to the Board on a quarterly basis.



Procedure:

In order to access funds under this Program, the member must submit a brief written request explaining the intended use of the requested funds. See attached sample request form.

The request will include the proposed use of the funds, describe how the funds will lead to the reduction of claims or otherwise mitigate the member's risks, and state the amount requested.

The Program Administrator will review each request and, if found to be appropriate and consistent with the purpose of the Program, will approve the request.

If the requested amount exceeds the amount of available funds the member will be given the option of using funds over multiple program years as they become available.

Once approved, the member will receive the funds by submitting an invoice or authorized purchase order. The Program Administrator will submit the request and appropriate documentation to NCCSIF's accountant for payment.

If any request is denied, the member may submit a new or amended request, or appeal the denial to the Executive Committee, which will make the final determination whether the request should be granted.

After the funds are put to use, the member should file a brief report confirming this and relaying any information that may be helpful to the Board, so that it can monitor the Grant Program and consider the merits of future additions of funds.

Effective Date: June 26, 2009
First Revision Date: April 15, 2010
DRAFT Revision Date: October 15, 2015



Risk Management Reserve Fund Application

Member Name: _____

Submission Date: _____

Submitted by: _____

Available Funds: _____

Requested Funds: _____

Please use the following lines to describe the proposed use for your funds, and be sure to attach any applicable backup data, such as quotes, receipts, etc. for work to be performed.

If additional room is needed, please attach separate sheet.

STAFF USE ONLY

Program Administrator Approval: _____

Date: _____

Submitted to Accounting: _____

Paid?: Y / N

Check No.: _____

Check Issue Date: _____

RISK MANAGEMENT POLICY AND PROCEDURE #RM-13

SUBJECT: ADA COMPLIANCE AND TRANSITION PLANS

1.0 Policy

It is the policy of the Northern California Cities Self Insured Fund (NCCSIF) to prudently manage its programs to minimize the frequency and severity of losses incurred by its members. We will achieve this by requiring members to implement a risk management program that meets accepted standards for controlling the types of losses covered by NCCSIF.

2.0 Scope

This Policy applies to all members of the Liability Program.

3.0 Objectives

It is the objective of this policy to provide a process to effectively identify and analyze risks related to compliance with the Americans with Disabilities Act (ADA).

4.0 Criteria

The following Best Practices will be used to assess member achievement in effectively addressing the risks of liability for non-compliance with ADA standards.

Operational Best Practices

ADA Compliance and Transition Plans

The Congressional passage of the Americans with Disabilities Act (ADA), which became effective in 1992, dictates equal access to public buildings and facilities, along with hiring and other EEOC-enforced provisions. Failure to comply with its requirements subjects members to civil liability and regulatory enforcement.

13-1	The City has an ADA transition plan in place.
13-2	Documentation verifies action taken on transition plan items.
13-3	Five-year budget and development plans reflect budgeting for ADA compliance projects.
13-4	Alternative procedures are in place to provide access for disabled persons to buildings and facilities until full structural access is achieved.
13-5	The City designates a qualified individual to coordinate compliance with the ADA.
13-6	The City has a documented process for ensuring all its existing and new programs and services are checked for accessibility.
13-7	The City has a documented process to ensure all new construction, alterations, and additions meet current accessibility standards

RISK MANAGEMENT POLICY AND PROCEDURE #RM-14

SUBJECT: URBAN FOREST MANAGEMENT

1.0 Policy

It is the policy of the Northern California Cities Self Insured Fund (NCCSIF) to prudently manage its programs to minimize the frequency and severity of losses incurred by its members. We will achieve this by requiring members to implement a risk management program that meets accepted standards for controlling the types of losses covered by NCCSIF.

2.0 Scope

This Policy applies to all members of the Liability Program.

3.0 Objective

Provide a process to effectively identify, analyze and manage risks related to urban forest management.

4.0 Criteria

The following Best Practices will be used to assess member achievement in effectively addressing the risks of liability associated with urban forest management.

Operational Best Practices

Urban Forest Management (Trees and Vegetation)

Cities face a variety of risks from trees and landscaping, including falling limbs, roots cracking sidewalks and other hardscape, and hazards related to watering and irrigation.

14-1	The City has a written urban forest management plan that includes selection and placement of trees and provides for identification and mitigation of hazards related to trees, shrubs, and vegetation.
14-2	Urban forest management is under the control and supervision of persons who have the necessary professional credentials and expertise to qualify as urban foresters or arborists. Alternatively, the management plan was created and/or revised by an urban forester or arborist.
14-3	A written plan is in place and documented to provide for methodical, periodic inspection, care, maintenance, and complaint/emergency response for trees and other vegetation.
14-4	Inspection and monitoring frequency is prioritized by degree of exposure of the public to vegetation hazards. (i.e. obscured intersections, parks, playgrounds).
14-5	The City budgets annually for the cost of tree maintenance, including trimming, removal and replacement as needed.
14-6	The City has adopted an ordinance defining ownership and maintenance responsibilities for trees.



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
November 19, 2015

Agenda Item J.1.b.

EMPLOYMENT PRACTICES LIABILITY (EPL) HOTLINE

ACTION ITEM

ISSUE: Alliant was asked to survey the members to determine the need for an Employment Practices Liability (EPL) Hotline service through NCCSIF. The survey was conducted via e-mail and thirteen members responded. Of those, six members do not have an EPL hotline service and seven members currently have this service.

Of the six members that do **not** have EPL hotline service, three members are interested in this service through NCCSIF and the other three members are not interested in the service at all.

Of the seven that **have** EPL services, three members are interested in funding through NCCSIF if they obtain a group discount, and the other four members are satisfied with their current provider and are not interested in funding this service through NCCSIF.

RECOMMENDATION: Determine whether to have an EPL Hotline service available through NCCSIF based on members' responses from the survey. At this time six members may be interested in arranging this service through NCCSIF.

FISCAL IMPACT: To be determined. Proposals received to date include a flat hourly fee to "package" programs ranging from \$26,000 to \$53,900 per year if all members participate.

BACKGROUND: The Risk Management Committee (RMC) was presented a proposal from Liebert Cassidy Whitmore, the firm used by nine members for hotline and training services, and subsequently requested more options. Proposals from two more firms were presented at the last RMC meeting, and the Committee suggested polling members to determine their desire for the service.

ATTACHMENT(S): None



**NCCSIF BYLAWS AMENDMENT
Principal Office of the Authority**

ACTION ITEM

ISSUE: The Program Administrator's office is listed as the Principle Office of the Authority in the NCCSIF Bylaws. Since the office has moved the Bylaws must be changed to reflect the change.

RECOMMENDATION: Review and accept the proposed change to the address of the Principal Office of the Authority in the NCCSIF Bylaws.

FISCAL IMPACT: None.

BACKGROUND: In accordance with NCCSIF Bylaws Section 24 - Amendments, when a proposed change to the Bylaws is made all members are to be notified 30 days in advance of the change. NCCSIF Members were sent a notification e-mail on October 16, 2015 regarding the proposed change to the address of the Principal Office of the Authority and were provided with a complete copy of the Bylaws with a redline version of the proposed change. *Only the page with the changes is included here for reference.*

ATTACHMENT(S):

1. E-mail Notice of Intent to Amend NCCSIF Bylaws Dated 10/16/2015
2. NCCSIF Bylaws Proposed Amendment (Redline Version-changes only)

