



President
Mr. Dave Warren
City of Placerville

Vice President
Ms. Liz Ehrenstrom
City of Oroville

Treasurer
Mr. Tim Sailsbery
City of Willows

Secretary
Ms. Corey Shaver
City of Nevada City

**NCCSIF
BOARD OF DIRECTORS MEETING
AGENDA**

Date: Thursday, June 9, 2016
Time: 11:00 a.m.

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

A – Action
I – Information

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. 6 **E. CONSENT CALENDAR**

A 1

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
pg. 17

1. Board Meeting Minutes - April 28, 2016
2. Check Register from March 1, 2016 to April 30, 2016
3. Investment Reports

pg. 19
pg. 27
pg. 28
pg. 29

- a. Chandler Asset Management Short/Long Term - April 2016
- b. Local Agency Investment Fund (LAIF) Report as of March 31, 2016
- c. Treasurer’s Report as of March 31, 2016
4. Agreement for Financial Accounting and Consulting Services - Addendum 1



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	F. ADMINISTRATION REPORTS		I	
	1. President’s Report			4
	<i>Dave Warren 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>			
pg. 32	3. Summary of the May 19, 2016 Executive Committee Meeting			1
	<i>The Board will receive an update of the actions taken at the May 19, 2016 Executive Committee meeting.</i>			
		<i>Time Certain 11:15 a.m.</i>		
	G. CSAC EIA Overview of Services		I	4
	<i>Gina Dean and Rick Brush will provide the Board with a presentation on CSAC EIA’s services available to NCCSIF members.</i>			
		<i>Working Lunch Break - Est. Time 11:45 a.m.</i>		
pg.33	H. NCCSIF Workers’ Compensation Claims Administration Follow-up Survey Result		A	1
	<i>The Board will receive an update on the results of the follow up survey for the Workers’ Compensation Claims Administration for discussion and to Accept and File.</i>			
	I. FINANCIAL REPORTS			
pg. 39	1. Quarterly Financial Report for Period Ending March 31, 2016		A	1
	<i>James Marta & Company will present the quarterly financial report ending March 31, 2016 for the Board to Accept and File.</i>			
pg. 68	2. Budget to Actual as of March 31, 2016		I	1
	<i>The Board will receive an update on the Budget to Actual as of March 31, 2016.</i>			
	J. JPA BUSINESS			
pg. 69	1. Conflict of Interest Code		A	1
	<i>Review and approve the Conflict of Interest Code as done every even year.</i>			
	2. Program Year 16/17 NCCSIF Memorandum of Coverage (MOC)		A	1
pg. 74	a. 16/17 NCCSIF Liability Memorandum of Coverage			
	<i>Review and approve the Program Year 16/17 NCCSIF Liability MOC.</i>			
pg. 81	b. 16/17 NCCSIF Workers’ Compensation Memorandum of Coverage			
	<i>Review and approve the Program Year 16/17 NCCSIF Workers’ Compensation MOC.</i>			



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3. FY 16/17 Property Program Renewal

pg. 95	a. NCCSIF Property Renewal Proposal <i>The Board will be asked to review and approve the renewal of the FY 16/17 Property coverage with Alliant Property Insurance Program (APIP).</i>	A	1
pg. 151	b. APIP Claims Reporting Acknowledgements <i>The Board will be provided with an outline and be asked to acknowledge the reporting procedure guidelines that should be followed immediately after a Property, Pollution or Cyber Liability loss or incident.</i>	I	1
pg. 153	c. Cyber Liability Optional Coverage Enhancement <i>The Board will review and may approve a Coverage Enhancement for Cyber Liability, following presentation explaining the option.</i>	I	1
pg. 159	4. FY 16/17 Crime Coverage Renewal <i>The Board will receive a presentation regarding the Alliant Crime Insurance Program (ACIP) and may approve the FY 16/17 Crime insurance.</i>	A	1
pg. 173	5. FY 16/17 Identity Fraud Expense Reimbursement Renewal <i>The Board will review and determine whether or not to renew Identity Fraud Coverage for NCCSIF member employees.</i>	A	1
pg. 179	6. ACI Contract Renewal <i>The Board will review and may approve a renewal of the ACI contract for Employee Assistance Program and Wellness Services.</i>	A	1
pg. 202	7. Lexipol Memorandum of Understanding <i>The Board will review and may approve a renewal of the Lexipol contract.</i>	A	1
pg. 206	8. Occu-Med Service Agreement Renewal <i>The Board will review and may approve a change in Occu-Med's service agreement.</i>	A	1
pg. 218	9. Bickmore Risk Control Services Contract <i>The Executive Committee approved and recommend for the Board to Accept and File.</i>	A	1
	10. Claims Administration Contracts	A	1
pg. 227	a. York Liability Claims Administration Contract <i>The Executive Committee approved and recommend for the Board to Accept and File.</i>		



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pg. 230	b. York Workers' Compensation Claims Administration Contract <i>The Board will review and may approve York's Workers' Compensation Claims Administration Contract.</i>		
pg. 235	11. FY 16/17 NCCSIF Administration Budget <i>The Board will review and approve the FY 16/17 Administration Budget.</i>	A	1
	12. FY 16/17 Deposit Calculations	A	1
pg. 238	a. Liability <i>Review and approve the FY 16/17 Deposit Calculations for Liability.</i>		
pg. 242	b. Workers' Compensation <i>Review and approve the FY 16/17 Deposit Calculations for Workers' Compensation.</i>		
pg. 247	13. Risk Management Policy and Procedure Reviews <i>The Board will review and may approve the following Risk Management Policies:</i>	A	1
pg. 248	a. RM-2 Aquatics Programs		
pg. 250	b. RM-14 Urban Forest Management		
pg. 252	K. CLOSED SESSION TO DISCUSS PENDING CLAIMS (Per Governmental Code Section 54956.95) *REQUESTING AUTHORITY <u>Liability</u> - Arp vs City of Rocklin*	A	3
	L. REPORT FROM CLOSED SESSION	I	4
pg. 253	M. 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. 254	N. INFORMATION ITEMS	I	1
pg.255	1. NCCSIF Organizational Chart		
pg.256	2. NCCSIF 2016 Meeting Calendar		
pg.257	3. NCCSIF Travel Reimbursement Form		
pg.258	4. NCCSIF Resource Contact Guide		
	O. ADJOURNMENT		



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UPCOMING MEETINGS

- Police Risk Management Committee - August 4, 2016
- Claims Committee Meeting - September 29, 2016
- Executive Committee Meeting - September 29, 2016
- Risk Management Committee Meeting - October 27, 2016
- Board of Directors Meeting - October 27, 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



CONSENT CALENDAR

ACTION ITEM

ISSUE: Items on the Consent Calendar should be reviewed by the Board and, if there is any item requiring clarification or amendment, such item(s) should be pulled from the agenda for separate discussion.

RECOMMENDATION: The Program Administrator recommends adoption of the Consent Calendar after review by the Board. *Items pulled from the Consent Calendar by a member will be placed back on the agenda in an order determined by the President.*

FISCAL IMPACT: None.

BACKGROUND: The Board places the following items on the Consent Calendar for adoption. The Board may accept the Consent Calendar as presented, or pull items for discussion and separate action while accepting the remaining items.

ATTACHMENT(S):

1. Board Meeting Minutes - April 28, 2016
2. Check Register from March 1, 2016 to April 30, 2016
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term - April 2016
 - b. Local Agency Investment Fund (LAIF) Report as of March 31, 2016
 - c. Treasurer's Report as of March 31, 2016
4. Agreement for Financial Accounting and Consulting Services - Addendum 1



**MINUTES OF THE
NCCSIF BOARD OF DIRECTORS MEETING
ROCKLIN EVENT CENTER, ROCKLIN, CA
APRIL 28, 2016**

BOARD OF DIRECTORS PRESENT

Shari Harris, City of Auburn
Brad Koehn, City of Elk Grove
Paula Islas, City of Galt
Matt Michaelis, City of Gridley
Michael Daly, City of Jackson
Astrida Trupovnieks, 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, City of Placerville
Sandy Ryan, City of Red Bluff
Kimberly Sarkovich, City of Rocklin
Tim Sailsbery, City of Willows
Natalie Springer, City of Yuba City

BOARD ALTERNATES PRESENT

Dalacie Blankenship, City of Jackson

OTHER MEMBERS PRESENT

Juanita Barnett, City of Anderson
Jim Ramsey, City of Elk Grove

Kristine Haile, City of Folsom

BOARD OF DIRECTORS ABSENT

Jeff Kiser, City of Anderson
Toni Benson, City of Colusa
Kristina Miller, City of Corning
Michelle Pellegrino, City of Dixon

Jim Francis, City of Folsom
Jon Hanken, City of Ione
Greg Bowman, City of Rio Vista

GUESTS & CONSULTANTS

Marcus Beverly, Alliant Insurance Services
Michael Simmons, Alliant Insurance Services
Raychelle Maranan, Alliant Insurance Services
Alana Theiss, James Marta & Company
Dori Zumwalt, York Risk Services

Henri Castro, Bickmore
Tom Kline, Bickmore
Jeff Johnston, Bickmore
Becky Richard, Bickmore
Cameron Dewey, York Risk Services

A. CALL TO ORDER

Mr. Dave Warren called the meeting to order at 12:22 p.m.

B. INTRODUCTIONS

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: Liz Ehrenstrom **Second:** Tim Sailsbery **Motion Carried**
Ayes: Harris, Koehn, Islas, Michaelis, Daly, Trupovnieks, Takhar, Shaver, Will, Warren, Ryan, Sarkovich, Springer
Nays: None

D. PUBLIC COMMENTS

There were no public comments.

E. CONSENT CALENDAR

1. Board Meeting Minutes - November 19, 2015
2. Check Register from November 1, 2015 to February 29, 2016
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term - November 2015 to March 2016
 - b. Local Agency Investment Fund (LAIF) Report as of December 31, 2015
 - c. Treasurer's Report as of December 31, 2015
4. Chandler Asset Management Contract Amendment #1
5. Intacct Engagement Letter - James Marta & Company Accounting Software
6. Liability Claims Audit as of November 2015

Correction was noted on item number 5 - Intacct Engagement Letter for the new Accounting Software is effective July 1, 2016 and a typo in the second paragraph to read "it's" accounting.

A motion was made to approve the Consent Calendar with item number 5 as amended.

Motion: Tim Sailsbery **Second:** Gina Will **Motion Carried**
Ayes: Harris, Koehn, Islas, Michaelis, Daly, Trupovnieks, Takhar, Shaver, Ehrenstrom, Warren, Ryan, Sarkovich, Springer
Nays: None

F. Election of NCCSIF Officers

Mr. Marcus Beverly indicated Russell Hildebrand is no longer with the City of Rocklin and therefore, the President position is currently vacant. The Executive Committee nominated the current Vice President, Dave Warren, City of Placerville, to fill the post of President and Liz Ehrenstrom, City of Oroville, for Vice President.

Mr. Tim Sailsbery noted that Gina Will, Town of Paradise, was also approached by the Nominating Committee for the Vice President position and commended Gina's consideration.



No nominations from the floor and therefore, the Board accepted the Executive Committee slate of nominees.

A motion was made to nominate Mr. Dave Warren as NCCSIF President and Ms. Liz Ehrenstrom as NCCSIF Vice President.

Motion: Natalie Springer **Second:** Paula Islas **Motion Carried**
Ayes: Harris, Koehn, Michaelis, Daly, Trupovnieks, Takhar, Shaver, Ehrenstrom, Will, Warren, Ryan, Sarkovich, Sailsbery
Nays: None

G. ADMINISTRATION REPORTS

G1. Interim President's Report

Mr. Dave Warren acknowledged Russell Hildebrand from City of Rocklin and Bruce Cline from City of Folsom for their many years of service on the NCCSIF Board.

G2. Program Administrator's Report

Mr. Marcus Beverly noted that there are quite a few new Board members recently and he is currently making his rounds to meet with the new representatives to provide member orientation. Mr. Beverly mentioned that he visited the City of Lincoln and the City of Corning. Mr. Beverly indicated he just conducted the Insurance Requirements in Contracts (IRIC) training in Yuba City. The registration for the annual CAJPA (California Association of Joint Powers Authorities) conference in September 2016 is now open and grants are available for NCCSIF members for attendance at JPA/risk management industry related conferences such as PARMA (Public Agency Risk Management Association) and CalPELRA (California Public Employers Labor Relations Association).

G3. Summary of the March 31, 2016 Executive Committee Meeting

Mr. Marcus Beverly briefly reviewed the summary report and the Board had no questions.

H. FINANCIAL REPORTS

H1. Quarterly Financial Report for Period Ending December 31, 2015

Ms. Alana Theiss reviewed the Quarterly Financial Report for Period Ending December 31, 2015. Ms. Theiss presented the highlights of the report. The Liability Program Shared Layer is in a deficit and the CJPRMA refunds which NCCSIF has been receiving and applying to the deficit reduction are expected to decline. In the Liability Program Banking Layer there are five members with a negative net position at December 31, 2015.



On the combined statement of the Workers' Compensation (WC) program the Banking Layer shows amounts that are outstanding for the Safety Grants, and all layers - Administration, Shared and Banking, are in positive position. Within the WC program Banking Layer, there are three members in a negative position.

Ms. Theiss proceeded and reviewed the Budget-to Actual.

H2. Budget-to-Actual as of December 31, 2015

The Budget-to-Actual was reviewed under item H1.

H3. Current Financial Position & Target Funding Benchmarks

Mr. Marcus Beverly presented the Board of Directors with an update on NCCSIF's current financial position and Target Funding Benchmarks including some historical insight. NCCSIF has policies that guide its funding decisions including Banking Layer adjustments, Shared Layer adjustments, and Target Funding Benchmarks to ensure the program operates within those guidelines.

I. JPA BUSINESS

II. Actuarial Studies of the Self Insured Programs

IIa. FY 16/17 Workers' Compensation Program

Ms. Becky Richard, Bickmore, presented the FY 16/17 Actuarial Study of the WC program. The actuarial analysis consists of two main components. The first being a review of the estimates of the ultimate liabilities as of December 31, 2015, and the second component is a loss forecasting analysis to determine the rates for the 16/17 program year.

Ms. Richard noted the actual incurred development was greater than the expected incurred development due to particularly adverse development in the most recent three years: 2012-13, 2013-14 and 2014-15 program years. Funding assets at the 70% confidence level is marginally acceptable and funding at 90% confidence level is suggested to be conservative.

Mr. Beverly noted the pool do not cover 4850, but the Actuarial study provides for analysis with and without the 4850 for reference.

Ms. Richard proceeded and reviewed the FY 16/17 Actuarial Study of the Liability Program. The actuarial analysis consists of two main components: first is a review of the estimates of the ultimate liabilities as of December 31, 2015, and second is a loss forecasting analysis to determine the rates for the 2016/17 program year. It was noted that the Outstanding Liabilities for the Shared Layer is \$686,000 in deficit at the expected level. Again, funding assets at the 70% confidence level is marginally acceptable and funding at 90% confidence level is suggested to be conservative.



A motion was made to approve the Draft Actuarial Studies of the Self Insured Workers' Compensation Program and the Draft Actuarial Studies of the Self Insured Liability Program and to finalize the reports.

Motion: Michael Daly **Second:** Gina Will **Motion Carried**
Ayes: Harris, Koehn, Islas, Michaelis, Trupovnieks, Takhar, Shaver, Ehrenstrom, Warren, Ryan, Sarkovich, Sailsbery, Springer
Nays: None

I1b. FY 16/17 Liability Program

This was reviewed under agenda item I.1.a.

Approved in the same motion under I.1.a.

Becky Richard left the meeting at 1:37 p.m.

I2. Workers' Compensation Program
I2a. Annual Banking Plan Adjustments

Ms. Alana Theiss presented the financial information for the Workers' Compensation Banking Layer and noted that there are refunds available to members who are in a positive position. The Net Equity above the pool is ten times the \$100,000 Self Insured Retention (SIR) and 90% confidence level in excess of the outstanding liabilities. The total dividend is \$524,915 which represents 35% of the available net position, and the total assessments is \$356,970 which represents 20% of the amount for those members who fell below the required funding. This is consistent to the Policy and Procedure A-1: Banking Plan Fund Adjustments.

After review and discussion, a motion was made to approve the 35% Banking Layer refund from the Workers' Compensation program for eligible members and 20% assessment to those members who fell below the required funding per the P&P A-1.

Motion: Liz Ehrenstrom **Second:** Tim Sailsbery **Motion Carried**
Ayes: Harris, Koehn, Islas, Michaelis, Daly, Trupovnieks, Takhar, Shaver, Will, Warren, Ryan, Sarkovich, Springer
Nays: None

I2b. Annual Shared Risk Plan Adjustments

Mr. Marcus Beverly recommended that the Shared Layer refund be limited to 50% of what is available in an effort to keep the safety margin on a conservative side. Members who are eligible for a refund in the Workers' Compensation program Shared Layer but are in a deficit position in the Banking Layer or another program that is in a deficit will be required to use the approved refund amount to help combat their own deficit position.

After review and discussion, a motion was made to approve the refund from Shared Risk Layer from the Workers' Compensation program at 50%.

Motion: Michael Daly **Second:** Tim Sailsbery **Motion Carried**
Ayes: Harris, Koehn, Islas, Michaelis, Trupovnieks, Takhar, Shaver, Ehrenstrom, Will, Warren, Ryan, Sarkovich, Springer
Nays: None

I2c. Preliminary FY 16/17 Deposit Premium Calculations

Mr. Marcus Beverly noted the Executive Committee recommended increasing funding levels from 67.5 Confidence Level (CL) to 70% CL for the upcoming FY 16/17.

- Total funding at the 67.5% CL for FY 16/17 is estimated at \$10,948,141 compared to \$9,234,638 for FY 15/16, an increase of 18.38%.
- Total funding at the 70% CL for FY 16/17 is estimated at \$11,094,404 an increase of 19.93%.

It was noted that individual member increases are capped at 40% for the 67.5% CL and 42% for the 70% CL.

After review and discussion, a motion was made to approve the 70% confidence level for the FY 16/17 deposit premium calculations for the Workers' Compensation program.

Motion: Liz Ehrenstrom **Second:** Sandy Ryan **Motion Carried**
Ayes: Harris, Koehn, Islas, Michaelis, Daly, Trupovnieks, Takhar, Shaver, Will, Warren, Sarkovich, Sailsbery, Springer
Nays: None

Jim Ramsey left the meeting at 1:50 p.m.

I3. Liability Program

I3a. Annual Banking Plan Adjustments

Ms. Alana Theiss presented the financial information for the Liability Banking Layer and noted that there are refunds available to members who are in a positive position. The Net Equity above the pool is ten times the \$50,000 SIR and 90% confidence level in excess of the outstanding liabilities. The total dividend is \$392,022 which represents 35% of the available net position, and the total assessments is \$97,648 which represents 20% of the amount for those members who fell below the required funding. Any deficit at \$10,000 or less will be assessed 100%. This is consistent to the Policy and Procedure A-1: Banking Plan Fund Adjustments.



A motion was made to approve the 35% Banking Layer refund from the Liability program for eligible members and 20% assessment to those members who fell below the required funding per the P&P A-1.

Motion: Tim Sailsbery **Second:** Sandy Ryan **Motion Carried**
Ayes: Harris, Koehn, Islas, Michaelis, Daly, Trupovnieks, Takhar, Shaver, Ehrenstrom, Will, Warren, Sarkovich, Springer
Nays: None

I3b. Annual Shared Risk Plan Adjustments

Mr. Marcus Beverly indicated each year NCCSIF reviews the financial status of the Shared Risk Layer Fund to determine if refunds or assessments may be declared. The total adjustment is allocated to members based on their pro-rata share of the total Shared contributions. As of December 31, 2015, the fund has assets of \$6,380,000. It is \$686,000 below Outstanding Liabilities at the 90% Confidence Level. NCCSIF members previously agreed to an assessment of \$600,000 per year for up to five years to reach the goal of a 90% confidence level plus three to five times the SIR. This is the fourth year of the assessment.

Mr. Beverly recommended that the \$600,000 assessment continue and the entire CJPRMA refund of \$274,337 be put toward the assessment to offset the cost.

After review and discussion, a motion was made to continue the \$600,000 assessment and apply the full CJPRMA refund towards the assessment to offset the cost in order to bring the projected assets above liabilities at the expected confidence level.

Motion: Tim Sailsbery **Second:** Michael Daly **Motion Carried**
Ayes: Harris, Koehn, Islas, Michaelis, Trupovnieks, Takhar, Shaver, Ehrenstrom, Will, Warren, Ryan, Sarkovich, Springer
Nays: None

I3c. Preliminary FY 16/17 Deposit Premium Calculations

Mr. Marcus Beverly noted the Executive Committee recommended increasing funding levels from 67.5 Confidence Level (CL) to 70% CL for the upcoming FY 16/17.

- Total funding at the 67.5% CL for FY 16/17 is estimated at \$5,257,942 compared to \$4,590,942 for FY 15/16, an increase of 10.73%.
- Total funding at the 70% CL for FY 16/17 is estimated at \$5,371,545 an increase of 13.15%.

It was noted that individual member increases are capped at 25% for the 67.5% CL and 28% for the 70% CL. Overall rate increase is roughly 2%.



After review and discussion, a motion was made to approve the 70% confidence level for the FY 16/17 deposit premium calculations for the Liability program.

Motion: Astrida Trupovnieks **Second:** Michael Daly **Motion Carried**
Ayes: Harris, Koehn, Islas, Michaelis, Takhar, Shaver, Ehrenstrom, Will, Warren, Ryan, Sarkovich, Sailsbery, Springer
Nays: None

I4. FY 16/17 Property Renewal Update

Ms. Raychelle Maranan informed the Board that members have been provided their current property schedules and members have been asked to review the property schedule for accuracy and notify Alliant of any discrepancies in an effort to confirm member records are accurate and to ensure each member's premiums are calculated correctly.

Information only, no action taken.

I5. FY 16/17 Crime Policy Renewal Update

Ms. Raychelle Maranan indicated NCCSIF's Crime policy expires on July 1, 2016. The NCCSIF Crime Policy is through National Union Fire Insurance Co. of Pittsburg (AIG). Ms. Maranan indicated Alliant is obtaining an alternate quote with Alliant Crime Insurance Program (ACIP) for higher limits. The ACIP program is through AIG and it provides broader coverage than the standalone AIG policy.

Mr. Michael Simmons indicated members consider limits in excess of its current \$1 million limit due to recent large losses throughout the state.

Mr. Beverly indicated Alliant will provide coverage comparison at the next meeting.

Information only, no action taken.

I6. Preliminary FY 16/17 NCCSIF Budget

Mr. Marcus Beverly provided an overview of the changes in the preliminary budget for FY 16/17. Mr. Beverly noted there was a significant increase in the State Funding/Fraud Assessment in the current year 15/16 of about 20% than what was budgeted for. Mr. Beverly indicated he does not anticipate a significant increase, but noted a 5% increase in the preliminary budget for the State Funding/Fraud Assessment. The other notable change in the budget is the Computer Services for the new accounting software of \$8,400. Overall the budget increase is 2% over last year's budget.

The Board asked Alliant to evaluate the cost and utilization of ACI Wellness, Lexipol and Occu-Med services for budgetary justification.

Information only, no action taken.

I7. NCCSIF Service Providers Survey Results

Mr. Marcus Beverly noted the Board review and address the results of the survey for each of the service providers: Alliant Insurance Services for Program Administration and Brokerage Services; York Risk Services for Workers' Compensation and Liability Third-Party Claims Administration services; and Bickmore Risk Services for Safety and Risk Control Services.

All service providers was excused from the room as the Board discussed the results of the survey.

Alana Theiss left the meeting at 2:25 p.m.

Henri Castro, Tom Kline and Jeff Johnston left the meeting at 2:55 p.m.

Kristine Haile left the meeting at 2:56 p.m.

J. CLOSED SESSION

Pursuant to Government Code Section 54956.95, the Board recessed to closed session at 2:56 p.m. to discuss the following claim for the payment of liability incurred by the joint powers authority:

Liability

1. Thomas vs Town of Paradise
2. Arp vs. City of Rocklin

K. REPORT FROM CLOSED SESSION

The Board reconvened to open session at 3:15 p.m.

Mr. Dave Warren announced that the Board provided direction to the Program and Claims Administrators for the claims referenced above.

L. ROUND TABLE DISCUSSION

Ms. Paula Islas indicated that CJPRMA will hold its annual membership meeting in May and she will provide an update to the Board at the next meeting. Ms. Islas suggested to have David Clovis, CJPRMA General Manager, provide a presentation to the Board in the near future.

M. INFORMATION ITEMS

1. NCCSIF Organizational Chart
2. NCCSIF 2016 Meeting Calendar
3. NCCSIF Travel Reimbursement Form
4. NCCSIF Resource Contact Guide



These items were provided as information only.

N. ADJOURNMENT

The meeting was adjourned at 3:17 p.m.

Next Meeting Date: June 6, 2016 in Rocklin, CA

Respectfully Submitted,

Corey Shaver, Secretary

Date

DRAFT

NCCSIF Check Register
March 2016

Company Name: NCCSIF
Report Name: NCCSIF Check Register
Created On: 3/31/2016

Document/Check No.	Vendor Name	Account title	Account	Payment Date	Payment Amount
8776	Alliant Insurance Services	Program Admin Fee	52401	3/22/2016	24,310.00
8777	Bickmore Risk Services Inc.	Risk Mgmt Comm Services	52201	3/22/2016	6,000.00
8777	Bickmore Risk Services Inc.	On Site	52204	3/22/2016	13,351.67
8778	Champion Awards Enterprises	Board Meetings	52503	3/22/2016	103.39
8779	Chandler Asset Management, Inc.	Investment Income	44040	3/22/2016	4,871.00
8780	DKF Solutions Group, LLC	Online Risk Management Services	52215	3/22/2016	1,050.00
8781	James Marta	Accounting Services	52403	3/22/2016	5,470.75
8782	Leslie Stevens	Police Risk Mgmt Comm Svcs	52203	3/22/2016	397.22
8783	Occu-Med Inc.	OCCUMED	52214	3/22/2016	1,500.00
8784	York	Claims Admin - Monthly WC Only	52300	3/22/2016	45,447.27
8785	York Risk Services Group, Inc.	Claims Admin - Liability	51135	3/22/2016	33,154.07

Company Name: NCCSIF
 Report Name: NCCSIF Check Register
 Created On: 4/28/2016

Document/Check No.	Vendor Name	Account title	Account	Payment Date	Payment Amount	Payment Amount
8786	Alliant Insurance Services	Program Admin Fee	52401	4/19/2016	24,310.00	
8787	Aubergine Catering	Executive Committee	52501	4/19/2016	252.00	
8788	Bickmore Risk Services Inc.	On Site	52204	4/19/2016	13,351.67	
8788	Bickmore Risk Services Inc.	Actuarial Services	52104	4/19/2016	9,300.00	
8789	Champion Awards Enterprises	Board Meetings	52503	4/19/2016	13.68	
8790	Chandler Asset Management, Inc.	Investment Income	44040	4/19/2016	4,147.00	
8791	City of Folsom	Safety Grant Funds	54200	4/19/2016	40,500.00	
8792	City of Oroville	Seminars and PARMA	52207	4/19/2016	1,830.92	
8793	City of Placerville	Member Travel	52502	4/19/2016	40.93	
8794	City of Rio Vista	Seminars and PARMA	52207	4/19/2016	674.05	
8795	DKF Solutions Group, LLC	Online Risk Management Services	52215	4/19/2016	1,050.00	
8796	James Marta	Accounting Services	52403	4/19/2016	5,470.75	
8797	Natalie Springer	Member Travel	52502	4/19/2016	39.96	
8798	Occu-Med Inc.	OCCUMED	52214	4/19/2016	1,500.00	
8799	Risk Management Services	Claims Audit	52101	4/19/2016	5,945.00	
8800	Satwant Takhar	Member Travel	52502	4/19/2016	48.60	
8801	Small Cities Organized Risk Effort (SCORE)	Risk Mgmt Comm Services	52201	4/19/2016	3,843.42	
8802	The Bank of New York Mellon	Investment Income	44040	4/19/2016	1,500.00	
8803	York	Claims Admin Fee	52302	4/19/2016	20,900.00	
8803	York	Claims Admin - Monthly WC Only	52300	4/19/2016	45,447.27	
8804	York Risk Services Group, Inc.	Claims Admin - Liability	51135	4/19/2016	30,734.72	
8805	City of Corning	Other Income	44010	4/21/2016	35,226.50	

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

April 1, 2016 through April 30, 2016

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	1.35 %
Average Purchase YTM	1.40 %
Average Market YTM	1.04 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.77 yrs
Average Life	2.64 yrs

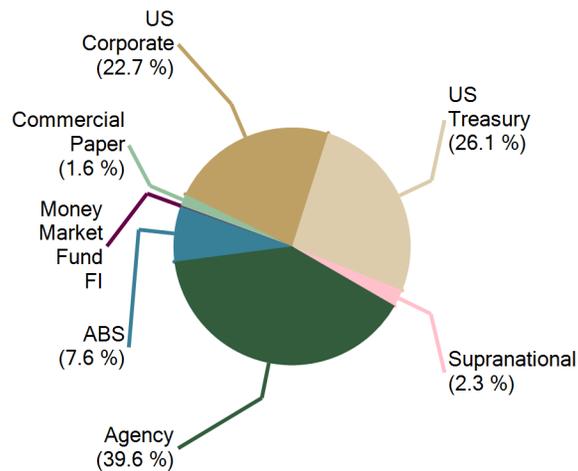
ACCOUNT SUMMARY

	Beg. Values as of 3/31/16	End Values as of 4/30/16
Market Value	23,745,965	23,756,975
Accrued Interest	73,069	71,258
Total Market Value	23,819,034	23,828,233
Income Earned	27,195	27,074
Cont/WD		-1,500
Par	23,554,949	23,571,745
Book Value	23,490,452	23,519,316
Cost Value	23,481,054	23,506,506

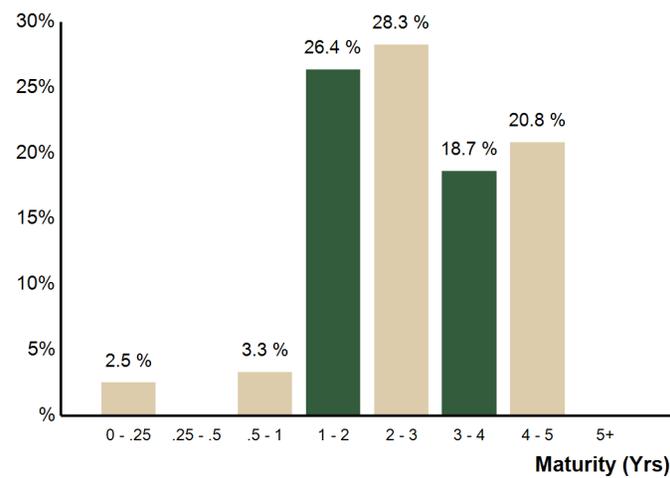
TOP ISSUERS

Issuer	% Portfolio
Government of United States	26.1 %
Federal National Mortgage Assoc	17.2 %
Federal Home Loan Mortgage Corp	11.5 %
Federal Home Loan Bank	8.4 %
Honda ABS	2.6 %
John Deere ABS	2.4 %
Intl Bank Recon and Development	2.3 %
Toyota ABS	1.8 %
Total	72.3 %

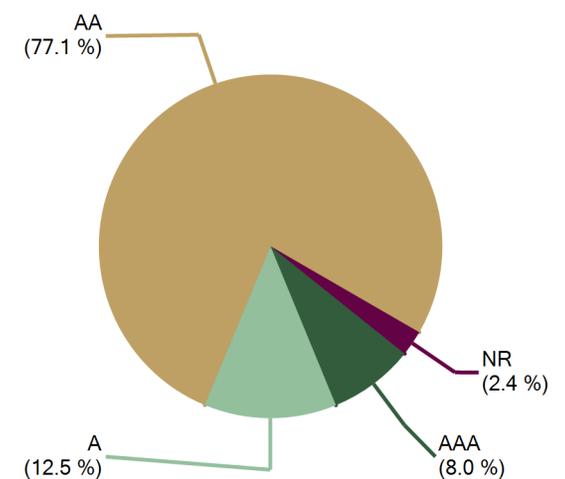
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 4/30/2016	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	0.04 %	0.64 %	1.61 %	1.77 %	1.29 %	1.62 %	3.47 %	4.23 %	113.74 %
BAML 1-5 Yr US Treasury/Agency Index	-0.01 %	0.47 %	1.54 %	1.57 %	1.07 %	1.40 %	3.16 %	3.90 %	101.66 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	0.04 %	0.60 %	1.61 %	1.68 %	1.19 %	1.55 %	3.22 %	4.01 %	105.57 %



Northern California Cities Self-Insurance Fund - Short Term

April 30, 2016

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's; 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's ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody's; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody's	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 4/30/2016

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$23,490,452.44
Acquisition	
+ Security Purchases	\$701,425.78
+ Money Market Fund Purchases	\$688,391.17
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$1,389,816.95
Dispositions	
- Security Sales	\$602,028.00
- Money Market Fund Sales	\$703,437.05
- MMF Withdrawals	\$1,500.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$56,657.66
Total Dispositions	\$1,363,622.71
Amortization/Accretion	
+/- Net Accretion	\$1,190.17
	\$1,190.17
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$1,478.74
	\$1,478.74
Ending Book Value	\$23,519,315.59

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$35,226.53
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$602,028.00
Accrued Interest Received	\$815.97
Interest Received	\$28,888.27
Dividend Received	\$1.27
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$56,657.66
Total Acquisitions	\$688,391.17
Disposition	
Withdrawals	\$1,500.00
Security Purchase	\$701,425.78
Accrued Interest Paid	\$2,011.27
Total Dispositions	\$704,937.05
Ending Book Value	\$18,680.65

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

April 1, 2016 through April 30, 2016

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	3.54
Average Coupon	2.07 %
Average Purchase YTM	1.91 %
Average Market YTM	1.26 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.87 yrs
Average Life	3.75 yrs

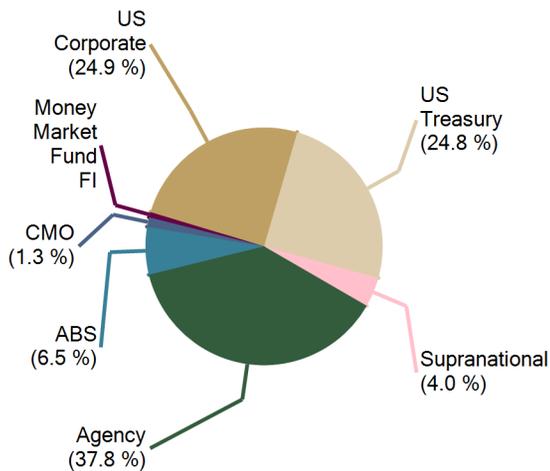
ACCOUNT SUMMARY

	Beg. Values as of 3/31/16	End Values as of 4/30/16
Market Value	24,788,889	24,772,040
Accrued Interest	115,524	138,495
Total Market Value	24,904,414	24,910,535
Income Earned	38,826	38,183
Cont/WD		0
Par	24,137,088	24,143,275
Book Value	24,179,748	24,194,961
Cost Value	24,354,776	24,372,805

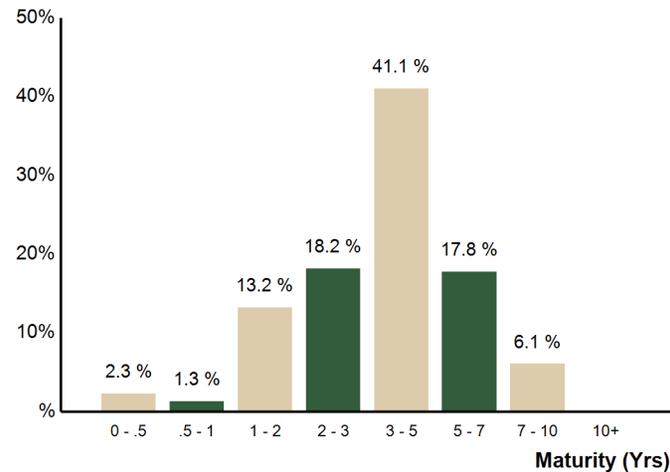
TOP ISSUERS

Issuer	% Portfolio
Government of United States	24.8 %
Federal National Mortgage Assoc	11.0 %
Federal Home Loan Mortgage Corp	10.8 %
Federal Home Loan Bank	9.0 %
Tennessee Valley Authority	8.4 %
Honda ABS	2.4 %
John Deere ABS	2.4 %
Intl Bank Recon and Development	2.3 %
Total	71.0 %

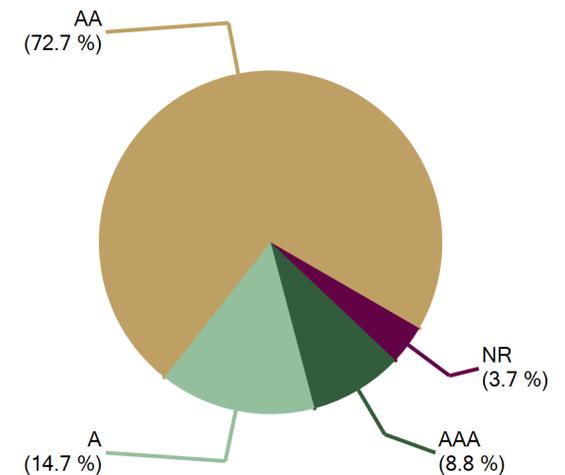
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 4/30/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 5/31/2006	Since 5/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Northern Cal. Cities Self Ins. Fund Long Term	0.02 %	0.86 %	2.41 %	2.66 %	1.68 %	2.62 %	N/A	4.40 %	53.23 %
BAML 1-10 Yr US Treasury/Agency Index	-0.03 %	0.65 %	2.24 %	2.26 %	1.33 %	2.35 %	N/A	4.02 %	47.76 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	0.10 %	1.00 %	2.42 %	2.44 %	1.59 %	2.66 %	N/A	4.13 %	49.39 %



Northern California Cities Self-Insurance Fund - Long Term

April 30, 2016

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's; 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 4/30/2016

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$24,179,748.31
Acquisition	
+ Security Purchases	\$436,840.50
+ Money Market Fund Purchases	\$84,311.83
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$521,152.33
Dispositions	
- Security Sales	\$0.00
- Money Market Fund Sales	\$441,004.91
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$62,119.90
Total Dispositions	\$503,124.81
Amortization/Accretion	
+/- Net Accretion	(\$2,815.13)
	(\$2,815.13)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$0.00
	\$0.00
Ending Book Value	\$24,194,960.70

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$536,937.21
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$0.00
Accrued Interest Received	\$0.00
Interest Received	\$22,190.61
Dividend Received	\$1.32
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$62,119.90
Total Acquisitions	\$84,311.83
Disposition	
Withdrawals	\$0.00
Security Purchase	\$436,840.50
Accrued Interest Paid	\$4,164.41
Total Dispositions	\$441,004.91
Ending Book Value	\$180,244.13



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 04/15/2016, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 03/31/2016.