Raychelle Maranan

From: Raychelle Maranan
Sent: Friday, October 16, 2015 2:31 PM
To: 'jkiser@ci.anderson.ca.us'; 'dfeik@auburn.ca.gov'; 'accounting@cityofcolusa.com'; 'jbrewer@corning.org'; 'mpellegrino@ci.dixon.ca.us'; 'bkoehn@elkgrovecity.org'; 'bcline@folsom.ca.us'; 'pislal@ci.galt.ca.us'; 'mmichaelis@gridley.ca.us'; 'jhanken@ione-ca.com'; 'mdaly@ci.jackson.ca.us'; 'jlee@ci.lincoln.ca.us'; 'stakhar@marysville.ca.us'; 'corey.shaver@nevadacityca.gov'; 'ehrenstromem@cityoforoville.org'; 'gwill@townofparadise.com'; 'dwarren@cityofplacerville.org'; 'sryan@ci.red-bluff.ca.us'; 'tchapa@ci.rio-vista.ca.us'; 'russell.hildebrand@rocklin.ca.us'; 'tsailsbery@cityofwillows.org'; 'nspringer@yubacity.net'; 'lcottrell@ci.anderson.ca.us'; 'trundel@auburn.ca.gov'; 'twatson@corningpd.org'; 'gsilva@ci.dixon.ca.us'; 'jhobbs@elkgrovecity.org'; 'kwilfong@folsom.ca.us'; 'jbehrmann@ci.galt.ca.us'; 'earteaga@gridley.ca.us'; 'adaneri@ione-ca.com'; 'dblankenship@ci.jackson.ca.us'; 'svanzandt@ci.lincoln.ca.us'; 'catrina.olson@nevadacityca.gov'; 'cpeters@townofparadise.com'; 'cmorris@cityofplacerville.org'; 'csmith@ci.red-bluff.ca.us'; 'mrittburg@ci.rio-vista.ca.us'; 'Kimberly.Sarkovich@rocklin.ca.us'; 'sholsinger@cityofwillows.org'; 'rbertagna@yubacity.net'; 'jramsey@elkgrovecity.org'
Cc: Marcus Beverly
Subject: NCCSIF: 30-Day Notice of Intent to Amend Joint Powers Authority Bylaws
Attachments: NCCSIF JPA Bylaws (Proposed Change 2015.11.19) redline.pdf

Greetings NCCSIF Board Members,

In accordance with Section 24 - Amendments, in the NCCSIF Bylaws this email shall constitute as 30-Day Notice of Intent to Amend the Joint Powers Authority Bylaws.

The proposed change is to change the address for the NCCSIF Program Administrator under Section 1: B - Office of Authority to:

Alliant Insurance Services, Inc.
2180 Harvard Street, Suite 460
Sacramento, CA 95815

Attached is redline copy of the Bylaws with the proposed change which will be reviewed at the November 19, 2015 Board Meeting.

If you have any questions, please feel free to contact us.

Thank you,

Raychelle Maranan
Account Representative
Specialty Group
Alliant Insurance Services, Inc.

2180 Harvard Street
Suite 460
Sacramento, CA 95815

**BYLAWS
OF THE
NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
(RESTATED AS OF OCTOBER 5, 1999)
(AMENDED AS OF JUNE 16, 2000)
(AMENDED AS OF JANUARY 24, 2013)
(AMENDED AS OF DECEMBER 12, 2013)
(AMENDED AS OF NOVEMBER 19, 2015 – Pending)**

PREAMBLE

These Bylaws are adopted pursuant to the "Joint Exercise of Powers Agreement of the Northern California Cities Self Insurance Fund (Restated as of October 5, 1999 ("the Agreement")). These Bylaws, supersede the Bylaws of the Northern California Cities Self Insurance Fund ("NCCSIF") which were adopted by a resolution of NCCSIF's Board of Directors on December 8, 1987, and which were subsequently amended as of April 22, 1988. Because of a contemporaneous restatement of the Agreement due to restructuring of the NCCSIF organization, the need to make additional amendments to NCCSIF's Bylaws and the desirability of incorporating all changes in a single instrument, NCCSIF's Bylaws are restated as of October 5, 1999.

**SECTION 1
The Authority**

A. - Name of Authority. The name of the Authority created by the Agreement shall be the Northern California Cities Self Insurance Fund (the "Authority").

B. - Office of Authority.

The principal office of the Authority shall be fixed and located at:

Alliant Insurance Services, Inc.
~~1792 Tribute Road, Ste 450~~ 2180 Harvard Street, Suite 460
Sacramento, CA 95815

or at such other location as the Board of Directors may designate by resolution.”

C. - Fiscal Year. The fiscal year for the Authority shall commence July 1 of each calendar year and end June 30 of the following calendar year.



Agenda Item J.3.

**EXECUTIVE COMMITTEE ROTATION SCHEDULE
AND 2016 SLATE OF OFFICERS**

ACTION ITEM

ISSUE: Membership on the NCCSIF Executive Committee (EC) rotates annually, and each Member serves for a two-year term. NCCSIF Officers are selected from the EC as needed. The January 1, 2016 to December 31, 2016 term for the Executive Committee will include the following Members:

2016 NCCSIF Executive Committee

City of Colusa	Toni Benson
City of Folsom	Bruce Cline
City of Ione	Jon Hanken
City of Jackson	Michael Daly
City of Marysville	Satwant Takhar
City of Placerville	Dave Warren
City of Yuba City	Natalie Springer
City of Rocklin	Russell Hildebrand

Non-Voting Members

Treasurer	Tim Sailsbery	City of Willows
CJPRMA Representative	Paula Islas	City of Galt

The current Officers are as follows:

President: Russell Hildebrand - *serving second year of two-year term*

Vice President: *Vacant*

Secretary: *Vacant*

Treasurer: Tim Sailsbery

CJPRMA Rep: Paula Islas

The Vice President and Secretary positions are vacant and EC members are encouraged to nominate themselves for either position. Dave Warren from the City of Placerville has expressed his willingness to serve as Vice President. Nominations will also be solicited at the meeting for the two vacant positions.



FISCAL IMPACT: None.

RECOMMENDATION: Solicit nominations for the vacant positions and elect new Officers.

BACKGROUND: The Executive Committee is a standing committee of the Board of Directors and is comprised of seven to nine voting members, and two non-voting members. The President of the Board of Directors serves as the Chair of the Executive Committee. The President, Vice-President, Secretary, Past-President and three to five other Directors act as the seven to nine voting members. The two non-voting members are the Treasurer and the Representative to the CJPRMA Board of Directors.

Historically, the newly-elected officers (President, Vice President, Secretary and Treasurer) are nominated by the Executive Committee (acting as the Nominating Committee). The officers are chosen from the Executive Committee and are elected for a two-year term. The President is selected from the second-year Members (often the current Vice President) and the Vice President is generally selected from the first year members.

The Secretary is selected from either group of members. The Treasurer and CJPRMA Representative are appointed annually from the NCCSIF Members at large.

Executive Committee office is held by the specific assigned Board Member, not the City. This means that if an Executive Committee member is unable to attend a scheduled meeting, the Board Alternate for that City, while welcome to attend the meeting, may not vote.

The cities of Dixon, Elk Grove, Galt and Rio Vista are scheduled to rotate off the Executive Committee on December 31, 2015. The cities of Colusa, Marysville and Yuba City are schedule to rotate on to the Executive Committee at that time. The cities of Folsom, Ione, Jackson and Placerville remain on the Committee for one more year.

Section 5 of the NCCSIF Bylaws describes the duties and responsibilities of the Officers of the Authority.

ATTACHMENT(S):

1. Section 4 and Section 5 of the NCCSIF Bylaws
2. Executive Committee Rotation Schedule Map

E. All meetings of the Board shall be called, noticed, held and conducted in accordance with the provisions of Ralph M. Brown Act (Government Code Section 54950 et seq.).

SECTION 4 **Executive Committee**

A. - Membership. The Executive Committee shall be composed of eight (8) *voting and two (2) non-voting* members of the Board of Directors or their alternates. The President, Vice President and Secretary shall serve as *voting* members on the Executive Committee. The remaining *voting* members shall be elected by the Board of Directors on a member rotation basis, as established by the Board of Directors. The two (2) non-voting members shall be comprised of the Treasurer and the CJPRMA Board Representative. The President shall act as Chairman.

B. - Term. The terms of all members of the Executive Board shall be two (2) years, except for those of the President, Vice President, immediate Past President and Secretary, who shall all serve for two (2) years irrespective of the member rotation. A member may be reappointed to serve on the Executive Committee, except for the immediate Past President.

C. - Powers, Duties and Responsibilities.

1. The Executive Committee shall conduct, direct and supervise the day-to-day business of the Authority and in doing so shall exercise the powers expressly granted to it by the Agreement, these Bylaws and as otherwise delegated by the Board of Directors.

2. The following duties and responsibilities shall be assumed and carried out by the Executive Committee, which shall have all powers necessary for those purposes:

- a. Provide general supervision and direction to the Program Director;
- b. Authorize payment of claims against the Authority; provided, however, that with respect to claims arising under coverage programs operated by the Authority, claim settlement authority shall be in accordance with the policies and procedures governing the particular program;
- c. Enter into contracts, within budget limits;
- d. Make payments pursuant to previously authorized contracts, within budget limits; this Authority includes the power to authorize and reimburse expenses incurred for budgeted activities, within budget limits;
- e. Review and recommend a budget to the Board no later than seventy-two (72) hours prior to the spring meeting of the Board;
- f. Act as Program Director in the absence of the Program Director;

g. Recommend policies and procedures to the Board for implementation of the Agreement, the Bylaws and the operation of specific coverage programs; and

h. Appoint a nominating committee for each election of officers and members of the Executive Committee.

i. Amend annual budget in an amount not to exceed the contingency account.

3. Subject only to such limitations as are expressly stated in the Agreement, these Bylaws or a resolution of the Board of Directors, the Executive Committee shall have and be entitled to exercise all powers which may be reasonably implied from powers expressly granted and which are reasonably necessary to conduct, direct and supervise the business of the Authority.

D. - Meetings

1. Regular Meetings. Regular meetings shall be held at times, as the Executive Committee deems appropriate.

2. Special Meetings. Special meetings of the Executive Committee may be called by the Chairman or a majority of Executive Committee members, in accordance with the provisions of California Government Code Section 54956.

3. Public Meetings. All meetings of the Executive Committee shall be open to the public, except as provided by law.

4. Quorum. Four (4) members of the Executive Committee shall constitute a quorum for the transaction of business. Except as otherwise provided, no action may be taken by the Executive Committee except by affirmative vote of not less than a majority of those Executive Committee members present. A smaller number may adjourn a meeting.

5. Removal From Executive Committee. A member may be removed from the Executive Committee in the following ways:

a. Death of a Committee member;

b. Voluntary resignation;

c. Absence from three (3) consecutive meetings without a valid reason, in which case the Chair may recommend to the Executive Committee that member be terminated from Executive Committee membership. If the Executive Committee recommends to the Board of Directors that an Executive Committee member be terminated, the Board of Directors shall vote on the matter at its next regularly scheduled meeting.

d. When a vacancy occurs under the above provisions, a replacement shall be made from among the Board of Directors.

SECTION 5
Officers of the Authority

A. The officers of the Authority shall be a President, Vice President, Secretary, and Treasurer Officers so appointed shall serve at the pleasure of the Board of Directors. The president shall chair meetings to the Board of Directors and Executive Committee; the vice president shall act in the place of the president in the president's absence. The secretary shall keep and maintain minutes of the Board meetings and Executive Committee meetings, or to direct the keeping and maintaining of such minutes, and to promptly report minutes of meetings to all members as soon as practicable after the meeting has concluded. The treasurer's duties are as described in Sections 11 and 12 of the Bylaws. Other responsibilities may be set forth by the Board of Directors.

B. The President, Vice President and Secretary shall be elected by the Board of Directors and shall serve two (2) year terms. No officer shall serve for more than two (2) complete consecutive terms in his or her respective office. The terms of each office will ordinarily commence on January 1st of each calendar year, except that if an election has not been conducted by that date, the terms shall commence as soon as the election has been held. The terms of each office shall end on December 31st of the calendar year, except that if the election of the officers to serve the next succeeding term has not been conducted, the incumbent officers shall continue to hold their offices until the election has been conducted.

C. The Treasurer shall be appointed annually by the Board of Directors and, unless the Board of Directors determines otherwise, the Treasurer shall serve at the Board of Directors' pleasure. The Treasurer shall be an officer or employee of a Member Entity or a Certified Public Accountant.

D. The Board of Directors may create such other offices and appoint such other officers as it deems necessary and advisable.

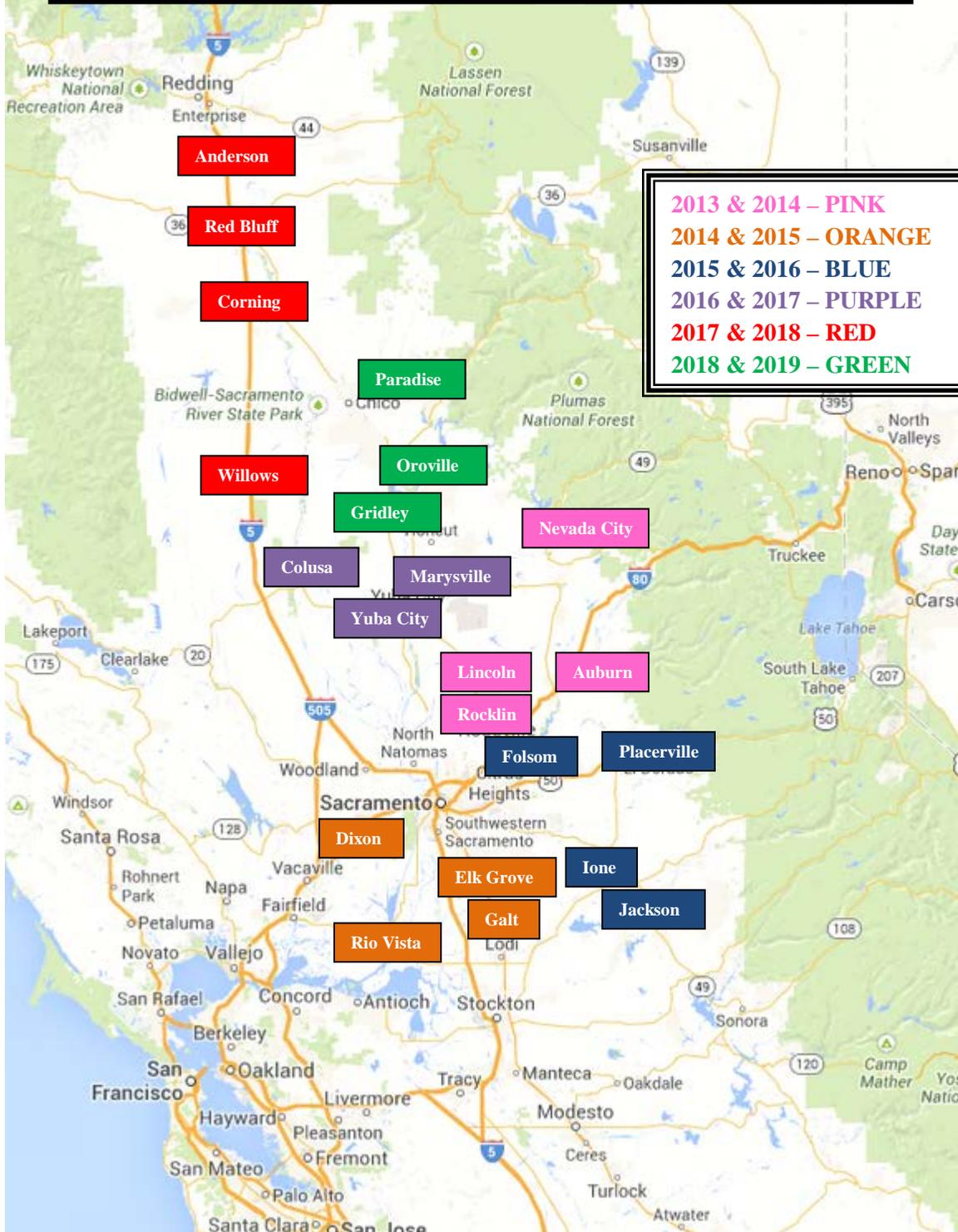
SECTION 6
Committees

Committees may be formed as necessary by either the Board of Directors or the Executive Committee for the purposes of overseeing any functions that the Board or Executive Committee has authority to control, such as, but not limited to, administration and policy direction, claims administration, investments, safety/loss control, etc.

SECTION 7
Program Director and Other Staff

A. The Board of Directors shall appoint a Program Director who shall be responsible for the general administration of the business and activities of the Authority as directed by the Executive Committee.

Northern California Cities Self Insurance Fund Executive Committee Rotation List



2013 & 2014 – PINK
 2014 & 2015 – ORANGE
 2015 & 2016 – BLUE
 2016 & 2017 – PURPLE
 2017 & 2018 – RED
 2018 & 2019 – GREEN



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
November 19, 2015

Agenda Item J.4.

2016 SERVICE CALENDAR

ACTION ITEM

ISSUE: On an annual basis, a *Service Calendar* is provided to the Board showing a timeline of the annual activities to be completed on behalf of the organization.

FISCAL IMPACT: No fiscal impact is anticipated.

RECOMMENDATION: Receive and file the 2016 NCCSIF Service Calendar.