Earnings Ratio		.00001268659292168
Interest Rate		0.46%
Dollar Day Total	\$	531,996,571.17
Quarter End Principal Balance	\$	5,483,659.03
Quarterly Interest Earned	\$	6,749.22

NCCSIF

Northern California Cities Self Insurance Fund

c/o Alliant Insurance Services, Inc.

Corporate Insurance License No. 0C36861

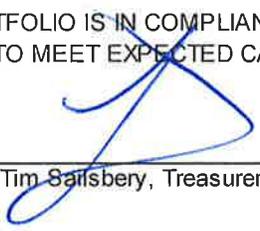
Main Location: 2180 Harvard Street, Suite 460, Sacramento, CA 95815 * (916) 643-2700 * Facsimile: (916) 643-2750
Accounting Location: Mr. James Marta, James Marta & Company, 701 Howe Avenue, Suite E3, Sacramento, CA 95825 * (916) 993-9494

NCCSIF INVESTMENT REPORT FOR THE QUARTER ENDING MARCH 31, 2016

	<u>MARKET VALUE</u>
CASH:	
(1) Tri Counties Checking	\$ 467,834.78
(2) Local Agency Inv Fund (LAIF)	<u>5,483,659.03</u>
Total Cash	<u>5,951,493.81</u>
INVESTMENTS (Unrestricted):	
(3) Chandler Investments	
Account no. 170	23,745,965.00
Account no. 171	<u>24,788,889.00</u>
Total Unrestricted Investments	<u>48,534,854.00</u>
TOTAL CASH AND INVESTMENTS	<u><u>\$54,486,347.81</u></u>

- (1) This consists of one interest-bearing checking account and two pass-thru accounts (liability and workers comp claims). The rate of interest is 0.10%
- (2) The LAIF rate of return as of quarter ended March 31, 2016 0.46%
- (3) See attached Investment Activity Reports.

THIS PORTFOLIO IS IN COMPLIANCE WITH NCCSIF'S INVESTMENT POLICY AND IS LIQUID ENOUGH TO MEET EXPECTED CASH FLOW NEEDS OVER THE NEXT SIX MONTHS.



Tim Salsbery, Treasurer



Date

A Joint Powers Authority

Members: Cities of Anderson, Auburn, Colusa, Corning, Dixon, Elk Grove, Folsom, Galt, Gridley, Ione, Jackson, Lincoln, Marysville, Nevada City, Oroville, Town of Paradise, Placerville, Red Bluff, Rio Vista, Rocklin, Willows and Yuba City.

**AGREEMENT FOR FINANCIAL ACCOUNTING
AND CONSULTING SERVICES**

ADDENDUM 1

February 23, 2016

Northern California Cities Self Insurance Fund
c/o Alliant Insurance Services
1792 Tribute Road #450
Sacramento, CA 95815

This Addendum is made and entered into effective January 1, 2016, by and between Northern California Cities Self Insurance Fund (“NCCSIF”) and James Marta & Company LLP. It serves to clarify the terms under which our services are provided.

NCCSIF has requested that we prepare the financial statements which comprise the statement of net position at the end of each quarter, and the related statement of revenue, expenses and changes in net position for the period then ended, and perform a compilation engagement with respect to those financial statements. These financial statements will not include a statement of cash flows and related notes to the financial statements. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter.

In addition, the document we submit to you will include supplementary information for purposes for additional analysis. We will compile the supplementary information, but we will not audit or review such information, nor express an opinion, a conclusion, or provide any assurance on it.

Our Responsibilities

The objective of our engagement is to:

- a. Prepare financial statements in accordance with accounting principles generally accepted in the United States of America based on information provided by you; and
- b. Apply accounting and financial reporting expertise to assist you in the presentation of financial statements without undertaking to obtain or provide any assurance that there are no material modifications that should be made to the financial statements in order for them to be in accordance with accounting principles generally accepted in the United States of America.

We will conduct our compilation engagement in accordance with Statements on Standards for Accounting and Review Services (SSARs) promulgated by the Accounting and Review Services Committee of the AICPA and comply with the AICPA’s Code of Professional Conduct, including the ethical principles of integrity, objectivity, professional competence, and due care.

We are not required to, and will not, verify the accuracy or completeness of the information you will provide to us for the engagement or otherwise gather evidence for the purpose of expressing an opinion or a conclusion. Accordingly, we will not express an opinion or a conclusion nor provide any assurance on the financial statements.

James Marta & Company LLP
Agreement for Financial Accounting and Consulting Services
Addendum 1

Our engagement cannot be relied upon to identify or disclose any financial statement misstatements, including those caused by fraud or error, or to identify or disclose any wrongdoing within the entity or noncompliance with laws and regulations.

Your Responsibilities

The engagement to be performed is conducted on the basis that you acknowledge and understand that our role is to prepare financial statements in accordance with accounting principles generally accepted in the United States of America and assist you in the presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America. You have the following overall responsibilities that are fundamental to our undertaking the engagement in accordance with SSARs:

- a. The selection of accounting principles generally accepted in the United States of America as the financial reporting framework to be applied in the preparation of the financial statements.
- b. The preparation and fair presentation of financial statements in accordance with accounting principles generally accepted in the United States of America.
- c. The design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the financial statements.
- d. The prevention and detection of fraud.
- e. To ensure that the entity complies with the laws and regulations applicable to its activities.
- f. The accuracy and completeness of the records, documents, explanations, and other information, including significant judgments, you provide to us for the engagement.
- g. To provide us with:
 - i. Access to all information of which you are aware is relevant to the preparation and fair presentation of the financial statements, such as records, documentation, and other matters.
 - ii. Additional information that we may request from you for the purpose of the compilation engagement.
 - iii. Unrestricted access to persons within the entity of whom we determine it necessary to make inquiries.

You are also responsible for all management decisions and responsibilities and for designating an individual with suitable skills, knowledge, and experience to oversee our preparation of your financial statements and all other nonattest services that we provide. You are responsible for evaluating the adequacy and results of the services performed and accepting responsibility for such services.

Our Report

As part of our engagement, we will issue a report that will state that we did not audit or review the financial statements and that, accordingly, we do not express an opinion, a conclusion, nor provide any assurance on them.

You agree to include our accountant's compilation report in any document containing financial statements that indicates that we have performed a compilation engagement on such financial statements and, prior to inclusion of the report, to ask our permission to do so.

We are not independent with respect to NCCSIF. We will disclose that we are not independent in our compilation report.

James Marta & Company LLP
Agreement for Financial Accounting and Consulting Services
Addendum 1

Other Relevant Information

As part of our engagement, we will also perform services as detailed in our contract effective July 1, 2014.

If, for any reason, we are unable to complete the compilation of your financial statements, we will not issue a report on such statements as a result of this engagement.

James Marta is the engagement partner for the services specified in this letter. His responsibilities include supervising James Marta & Company LLP's services performed as part of this engagement and signing or authorizing another qualified firm representative to sign the accountant's report.

We look forward to a continued relationship with your organization, and we are available to discuss the contents of this letter or other professional services you may desire.

Please sign and return the attached copy of this letter to indicate your acknowledgement of, and agreement with, the arrangements for our engagement to prepare the financial statements described herein and to perform a compilation engagement with respect to those same financial statements, and our respective responsibilities.

Dated: May 20, 2016

Dated: February 23, 2016

**NORTHERN CALIFORNIA CITIES
SELF INSURANCE FUND (NCCSIF)**

**James Marta & Company LLP
Certified Public Accountants**



Dave Warren
Board President



James Marta
Accountant and Financial Consultant



Agenda Item F.3.

**SUMMARY OF THE MAY 19, 2016 EXECUTIVE COMMITTEE MEETING
INFORMATION ITEM**

ACTION TAKEN

➤ **Service Provider Contract Renewals**

1. Review and Approval of Bickmore's Risk Control Services Contract - the Committee reviewed and approved the contract with one small change to clearly specify the additional one service day and recommended to the Board to Accept and file.
2. Review and Approval of York's Workers' Compensation Claims Administration Contract - the Committee tabled for the Board to review pending result of the follow-up survey.
3. Review and Approval of York's Liability Claims Administration Contract - the Committee reviewed and approved the contract and recommended to the Board to Accept and file.

➤ **Police Risk Management Committee Grant Funds Allocation and Usage**

The Committee approved the funds allocation as presented and to use the funds for body camera and storage program first prior to using for other risk management needs and to follow the NCCSIF's Risk Management Reserve policy process for requesting for other grant funds.

➤ **FY 16/17 Preliminary NCCSIF Administration Budget**

The Committee reviewed and recommend to the Board.



Agenda Item H.

NCCSIF Workers' Compensation Claims Administration Follow-up Survey Result

ACTION ITEM

ISSUE: At the last Board meeting the results of NCCSIF's regular Service Provider Survey were reviewed and discussed. Additional comments received regarding the Workers' Compensation Claims Administration services provided by York Risk Services that were not reflected in the survey, in part because not all members responded to the survey. As a result, the Board asked that a follow up survey, with a few additional questions, be sent to all members to gather more feedback prior to making a decision on the renewal terms of York's contract.

Members are asked to discuss the follow up survey results and provide direction regarding any needed improvement or criteria for renewing York's contract.

RECOMMENDATION: Accept and file the Follow-up Survey results. Provide direction as needed for renewal terms of York's contract, for Item 10.b. on the Board's agenda.

FISCAL IMPACT: TBD.

BACKGROUND: NCCSIF regularly surveys members regarding service provider performance and the Board uses that feedback to make changes as needed when working with service providers or considering contract renewal terms.

ATTACHMENT(S): Follow-up Workers' Compensation Claims Administration Survey Results

FOLLOW UP NCCSIF Workers' Compensation Claims Administrator Survey

1. Controls the claims management process well.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	13.6%	3
Good (Meets Expectations)	63.6%	14
Fair (Below Expectations)	22.7%	5
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to	0.0%	0
Comment (please provide specific example where appropriate)		7
<i>answered question</i>		22
<i>skipped question</i>		0

Number	Response Date	Comment (please provide specific example where appropriate)	Categories
1	May 27, 2016 3:36 PM	I believe that a more proactive approach to treatment, referral, and pushing for P&S status can be sought.	
2	May 26, 2016 11:22 PM	The expectation is the claims process should be quicker.	
3	May 19, 2016 4:48 PM	fair to good - the city has to do a lot of follow up	
4	May 16, 2016 8:01 PM	My adjuster is on top of the claims. I am pro-active and contact her if I need a question answered or want something done.	
5	May 12, 2016 11:31 PM	It seems like we have to stay proactive on claims, ask questions, and involve attorneys to see claim resolution.	
6	May 12, 2016 10:56 PM	I think Ben is great, but their turnover over the last 4 years has made things difficult. Responsiveness, consistency, etc. have all been impacted	
7	May 12, 2016 10:46 PM	Great communication and cooperation	

2. Have you had a claims review with York in the past year?

Answer Options	Response Percent	Response Count
Yes	54.5%	12
No	45.5%	10
Comment (please provide specific example where appropriate)		4
<i>answered question</i>		22
<i>skipped question</i>		0

Number	Response Date	Comment (please provide specific example where appropriate)	Categories
1	May 27, 2016 12:12 AM	We had a claims review in January.	
2	May 19, 2016 4:48 PM	the city needs to have one once a year - the city doesn't want to be responsible for scheduling it, TPA should be doing this.	
3	May 16, 2016 8:01 PM	they have offered and I didn't have time. We plan to have one soon.	
4	May 12, 2016 10:46 PM	triannual	

3. Are the reserves set on claims reasonable?

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	9.1%	2
Good (Meets Expectations)	68.2%	15
Fair (Below Expectations)	0.0%	0
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to	22.7%	5
Comment (please provide specific example where appropriate)		1
<i>answered question</i>		22
<i>skipped question</i>		0

Number	Response Date	Comment (please provide specific example where appropriate)	Categories
1	May 16, 2016 8:01 PM	I've been processing claims with Bragg/York for 16 years and they have always has sufficient reserves for the claims.	

4. Submits timely written status reports.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	31.8%	7
Good (Meets Expectations)	63.6%	14
Fair (Below Expectations)	4.5%	1
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to	0.0%	0
Comment (please provide specific example where appropriate)		2
<i>answered question</i>		22
<i>skipped question</i>		0

Number	Response Date	Comment (please provide specific example where appropriate)	Categories
1	May 26, 2016 11:22 PM	I have not personally received a monthly loss report in about two months. I have complained about this before. However, at the time of the previous complaint, a transition of risk manager occurred. Now, however, I don't know what the delay is about.	
2	May 16, 2016 8:01 PM	I recieve timely status reports. Also, I can always email and get an up-to-date status report anytime.	

5. Recommendations concerning claims settlement or denial are clear and generally accepted.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	27.3%	6
Good (Meets Expectations)	68.2%	15
Fair (Below Expectations)	4.5%	1
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to	0.0%	0
Comment (please provide specific example where appropriate)		2
<i>answered question</i>		22
<i>skipped question</i>		0

Number	Response Date	Comment (please provide specific example where appropriate)	Categories
1	May 16, 2016 8:01 PM	We have good dialog regarding settlement of claims. They listen to my ideas and then concur or tell me why my idea would not work. I always get good feedback.	
2	May 12, 2016 11:31 PM	It is difficult to ask questions about things that I am not the expert on. I feel like a lot of times I figure things out as they go along and not with guidance from York.	

6. Maintains good contact and keeps member apprised on all important matters.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	27.3%	6
Good (Meets Expectations)	50.0%	11
Fair (Below Expectations)	18.2%	4
Poor (Does Not Meet Expectations)	4.5%	1
N/A (Don't have sufficient experience to	0.0%	0
Comment (please provide specific example where appropriate)		5
<i>answered question</i>		22
<i>skipped question</i>		0

Number	Response Date	Comment (please provide specific example where appropriate)	Categories
1	May 26, 2016 11:22 PM	I am really not sure.	
2	May 19, 2016 4:48 PM	City has to do a lot of follow up	
3	May 16, 2016 8:01 PM	I hear from York almost daily with some sort of correspondence.	
4	May 12, 2016 11:31 PM	We have to stay on top of our claims and ask a lot of questions.	
5	May 12, 2016 10:56 PM	Communication is difficult - we have to leave multiple messages, emails, etc. for them to call us back.	

7. Provides high quality advice and assistance.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	50.0%	11
Good (Meets Expectations)	36.4%	8
Fair (Below Expectations)	9.1%	2
Poor (Does Not Meet Expectations)	4.5%	1
N/A (Don't have sufficient experience to	0.0%	0
Comment (please provide specific example where appropriate)		4
<i>answered question</i>		22
<i>skipped question</i>		0

Number	Response Date	Comment (please provide specific example where appropriate)	Categories
1	May 20, 2016 6:29 PM	NOTE: Our agency needs to prompt York to be more assertive.	
2	May 16, 2016 8:01 PM	They give good sound advice.	
3	May 12, 2016 11:31 PM	It seems like we get 1/2 information sometimes or they don't provide us the whole story. We learn more as the claim progresses...then we do get advice and assistance from York anticipating the claim/providing leadership on claims management.	
4	May 12, 2016 10:56 PM	Any time I get Ben, I get my questions answered. Not really from anyone else.	

8. Communicates well both orally and in writing.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	18.2%	4
Good (Meets Expectations)	68.2%	15
Fair (Below Expectations)	13.6%	3
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to	0.0%	0
Comment (please provide specific example where appropriate)		7
<i>answered question</i>		22
<i>skipped question</i>		0

Number	Response Date	Comment (please provide specific example where appropriate)	Categories
1	May 26, 2016 11:22 PM	Somewhere between Fair and Good.	
2	May 19, 2016 4:48 PM	Between good and fair	
3	May 16, 2016 8:01 PM	Again, I receive daily correspondence on claims.	
4	May 13, 2016 5:24 PM	We occasionally get feedback regarding timeliness of returned calls, but have not identified this as a significant problem.	
5	May 12, 2016 11:31 PM	Recently, it was difficult for York to answer a simple question via e-mail. It seems like the many layers of York aren't on the same page.	
6	May 12, 2016 10:56 PM	Yes, once they respond to our emails/messages.	
7	May 12, 2016 10:48 PM	sometimes they don't proof read their emails and reference the wrong personnel, i.e. twice I've received emails referencing the name of someone else's employee when the subject matter was regarding my employee	

9. Accomplishes goals and objectives and also provides additional value.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	22.7%	5
Good (Meets Expectations)	50.0%	11
Fair (Below Expectations)	13.6%	3
Poor (Does Not Meet Expectations)	4.5%	1
N/A (Don't have sufficient experience to)	9.1%	2
Comment (please provide specific example where appropriate)		5
<i>answered question</i>		22
<i>skipped question</i>		0

Number	Response Date	Comment (please provide specific example where appropriate)	Categories
1	May 26, 2016 11:22 PM	To be honest, I don't think we have set goals and objectives since I have been HR Manager, and I don't know what "also provides additional value" means. We have not discussed.	
2	May 19, 2016 4:48 PM	the city hasn't sat down with them to set goals with them but would like to which brings us back to meeting with TPA on an annual basis	
3	May 16, 2016 8:01 PM	I have had very good luck when working with York representatives.	
4	May 12, 2016 11:31 PM	It isn't clear to me what goals and objectives they are meeting--I am setting internal goals/objectives to see if York is supporting them.	
5	May 12, 2016 10:56 PM	Over the years I have been frustrated with their lack of responsiveness. It seems like they always have something they're trying to deal with (internally) which impacts their abilities to provide service to us. I am not sure how much my dissatisfaction is related to this or the complex nature of the WC industry in general.	

10. Provides feedback and suggestions for mitigating claims.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	18.2%	4
Good (Meets Expectations)	54.5%	12
Fair (Below Expectations)	27.3%	6
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to)	0.0%	0
Comment (please provide specific example where appropriate)		4
<i>answered question</i>		22
<i>skipped question</i>		0

Number	Response Date	Comment (please provide specific example where appropriate)	Categories
1	May 26, 2016 11:22 PM	Somewhere between fair and good. To be honest, flexibility for mitigating claims is minimal, isn't it? I presume we are following workers comp law.	
2	May 16, 2016 8:01 PM	Yes, we have phone conferences to discuss claims and to brainstorm on handling them.	
3	May 12, 2016 11:31 PM	Usually, the attorneys have more advice/guidance than York.	
4	May 12, 2016 10:56 PM	Generally, once they respond to our emails/messages.	

11. Overall level of satisfaction.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	27.3%	6
Good (Meets Expectations)	54.5%	12
Fair (Below Expectations)	18.2%	4
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to)	0.0%	0
Comment (please provide specific example where appropriate)		5
<i>answered question</i>		22
<i>skipped question</i>		0

Number	Response Date	Comment (please provide specific example where appropriate)	Categories
1	May 26, 2016 11:22 PM	Somewhere between fair and good.	
2	May 19, 2016 4:48 PM	Between fair and good - more contact and communication is necessary	
3	May 16, 2016 8:01 PM	I have been very satisfied with the York representatives that I work with.	
4	May 12, 2016 11:31 PM	The service has been inconsistent at best. The people are kind and knowledgeable but I do feel that I have to be a constant active participant in the management of our claims. I don't feel that they are a partner in managing the City's worker's compensation costs---it seems like the relationship is one-dimensional i.e. they process claims and that is it.	
5	May 12, 2016 10:56 PM	Again, I feel like as a service provider they are constantly on the "line" between their internal practices falling apart and getting back to us in the nick of time.	

12. Should NCCSIF issue an RFP for Workers' Compensation TPA services in the near future?

Answer Options	Response Percent	Response Count
Yes	40.9%	9
No	59.1%	13
Comment (please provide specific example where appropriate)		9
	<i>answered question</i>	22
	<i>skipped question</i>	0

Number	Response Date	Comment (please provide specific example where appropriate)	Categories
1	May 27, 2016 3:36 PM	Let the survey results provide notice to York. Give 12-24 months to work on perceived deficiencies. Then, decide on an RFP	
2	May 27, 2016 12:12 AM	Not at this time. York's contract should be renewed with a performance plan during the first year. If York does not follow the performance plan during the first year, perhaps an RFP should be considered at that time.	
3	May 25, 2016 11:35 PM	It's always good to do that, but I am very happy with the current group.	
4	May 20, 2016 6:29 PM	I believe it's our responsibility to periodically conduct an RFP for services. I'm aware of several agencies which have changed from York and are highly satisfied with the new tpa. We may remain with York, but I think we should still conduct the process.	
5	May 16, 2016 5:15 PM	I'm happy with York, but if the group as a whole desires to do so, then I would agree.	
6	May 12, 2016 11:58 PM	I am satisfied with York, but an RFP's are often worthwhile.	
7	May 12, 2016 11:31 PM	We are interested in seeing what other service providers and what options exist.	
8	May 12, 2016 10:56 PM	just to see what's out there.	
9	May 12, 2016 10:48 PM	I believe it is always good to issue periodic RFP's. If it has been more than five years the an RFP would be a good thing.	

13. Who is your Workers' Compensation Claims Examiner?

Answer Options	Response Count
	22
<i>answered question</i>	22
<i>skipped question</i>	0

Number	Response Date	Response Text	Categories
1	May 27, 2016 5:48 PM	Teresa Utterback	
2	May 27, 2016 3:36 PM	Cristal Rhea	
3	May 27, 2016 12:12 AM	Sara Marshall	
4	May 26, 2016 11:22 PM	Sara Fleming	
5	May 26, 2016 11:02 PM	Teresa Utterback	
6	May 26, 2016 10:46 PM	Sara Marshall	
7	May 26, 2016 9:19 PM	Varies, usually Sara Marshall	
8	May 26, 2016 7:22 PM	Sara Marshall and she is great.	
9	May 25, 2016 11:35 PM	Sara Marshall	
10	May 24, 2016 9:22 PM	Sara Marshall	
11	May 20, 2016 6:29 PM	Currently Sara Marshall.	
12	May 19, 2016 4:48 PM	Sara Marshall	
13	May 16, 2016 8:01 PM	Teresa Utterback	
14	May 16, 2016 5:15 PM	Sara Marshall	
15	May 13, 2016 6:58 PM	N/A	
16	May 13, 2016 6:06 PM	Lela Casey She is amazing. I had another rep for a few months and it didn't work out at all. But Lela came back to York and its been great.	
17	May 13, 2016 5:24 PM	Ben Burg/Sara Marshall	
18	May 12, 2016 11:58 PM	Sara Marshall	
19	May 12, 2016 11:31 PM	Kara Kennedy.	
20	May 12, 2016 10:56 PM	Not sure? Perhaps they should be periodically touching base with us.	
21	May 12, 2016 10:48 PM	Sara Marshall	
22	May 12, 2016 10:46 PM	Kara Kennedy	

14. Please provide any comments on what York is doing well and/or needs to improve on?

Answer Options	Response Count
	22
<i>answered question</i>	22
<i>skipped question</i>	0

Number	Response Date	Response Text	Categories
1	May 27, 2016 5:48 PM	I believe York does a very good job at managing their case loads. I have been asked to be assigned different case managers throughout the years and when I have huge claims pending I don't like to switch because that particular adjuster knows the history. I have to say they are very knowledgeable.	
2	May 27, 2016 3:36 PM	See Item # 1	
3	May 27, 2016 12:12 AM	Provide an annual claims review with each agency.	
4	May 26, 2016 11:22 PM	I would like a quarterly claims review, and an indication of change from previous review. For example, if there has been no change since last review, the notation "NO CHANGE" since last review should be made. If there have been changes, those changes should be highlighted and brought to the attention of the city.	
5	May 26, 2016 11:02 PM	Teresa and Ben Burg are great and good to work with.	
6	May 26, 2016 10:46 PM	Meets all expectations	
7	May 26, 2016 9:19 PM	Sara responds in a timely manner and follows up.	
8	May 26, 2016 7:22 PM	Sometimes I have difficulty making contact via phone.	
9	May 25, 2016 11:35 PM	Always friendly and helpful! They are giving a WC training tomorrow for us.	
10	May 24, 2016 9:22 PM	Better communication on W/C claims would be helpful.	
11	May 20, 2016 6:29 PM	Sara and Ben are great to work with. We've had a high turnover in examiners which makes it difficult when dealing with ongoing claims.	
12	May 19, 2016 4:48 PM	The survey answers are based on the last year's worth of service. Current examiner isn't as responsive and knowledgeable and doesn't communicate regularly enough as compared to our prior examiner (Lela Casey) who provided high quality service.	
13	May 16, 2016 8:01 PM	I can only speak for my agency since I do not know how well other are being represented. I have a great relationship with my adjuster and those who work around her. I am pro-active and make sure the communication is a two-way street.	
14	May 16, 2016 5:15 PM	If I can't catch Sara, I can always catch Ben (her supervisor). They are always very helpful to me.	
15	May 13, 2016 6:58 PM	N/A	
16	May 13, 2016 6:06 PM	Lela is very communicative and always offers suggestions.	
17	May 13, 2016 5:24 PM	We work together well as a team, along with our W/C attorneys.	

18 May 12, 2016 11:58 PM	I do hear from employees that say they have a hard time reaching York and getting calls back.
19 May 12, 2016 11:31 PM	I feel that the response time for calls and questions to the Town meet or exceed my expectations.
20 May 12, 2016 10:56 PM	York is processing claims. They aren't a strategic partner in managing the City's claim costs--which continue to rise and rise.
21 May 12, 2016 10:48 PM	I like Ben. He is experienced and smart. They just seem like they have a lot of internal issues that is impacting their abilities to provide good customer service to us.
22 May 12, 2016 10:46 PM	York is doing well for our claims, however, there was a short period of time when they were adjusting to changing examiners that things were difficult. Those things have now improved and they are doing a good job for us.
	Our entity is well-serviced by York

15. Would you like to speak to an Alliant Representative regarding the service you're receiving from York?

Answer Options	Response Percent	Response Count
Yes	9.1%	2
No	90.9%	20
If yes, please contact Marcus Beverly via email at		1
<i>answered question</i>		22
<i>skipped question</i>		0

Number	Response Date	Response	Categories
1	May 12, 2016 11:31 PM	I don't want to speak to Alliant as I feel that the information will be passed directly to York.	



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 9, 2016

Agenda Item I.1.

**QUARTERLY FINANCIAL REPORT
FOR PERIOD ENDING MARCH 31, 2016**

ACTION ITEM

ISSUE: The Board receives a quarterly report on the financial status of NCCSIF. James Marta & Company will present the NCCSIF's Financials for the Quarter ending March 31, 2016, to the Board.

RECOMMENDATION: Receive and file the Quarterly Financials as presented.

FISCAL IMPACT: None.

BACKGROUND: Each quarter the Board reviews the quarterly financials for accuracy and refers questions for follow-up, or receives and files the report as presented.

ATTACHMENT(S): Quarterly Financial Report for Period Ending March 31, 2016

FINANCIAL REPORT

MARCH 31, 2016

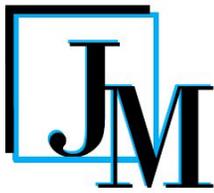
AND FOR THE

NINE MONTHS THEN ENDED

Northern California Cities Self Insurance Fund

Northern California Cities Self Insurance Fund
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March 31, 2016

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James Marta & Company LLP

Certified Public Accountants

Accounting, Auditing, Tax, and Consulting

ACCOUNTANT'S COMPILATION REPORT

Board of Directors
Northern California Cities Self Insurance Fund
701 Howe Avenue, Suite E3
Sacramento, CA 95825

Management is responsible for the accompanying statement of financial position of Northern California Cities Self Insurance Fund as of March 31, 2016, and the related statement of revenues, expenses and changes in net position for the nine months then ended and the related notes to the financial statements in accordance with accounting principles generally accepted in the United States of America. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or the completeness of the information provided by management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on these financial statements.

Management has omitted substantially all of the disclosures that accounting principles generally accepted in the United States of America require to be presented to supplement the basic financial statements. If the omitted disclosures were included in the financial statements, they might influence the user's conclusions about the company's financial position, results of operations, comprehensive income and cash flows. Accordingly, the financial statements are not designed for those who are not informed about such matters.

The supplementary information on pages 4 through 24 is presented for purposes of additional analysis and is not a required part of the basic financial statements. The information is the representation of management. The information was subject to our compilation engagement; however, we have not audited or reviewed the information and, accordingly, do not express an opinion, a conclusion, nor provide any assurance on such information.

A statement of cash flows for the nine months ended March 31, 2016 has not been presented. Accounting principles generally accepted in the United States of America require that such a statement of cash flows be presented when financial statements purport to present financial position and results of operations.

Management has elected to present designations of net position on the Statement of Net Position as of March 31, 2016, contrary to accounting principles generally accepted in the United States of America which bar the presentation of designations of net position on the Statement of Net Position.

We are not independent with respect to Northern California Cities Self Insurance Fund.

James Marta & Company LLP

James Marta & Company LLP
Certified Public Accountants
Sacramento, California
May 10, 2016

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Net Position
March 31, 2016**

Assets

Current Assets	
Cash and Cash Equivalents	\$ 5,951,494
Accounts Receivable	9,973
Interest Receivable	188,412
Excess Accounts Receivable	439,132
Prepaid Expense	<u>777,407</u>
Total Current Assets	<u>7,366,418</u>
Non-Current Assets	
Investments*	<u>48,534,857</u>
Total Assets	<u><u>\$ 55,901,275</u></u>

Liabilities & Net Position

Current Liabilities	
Accounts Payable	\$ 170,690
Deferred Revenue	<u>1,930,837</u>
Total Current Liabilities	<u>2,101,527</u>
Non-Current Liabilities	
Outstanding Liabilities*	40,702,729
ULAE*	<u>1,719,764</u>
Total Non-Current Liabilities	<u>42,422,493</u>
Total Liabilities	<u>\$ 44,524,020</u>
Net Position	
Designated for Contingency	200,000
Designated for Safety Grants	225,737
Undesignated	<u>10,951,518</u>
Total Net Position	<u>11,377,255</u>
Liability & Net Position	<u><u>\$ 55,901,275</u></u>

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Revenues, Expenses and Changes in Net Position
For the Nine Months Ended March 31, 2016**

Operating Income	
Administration Deposit	\$ 559,027
Banking Layer Deposit	5,534,847
Shared Risk Layer	3,338,977
Excess Deposit/Premium	1,538,635
Property/Crime Insurance Income	734,512
Risk Management Grants	152,449
Other Income	131,000
Excess Insurance Refund	274,337
Total Operating Income	12,263,784
Operating Expenses	
Claims Paid	6,074,144
O/S Liability adj.	1,624,302
ULAE	52,026
Consultants	48,602
Administration-Other	104
Safety Service	341,741
Claims Administration	695,568
Program Administration	268,027
Board Expenses	5,278
Excess Insurance	1,517,450
Property/Crime Insurance Expense	736,096
Member Identity Theft Protection	11,470
Total Operating Expenses	11,374,808
Operating Income (Loss)	888,976
Non-Operating Income	
Change in Fair Market Value	550,501
Investment Income	557,656
Total Non-Operating Income	1,108,157
Change in Net Position	1,997,133
Beginning Net Position	9,380,122
Ending Net Position	\$ 11,377,255

SUPPLEMENTARY INFORMATION

Selected Information
Substantially All Disclosures Required by Generally Accepted
Accounting Principles Are Not Included

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
March 31, 2016**

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Current Assets				
Cash and Cash Equivalents	\$ 2,479,385	\$ 163,842	\$ 919,480	\$ 1,396,063
Interest Receivable	46,287	705	25,940	19,642
Total Current Assets	3,084,904	187,672	1,481,527	1,415,705
Non-Current Assets				
Investments*	11,208,614	75,623	6,649,182	4,483,809
Total Assets	\$ 14,293,518	\$ 263,295	\$ 8,130,709	\$ 5,899,514
Current Liabilities				
Accounts Payable	\$ 69,641	\$ 37,625	\$ 283	\$ 31,733
Deferred Revenue	1,392,576	99,435	829,085	464,056
Total Current Liabilities	1,462,217	137,060	829,368	495,789
Non-Current Liabilities				
Outstanding Liabilities*	10,534,707	-	7,817,424	2,717,283
ULAE*	-	-	-	-
Total Non-Current Liabilities	10,534,707	-	7,817,424	2,717,283
Total Liabilities	\$ 11,996,924	\$ 137,060	\$ 8,646,792	\$ 3,213,072
Net Position				
Designated for Contingency	100,000	100,000	-	-
Undesignated	2,196,594	26,235	(516,083)	2,686,442
Total Net Position	2,296,594	126,235	(516,083)	2,686,442
Liability & Net Position	\$ 14,293,518	\$ 263,295	\$ 8,130,709	\$ 5,899,514

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
March 31, 2016**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Current Assets									
Cash and Cash Equivalents	\$ 31,258	\$ 31,145	\$ (4,911)	\$ 41,720	\$ 41,020	\$ 422,254	\$ 110,004	\$ 48,767	\$ 17,012
Interest Receivable	552	538	(34)	245	707	6,919	1,215	561	94
Total Current Assets	31,810	31,683	(4,945)	41,965	41,727	429,173	111,219	49,328	17,106
Non-Current Assets									
Investments*	133,055	144,652	0	31,785	167,421	1,621,508	253,633	116,795	12,868
Total Assets	\$ 164,865	\$ 176,335	\$ (4,945)	\$ 73,750	\$ 209,148	\$ 2,050,681	\$ 364,852	\$ 166,123	\$ 29,974
Current Liabilities									
Accounts Payable	\$ 240	\$ 2,168	\$ 280	\$ 168	\$ 1,647	\$ 7,462	\$ 3,491	\$ 705	\$ 149
Deferred Revenue	8,394	21,318	4,062	7,651	10,052	137,540	33,953	9,775	2,805
Total Current Liabilities	8,634	23,486	4,342	7,819	11,699	145,002	37,444	10,480	2,954
Non-Current Liabilities									
Outstanding Liabilities*	52,458	183,470	6,646	73,618	20,779	830,861	219,291	56,808	4,736
ULAE*	-	-	-	-	-	-	-	-	-
Total Non-Current Liabilities	52,458	183,470	6,646	73,618	20,779	830,861	219,291	56,808	4,736
Total Liabilities	\$ 61,092	\$ 206,956	\$ 10,988	\$ 81,437	\$ 32,478	\$ 975,863	\$ 256,735	\$ 67,288	\$ 7,690
Net Position									
Designated for Contingency	-	-	-	-	-	-	-	-	-
Undesignated	103,773	(30,621)	(15,933)	(7,687)	176,670	1,074,818	108,117	98,835	22,284
Total Net Position	103,773	(30,621)	(15,933)	(7,687)	176,670	1,074,818	108,117	98,835	22,284
Liability & Net Position	\$ 164,865	\$ 176,335	\$ (4,945)	\$ 73,750	\$ 209,148	\$ 2,050,681	\$ 364,852	\$ 166,123	\$ 29,974

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
March 31, 2016**

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Current Assets										
Cash and Cash Equivalents	\$ 16,401	\$ 107,683	\$ 112,754	\$ 61,596	\$ 43,806	\$ 144,950	\$ 23,309	\$ 65,087	\$ 5,316	\$ 76,892
Interest Receivable	67	1,444	839	626	892	1,043	232	1,361	177	2,164
Total Current Assets	16,468	109,127	113,593	62,222	44,698	145,993	23,541	66,448	5,493	79,056
Non-Current Assets										
Investments*	1,473	321,724	133,818	124,306	237,609	166,572	45,673	341,439	63,836	565,642
Total Assets	\$ 17,941	\$ 430,851	\$ 247,411	\$ 186,528	\$ 282,307	\$ 312,565	\$ 69,214	\$ 407,887	\$ 69,329	\$ 644,698
Current Liabilities										
Accounts Payable	\$ 13	\$ 3,136	\$ 1,382	\$ 1,264	\$ 2,999	\$ 1,394	\$ 139	\$ 3,753	\$ 179	\$ 1,164
Deferred Revenue	10,750	37,288	22,601	17,117	13,140	35,438	5,952	39,794	3,286	43,140
Total Current Liabilities	10,763	40,424	23,983	18,381	16,139	36,832	6,091	43,547	3,465	44,304
Non-Current Liabilities										
Outstanding Liabilities*	3,352	152,212	199,251	123,781	221,225	85,043	18,720	235,197	31,330	198,505
ULAE*	-	-	-	-	-	-	-	-	-	-
Total Non-Current Liabilities	3,352	152,212	199,251	123,781	221,225	85,043	18,720	235,197	31,330	198,505
Total Liabilities	\$ 14,115	\$ 192,636	\$ 223,234	\$ 142,162	\$ 237,364	\$ 121,875	\$ 24,811	\$ 278,744	\$ 34,795	\$ 242,809
Net Position										
Designated for Contingency	-	-	-	-	-	-	-	-	-	-
Undesignated	3,826	238,215	24,177	44,366	44,943	190,690	44,403	129,143	34,534	401,889
Total Net Position	3,826	238,215	24,177	44,366	44,943	190,690	44,403	129,143	34,534	401,889
Liability & Net Position	\$ 17,941	\$ 430,851	\$ 247,411	\$ 186,528	\$ 282,307	\$ 312,565	\$ 69,214	\$ 407,887	\$ 69,329	\$ 644,698

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For the Nine Months Ended March 31, 2016

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 298,304	\$ 298,304	\$ -	\$ -
Banking Layer Deposit	1,392,162	-	-	1,392,162
Shared Risk Layer	1,112,174	-	1,112,174	-
Excess Deposit/Premium	640,569	-	640,569	-
Property/Crime Insurance Income	734,512	-	734,512	-
Excess Insurance Refund	274,337	-	274,337	-
Total Operating Income	4,452,058	298,304	2,761,592	1,392,162
Operating Expenses				
Claims Paid	1,892,955	-	871,201	1,021,754
O/S Liability adj.	275,736	-	641,204	(365,468)
Consultants	28,845	28,845	-	-
Administration-Other	52	52	-	-
Safety Service	143,158	143,158	-	-
Claims Administration	20,900	20,900	-	-
Program Administration	144,953	144,953	-	-
Board Expenses	2,639	2,639	-	-
Excess Insurance	695,168	-	695,168	-
Property/Crime Insurance Expense	736,096	-	736,096	-
Member Identity Theft Protection	11,470	11,470	-	-
Total Operating Expense	3,951,972	352,017	2,943,669	656,286
Operating Income (Loss)	500,086	(53,713)	(182,077)	735,876
Non-Operating Income				
Change in Fair Market Value	162,201	126	70,823	91,252
Investment Income	118,716	377	68,928	49,411
Total Non-Operating Income	280,917	503	139,751	140,663
Change in Net Position	781,003	(53,210)	(42,326)	876,539
Beginning Net Position	1,515,591	179,445	(473,757)	1,809,903
Ending Net Position	\$ 2,296,594	\$ 126,235	\$ (516,083)	\$ 2,686,442

See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For the Nine Months Ended March 31, 2016

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Operating Income									
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	25,181	63,953	12,185	22,953	30,155	412,619	101,860	29,324	8,414
Shared Risk Layer	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-
Excess Insurance Refund	-	-	-	-	-	-	-	-	-
Total Operating Income	25,181	63,953	12,185	22,953	30,155	412,619	101,860	29,324	8,414
Operating Expenses									
Claims Paid	17,880	68,457	32,058	21,782	15,670	180,683	52,161	4,770	1,416
O/S Liability adj.	(1,874)	84,116	(63,206)	(18,397)	2,297	(140,952)	53,342	41,871	1,295
Consultants	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-
Claims Administration	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-
Member Identity Theft Protection	-	-	-	-	-	-	-	-	-
Total Operating Expense	16,006	152,573	(31,148)	3,385	17,967	39,731	105,503	46,641	2,711
Operating Income (Loss)	9,175	(88,620)	43,333	19,568	12,188	372,888	(3,643)	(17,317)	5,703
Non-Operating Income									
Change in Fair Market Value	1,997	3,785	204	1,182	3,954	30,699	5,538	2,572	490
Investment Income	1,360	1,112	29	751	1,413	17,806	3,206	1,394	237
Total Non-Operating Income	3,357	4,897	233	1,933	5,367	48,505	8,744	3,966	727
Change in Net Position	12,532	(83,723)	43,566	21,501	17,555	421,393	5,101	(13,351)	6,430
Beginning Net Position	91,241	53,102	(59,499)	(29,188)	159,115	653,425	103,016	112,186	15,854
Ending Net Position	\$ 103,773	\$ (30,621)	\$ (15,933)	\$ (7,687)	\$ 176,670	\$ 1,074,818	\$ 108,117	\$ 98,835	\$ 22,284

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For the Nine Months Ended March 31, 2016**

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Operating Income										
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	32,250	111,865	67,804	51,350	39,420	106,315	17,857	119,381	9,857	129,419
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-	-
Excess Insurance Refund	-	-	-	-	-	-	-	-	-	-
Total Operating Income	32,250	111,865	67,804	51,350	39,420	106,315	17,857	119,381	9,857	129,419
Operating Expenses										
Claims Paid	-	89,483	81,214	45,639	48,393	57,614	13,978	108,299	31,791	150,466
O/S Liability adj.	880	4,643	(153,236)	12,230	(42,610)	(95,350)	8,509	(977)	11,418	(69,467)
Consultants	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-
Claims Administration	-	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-	-
Member Identity Theft Protection	-	-	-	-	-	-	-	-	-	-
Total Operating Expense	880	94,126	(72,022)	57,869	5,783	(37,736)	22,487	107,322	43,209	80,999
Operating Income (Loss)	31,370	17,739	139,826	(6,519)	33,637	144,051	(4,630)	12,059	(33,352)	48,420
Non-Operating Income										
Change in Fair Market Value	858	5,676	4,204	2,957	4,117	3,913	1,120	7,711	1,249	9,026
Investment Income	28	3,801	1,781	1,532	2,275	2,739	560	3,470	439	5,478
Total Non-Operating Income	886	9,477	5,985	4,489	6,392	6,652	1,680	11,181	1,688	14,504
Change in Net Position	32,256	27,216	145,811	(2,030)	40,029	150,703	(2,950)	23,240	(31,664)	62,924
Beginning Net Position	(28,430)	210,999	(121,634)	46,396	4,914	39,987	47,353	105,903	66,198	338,965
Ending Net Position	\$ 3,826	\$ 238,215	\$ 24,177	\$ 44,366	\$ 44,943	\$ 190,690	\$ 44,403	\$ 129,143	\$ 34,534	\$ 401,889

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
March 31, 2016

	Total			Total Banking
	All Layers	Admin Layer	Shared Layer	Layer
Current Assets				
Cash and Cash Equivalents	\$ 3,472,109	\$ 48,532	\$ 1,468,632	\$ 1,954,945
Accounts Receivable	9,973	1,520	5,909	2,544
Interest Receivable	142,125	1,665	68,720	71,740
Excess Accounts Receivable	380,113	-	380,113	-
Prepaid Expense	277,194	3,100	274,094	-
Total Current Assets	4,281,514	54,817	2,197,468	2,029,229
Non-Current Assets				
Investments*	37,326,243	440,063	18,161,603	18,724,577
Total Assets	\$ 41,607,757	\$ 494,880	\$ 20,359,071	\$ 20,753,806
Current Liabilities				
Accounts Payable	\$ 101,049	\$ 51,314	\$ 2,190	\$ 47,545
Deferred Revenue	538,261	16,413	208,141	313,707
Total Current Liabilities	639,310	67,727	210,331	361,252
Non-Current Liabilities				
Outstanding Liabilities*	30,168,022	-	16,172,203	13,995,819
ULAE*	1,719,764	-	921,915	797,849
Total Non-Current Liabilities	31,887,786	-	17,094,118	14,793,668
Total Liabilities	\$ 32,527,096	\$ 67,727	\$ 17,304,449	\$ 15,154,920
Net Position				
Designated for Contingency	100,000	100,000	-	-
Designated for Safety Grants	225,737	225,737	-	-
Undesignated	8,754,924	101,416	3,054,622	5,598,886
Total Net Position	9,080,661	427,153	3,054,622	5,598,886
Liability & Net Position	\$ 41,607,757	\$ 494,880	\$ 20,359,071	\$ 20,753,806

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

See accompanying accountants' report.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
March 31, 2016**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Current Assets											
Cash and Cash Equivalents	\$ 109,622	\$ 85,104	\$ 37,766	\$ 80,623	\$ 35,682	\$ 328,079	\$ 216,767	\$ 20,382	\$ 67,929	\$ 31,683	\$ 86,924
Accounts Receivable	-	-	1	-	-	-	-	-	-	2,543	-
Interest Receivable	1,087	2,517	581	1,090	2,750	4,263	21,211	3,692	1,677	362	846
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	110,709	87,621	38,348	81,713	38,432	332,342	237,978	24,074	69,606	34,588	87,770
Non-Current Assets											
Investments*	194,721	635,682	133,438	232,245	797,792	784,502	5,898,726	1,052,870	419,694	72,398	171,582
Total Assets	\$ 305,430	\$ 723,303	\$ 171,786	\$ 313,958	\$ 836,224	\$ 1,116,844	\$ 6,136,704	\$ 1,076,944	\$ 489,300	\$ 106,986	\$ 259,352
Current Liabilities											
Accounts Payable	\$ 1,733	\$ 1,234	\$ 372	\$ 1,100	\$ 1,883	\$ 3,371	\$ 9,448	\$ 2,794	\$ 676	\$ 278	\$ 741
Deferred Revenue	-	-	14,114	18,281	-	-	-	11,237	11,394	-	8,679
Total Current Liabilities	1,733	1,234	14,486	19,381	1,883	3,371	9,448	14,031	12,070	278	9,420
Non-Current Liabilities											
Outstanding Liabilities*	434,021	434,110	76,926	154,458	730,650	1,155,999	3,230,898	728,424	141,153	44,429	163,559
ULAE*	24,742	24,747	4,385	8,805	41,652	65,899	184,181	41,525	8,047	2,533	9,324
Total Non-Current Liabilities	458,763	458,857	81,311	163,263	772,302	1,221,898	3,415,079	769,949	149,200	46,962	172,883
Total Liabilities	\$ 460,496	\$ 460,091	\$ 95,797	\$ 182,644	\$ 774,185	\$ 1,225,269	\$ 3,424,527	\$ 783,980	\$ 161,270	\$ 47,240	\$ 182,303
Net Position											
Designated for Contingency	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety Grants	-	-	-	-	-	-	-	-	-	-	-
Undesignated	(155,066)	263,212	75,989	131,314	62,039	(108,425)	2,712,177	292,964	328,030	59,746	77,049
Total Net Position	(155,066)	263,212	75,989	131,314	62,039	(108,425)	2,712,177	292,964	328,030	59,746	77,049
Liability & Net Position	\$ 305,430	\$ 723,303	\$ 171,786	\$ 313,958	\$ 836,224	\$ 1,116,844	\$ 6,136,704	\$ 1,076,944	\$ 489,300	\$ 106,986	\$ 259,352

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
March 31, 2016**

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Current Assets											
Cash and Cash Equivalents	\$ 133,626	\$ 89,215	\$ 19,920	\$ 2,266	\$ 10,804	\$ 84,352	\$ 33,018	\$ 115,098	\$ 88,925	\$ 27,172	\$ 249,988
Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Interest Receivable	3,512	2,842	974	1,954	2,568	2,688	2,240	944	6,156	1,162	6,624
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	137,138	92,057	20,894	4,220	13,372	87,040	35,258	116,042	95,081	28,334	256,612
Non-Current Assets											
Investments*	856,464	741,297	270,678	563,599	747,301	655,849	639,563	146,772	1,757,300	304,342	1,647,762
Total Assets	\$ 993,602	\$ 833,354	\$ 291,572	\$ 567,819	\$ 760,673	\$ 742,889	\$ 674,821	\$ 262,814	\$ 1,852,381	\$ 332,676	\$ 1,904,374
Current Liabilities											
Accounts Payable	\$ 1,253	\$ 2,056	\$ 651	\$ 2,032	\$ 2,232	\$ 1,398	\$ 3,303	\$ 559	\$ 4,133	\$ 730	\$ 5,568
Deferred Revenue	11,109	-	-	10,973	-	-	-	15,241	34,367	7,908	170,404
Total Current Liabilities	12,362	2,056	651	13,005	2,232	1,398	3,303	15,800	38,500	8,638	175,972
Non-Current Liabilities											
Outstanding Liabilities*	414,383	662,810	186,636	397,309	638,791	349,264	942,493	92,881	1,310,806	144,940	1,560,879
ULAE*	23,622	37,784	10,639	22,649	36,415	19,910	53,728	5,295	74,724	8,263	88,980
Total Non-Current Liabilities	438,005	700,594	197,275	419,958	675,206	369,174	996,221	98,176	1,385,530	153,203	1,649,859
Total Liabilities	\$ 450,367	\$ 702,650	\$ 197,926	\$ 432,963	\$ 677,438	\$ 370,572	\$ 999,524	\$ 113,976	\$ 1,424,030	\$ 161,841	\$ 1,825,831
Net Position											
Designated for Contingency	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety Grants	-	-	-	-	-	-	-	-	-	-	-
Undesignated	543,235	130,704	93,646	134,856	83,235	372,317	(324,703)	148,838	428,351	170,835	78,543
Total Net Position	543,235	130,704	93,646	134,856	83,235	372,317	(324,703)	148,838	428,351	170,835	78,543
Liability & Net Position	\$ 993,602	\$ 833,354	\$ 291,572	\$ 567,819	\$ 760,673	\$ 742,889	\$ 674,821	\$ 262,814	\$ 1,852,381	\$ 332,676	\$ 1,904,374

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)**

**Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For the Nine Months Ended March 31, 2016**

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 260,723	\$ 260,723	\$ -	\$ -
Banking Layer Deposit	4,142,685	-	-	4,142,685
Shared Risk Layer	2,226,803	-	2,226,803	-
Excess Deposit/Premium	898,066	-	898,066	-
Risk Management Grants	152,449	152,449	-	-
Other Income	131,000	-	-	131,000
Total Operating Income	7,811,726	413,172	3,124,869	4,273,685
Operating Expenses				
Claims Paid	4,181,189	-	836,021	3,345,168
O/S Liability adj.	1,348,566	-	990,716	357,850
ULAE	52,026	-	43,387	8,639
Consultants	19,757	19,757	-	-
Administration-Other	52	52	-	-
Safety Service	198,583	198,583	-	-
Claims Administration	674,668	221,083	-	453,585
Program Administration	123,074	123,074	-	-
Board Expenses	2,639	2,639	-	-
Excess Insurance	822,282	-	822,282	-
Total Operating Expenses	7,422,836	565,188	2,692,406	4,165,242
Operating Income (Loss)	388,890	(152,016)	432,463	108,443
Non-Operating Income				
Change in Fair Market Value	388,300	5,580	112,640	270,080
Investment Income	438,940	3,459	274,282	161,199
Total Non-Operating Income	827,240	9,039	386,922	431,279
Change in Net Position	1,216,130	(142,977)	819,385	539,722
Beginning Net Position	7,864,531	570,130	2,235,237	5,059,164
Ending Net Position	\$ 9,080,661	\$ 427,153	\$ 3,054,622	\$ 5,598,886

See Accompanying Accountant’s Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For the Nine Months Ended March 31, 2016**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Operating Income											
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	121,277	149,649	42,343	54,842	149,099	620,354	860,024	163,449	34,932	7,628	33,131
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	131,000	-	-	-	-	-
Total Operating Income	121,277	149,649	42,343	54,842	149,099	751,354	860,024	163,449	34,932	7,628	33,131
Operating Expenses											
Claims Paid	90,092	104,377	29,959	26,239	259,771	427,433	418,253	148,354	30,935	2,887	83,982
O/S Liability adj.	10,583	(132,314)	(19,178)	52,216	59,540	175,831	(155,930)	66,947	29,691	36,099	(12,195)
ULAE	238	(8,031)	(1,176)	2,888	2,816	9,178	(11,809)	3,246	1,596	2,051	(847)
Consultants	-	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	12,367	12,327	3,813	9,416	17,153	31,613	95,372	25,934	7,651	1,485	7,025
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	113,280	(23,641)	13,418	90,759	339,280	644,055	345,886	244,481	69,873	42,522	77,965
Operating Income (Loss)	7,997	173,290	28,925	(35,917)	(190,181)	107,299	514,138	(81,032)	(34,941)	(34,894)	(44,834)
Non-Operating Income											
Change in Fair Market Value	4,348	9,901	1,833	4,014	10,485	13,970	80,641	14,133	6,379	1,335	2,982
Investment Income	2,242	5,460	1,514	2,635	5,901	9,144	48,559	8,676	3,858	817	1,854
Total Non-Operating Income	6,590	15,361	3,347	6,649	16,386	23,114	129,200	22,809	10,237	2,152	4,836
Change in Net Position	14,587	188,651	32,272	(29,268)	(173,795)	130,413	643,338	(58,223)	(24,704)	(32,742)	(39,998)
Beginning Net Position	(169,653)	74,561	43,717	160,582	235,834	(238,838)	2,068,839	351,187	352,734	92,488	117,047
Ending Net Position	\$ (155,066)	\$ 263,212	\$ 75,989	\$ 131,314	\$ 62,039	\$ (108,425)	\$ 2,712,177	\$ 292,964	\$ 328,030	\$ 59,746	\$ 77,049

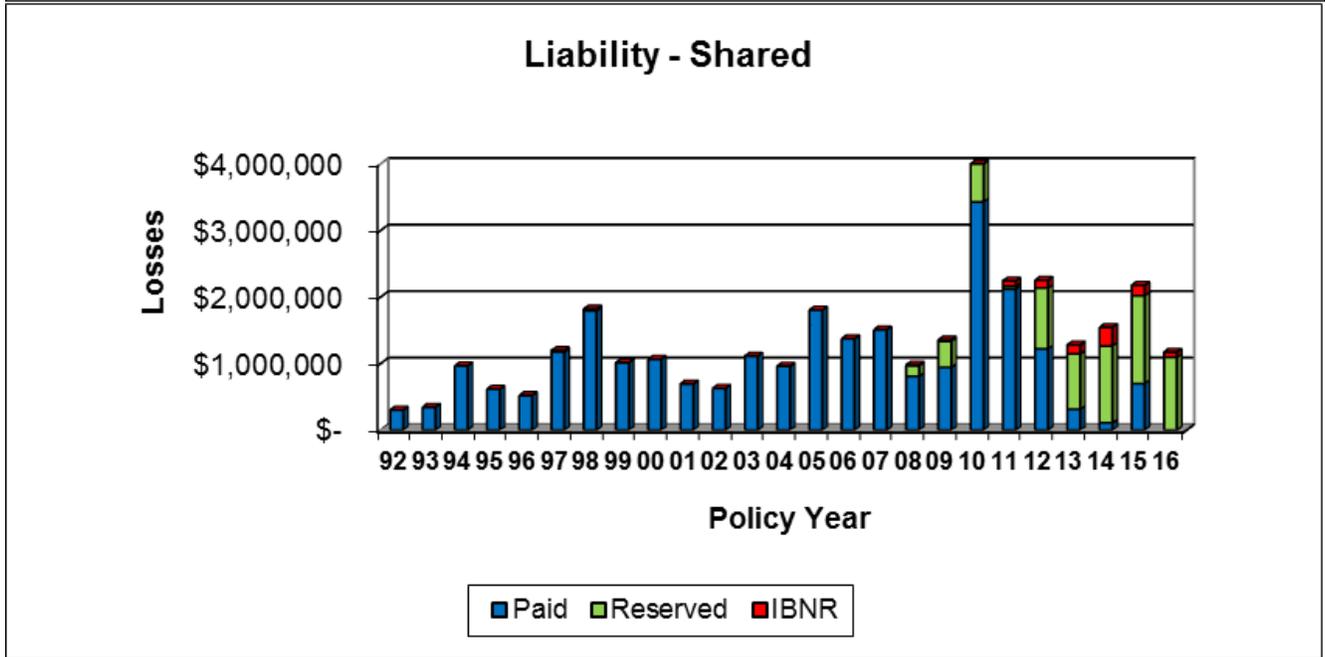
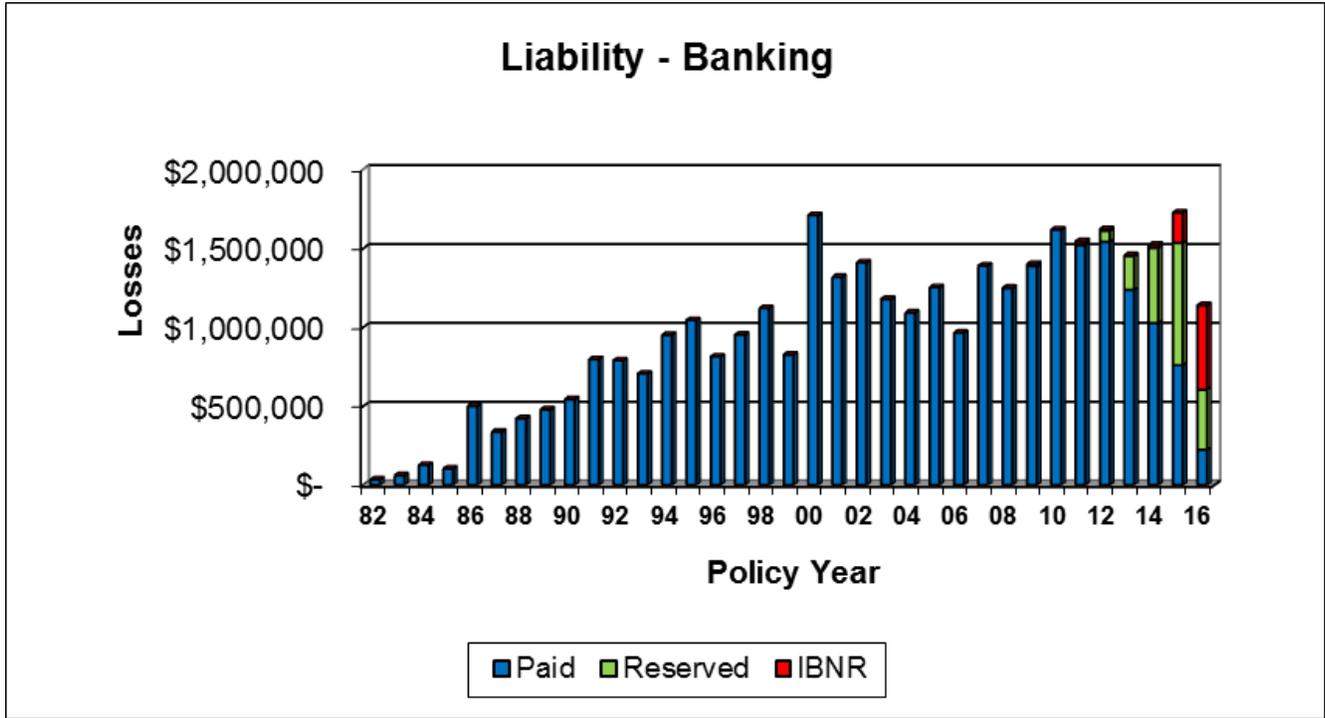
Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For the Nine Months Ended March 31, 2016

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Operating Income											
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	284,432	120,480	45,825	112,417	92,229	123,620	215,979	45,724	288,719	65,321	511,211
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	284,432	120,480	45,825	112,417	92,229	123,620	215,979	45,724	288,719	65,321	511,211
Operating Expenses											
Claims Paid	95,809	213,090	42,340	128,436	122,769	151,239	234,893	3,579	312,011	97,232	321,488
O/S Liability adj.	122,666	(107,258)	84,775	57,711	(3,834)	(158,552)	(80,755)	23,424	354,731	(99,017)	52,669
ULAE	6,741	(6,778)	4,745	2,997	(773)	(9,476)	(5,486)	1,275	19,397	(5,855)	1,702
Consultants	-	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	10,898	20,944	5,843	19,006	20,794	19,095	33,330	4,614	37,099	6,950	50,856
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	236,114	119,998	137,703	208,150	138,956	2,306	181,982	32,892	723,238	(690)	426,715
Operating Income (Loss)	48,318	482	(91,878)	(95,733)	(46,727)	121,314	33,997	12,832	(434,519)	66,011	84,496
Non-Operating Income											
Change in Fair Market Value	13,639	10,778	3,339	7,537	10,223	9,051	8,946	3,492	23,172	4,494	25,388
Investment Income	7,950	6,033	2,213	4,366	5,735	5,925	5,205	1,997	14,409	2,343	14,363
Total Non-Operating Income	21,589	16,811	5,552	11,903	15,958	14,976	14,151	5,489	37,581	6,837	39,751
Change in Net Position	69,907	17,293	(86,326)	(83,830)	(30,769)	136,290	48,148	18,321	(396,938)	72,848	124,247
Beginning Net Position	473,328	113,411	179,972	218,686	114,004	236,027	(372,851)	130,517	825,289	97,987	(45,704)
Ending Net Position	\$ 543,235	\$ 130,704	\$ 93,646	\$ 134,856	\$ 83,235	\$ 372,317	\$ (324,703)	\$ 148,838	\$ 428,351	\$ 170,835	\$ 78,543

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Reconciliation of Claims Liability by Program
As of March 31, 2016 and June 30, 2015**

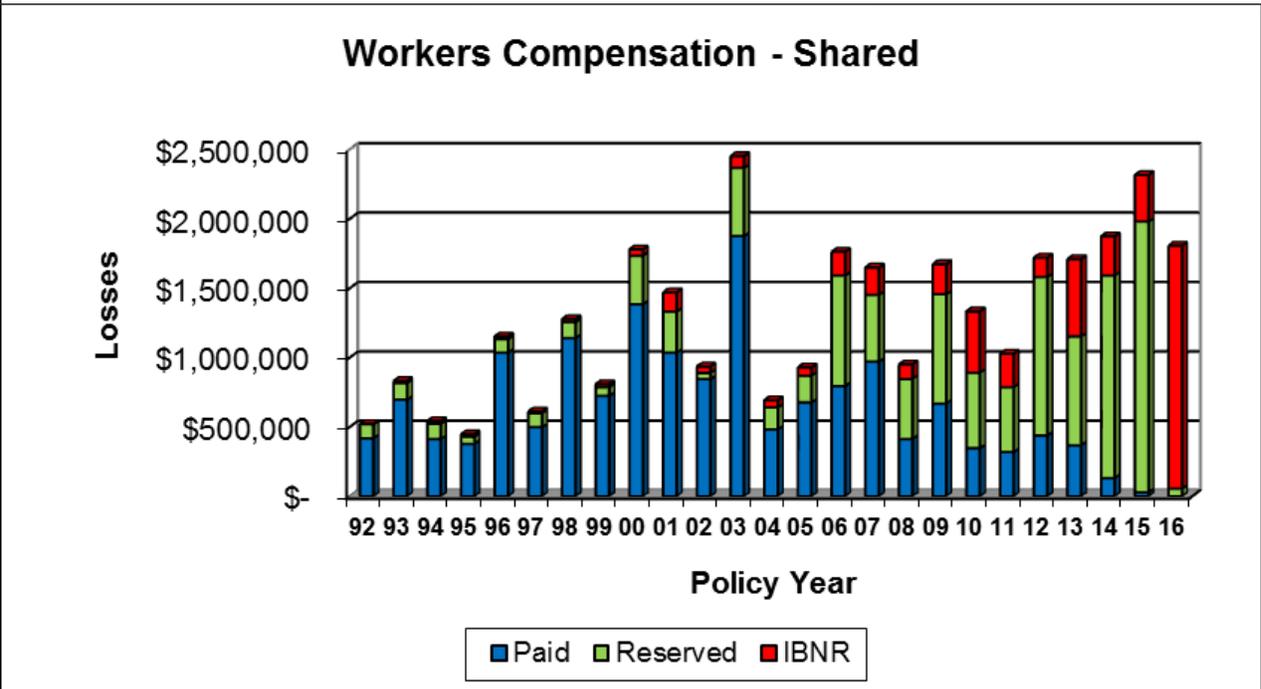
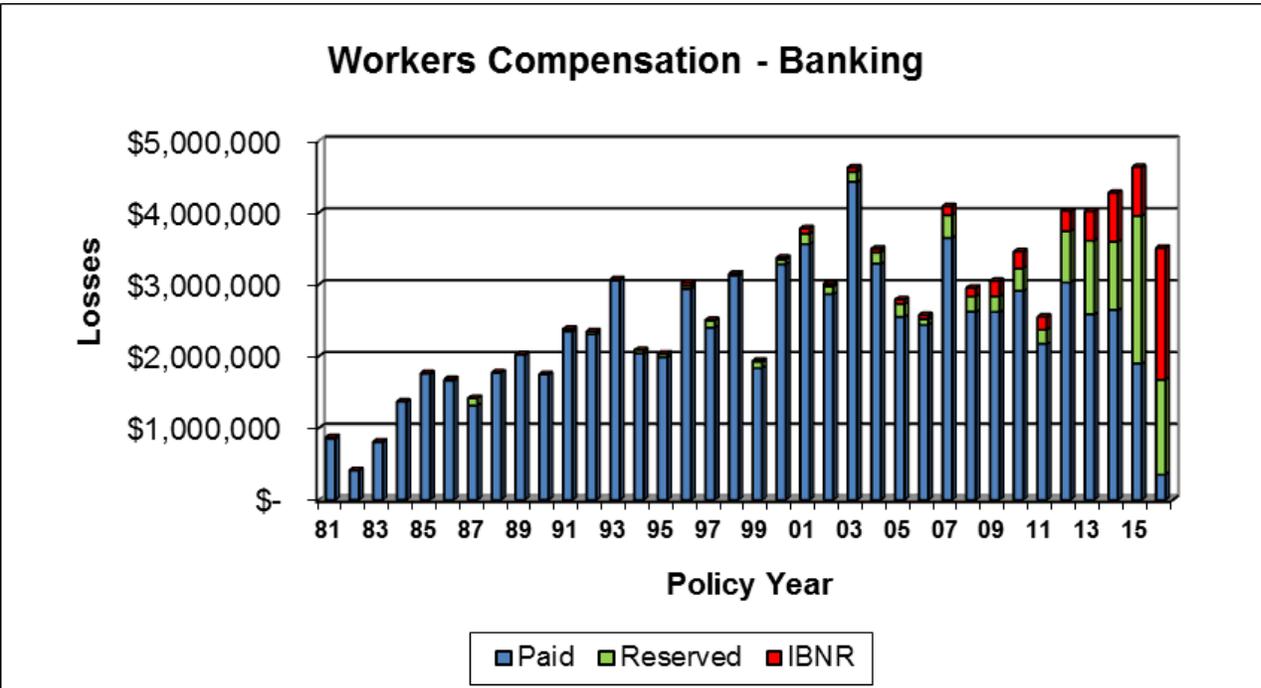
	Liability Banking 2016	Liability Shared Risk 2016	Total Liability Program		WC Banking 2016	WC Shared Risk 2016	Total WC Program		Totals	
			2016	2015			2016	2015	2016	2015
Unpaid claims and claim adjustment expenses at beginning of the fiscal year	\$ 3,082,750	\$ 7,176,220	\$ 10,258,970	\$ 8,621,108	\$ 14,427,176	\$ 16,060,015	\$ 30,487,191	\$ 27,805,982	\$ 40,746,161	\$ 36,427,090
Incurred claims and claim adjustment expenses:										
Provision for insured events of the current fiscal year	1,139,761	1,170,794	2,310,555	3,772,147	3,509,452	1,805,984	5,315,436	7,849,008	7,625,991	11,621,155
Increases (Decreases) in provision for insured events of prior fiscal years	(483,477)	342,981	(140,496)	131,709	193,564	23,408	216,972	(198,014)	76,476	(66,307)
Change in provision for ULAE in current year	-	-	-	-	8,641	43,387	52,028	(347,530)	52,028	(347,530)
Total incurred claims and claim adjustment expenses	656,284	1,513,775	2,170,059	3,903,856	3,711,657	1,872,779	5,584,436	7,303,463	7,754,495	11,207,318
Payments:										
Claims and claim adjustment expenses attributable to insured events of the current fiscal year	223,312	-	223,312	775,970	352,632	-	352,632	972,148	575,944	1,748,118
Claims and claim adjustment expenses attributable to insured events of prior fiscal years	798,441	872,571	1,671,012	1,490,024	2,992,535	838,676	3,831,211	3,650,106	5,502,223	5,140,130
Total Payments	1,021,753	872,571	1,894,324	2,265,994	3,345,167	838,676	4,183,843	4,622,254	6,078,167	6,888,248
Total unpaid claims and claim adjustment expenses at end of the fiscal year	\$ 2,717,281	\$ 7,817,424	\$ 10,534,705	\$ 10,258,970	\$ 14,793,666	\$ 17,094,118	\$ 31,887,784	\$ 30,487,191	\$ 42,422,489	\$ 40,746,161
Claims Liability	\$ 2,717,281	\$ 7,817,424	\$ 10,534,705	\$ 10,258,970	\$ 13,995,816	\$ 16,172,203	\$ 30,168,019	\$ 28,819,455	\$ 40,702,724	\$ 39,078,425
Claims ULAE	-	-	-	-	797,850	921,915	1,719,765	1,667,736	1,719,765	1,667,736
Total Claim Liabilities	\$ 2,717,281	\$ 7,817,424	\$ 10,534,705	\$ 10,258,970	\$ 14,793,666	\$ 17,094,118	\$ 31,887,784	\$ 30,487,191	\$ 42,422,489	\$ 40,746,161

Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of March 31, 2016



See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of March 31, 2016



See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2016

	Budget 2015-2016			YTD Expended 2015-2016			Remaining 2015-2016			
	Total	WC	Liab	Total	WC	Liab	Total \$	Total %	WC	Liab
ADMIN BUDGET										
Administrative Revenue										
41010 Administrative Deposit - See Note 1	\$ 1,320,429	\$ 922,691	\$ 397,738	\$ 559,027	\$ 260,723	\$ 298,304	\$ 761,402	58%	\$ 661,968	\$ 99,434
44030 Change in Fair Value - See Note 2	-	-	-	5,706	5,580	126	(5,706)		(5,580)	(126)
44040 Interest Income - See Note 2	-	-	-	3,836	3,459	377	(3,836)		(3,459)	(377)
44080 Risk Management Grants - See Note 3	-	-	-	152,449	152,449	-	(152,449)		(152,449)	-
XXXXX Member Identity Theft Protection	16,000	-	16,000	-	-	-	16,000	100%	-	16,000
Total Admin Revenue	\$ 1,336,429	\$ 922,691	\$ 413,738	\$ 721,018	\$ 422,211	\$ 298,807	\$ 615,411	46%	\$ 500,480	\$ 114,931
Administrative Expenses										
52101 Claims Audit	\$ 5,000	\$ -	\$ 5,000	\$ 5,945	\$ -	\$ 5,945	\$ (945)	-19%	\$ -	\$ (945)
52102 Financial Audit	26,100	13,050	13,050	26,100	13,050	13,050	-	0%	-	-
52103 Legal Services	10,000	3,000	7,000	5,075	1,608	3,467	4,925	49%	1,392	3,533
52104 Actuarial Services	11,800	5,000	6,800	9,300	4,650	4,650	2,500	21%	350	2,150
52106 JPA Accreditation	-	-	-	-	-	-	-		-	-
52107 Fidelity Bonds	2,200	1,100	1,100	2,182	449	1,733	18	1%	651	(633)
52109 Miscellaneous Consultants	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
Total Admin Expenses	\$ 60,100	\$ 24,650	\$ 35,450	\$ 48,602	\$ 19,757	\$ 28,845	\$ 11,498	19%	\$ 4,893	\$ 6,605
Safety Services										
52201 Outside Training	\$ 30,000	\$ 15,000	\$ 15,000	\$ 10,286	\$ 5,143	\$ 5,143	\$ 19,714	66%	\$ 9,857	\$ 9,857
52202 Risk Mgmt Comm Mtg Expense	1,500	750	750	64	32	32	1,436	96%	718	718
52203 Police Risk Mgmt Comm Svcs	7,900	3,950	3,950	7,168	3,584	3,584	732	9%	366	366
52204 On Site Monthly Fee	152,320	78,410	73,910	114,709	57,755	56,954	37,611	25%	20,655	16,956
52207 Seminars and PARMA	72,600	40,000	32,600	9,508	6,301	3,207	63,092	87%	33,699	29,393
52208 Police Risk Mgmt Manual	106,250	12,400	93,850	78,675	9,300	69,375	27,575	26%	3,100	24,475
52209 Safety Contingency	50,000	25,000	25,000	-	-	-	50,000	100%	25,000	25,000
52214 OCCUMED	18,000	18,000	-	13,500	13,500	-	4,500	25%	4,500	-
52215 Online Risk Management Services	14,000	7,000	7,000	9,450	4,725	4,725	4,550	33%	2,275	2,275
52217 Wellness Optional	15,072	15,072	-	1,318	1,180	138	13,754	91%	13,892	(138)
54200 Safety Grant Fund - See Note 3	-	-	-	97,063	97,063	-	(97,063)		(97,063)	-
Total Safety Services Expenses	\$ 467,642	\$ 215,582	\$ 252,060	\$ 341,741	\$ 198,583	\$ 143,158	\$ 125,901	27%	\$ 16,999	\$ 108,902

Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2016

	Budget 2015-2016			YTD Expended 2015-2016			Remaining 2015-2016			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
ADMIN BUDGET CONTINUED										
Claims Administration										
52302 Claims Administration Fee	\$ 49,500	\$ 29,700	\$ 19,800	\$ 50,600	\$ 29,700	\$ 20,900	\$ (1,100)	-2%	\$ -	\$ (1,100)
52304 State Funding/Fraud Assessment	160,000	160,000	-	191,383	191,383	-	(31,383)	-20%	(31,383)	-
Total Claims Admin Expenses	\$ 209,500	\$ 189,700	\$ 19,800	\$ 241,983	\$ 221,083	\$ 20,900	\$ (32,483)	-16%	\$ (31,383)	\$ (1,100)
Program Administration										
52401 Program Administration Fee	\$ 291,720	\$ 132,600	\$ 159,120	\$ 218,791	\$ 98,456	\$ 120,335	\$ 72,929	25%	\$ 34,144	\$ 38,785
52403 Accounting Services	65,650	32,825	32,825	49,236	24,618	24,618	16,414	25%	8,207	8,207
Total Program Admin Expenses	\$ 357,370	\$ 165,425	\$ 191,945	\$ 268,027	\$ 123,074	\$ 144,953	\$ 89,343	25%	\$ 42,351	\$ 46,992
Board Expenses										
52501 Executive Committee	\$ 3,000	\$ 1,500	\$ 1,500	\$ 252	\$ 126	\$ 126	\$ 2,748	92%	\$ 1,374	\$ 1,374
52502 Executive Committee Member Travel	3,000	1,500	1,500	1,494	747	747	1,506	50%	753	753
52503 Board of Directors Meetings (includes Travel)	6,000	3,000	3,000	1,278	639	639	4,722	79%	2,361	2,361
XXXX Board of Directors Long Range Planning Session	2,000	1,000	1,000	-	-	-	2,000	100%	1,000	1,000
52504 Association Memberships	4,000	2,000	2,000	2,254	1,127	1,127	1,746	44%	873	873
Total Board Expenses	\$ 18,000	\$ 9,000	\$ 9,000	\$ 5,278	\$ 2,639	\$ 2,639	\$ 12,722	71%	\$ 6,361	\$ 6,361
Other Administration Expenses - Not identified with above budget line items										
52000 Administrative Expense	\$ -	\$ -	\$ -	\$ 104	\$ 52	\$ 52	\$ (104)		\$ (52)	\$ (52)
52900 Member Identity Theft Protection	16,000	-	16,000	11,470	-	11,470	4,530	28%	-	4,530
Total Other Admin	\$ 16,000	\$ -	\$ 16,000	\$ 11,574	\$ 52	\$ 11,522	\$ 4,426	28%	\$ (52)	\$ 4,478
Total Admin Expenses	\$ 1,128,612	\$ 604,357	\$ 524,255	\$ 917,205	\$ 565,188	\$ 352,017	\$ 211,407	19%	\$ 39,169	\$ 172,238
TOTAL ADMIN REVENUE OVER EXPENSES	\$ 207,817	\$ 318,334	\$ (110,517)	\$ (196,187)	\$ (142,977)	\$ (53,210)	\$ 404,004		\$ 461,311	\$ (57,307)

Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2016

	Budget 2015-2016			YTD Expended 2015-2016			Remaining 2015-2016			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
BANKING LAYER BUDGET										
Banking Layer Revenue										
41020 Banking Layer Deposit - See Note 1	\$ 7,379,792	\$ 5,523,578	\$ 1,856,214	\$ 5,534,847	\$ 4,142,685	\$ 1,392,162	\$ 1,844,945	25%	\$ 1,380,893	\$ 464,052
44020 CJPRMA Refund Transfer - See Note 4	(251,186)	-	(251,186)	-	-	-	(251,186)	100%	-	(251,186)
44030 Change in Fair Value - See Note 2	-	-	-	361,332	270,080	91,252	(361,332)		(270,080)	(91,252)
44040 Interest Income - See Note 2	-	-	-	210,610	161,199	49,411	(210,610)		(161,199)	(49,411)
44010 Other Income	-	-	-	131,000	131,000	-	(131,000)		(131,000)	-
Total Banking Layer Revenue	\$ 7,128,606	\$ 5,523,578	\$ 1,605,028	\$ 6,237,789	\$ 4,704,964	\$ 1,532,825	\$ 890,817	12%	\$ 818,614	\$ 72,203
Banking Layer Expenses										
51100 Claims Expense - See Note 5	\$ 6,642,000	\$ 5,108,000	\$ 1,534,000	\$ 4,084,200	\$ 3,345,168	\$ 739,032	\$ 2,557,800	39%	\$ 1,762,832	\$ 794,968
51135 Claims Admin - Liability - See Note 5	-	-	-	282,722	-	282,722	(282,722)		-	(282,722)
51400 OS Liability Adjustment - See Note 5	-	-	-	(7,618)	357,850	(365,468)	7,618		(357,850)	365,468
51800 ULAE Adjustment - See Note 5	-	-	-	8,639	8,639	-	(8,639)		(8,639)	-
52300 Claims Admin - Monthly WC Only - See Note 5	545,361	545,361	-	453,585	453,585	-	91,776	17%	91,776	-
Total Banking Layer Expenses	\$ 7,187,361	\$ 5,653,361	\$ 1,534,000	\$ 4,821,528	\$ 4,165,242	\$ 656,286	\$ 2,365,833	33%	\$ 1,488,119	\$ 877,714
TOTAL BANKING REVENUE OVER EXPENSES	\$ (58,755)	\$ (129,783)	\$ 71,028	\$ 1,416,261	\$ 539,722	\$ 876,539	\$ (1,475,016)		\$ (669,505)	\$ (805,511)

Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2016

	Budget 2015-2016			YTD Expended 2015-2016			Remaining 2015-2016			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
SHARED RISK LAYER BUDGET										
Shared Layer Revenue										
41030 Shared Risk Layer Deposit - See Note 1	\$ 4,451,969	\$ 2,969,071	\$ 1,482,898	\$ 3,338,977	\$ 2,226,803	\$ 1,112,174	\$ 1,112,992	25%	\$ 742,268	\$ 370,724
41040 Excess Deposit/Premium - See Note 1	2,072,421	1,197,421	875,000	1,538,635	898,066	640,569	533,786	26%	299,355	234,431
44020 Excess Insurance Refund - See Note 4	-	-	-	274,337	-	274,337	(274,337)		-	(274,337)
44030 Change in Fair Value	-	-	-	183,463	112,640	70,823	(183,463)		(112,640)	(70,823)
44040 Interest Income	-	-	-	343,210	274,282	68,928	(343,210)		(274,282)	(68,928)
44060 Property Premium - See Note 1	850,000	-	850,000	716,058	-	716,058	133,942	16%	-	133,942
44070 Crime Premium - See Note 1	26,000	-	26,000	18,454	-	18,454	7,546	29%	-	7,546
Total Shared Layer Revenue	<u>\$ 7,400,390</u>	<u>\$ 4,166,492</u>	<u>\$ 3,233,898</u>	<u>\$ 6,413,134</u>	<u>\$ 3,511,791</u>	<u>\$ 2,901,343</u>	<u>\$ 987,256</u>	<u>13%</u>	<u>\$ 654,701</u>	<u>\$ 332,555</u>
Shared Layer Expenses										
51100 Claims Expense	\$ 4,060,000	\$ 2,684,000	\$ 1,376,000	\$ 3,382,529	\$ 1,870,124	\$ 1,512,405	\$ 677,471	17%	\$ 813,876	\$ (136,405)
54100 Excess Deposit/Premium Exp - See Note 6	2,072,421	1,197,421	875,000	1,517,450	822,282	695,168	554,971	27%	375,139	179,832
54150 Member Property Coverage - See Note 6	850,000	-	850,000	717,642	-	717,642	132,358	16%	-	132,358
54150 Member Crime Coverage - See Note 6	26,000	-	26,000	18,454	-	18,454	7,546	29%	-	7,546
Total Shared Layer Expenses	<u>\$ 7,008,421</u>	<u>\$ 3,881,421</u>	<u>\$ 3,127,000</u>	<u>\$ 5,636,075</u>	<u>\$ 2,692,406</u>	<u>\$ 2,943,669</u>	<u>\$ 1,372,346</u>	<u>20%</u>	<u>\$ 1,189,015</u>	<u>\$ 183,331</u>
TOTAL SHARED REVENUE OVER EXPENSES	\$ 391,969	\$ 285,071	\$ 106,898	\$ 777,059	\$ 819,385	\$ (42,326)	\$ (385,090)		\$ (534,314)	\$ 149,224
TOTAL INCOME/(EXPENSE)	\$ 541,031	\$ 473,622	\$ 67,409	\$ 1,997,133	\$ 1,216,130	\$ 781,003	\$ (1,456,102)		\$ (742,508)	\$ (713,594)

Northern California Cities Self Insurance Fund
Notes to Budget to Actual
As of March 31, 2016

1. Revenue Recognition

The budget presents revenue to be earned during the entire fiscal year. In accordance with the accrual basis of accounting, the YTD Expended columns show only the amount earned by the organization, year-to-date.