BACKGROUND: None.

ATTACHMENT(S): 2016 NCCSIF Service Calendar



2016 NCCSIF SERVICE CALENDAR

AS = Alliant Insurance Services Staff	EC = Executive Committee
CA = Claims Auditor	BD = Board of Directors
FA = Financial Auditor	RM = Risk Management
JM = Jim Marta, CPA Staff	PRM = Police Risk Management
York = York Insurance Services Group Staff	FC = Finance Committee
BM= Bickmore	PA = Property Appraiser

JANUARY 2016		
01/05/16	Request Loss Runs (as of 12/31) from York for Liability and WC (ask to separate 4850 for WC) - deadline 1/15/16 for receipt	AS
01/05/16	Determine WCIRB Class Codes Rates from WCIRB.com (update Member Payroll Allocations spreadsheet)	AS
01/05/16	Statement of Facts - Roster of Public Agencies - file with State & County	AS
	Preparation for CAJPA Accreditation (2015 and every 3 years thereafter)	AS
01/10/16	Form 700 - mail to BD and Committee members - deadline 03/21/16	AS
01/10/16	4 th Quarter DE-9 Reports (as of 12/31) - request to members	AS
01/12/16	Begin working on Preliminary FY 2016/17 Budget	BD, AS
01/15/16	Loss and Renewal Instructions - send to Actuary & Marta	AS
01/15/16	Property Program - prepare specifications and input to Oasys	AS
01/15/16	Liability/WC - renewal loss information - deadline for receipt from York	AS
01/28/16	PRMC Agenda for 02/04/16 meeting - email to members	AS/BM
01/31/16	4 th Quarter DE-9 Reports (as of 12/31) - send to CJPRMA	AS

FEBRUARY 2016		
02/04/16	PRMC Meeting	PRM
02/06/16	Receive Dividend Calculations and Info from CJPRMA Premium Funding	AS, BD
02/06/16	PA to meet to discuss updates to Administrative Costs for Budget	AS
02/15/16	Crime Program - prepare and send applications to Members (obtain quote for \$2-\$5 million limit) Market to CSAC-EIA	AS
02/15/16	Submit Pollution Program Renewal Applications to Members	AS
02/15/16	Submit Airport Liability Renewal Applications to Members	AS
02/19/16	Actuarial Study - receive draft and send to Jim Marta	AS, Actuary
02/21/16	Reminder - Form 700s to Board and Alternate Members	AS
02/23-26/16	PARMA Annual Risk Management Conference - Indian Wells, California	

MARCH 2016		
03/01/16- 03/15/16	Banking and Shared Risk Layer Program Deposits - prepare preliminary worksheets, and Shared Risk layer adjustments for FY 2016/17	AS
03/07/16	Request Banking Layer adjustments from Jim Marta	AS
03/21/16	Form 700s - receive from Board Members and Alternates	AS
03/24/16	EC & Claims Committee Agendas for 03/31/16 meetings - email to members	AS/York
03/31/16	EC & Claims Committee Meetings	EC
<i>Mtg</i>	4 th quarter Investment Reports (as of 12/31) - submit for review	EC
<i>Mtg</i>	4 th quarter Financials (as of 12/31) - submit for review	EC
<i>Mtg</i>	Review and approve actuarial studies	EC



2016 NCCSIF SERVICE CALENDAR

AS = Alliant Insurance Services Staff	EC = Executive Committee
CA = Claims Auditor	BD = Board of Directors
FA = Financial Auditor	RM = Risk Management
JM = Jim Marta, CPA Staff	PRM = Police Risk Management
York = York Insurance Services Group Staff	FC = Finance Committee
BM= Bickmore	PA = Property Appraiser

<i>Mtg</i>	Preliminary FY 2015/16 Budget - submit for review	EC
<i>Mtg</i>	Liability & WC Banking & Shared Layer - preliminary deposit calculation for review	EC
<i>Mtg</i>	Claims Auditor - evaluate and consider RFP (Liability odd years/WC even years)	EC
<i>Mtg</i>	Service Provider Performance Evaluations - submit responses for review	EC
03/31/16	Annual Renewal Certificate Holder List to members - deadline 30 days	AS

APRIL 2016		
04/01/16	Form 700s - file with FPPC	AS
04/01/16	Crime Renewal App (including Crime-Treasurer and ID Fraud) to ACIP & CSAC-EIA	AS
04/10/16	1 st Quarter DE-9 Reports (as of 03/31) - request to members	AS
04/11/16	Alliant begins contact with various contractors regarding renewal terms	AS
04/15/16	Send reminder for renewal certificate spreadsheets to members - due 4/30	AS
04/21/16	RMC & BOD Agendas for 04/28/16 meetings - email to members	AS
04/28/16	RMC & BOD Meetings	RM, BD
<i>Mtg</i>	4 th quarter Investment Reports - submit for approval	BD
<i>Mtg</i>	4 th quarter Financials (as of 12/31) - submit for approval	BD
<i>Mtg</i>	Preliminary FY 2016/17 Budget - submit for review	BD
<i>Mtg</i>	Liability WC Banking & Shared Risk Layers-deposit calculations for review (excess WC & Liability & Admin costs pending)	BD
<i>Mtg</i>	Banking Plan Fund Adjustments - submit for approval	BD
<i>Mtg</i>	Shared Risk Layer Plan Fund Adjustments - submit for approval	BD
<i>Mtg</i>	Actuarial Study - submit for approval	BD
04/28/16	PRMC Agenda for 05/05/16 meeting - email to members	AS/BM
04/30/16	Renewal Certificate Holder List spreadsheet to CJPRMA and CSAC-EIA	AS
04/30/16	1 st Quarter DE-9 Reports (as of 03/31) - send to CJPRMA	AS

MAY 2016		
05/02/16	Banking and Shared Risk Layer Adjustments/Assessments - mail to JM for distribution to members	AS
05/02/16	WC Renewal Quotations - check status	AS
05/05/16	PRMC Meeting	PRM
05/12/16	EC & Claims Committee Agendas for 05/19/16 meetings - email to members	AS/York
05/19/16	EC & Claims Committee Meetings	EC
<i>Mtg</i>	1 st quarter Financials (as of 03/31) - submit for approval	EC
<i>Mtg</i>	1 st quarter Investment Reports (as of 03/31) - submit for approval	EC



2016 NCCSIF SERVICE CALENDAR

AS = Alliant Insurance Services Staff	EC = Executive Committee
CA = Claims Auditor	BD = Board of Directors
FA = Financial Auditor	RM = Risk Management
JM = Jim Marta, CPA Staff	PRM = Police Risk Management
York = York Insurance Services Group Staff	FC = Finance Committee
BM= Bickmore	PA = Property Appraiser

<i>Mtg</i>	Liability and WC Program Deposits - review 2016 revisions	EC
<i>Mtg</i>	FY 2016/17 Budget - submit for review	EC
<i>Mtg</i>	Program Administration Contract - submit for approval (<i>as needed</i>)	EC
<i>Mtg</i>	Safety & Risk Control Services Contract - submit for approval (<i>as needed</i>)	EC
<i>Mtg</i>	Liability Claims Administration Contract - submit for approval (<i>as needed</i>)	EC
<i>Mtg</i>	WC Claims Administration Contract - submit for approval (<i>as needed</i>)	EC
<i>Mtg</i>	Accounting Services Contract - submit for approval (<i>as needed</i>)	EC
<i>Mtg</i>	Legal Services Contract - submit for approval (<i>as needed</i>)	EC
<i>Mtg</i>	EAP and Wellness Services Contract - submit for approval (<i>as needed</i>)	EC
<i>Mtg</i>	Conflict of Interest Code-submit for approval (<i>every even-numbered year</i>)	EC
<i>Mtg</i>	Property renewal status review	EC
<i>Mtg</i>	Crime renewal quotations review	EC
<i>Mtg</i>	Liability Memorandum of Coverage FY 2016/17 - submit for approval	EC
<i>Mtg</i>	WC Memorandum of Coverage FY 2016/17 - submit for approval	EC
05/19/16	Property Program - receive preliminary renewal quotation	AS
05/25/16	Obtain necessary signatures to finalize contracts with consultants	AS

JUNE 2016

06/02/16	RMC & BOD Agendas for 06/09/16 meeting - email to members	AS
06/09/16	RMC & BOD Meetings	RM, BD
<i>Mtg</i>	Approve Risk Management Budget	RM
<i>Mtg</i>	1 st quarter Investment Reports (as of 03/31) - submit for approval	BD
<i>Mtg</i>	1 st quarter Financials (as of 03/31) - submit for approval	BD
<i>Mtg</i>	FY 2016/17 Budget - submit final for approval	BD
<i>Mtg</i>	Liability and WC FY 2016/17 Banking & Shared Risk Layer Program Deposits - submit final for approval	BD
<i>Mtg</i>	Liability Memorandum of Coverage FY 2016/17 - submit for approval	BD
<i>Mtg</i>	WC Memorandum of Coverage FY 2016/17 - submit for approval	BD
<i>Mtg</i>	Conflict of Interest Code - submit for approval (<i>every even year</i>)	BD
<i>Mtg</i>	Property Program - provide report and allocations on renewal quotes	BD
<i>Mtg</i>	Crime Program - provide report and allocations on renewal quotes	AS
06/15/16	Email Auto ID Cards to Members	AS
06/15/16	Generate Renewal Certificates, Liability & Property, on CSR24 -Mail original certificates to cert holders along with CJPRMA certs (<i>if any</i>) -Email scanned copy of certs to member for their records	AS

JULY 2016

07/01/16	NCCSIF Joint Powers Authority - 37 th Anniversary	ALL
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2016 NCCSIF SERVICE CALENDAR

AS = Alliant Insurance Services Staff	EC = Executive Committee
CA = Claims Auditor	BD = Board of Directors
FA = Financial Auditor	RM = Risk Management
JM = Jim Marta, CPA Staff	PRM = Police Risk Management
York = York Insurance Services Group Staff	FC = Finance Committee
BM= Bickmore	PA = Property Appraiser

07/01/16	Email Renewal Binders to Members (Upload binders on website pending receipt of the Policy)	AS
07/10/16	Request Certificate of Insurance from Contractors (Service vendors: Bickmore, York, Marta)	AS
07/10/16	2 nd Quarter DE-9 Reports (as of 06/30) - request to members	AS
07/15/16	NCCSIF & CJPRMA <u>Liability</u> MOC, Declarations and Summary - send to Members and upload on website	AS
07/15/16	NCCSIF & CSAC-EIA <u>WC</u> MOC, Declaration and Summary - send to Members and upload on website	AS
07/15/16	Property Summary - send to Members and upload on website	AS
07/15/16	Crime Summary - send to Members and upload on website	AS
07/28/16	PRMC Agenda for 8/4/16 meeting - email to members	AS/BM
07/30/16	Begin Self-Insure Report on DIR OSIP website (need total employee count and payroll)	AS
07/30/16	Program Manuals - post on website	AS
07/31/16	2 nd Quarter DE-9 Reports (as of 06/30) - send to CJPRMA	AS

AUGUST 2016

08/01/16	NCCSIF Financial Audit - begin preparation of documents	AS/JM/FA
08/01/16	Send CSAC-EIA renewal applications to Members - deadline one month	AS
08/04/16	PRMC Meeting	PRM
08/21/16	Begin Public Self-Insurer's Report with the State of California	AS
08/25/16	Finance Committee Agenda (<i>determine need</i>)	AS

SEPTEMBER 2016

09/01/16	Investment Policy - review and update	JM
09/01/16	Financial Audit - review and update	JM
	Finance Committee Meeting (<i>if needed</i>)	FC
	Review audit or DRAFT	FC
	Investment portfolio - review	FC
	Investment policy - review	FC
09/08/16	EC & Claims Committee Agendas for 09/15/16 meetings - email to members	AS/York
09/10/16	CSAC-EIA Renewal Application deadline from Members	AS
09/12/16	1 st Installment of Assessments - begin collecting as needed	JM
09/15/16	EC & Claims Committee Meetings	EC
<i>Mtg</i>	Status of CAJPA Accreditation (2015 and every 3 years thereafter)	EC



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York = York Insurance Services Group Staff	FC = Finance Committee
BM= Bickmore	PA = Property Appraiser

<i>Mtg</i>	2 nd quarter Investment Reports (as of 06/30) - submit for approval	EC
<i>Mtg</i>	2 nd quarter Financials (as of 06/30) - submit for approval	EC
<i>Mtg</i>	Review financial audit or DRAFT	FC/EC
<i>Mtg</i>	Investment portfolio - review	FC/EC
<i>Mtg</i>	Investment policy - review	FC/EC
<i>Mtg</i>	2017 Meeting Calendar - submit for approval	EC
09/13-16/16	2016 CAJPA Fall Conference and Training Seminar - <i>location tbd</i>	
09/15/16	Compile and complete CSAC-EIA Renewal Application on CSAC-EIA website	AS

OCTOBER 2016

10/01/16	Annual Report of Financial Transactions - deadline	JM
10/01/16	Public Self Insurer's Annual Report for JPA & Members - file	AS/York
10/10/16	3 rd Quarter DE-9 Reports (as of 09/30) - request to Members	AS
10/14/15	File Controller's Report with the State of California	AS, JM
10/16/15	Obtain LAIF Quarterly Report from State Controller website & send Treasurer Report for signature	AS
10/17/16	Claims Audit - perform GL (<i>odd numbered years</i>) or WC (<i>even numbered years</i>) audit	CA
10/20/16	RMC & BOD Agendas for 10/27/15 meeting - email to members	AS
10/27/16	RMC & BOD Meetings	RM, BD
<i>Mtg</i>	2 nd quarter Investment Reports - submit for approval	BD
<i>Mtg</i>	2 nd quarter Financials (as of 6/30) - submit for approval	BD
<i>Mtg</i>	FY 2015/16 Financial Audit - submit for approval	BD
<i>Mtg</i>	LAIF Report	
<i>Mtg</i>	2017 Meeting Calendar - submit for approval	BD
<i>Mtg</i>	Loss Analysis charts (as of 06/30)	RM
<i>Mtg</i>	Select outside training for 2016/17	RM
10/27/16	PRMC Agenda for 11/03/16 meeting - email to members	AS/BM
10/31/16	3 rd Quarter DE-9 Reports (as of 09/30) - send to CJPRMA	AS

NOVEMBER 2016

11/01/16	Annual Service Provider Performance Evaluations - send to members - reviewed by BD President (<i>as needed</i>)	AS
11/01/16	Prepare NCCSIF Annual Report	AS
11/03/16	PRMC Meeting	PRM
11/15/16	Property (location schedules), Liability* & WC Programs (estimated payroll) - request renewal specifications for the next fiscal year, if needed *Input estimated payroll to Admin Allocation Budget spreadsheet	AS



2016 NCCSIF SERVICE CALENDAR

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JM = Jim Marta, CPA Staff	PRM = Police Risk Management
York = York Insurance Services Group Staff	FC = Finance Committee
BM= Bickmore	PA = Property Appraiser

11/15/16	Property Schedules to Members for review - deadline 30 days	AS
<i>Mtg</i>	EC & Claims Committee Meetings	EC
<i>Mtg</i>	3 rd Quarter Financials (as of 09/30) - submit for approval	EC
<i>Mtg</i>	2017 Service Calendar - submit for approval	EC
<i>Mtg</i>	2017 EC Rotation Schedule - submit for approval	EC
<i>Mtg</i>	2017 Nominating Committee - select & nominate	EC
<i>Mtg</i>	Officers for 2017 - select & recommend to Board of Directors	EC
<i>Mtg</i>	Claims Audit (GL odd years, WC even years) - review and provide recommendations to BD	EC
<i>Mtg</i>	FY 2016/17 Marketing Plan & Renewal Timeline - submit for approval	EC
<i>Mtg</i>	Select outside training for next calendar year	
11/26/16	Send out renewal items for Property list	AS
11/28/16	Property (PEPIP) Policy Notebooks - post to website and email members	AS

DECEMBER 2016

12/1/16	Mail out Christmas Cards to Board Members	AS
Dec	Strategic Planning Session (January 2015 and every 3 years thereafter)	BD
12/01/16	RMC & BOD Agendas for 12/08/15 meeting - email to members	AS
12/08/16	RMC & BOD Meetings	RM, BD
<i>Mtg</i>	3 rd quarter Investment Reports (as of 09/30) - submit for approval	BD
<i>Mtg</i>	3 rd quarter Financials (as of 09/30) - submit for approval	BD
<i>Mtg</i>	Meeting Calendar - submit for approval	BD
<i>Mtg</i>	Service Calendar - submit for approval	BD
<i>Mtg</i>	EC Rotation Schedule - submit for approval	BD
<i>Mtg</i>	Calendar Year Officers - submit for election	BD
<i>Mtg</i>	Target Equity Presentation	BD
<i>Mtg</i>	CAJPA Final Accreditation report (2015 and every 3 years thereafter)	BD
<i>Mtg</i>	Marketing Plan & Renewal Timeline - submit for approval	BD
<i>Mtg</i>	Claims Administration Audit (GL odd years, WC even years) - submit for approval: Auditor makes presentation	BD
12/15/15	2 nd Installment of Assessments - begin collecting (as needed)	
12/30/16	Financial Audit - mail to State and Counties of members	JM



RESOLUTION 16-01

**AUTHORIZING SIGNERS FOR THE INVESTMENT OF MONIES IN
THE LOCAL AGENCY INVESTMENT FUND**

ACTION ITEM

ISSUE: The Board of Directors must approve a Resolution to authorize the NCCSIF President, Vice President, Treasurer and Financial Consultant to order the deposits or withdrawal of monies in the Local Agency Investment Fund (LAIF).