2. Investment Income

No budget is developed for the Change in Fair Value and Interest Income amounts, as it is difficult to predict the yield on the organization's portfolio.

3. Risk Management Grants

Individual members have elected to have amounts withheld from past refunds to fund risk management specific to their City. There is no budget for this income as it will be used for individual members' risk management, not for the organization as a whole. Similarly, there is no budget for expenses as expenditures are at the discretion of applicable members.

4. CJPRMA Refund

For budgeting purposes, the CJPRMA refund is recorded in the year following its approval. In accordance with the accrual basis of accounting, the refund to the organization is recorded on the books in the period it was declared.

5. Claims Expenses

Claims related expenses are budgeted based on the estimated claims expense for the year. Claims related expenses are recorded on the books in several additional categories. Review of the budget to actual performance of claims related items should take this into consideration.

6. Insurance Expense Recognition

The budget presents excess and other insurance expense based on the policy fee paid for entire fiscal year. In accordance with the accrual basis of accounting, the YTD Expended columns show only the portion of the policy used by the organization, year-to-date. The remainder of the policy fee paid, but not used to date is recorded in Prepaid Expenses on the Statement of Net Position, as applicable.

**Northern California Cities Self Insurance Fund
Safety Grant Historic Usage Report
As of March 31, 2016**

Member	ADA Grants	Risk Management Grants elected to be retained in WC admin by members from their WC shared refund						Total funds available	Total	Funds Available
	Declared in FY 2009 Board Meeting 4/24/2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2009 - FY 2014 for ADA grants and Risk Management Grants	Disbursements Paid through Last Update	
Anderson	\$ 6,496.00	\$ 8,039.00	\$ 7,650.00	\$ 7,540.00	\$ 7,451.00	\$ 3,860.00	\$ -	\$ 41,036.00	\$ 31,355.00	\$ 9,681.00
Auburn	6,397.00	-	-	8,098.00	-	-	-	\$ 14,495.00	6,397.00	8,098.00
Colusa	6,258.00	-	-	5,817.00	5,662.00	-	-	\$ 17,737.00	17,737.00	-
Corning	6,157.00	6,149.00	5,788.00	5,678.00	-	-	-	\$ 23,772.00	23,772.00	-
Dixon	6,592.00	-	-	-	10,379.00	-	10,602.00	\$ 27,573.00	11,762.47	15,810.53
Elk Grove	-	-	-	-	-	-	-	\$ -	-	-
O	16,732.00	62,977.00	-	61,737.00	61,566.00	32,328.00	57,693.00	\$ 293,033.00	245,721.00	47,312.00
Galt	7,613.00	14,375.00	14,135.00	14,171.00	14,153.00	11,310.00	16,586.00	\$ 92,343.00	84,412.00	7,931.00
Gridley	6,144.00	6,391.00	-	6,507.00	6,476.00	5,152.00	6,614.00	\$ 37,284.00	6,144.00	31,140.00
Ione	-	-	-	-	-	514.00	-	\$ 514.00	-	514.00
Jackson	5,627.00	3,510.00	3,487.00	-	-	-	4,285.00	\$ 16,909.00	5,500.00	11,409.00
Lincoln	6,303.00	8,638.00	10,028.00	-	10,854.00	-	10,078.00	\$ 45,901.00	24,969.00	20,932.00
Marysville	6,758.00	-	-	-	-	-	-	\$ 6,758.00	731.00	6,027.00
Nevada City	5,665.00	-	-	-	3,618.00	1,896.00	4,275.00	\$ 15,454.00	5,665.00	9,789.00
Oroville	7,633.00	-	-	-	-	-	12,309.00	\$ 19,942.00	17,412.50	2,529.50
Placerville	6,883.00	-	-	-	-	9,048.00	-	\$ 15,931.00	6,883.00	9,048.00
Paradise	7,182.00	-	-	-	-	-	-	\$ 7,182.00	7,182.00	-
Red Bluff	7,339.00	12,860.00	12,493.00	12,290.00	-	-	-	\$ 44,982.00	44,982.00	-
Rio Vista	5,818.00	-	4,770.00	4,766.00	-	3,759.00	-	\$ 19,113.00	15,602.50	3,510.50
Rocklin	9,178.00	24,019.00	25,254.00	25,419.00	25,476.00	20,260.00	22,851.00	\$ 152,457.00	110,451.00	42,006.00
Willows	5,856.00	4,618.00	4,412.00	-	-	3,405.00	7,156.00	\$ 25,447.00	25,448.00	(1.00)
Yuba City	8,607.00	-	-	22,184.00	-	-	-	\$ 30,791.00	30,791.00	-
	\$ 145,238.00	\$ 151,576.00	\$ 88,017.00	\$ 174,207.00	\$ 145,635.00	\$ 91,532.00	\$ 152,449.00	\$ 948,654.00	\$ 722,917.47	\$ 225,736.53



Agenda Item I.2.

BUDGET TO ACTUAL AS OF MARCH 31, 2016

INFORMATION ITEM

ISSUE: Members have asked for this item to be reviewed at each meeting to ensure that NCCSIF is on track. They have requested that the Program Administrators discuss any items pertaining to the budget, updating members on the status of the current budget-to-actual.

NCCSIF Administrative expenses year-to-date are currently on track with the FY 15/16 Budget. The one exception is the annual State assessment of the Workers' Compensation Program. The assessment was \$191,383 versus the budgeted amount of \$160,000 due to higher than expected outstanding liabilities, upon which the assessment is based.

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: None.

ATTACHMENT(S): Please refer to pages 19-23 of the Quarterly Financial Report for Period Ending March 31, 2016 - Budget to Actual as of March 31, 2016



CONFLICT OF INTEREST CODE

ACTION ITEM

ISSUE: The NCCSIF Board of Directors is asked to review and approve the Conflict of Interest Code every even-numbered year, then authorize sending the Multi-County Agenda Biennial Notice to the California Fair Political Practices Commission (FPPC) advising whether or not there are updates. This year no updates to the Code are necessary.

FISCAL IMPACT: None.

RECOMMENDATION: Approve the 2016 Conflict of Interest Code as presented, with no changes, and authorize the President to sign and return the Multi-County Agenda Biennial Notice to the FPPC.

BACKGROUND: NCCSIF's Conflict of Interest Code was last updated in 2014. The Multi-County Agenda Biennial Notice to the FPPC must be submitted every even-numbered year.

ATTACHMENTS:

1. Draft 2016 Conflict of Interest Code for NCCSIF
2. 2016 Multi-County Agenda Biennial Notice

**CONFLICT-OF-INTEREST CODE FOR THE
NORTHERN CALIFORNIA CITIES SELF-INSURANCE FUND**

The Political Reform Act (Government Code Section 81000, et seq.) requires state and local government agencies to adopt and promulgate conflict-of-interest codes. The Fair Political Practices Commission has adopted a regulation (2 California Code of Regulations Section 18730) that contains the terms of a standard conflict-of-interest code, which can be incorporated by reference in an agency's code. After public notice and hearing, the standard code may be amended by the Fair Political Practices Commission to conform to amendments in the Political Reform Act. Therefore, the terms of 2 California Code of Regulations Section 18730 and any amendments to it duly adopted by the Fair Political Practices Commission are hereby incorporated by reference. This regulation and the attached Appendices, designating positions and establishing disclosure categories, shall constitute the conflict-of-interest code of the **Northern California Cities Self-Insurance Fund (NCCSIF)**.

Individuals holding designated positions shall file their statements of economic interests with the **NCCSIF**, which will make the statements available for public inspection and reproduction. (Gov. Code Sec. 81008.) Upon receipt of the statements, the **NCCSIF** shall make and retain copies and forward the originals to the **Fair Political Practices Commission**. All original statements will be retained by the **Fair Political Practices Commission**.

**Appendix A
Designated Positions**

<u>Designated Position</u>	<u>Assigned Disclosure Categories</u>
Program Administrator	1, 2, 3, 4, 5
Claims Administrator	1, 2, 3, 4, 5
Board Counsel	1, 2, 3, 4, 5
Auditor	1, 2, 3, 4, 5
Risk Management Committee Members (excluding those who are also Board Members or Alternate Board Members)	2
Consultants/New Positions	*

Note: The positions of Program Administrator, Claims Administrator, Board Counsel, and Auditor are filled by outside consultants, but act in a staff capacity.

*Consultants/new positions are included in the list of designated positions and shall disclose pursuant to the broadest disclosure category in the code, subject to the following limitation:

The President may determine in writing that a particular consultant or new position, although a "designated position," is hired to perform a range of duties that is limited in scope and thus is not required to fully comply with the disclosure requirements in this section. Such determination shall include a description of the consultant's or new position's duties and, based upon that description, a statement of the extent of disclosure requirements. The President's determination is a public record and shall be retained for public inspection in the same manner and location as this conflict-of-interest code (Gov. Code Section 81008).

The following positions are not covered by the conflict-of-interest code because the positions manage public investments. Individuals holding such positions must file under Government Code Section 87200 and are listed for information purposes only:

- Members of the Board of Directors
- Alternate Members of the Board of Directors
- Treasurer
- Consultants who manage public investments

An individual holding the one of the above listed positions may contact the Fair Political Practices Commission for assistance or written advice regarding their filing obligations if they believe their position has been categorized incorrectly. The Fair Political Practices Commission makes the final determination whether a position is covered by section 87200.

Appendix B

Disclosure Categories

Designated positions must disclose pursuant to the categories below:

1. Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), from sources of the type that contract with NCCSIF to supply goods, services, materials, or supplies.
2. Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), from sources that are engaged in the performance of work or services of the type utilized by NCCSIF, including insurance companies, carriers, holding companies, underwriters, brokers, solicitors, agents, adjusters, claims managers, and actuaries.
3. Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), from sources that have filed a claim or have a claim pending that are reviewed and administered by NCCSIF.
4. Interests in real property located within NCCSIF's jurisdiction of the type purchased or leased by NCCSIF for its use.
5. Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), which are financial institutions including banks, savings and loan associations and credit unions.

2016 Multi-County Agency Biennial Notice

Name of Agency: _____

Mailing Address: _____

Contact Person: _____ Phone No. _____

Email: _____ Alternate Email: _____

Counties Served: _____

No. of Employees: _____ No. of Form 700 Filers: _____

Accurate disclosure is essential to monitor whether officials have conflicts of interest and to help ensure public trust in government. The biennial review examines current programs to ensure that the agency's code includes disclosure by those agency officials who make or participate in making governmental decisions.

Please identify which statement accurately describes your agency's status.

- This agency has reviewed its conflict of interest code. The current code designates all positions which make or participate in making governmental decisions. The designated positions are assigned accurate disclosure categories that relate to the job duties of the respective positions. The code incorporates FPPC regulation 18730 so that all relevant Government Code Sections are referenced.
- This agency has reviewed its conflict of interest code and has determined that an amendment is necessary. An amendment may include the following:
 - New positions which involve the making or participating in the making of decisions which may foreseeably have a material impact on a financial interest.
 - Current designated positions need renaming or deletion.
 - Statutorily required provisions of the code need to be addressed.
 - Disclosure categories need revision.

Verification (to be completed if no amendment is required)

This multi-county agency's code accurately designates all positions that make or participate in the making of governmental decisions. The disclosure assigned to those positions accurately requires that all investments, business positions, interests in real property, and sources of income that may foreseeably be affected materially by the decisions made by those holding designated positions are reported. The code includes all other provisions required by Government Code Section 87302.

Signature of Chief Executive Officer

Date

All multi-county agencies must complete and return this notice, including those agencies whose codes are currently under review. Please return this notice no later than **October 3, 2016** to the FPPC at biennialnotice@fppc.ca.gov or 428 J Street, Suite 620, Sacramento, California, 95814.



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 9, 2016

Agenda Item J.2.a.

FY 16/17 NCCSIF LIABILITY MEMORANDUM OF COVERAGE

ACTION ITEM

ISSUE: The Board annually reviews and approves the Liability Memorandum of Coverage (MOC). For FY 16/17 there is one change to the sole endorsement to the NCCSIF MOC, deleting the City of Lincoln from the list of members provided limited transit coverage. The City has transferred its transit operations to Placer County, with the exception of two drivers provided liability coverage by the County.

There are no changes to the excess Memorandum of Coverage provided by the California Joint Powers Risk Management Authority (CJPRMA).

RECOMMENDATION: Review and approve the 16/17 NCCSIF Liability Memorandum of Coverage.

FISCAL IMPACT: None.

BACKGROUND: NCCSIF annually reviews and approves the Liability Memorandum of Coverage (MOC), including any recommended changes based on member feedback and/or changes made to the excess MOC provided by CJPRMA.

ATTACHMENT(S): Draft 16/17 Liability MOC with tracked changes

LIABILITY

UNDERLYING MEMORANDUM OF COVERAGE

The Northern California Cities Self Insurance Fund (hereinafter called NCCSIF) is an intergovernmental agency, risk sharing, joint powers authority, duly formed pursuant to California Government Code Sections 6500-6512, and other provisions of law.

This Memorandum of Coverage is a contract between the NCCSIF and its Members which sets forth certain duties, responsibilities and obligations of each party. This Memorandum of Coverage is not an insurance policy or document, and is not necessarily subject to the particular rules of law which apply to an insurance policy or to interpretation of insurance policies or insurance related documents.

1. COVERAGE AGREEMENT

In consideration of the payment of the required deposit and subject to all the terms of this Memorandum of Coverage, NCCSIF agrees to pay on behalf of the Member a Loss resulting from any occurrence covered by the terms of the California Joint Powers Risk Management Authority (CJPRMA) Memorandum of Coverage effective for the Coverage Period under Item 3 of the Declarations to this Memorandum, except for the Limits of Liability and defense provisions and as amended within this Memorandum or by endorsement. The coverage afforded by this Memorandum shall be primary unless Other Insurance is applicable.

2. LIMIT OF LIABILITY

The Limit of Liability applicable to this Memorandum is as stated under Item 7 of the Declarations.

In the event of a coverage dispute, under no circumstances shall the NCCSIF be liable for consequential damages, “bad faith” damages, or any sums beyond the amounts due under CJPRMA Memorandum of Coverage Section I – Coverages, plus interest at the same rate as NCCSIF earned on investments for the time period involved.

3. EXCLUSIONS

A. Exclusions No. 25 and No. 36, dealing with Transit Systems, of the CJPRMA Memorandum of Coverage do not apply to this Memorandum of Coverage.

B. Exclusion No. 22 of the CJPRMA Memorandum of Coverage does not apply under this Memorandum to inverse condemnation liability arising from accidentally caused physical injury to or destruction of tangible property, including all resulting loss of use of such property, for which the covered party may be legally responsible.

C. As stated under “Covered Party” definition, coverage does not apply to loss resulting from any employee or volunteer who has five or more than five violation points as valued and enumerated on the Department of Motor Vehicles Negligent Operator Count sheet within the three years immediately preceding the loss.

However, this exclusion shall apply to the covered employee or volunteer only, and not the vicarious liability of the Member, except that if the Member knowingly permits a covered employee or volunteer to operate after accumulating five or more violation points, this exclusion applies to the Member as well.

4. DEFINITIONS

The conditions of this Memorandum of Coverage shall be applied as if the definitions of words listed below had been included with the word or words each time they appear in this Memorandum.

COVERED PARTY:

(a) A member entity of NCCSIF. This includes all entities named in the Declarations page, including any and all commissions, agencies, districts, authorities, boards (including the governing board) or similar entities coming under the entity's direction or control, or for which the entity's board members sit as the governing body, except a hospital board or commission, regardless of how it is denominated.

(b) Any person or entity identified as a covered party holding a certificate of coverage duly issued by the Authority, for occurrences during the coverage period identified in the certificate of coverage; if a particular activity is identified in the certificate of coverage, the person or entity is a covered party only for occurrences arising out of the described activity.

(c) Any person who is an official, employee or volunteer of a person or entity covered by (a) or (b) herein, whether or not compensated, while acting in an official capacity for or on behalf of such person or entity, including while acting on any commission, regardless of how such body is denominated. Covered Party shall not include any person whose conduct is not within the course and scope of his or her employment or office with the covered party at the time of the act or acts that give rise to liability.

(d) With respect to any automobile owned or leased by a covered party (described in (a) or (b) above), or loaned to or hired for use by or on behalf of the covered party, any person, while using such automobile, and any person or organization legally responsible for the use thereof, provided the actual use is with the express permission of the covered party, but this protection does not apply to the an covered party as respects:

- 1) any employee or volunteer who has five or more than five violation points, as valued and enumerated on the Department of Motor Vehicles Negligent Operator Count sheet within the three years immediately preceding the "loss."
- 2) any person or organization, or any agent or employee thereof, operating an automobile sales agency, repair shop, service station, storage garage or public parking place, with respect to an occurrence arising out of the operation thereof; or
- 3) the owner or any lessee, other than the covered party, of any automobile hired by or loaned to the covered party or to any agent or employee of such owner or lessee.

This agreement does not provide uninsured or underinsured motorist coverage.

LOSS: The total of all defense costs incurred by the covered parties and all damages for which the covered parties are liable either by adjudication or by compromise with the written consent of NCCSIF, after making proper deduction for all recoveries and salvages, arising from an occurrence to which this coverage applies. Loss does not include attorneys' fees or costs awarded to the prevailing party in a suit except where such attorneys' fees or costs are attributable to a claim for damages covered by this Memorandum.

Additionally, for any claim or suit seeking damages that would be potentially covered by this Memorandum of Coverage but for the operation of an Exclusion, NCCSIF shall, upon request, include within the definition of loss, damages for which the covered parties are liable either by adjudication or by compromise up to the limit of coverage in the Member City's Banking Layer shown on the Declarations.

5. OTHER INSURANCE or COVERAGE

The coverage afforded by this Memorandum shall be excess over any other valid and collectible insurance or coverage available to the Member City and applicable to any part of the ultimate net loss, whether such other

insurance or coverage is stated to be primary, excess, contingent or otherwise, unless such other insurance or coverage specifically applies as excess insurance or coverage over the limits provided in this Memorandum of Coverage.

6. NOTICE OF OCCURRENCE

Upon the happening of any occurrence likely to involve NCCSIF under this Memorandum, the Member shall give notice, either written or oral, as soon as practicable to the Claims Administrator of NCCSIF as listed in Item 10 of the Declarations. Such notice shall contain particulars sufficient to identify the Member and fullest information obtainable at the time. If legal proceedings are begun, the Member shall forward to the NCCSIF Claims Administrator each paper therein, or a copy thereof, received by the

Member or the Member's representative, together with copies of reports or investigations with respect to such claim proceedings.

7. DEFENSE

NCCSIF shall assume charge of the investigation, settlement or defense of any claims made, or suits brought, or proceedings instituted against the Member that in the opinion of NCCSIF may create liability on the part of NCCSIF under the terms of this Memorandum of Coverage.

Additionally, for any claim or suit seeking Damages that would be potentially covered by this Memorandum of Coverage but for the operation of Exclusion, NCCSIF shall, upon request, reimburse the Member's cost of defense of the claim, up to the limit of coverage in the Member's Banking Layer shown in the Declarations. This supplemental defense cost coverage shall not apply to coverage in the pooled risk sharing layer shown in the Declarations.

8. PAYMENT OF LOSS

Upon final determination of Loss, NCCSIF will promptly pay on behalf of the Member the amount of Loss falling within the terms of this Memorandum of Coverage.

9. SUBROGATION

In the event of any payment under this Memorandum of Coverage, NCCSIF will be subrogated to all the Member City's rights of recovery against any person or organization and NCCSIF shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights.

The amount recovered as subrogation shall be apportioned in the inverse order of payment of the Loss to the extent of the actual payment. The expenses of all such recovery proceedings shall be apportioned in the ratio of the respective recoveries.

10. CANCELLATION

This Memorandum of Coverage may be canceled in accordance with the terms of the JPA Agreement and Bylaws of NCCSIF.

11. ARBITRATION OF COVERAGE DISPUTES

COVERAGE DETERMINATIONS

The Claims Committee shall make the initial determination whether to deny coverage on all or part of a claim, or to reserve the Authority's right to deny coverage on all or part of a claim, if a loss subsequently exceeds the retained limit.

A decision by the Claims Committee to deny coverage can be appealed to the Board of Directors. Notice of such appeal shall be submitted in writing within thirty (30) calendar days of the date of the Claims Committee's written notice of decision.

The appeal shall be considered by the Board of Directors at the next regular or special meeting following receipt of the written appeal; if the appeal is received too late for inclusion in the agenda packet, it can be postponed to the next following Board meeting. The Program Administrator in conjunction with the Claims Committee and the covered party will have the right to submit written materials and present oral argument to the Board, subject to reasonable time constraints. Any dispute concerning a decision by the Board to deny coverage for all or part of a claim shall not be subject to any court action, but may instead be submitted to binding arbitration in accordance with the procedures set forth below. Notice of a request for binding arbitration by the covered party must be submitted within thirty (30) calendar days from the date of the noticed decision by the Board of Directors.

Under no circumstances shall the NCCSIF be liable for consequential damages, "bad faith" damages, or any sums beyond the amounts due under CJPRMA Memorandum of Coverage Section I – Coverages, plus interest at the same rate as NCCSIF earned on investments for the time period involved.

(a) ARBITRATION PROCEDURES FOR RESOLVING DISPUTES

1) Selection of Arbitrators:

If an appeal of a Board decision is submitted to arbitration, each side shall, within ten (10) calendar days, select one (1) arbitrator and submit his or her name in writing to the other side. Within ten (10) calendar days after their selection, these two arbitrators shall select a third independent arbitrator. If the two sides cannot agree on the selection of the third arbitrator within ten (10) calendar days, either side may petition the Sacramento County Superior Court for the appointment of the third arbitrator pursuant to the provisions of section 1281.6 of the California Code of Civil Procedure. The third arbitrator shall be an attorney and preside as the Chairperson of the arbitration panel. No arbitrator shall be employed or affiliated with the Authority or the covered party or parties.

The arbitration hearing shall commence within forty-five (45) calendar days from the date of the selection of the Chairperson, unless both sides agree to an extension. Each side shall pay the cost of its selected arbitrator and one-half of the cost of the third selected arbitrator. In addition, each side shall be responsible for its own cost and expense of arbitration.

Except for notification of appointment and as provided in the California Code of Civil Procedure, there shall be no communication between either side and the arbitrator(s) relating to the subject of the arbitration other than at oral hearings.

2) Discovery

The procedures set forth in Code of Civil Procedure section 1283.05 relating to depositions and discovery shall apply to any arbitration pursuant to this paragraph (b).

3) Testimony Under Oath

The testimony of witnesses shall be given under oath.

4) Length of Hearing

The panel will endeavor to confine the length of the hearing to two (2) days. A decision of the panel shall be reported in writing. The written decision of the panel shall be given to both sides within thirty (30) calendar days of the close of the hearing.

5) Certified Shorthand Reporter

Either side wishing a certified shorthand reporter record shall make arrangements directly with a certified shorthand reporter and notify the other side of such arrangements in advance of the hearing. The requesting side shall pay the cost of recording the hearing if no transcript is ordered. If a transcript is ordered, the cost of the transcript and of recording the hearing shall be prorated equally among the parties ordering copies.

(b) FUNDING OF DEFENSE AND PAYMENT OF CLAIMS PENDING RESOLUTION OF DISPUTE

During the course of the arbitration proceedings provided herein, the covered party will be responsible for all fees and expenses for investigation, defense or litigation of a claim or lawsuit. In the event the arbitration panel determines that coverage applies for such defense costs, the Authority will reimburse the covered party as directed by the panel.

(c) EFFECTS OF ARBITRATION DECISIONS

All decisions on appeals, whether by the Board of Directors (after the time to request arbitration has expired) or by the arbitration panel, shall be final and binding upon the parties and shall not be subject to any further appeal or court action, except as provided in Code of Civil Procedures sections 1286.2 and 1286.4 (relating to fraud or corruption, etc.).

(d) GENERAL LAW

Except as provided otherwise above, arbitration shall be conducted as provided in Title 9 of the Code of Civil Procedure (commencing with section 1280).

07/01/2016
Date

David Warren, NCCSIF President

LIABILITY AMENDATORY ENDORSEMENT

UNDERLYING MEMORANDUM OF COVERAGE

This endorsement is issued to:

The City of Folsom

~~**The City of Lincoln**~~

The City of Auburn

The City of Dixon

It is understood and agreed that Section 3, **Exclusion A** is deleted and replaced with the following:

With respect to the Members named above, Exclusions No. 25 and No. 36, dealing with Transit Systems, of the **California Joint Powers Risk Management Authority Memorandum of Coverage** do not apply to the **Northern California Cities Self Insurance Fund (NCCSIF) Underlying Memorandum of Coverage** for Liability. Notwithstanding what is stated in the applicable declarations, the limit of coverage described in this exception will be subject to a sublimit of \$250,000 each occurrence.

All other terms and conditions of this underlying memorandum of coverage are unchanged. If this endorsement is issued after the effective date of this underlying memorandum of coverage, then it must be signed by an Officer of NCCSIF.

David Warren, NCCSIF President

Endorsement Effective Date: July 1, 2016



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 9, 2016

Agenda Item J.2.b.

**FY 16/17 NCCSIF WORKERS' COMPENSATION
MEMORANDUM OF COVERAGE**

ACTION ITEM

ISSUE: The Board annually reviews and approves the Workers' Compensation Memorandum of Coverage (MOC). There are no changes for FY 2016/17.

RECOMMENDATION: Review and approve the 16/17 NCCSIF Workers' Compensation Memorandum of Coverage.

FISCAL IMPACT: None.

BACKGROUND: NCCSIF annually reviews and approves the Workers' Compensation Memorandum of Coverage (MOC), including any recommended changes based on member feedback and/or changes made to the excess MOC provided by CSAC-EIA.

ATTACHMENT(S): Draft 16/17 Workers' Compensation MOC



WORKERS' COMPENSATION & EMPLOYER'S LIABILITY

MEMORANDUM OF COVERAGE

The Northern California Cities Self Insurance Fund (hereinafter called NCCSIF) is an intergovernmental agency, risk sharing, joint powers authority, duly formed pursuant to California Government Code Sections 6500-6512, and other provisions of law.

This Memorandum of Coverage is a contract between the NCCSIF and its Members that sets forth certain duties, responsibilities and obligations of each party. This Memorandum of Coverage is not an insurance policy or document, and is not necessarily subject to the particular rules of law that apply to an insurance policy or to interpretation of insurance policies or insurance related documents.

INTRODUCTION

In return for the payment of the premium and subject to all terms and conditions of this agreement, Northern California Cities Self Insurance Fund (NCCSIF) agrees with you (the Member agency named in the Declarations) as follows:

GENERAL SECTION

A. THE AGREEMENT

This agreement includes the Declarations and all endorsements and schedules attached to it. It is a coverage agreement between you and us. The only agreements relating to this coverage are stated in this coverage agreement.

The terms of this agreement may not be changed or waived except by endorsement issued by us to be part of this agreement. You are responsible for telling us at once when the information contained in this agreement is no longer accurate for your operations.

This agreement, including the Declarations, endorsements and schedules attached to it, and any specified section of the JPA Agreement or Bylaws constitutes the entire coverage agreement. No condition, provision, agreement or understanding not stated in this coverage agreement will affect any rights, duties or privileges in connection with this coverage agreement.

Under no circumstances shall NCCSIF be liable for consequential damages, "bad faith" damages, or any sums beyond the Limit of Liability shown in the Declarations.



B. WHO IS COVERED

The Member Agency named in the Declarations is covered for liability to its employees, subject to the provisions of this agreement.

C. WORKERS' COMPENSATION LAW

Workers' compensation law means the Workers' Compensation Laws of the State of California (which include injury by both accident and disease). It includes any amendments to that law that are in effect during the coverage period. It does not include the provisions of any law that provide non-occupational disability benefits. The term "Workers' Compensation Law" shall also include the United States' Longshore and Harbor Workers Compensation Act, also known as LHWCA (33 USC Sections 901-950).

D. LOCATIONS

This agreement covers all of your workplaces in California and in other states if listed unless you have other insurance, are self-insured or covered under another Joint Powers Authority for such workplaces.

E. WHO IS ELIGIBLE FOR BENEFITS

Your employees (or in the event of their death, their dependents) are eligible for benefits under this agreement, except that employees who are excluded under Workers' Compensation Law are not eligible for benefits under this agreement unless they have been included on the Declarations or by endorsement.

PART ONE — WORKERS' COMPENSATION COVERAGE

A. HOW THIS COVERAGE APPLIES

This workers' compensation coverage applies to bodily injury by accident or bodily injury by disease, including resulting death, subject to the following conditions:

1. Bodily injury by accident must occur during the coverage period.
2. Bodily injury by disease must be caused or aggravated by the conditions of your employment. Your employee's exposure to those conditions causing or aggravating such bodily injury by disease must occur during the coverage period.

B. WE WILL PAY

We will pay promptly when due to those eligible under this agreement the benefits required of you by the workers' compensation law, in excess of the Member Retention specified in Item 3 of the Schedule and subject to the limit specified in Item 5 of the Schedule. As respects the United States



and Longshore and Harbor Workers Compensation Act (33 USC Sections 901-950), coverage for loss shall be limited, by amount and time of payment, to the benefits which would be available under the Workers' Compensation Act of the state where the injured employee is normally employed, if that law applied.

C. RIGHT TO ASSOCIATE IN DEFENSE

We have no duty to investigate, handle, settle or defend any claims, suits or proceedings against you. We have the discretionary right—and shall be given the opportunity by you—to associate with you in the defense, investigation or settlement of any claim, suit or proceeding that appears to involve indemnity by NCCSIF. In such association, you and NCCSIF shall cooperate in all aspects of defense, investigation, or settlement.

D. WE WILL ALSO PAY

Subject to the Member Retention specified in Item 4 and limit specified in Item 6 of the Schedule, we will also pay these costs, in addition to other amounts payable under this coverage as part of any claim, proceeding or suit we defend:

1. Reasonable expenses incurred at our request, but not loss of earnings
2. Premiums for bonds to release attachments and for appeal bonds in bond amounts up to twice the amount payable under this coverage
3. Litigation costs taxed against you
4. Interest on an award or judgment as required by law
5. Expenses we incur

E. OTHER INSURANCE

We will not pay more than our share of benefits and costs covered by this agreement and other insurance or self-insurance. All shares will be equal until the loss is paid.

F. LIMIT OF LIABILITY

Our liability to pay for damages is limited. Our limit of liability is shown in Item 6 of the Schedule of Declarations. It is the most we will pay for all damages covered by this coverage because of bodily injury to one or more employees in any one accident or occurrence, or series of accidents or occurrences, arising out of any one event. We will not pay any claims for damages after we have paid the limit of our liability under this coverage as explained above.

G. PAYMENTS YOU MUST MAKE



You are responsible for any payments of benefits required under the Workers' Compensation Law within the retention and those payments in excess of the benefits regularly provided by the workers' compensation law including, but not limited to, those required because:

1. of your serious and willful misconduct;
2. you knowingly employ an employee in violation of law;
3. you fail to comply with a health or safety law or regulation;
4. you discharge, coerce or otherwise discriminate against any employee in violation of the law;
5. of injury to an employee under the minimum age specified in the workers' compensation law and illegally employed at the time of injury;
6. of your obligation to pay salary in lieu of temporary disability benefits as required under Labor Code Section 4850, including to the extent you would be responsible for temporary disability benefits if Labor code Section 4850 did not apply;
7. of your obligations pursuant to Labor Code Section 4856;
8. of your obligations arising out of operations for which you have rejected any Workers' Compensation Law; or
9. of your obligations for discrimination against any employee for the filing of a claim for Workers' Compensation coverage, or for discrimination of an employee that has agreed to testify in another employee's workers' compensation claim.

H. RECOVERY FROM OTHERS

We may enforce your rights, and the rights of persons entitled to the benefits of this coverage, to recover our payments from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

I. STATUTORY PROVISIONS

These statements apply where they are required by law:

1. As between an injured worker and us, we have notice of injury when you have notice.
2. We are directly and primarily liable to any person entitled to the benefits payable by this coverage, subject to the provisions, conditions and limitations of this agreement.
3. Jurisdiction over you is jurisdiction over us for purposes of the workers' compensation law. We are bound by decisions against you under that law, subject to the provisions of this agreement that are not in conflict with that law.
4. Terms of this coverage that conflict with the workers' compensation insurance law are changed by this statement to conform to that law.



5. Your employee has a first lien upon any amount that becomes owing to you by us because of this agreement and in the case of your legal incapacity or inability to receive the money and pay it to the claimant; we will pay it directly to the claimant.

Nothing in these paragraphs relieves you of your duties under this agreement.

PART TWO — EMPLOYER’S LIABILITY COVERAGE

A. HOW THIS COVERAGE APPLIES

This employer’s liability coverage applies to bodily injury by accident or bodily injury by disease, including resulting death, subject to the following conditions:

1. The bodily injury must arise out of and in the course of the injured employee’s employment by you.
2. The employment must be necessary or incidental to your work in the State of California.
3. Bodily injury by accident must occur during the coverage period.
4. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee’s last day of exposure to the conditions causing or aggravating such bodily injury by disease OR the date upon which the employee first suffered disability and either knew, or in the exercise of reasonable diligence should have known, that such disability was caused by his or her employment which ever comes first and must occur during the coverage period.
5. If you are sued, the suit and any related legal actions for damages for bodily injury by accident or by disease must be brought under the laws of the State of California.

B. WE WILL PAY

We will pay all sums over the amount stated as the Members’ Retained Limit in Item 3 of the Schedule you legally must pay as damages because of bodily injury to your employees eligible for benefits under this agreement, provided the bodily injury is covered by this employer’s liability coverage and subject to the limit specified in Item 6 of the Schedule.

The damages we will pay over the amount stated as the Members’ Retained Limit in Item 3 of the Schedule, where recovery is permitted by law, include damages:

1. for which you are liable to a third party by reason of a claim or suit against you by that third party to recover the damages claimed against such third party as a result of injury to your employee;
2. for care and loss of services; and



3. for consequential bodily injury to a spouse, child, parent, brother or sister of the injured employee;

provided that these damages are the direct consequence or bodily injury that arises out of and in the course of the injured employee's employment by you, and

4. because of bodily injury to your employee that arises out of and in the course of employment claimed against you in a capacity other than as employer.

C. EXCLUSIONS

This agreement does not cover:

1. liability assumed under a contract. This exclusion does not apply to a warranty that your work will be done in a workmanlike manner;
2. punitive or exemplary damages where coverage for such liability is prohibited by law or contrary to public policy;
3. bodily injury to an employee while employed in violation of law with your actual knowledge or the actual knowledge of any of your executive officers;
4. any obligation imposed by a workers' compensation, occupational disease, unemployment compensation or disability benefits law, or any similar law;
5. bodily injury intentionally caused or aggravated by you;
6. damages arising out of the discharge of, coercion, criticism, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination against, or termination of any employee, or any personnel practices, policies, acts or omissions;
7. damages for discrimination against any employee for the filing of a claim or for discrimination of an employee that has agreed to testify in another employee's workers' compensation claim.

D. RIGHT TO ASSOCIATE IN DEFENSE

We have no duty to investigate, handle, settle or defend any claims, suits or proceedings against you.

We have the discretionary right—and shall be given the opportunity by you—to associate with you in the defenses, investigation, or settlement of any claim, suit or proceeding which appears to involve indemnity by NCCSIF. In such association, you and NCCSIF shall cooperate in all aspects of defense, investigation or settlement.

E. WE WILL ALSO PAY



Subject to the Member Retention specified in Item 3 of the Schedule and subject to the limit specified in Item 6 of the Schedule, we will also pay these costs, in addition to other amounts payable under this coverage, as part of any claim, proceeding or suit we defend;

1. reasonable expenses incurred at our request, but not loss of earnings;
2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to twice the limit of our liability under this coverage;
3. litigation costs taxed against you;
4. interest on a judgment as required by law; and
5. expenses we incur.