RECOMMENDATION: Approval of Resolution 16-01, authorizing the President, Vice President, Treasurer and Financial Consultant authority to order deposits or withdrawals of monies in LAIF.

FISCAL IMPACT: None.

BACKGROUND: Records are updated with the Local Agency Investment Fund (LAIF) *as needed* to reflect the newly elected officers of NCCSIF who have the authority to transfer funds to or from LAIF. The transfers are restricted to/from LAIF and NCCSIF's trust account.

ATTACHMENT(S): Proposed NCCSIF Resolution 16-01

REFERENCE: Government Code Section:

16429.1.(b) Notwithstanding any other law, a local governmental official, with the consent of the governing body of that agency, having money in its treasury not required for immediate needs, may remit the money to the Treasurer for deposit in the Local Agency Investment Fund for the purpose of investment.



I hereby certify that the foregoing is a full, true and correct copy of Resolution No. 16-01 duly and regularly adopted and passed at a regular meeting of the Board of Directors of the Northern California Cities Self Insurance Fund held on the 19th day of November 2015, by the following vote:

AYES:

NOES:

ABSENT:

ABSTAIN:

NCCSIF President

ATTEST:

NCCSIF Secretary



RESOLUTION 16-02

**AUTHORIZING THE TREASURER TO INVEST
AND RE-INVEST FUNDS**

ACTION ITEM

ISSUE: Annually, the Board must approve a resolution authorizing the NCCSIF Treasurer to invest or reinvest funds, including the sale or exchange of securities.

RECOMMENDATION: Delegate investment authority to the Treasurer by approving Resolution 16-02.

FISCAL IMPACT: None.

BACKGROUND: Government Code 53607 provides for delegation of the authority of the legislative body of a local agency to invest funds to the Treasurer. However, such delegation cannot exist beyond one year, so the Board needs to re-authorize the Treasurer to invest the funds for NCCSIF.

ATTACHMENT(S): Proposed NCCSIF Resolution 16-02

REFERENCE: Government Code Section:

53607. The authority of the legislative body to invest or to reinvest funds of a local agency, or to sell or exchange securities so purchased, may be delegated for a one-year period by the legislative body to the treasurer of the local agency, who shall thereafter assume full responsibility for those transactions until the delegation of authority is revoked or expires, and shall make a monthly report of those transactions to the legislative body. Subject to review, the legislative body may renew the delegation of authority pursuant to this section each year.



RESOLUTION 16-02

**RESOLUTION AUTHORIZING THE NCCSIF TREASURER
TO INVEST AND RE-INVEST FUNDS**

The Northern California Cities Self Insurance Fund (NCCSIF) Board of Directors does resolve as follows:

Pursuant to Section 53607 of the California Government Code, the Board of Directors hereby delegates authority to make all investment decisions for NCCSIF's investment portfolio to the NCCSIF Treasurer, and to further strengthen safeguards over investment practices, the Treasurer shall act in coordination with NCCSIF's Investment Advisor and comply with the NCCSIF Investment Policy.

The NCCSIF Board of Directors does hereby delegate its authority to invest and reinvest funds to the NCCSIF Treasurer or successor in office for the period of January 1, 2016 to December 31, 2016.

➤ NCCSIF Treasurer - Tim Sailsbery

I hereby certify that the foregoing is a full, true and correct copy of Resolution No. 16-02 duly and regularly adopted and passed at a regular meeting of the Board of Directors of the Northern California Cities Self Insurance Fund held on the 19th day of November 2015, by the following vote:

AYES:

NOES:

ABSENT:

ABSTAIN:

NCCSIF President

ATTEST:

NCCSIF Secretary



Agenda Item J.6.

**2016/17 INSURANCE MARKET UPDATE
AND RENEWAL MARKETING PLAN**

INFORMATION ITEM

ISSUE: The Board of Directors annually reviews the insurance market update and renewal marketing plan to get a general sense of what to expect for the upcoming fiscal year programs.

RECOMMENDATION: The current plan for renewal of NCCSIF Programs is as follows:

Workers' Compensation: Renew coverage with CSAC-EIA. Traditional Excess WC insurance carriers in California are still not competitive with the program they offer.

Liability: Continue participation in CJPRMA; this pool has been a strong partner and valuable alternative to traditional excess insurance since the mid-1980s.

Property: The APIP program re-evaluates carriers annually, with carriers being added or deleted depending on market conditions. Three years ago Alliant marketed the Property program and determined that the current program provided members with the broadest coverage and the lowest cost; this continues in today's environment.

Crime: We have remained with AIG, in part, because the Alliant Crime program (ACIP), would not provide an alternative. We are going to approach a similar program through CSAC-EIA this year for competitive pricing and higher limits.

FISCAL IMPACT: Unknown, with the following expected trends.

- **Workers' Compensation** - 10 to 15% increase
- **Liability** - 5 to 10% increase
- **Property** - flat to 5% increase
- **Crime** - flat, with possible increase of 10 to 15% for higher limits

BACKGROUND: The NCCSIF Market Update and Renewal Marketing Plan is reviewed annually at the November Executive Committee meeting then finalized for review at the December Board of Directors meeting to keep members apprised of the current market conditions with each group purchase program as well as commercial insurance options. This year the Board meeting has been moved to November, in place of the Executive Committee meeting.

ATTACHMENT(S): NCCSIF Market Update and Renewal Marketing Plan



NCCSIF Market Update and Renewal Marketing Plan

The insurance market is generally very healthy in spite of a continuing decrease in investment earnings. Record surplus, steady premium growth, and relatively low claim payments have led to a combined loss ratio under 100%.

Global natural catastrophes so far in 2015 are just over half the 10 year average of \$28B. The 2015 hurricane season has been less active than normal, but toward the end of the year El Niño may impact regions differently in terms of the number and intensity of weather extremes.

The Property & Casualty insurance industry's combined loss ratio as of 6/30/15 is 97.6%, a needed margin considering investment earnings remain low. The Workers' Compensation combined ratio for 2014 was 98%, the first time below 100% since 2006. The ratios have improved in part due to a steady increase in premium growth of over 4% per year for the last three years, though that has slowed to 1% over the second quarter of 2015.

Taken together, the industry has maintained record high Policyholder Surplus of over \$672B from 6/30/14 to 6/30/15.

As a result, we should see a relatively stable excess market that nonetheless is not immune to pressures of inflation, particularly in Workers' Compensation.

NCCSIF PROGRAM OVERVIEW

WORKERS COMPENSATION: NCCSIF's Excess WC coverage remains with CSAC- EIA for the 9th year. There is still no commercial coverage available with retentions below \$1 million for municipalities with police and fire exposures. Those insurers that are participating at \$1 million are still charging rates substantially higher than those available through CSAC-EIA at \$500,000.