F. OTHER INSURANCE

We will not pay more than our share of damages and costs covered by this coverage and any other insurance, self-insurance or any other employers' liability by a Joint Powers Authority. Subject to any limits of liability that apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance and self insurance will be equal until the loss is paid.

G. LIMIT OF LIABILITY

Our liability to pay for damages is limited. Our limit of liability is shown in Item 6 of the Schedule of Declarations. It is the most we will pay for all damages covered by this coverage because of bodily injury to one or more employees in any one accident or occurrence, or series of accidents or occurrences, arising out of any one event.

We will not pay any claims for damages after we have paid the limit of our liability under this coverage as explained above.

H. RECOVERY FROM OTHERS

We may enforce your rights to recover our payment from anyone liable for an injury covered by this coverage. You will do everything necessary to protect those rights for us and to help us enforce them.

I. ACTIONS AGAINST US

There will be no right of action against us under this coverage unless;

1. you have complied with all the terms of this agreement; and



2. the amount you owe has been determined with our consent or by actual trial and final judgment.

This coverage does not give anyone the right to add us as a defendant in an action against you to determine your liability.

PART THREE — COVERAGE OUTSIDE OF CALIFORNIA

This coverage is identical to Part One (Workers' Compensation Coverage) of this agreement. It applies to your employees who are hired in California and are eligible for benefits under this agreement while they are working anywhere outside of California.

PART FOUR — YOUR DUTIES IF INJURY OCCURS

Tell us at once if injury occurs which may be covered by this agreement. Your other duties are listed here:

1. Provide for immediate medical and other services required by the workers' compensation law.
2. Give us or our representative the names and addresses of the injured persons and of witnesses, and other information we may need.
3. Promptly give us all notices, demands and legal papers related to the injury, claim, proceeding or suit.
4. Cooperate with us and assist us, as we may request, in the investigation, settlement or defense of any claim, proceeding or suit.
5. Do nothing after an injury occurs that would interfere with our right to recover from others.
6. Do not voluntarily make payments, assume obligations or incur expenses within our layer of coverage, except at your own cost.

PART FIVE — PREMIUM

A. PREMIUM

1. All premiums for this agreement will be determined by the Northern California Cities Self Insurance Fund.
2. Remuneration is part of the premium basis. This premium basis includes payroll and all other remuneration paid or payable during the coverage period for the services of:



- a. all your employees eligible for benefits under this agreement while engaged in work covered by this agreement; and
- b. all other persons engaged in work that could make us liable under Part One (Worker's Compensation Coverage) of this agreement. If you do not have the payroll records for these persons, the contract price for their services and materials may be used as the premium basis. This paragraph will not apply if you give us proof that the employers of these persons lawfully secured their workers' compensation obligations.

B. PREMIUM PAYMENTS

You will pay all premium when due.

C. FINAL PREMIUM

The premium shown on the Declarations and on the schedules and endorsements, if any, is an estimate. The final premium will be determined after this agreement ends by using the actual, not the estimated, premium basis and actual losses. If the final premium is more than the premium you paid to us, you must pay us the balance. If it is less, we will refund the balance to you. The final premium will not be less than the minimum premium for this agreement as determined by the various layer funding formulas.

D. RECORDS

You will keep records of information needed to compute premium. You will provide us with copies of those records when we ask for them.

E. AUDIT

You will let us examine and audit all your records that relate to this agreement. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records and programs for storing and retrieving data. We may conduct the audits during regular business hours during the coverage period and within three years after the coverage period ends. Information developed by audit will be used to determine final premium.

F. RATE CHANGES

This agreement is issued by us and accepted by you with the agreement that you will accept any increase in premium or in the rates of premium which may be promulgated under any rating plan approved by the Northern California Cities Self Insurance Fund, and that the effective date of any such increase shall be the effective date thereof fixed in accordance with the provisions of any such rating plan approved by the Executive Committee. Also the rates used to determine the premium are subject to increase during the term of the agreement if an increase in rates applicable to agreements in force is approved by the Executive Committee of Northern California Cities Self



Insurance Fund, and that the effective date of any such increase shall be the date fixed by the Executive Committee.

PART SIX — CONDITIONS

A. INSPECTION

We have the right, but are not obliged, to inspect your workplaces at any reasonable time. Our inspections relate to the workplaces and the premiums to be charged. We may give you reports on the conditions we find. We may also recommend changes. While they may help to reduce losses, we do not undertake to perform the duty of any person to provide for the health and safety of your employees or the public. We do not warrant that your workplaces are safe or healthful or that they comply with laws regulations, codes or standards.

B. LONG TERM POLICY

If this policy is written for a period longer than one year, all the provisions of this agreement shall apply separately to each consecutive twelve month period, or if the first or last period is less than twelve months, in the same manner as if a separate agreement had been written for each consecutive period. Until your policy terminates, your deposit premium will be transferred to each consecutive coverage period to act as a deposit in the same manner as if a separate agreement had been written.

C. TRANSFER OF YOUR RIGHTS AND DUTIES

Your rights or duties under this agreement may not be transferred without our written consent.

D. OUR NOTICE TO YOU

Mailing documents that relate to this agreement to you at the mailing address shown in the Declarations will be sufficient to prove notice to you of that document.

E. CANCELLATION AND WITHDRAWAL

You may withdraw as a party to this agreement and as a participant in the coverage provided you meet the requirements, as specified in the Joint Exercise of Power Agreement, Bylaws and Participation Agreement.

If cancellation by Northern California Cities Self Insurance Fund or you is effective before the end of the coverage year, Northern California Cities Self Insurance Fund will return to you the amount of any unearned premium payment from you for the coverage year. Such amount will be computed on a pro-rata basis from the effective date of cancellation.



F. ARBITRATION OF COVERAGE DISPUTES

1. Coverage Determinations

The Third Party Administrator or JPA Counsel shall make the initial determination whether to deny coverage on all or part of a claim, or to reserve the Northern California Cities Self Insurance Fund's right to deny coverage on all or part of a claim, if a loss subsequently exceeds the retained limit.

A decision to deny coverage can be appealed to the Board of Directors. Notice of such appeal shall be submitted in writing within thirty (30) calendar days of the date of written notice of decision.

The appeal shall be considered by the Board of Directors at the next regular or special meeting following receipt of the written appeal; if the appeal is received too late for inclusion in the agenda packet, it can be postponed to the next following Board meeting. The Program Administrator and the covered party will have the right to submit written materials and present oral argument to the Board, subject to reasonable time constraints. Any dispute concerning a decision by the Board to deny coverage for all or part of a claim shall not be subject to any court action, but may instead be submitted to binding arbitration in accordance with the procedures set forth below. Notice of a request for binding arbitration by the covered party must be submitted within thirty (30) calendar days from the date of the noticed decision by the Board of Directors.

(a) Arbitration Procedures for Resolving Disputes

1) Selection of Arbitrators

If an appeal of a Board decision is submitted to arbitration, each side shall, within ten (10) calendar days, select one (1) arbitrator and submit his or her name in writing to the other side. Within ten (10) calendar days after their selection, these two arbitrators shall select a third independent arbitrator. If the two sides cannot agree on the selection of the third arbitrator within ten (10) calendar days, either side may petition the Sacramento County Superior Court for the appointment of the third arbitrator pursuant to the provisions of section 1281.6 of the California Code of Civil Procedure. The third arbitrator shall be an attorney and preside as the Chairperson of the arbitration panel. No arbitrator shall be employed or affiliated with you or NCCSIF.

The arbitration hearing shall commence within forty-five (45) calendar days from the date of the selection of the Chairperson, unless both sides agree to an extension.



Each side shall pay the cost of its selected arbitrator and one-half of the cost of the third selected arbitrator. In addition, each side shall be responsible for its own cost and expense of arbitration.

Except for notification of appointment and as provided in the California Code of Civil Procedure, there shall be no communication between either side and the arbitrator(s) relating to the subject of the arbitration other than at oral hearings.

2) **Discovery**

The procedures set forth in Code of Civil Procedure section 1283.05 relating to depositions and discovery shall apply to any arbitration pursuant to this paragraph (b).

3) **Testimony Under Oath**

The testimony of witnesses shall be given under oath.

4) **Length of Hearing**

The panel will endeavor to confine the length of the hearing to two (2) days. A decision of the panel shall be reported in writing. The written decision of the panel shall be given to both sides within thirty (30) calendar days of the close of the hearing.

5) **Certified Shorthand Reporter**

Either side wishing a certified shorthand reporter record shall arrange directly with a certified shorthand reporter and notify the other side of such arrangements in advance of the hearing. The requesting side shall pay the cost of recording the hearing if no transcript is ordered. If a transcript is ordered, the cost of the transcript and of recording the hearing shall be prorated equally among the parties ordering copies.

(b) **Funding of Defense and Payment of Claims Pending Resolution of Dispute**

During the course of the arbitration proceedings provided herein, the *covered party* will be responsible for all fees and expenses for investigation, defense or litigation of a claim or lawsuit. In the event the arbitration panel determines that coverage applies for such *defense costs*, the *Authority* will reimburse the *covered party* as directed by the panel.



(c) **Effects of Arbitration Decisions**

All decisions on appeals, whether by the Board of Directors (after the time to request arbitration has expired) or by the arbitration panel, shall be final and binding upon the parties and shall not be subject to any further appeal or court action, except as provided in Code of Civil Procedures sections 1286.2 and 1286.4 (relating to fraud or corruption, etc.).

(d) **General Law**

Except as provided otherwise above, arbitration shall be conducted as provided in Title 9 of the Code of Civil Procedure (commencing with section 1280).

July 1, 2016
Date

David Warren, NCCSIF President



FY 16/17 NCCSIF PROPERTY PROGRAM RENEWAL PROPOSAL

ACTION ITEM

ISSUE: The Board annually reviews and approves the Property Renewal Proposal. NCCSIF Property Program members are covered through the Alliant Property Insurance Program (APIP) which renews July 1, 2016.

Total Insurable Values (**TIV**) **increased 0.8%**, from \$984,437,381, to \$991,968,869 due to various changes throughout the year. The property rates have **decreased 24%** from the prior year, from \$0.075 to \$0.057 per \$100 of TIV for All Risk Primary and Excess coverage. Rates for vehicle and other coverages remain unchanged, except for a slight decrease in Terrorism coverage. These changes result in a **total premium decrease of 17%**, from \$954,745.60 to \$795,030.80.

The attached Executive Summary provides a listing of changes to the coverage for 16/17. Most of the changes are clarifications of the policy language, and limits have increased for Excess Terrorism (to \$500M) and Increased Cost of Construction (from \$25M to \$50M). One exclusion has been added to the pollution liability coverage, for loss arising from lead contaminated water.

RECOMMENDATION: The Program Administrator recommends approval of the FY 16/17 Property Program Renewal with the Alliant Property Insurance Program (APIP).

FISCAL IMPACT: The projected total premium of \$795,030.80 is based on TIV of \$991,968,869.

BACKGROUND: NCCSIF provides optional property insurance for their members through the Alliant Property Insurance Program. This is a joint purchase insurance program currently providing members up to \$1,000,000,000 in all risk limits. Premiums are based on each member's exposures which are provided via a schedule of insured locations.

ATTACHMENT(S):

1. 16/17 NCCSIF Property Deposit Calculations
2. APIP Executive Summary
3. Named Insured Schedule
4. APIP Property Proposal
5. APIP Boiler and Machinery Proposal
6. APIP Cyber Liability Coverage Proposal
7. APIP Pollution Liability Coverage Proposal
8. APIP Proposal Schedule of Carriers
9. APIP TRIA Selection
10. APIP Disclosures, Disclaimers and Loss Notification Requirements
11. D1 Form

**NCCSIF PROPERTY PROGRAM ALLOCATION
2016-17**

Formula/Allocation		Pulled from Oasys	All Risk TIV x Rate	All Risk TIV x Rate		B&M Value (Less Fine Arts) x Rate	Pulled from Oasys	CE x Rate
Member Entity	Property Deductible	All Risk (TIV) (Real, Personal, BI/Rent, and Fine Arts, Minus COC) Values	Primary Property Premium	Excess Property Premium	Course of Construction	Excess Boiler Premium	Contractor's Equipment (CE) Values	Contractor's Equipment Premium
Rate Per \$100/Amount			\$0.0466145	\$0.0112676	\$0.059096	\$0.001243		\$0.0621804
Anderson	\$5,000	\$31,495,031	\$14,681	\$3,600		\$391	\$453,620	\$282
Auburn	\$5,000	\$27,187,011	\$12,673	\$3,098		\$338	\$51,670	\$32
Colusa	\$5,000	\$36,815,202	\$17,161	\$4,150		\$458	\$14,296	\$9
Corning								
Dixon	\$5,000	\$33,821,758	\$15,766	\$3,880		\$420	\$614,929	\$382
Elk Grove								
Folsom	\$5,000	\$186,787,685	\$87,070	\$23,740		\$2,315	\$12,873,748	\$8,005
Galt	\$5,000	\$66,471,391	\$30,985	\$7,569		\$826	\$474,957	\$295
Gridley	\$5,000	\$25,120,399	\$11,710	\$2,889		\$312	\$516,649	\$321
Ione	\$5,000	\$10,699,187	\$4,987	\$1,763		\$133	\$110,338	\$69
Jackson								
Lincoln	\$5,000	\$130,202,710	\$60,693	\$15,906		\$1,618	\$1,595,306	\$992
Marysville	\$5,000	\$25,797,322	\$12,025	\$2,960		\$321	\$474,084	\$295
Nevada City								
Oroville	\$5,000	\$30,665,470	\$14,295	\$3,523		\$381	\$597,633	\$372
Placerville								
Paradise	\$5,000	\$10,984,843	\$5,121	\$1,304		\$137	\$586,238	\$365
Red Bluff	\$5,000	\$48,060,911	\$22,403	\$6,398	\$1,055	\$597	\$2,448,060	\$1,522
Rio Vista								
Rocklin	\$5,000	\$65,962,031	\$30,748	\$8,622		\$820	\$10,555,159	\$6,563
Willows								
Yuba City	\$5,000	\$185,507,740	\$86,474	\$22,370		\$2,306		\$0
TOTAL		\$915,578,691	\$426,792	\$111,771	\$1,055	\$11,374	\$31,366,687	\$19,504

NCCSIF PROPERTY PROGRAM ALLOCATION
2016-17

	Total TIV x Rate	Total TIV x Rate	Total TIV x Rate							
Member Entity	Cyber Liability Premium	Pollution Liability Premium	Terrorism Premium	Estimated ABS Fees	Estimated Surplus Line Taxes & Fees	2016-17 Total All Risk Property Premium	2015-16 Property Premium	\$ Change	% Change	Total TIV (All Risk TIV + CE + Auto + COC)
Rate Per \$100/Amount	\$0.0005128	\$0.0005315	\$0.0000758	\$20,489	\$24,017	Value	Value			
Anderson	\$164	\$170	\$24	\$704.80	\$826	\$20,843	\$26,392	(\$5,549)	-21%	\$31,948,651
Auburn	\$141	\$146	\$21	\$608.40	\$713	\$17,770	\$22,577	(\$4,807)	-21%	\$27,493,386
Colusa	\$189	\$196	\$28	\$823.86	\$966	\$23,980	\$30,346	(\$6,366)	-21%	\$36,829,498
Corning										
Dixon	\$177	\$183	\$26	\$756.87	\$887	\$22,479	\$28,644	(\$6,165)	-22%	\$34,436,687
Elk Grove										
Folsom	\$1,080	\$1,120	\$160	\$4,179.97	\$4,900	\$132,569	\$166,724	(\$34,155)	-20%	\$210,688,489
Galt	\$344	\$357	\$51	\$1,487.51	\$1,744	\$43,660	\$55,412	(\$11,752)	-21%	\$67,178,631
Gridley	\$131	\$136	\$19	\$562.15	\$659	\$16,740	\$21,485	(\$4,745)	-22%	\$25,637,048
Ione	\$80	\$83	\$12	\$239.43	\$281	\$7,648	\$9,117	(\$1,469)	-16%	\$15,650,402
Jackson										
Lincoln	\$724	\$750	\$107	\$2,913.70	\$3,415	\$87,120	\$112,788	(\$25,668)	-23%	\$141,162,894
Marysville	\$135	\$140	\$20	\$577.30	\$677	\$17,149	\$21,703	(\$4,554)	-21%	\$26,271,406
Nevada City										
Oroville	\$160	\$166	\$24	\$686.24	\$804	\$20,411	\$27,394	(\$6,983)	-25%	\$31,263,103
Placerville										
Paradise	\$59	\$62	\$9	\$245.82	\$288	\$7,589	\$9,414	(\$1,825)	-19%	\$11,571,081
Red Bluff	\$291	\$302	\$43	\$1,075.52	\$1,261	\$34,948	\$40,359	(\$5,411)	-13%	\$56,783,047
Rio Vista										
Rocklin	\$392	\$407	\$58	\$1,476.11	\$1,730	\$50,816	\$65,166	(\$14,350)	-22%	\$76,517,190
Willows										
Yuba City	\$1,018	\$1,055	\$150	\$4,151.33	\$4,866	\$122,391	\$153,561	(\$31,170)	-20%	\$198,537,356
TOTAL	\$5,087	\$5,272	\$752	\$20,489	\$24,017	\$626,113	\$791,082	(\$164,969)	-21%	\$946,945,378

**NCCSIF PROPERTY PROGRAM ALLOCATION
2016-17**

FLOOD COVERAGE	Flood Limit	2016-17 Flood Values	2016-17 Flood Premium
Rate or Amount	Limit	Values	\$0.0206272
Auburn	\$17,000,000	\$27,493,386	\$5,671
Ione	\$10,000,000	\$15,650,402	\$3,228
Marysville	\$15,000,000	\$26,271,406	\$5,419
Yuba City	\$10,000,000	\$198,537,356	\$40,953
Subtotal Flood		\$267,952,550	\$55,271
VEHICLES COVERAGE	Vehicle Deductible	2016-17 Vehicle Values	2016-17 Vehicle Premium
Rate Per \$100 or Amount		Values	\$0.2628391
Auburn	\$10,000	\$254,705	\$669
Folsom	\$5,000	\$11,027,056	\$28,983
Galt	\$5,000	\$232,283	\$611
Ione	\$5,000	\$4,840,877	\$12,724
Lincoln	\$7,500	\$9,364,878	\$24,615
Red Bluff	\$5,000	\$4,488,146	\$11,797
Yuba City	\$5,000	\$13,029,616	\$34,247
Subtotal Vehicles		\$43,237,561	\$113,645
Grand Total			\$795,029

**ALLIANT PROPERTY INSURANCE PROGRAM (APIP)
July 1, 2016 – July 1, 2017
EXECUTIVE SUMMARY**

We are pleased to provide the 2016-2017 Alliant Property Insurance Program (APIP) renewal material, attached.

The property market has been in a soft cycle for the last few years with underwriters willing to provide decreases based on the lack of catastrophe losses worldwide and record capacity available in the marketplace. While physical and human catastrophes abound, in recent years most of these have occurred in regions of the world that are not significantly insured. Therefore, for the 2016-2017 renewal, most insureds will see rate decreases over expiring rates. However, for those insureds that have either experienced significant losses or consistent attritional losses, rates may increase. In keeping with the programs' general history, we expect rates to remain below what can be achieved in the market for similar coverage.

The primary \$2,500,000 layer will continue to be placed with our long-term partner, Lexington Insurance Company, A.M. Best Rated A XV. Lexington will also continue to provide the majority of capacity in the \$22,500,000 x/s \$2,500,000 layer, sharing that with Lloyd's of London, A.M. Best Rated A XV. Excess limits up to \$1,000,000,000 will be placed with London, Bermudian, European, and U.S domestic markets, all A.M. Best Rated at least of A- VII. Members should note several key highlights for this year's renewal:

- Boiler & Machinery cover for participating members of the APIP Boiler Program will be maintained with Hartford Steam Boiler (HSB), who will also continue to perform jurisdictionals and inspections
- Cyber (Privacy Liability) Coverage for both 1st and 3rd parties from the Beazley Syndicate at Lloyd's, A.M. Best Rated A XV, (for those eligible insureds) with coverage as outlined on the following proposal will be maintained.
- Pollution Coverage for both 1st and 3rd parties from Illinois Union Insurance Company, A.M. Best Rated A++ XV, (for those eligible insureds) with coverage as outlined on the following proposal will be maintained.

Alliant Business Services (ABS) will continue to play a significant role not only in providing various types of loss control services, but also in providing appraisal services. For the 2016-2017 policy year, property valuations will continue to be a key focus. As a reminder, it is underwriters' intent to have all buildings with a scheduled value of \$5,000,000 or more appraised once every five years. This service is included in the total annual cost. Insureds may also choose to have lower valued buildings appraised. The cost to have all or specific buildings appraised between \$25,000 and \$5,000,000 will be quoted at the time the request is made.

Our Disclosures and Loss Notification information are now combined into one section of the renewal materials. Your review and acknowledgement of these documents are required with your signature once you authorize a request to bind coverage with your Alliant representative.

The following table depicts key statistics relative to last year:

Year-over-Year Rate and Premium Comparison

<u>Northern California Cities Self Insurance Fund</u>	<u>2015-2016</u> (at 11/15/2015)	<u>2016-2017</u>	<u>Variance</u>
Total Insured Values:	\$ 984,437,381	\$ 991,968,869	0.77%
Account Rate (per hundred dollars):	0.0969839	0.0801467	-17.36%
Earthquake TIV:	\$ 0	\$ 0	N/A
Earthquake Limit:	Not Covered	Not Covered	N/A
*Total Annual Cost:	\$ 954,745.60	\$ 795,030.80	-16.73%

* TOTAL COST includes: all premiums (except Cyber Enhancement option, if purchased), underwriting fees, commissions, loss control expenses, program administration charges, and applicable taxes

Thank you for your continued support of APIP. We look forward to working with you this next year. Please let us know if you have any questions about your renewal.

Below are coverage items currently being negotiated with the APIP markets to be effective on 7/1/2016.

Coverage	2015-2016	Proposed 2016-2017 Changes	Status
Automatic Acquisition Sub-limit	\$25,000,000 Automatic Acquisition up to \$100,000,000 or a Named Insured's Policy Limit of Liability if less than \$100,000,000 for 90 days excluding licensed vehicles for which a sub-limit of \$10,000,000 applies per policy Automatic Acquisition and Reporting Condition. Additionally a sub-limit of \$2,500,000 applies for Tier 1 Wind Counties, Parishes and Independent Cities for 60 days for the states of Virginia, North Carolina, South Carolina, Georgia, Alabama, Mississippi, Louisiana, Texas and/or situated anywhere within the states of Florida and Hawaii. The peril of EQ is excluded for the states of Alaska and California. If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.	\$25,000,000 Automatic Acquisition up to \$100,000,000 or a Named Insured's Policy Limit of Liability if less than \$100,000,000 for 120 days excluding licensed vehicles for which a sub-limit of \$10,000,000 applies per policy Automatic Acquisition and Reporting Condition. Additionally a sub-limit of \$2,500,000 applies for Tier 1 Wind Counties, Parishes and Independent Cities for 60 days for the states of Virginia, North Carolina, South Carolina, Georgia, Alabama, Mississippi, Louisiana, Texas and/or situated anywhere within the states of Florida and Hawaii. The peril of EQ is excluded for the states of Alaska and California. If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.	Approved
Increase Cost of Construction Sub-limit	\$25,000,000	\$50,000,000	Approved
Earthquake Deductible description	Earthquake Shock: If the stated deductible is a flat dollar amount, the deductible will apply on a Per Occurrence basis, unless otherwise stated. If the stated deductible is on a percentage basis, the deductible will apply Per Occurrence on a Per Unit basis, as defined in the policy form, subject to the stated minimum.	Earthquake Shock: If the stated deductible is a flat dollar amount, the deductible will apply on a Per Occurrence basis, unless otherwise stated. If the stated deductible is on a percentage basis, the deductible will apply Per Occurrence on a Per Unit basis, as defined in the policy form; subject to the <u>stated</u> minimum <u>deductible per occurrence</u> .	Approved
Cyber Claims Reporting by:	Telephone: (646) 943-5900 Email: tmbclaims@beazley.com	Telephone number is active, but the preferred method to report a claim is via Email: tmbclaims@beazley.com	Update

Coverage	2015-2016	Proposed 2016-2017 Changes	Status
<p>JPA/Pool per Occurrence Deductible:</p>	<p>Per Occurrence for each and every loss before exhaustion of the Annual Aggregate Pool Deductible amount unless a more specific deductible is applicable to a loss as noted in the Deductibles for Specific Perils and Coverages or Special Terms section below.</p>	<p>Incorporated wording from Master Policy Form into description:</p> <p><u>JPA/Pool Basic Deductible – when applicable will be in excess of a JPA or Pool member's deductible amount unless a more specific deductible is applicable to a loss as noted in the Deductibles for Specific Perils and Coverages or Special Terms section below. The Named Insured(s) deductible amount will be agreed upon between the JPA or Pool and its members. The “JPA/Pool Basic Deductible” shown here, shall apply per occurrence. The company will not pay for loss or damage in any one occurrence until the amount of the loss or damage exceeds the applicable constituent members' deductible and the “JPA/Pool Basic Deductible”, until the “JPA/Pool Annual Aggregate Amount” is exhausted.</u></p>	<p>Clarification</p>
<p>JPA/Pool Annual Aggregate Deductible:</p>	<p>Annual Aggregate Pool Deductible</p>	<p>Incorporated wording from Master Policy Form into description:</p> <p>The “JPA/Pool Annual Aggregate Amount” - when applicable is the accumulation of payments made by the JPA or Pool that are categorized as “JPA/Pool Basic Deductibles” above. Once the annual aggregate amount is reached, all subsequent losses in chronological order are subject to the “JPA/Pool Maintenance Deductible” indicated below.</p>	<p>Clarification</p>
<p>JPA/Pool Maintenance Deductible</p>	<p>Pool Maintenance Deductible applicable to each occurrence after the Annual Aggregate Deductible is reached. The specific deductibles for Flood, Earthquake and Wind will always apply to losses caused by those perils regardless if it is greater or less than the Pool Maintenance Deductible. The maintenance deductible does not apply to those items listed in the Deductibles for Specific Perils and Coverages or Special Terms & Conditions section below if those perils do not erode the annual aggregate deductible.</p>	<p>Pool Maintenance Deductible applicable to each occurrence after the Annual Aggregate Deductible is reached. <u>As with the “JPA/Pool Basic Deductible” this maintenance deductible will be applicable in excess of the applicable JPA or Pool constituent member's deductible.</u> The specific deductibles for Flood, Earthquake and Wind will always apply to losses caused by those perils regardless if it is greater or less than the Pool Maintenance Deductible. The maintenance deductible does not apply to those items listed in the Deductibles for Specific Perils and Coverages or Special Terms & Conditions section below if those perils do not erode the annual aggregate deductible.</p>	<p>Clarification</p>
<p>Pollution Liability Coverage</p>	<p>Not Applicable</p>	<p>Addition of Lead Contaminated Water Exclusion:</p> <p>“Loss” arising out of or related to “pollution conditions” involving, in whole or in part, lead within potable water, regardless of whether any such “pollution conditions” have otherwise been affirmatively disclosed to the Insurer in an Application for coverage pursuant to this Policy.</p>	<p>Update</p>

Coverage	2015-2016	Proposed 2016-2017 Changes	Status
Excess Terrorism	<p><u>\$400,000,000</u> Per Member/Entity for Terrorism (Excess Layer) subject to:</p> <p><u>\$900,000,000</u> Per Occurrence, All Named Insureds combined in Declarations 1-9, 11-14, 18-22, 25-30 and 32-34 for Terrorism (Excess Layer) subject to;</p> <p><u>\$1,050,000,000</u> Annual Aggregate shared by all Named Insureds combined in Declarations 1-9, 11-14, 18-22, 25-30 and 32-34, as respects Property Damage, Business Interruption, Rental Income and Extra Expense combined for Terrorism (Excess Layer)</p>	<p><u>\$500,000,000</u> Per Member/Entity for Terrorism (Excess Layer) subject to:</p> <p><u>\$1,000,000,000</u> Per Occurrence, All Named Insureds combined in Declarations 1-9, 11-14, 18-22, 25-30 and 32-34 for Terrorism (Excess Layer) subject to;</p> <p><u>\$1,300,000,000</u> Annual Aggregate shared by all Named Insureds combined in Declarations 1-9, 11-14, 18-22, 25-30 and 32-34, as respects Property Damage, Business Interruption, Rental Income and Extra Expense combined for Terrorism (Excess Layer)</p>	Approved

Master Policy Form Wording

Policy Term	July 1, 2015 to July 1, 2016	July 1, 2016 to July 1, 2017	Renewal item
Section I, G. 6.	Library Book table	Updated library book values per U.S. inflation calculator	Update
Section II, B., 1. Ingress / Egress	This Policy is extended to insure the actual loss sustained during the period of time not exceeding 30 days when, as a direct result of physical loss or damage caused by a covered peril(s) specified by this Policy and occurring at property located within a <u>10 mile radius</u> of covered property, ingress to or egress from the covered property covered by this Policy is prevented. Coverage under this extension is subject to a 24-hour waiting period.	This Policy is extended to insure the actual loss sustained during the period of time not exceeding 30 days when, as a direct result of physical loss or damage caused by a covered peril(s) specified by this Policy and occurring at property located within a <u>20 mile radius</u> of covered property, ingress to or egress from the covered property covered by this Policy is prevented. Coverage under this extension is subject to a 24-hour waiting period.	Approved
Section II, B. 2. Interruption by Civil Authority	This Policy is extended to include the actual loss sustained by the Named Insured, as covered hereunder during the length of time, not exceeding 30 days, when as a direct result of damage to or destruction of property by a covered peril(s) occurring at property located within a <u>10 mile radius</u> of covered property, access to the covered property is specifically prohibited by order of a civil authority. Coverage under this extension is subject to a 24-hour waiting period.	This Policy is extended to include the actual loss sustained by the Named Insured, as covered hereunder during the length of time, not exceeding 30 days, when as a direct result of damage to or destruction of property by a covered peril(s) occurring at property located within a <u>20 mile radius</u> of covered property, access to the covered property is specifically prohibited by order of a civil authority. Coverage under this extension is subject to a 24-hour waiting period.	Enhancement Pending Marketing Approval
Section II, Item D. 7. Vehicle Replacement Valuation	Second paragraph: If the values, provided by the Named Insured, provides a valuation based on <u>replacement cost</u> , then recovery will be on the same basis, if replaced. If not replaced, the basis of recovery shall be <u>actual cash value</u> .	Second paragraph change only: If the values, provided by the Named Insured, provides a valuation based on <u>Replacement Cost (New)</u> , then recovery will be on the same basis, if replaced. If not replaced, the basis of recovery shall be <u>Actual Cash Value</u> .	Clarification Pending Market Approval

Coverage	2015-2016	Proposed 2016-2017 Changes	Status
Section III, Item B. 4. Contingent Time Element Coverage	Business interruption, rental income, tuition income and extra expense coverage provided by this Policy is extended to cover loss directly resulting from physical damage to property of the type not otherwise excluded by this Policy at direct supplier or direct customer locations (<u>whether such location is owned by the Named Insured or not</u>) that prevents a supplier of goods and/or services to the Named Insured from supplying such goods and/or services, or that prevents a recipient of goods and/or services from the Named Insured from accepting such goods and/or services. The coverage provided by this clause separately as respects each of these coverage's is sub-limited to USD as per Declaration Page.	Deleted wording in parenthesis Business interruption, rental income, tuition income and extra expense coverage provided by this Policy is extended to cover loss directly resulting from physical damage to property of the type not otherwise excluded by this Policy at direct supplier or direct customer locations (whether such location is owned by the Named Insured or not) that prevents a supplier of goods and/or services to the Named Insured from supplying such goods and/or services, or that prevents a recipient of goods and/or services from the Named Insured from accepting such goods and/or services. The coverage provided by this clause separately as respects each of these coverage's is sub-limited to USD as per Declaration Page.	Clarification Pending Market Approval
Section IV, Exclusions 1.	Loss or damage caused by or resulting from moths, vermin, termites, or other insects, inherent vice, latent defect, faulty materials, error in design, faulty workmanship, wear, tear or gradual deterioration, <u>contamination</u> , rust, corrosion, wet or dry rot, unless physical loss or damage not otherwise excluded herein ensues and then only for such ensuing loss or damage.	Deleted "contamination" Loss or damage caused by or resulting from moths, vermin, termites, or other insects, inherent vice, latent defect, faulty materials, error in design, faulty workmanship, wear, tear or gradual deterioration, contamination , rust, corrosion, wet or dry rot, unless physical loss or damage not otherwise excluded herein ensues and then only for such ensuing loss or damage.	Clarification Pending Market Approval
Section IV, Exclusions 18.	Loss, damage, costs or expenses in connection with any kind or description of seepage and/or pollution and/or contamination, direct or indirect, arising from any cause whatsoever.	Loss, damage, costs or expenses in connection with any kind or description of seepage and/or pollution and/or contamination, direct or indirect, arising from any cause whatsoever. <u>Except as provided in Section II Property Damage, B. Extension of Coverage, 21. Accidental Contamination.</u>	Clarification Pending Market Approval
Section I, E., 2. Sub-limits g.	Unscheduled Landscaping, tees, sand traps, greens and athletic fields if specific values for such items have not been reported as part of the Named Insured(s) schedule of values held on file with Alliant Insurance Services, Inc.;	Unscheduled Landscaping, tees, sand traps, greens, athletic fields, <u>and artificial turf</u> if specific values for such items have not been reported as part of the Named Insured(s) schedule of values held on file with Alliant Insurance Services, Inc.;	Clarification Pending Market Approval
Section I, E., 2. Sub-limits h.	Scheduled Landscaping, tees, sand traps, greens, and athletic fields if specific values for such items have been reported as part of the Named Insured(s) schedule of values held on file with Alliant Insurance Services, Inc.;	Scheduled Landscaping, tees, sand traps, greens, athletic fields, <u>and artificial turf</u> if specific values for such items have been reported as part of the Named Insured(s) schedule of values held on file with Alliant Insurance Services, Inc.;	Clarification Pending Market Approval

Coverage	2015-2016	Proposed 2016-2017 Changes	<u>Status</u>
Section II, C. 3. Land	Land (including land on which covered property is located), and land values (except athletic fields, landscaping, sand traps, tees and greens).	Land (including land on which covered property is located), and land values (except athletic fields, landscaping, artificial turf , sand traps, tees and greens).	Clarification Pending Market Approval
Section II, D. 9. Landscaping	Landscaping, sand traps, tees, putting greens and athletic fields; the actual replacement cost of sod, shrubs, sand, plants and trees; however the Company's liability for replacement of trees, plants and shrubs will be limited to the actual size of the destroyed plant, tree or shrub at the time of the loss up to a maximum size of 25 gallons per item but not to exceed USD25,000 per item.	Landscaping, artificial turf , sand traps, tees, putting greens and athletic fields; the actual replacement cost of sod, shrubs, sand, plants and trees; however the Company's liability for replacement of trees, plants and shrubs will be limited to the actual size of the destroyed plant, tree or shrub at the time of the loss up to a maximum size of 25 gallons per item but not to exceed USD25,000 per item.	Clarification Pending Market Approval

**ALLIANT PROPERTY INSURANCE PROGRAM
2016-2017**

**NAMED INSURED SCHEDULE
AS OF 05/31/2016**

THE NAMED INSURED IS:

Northern California Cities Self Insurance Fund
c/o Alliant Insurance Services, Inc.
2180 Harvard St., Ste. 460
Sacramento, CA 95815

First Named Insured Member shall be deemed the sole agent of each and every Named Insured for the purpose of:

- (1) Giving notice of cancellation,
- (2) Giving instructions for changes in the Policy and accepting changes in this Policy
- (3) The payment of assessments / premiums or receipt of return assessments / premiums.

Member(s), entity(ies), agency(ies), organization(s), enterprise(s) and/or individual(s) for whom the Named Insured has extended coverage is as follows:

NAMED INSURED:

Northern California Cities Self-Insurance Fund	City of Ione
City of Anderson	City of Lincoln
City of Auburn	City of Marysville
City of Colusa	City of Oroville
City of Dixon	City of Red Bluff
City of Folsom	City of Rocklin
City of Galt	City of Yuba City
City of Gridley	Town of Paradise

**ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)**

PROPERTY PROPOSAL

TYPE OF INSURANCE: Insurance Reinsurance

NAMED INSURED: Northern California Cities Self Insurance Fund

DECLARATION: 4-Cities 4

POLICY PERIOD: July 1, 2016 to July 1, 2017

COMPANIES: See Attached List of Companies

**TOTAL INSURED
VALUES:** \$ 991,968,869 as of May 31, 2016

**ALL RISK
COVERAGES &
LIMITS:**

- \$ 1,000,000,000 Per Occurrence: all Perils, Coverages (subject to policy exclusions) and all Named Insureds (as defined in the policy) combined, per Declaration, regardless of the number of Named Insureds, coverages, extensions of coverage, or perils insured, subject to the following per occurrence and/or aggregate sub-limits as noted below.
- \$ 15,000,000 For City of Marysville only; \$10,000,000 For City of Yuba City only; \$17,000,000 For City of Auburn only; \$10,000,000 For City of Ione only Flood Limit - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage)
- \$ 15,000,000 For City of Marysville only; \$10,000,000 For City of Yuba City only; \$17,000,000 For City of Auburn only; \$10,000,000 For City of Ione only Per Occurrence and in the Annual Aggregate for all locations in Flood Zones A & V (inclusive of all 100 year exposures). This Sub-limit does not increase the specific flood limit of liability for those Named Insured(s) that purchase this optional dedicated coverage.
- Not Covered Earthquake Shock - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage)
- \$ 100,000,000 Combined Business Interruption, Rental Income and Tax Revenue Interruption and Tuition Income (and related fees). However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to \$500,000 per Named Insured subject to maximum of \$2,500,000 Per Occurrence for Business Interruption, Rental Income and Tuition Income combined, and \$5,000,000 per occurrence for Tax Revenue Interruption. Coverage for power generating plants is excluded, unless otherwise specified.

**ALL RISK
COVERAGES &
LIMITS: (continued)**

\$	50,000,000	Extra Expense
\$	25,000,000	Miscellaneous Unnamed Locations for existing Named Insured's Excluding Earthquake coverage for Alaska and California Named Insureds. If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.
	180 Days	Extended Period of Indemnity
	See Policy Provisions	\$25,000,000 Automatic Acquisition up to \$100,000,000 or a Named Insured's Policy Limit of Liability if less than \$100,000,000 for 90 days excluding licensed vehicles for which a sub-limit of \$10,000,000 applies per policy Automatic Acquisition and Reporting Condition. Additionally a sub-limit of \$2,500,000 applies for Tier 1 Wind Counties, Parishes and Independent Cities for 60 days for the states of Virginia, North Carolina, South Carolina, Georgia, Alabama, Mississippi, Louisiana, Texas and/or situated anywhere within the states of Florida and Hawaii. The peril of EQ is excluded for the states of Alaska and California. If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.
\$	1,000,000	Unscheduled Landscaping, tees, sand traps, greens and athletic fields and further subject to \$25,000 / 25 gallon maximum per item
\$	5,000,000	or 110% of the scheduled values, whichever is greater, for Scheduled Landscaping, tees, sand traps, greens and athletic fields and further subject to \$25,000 / 25 gallon maximum per item.
\$	50,000,000	Errors & Omissions - This extension does not increase any more specific limit stated elsewhere in this policy or Declarations.
\$	25,000,000	Course of Construction and Additions (including new) for projects with completed values not exceeding the sub-limit shown. Projects valued between \$25,000,001 and \$50,000,000 can be added for an additional premium with underwriting approval
\$	2,500,000	Money & Securities for named perils only as referenced within the policy
\$	2,500,000	Unscheduled Fine Arts
\$	250,000	Accidental Contamination per occurrence and annual aggregate per Named Insured with \$500,000 annual aggregate for all Named Insureds per Declaration

ALL RISK COVERAGES & LIMITS: (continued)	\$	2,000,000	Unscheduled Tunnels, Bridges, Dams, Catwalks (except those not for public use), Roadways, Highways, Streets, Sidewalks, Culverts, Street Lights and Traffic Signals unless a specific value has been declared (excluding coverage for the peril of Earthquake Shock, and excluding Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs)
	\$	25,000,000	Increased Cost of Construction due to the enforcement of building codes/ ordinance or law (includes All Risk and Boiler & Machinery)
	\$	25,000,000	Transit
	\$	2,500,000	Unscheduled Animals; not to exceed \$50,000 per Animal, per Occurrence
	\$	2,500,000	Unscheduled Watercraft up to 27 feet Included Per Occurrence for Off Premises Vehicle Physical Damage
	\$	25,000,000	Off Premises Services Interruption including Extra Expense resulting from a covered peril at non-owned/operated locations
	\$	5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of \$10,000,000 for Earthquake Shock on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Earthquake Shock coverage, and/or where specific values for such items are not covered for optional dedicated Earthquake Shock coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc.
	\$	5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of \$10,000,000 for Flood on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Flood coverage, and/or where specific values for such items are not covered for optional dedicated Flood coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc.
	\$	3,000,000	Contingent Business Interruption, Contingent Extra Expense, Contingent Rental Values and Contingent Tuition Income separately
	\$	500,000	Jewelry, Furs, Precious Metals and Precious Stones Separately
	\$	1,000,000	Claims Preparation Expenses
	\$	50,000,000	Expediting Expenses
	\$	1,000,000	Personal Property Outside of the USA

ALL RISK COVERAGES & LIMITS: (continued)	\$	100,000,000	Per Named Insured Per Occurrence subject to \$200,000,000 Annual Aggregate of Declarations 1-14, 18-22, 25-30 and 32-34 combined as respects Property Damage, Business Interruption, Rental Income and Extra Expense Combined for Terrorism (Primary Layer)
	\$	400,000,000	Per Named Insured for Terrorism (Excess Layer) subject to;
	\$	900,000,000	Per Occurrence, All Named Insureds combined in Declarations 1-9, 11-14, 18-22, 25-30 and 32-34 for Terrorism (Excess Layer) subject to;
	\$	1,050,000,000	Annual Aggregate shared by all Named Insureds combined in Declarations 1-9, 11-14, 18-22, 25-30 and 32-34, as respects Property Damage, Business Interruption, Rental Income and Extra Expense combined for Terrorism (Excess Layer)
		Not Covered	Per Occurrence Per Declaration Upgrade to Green Coverage subject to the lesser of, the cost of upgrade, an additional 25% of the applicable limit of liability shown in the schedule of values or this sub limit.
		Included	Information Security & Privacy Insurance with Electronic Media Liability Coverage. See Cyber Coverage Document for details of coverage terms, limits and deductibles
	Included	See Alliant Property Insurance Program (APIP) Pollution Liability Insurance Summary for applicable limits and deductibles	
VALUATION:			<ul style="list-style-type: none"> • Repair or Replacement Cost • Actual Loss Sustained for Time Element Coverages • Contractor's Equipment / either Replacement Cost or Actual Cash Value (ACV) as declared by each member. If not declared, valuation will default to Actual Cash Value (ACV)
EXCLUSIONS (Including but not limited to):			<ul style="list-style-type: none"> • Seepage & Contamination • Cost of Clean-up for Pollution • Mold <p>Deductibles: If two or more deductible amounts provided in the Declaration Page apply for a single occurrence the total to be deducted shall not exceed the largest per occurrence deductible amount applicable. (The Deductible amounts set forth below apply Per Occurrence unless indicated otherwise).</p>
"ALL RISK" DEDUCTIBLE:	\$	5,000	Per Occurrence, which to apply in the event a more specific deductible is not applicable to a loss
DEDUCTIBLES FOR SPECIFIC PERILS AND COVERAGES:	\$	100,000	All Flood Zones Per Occurrence excluding Flood Zones A & V
	\$	250,000	Per Occurrence for Flood Zones A & V (inclusive of all 100 year exposures)

Not Covered Earthquake Shock: If the stated deductible is a flat dollar amount, the deductible will apply on a Per Occurrence basis, unless otherwise stated. If the stated deductible is on a percentage basis, the deductible will apply Per Occurrence on a Per Unit basis, as defined in the policy form, subject to the stated minimum.

**DEDUCTIBLES FOR
SPECIFIC PERILS
AND COVERAGES:
(continued)**

\$	1,000	Per Occurrence for Specially Trained Animals
\$	500,000	Per Occurrence for Unscheduled Tunnels, Bridges, Dams, Catwalks (except those not for public use), Roadways, Highways, Streets, Sidewalks, Culverts, Street Lights and Traffic Signals unless a specific value has been declared (excluding coverage for the peril of Earthquake Shock, and excluding Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters)
\$	10,000	Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to \$100,000 Maximum Per Occurrence, Per Named Insured for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits
\$	50,000	Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits
\$	10,000	Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to \$100,000 Maximum Per Occurrence, Per Named Insured for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits
\$	50,000	Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits
	24 Hour	Waiting Period for Service Interruption for All Perils and Coverages
	2.5%	of Annual Tax Revenue Value per Location for Tax Interruption
\$	5,000	for City of Galt for 2015 Tymco Model 600 Street Sweeper, Yuba City, City of Lone, City of Red Bluff, City of Folsom; \$7,500 for City of Lincoln ONLY; \$10,000 for City of Auburn, Not Covered for all others. Per Occurrence for Off Premises Vehicle Physical Damage. If Off-Premises coverage is included/purchased, the stated deductible will apply to vehicle physical damage both on and off-premises on a Per Occurrence basis, unless otherwise stated. If Off-Premises coverage is not included, On-Premises/In-Yard coverage is subject to the All Risk (Basic) deductible.

Replacement Cost Vehicle Valuation Basis

\$ 5,000 Per Occurrence for Contractor's Equipment
 \$ 5,000 Per Occurrence for Primary Terrorism
 \$ 500,000 Per Occurrence for Excess Terrorism (Applies only if the Primary Terrorism Limit is exhausted)

Included Information Security & Privacy Insurance with Electronic Media Liability Coverage. See Cyber Coverage Document for details of coverage terms, limits and deductibles. (Cyber Liability)

TERMS & CONDITIONS:

25% Minimum Earned Premium and cancellations subject to 10% penalty

Except Cyber Liability Premium is 30% Earned at Inception

Except Pollution Liability Premium is 100% Earned at Inception

NOTICE OF CANCELLATION:

90 Days except 10 Days for non-payment of premium

	Annual Cost*
Total Property Premium:	\$ 739,150.00
Excess Boiler:	\$ 11,375.00
ABS Fee:	\$ 20,489.00
SLT&F's (Estimate)	\$ 24,016.80
Broker Fee:	\$ 0.00
TOTAL COST †: (Including Taxes and Fees)	\$ 795,030.80

*Premiums are based on valid selectable options and the TIV's above. Changes in TIV's will require a premium adjustment.

† TOTAL COST includes: premiums, underwriting fees, commissions, loss control expenses, program administration charges, and applicable taxes (excluding the Cyber Enhancement premium - should you have elected to purchase this coverage)

PRINT DATE: May 31, 2016

PROPOSAL VALID UNTIL: July 1, 2016

BROKER: **ALLIANT INSURANCE SERVICES, INC.**

License No. 0C36861

Marcus Beverly, CPCU, AIC, ARM-P
 First Vice President

Raychelle Maranan
 Account Representative

NOTES:

- ***Major pending and approved changes to the APIP Program are described in the Executive Summary.***
- ***Change in Total Insurable Values will result in adjustment in premium***
- ***Some coverage, sub-limits, terms and conditions could change until negotiations with the insurance carriers have been finalized***
- ***Coverage outlined in this Proposal is subject to the terms and conditions set forth in the policy. Please refer to Policy for specific terms, conditions and exclusions***

**ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)**

BOILER & MACHINERY PROPOSAL

NAMED INSURED: Northern California Cities Self Insurance Fund
POLICY PERIOD: July 1, 2016 to July 1, 2017
COMPANIES: See Attached List of Companies
TOTAL INSURED VALUES: \$ 991,968,869 as of May 31, 2016
STATUS/RATING: See Attached List of Companies

COVERAGES & LIMITS:

\$	100,000,000	Boiler Explosion and Machinery Breakdown, (for those Named Insureds that purchase this optional dedicated coverage) as respects Combined Property Damage and Business Interruption/Extra Expense (Including Bond Revenue Interest Payments where Values Reported and excluding Business Interruption for power generating facilities unless otherwise specified). Limit includes loss adjustment agreement and electronic computer or electronic data processing equipment with the following sub-limits:
	Included	Jurisdictional and Inspections
\$	10,000,000	Per Occurrence for Service/Utility/Off Premises Power Interruption
	Included	Per Occurrence for Consequential Damage/Perishable Goods/Spoilage
\$	10,000,000	Per Occurrence for Electronic Data Processing Media and Data Restoration
\$	2,000,000	Per Occurrence, Per Named Insured and in the Annual Aggregate per Declaration for Earthquake Resultant Damage for Members who purchase Dedicated Earthquake Coverage
\$	10,000,000	Per Occurrence for Hazardous Substances/ Pollutants/Decontamination
	Included	Per Occurrence for Machine or Apparatus used for Research, Diagnosis, Medication, Surgical, Therapeutic, Dental or Pathological Purposes

NEWLY ACQUIRED

LOCATIONS: \$ 25,000,000 Automatic Acquisition for Boiler & Machinery values at newly acquired locations. Values greater than \$25,000,000 or Power Generating Facilities must be reported within 90 days and must have prior underwriting approval prior to binding

VALUATION: Repair or Replacement except Actual Loss sustained for all Time Element coverages

EXCLUSIONS

(Including but not limited to):

- Testing
- Explosion, except for steam or centrifugal explosion
- Explosion of gas or unconsumed fuel from furnace of the boiler

OBJECTS EXCLUDED:

(Including but not limited to):

- Insulating or refractory material
- Buried Vessels or Piping
- Furnace, Oven, Stove, Incinerator, Pot Kiln

NOTICE OF

CANCELLATION: 90 days except 10 days for non-payment of premium

DEDUCTIBLES:

\$ 2,500	Except as shown for Specific Objects or Perils
\$ 2,500	Electronic Data Processing Media
\$ 2,500	Consequential Damage
\$ 2,500	Objects over 200 hp, 1,000 KW/KVA/Amps or Boilers over 5,000 square feet of heating surface
\$ 50,000	Objects over 350 hp, 2,500 KW/KVA/Amps or Boilers over 10,000 square feet of heating surface
\$ 100,000	Objects over 500 hp, 5,000 KW/KVA/Amps or Boilers over 25,000 square feet of heating surface
\$ 350,000	Objects over 25,000 hp, 25,000 KW/KVA/Amps or Boilers over 250,000 square feet of heating surface
10 per foot / \$2,500 Minimum	Deep Water Wells
24 Hour Waiting Period	Utility Interruption
24 Hours	Business Interruption/Extra Expense Except as noted below
30 Days	Business Interruption - Revenue Bond
5 x 100% of Daily Value	Business Interruption - All objects over 750 hp or 10,000 KW/KVA/Amps or 10,000 square feet heating surface
5 x 100% of Daily Value	Business interruption - All Objects at Waste Water Treatment Facilities and All Utilities

Annual Cost

COST: Cost is included on Property Proposal

PRINT DATE: May 31, 2016

PROPOSAL VALID UNTIL: July 1, 2016

BROKER: **ALLIANT INSURANCE SERVICES, INC.**
License No. 0C36861
Marcus Beverly, CPCU, AIC, ARM-P
First Vice President

Raychelle Maranan
Account Representative

NOTES:

- *Major pending and approved changes to the APIP Program are described in the Executive Summary.*
- *Change in Total Insurable Values will result in adjustment in premium*
- *Some coverage, sublimits, terms and conditions could change until negotiations with the insurance carriers have been finalized*
- *Coverage outlined in this Proposal is subject to the terms and conditions set forth in the policy. Please refer to Policy for specific terms, conditions and exclusions*

**ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)
CYBER LIABILITY PROPOSAL**

TYPE OF COVERAGE: Information Security & Privacy Insurance with Electronic Media Liability Coverage

PROGRAM: **Alliant Property Insurance Program (APIP) inclusive of Public Entity Property Insurance Program (PEPIP), and Hospital All Risk Property Program (HARPP)**

NAMED INSURED: Any member(s), entity(ies), agency(ies), organizations(s), enterprise(s) and/or individuals(s) attached to each Declaration insured as per schedule on file with Insurer.

DECLARATION: Various Declarations as on file with Insurer

POLICY PERIOD: July 1, 2016 to July 1, 2017

TERRITORY: WORLD-WIDE

RETROACTIVE DATE: **APIP/PEPIP**
For new members – the retro active date will be the date of addition
 July 1, 2015 For existing members included on the July 1, 2015/16 policy
 July 1, 2014 For existing members included on the July 1, 2014/15 policy
 July 1, 2013 For existing members included on the July 1, 2013/14 policy
 July 1, 2012 For existing members included on the July 1, 2012/13 policy
 July 1, 2011 For existing members included on the July 1, 2011/12 policy
 July 1, 2010 For existing members included on the July 1, 2010/11 policy

HARPP
For new members – the retro active date will be the date of addition
 July 1, 2009 For members endorsed onto the July 1, 2009/10 policy at a \$500,000 limit except for those members who did not provide a "No Known Losses Letter" then the retro date is the date that the member was added
 July 1, 2010 For \$1,500,000 excess \$500,000

CSU
 July 1, 2008 California State University and CSU Auxiliary Organizations

INSURER: Lloyd's of London - Beazley Syndicate:
 Syndicates 2623 - 623 - 100%

COVERAGES & LIMITS:

THIRD PARTY LIABILITY	Ai.	\$	25,000,000	Annual Policy and Program Aggregate Limit of Liability (subject to policy exclusions) for all Insured's/Members combined (Aggregate for all coverage's combined, including Claims Expenses), subject to the following sub-limits as noted.
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THIRD PARTY LIABILITY <i>(continued)</i>	Aii.	\$	2,000,000	Annual Aggregate Limit of Liability for each Insured/Member for Information Security & Privacy Liability . Each Member of a JPA will have a \$2,000,000 Limit Each (Aggregate for all coverages combined, including Claim Expenses) but sublimited to:
	B.	\$	500,000	Annual Policy Aggregate Limit of Liability for each Insured/Member Privacy Notification Costs coverage. Limit is \$1,000,000 if Beazley vendor services are used.
	C.	\$	2,000,000	Annual Policy Aggregate Limit of Liability for each Insured/Member for all Claims Expenses and Penalties for Regulatory Defense and Penalties PCI Fines and Penalties coverage added with sub-limit of \$100,000.
	D.	\$	2,000,000	Annual Policy Aggregate Limit of Liability for each Insured/Member for all Damages and Claims Expenses for Website Media Content Liability (Occurrence Based)
FIRST PARTY COMPUTER SECURITY	E.	\$	2,000,000	Policy Aggregate Sublimit of Liability for each Insured/Member for Cyber Extortion Loss
	F.	\$	2,000,000	Policy Aggregate Sublimit of Liability for each Insured/Member for Data Protection Loss and Business Interruption Loss
	G.			First Party Business Interruption Sub-Limits of Liability for each Insured/Member \$ 50,000 1) Hourly Sublimit \$ 50,000 2) Forensic Expense Sublimit \$ 150,000 3) Dependent Business Interruption Sublimit.

The sub-limits of liability displayed above in Items B, C and D are part of, and not in addition to, the overall Annual Aggregate Limit of Liability for each Insured/Member (Item Aii)

RETENTION:	\$	25,000	CSU Auxiliary Organizations only
	\$	50,000	Per Occurrence for each Insured/Member with TIV up to \$500,000,000 at the time of loss
		8	Hour waiting period for first party claims
	\$	100,000	Per Occurrence for each Insured/Member with TIV greater than \$500,000,000 at time of loss
		8	Hour waiting period for first party claims

NOTICE: Policy coverage sections I.A - Information Security & Privacy Liability, I.B.- Privacy Notification Costs and I.C.-Regulatory Defense & Penalties of this policy provide coverage on a claims made and reported basis; except as otherwise provided, coverage under these insuring agreements applies only to claims first made against the insured and reported to underwriters during the policy period. Claims expenses shall reduce the applicable limit of liability and are subject to the applicable retention.

EXTENDED REPORTING PERIOD:

For First Named Insured - To be determined at the time of election (additional premium will apply)

SPECIFIC COVERAGE PROVISIONS:

- A. Information Security and Privacy Liability** pays on behalf of the Insured/Member damages and claims expenses excess of the retention which the Insured/Member shall become legally obligated to pay because of any claim, including a claim for violation of a privacy law first made against the Insured/Member and reported to underwriters during the policy period for
- theft, loss or unauthorized disclosure of personally identifiable non-public information or third party corporate information that is in the care, custody or control of the Insured/Member, or an independent contractor that is holding, processing or transferring such information on behalf of the Insured/Member.
 - Acts or incidents that directly result from the failure of computer security to prevent a security breach including
 - Alteration, corruption, destruction, deletion, or damage to a data asset stored on computer systems
 - Failure to prevent transmission of malicious code from computer systems to third party computer systems
 - Participation in a denial of service attack directed against a third party computer system
 - The failure to timely disclose any of the above in violation of any breach notice law
 - The failure to comply with a privacy policy involving the disclosure, sharing or selling of personally identifiable non-public information
 - The failure to administer an identity theft prevention program
- B. Privacy Notification Costs** pay the Insured/Member for reasonable and necessary costs to comply with a breach notice law because of an incident that first takes place on or after the retroactive date and before the end of the policy period. Privacy Notification Costs means costs incurred within one year of the reporting of the incident or suspected incident to the Underwriters:
- To hire security experts;
 - Notification provisions,
 - Public relations mitigation up to \$50,000 subject to Nil coinsurance
 - Credit monitoring for the purpose of mitigating potential damages and are subject to Nil coinsurance
 - Credit file monitoring,
 - Mailing and third party administrative costs

To provide notification to:

- (a) Individuals who are required to be notified by the **Insured Organization** under the applicable **Breach Notice Law**; and
- (b) In the Underwriters' discretion, to individuals affected by an incident in which their **Personally Identifiable Non-Public Information** has been subject to theft, loss, or Unauthorized Disclosure in a manner which compromises the security or privacy of such individual by posing a significant risk of financial, reputational or other harm to the individual.

SPECIFIC COVERAGE PROVISIONS:
(Continued)

- C. Regulatory Defense and Penalties** pays on behalf of the Insured/Member claims expenses and penalties which the Insured/Member shall become legally obligated to pay because of any claim in the form of a regulatory proceeding resulting from a violation of a privacy law and caused by an incident described under certain sections of the information security and privacy liability section of the policy.
- D. Website Media Content Liability** (occurrence based) pays on behalf of the insured damages and claims expenses resulting from any claim made against the Insured/Member for one or more of the following acts committed in the course of covered media activities:
- Defamation, libel, slander, trade libel
 - Privacy violation
 - Invasion or interference with publicity
 - Plagiarism, piracy, misappropriation of ideas under implied contract
 - Infringement of copyright
 - Infringement of domain name, trademark
 - Improper deep-linking or framing within electronic content
- E. Cyber Extortion** indemnifies the Insured/Member for costs incurred as a result of an extortion threat by a person other than employees, directors, officers, principals, trustees, governors, managers, members, etc.
- F. First Party Data Protection** indemnifies the Insured/Member for data protection loss as a result of alteration, corruption, destruction, deletion, damage or inability to access data assets.
- G. First Party Network Business Interruption** indemnifies the Insured/Member for business interruption loss as a direct result of the actual and necessary interruption or suspension of computer systems and is directly caused by a failure of computer security to prevent a security breach.

**EXCLUSIONS:
(Including but not limited to)**

Coverage does not apply to any claim or loss from

- Bodily Injury or Property Damage
- Any employer-employee relations, policies, practices
- Contractual Liability or Obligation
- Any actual or alleged act, error or omission or breach of duty by any director, officer, manager if claim is brought by principals, officers, directors, stockholders and the like
- Anti-Trust violations
- Unfair trade practices
- Unlawful collection or acquisition of Personally Identifiable Non-Public Information
- Distribution of unsolicited e-mails, facsimile, audio or video recording
- Prior knowledge or previously reported incidents
- Incidents occurring prior to retroactive date/continuity date
- Any act, error, omission, of computer security if occurred prior to policy inception
- Collusion
- Securities Act Violations
- Fair Labor Act Violations
- Discrimination
- Intentional Acts with regard to Privacy and Security Breach
- Infringement - Patent and Copyright
- Federal Trade Commission and related state, federal, local and foreign governmental activities
- Insured vs. Insured
- Money/Securities/Funds Transfer
- Broadcasting, Publications and Advertising
- War and Terrorism
- Pollution
- Nuclear Incident
- Radioactive Contamination

NOTICE OF CLAIM:

- **IMMEDIATE NOTICE** must be made to Beazley NY of all potential claims and circumstances (assistance, and cooperation clause applies)
- Claim notification under this policy is to:
 Beazley Group
 Attn: Beth Diamond
 1270 Avenue of the Americas
 New York, NY 10020
tmbclaims@beazley.com

NOTICE OF CANCELLATION:

10 days for non-payment of premium

REINSTATEMENT PROVISIONS:

Optional reinstatement at 125% of the annual premium

Exhaustion of \$2,000,000 Annual Aggregate Limit of Liability for Each Insured/Member for Information Security & Privacy Liability:
 Reinstatement of Aggregate Limits for each Insured/Member will be automatic and subject to additional premium

CYBER COST: Cost is included in Total Property Premium
30% Earned Premium at Inception

OTHER SERVICES Unlimited Access to Beazley Breach Solutions as per attached brochure.

**PROPOSAL VALID
UNTIL:** July 1, 2016

BROKER: ALLIANT INSURANCE SERVICES, INC.

License No. 0C36861

NOTES: Coverage outlined in this Proposal is subject to the terms and conditions set forth in the policy. Please refer to Policy for specific terms, conditions and exclusions.

**ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)**

POLLUTION LIABILITY COVERAGE PROPOSAL

TYPE OF INSURANCE: Insurance Reinsurance

TYPE OF COVERAGE: Claims Made and Reported Pollution Liability

PROGRAM: **Alliant Property Insurance Program (APIP)**

NAMED INSURED: Any member(s), entity(ies), agency(ies), organization(s), enterprise(s), pool(s), Joint Powers Authority(ies) and/or individual(s) attached to each Declaration insured as per Named Insured Schedule on file with Insurer, listed below.

POLICY PERIOD: July 1, 2016 to July 1, 2017

RETROACTIVE DATE: July 1, 2011 for existing insureds included on the 2011-2012 policy at inception; For all other insureds the retroactive date is the date of addition to the Program.

COMPANY: Illinois Union Insurance Company

A.M. BEST INSURANCE RATING: A++u, Superior, Financial Category XV (\$2 Billion or greater)
Effective July 2, 2015

STANDARD & POORS RATING: AA (Very Strong) as of March 23, 2016

ADMITTED STATUS: Non-Admitted in all states except Illinois

COVERAGE LOCATIONS: Per the following SOVs submitted on 3/16/2016:

1. PEPiP DEC 1 – SOVs
2. PEPiP DEC 2 – SOVs
3. PEPiP DEC 3 – SOVs
4. PEPiP DEC 4 – SOVs
5. PEPiP DEC 5 – SOVs
6. PEPiP DEC 8 – SOVs (Excludes SPIP, except as endorsed)
7. PEPiP DEC 11 – SOVs
8. PEPiP DEC 12 – SOVs
9. PEPiP DEC 19 – SOVs
10. PEPiP DEC 20 – SOVs
11. PEPiP DEC 21 – SOVs
12. PEPiP DEC 25 – SOVs
13. PEPiP DEC 26 – SOVs
14. PEPiP DEC 27 – SOVs
15. PEPiP DEC 28 – SOVs
16. PEPiP DEC 30 – SOVs
17. PEPiP DEC 33 – SOVs
18. PEPiP DEC 34 – SOVs

COVERAGE LOCATIONS: CONTINUED

Covered locations include any location owned, operated, managed, leased or maintained by the Insured at policy inception. Covered locations also include any subsurface potable water, wastewater or storm water pipes to or from a covered location, that is not a pipe, provided that such pipes are located within a one thousand (1,000) foot radius of such covered location.

COVERAGES & LIMITS:

\$25,000,000 Policy Program Aggregate (all insureds combined)
\$ 2,000,000 Per Pollution Condition or Indoor Environmental Condition
\$ 2,000,000 Per Named Insured Aggregate

SUBLIMITS:

\$ 500,000 Per Bacteria / Virus Indoor Environmental Condition Insured Aggregate Sublimit*
 \$ 250,000 Catastrophe Management Costs Sublimit*

*Note: the above sub-limits payable under this coverage do not increase and are not in addition to the applicable limit of liability.

EXTENDED REPORTING PERIOD:

For First Named Insured - To be determined at the time of election (additional premium can apply); Ninety (90) day basic extended reporting period available without additional premium

SPECIFIC COVERAGE PROVISIONS:

CLAIMS MADE AND REPORTED

Coverage A – New Pollution Conditions or Indoor Environmental Conditions Coverage:

First-party and third-party coverage for claims arising out of a pollution condition on, at, under or migrating from a covered location, or an indoor environmental condition at a covered location, provided the claim is first made or the Insured first discovers such pollution condition or indoor environmental condition during the policy period.

Coverage B – Transportation Coverage:

First-party and third-party coverage for claims arising out of a pollution condition resulting from transportation, provided the claim is first made or the Insured first discovers such pollution condition during the policy period.

Coverage C – Non-Owned Disposal Site Coverage:

Third-party coverage for claims arising out of a pollution condition on, at, under or migrating from a non-owned disposal site, provided the claim is first made during the policy period.

Supplemental coverage for First-party and Third-party claims arising out of pollution conditions and indoor environmental conditions resulting from covered operations is included. Covered operations are defined as any operations within the capacity of a public entity which are performed by or on behalf of a “named insured” outside the physical boundaries of a “covered location”.

**SPECIFIC
COVERAGE
PROVISIONS (cont.):**

Coverage for catastrophe management costs and emergency response costs (first-party remediation costs incurred within seven (7) days following the discovery of a pollution condition) included, provided that the costs are reported to the insurer within fourteen (14) days.

Supplemental coverage for Products Pollution is included for potable, reclaimed and recycled water processed at any covered location that is also a potable water or wastewater treatment plant. This coverage covers Third-party claims arising out of product pollution, provided the claim is first made during the policy period. Coverage of lead contamination of potable water is excluded.

All Named Insureds scheduled on this policy have the same rights as the First Named Insured; this includes any member of a pool or Joint Powers Authority specifically scheduled onto this policy.

Coverage for mid-term transactions for values that are less than \$25,000,000 shall automatically be added as a covered location, upon the closing date of such acquisition, or the effective date of such lease, management, operation or maintenance right or obligation, respectively.

Automatic Acquisition and Due Diligence – Property purchased in the amount of or in excess of \$25,000,000 need to be reported within 90 days, along with a Phase I Environmental Site Assessment, or two (2) years of property insurance loss runs or a completed, signed application.

Illicit Abandonment is included in the definition of pollution condition.

Mold, fungi and legionella pneumophila are included in the definition of an indoor environmental condition.

Defense Costs and Expenses are within Limits of Liability.

The insurance afforded by this Policy shall apply in excess of any other valid, collectible insurance, with the exception of policies specifically written to be in excess of this policy.

Underground Storage Tanks coverage included, with a self-insured retention of \$750,000. **Note: Does not meet financial assurance requirements.**

Loss covered pursuant to a Federal, State, County or Municipality administered underground storage tank fund, or any functional equivalent to such fund, shall be considered primary insurance, to which the coverage afforded pursuant to this Policy shall only apply in excess. Under such primary insurance policy shall erode the \$750,000 per pollution condition self-insured retention. *This includes storage tank pollution liability insurance.*

Blanket Coverage included for Non-Owned Disposal Sites. Includes Any properly permitted and licensed non-owned disposal sites that has not been identified by the United States EPA National Priorities List, CERCLIS list or any functional equivalent of those listings, and is not undergoing voluntary or regulatory required remediation at the time the waste was received for disposal.

**EXCLUSIONS
(including but not
limited to):**

Coverage does not apply to any claim or loss from:

- *Asbestos and Lead Based Paint. This exclusion does not apply to Third-party claims for Bodily Injury, Property Damage or any associated legal defense expenses, nor to First-party Remediation Costs arising out of asbestos, asbestos-containing material, or lead-based paint discovered in soil or groundwater. Also does not apply to first-party remediation costs that first commenced during the policy period, do not arise out of or relate to any pollution conditions which existed prior to policy inception, are sudden, unintended and unexpected by the Insured and discovered within seven (7) days of commencement, as long as they are reported to the Insurer within twenty-one (21) days of discovery. This does not include coverage for asbestos or lead-based paint abatement, removal, or disposal resulting from the maintenance, renovation or physical improvement of a covered location.*
- *Contractual Liability – Does not apply to environmental indemnity obligations, or to liability of others that would have attached to the Insured in the absence of a contract or agreement.*
- *Divested Property*
- *Employers Liability*
- *Criminal Fines and Criminal Penalties*
- *Fraud or Misrepresentation*
- *Sewage Backup – based upon or arising out of the reverse flow of sewage through a sanitary lateral into any structure, including, but not limited to, 3rd party residences and commercial buildings. This exclusion does not apply to your insured locations.*
- *First Party Property Damage – Does not apply to remediation costs, emergency response costs, business interruption costs or catastrophe management costs.*
- *Insured's Internal Expenses - Does not apply to emergency response costs, along with any associated catastrophe management costs.*
- *Insured vs. Insured*
- *Intentional Non-Compliance*
- *Known Conditions*
- *Landfills, Recycling Facilities, or Oil and/or Gas Producing or Refining Facilities*
- *Ports – Defined as a location on the coast or any other body of water where ships or watercraft can dock and transfer cargo to or from land and engages in the business of importing/exporting of goods.*
- *Airports – Defined as a location whereby enplanement occurs and/or cargo is moved for a fee and the following operations are conducted: storage, transportation and dispensing of fuel and/or de-icing solutions.*
- *Material Change in Risk – Does not apply to covered operations that are performed with respect to uses and operations that are within the capacity of a Public Entity.*
- *Professional Liability*
- *Regulatory Compliance – Does not apply to any such non-compliance that occurs subsequent to release from a covered underground storage tank.*

**EXCLUSIONS
(including but not
limited to, cont.):**

- Work Product
- Workers' Compensation
- Products Liability. *Does not apply to a pollution condition that first commences during transportation, or to pollution conditions resulting from the use of potable, reclaimed or recycled water processed at any covered location that is also a potable water or wastewater treatment plant, if applicable. Also does not apply to coverage afforded for product pollution pursuant to the Products Pollution Coverage Endorsement attached to this policy. Lead contamination of potable water is not covered and is excluded.*
- Lead Contaminated Water
- Property damage to any automobile, aircraft, watercraft, railcar or other conveyance utilized for transportation.
- War or Terrorism
- Any subsurface potable water, wastewater or storm water pipes leading to or exiting from a covered location, which is not a pipe, provided that such pipe sections are located beyond a one thousand (1,000) foot radius of such covered location.

RETENTION:

\$ 75,000	Per Pollution Condition or Indoor Environmental Condition
\$375,000	Per Named Insured Aggregate retention applicable to all Pollution Conditions or Indoor Environmental Conditions
\$ 37,500	Per Named Insured maintenance retention applicable to all Pollution Conditions or Indoor Environmental Conditions
\$750,000	Underground Storage Tanks Specific
10 Days	Waiting Period for Business Income and Extra Expense

CLAIMS REPORTING NOTICE

PLEASE NOTE THAT POLLUTION LIABILITY POLICIES CONTAIN EXTREMELY STRICT CLAIM REPORTING PROCEDURES. Below please find your policy specific claim reporting requirements - Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

THIS IS A CLAIMS MADE POLICY

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

LOSS REPORTING REQUIREMENTS:

Written notice of any claim or pollution condition, within seven (7) days of discovery for pollution conditions requiring immediate emergency response. Concurrently, please send to:

- 1) ACE Environmental Risk Claims Manager
ACE USA Claims
P.O. Box 5103
Scranton, PA 18505-0510
(888) 310-9553 24 Hour Environmental Emergency Hotline
(800) 951-4119 (Fax – First Notices Only)
(866) 635-5687 (Fax – All Other Items)
CasualtyRiskEnvironmentalFirstNotice@chubb.com
- 2) ACE Alert Program
Sign up for ACE Alert at <https://ace.spillcenter.net/>
24/7 incident reporting via phone, web or mobile device
App Available on Apple App Store, Google Play and Blackberry App World
- 3) Martin Fox-Foster
Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101
415-403-1417
415-403-1466 – fax
Martin.Fox-Foster@alliant.com

NOTICE OF CANCELLATION:

90 days except 15 days for non-payment of premium

REINSTATEMENT PROVISIONS:

Not Provided.

POLLUTION LIABILITY COST:

Cost is included in Total Property Premium
100% Earned Premium at Inception

OTHER SERVICES:

- Value-Added Engineering Package:
- Mold Awareness Training
 - ACE will offer a single Mold Awareness Training Presentation, provided by ACE ESIS personnel, for little or no additional cost. Must be held at one central location or online.
 - Due Diligence Program Overview
 - ACE will provide up to 50 First Search Reports of government environmental databases for no additional charge
 - Asbestos-Containing Materials (ACM)/Lead Based Paint (LBP) Plan
 - ACE will assist the insured in the creation of a single ACM/LBP plan for a minimal additional cost
 - Mold Operations & Maintenance (O&M) Plan
 - ACE will assist the insured in the creation of a single Mold O&M plan for a minimal additional cost

QUOTE VALID UNTIL: July 1, 2016

BROKER:

ALLIANT INSURANCE SERVICES, INC.
License No. 0C36861

ACE ALERTSM

ACE LOGISTICAL ENVIRONMENTAL RESPONSE TECHNOLOGY

Environmental releases can happen unexpectedly and at any moment. When these events occur companies are faced with the responsibility of cleanup and site remediation, not to mention the additional cost factors and regulatory implications that can be involved.

ACE ALERTSM is a complimentary program developed to assist ACE Environmental Risk clients find and dispatch qualified incident response contractors, monitor cleanup costs (in real time) and mitigate potential liabilities associated with environmental releases.

ACEALERTSM Services

- Incident Reporting
- Contractor Referrals
- Response Coordination Assistance
- Incident Documentation
- Invoice Review
- Customized Alerts
- Contractor Registration
- Subject - Relevant E-Marketing communications

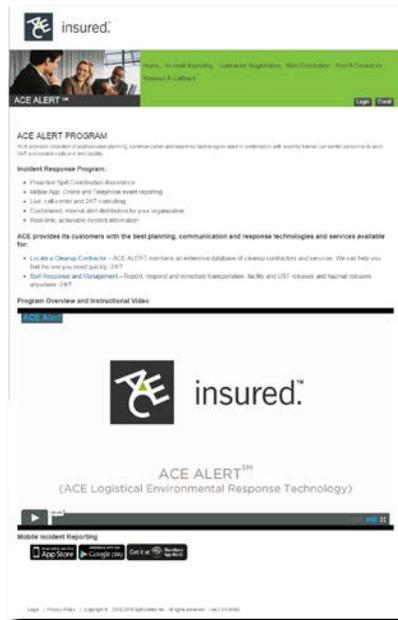
Key Highlights

- 24/7 incident reporting via phone, web or mobile device
- Access to a database of over 3,500 response contractors that clients can independently engage for services
- Assistance with Federal/State/Local Regulatory reporting (through an ACE vendor)
- Response coordination assistance (multilingual capabilities)
- Capability of establishing customized alerts via email and/or text message when the system is activated
- Complete data package delivered electronically
- Business Continuity – minimize disruption to the clients' business and focus on returning to normal operations

How to Access

- Details of the program, including access to where ACE Environmental Risk clients can complete their enrollment, is available online at <https://ace.spillcenter.net>
- Once enrollment is complete, clients can report an environmental incident either online, by telephone or mobile device via the ACE ALERTSM application available on iPhone, Android and certain Blackberry models

Visit <https://ace.spillcenter.net> to learn more about ACE ALERTSM



CONTACT US

Bob Winterburn
215 640-1451
Robert.Winterburn@esis.com

Steve Piatkowski
215 640-4890
Steven.Piatkowski@acegroup.com

ACE ALERTSM is offered through Spill Center, a North American leader in environmental regulatory reporting and spill support that draws from a database of more than 3,500 environmental cleanup contractors throughout North America who are experienced and equipped to react to particular kinds of spills.

Reporting a spill using Spill Center services does not constitute the reporting of a claim in accordance with the terms and conditions of your policy and nor is it an indication that coverage is available under any such policy. Any communications in connection with your use of Spill Center services are not intended to alter, amend or provide interpretive commentary on any insurance policy contracts. Spill Center is not a subsidiary or affiliate of the ACE Group. ACE Group disclaims all liability, loss, damages and other costs that may arise out of your use of or reliance upon any spill reporting services, other services, communications and representations or warranties made by Spill Center or its affiliates.