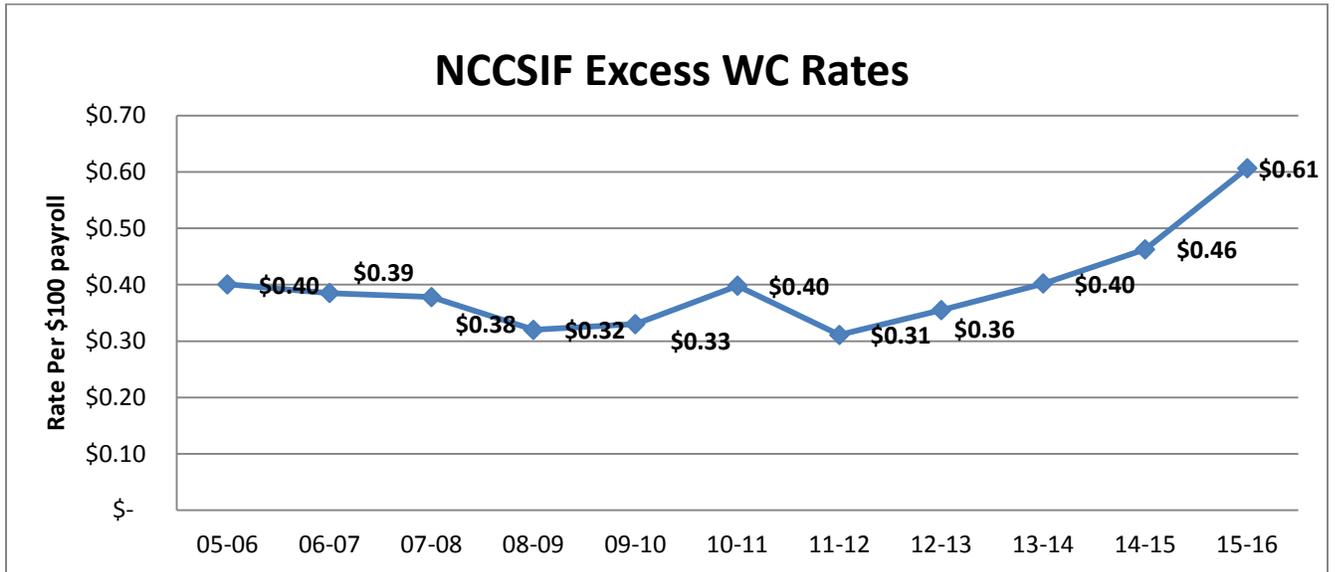
The CSAC-EIA program purchases excess insurance over their limit of \$5 million, so market conditions have minimal impact on our rates. Excess coverage is written on a year-to-year basis, but with the high attachment level those rates are not expected to fluctuate significantly.

More important for NCCSIF is the pooled excess layer between \$500,000 and \$5 million and the fact that CSAC-EIA rates members on an experience modification basis, so NCCSIF's results when compared to other members of the program are significant.

In spite of a decrease in claim frequency, over the last five years municipalities have seen the average claim size increase 5.5% per year, with annual rate increases averaging almost 5% per year. *As a result, other primary pools are seeing excess rate increases of 10-15% and primary rate increases of 10%.*



As indicated below, NCCSIF rates have steadily increased since a low of \$0.31 in 2011/12.



Bucking the overall trend, NCCSIF has seen a 6.5% total increase in frequency in the last five years, while the average claim has increased to over \$16,000 the last two years, due in part to an increase in disability benefits.

The takeaways, considering the market conditions and NCCSIF’s claims experience:

- We anticipate the CSAC-EIA limit remaining at Statutory with a \$500,000 retention
- At this time CSAC-EIA tells us to expect an increase of 12% to 25%, assuming a payroll increase of 4%. Usually, increases are less than the initial indications. Excess coverage makes up 12% of the total NCCSIF WC funding.
- ***Recommend budgeting a 12-15% increase in WC funding for 2016/17.***

LIABILITY: In 2010 CJPRMA decreased Members’ program costs using a revised rating methodology. They did this to meet competition from other excess pools. The long-term impact is the reduction of annual Liability excess costs. Another result is that dividends from CJPRMA, currently used to reduce NCCSIF Liability Program costs, will be reduced over time.

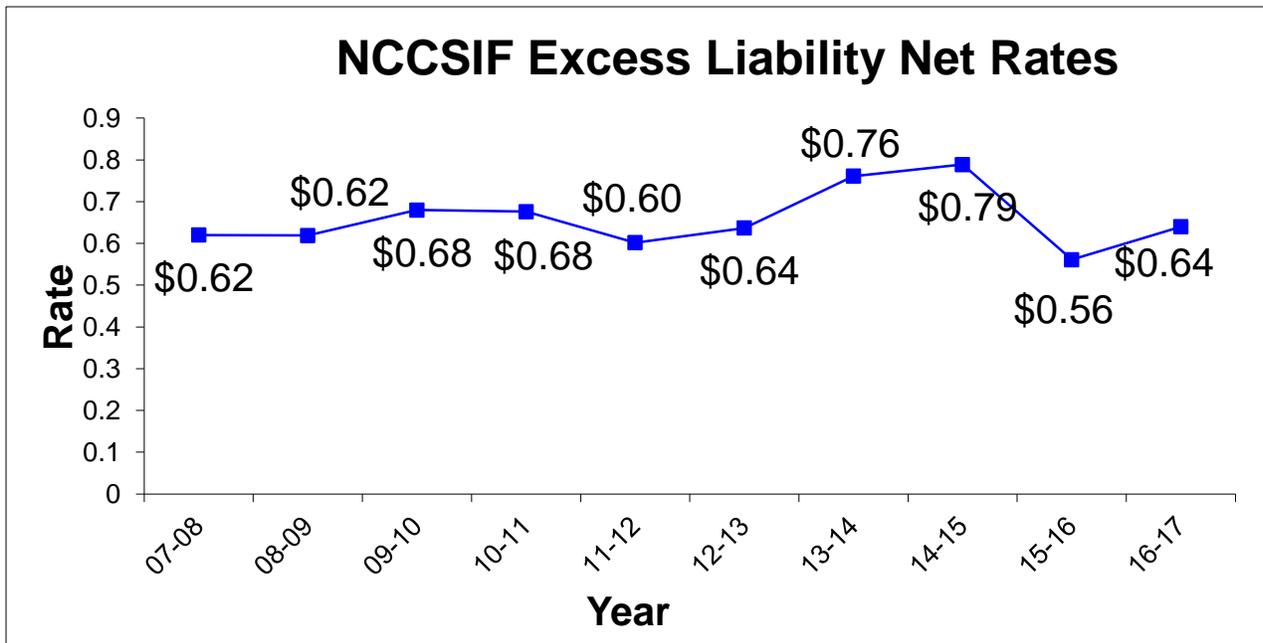
The pool has several large claims pending that will also place pressure on rates. Like other excess pools, CJPRMA has seen an increase in severity, particularly in Employment Practices Liability (EPL) and police claims. The good news is that CJPRMA remains well-funded, with the potential to use net assets to stabilize rates.



CJPRMA proposed their FY 16/17 rates and dividends at their Board meeting on October 22, 2015. The actuarial rate at a 70% Confidence Level is \$0.727 per \$100 of payroll, a 2.3% increase from the current year's rate of \$0.711. After a credit for investment income and a surcharge of \$1,000,000 for the Excess Liability Fund the final rate is \$0.64 per \$100 of payroll. The overall premium is expected to increase by up to 14%, assuming a 4% increase in payroll. The excess premium represents 19% of total Liability Program funding.

NCCSIF is expecting a refund of \$274,337 that in the past has been used as a credit toward member premiums and/or to reduce the amount of the Shared Layer assessment. NCCSIF also has a deposit of \$116,000 with CJPRMA to cover a "corridor" deductible of up to \$116,000 per claim occurring in the 2013 through 2015 Program Years. That deposit will likely be exhausted and if so another deposit will need to be made.

Given the above, we recommend budgeting a 5 to 10% increase in Liability funding for 2016/17.



PROPERTY: The property market remains in better shape than the GL and WC markets, due to lower than average losses and the avoidance of major hurricanes or other disasters so far this year. However, the fire losses in California and the possibility of large El Nino losses could impact rates for next year. NCCSIF hasn't experienced any large losses that would change what is expected to be a relatively normal renewal cycle. Anticipating normal inflationary pressures we recommend budgeting for a 2-4% increase in the rate.



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
November 19, 2015

Agenda Item J.7.

ROUND TABLE DISCUSSION

INFORMATION ITEM

ISSUE: The floor will be open to the Board for discussion.

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: This item is added to each agenda for any topics or ideas that members would like to discuss.

ATTACHMENT(S): None.



Agenda Item K.

INFORMATION ITEMS

ISSUE: The following items are being presented as information for NCCSIF members.

RECOMMENDATION: None. This item is offered as information only.

FISCAL IMPACT: None.

BACKGROUND: None

ATTACHMENT(S):

1. PARMA Conference (February 23-26, 2016) in Indian Wells, CA
2. NCCSIF Organizational Chart
3. NCCSIF 2016 Meeting Calendar
4. NCCSIF Travel Reimbursement Form
5. NCCSIF Resource Contact Guide

NCCSIF Organizational Chart

BOARD OF DIRECTORS		
Jeff	Kiser	City of Anderson
Dylan	Feik	City of Auburn
Toni	Benson	City of Colusa
John	Brewer	City of Corning
Michelle	Pellegrino	S / EC / CC City of Dixon
Brad	Koehn	EC City of Elk Grove
Bruce	Cline	VP / EC / CC City of Folsom
Paula	Islas	EC / CC City of Galt
Matt	Michaelis	City of Gridley
Jon	Hanken	EC City of Ione
Michael	Daly	EC / CC City of Jackson
John	Lee	City of Lincoln
Satwant	Takhar	City of Marysville
Corey	Shaver	City of Nevada City
Liz	Ehrenstrom	City of Oroville
Gina	Will	Town of Paradise
Dave	Warren	EC City of Placerville
Sandy	Ryan	City of Red Bluff
Tim	Chapa	EC City of Rio Vista
Russell	Hildebrand	P / EC / CC City of Rocklin
Tim	Sailsbery	T / EC City of Willows
Natalie	Springer	City of Yuba City

ALTERNATES		
Liz	Cottrell	City of Anderson
Tim	Rundel	City of Auburn
TBD		City of Colusa
Tom	Watson	City of Corning
George	Silva	City of Dixon
Jonathan	Hobbs	City of Elk Grove
Kristine	Wilfong	City of Folsom
TBD		City of Galt
Elisa	Arteaga	City of Gridley
Anna	Daneri	City of Ione
Dalacie	Blankenship	City of Jackson
Sheila	Vanzandt	City of Lincoln
Walter	Munchheimer	City of Marysville
Catrina	Olson	City of Nevada City
TBD		City of Oroville
Crystal	Peters	Town of Paradise
Cleve	Morris	City of Placerville
Cheryl	Smith	City of Red Bluff
Marni	Rittsburg	City of Rio Vista
Kimberly	Sarkovich	City of Rocklin
Steve	Holsinger	City of Willows
Robin	Bertagna	City of Yuba City

BOARD OFFICERS

P = President
VP = Vice President
S = Secretary
T = Treasurer

EC = Executive Committee
CC = Claims Committee

PROGRAM ADMINISTRATORS		
Marcus	Beverly	Alliant Insurance Services
Michael	Simmons	Alliant Insurance Services
Raychelle	Maranan	Alliant Insurance Services
Michelle	Minnick	Alliant Insurance Services
Joan	Crossley	Alliant Insurance Services

ADVISORS		
Byrne	Conley	Byrne and Conleys
James	Marta	James Marta & Company

RISK CONTROL CONSULTANTS		
Henri	Castro	Bickmore
Tom	Kline	Bickmore
Jeff	Johnston	Bickmore

RISK MANAGEMENT COMMITTEE		
Juanita	Barnett	City of Anderson
Dylan	Feik	City of Auburn
Shelly	Kittle	City of Colusa
Tom	Watson	City of Corning
Kim	Stalie	City of Dixon
Jim	Ramsey	City of Elk Grove
Bruce	Cline	City of Folsom
Paula	Islas	City of Galt
Matt	Michaelis	City of Gridley
Dave	Andres	City of Ione
Dalacie	Blankenship	City of Jackson
John	Lee	City of Lincoln
Satwant	Takhar	City of Marysville
Catrina	Olson	City of Nevada City
Liz	Ehrenstrom	City of Oroville
Crystal	Peters	Town of Paradise
Dave	Warren	City of Placerville
Sandy	Ryan	City of Red Bluff
Marni	Rittsburg	City of Rio Vista
Russell	Hildebrand	City of Rocklin
Wayne	Peabody	City of Willows
Natalie	Springer	City of Yuba City

NCCSIF 2016 MEETING CALENDAR

BOARD OF DIRECTORS 12:00 p.m.	EXECUTIVE COMMITTEE 12:00 p.m.	CLAIMS COMMITTEE 10:30 a.m.
April 28	March 31	March 31
June 9	May 19	May 19
October 27	September 15	September 15
December 8		

RISK MANAGEMENT COMMITTEE 10:30 a.m.	POLICE RISK MANAGEMENT COMMITTEE 10:30 a.m.	FINANCE COMMITTEE 10:30 a.m.
April 28	February 4	As Needed
June 9	May 5	
October 27	August 4	
December 8	November 3	

ALL MEETINGS ARE SCHEDULED ON THURSDAYS

Board of Directors and Risk Management Committee meetings are on the same date.

Executive Committee and Claims Committee meetings are on the same date.

Meeting Location: TBD

CJPRMA 2016 MEETING DATES (*Proposed*)

EXECUTIVE COMMITTEE	BOARD OF DIRECTORS
January 14	March 17
April 21	May 17, 18 & 19
July 21	June 16
September 22	October 20
November 17	December 15

Approved 10/15/2015

Northern California Cities State Self Insurance Fund

Travel Reimbursement Expense Form

Member Representative: _____

Entity: _____

Payee Address: _____

Meeting or Committee: _____

Date of Meeting: _____

Location of Meeting: _____

Total Mileage: _____

Payment Made to:

Signature _____ Date _____

2015 NCCSIF RESOURCE CONTACT GUIDE

<p><u>CLAIMS ADMINISTRATION</u> York Risk Services Group, Inc. www.yorkrsg.com</p> <p>P.O. Box 619058 Roseville, CA 95661-9058 (800) 922-5020 · Fax (800) 921-7683</p>	<p><u>LOSS CONTROL</u> Bickmore Risk Control Services www.bickmore.net</p> <p>Henri Castro hcastro@bickmore.net Phone: (916) 244-1107</p> <p>Police Risk Management - Tom Kline tkline@bickmore.net Phone: (916) 244-1121</p>		
LIABILITY CONTACTS	WORKERS' COMPENSATION		
<p>Cameron Dewey Unit Manager (530) 243-3249 cameron.dewey@yorkrsg.com</p> <p>Shawn Millar Senior Adjuster - Chico (530) 345-5998 shawn.millar@yorkrsg.com</p> <p>Dan Lamb Senior Adjuster - Foothills (209) 795-0742 dan.lamb@yorkrsg.com</p>	<p>Kelley Winters Adjuster - Roseville (916) 960-1024 Kelley.winters@yorkrsg.com</p> <p>Erica Nichols Adjuster - Roseville (916) 960-1026 erica.nichols@yorkrsg.com</p> <p>Sammie Curry Adjuster - Roseville (916) 960-0964 Sammie.curry@yorkrsg.com</p> <p>John Tucker Senior Adjuster - Stockton (209) 320-0804 john.tucker@yorkrsg.com</p>	<p>Sara Marshall Senior Claims Examiner (916) 960-0982 sara.marshall@yorkrsg.com Folsom, Anderson, Auburn, Galt, Colusa, Corning, Placerville, Rio Vista, Gridley, Ione, Jackson, Lincoln, Nevada City, Town of Paradise</p> <p>Kara Kennedy Senior Claims Examiner (916) 742-3100 kara.kennedy@yorkrsg.com Elk Grove, Yuba City, Marysville,</p> <p>Lela Casey Senior Claims Examiner (916) 960-0983 lela.casey@yorkrsg.com Red Bluff</p> <p>Elaina Cordova Medical Only Examiner (916) 960-0919 elaina.cordova@yorkrsg.com</p>	<p>Teresa Utterback Senior Claims Examiner (916) 960-0975 teresa.utterback@yorkrsg.com Oroville, Rocklin, Dixon</p> <p>Christine Stillwell Future Medical Examiner (916) 960-0950 christine.stillwell@yorkrsg.com</p> <p>Cristal Rhea Senior Claims Examiner (916) 746-6307 crsital.rhea@yorkrsg.com Willows</p> <p>Ben Burg Unit Manager (916) 960-0946 ben.burg@yorkrsg.com</p>
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