ACE USA is the U.S.-based retail operating division of the ACE Group, a global leader in insurance and reinsurance, serving a diverse group of clients. Headed by ACE Limited (NYSE: ACE), a component of the S&P 500 stock index, the ACE Group conducts its business on a worldwide basis with operating subsidiaries in more than 50 countries. Additional information can be found at www.acegroup.com/us

Insurance provided by ACE American Insurance Company, Philadelphia, PA and in some jurisdictions, other

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**Alliant Property Insurance Program
2016-2017 Policy Year
Schedule of Insurers (Proposed)**

Company	A.M. Best's I.D. #	A.M. Best's Guide Rating	Standard and Poor's	State of California
ACE – Illinois Union Insurance Company	003510	A++, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 7/2/15)	AA (As of 5/19/14)	Non-Admitted
ACE European Group Limited	086485	A++ , Superior; Financial Size Category 14; \$1,500,000,000 to \$2,000,000,000 (As of 7/2/15)	AA (As of 5/19/14)	Non-Admitted
Allied World Assurance Company	012525	A, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 2/11/16)	A (As of 6/7/11)	Admitted
Arch Specialty Insurance Company	012523	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 8/21/15)	A+ (As of 7/29/10)	Non-Admitted
Aspen Specialty Insurance	012630	A, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 11/18/15)	Not Rated (As of 5/3/16)	Non-Admitted
Atain Specialty Insurance Company	002842	A, Excellent; Financial Size Category 8; \$100,000,000 to \$250,000,000 (As of 6/12/15)	Not Rated (As of 5/3/16)	Non-Admitted
Berkshire Hathaway Specialty	000864	A++, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 9/1/15)	AA+ (As of 12/10/14)	Admitted
Endurance America Specialty	013033	A, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 5/28/15)	A (As of 12/5/06)	Non-Admitted
Endurance Worldwide Insurance Limited	083234	A, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 5/28/15)	A (As of 12/5/06)	Non-Admitted
Essex Insurance Company	002732	A, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 5/15/15)	A (As of 10/14/13)	Non-Admitted
Hallmark Specialty Insurance Company	010838	A-, Excellent; Financial Size Category 8; \$100,000,000 to \$250,000,000; (As of 3/18/15)	Not Rated (As of 5/3/16)	Non-Admitted

**Alliant Property Insurance Program
2016-2017 Policy Year
Schedule of Insurers (Proposed)**

Company	A.M. Best's I.D. #	A.M. Best's Guide Rating	Standard and Poor's	State of California
Hartford Steam Boiler Inspec & Ins	000465	A++, Superior; Financial Size Category 10; \$500,000,000 to \$750,000,000 (As of 2/5/16)	A+ (As of 4/17/15)	Admitted
Homeland Insurance Company of New York	010604	A, Excellent; Financial Size Category 10; \$500,000,000 to \$750,000,000 (As of 10/30/15)	A- (As of 7/2/10)	Non-Admitted
Houston Casualty Company	003286	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 10/22/15)	AA- (As of 10/28/15)	Non-Admitted
Interstate Fire & Casualty Company	002267	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 8/6/15)	AA (As of 3/17/16)	Non-Admitted
Ironshore Indemnity Inc. (AZ only)	013847	A, Excellent; Financial Size Category 14; \$1,500,000,000 to \$2,000,000,000 (As of 11/23/15)	Not Rated (As of 5/3/16)	Non-Admitted
Ironshore Specialty Insurance Company	013866	A, Excellent; Financial Size Category 14; \$1,500,000,000 to \$2,000,000,000 (As of 11/23/15)	Not Rated (As of 5/3/16)	Admitted
Lancashire Insurance Company (UK) Ltd.	078390	A, Excellent; Financial Size Category 12; \$1,000,000,000 to \$1,250,000,000 (As of 7/9/15)	A- (As of 5/18/10)	Non-Admitted
Lexington Ins. Company	002350	A, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 1/27/16)	A+ (As of 5/6/13)	Non-Admitted
Liberty Surplus Insurance Corporation	012078	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 10/8/15)	A (As of 7/17/14)	Non-Admitted
Lloyd's of London	085202	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 7/22/15)	A+ (As of 4/23/07)	Non-Admitted

**Alliant Property Insurance Program
2016-2017 Policy Year
Schedule of Insurers (Proposed)**

Company	A.M. Best's I.D. #	A.M. Best's Guide Rating	Standard and Poor's	State of California
Maxum Indemnity Company	012563	A-, Excellent; Financial Size Category 8; \$100,000,000 to \$250,000,000; (As of 3/18/16)	Not Rated (As of 5/3/16)	Non-Admitted
Partner Re Ireland Insurance Ltd.	078853	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 8/4/15)	A+ (As of 2/17/12)	Non-Admitted
QBE Specialty Insurance Company	012562	A, Excellent; Financial Size Category 14; \$1,500,000,000 to \$2,000,000,000 (As of 3/10/16)	A+ (As of 7/22/09)	Non-Admitted
RSUI Indemnity Company	012603	A+, Superior Financial Size Category 13; \$1,250,000,000 to \$1,500,000,000 (As of 4/24/15)	A (As of 4/13/15)	Admitted
Scottsdale Surplus Lines Insurance Company	012121	A+, Superior Financial Size Category 15; \$2,000,000,000 or Greater (As of 3/19/15)	A+ (As of 6/17/13)	Non-Admitted
Steadfast Insurance Company	003557	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 10/2/15)	AA- (As of 6/19/07)	Non-Admitted
Tokio Marine Specialty	000763	A++, Superior Financial Size Category 15; \$2,000,000,000 or Greater (As of 6/4/15)	A+ (As of 9/18/15)	Non-Admitted
United States Fire Insurance Company	002136	A, Excellent; Financial Size Category 13; \$1,250,000,000 to \$1,500,000,000 (As of 6/4/15)	A- (As of 11/20/09)	Admitted
Westport Insurance Corporation	000347	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/11/15)	AA- (As of 10/28/11)	Admitted
XL Insurance America Inc.	002423	A, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 5/1/15)	A+ (As of 10/30/13)	Admitted

ALLIANT INSURANCE SERVICES

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

May 31, 2016

Named Insured: **Northern California Cities Self Insurance Fund**

We are required to send you this notice pursuant to federal legislation concerning terrorism insurance.

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism, *As defined in Section 102(1) of the Act, as amended*: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2020, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020; OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE CAN BE REQUESTED BELOW AND WILL NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE

WHAT YOU NEED TO DO NOW:

PLEASE PLACE AN "X" IN ONE OF THE BOXES BELOW AND RETURN THIS FORM TO YOUR INSURANCE REPRESENTATIVE.

	I am interested in receiving a quote for Terrorism coverage as required to be offered under the Act. Please provide me with a quote.
	I decline to purchase the Terrorism coverage as required to be offered under the Act.

Policyholder/applicant signature

Print Name

Date

Northern California Cities Self Insurance Fund

Disclosures / Disclaimers

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by your organization. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

NY Regulation 194 and General Broker Compensation Disclosure

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York and other States. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including

the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Other Disclosures / Disclaimers Cont.

FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

NRRA:

(Applicable if the insurance company is non-admitted)

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Mergers and/or acquisition and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Loss Notification Requirements:

Your policy will come with specific claim reporting requirements. Please make sure your organization understands these obligations and time limitations which are outlined in the attached Loss Notification documents. Contact your Alliant Service Team with any questions.

Binding Requirements Recap

Required no later than June 30, 2016:

- Signed and dated Request to Bind Coverage form (below)
- Signed and dated Surplus Lines forms as required by your state and attached to this proposal*
- Full review of Loss Notification Requirements

*- only required for coverage in the following states: AR, CA, CT, FL, KS, MA, MT, NE, NY, NC, ND, OH, RI, WV, WY

Request to Bind Coverage

Northern California Cities Self Insurance Fund

We have reviewed the proposal and agree to the terms and conditions of the coverages presented.

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers, disclosures, and loss notification requirements including exposures used to develop insurance terms, contained within this proposal.

Signature of Authorized Insurance Representative

Date

Title

Printed / Typed Name

This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. *The actual terms and conditions of the policy will prevail.*

LOSS NOTIFICATION REQUIREMENT

ALLIANT PROPERTY INSURANCE PROGRAM (APIP)

Claim notifications need to be sent to Robert Frey, Diana Walizada and Cathryn O'Meara. In the event this is a *Cyber* loss please include item III contact, for a *Pollution* loss please include item IV contact in addition to Alliant Insurance Services contacts.

- I. During regular business hours (between 8:30 AM and 5:00 PM PST), First Notice of Claim should be reported to Alliant Insurance Services via telephone, fax, mail or e-mail to our San Francisco Office:

Robert A. Frey, RPA
Senior Vice President, Regional Claims Director
Voice: (415) 403-1445 Cell: (415) 518-8490
Email: rfrey@alliant.com

Diana L. Walizada, AIC, CPIW, RPA, AINS
Vice President, Claims Unit Manager
Voice: (415) 403-1453
Email: dwalizada@alliant.com

Address:

Alliant Insurance Services, Inc.
100 Pine St, 11th Floor
San Francisco CA 94111
Toll Free Voice: (877) 725-7695 Fax: (415) 403-1466

- II. Please be sure to include APIP's Claim Administrator as a CC on all Claims correspondence:

Cathryn O'Meara
McLaren's Global Claims Services
1301 Dove St., Suite 200
Newport Beach, CA 92660
Voice: (949) 757-1413 Fax: (949) 757-1692
Email: cathryn.omeara@mcclarens.com

Address:

- III. Cyber Liability Carrier Beazley NY needs to also be provided with Notice of Claim immediately (if purchased):

Beth Diamond
Beazley Group
1270 Avenue of the America's, Suite 1200
New York, NY 10020
Fax: (546) 378-4039
Email: tmclaims@beazley.com

Address:

Elaine G. Kim, CISR
Assistant Vice President, Claims Advocate
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101
Voice: (415) 403-1458 Fax: (415) 403-1466
Email: ekim@alliant.com & martin.fox-foster@alliant.com

Address:

- IV. Pollution Liability Carrier ACE Environmental, Risk Claims Manager (if purchased):

ACE USA Claims
PO Box 5103
Scranton, PA 18505-0510
Environmental Emergency: (888) 310-9553
Fax: (800) 951-4119
Email: CasualtyRiskEnvironmentalFirstNotice@chubb.com

Address:

Martin Fox-Foster
Assistant Vice President, Claims Advocate Lead
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101
Voice: (415) 403-1417 Fax: (415) 403-1466
Email: martin.fox-foster@alliant.com

Address:

Please include the Insured /JPA name along with the following information when reporting claims:

- Time, date and specific location of property damaged
- A description of the incident that caused the damage (such as fire, theft or water damage)
- Estimated amount of loss in dollars
- Contact person for claim including name, title, voice & fax numbers
- Complete and return the Property Loss Notice for processing.
- Mortgagee or Loss Payee name, address, and account number

IN THE EVENT OF A

PROPERTY LOSS:

- 1) *Follow your organization procedures for reporting and responding to an incident*
- 2) *Alert local emergency authorities, as appropriate*
- 3) *Report the incident to Alliant Insurance Services immediately at:*

877-725-7695

All property losses must be reported as soon as practicable upon knowledge within the risk management or finance division of the insured that a loss has occurred.

Be prepared to give basic information about the location and nature of the incident, as well as steps which have been taken in response to the incident.

- 4) *Report the incident to McLarens Global Claims Services AND your Alliant representative*

PROPERTY FIRST NOTICE OF LOSS FORM

SEND TO: Alliant Insurance Services, Inc.

BY MAIL: 100 Pine Street, 11th Floor, San Francisco, CA 94111

BY FAX: (415) 403-1466

BY EMAIL: rfrey@alliant.com AND dwalizada@alliant.com

Carbon Copy APIP Claims Administrator: cathryn.omeara@mclarens.com and your Alliant representative

Today's Date: _____

Type of Claim: (check all that apply)

- Real Property Vehicles
 Personal Property Other

Insured's Name & Contact Information

Insured's Name: _____ Point of Contact: _____

Address: _____

Phone #: _____

Broker/Agent's Name & Contact Information

Company Name: Alliant Insurance Services - Claims Point of Contact: Robert A. Frey & Diana L. Walizada

Address: 100 Pine Street, 11th Floor, San Francisco, CA 94111

Phone #: 1-877-725-7695

Fax #: 415-403-1466

Policy Information

Policy Number: _____ Policy Period: _____

Limits of Liability: _____ per _____ agg Self-Insured Retention/Deductible: _____

Loss Information

Date of Incident/Claim: _____ Location: _____

Description of Loss:

Please list all attached or enclosed documentation: (check if none provided) _____

Name of Person Completing This Form: _____

Signature: _____

Per the PEPIP USA Form Master Policy Wording, Section IV General Conditions;

J. NOTICE OF LOSS

In the event of loss or damage insured against under this Policy, the Insured shall give notice thereof to ALLIANT INSURANCE SERVICES, INC., 100 Pine Street, 11th Floor, San Francisco, CA 94111-1073. TEL NO. (877) 725-7695, FAX NO. (415) 403-1466 of such loss. Such notice is to be made as soon as practicable upon knowledge within the risk management or finance division of the insured that a loss has occurred.

IN THE EVENT OF A
CYBER LOSS:

- 1) *Follow your organizations procedures for reporting and responding to an incident*
- 2) *Alert authorities, as appropriate*
- 3) *Report the incident to Beazley Group immediately at:*

tmbclaims@beazley.com

All Cyber losses must be reported as soon as practicable upon knowledge by the insured that a loss has occurred.

Be prepared to give basic information about the location and nature of the incident, as well as steps which have been taken in response to the incident.

- 4) *Report the incident to Alliant Claims Department and your Alliant representative*

SPECIAL NOTE REGARDING PRIVACY NOTIFICATION COSTS:

The policy provides a \$500,000 Aggregate Limit for Privacy Notification Costs. If you utilize a Beazley vendor, the limit is increased to \$1,000,000.

Please contact Beazley for a list of approved vendors.

CYBER FIRST NOTICE OF LOSS FORM

SEND TO: Beazley Group

BY MAIL: 1270 Avenue of the America's, Suite 1200, New York, NY 10020

BY FAX: (546) 378-4039

BY EMAIL: tmbclaims@beazley.com

CC Alliant Claims Department:

ekim@alliant.com , martin.fox-foster@alliant.com and your Alliant representative

Today's Date: _____

Insured's Name & Contact Information

Insured's Name: _____ Point of Contact: _____

Address: _____

Phone #: _____

Broker/Agent's Name & Contact Information

Company Name: Alliant Insurance Services – Claims Point of Contact: Elaine Kim & Martin Fox-Foster

Address: 100 Pine Street, 11th Floor, San Francisco, CA 94111

Phone #: 877-725-7695 Fax #:415-403-1466

Policy Information

Policy Number: _____ Policy Period: _____

Limits of Liability: _____ per _____ agg Self-Insured Retention/Deductible _____

Loss Information

Date of Incident/Claim: _____ Location: _____

Description of Loss: _____

Please list all attached or enclosed documentation: (check if none provided) _____

Name of Person Completing This Form: _____

Signature: _____

A. NOTICE OF CLAIM, LOSS OR CIRCUMSTANCE THAT MIGHT LEAD TO A CLAIM

1. If any **Claim** is made against the **Insured**, the **Insured** shall, as soon as practicable upon knowledge by the **Insured**, forward to the Underwriters through persons named in Item 9.A. of the Declarations written notice of such **Claim** in the form of a telecopy, or express or certified mail together with every demand, notice, summons or other process received by the **Insured** or the **Insured's** representative; provided that with regard to coverage provided under Insuring Agreements I.A. and I.C., all **Claims** made against any **Insured** must be reported no later than the end of the **Policy Period**, in accordance with the requirements of the **Optional Extension Period** (if applicable), or within thirty (30) days after the expiration date of the **Policy Period** in the case of **Claims** first made against the Insured during the last thirty (30) days of the **Policy Period**.
2. With respect to Insuring Agreement I.B. for a legal obligation to comply with a **Breach Notice Law** because of an incident (or reasonably suspected incident) described in Insuring Clause I.A.1 or I.A.2, such incident or reasonably suspected incident must be reported as soon as practicable during the **Policy Period** after discovery by the Insured. For such incidents or suspected incidents discovered by the **Insured** within 60 days prior to expiration of the Policy, such incident shall be reported as soon as practicable, but in no event later than 60 days after the end the **Policy Period**, provided; if this Policy is renewed by Underwriters and covered **Privacy Notification Costs** are incurred because of such incident or suspected incident reported during the 60 day post **Policy Period** reporting period, then any subsequent **Claim** arising out of such incident or suspected incident is deemed to have been made during the **Policy Period**.
3. With respect to Insuring Agreements I.A. and I.C., if during the **Policy Period**, the **Insured** first becomes aware of any circumstance that could reasonably be the basis for a **Claim** it may give written notice to Underwriters in the form of a telecopy, or express or certified mail through persons named in Item 9.A. of the Declarations as soon as practicable during the **Policy Period** of:
 - a. the specific details of the act, error, omission, or **Security Breach** that could reasonably be the basis for a **Claim**;
 - b. the injury or damage which may result or has resulted from the circumstance; and
 - c. the facts by which the **Insured** first became aware of the act, error, omission or **Security Breach**

Any subsequent **Claim** made against the **Insured** arising out of such circumstance which is the subject of the written notice will be deemed to have been made at the time written notice complying with the above requirements was first given to the Underwriters.
4. A **Claim** or legal obligation under section X.A.1 or X.A.2 above shall be considered to be reported to the Underwriters when written notice is first received by Underwriters in the form of a telecopy, or express or certified mail or email through persons named in Item 9.A. of the Declarations of the **Claim** or legal obligation, or of an act, error, or omission, which could reasonably be expected to give rise to a **Claim** if provided in compliance with sub-paragraph X.A.3. above.

(Cyber)



ACE Environmental Risk

**IN THE EVENT OF AN
ENVIRONMENTAL EMERGENCY:**

- 1) Follow your organization procedures for reporting and responding to an incident**
- 2) Alert local emergency authorities, as appropriate**
- 3) Report the incident to ACE Environmental Risk immediately at:**

888-310-9553 or use ACE Alert App

- 4) Report the incident to Alliant**

Martin Fox-Foster
Assistant Vice President, Claims Advocate-Lead
415-403-1417
415-403-1466 – fax
Martin.Fox-Foster@alliant.com

Be prepared to give basic information about the location and nature of the incident, as well as steps which have been taken in response to the incident. You will be contacted by a trained representative of ACE to discuss further response steps as soon as possible.

DO follow your organization's detailed response plan
DO contact your management as well as appropriate authorities
DO ensure anyone who could come in contact with a spill or release is kept away

DO NOT ignore a potential spill or leak
DO NOT attempt to respond beyond your level of training or certification



ACE ENVIRONMENTAL RISK FIRST NOTICE OF LOSS FORM

SEND TO: ACE Environmental Risk Claims Manager
BY MAIL: ACE USA Claims, P.O. Box 5103, Scranton, PA 18505-0510
BY FAX: (800) 951-4119
BY EMAIL: CasualtyRiskEnvironmentalFirstNotice@chubb.com
CC Alliant Insurance: martin.fox-foster@alliant.com and your Alliant Representative

Today's Date: _____

Notice of: (check all that apply)

- Pollution Incident Potential Claim Other _____
- Third-Party Claim Litigation Initiated

Insured's Name & Contact Information

Company Name: _____ Point of Contact: _____

Address: _____

Phone #: _____

Broker/Agent's Name & Contact Information

Company Name: Alliant Insurance Services - Claims Point of Contact: Martin Fox-Foster

Address: 100 Pine Street, 11th Floor, San Francisco, CA 94111

Phone #: 1-877-725-7695

Policy Information

Policy Number: _____ Policy Period: _____

Limits of Liability: _____ per _____ agg Self-Insured Retention/Deductible _____

Loss Information

Date of Incident/Claim: _____ Location: _____

Claimant Name/Address: _____

Description of Loss: _____

Please list all attached or enclosed documentation: (check if none provided) _____

Name of Person Completing This Form: _____ Signature: _____

VII. REPORTING AND COOPERATION

A. The “insured” must see to it that the Insurer receives written notice of any “claim” or “pollution condition”, as soon as practicable, at the address identified in Item 7.a. of the Declarations to this Policy. Notice should include reasonably detailed information as to:

1. The identity of the “insured”, including contact information for an appropriate person to contact regarding the handling of the “claim” or “pollution condition”;
2. The identity of the “covered location” or “covered operations”;
3. The nature of the “claim” or “pollution condition”; and
4. Any steps undertaken by the “insured” to respond to the “claim” or “pollution condition”. In the event of a “pollution condition”, the “insured” **must also take all reasonable measures to provide immediate verbal notice to the Insurer.**

B. The “insured” must:

1. As soon as practicable, send the Insurer copies of any demands, notices, summonses or legal papers received in connection with any “claim”;
2. Authorize the Insurer to obtain records and other information;
3. Cooperate with the Insurer in the investigation, settlement or defense of the “claim”;
4. Assist the Insurer, upon the Insurer’s request, in the enforcement of any right against any person or organization which may be liable to the “insured” because of “bodily injury”, “property damage”, “remediation costs” or “legal defense expense” to which this Policy may apply; and
5. Provide the Insurer with such information and cooperation as it may reasonably require.

C. No “insured” shall make or authorize an admission of liability or attempt to settle or otherwise dispose of any “claim” without the written consent of the Insurer. **Nor shall any “insured” retain any consultants or incur any “remediation costs” without the prior express written consent of the Insurer, except in the event of an “emergency response”. (Emergency Response coverage is limited to the first 7 days)**

D. Upon the discovery of a “pollution condition”, the “insured” shall make every attempt to mitigate any loss and comply with applicable “environmental law”. The Insurer shall have the right, but not the duty, to mitigate such “pollution conditions” if, in the sole judgment of the Insurer, the “insured” fails to take reasonable steps to do so. In that event, any “remediation costs” incurred by the Insurer shall be deemed incurred by the “insured”, and shall be subject to the “self-insured retention” and Limits of Liability identified in the Declarations to this Policy.



APIP Pollution: Claim Reporting Fact Sheet

This page outlines the steps that should be taken BY YOUR ORGANIZATION, at the time of an environmental incident, to assure that the Pollution coverage offered with ACE through APIP is not jeopardized. We ask that you review this document and provide copies to all appropriate colleagues in advance of a possible incident.

Coverage under Pollution policies is dependent on specific compliance with claims and loss reporting; *especially* in the case of “Emergency Response” expenses that you may incur to address a pollution loss. For these “Emergency Response” expenses there is a strict seven (7) day window, following discovery of a “Pollution Condition” by the “Insured”, after which reasonable expenses will not be reimbursed unless the carrier has given prior consent. It is **extremely important** pollution exposures be reported **immediately**; and clearly no later than seven (7) days.

Although we ask that you fully review your policy and all its’ Terms and Conditions, we have highlighted some key sections of the ACE policy which address the **Emergency Response** issue and the reporting provisions:

III. DEFENSE AND SETTLEMENT C. The “insured” shall have the right and duty to retain a qualified environmental consultant to perform any investigation and/or remediation of any “pollution condition” covered pursuant to this Policy. The “insured” must receive the written consent of the Insurer prior to the selection and retention of such consultant, except in the event of an “emergency response”. Any costs incurred prior to such consent shall not be covered pursuant to this Policy, or credited against the “self-insured retention”, except in the event of an “emergency response”.

V. DEFINITIONS

F. “Emergency response” means actions taken and reasonable “remediation costs” 7 days following the discovery of a “pollution condition” by an “insured” in order to abate or respond to an imminent and substantial threat to human health or the environment arising out of such “pollution condition”.

T. “Pollution condition” means: **2.** The discharge, dispersal, release, escape, migration, or seepage of any solid, liquid, gaseous or thermal irritant, contaminant, or pollutant, including smoke, soot, vapors, fumes, acids, alkalis, chemicals, hazardous substances, hazardous materials, or waste materials, on, in, into, or upon land and structures thereupon, the atmosphere, surface water, or groundwater.

V. “Remediation costs” means reasonable expenses incurred to investigate, quantify, monitor, mitigate, abate, remove, dispose, treat, neutralize, or immobilize “pollution conditions” to the extent required by “environmental law”.

VII. REPORTING AND COOPERATION

A. The “insured” must see to it that the Insurer receives written notice of any “claim” or “pollution condition”, as soon as practicable, at the address identified in Item **7.a.** of the Declarations to this Policy. Notice should include reasonably detailed information as to: **1.** The identity of the “insured”, including contact information for an appropriate person to contact regarding the handling of the “claim” or “pollution condition”;

B. The “insured” must: **1.** As soon as practicable, send the Insurer copies of any demands, notices, summonses or legal papers received in connection with any “claim”;

C. No “insured” shall make or authorize an admission of liability or attempt to settle or otherwise dispose of any “claim” without the written consent of the Insurer. Nor shall any “insured” retain any consultants or incur any “remediation costs” without the prior express written consent of the Insurer, except in the event of an “emergency response”. (Emergency Response coverage is limited to the first 7 days)

D. Upon the discovery of a “pollution condition”, the “insured” shall make every attempt to mitigate any loss and comply with applicable “environmental law”. The Insurer shall have the right, but not the duty, to mitigate such “pollution conditions” if, in the sole judgment of the Insurer, the “insured” fails to take reasonable steps to do so. In that event, any “remediation costs” incurred by the Insurer shall be deemed incurred by the “insured”, and shall be subject to the “self-insured retention” and Limits of Liability identified in the Declarations to this Policy.

The bottom line is if there is a Pollution event, please contact us **immediately** so that we can report the Incident and properly protect coverage for these unexpected events; please refer to the Claims Reporting form for proper contact information.

NOTICE:

- 1. THE INSURANCE POLICY THAT YOU ARE APPLYING TO PURCHASE IS BEING ISSUED BY AN INSURER THAT IS NOT LICENSED BY THE STATE OF CALIFORNIA. THESE COMPANIES ARE CALLED “NONADMITTED” OR “SURPLUS LINE” INSURERS.**
- 2. THE INSURER IS NOT SUBJECT TO THE FINANCIAL SOLVENCY REGULATION AND ENFORCEMENT THAT APPLY TO CALIFORNIA LICENSED INSURERS.**
- 3. THE INSURER DOES NOT PARTICIPATE IN ANY OF THE INSURANCE GUARANTEE FUNDS CREATED BY CALIFORNIA LAW. THEREFORE, THESE FUNDS WILL NOT PAY YOUR CLAIMS OR PROTECT YOUR ASSETS IF THE INSURER BECOMES INSOLVENT AND IS UNABLE TO MAKE PAYMENTS AS PROMISED.**
- 4. THE INSURER SHOULD BE LICENSED EITHER AS A FOREIGN INSURER IN ANOTHER STATE IN THE UNITED STATES OR AS A NON-UNITED STATES (ALIEN) INSURER. YOU SHOULD ASK QUESTIONS OF YOUR INSURANCE AGENT, BROKER, OR “SURPLUS LINE” BROKER OR CONTACT THE CALIFORNIA DEPARTMENT OF INSURANCE AT THE FOLLOWING TOLL-FREE TELEPHONE NUMBER: 1-800-927-4357. ASK WHETHER OR NOT THE INSURER IS LICENSED AS A FOREIGN OR NON-UNITED STATES (ALIEN) INSURER AND FOR ADDITIONAL INFORMATION ABOUT THE INSURER. YOU MAY ALSO CONTACT THE NAIC’S INTERNET WEB SITE AT WWW.NAIC.ORG**
- 5. FOREIGN INSURERS SHOULD BE LICENSED BY A STATE IN THE UNITED STATES AND YOU MAY CONTACT THAT STATE’S DEPARTMENT OF INSURANCE TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.**
- 6. FOR NON-UNITED STATES (ALIEN) INSURERS, THE INSURER SHOULD BE LICENSED BY A COUNTRY OUTSIDE OF THE UNITED STATES AND SHOULD BE ON THE NAIC’S INTERNATIONAL INSURERS DEPARTMENT (IID) LISTING OF**

APPROVED NONADMITTED NON-UNITED STATES INSURERS. ASK YOUR AGENT, BROKER, OR “SURPLUS LINE” BROKER TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.

7. CALIFORNIA MAINTAINS A LIST OF APPROVED SURPLUS LINE INSURERS. ASK YOUR AGENT OR BROKER IF THE INSURER IS ON THAT LIST, OR VIEW THAT LIST AT THE INTERNET WEB SITE OF THE CALIFORNIA DEPARTMENT OF INSURANCE: WWW.INSURANCE.CA.GOV.

8. IF YOU, AS THE APPLICANT, REQUIRED THAT THE INSURANCE POLICY YOU HAVE PURCHASED BE BOUND IMMEDIATELY, EITHER BECAUSE EXISTING COVERAGE WAS GOING TO LAPSE WITHIN TWO BUSINESS DAYS OR BECAUSE YOU WERE REQUIRED TO HAVE COVERAGE WITHIN TWO BUSINESS DAYS, AND YOU DID NOT RECEIVE THIS DISCLOSURE FORM AND A REQUEST FOR YOUR SIGNATURE UNTIL AFTER COVERAGE BECAME EFFECTIVE, YOU HAVE THE RIGHT TO CANCEL THIS POLICY WITHIN FIVE DAYS OF RECEIVING THIS DISCLOSURE. IF YOU CANCEL COVERAGE, THE PREMIUM WILL BE PRORATED AND ANY BROKER’S FEE CHARGED FOR THIS INSURANCE WILL BE RETURNED TO YOU.

Date: _____

Insured: _____

D-1 (Effective July 21, 2011)



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 9, 2016

Agenda Item J.3.b.

APIP CLAIMS REPORTING ACKNOWLEDGEMENTS

INFORMATION ITEM

ISSUE: Members are asked to review and acknowledge receipt of the Claims Reporting Requirements for the Alliant Property Insurance Program (APIP). It is critical that members and their staff recognize and respond to property claims in a timely manner so as to mitigate the damages and ensure they receive the full benefits of their property coverage.

RECOMMENDATION: Review and acknowledge receipt by each Member signing a copy of the attached notice.

FISCAL IMPACT: None.

BACKGROUND: Given the importance of responding quickly to property claims, and the threat of reduced or denied coverage for late reporting of claims, Alliant has requested that all APIP members understand and acknowledge the claim reporting requirements. Members can sign and return this document at the meeting, or respond to an email that will be sent later in June to those that have not signed.

ATTACHMENT(S): APIP Claims Reporting Acknowledgements



ALLIANT INSURANCE SERVICES

APIP Claims Reporting Acknowledgement(s) Receipt Form

The Claims Reporting Forms are being included with your packet to ensure claims reporting procedures are known and available for future reference. Please review the information. We ask that you share these critical documents with all members of your team (and Pool Members and their staffs where applicable.)

We request that you review the items indicated attached, then complete the bottom portion, sign and submit to your Alliant Insurance Services representative either by a scanned email or mail to have it be included in your insurance records.

APIP Property Claims Reporting

Cyber Claims Reporting (*this is a claims made policy*) if coverage is purchased

Pollution Liability Claims Reporting (*this is a claims made policy*) if coverage is purchased

Acknowledgement for Claims reporting procedures under Alliant Property Insurance Programs

In effect: July 1, 2016 until further notice

I have read and been informed about these separate reporting requirements under the coverage parts that apply to our entity as indicated above and provided through APIP by Alliant.

Insured Entity Name: _____

Authorized Signature: _____

Print Name

Date

Title



CYBER LIABILITY OPTIONAL COVERAGE ENCHANCEMENT

INFORMATION ITEM

ISSUE: The Board of Directors should review the Cyber Liability coverage enhancement option and decide if the JPA is interested in obtaining a quote for this coverage option.

RECOMMENDATION: None - Information Item. Provide direction to Program Administrator to obtain quote per member interest.

FISCAL IMPACT: To be determined

BACKGROUND: The JPA's property policy through APIP includes Cyber Liability coverage. Each member of the JPA has its own \$2 million Cyber Liability annual aggregate limit with sublimit of \$1 million for Privacy Notification costs. The Privacy Notification costs erode the annual aggregate. The Cyber Liability program as a whole has a \$25 million annual aggregate for all insureds or members in the program combined.

With the increase in cyber attacks, a Cyber Liability coverage enhancement is now available and can be purchased at any time throughout the policy period. The coverage enhancement provides two options:

- Option #1 would replace the monetary limit with a per person limit for Privacy Notification costs. The per person limit is outside the policy's current dollar limits so that Privacy Notification costs do not erode the Cyber annual aggregate limit. This per person limit provides an unlimited dollar amount for notification services subject to the number of notified individuals that is selected. The additional premium is based on the annual revenue or operating budget and the number of notified individuals that would be covered.
- Option #2 is available only if Option #1 has been purchased. Option #2 provides Excess Cyber Liability limits up to \$5 million.

This coverage option may be purchased by the JPA as a whole or by individual members of the JPA. An application will need to be completed to obtain a quote.

ATTACHMENT(S): Cyber Liability Optional Coverage Enhancement

Handout – Cyber Liability presentation at the meeting

CEO Enhancement – Option: # 1

*** Two Towers of Coverage ***

LIABILITY SUITS, FINES & PENALTIES

\$2,000,000

- Regulatory Defense & Penalties
- ~~Privacy Notification~~ →
- Website Media Content Liability
- Cyber Extortion
- Data Protection / BI

\$100,000 (sublimit)

- PCI Fines and Penalties

Deductibles

1. TIV up to \$500M
 - \$50,000
2. TIV greater than \$500M
 - \$100,000

TOWER I

Current APIP Coverage
 \$2,000,000 Per Member Limit &
 \$25,000,000 Program Aggregate

PRIVACY NOTIFICATION / BREACH RESPONSE

Limits based on Notified Individuals

- Notification – dependent upon Notified Individual's declared
 - 50K, 100K, 250K, 500K, 1M, 2M+
- Credit/Identity Monitoring & Call Center Services per N.I.'s

\$250,000 - \$1M*

- Legal, Computer Forensics, Crisis Management/PR firm

Deductibles

1. Computer Forensics, Crisis Management/PR
 - *\$10,000 - \$40,000
 - Legal - \$5,000
2. Notified Individuals – From 50 to 250 (sliding scale)

TOWER II – dedicated limits for PRIVACY NOTIFICATIONS / BREACH RESPONSE

+

* Depending on annual revenue or operating budget

Using Pricing Matrix - CEO Option: #1

STEP #1

STEP #2

APIP Member Level	Annual Revenue/ Operating Budget	Legal/Forensic/ CM/PR Aggregate Limit	50K Notified Individuals	100K Notified Individuals	250K Notified Individuals	500K Notified Individuals	1M Notified Individuals	2M Notified Individuals	3M Notified Individuals
Level I \$0-\$15M	\$15,000,000	\$250,000	\$968	\$1,452	\$2,323	\$3,484	\$5,226	\$25,806	Subject to Underwriting
Level II \$15M-\$35M	\$35,000,000	\$250,000	\$1,468	\$2,202	\$3,523	\$5,284	\$7,926	\$25,806	
Level III \$35M-\$50M	\$50,000,000	\$250,000	\$2,516	\$3,774	\$6,039	\$9,058	\$13,587	\$25,806	
Level IV \$50M-\$100M	\$100,000,000	\$250,000	\$3,742	\$5,613	\$8,981	\$13,471	\$20,206	\$30,310	
Level V \$100M-\$250M	\$250,000,000	\$500,000	\$6,129	\$9,194	\$14,710	\$22,065	\$33,097	\$49,645	
Level VI \$250M-\$500M	\$500,000,000	\$500,000	\$9,677	\$14,516	\$23,226	\$34,839	\$48,387	\$70,968	
Level VII \$500M-\$750M	\$750,000,000	\$500,000	\$13,548	\$20,323	\$32,516	\$48,774	\$61,290	\$93,548	
Level VIII \$750M-\$1B	\$1,000,000,000	\$1,000,000	\$16,774	\$25,161	\$40,258	\$60,387	\$80,645	\$116,129	
Greater than \$1B	Terms available subject to underwriting review								

APIP Member Level is based on Annual Revenue or Operating Budget

Notified Individuals approximately equals the number of "Records"

CEO Enhancement– Option: #2

Enhancing Tower I's with Higher Excess Limits

LIABILITY SUITS, FINES & PENALTIES

\$2,000,000

- Regulatory Defense & Penalties
- Website Media Content Liability
- Cyber Extortion
- Data Protection / BI

\$100,000 (sublimit)

- PCI Fines and Penalties

TOWER I

Current APIP Limit of
\$2,000,000

Per Member can go higher
Excess Limits Available:
Additional \$1M - \$5M

APIP CYBER ENHANCEMENT OPTION (CEO)

Insurance for the digital age



Dear valued APIP client:

Beazley Insurance Group has been a trusted partner to the APIP program over the last 5 years, providing cyber coverage to Insureds at a nominal cost.

In the last few years there has been a noted increase in the number of cyber attacks. Due to the current cyber climate, Alliant believes it is important to review the limits and coverages available to our insureds and to provide additional options and services.

Alliant and Beazley working together have created an option to augment your current cyber coverage through a new APIP Cyber Enhancement Option (CEO). Even if you believe the current cyber limits available through APIP are sufficient, it may be worth investing time to have your Alliant broker discuss the benefits of enhanced coverage. Organizations with the most robust software protection are still susceptible to human error, a third party mishandling your information, or a rogue employee.

Currently, APIP insureds have \$2 million in cyber limits to include all services related to a data breach with a sub-limit up to \$1 million for Privacy Notification Costs. There are two options available to enhance your coverage through CEO; however, **you must purchase Option 1 first in order to access Option 2**. The increased coverages and services available include:

Option 1 –

- Separating breach notifications from the dollar limit and specifying the number of covered notifications so that notifications do not erode the APIP limit
- No monetary cap for credit monitoring and call center services
- Lower deductibles for privacy notification services
- Separate, standalone limits for Legal, Forensics, Crisis Management or Public Relations Firms
- Hands-on pre and post loss consultation from an expert team of cyber risk professionals.
- Extensive risk management resources available for your organizations' stakeholders (Legal, IT, Risk, Compliance, etc.)
- Short form application

Option 2 – Excess Limits available, up to \$5 Million for:

- Regulatory Defense & Penalties
- Website Media Content Liability
- Cyber Extortion
- Data Protection Loss & Business Interruption
- Increased PCI Fines and Penalties (sub-limited)

A Cyber Enhancement Option indication can be provided in 5-7 business days with little information. Contact your Alliant broker or Account Representative for more information by returning the attached document. Thank you.

APIP CYBER ENHANCEMENT OPTION (CEO)

Insurance for the digital age



APIP Cyber Enhancement Option (CEO):

Request:

Our Entity requests a proposal for the APIP Cyber Enhancement Option.

Declination:

Our Entity is not interested in the APIP Cyber Enhancement Option (CEO) that has been offered to us. We understand that Alliant has access to cyber insurance markets and can provide a quote for us in the future if we become interested. We decline to purchase the APIP Cyber Enhancement Option at this time.

Entity Name

Signature

Date

Print Name and Title

Please return this page to your Alliant representative.

Premium for C.E.O. is excluded from the APIP Property Proposal.



Agenda Item J.4.

FY 16/17 CRIME COVERAGE RENEWAL

ACTION ITEM

ISSUE: NCCSIF's Crime coverage program renews July 1, 2016. This program offers coverage for monetary loss due to Employee Dishonesty, including Faithful Performance and fraud exposures. The current coverage is placed through National Union Fire Insurance Co. of Pittsburgh, an AIG subsidiary.

The Program Administrators also sought a quote through the Alliant Crime Insurance Program (ACIP) for comparison and for options above the current \$1 Million limit.

The ACIP program is also written with AIG through the same underwriter. The underwriter declined to quote a renewal of the current coverage because the ACIP program is more competitive, with a slightly lower premium and broader coverage. Attached is the ACIP proposal, a comparison of the expiring coverage with the ACIP coverage, and an allocation of the premium per member at each limit.

Given the enhanced coverage, slightly lower premium, and member exposure to losses above \$1,000,000 the Program Administrators recommend increasing the limit for FY 16/17.

RECOMMENDATION: Renew with the ACIP proposal option with at least a \$3,000,000 limit.

FISCAL IMPACT: The current premium is \$27,173 for \$1 million limit. The same limit in the ACIP program is \$25,289. The quote for a \$3 million limit is \$50,585, and for a \$5 million limit it is \$77,667.

BACKGROUND: The current NCCSIF Crime Policy is through National Union Fire Insurance Co. of Pittsburgh, an AIG company that carries an A.M. Best rating of A, XV (\$2 billion or greater). Alliant obtained an alternative quote with the Alliant Crime Insurance Program (ACIP) to compare pricing and terms of coverage, including limits above the current \$1 million. The ACIP Crime Program is also with AIG and National Union though it provides numerous enhancements compared to the AIG standalone policy. NCCSIF was previously not eligible for the ACIP program due to past losses.

ATTACHMENT(S):

1. ACIP 16-17 Crime Coverage Proposal
2. ACIP and AIG Coverage Comparison
3. Member allocation of premium at \$1M, \$3M and \$5M limits

Handout – Crime Coverage presentation at the meeting

**ALLIANT CRIME INSURANCE PROGRAM
2016-2017 INSURANCE PROPOSAL
NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND**

INSURER:	National Union Fire Insurance Company of Pittsburgh, PA (Chartis)
*A.M. BEST'S GUIDE RATING: <i>(VERIFIED APRIL 2016)</i>	A, Excellent; Financial Size Category 15; Greater than \$2,000,000,000
*STANDARD & POOR'S RATING: <i>(VERIFIED APRIL 2016)</i>	A+, Strong Financial Security
STATE STATUS:	Admitted
POLICY PERIOD:	July 1, 2016 to July 1, 2017
COVERAGE:	Government Crime Policy on Discovery form including the following coverages: <ul style="list-style-type: none">➤ Employee Theft – Per Loss Coverage➤ Forgery or Alteration➤ Inside the Premises – Theft of Money and Securities➤ Inside the Premises – Robbery & Safe Burglary of Other Property➤ Outside the Premises (Money, Securities and Other Property)➤ Computer Fraud➤ Funds Transfer Fraud➤ Money Orders & Counterfeit Money
EXCLUSIONS (Including but not limited to):	<ul style="list-style-type: none">• Unauthorized disclosure of confidential information• Governmental Action• Indirect Loss• Legal Fees and Expenses• Nuclear Hazard• Pollution• War and Military Action• Inventory Shortages• Trading losses• Accounting or Arithmetical Errors or Omissions• Exchanges or Purchases• Fire• Money Operated Devices• Motor Vehicles or Equipment and Accessories• Transfer or Surrender or Property• Vandalism• Voluntary Parting of Title to Possession of Property

ENDORSEMENTS:

- State Changes
- Additional Named Insured – Endorsement identifies individual member limit and deductible
- Omnibus Named Insured – Coverage extended to all Agencies, Authorities and Districts (including Special Districts) which are governed directly by the governing body of the Named Insured
- Add Faithful Performance of Duty Coverage for Government Employees – Matches Employee Theft Limit Chosen
- Revision of Discovery and Prior Theft or Dishonesty \$25,000 Sub-Limit
- Cancellation of Policy Amended – 120 Days
- Bonded Employees Exclusion Deleted endorsement
- Add Credit, Debit or Charge Card Forgery – Matches Forgery Limit Chosen
- Include Volunteer Workers as Employees
- Include Specified Non-Compensated Officers As Employees - ALL
- Include Chairperson and Members of Specified Committees and - ALL
- Include Designated Persons or Classes of Persons as Employees – Any Director or Trustees and any Board Members and any Elected or Appointed Officials as Employees of any of those named as insured
- Include Treasurers or Tax Collectors as Employees
- Include Expenses Incurred to Establish Amount of Covered Loss - \$75,000 Sub-limit
- Employee Post Termination Coverage – 90 Days
- Cancellation Amendatory (Return Pro-Rata)
- Include Leased Workers as Employees Endorsement
- Notice of Claim Reporting by Email
- Economic Sanctions (excludes loss payments in violation of economic or trade sanctions)
- Vendor Theft - \$1,000,000 Limit excess of vendor insurance policy required by contract. If vendor policy is not valid or collectible, this sublimit applies to loss excess of \$500,000. Coverage not applicable if crime insurance is not required in a written agreement
- Conditions Amended - Subrogation of Faithful Performance of Duty Claims - With respect to losses resulting from the failure of any employee to faithfully perform his or her duties as prescribed by law, the company may subrogate only due to actual fraud, corruption, actual malice, or where the employee or a person or entity was unjustly enriched
- Third Party Coverage - \$250,000 Sublimit with \$25,000 Deductible

ENDORSEMENTS (continued):

- Blanket Joint Loss Payable
- CalWorks Employees - Amending the definition of "Employee" to include coverage for individuals that are subject to the Insured's direction and control while performing services for the Insured as a result of an employment contract or agreement with the State of California "Cal Works Program" or any similar state or county work or welfare program.
- Impersonation Fraud Coverage - Adding coverage under the Funds Transfer Fraud insuring agreement for loss of funds resulting from the receipt of a fraudulent phone call or email from a purported vendor, which advises you that the vendor's bank account information has been changed and you suffer a loss of funds because you issued payment to this fraudulent bank account. This coverage is subject to a \$250,000 sublimit
- Endorsement for \$2,000,000 limit specifically for the Treasurer

LIMIT OPTIONS:

- 1)\$1,000,000
- 2)\$3,000,000
- 3)\$5,000,000

DEDUCTIBLE:

\$5,000 ALL OPTIONS

PREMIUM OPTIONS:

- 1)\$25,889
- 2)\$50,585
- 3)\$77,667

CLAIMS REPORTING PROCEDURE:

AIG
Financial Lines Claims
P.O. Box 25947
Shawnee Mission, KS 66225
Phone: 888-602-5246
Fax: 866-227-1750
Email: c-claim@aig.com

Also Please forward a copy of the loss to:

Alliant Insurance Services, Inc.
Attn: Robert Frey
100 Pine Street, 11th Floor
San Francisco, CA 94111
Phone: 415-403-1400
Fax: 415-403-1466

DATE PREPARED:

5/2/16

INDICATION VALID UNTIL:

7/1/16

BROKER:**ALLIANT INSURANCE SERVICES, INC.
NEWPORT BEACH, CALIFORNIA**Tom E. Corbett
Senior Vice PresidentLisa Meisner
Account Manager**DISCLOSURES**

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a

particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

NY Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Other Disclosures / Disclaimers

FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

Claims Reporting:

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Claims Made Policy:

(Applicable to any coverage that is identified as claims made)

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Claims Made Policy (D&O/EPL):

(Applicable to any coverage that is identified as claims made)

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the

policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

NRRA:

(Applicable if the insurance company is non-admitted)

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another states, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Certificates / Evidence of Insurance

A certificate is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy. Nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or certificate holder.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a certificate of insurance, you may be required to name your client or customer on your policy as an additional insured. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.

See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.

OPTIONAL COVERAGES

The following represents a list of insurance coverages that are not included in this proposal, but are optional and may be available with further underwriting information. Note some of these coverages may be included with limitations or insured elsewhere. This is a partial listing as you may have additional risks not contemplated here or are unique to your organization.

- Crime / Fidelity Insurance
- Directors & Officers Liability
- Earthquake Insurance
- Employed Lawyers
- Employment Practices Liability
- Event Cancellation
- Fiduciary Liability
- Fireworks Liability
- Flood Insurance
- Foreign Insurance
- Garage Keepers Liability
- Kidnap & Ransom
- Law Enforcement Liability
- Media and Publishers Liability
- Medical Malpractice Liability
- Network Security / Privacy Liability and Internet Media Liability
- Pollution Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Special Events Liability
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workers' Compensation
- Workplace Violence

GLOSSARY OF INSURANCE TERMS

Below are a couple of links to assist you in understanding the insurance terms you may find within your insurance coverages:

- <http://insurancecommunityuniversity.com/UniversityResources/InsuranceGlossaryFREE.aspx>
- <http://www.ambest.com/resource/glossary.html>
- <http://www.irmi.com/online/insurance-glossary/default.aspx>

CRIME COVERAGE COMPARISON

	CURRENT	PROPOSED (ACIP) ALLIANT CRIME INSURANCE PROGRAM
INSURER:	National Union Fire Insurance Company of Pittsburgh, PA	National Union Fire Insurance Company of Pittsburgh, PA
*A.M. BEST'S GUIDE RATING:	A, Excellent; Financial Size Category XV; \$2,000,000,000 or Greater	A, Excellent; Financial Size Category XV; \$2,000,000,000 or Greater
*STANDARD & POOR'S RATING:	A+, Strong Financial Security	A+, Strong Financial Security
STATE STATUS:	Admitted	Admitted
POLICY PERIOD:	July 1, 2015 to July 1, 2016	July 1, 2016 to July 1, 2017
COVERAGE:	Government Crime Policy on Loss Sustained form including the following coverages: <ul style="list-style-type: none"> ➤ Employee Theft - Per Loss Coverage ➤ Forgery or Alteration ➤ Computer Fraud ➤ Funds Transfer Fraud 	Government Crime Policy on Discovery form including the following coverages: <ul style="list-style-type: none"> ➤ Employee Theft - Per Loss Coverage ➤ Forgery or Alteration ➤ Inside the Premises - Theft of Money and Securities ➤ Inside the Premises - Robbery & Safe Burglary of Other Property ➤ Outside the Premises (Money, Securities and Other Property) ➤ Computer Fraud ➤ Funds Transfer Fraud ➤ Money Orders & Counterfeit Money
INSURED	Northern California Cities Self Insurance Fund City of Anderson City of Auburn City of Colusa City of Corning City of Dixon City of Galt City of Gridley City of Ione City of Lincoln City of Marysville City of Oroville City of Red Bluff City of Rocklin City of Yuba City Town of Paradise	Northern California Cities Self Insurance Fund City of Anderson City of Auburn City of Colusa City of Corning City of Dixon City of Galt City of Gridley City of Ione City of Lincoln City of Marysville City of Oroville City of Red Bluff City of Rocklin City of Yuba City Town of Paradise

<p>EXCLUSIONS (Including but not limited to):</p>	<ul style="list-style-type: none"> • Unauthorized disclosure of confidential information • Governmental Action • Indirect Loss • Legal Fees and Expenses • Nuclear Hazard • Pollution • War and Military Actions • Inventory Shortages • Trading losses • Accounting or Arithmetical Errors or Omissions • Exchanges or Purchases • Fire • Money Operated Devices • Motor Vehicles or Equipment and Accessories • Transfer or Surrender of Property • Vandalism • Voluntary Parting of Title to or Possession of Property 	<ul style="list-style-type: none"> • Unauthorized disclosure of confidential information • Governmental Action • Indirect Loss • Legal Fees and Expenses • Nuclear Hazard • Pollution • War and Military Action • Inventory Shortages • Trading losses • Accounting or Arithmetical Errors or Omissions • Exchanges or Purchases • Fire • Money Operated Devices • Motor Vehicles or Equipment and Accessories • Transfer or Surrender of Property • Vandalism • Voluntary Parting of Title to or Possession of Property
<p>ENDORSEMENTS:</p>	<ul style="list-style-type: none"> • California Changes • Additional Named Insured - Endorsement identifies individual member limit and deductible • Add Faithful Performance of Duty Coverage for Government Employees - Matches Employee Theft Limit Chosen • Revision of Discovery and Prior Theft or Dishonesty \$25,000 Sub-Limit • Cancellation of Policy Amended - 90 Days • Bonded Employees Exclusion Deleted endorsement • Add Credit, Debit or Charge Card Forgery - Matches Forgery Limit Chosen • Include Volunteer Workers as Employees • Include Specified Non-Compensated Officers as Employees • Include Chairperson and Members of Specified Committees as Employees • Include Designated Persons or Classes of Persons as Employees - Any Director or 	<ul style="list-style-type: none"> • California Changes • Additional Named Insured - Endorsement identifies individual member limit and deductible • Omnibus Named Insured - Coverage extended to all Agencies, Authorities and Districts (including Special Districts) which are governed directly by the governing body of the Named Insured • Add Faithful Performance of Duty Coverage for Government Employees - Matches Employee Theft Limit Chosen • Revision of Discovery and Prior Theft or Dishonesty \$25,000 Sub-Limit • Cancellation of Policy Amended - <u>120</u> Days • Bonded Employees Exclusion Deleted endorsement • Add Credit, Debit or Charge Card Forgery - Matches Forgery Limit Chosen • Include Volunteer Workers as Employees • Include Specified Non-Compensated Officers as Employees • Include Chairperson and Members of Specified Committees as Employees

	<p>Trustees and any of those named as insured</p> <ul style="list-style-type: none"> • Include Treasurers or Tax Collectors as Employees • Include Expenses Incurred to Establish Amount of Covered Loss - \$50,000 Sub-limit • Employee Post Termination Coverage - 90 Days • Cancellation Amendatory (Return Pro-Rata) • Include Leased Workers as Employees Endorsement • Notice of Claim Reporting by Email <ul style="list-style-type: none"> • Joint Loss Payable entity must be endorsed 	<ul style="list-style-type: none"> • Include Designated Persons or Classes of Persons as Employees - Any Director or Trustees and any Board Members and any Elected or Appointed Officials as Employees of any of those named as insured • Include Treasurers or Tax Collectors as Employees • Include Expenses Incurred to Establish Amount of Covered Loss - <u>\$75,000</u> Sub-limit • Employee Post Termination Coverage - 90 Days • Cancellation Amendatory (Return Pro-Rata) • Include Leased Workers as Employees Endorsement • Notice of Claim Reporting by Email • Economic Sanctions (excludes loss payments in violation of economic or trade sanctions) • Vendor Theft - \$1,000,000 Limit excess of vendor insurance policy required by contract. If vendor policy is not valid or collectible, this sublimit applies to loss excess of \$500,000. Coverage not applicable if crime insurance is not required in a written agreement • Conditions Amended - Subrogation of Faithful Performance of Duty Claims - With respect to losses resulting from the failure of any employee to faithfully perform his or her duties as prescribed by law, the company may subrogate <u>only</u> due to actual fraud, corruption, actual malice, or where the employee or a person or entity was unjustly enriched • Third Party Coverage for Client's Property - \$250,000 Sublimit with \$25,000 Deductible • <u>Blanket</u> Joint Loss Payable • CalWorks Employees - Amending the definition of "Employee" to include coverage for individuals that are subject to the Insured's direction and control while performing services for the Insured as a result of an employment contract or agreement with the State of California
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		<p>"Cal Works Program" or any similar state or county work or welfare program.</p> <ul style="list-style-type: none"> • Impersonation Fraud Coverage - Adding coverage under the Funds Transfer Fraud insuring agreement for loss of funds resulting from the receipt of a fraudulent phone call or email from a purported vendor, which advises you that the vendor's bank account information has been changed and you suffer a loss of funds because you issued payment to this fraudulent bank account. This coverage is subject to a \$250,000 sublimit • Endorsement for \$2,000,000 limit specifically for the NCCSIF Treasurer
LIMITS:	\$1 million - per occurrence (\$1 million excess of underlying \$1 million - per occurrence for NCCSIF Treasurer)	<p>\$1 million - per occurrence (\$2 million - per occurrence for NCCSIF Treasurer)</p> <p>\$3 million - per occurrence</p> <p>\$5 million - per occurrence</p>
DEDUCTIBLE:	\$5,000 per occurrence except \$15,000 per occurrence for City of Gridley	\$5,000 per occurrence
PREMIUM:	<p>EXPIRING 15/16 PREMIUM \$27,173 for 15 members</p> <p>\$2,111 Premium for \$1 million excess of underlying \$1 million - per occurrence for NCCSIF Treasurer</p> <p>Total 15/16 \$29,284</p> <p><i>(Because AIG provides coverage for ACIP, they would not provide stand alone quote.)</i></p>	<p>1) \$25,889 for \$1 million</p> <p>2) \$50,585 for \$3 million</p> <p>3) \$77,667 for \$5 million</p>
BROKER:		<p>Alliant Insurance Services, Inc. Sacramento, California</p> <p>Marcus Beverly First Vice President</p> <p>Raychelle Maranan Administration Coordinator</p>

This coverage comparison is for information purposes only and does not amend, extend or alter the policies in any way. Please refer to the policy forms for completed coverage and exclusion information.

**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
CRIME PROGRAM
July 1, 2016 to June 30, 2017**

	2016-17 (ACIP)					2015-16 (AIG)		
	Limit Options: Premium:	\$1 MILLION \$25,889	\$3 MILLION \$50,585	\$5 MILLION \$77,667		\$1 MILLION		
Member Entity	DEDUCTIBLE	# EMPLOYEES	PREMIUM	PREMIUM	PREMIUM	DEDUCTIBLE	# EMPLOYEES	PREMIUM
Anderson	\$5,000	55	\$878	\$1,716	\$2,635	\$5,000	54	\$822
Auburn	\$5,000	73	\$1,166	\$2,278	\$3,498	\$5,000	73	\$1,111
Colusa	\$5,000	34	\$543	\$1,061	\$1,629	\$5,000	34	\$518
Corning	\$5,000	60	\$958	\$1,872	\$2,875	\$5,000	50	\$761
Dixon	\$5,000	100	\$1,597	\$3,121	\$4,791	\$5,000	95	\$1,446
Elk Grove								
Folsom								
Galt	\$5,000	160	\$2,555	\$4,993	\$7,666	\$5,000	160	\$2,436
Gridley	\$5,000	60	\$958	\$1,872	\$2,875	\$15,000	60	\$914
Ione	\$5,000	20	\$319	\$624	\$958	\$5,000	21	\$320
Jackson								
Lincoln	\$5,000	150	\$2,396	\$4,681	\$7,187	\$5,000	160	\$2,436
Marysville	\$5,000	64	\$1,022	\$1,997	\$3,066	\$5,000	64	\$974
Nevada City								
Oroville	\$5,000	100	\$1,597	\$3,121	\$4,791	\$5,000	100	\$1,523
Paradise	\$5,000	73	\$1,166	\$2,278	\$3,498	\$5,000	67	\$1,020
Placerville								
Red Bluff	\$5,000	160	\$2,555	\$4,993	\$7,666	\$5,000	153	\$2,330
Rio Vista								
Rocklin	\$5,000	221	\$3,530	\$6,897	\$10,589	\$5,000	231	\$3,517
Willows								
Yuba City	\$5,000	291	\$4,648	\$9,081	\$13,943	\$5,000	294	\$4,476
Total:		1621	\$25,889	\$50,585	\$77,667		1616	\$24,604

Don't Participate



Agenda Item J.5.

FY 16/17 IDENTITY FRAUD EXPENSE REIMBURSEMENT RENEWAL

ACTION ITEM

ISSUE: NCCSIF first purchased ID Fraud coverage for the 15/16 policy year. The coverage renews July 1, 2016. The Board is provided the 16/17 Identity Fraud Reimbursement Proposal for their review and approval.

RECOMMENDATION: The Program Administrator recommends approval of the 16/17 Identity Fraud Reimbursement Coverage Renewal with Travelers Excess and Surplus Lines Company.

FISCAL IMPACT: \$11,121 annual premium plus \$333.63 Surplus Line Taxes and \$22.24 Stamping Fees for a total of \$11,476.87.

BACKGROUND: The limit of liability is \$25,000 per insured person with \$0 retention per insured person for Identity Fraud Reimbursement Coverage per attached proposal.

ID Fraud Coverage provides all NCCSIF employees with the tools to recover from ID Theft in the event they fall victim to ID Fraud. The coverage provides:

- Expense reimbursement for expenses associated with resolving a fraud event
- Online education resources to help prevent becoming a victim
- 24/7 access to an expert fraud specialist
- Document replacement help (social security card, birth certificate, passport, etc.)
- Assistance through the resolution process

ATTACHMENT(S): 16/17 Identity Fraud Expense Reimbursement Renewal Proposal

Line of Coverage

IDENTITY FRAUD EXPENSE REIMBURSEMENT

INSURANCE COMPANY:	Travelers Excess and Surplus Lines Company
A.M. BEST RATING:	A++ (Superior); Financial Size Category: XV (\$2 Billion or greater) as of 5/28/2015
STANDARD & POOR'S RATING:	AA (Very Strong) pulled as of 5/23/2016
STATE COVERED STATUS:	Non-Admitted
POLICY/COVERAGE TERM:	July 1, 2016 to July 1, 2017
Named Insured:	Members of the Northern California Cities Self Insurance Fund Full Time and Part Time Employees
Limits:	\$25,000 per insured person
Retention:	\$0 per insured person
Coverage:	<ul style="list-style-type: none"> • Identity Fraud Expense Reimbursement For Full Time and Part Time Employees and their spouses, children under 25 years of age or parents residing in the same household. • Reimburses the costs and expenses associated with identity recovery, including lost wages, attorney fees, and document replacement fees.
Exclusions (including but not limited to):	<ul style="list-style-type: none"> • Fraudulent, dishonest or criminal acts • Loss other than expenses • Former employees • Nuclear • War
Premium:	<p>\$ 11,121.00 Annual Premium \$ 333.63 Surplus Line Taxes \$ 22.24 Stamping Fee \$ 11,476.87 TOTAL</p>

See Disclaimer Page for Important Notices and Acknowledgement

Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

NY Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Other Disclosures / Disclaimers

FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

Claims Reporting:

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Claims Made Policy:

(Applicable to any coverage that is identified as claims made)

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Other Disclosures / Disclaimers = Continued

Claims Made Policy (D&O/EPL)

(Applicable to any coverage that is identified as claims made)

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

NRRA:

(Applicable if the insurance company is non-admitted)

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It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

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- Travel to any state not previously disclosed.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

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Certificates / Evidence of Insurance

A certificate is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy. Nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or certificate holder.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a certificate of insurance, you may be required to name your client or customer on your policy as an additional insured. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.



ACI CONTRACT RENEWAL

ACTION ITEM

ISSUE: The contract with ACI Specialty Benefits for Employee Assistance Program (EAP) and Wellness Services is up for renewal as of July 1, 2016.

RECOMMENDATION: The Program Administrator recommends approval of the 16/17 EAP and Wellness Services Coverage Renewal with ACI Specialty Benefits.

FISCAL IMPACT: NCCSIF pays for Member Wellness Services in the amount of \$14,880 as part of the administration budget. Individual members pay for the EAP services directly based on employee count.

BACKGROUND: ACI has been providing EAP and Wellness Services to NCCSIF members since 2002, replacing another vendor providing these services back to at least 2000. The utilization rate for 2015 was 4.7%, good utilization considering that the national average is between 3% and 5%. Summary of Benefits for both EAP and Wellness Services are attached.

ATTACHMENTS:

1. ACI Service Renewal Letter 7/1/2016 - 7/1/2018
2. Summary of Benefits - EAP Program 7/1/2016 - 7/1/2018
3. Summary of Benefits - CORE Wellness: Virtual Program 7/1/2016 - 7/1/2018
4. Utilization Summary and Analysis 1/1/2015 - 12/31/2015

NCCSIF Service Renewal 2016

March 25, 2016

Marcus Beverly
 Vice President
Alliant Insurance Services, Inc.
 1792 Tribute Road, Suite 450
 Sacramento, CA 95815

It has been a pleasure to provide EAP and Wellness services to NCCSIF’s employees and their family members for the past 14 years. On behalf of the entire ACI staff, we appreciate your continued trust in ACI’s benefits and services.

Employee Assistance Program Highlights

NCCSIF and ACI have demonstrated a successful partnership measured by the 4.7% utilization of the benefit for the year of 2015. That is an increase from the previous year. Other program highlights include:

- City of Folsom – Health Fair October 6th
- City of Dixon – Webinar “Performance Management” November 18th
- Monthly HealthYMail Newsletters:
 - “Goal Setting”, “Maximizing Productivity”, “Financial Wellness”, “De-clutter E-clutter”, “Relationship Building”, “Coping with Crisis”, “Veterans”, “Leadership”, “Fall Perks”, “Modern Families”, “Improve Performance” and “Holiday Message”

Wellness Utilization Highlights

ACI was excited to implement the Annual Walking Challenge for NCCSIF. This challenge is designed to encourage employees to increase their physical activity, by walking or other modes of aerobic exercise, over the course of four weeks. Below are the results for the 2015 challenge:

	Participants	Average Steps	Total Steps	Total Miles
Grand Total	119	257,427	30,633,837	14,468

Please take a moment to review and confirm the renewal terms:

Renewal Terms	NCCSIF
Renewal Date	July 1, 2016
Renewal Term	Two Years
Programs Provided	Employee Assistance Program CORE Wellness Virtual
Renewal Rate	EAP: Rate Pass (see chart) Wellness: \$1.00 PEPM
Employee Count	See chart below on Pg. 3

City Participants

EAP Only				
City of Anderson	EAP	62	3 Session	\$2.16
City of Colusa	EAP	40	6 Session	\$2.34
City of Corning	EAP	48	6 Session	\$2.34
City of Lincoln	EAP	140	6 Session	\$2.34
City of Jackson	EAP	31	6 Session	\$2.34
EAP & Wellness				
City of Dixon	EAP & Wellness	99	6 Session + CORE Wellness Virtual	\$2.34 + \$1.00
City of Folsom	EAP & Wellness	380	3 Session + CORE Wellness Virtual	\$2.16 + \$1.00
City of Gridley	EAP & Wellness	84	6 Session + CORE Wellness Virtual	\$2.34 + \$1.00
City of Ione	EAP & Wellness	20	3 session + CORE Wellness Virtual	\$2.34 + \$1.00
City of Marysville	EAP & Wellness	53	3 Session + CORE Wellness Virtual	\$2.16 + \$1.00
City of Red Bluff	EAP & Wellness	82	6 Session + CORE Wellness Virtual	\$2.34 + \$1.00
City of Rio Vista	EAP & Wellness	43	3 Session + CORE Wellness Virtual	\$2.16 + \$1.00
Town of Paradise	EAP & Wellness	66	6 Session + CORE Wellness Virtual	\$2.34 + \$1.00
Wellness Only				
City of Auburn	Wellness	72	CORE Wellness Virtual	\$1.00
City of Galt	Wellness	170	CORE Wellness Virtual	\$1.00
City of Nevada City	Wellness	40	CORE Wellness Virtual	\$1.00
City of Oroville	Wellness	114	CORE Wellness Virtual	\$1.00
City of Placerville	Wellness	80	CORE Wellness Virtual	\$1.00
City of Willows	Wellness	35	CORE Wellness Virtual	\$1.00



This service renewal is subject to the same terms and conditions as the [Master Service Agreement](#). Non-renewal notices must be sent in writing 60 days prior to termination date.

Attached please find the updated Exhibit A which outlines the current service offerings. After reviewing the Service Renewal and initialing Exhibit A, please sign and return this document. Please keep a copy of each for your records.

If you have any questions or comments about this renewal, please contact your Account Manager, Kathryn Mullis.

Signature

Title

Date

SUMMARY OF BENEFITS

Prepared for:
NCCSIF

Provider:
ACI Specialty Benefits

Policy:
CORE Wellness Virtual

Summary Date:
3/25/2016

Start Date:
7/1/2016

Anniversary Date:
7/1/2018



NCCSIF



ACI
SPECIALTY
BENEFITS

PROGRAM INCLUSIONS

Benefit Description

ACI Specialty Benefits (ACI) will provide **CORE Wellness: Virtual Program**, a cost-effective wellness program featuring a user-friendly online portal that offers 24/7 access to employee wellness benefits and services.

CORE Wellness Program Overview

- CORE Wellness web portal
- Incoming telephonic and virtual wellness coaching
- CORE Wellness account management
- Weekly and monthly newsletters
- Customized promotional materials
- Participation reports

CORE Wellness Web Portal



- User-friendly online platform with employer-branded options
- Personal wellness dashboard uniquely tailored to each employee and family member
- Health Assessments (i.e. Personal Health Assessment (PHA), Risk Advisor, Progress Report, My Health Articles, Screening Results, Body Mass Index (BMI), Analyze My Diet, My Nutritional Needs)
- Wellness workshops
- Wellness library
- Trackers: diet and exercise
- Meal and exercise planners
- Event registration and notification
- Mobile website
- Mobile app
- FitBit and iPhone Health App Integration
- **Annual Walking Challenge**

Training & Orientations

- Orientation: Recorded webinar or video
- 4 Engage Hours: Webinar
- Unlimited "Just Do It" Trainings



Coaching

- 3 inbound CORE Wellness coaching sessions via phone, email, text, and IM/Chat per 6 months



ACI Specialty Benefits
800.932.0034
www.acispecialtybenefits.com

NCCSIF _____

SUMMARY OF BENEFITS

Prepared for:
NCCSIF

Provider:
ACI Specialty Benefits

Policy:
CORE Wellness Virtual

Summary Date:
3/25/2016

Start Date:
7/1/2016

Anniversary Date:
7/1/2018



NCCSIF



ACI
SPECIALTY
BENEFITS

Program Access



- 24/7, 365 days-a-year
- Online portals for convenient and unlimited access
- Live answer in 175 languages
- Mobile website access
- Phone, text, IM, chat
- Quick Response (QR) Codes
- HealthyNow App for convenient mobile access to services

Eligibility

- Easy Access: No cumbersome membership IDs or Social Security numbers required
- All family members included

Reporting

- PHA aggregate reporting
- Annual utilization reports



ACI Specialty Benefits
800.932.0034
www.acispecialtybenefits.com

NCCSIF _____

SUMMARY OF BENEFITS

Prepared for:
NCCSIF

Provider:
ACI Specialty Benefits

Policy:
CORE Wellness Virtual

Summary Date:
3/25/2016

Start Date:
7/1/2016

Anniversary Date:
7/1/2018



NCCSIF



ACI
SPECIALTY
BENEFITS

OPTIONAL ENHANCEMENTS or ADD-ONS

Onsite Biometric Screenings

Biometric screenings typically measure total cholesterol, HDL, glucose, blood pressure, BMI and waist-to-hip ratio. In addition, employees have access to immediate counseling with a health professional to review results and answer questions. Aggregate group reporting will be provided to employer.

Varies by screening type and biometric vendor selected.

Onsite Flu Shots

CORE Wellness will arrange for flu shots to be administered onsite.

TBD costs

Onsite Orientations

Kick-off your wellness program with a fun, engaging onsite party! A CORE Wellness Specialist will visit your worksite to provide a thorough explanation and demonstration of your company wellness benefits. Orientation includes games, prizes, and more!

\$250 per hour

Wellness Seminars or Trainings

Bring a local health or wellness professional onsite to provide customized and interactive seminars.

Start at \$250 per hour

Onsite Health Coaching

A certified health coach will come onsite to deliver one-on-one or group-based wellness coaching.

\$225 per hour



SUMMARY OF BENEFITS

Prepared for:
NCCSIF

Provider:
ACI Specialty Benefits

Policy:
CORE Wellness Virtual

Summary Date:
3/25/2016

Start Date:
7/1/2016

Anniversary Date:
7/1/2018



NCCSIF



ACI
SPECIALTY
BENEFITS

RATE SUMMARY

Employee Group	Program Model	Employee Count	PEPM
All Employees	CORE Wellness Virtual	1,338	\$1.00

Assumptions:

- Rates assume no broker commission
- Quote valid for 1 month
- 3 business day cancellation notice required for onsite services
- Rate guaranteed for two years



SUMMARY OF BENEFITS

Prepared for: **NCCSIF**
 Provider: **ACI Specialty Benefits**
 Policy: **Employee Assistance Program: Corporate**
 Summary Date: **3/25/2016**
 Start Date: **7/1/2016**
 Anniversary Date: **7/1/2018**



Benefit Description

ACI Specialty Benefits (ACI) will provide employee assistance program (EAP) services, including assessment, referral and short-term problem resolution. Following assessment, the employee or family member may be referred for therapy or other professional services.

ACI will also provide comprehensive work/life referrals, resources and services.

Problem Assessment

- Face-to-Face Sessions

EAP Work/Life Services

- **Legal assistance** for **unlimited** number of issues per year. Includes 60-minute in-office or telephonic consultation with local attorney and 25% discount for continued services
- Telephonic **financial assistance** for **unlimited** number of issues per year. Includes 30-day financial coaching benefit with 90-day action plan take-away.
- **Unlimited child care, elder care, pet care** and **education** referrals
- **Unlimited** referrals and resources for **personal services**
- **Veteran Connection**
- **Identity theft prevention/recovery**. Includes 60-minute consultation
- **Affinity™ Online** work/life website services
- **100% Follow-up** for all requests, referrals and services utilized

Training and Orientations



Virtual and Onsite*

- **Unlimited** Employee Orientations
- **Unlimited** Manager and Supervisor Trainings
- **Unlimited** Live 'N Learn Seminars
- Just-Do-It Training consultation and facilitation tools for onsite management
- 24/7 access to training videos on ACI's YouTube Channel

Clinical Services

- **Unlimited** clinical consulting on difficult employee issues
- Access to panel of in-house clinicians

Provider Network Availability

- Over 40,000 providers nationwide



HR Support Services

- Critical Incident Response*
 - Onsite Critical Incident Stress Debriefing (CISD)
 - Critical Incident Stress Management (CISM)
 - Disaster Contingency Consultation Materials
- Consultation for substance abuse case management and support for return-to-work transition
- Direct supervisory referrals for work performance problems
- Management consultation regarding difficult employee issues
- Consultation and development of policies to prevent workplace violence and manage high risk situations
- Support to Human Resources during workforce reductions, management changes, reorganizations, plant closures, and other transitions

Program Promotion and Web Services



ACI's comprehensive promotional plan includes:

- **Digital Marketing:** EAP flyers, brochures, summary plan descriptions, wallet cards, and supervisory resource manuals
- **Social Media and Content Marketing:** Social@ACI platforms, videos on YouTube, regularly updated content on ACI's Blog, and monthly HealthYMail™ e-newsletter
- **Mobile Marketing:** myACI App and Quick Response (QR) Codes
- **Web Services:**
 - **Landing Page:** website with access to services
 - **Virtual Folder:** HR and management resource center – By request of individual city
 - **Affinity™ Online** work/life website services
 - Online access to ACI's website: www.acispecialtybenefits.com
- Co-branding with client's logo available

Program Access: Mobile Apps and Intuitive Technology

- 24-hour, 365 day-a-year nationwide toll free number (800.932.0034)
- Always live-answer
- Multilingual assistance, 175 languages
- **myACI App** and QR codes for mobile access
- **Social@ACI platforms** and **online portals** for convenient access

Reporting

- Quarterly utilization reports with executive overview
- Annual cost analysis available on request
- Full-color graphs and charts display key metrics and demographic data

Eligibility

- Easy Access: No cumbersome membership IDs or Social Security Numbers required
- **All Employees**
- **Dependents:** Spouse, domestic partners, dependents, *all family members regardless of location*

Termination of Benefits

30 days from employee termination date at no cost to employer



Rate Summary

Program	Session Model	Total Employee Count	Per Employee Per Month
Corporate EAP and Work/Life	See chart on Renewal Letter	1,148	See chart Renewal Letter
CORE Wellness	CORE Wellness Virtual	1,338	See Wellness Exhibit A

*Program Assumptions

Rate:

- Rates guaranteed for two years
- Quote valid for one month
- Rates assume no broker commission
- Commissions paid first year only

Onsite:

- CISD and Layoff/RIF Support limited to 2 onsite hours per incident
- Trainer's travel fees are included
- Attendance minimums may apply to onsite services (15 person attendee minimum)

Materials:

- ACI Specialty Benefits provides unlimited virtual marketing materials from ACI's library of templates. Printed and custom materials may be available at an additional cost

Compliance:

- In adherence of HIPAA regulations, ACI Specialty Benefits does not provide written utilization reporting to groups of under 115 employees. Account managers will provide telephonic quarterly usage summaries
- Six session model limited to 3 sessions per 6 months for CA employees

Additional Onsite Fees

ACI provides a variety of services over and above package inclusions, available on a fee-for-service basis.

Type of Service	Fee-for-service
Onsite Critical Incident Stress Debriefing (CISD)	Over contracted hours: \$325 per hour
Conflict Resolution/Mediation	\$350 per hour
Onsite Lay-Off and RIF Support	Over contracted hours: \$325 per hour
Executive Coaching	\$350 per hour
Late Cancellation Fee	\$225 per hour



Employee Assistance Program Utilization Report Utilization Summary and Analysis



NCCSIF

January 1, 2015 - December 31, 2015

Projected Annual Rate:

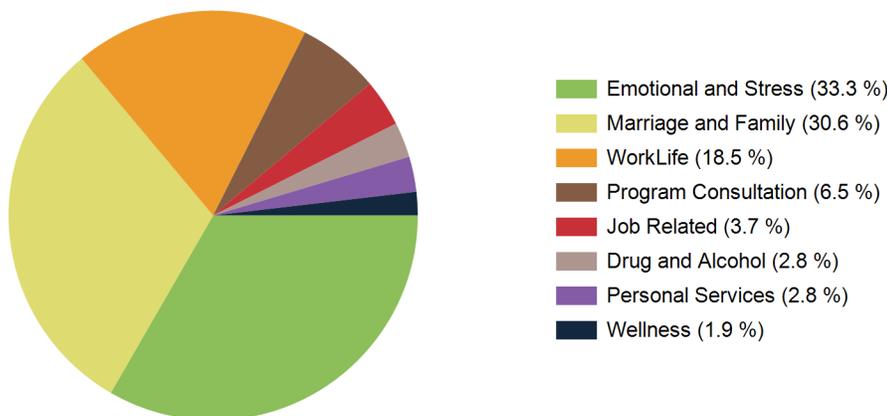
4.7%

Overall Utilization

There were 108 new contacts. 1 was referred by Other Employee, 1 was referred by Supervisor - Informal, 2 were referred by Orientation / Training, 13 were referred by Website, 10 were referred by Family Member, 38 were referred by Human Resources, 9 were referred by Poster / Brochure, 2 were referred by Supervisor - Formal, 32 had Used Before.

The presenting problems were: Drugs, Emotional, Family / Child, Job Performance, Marital / Relationship, Personal Services, Program Consultation, Substance Abuse / Family Member, Wellness, Work Stress and WorkLife.

16 new contacts were for a Family Member, 1 new contact was for an Other and 87 new contacts were self-initiated.



Employee Assistance Program Utilization Report

Work/Life Utilization

In this time period there were 20 cases that were opened: 5.0 % of the cases were Child Care, 20.0 % of the cases were Financial, 75.0 % of the cases were Legal.

Legal was the most utilized with 15 cases.

50 percent of Millennials cite “flexibility to balance life and work issues” as very important for job satisfaction. ACI’s comprehensive work/life benefits, user-friendly technology, and 24/7 access to resources help this new generation of employees manage work and life responsibilities in order to thrive at work, at home, and everywhere in between. From highly-customized child, pet and elder care referrals to legal and financial services, ACI Specialty Benefits provides support for any personal, professional or family need.

Forty-five percent of Millennials use personal smartphones for work purposes. ACI Specialty Benefits is committed to addressing the needs of this flexible, tech-savvy workforce with 24/7 access to services and resources through mobile apps, employee landing pages, social media messaging, online videos and blogs. From highly-customized child, pet and elder care referrals to legal and financial services, ACI’s comprehensive work/life benefits support a new generation of employees and family members.

Homing from work is the new workplace epidemic. From child, pet and eldercare responsibilities to legal and financial concerns, 93% of employees are spending multiple hours at work each week taking care of personal and family business. ACI’s comprehensive work/life benefits help employers get back that time, with professional and highly-customized referrals and resources for all employee and family member needs.

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Training and Onsite Services

October 2015

Topic	Date	Start	Duration	Type	Location
Health Fair	10/6/2015	11:00 AM	2.00	Fairs	Folsom, CA

November 2015

Topic	Date	Start	Duration	Type	Location
Performance Management	11/18/2015	1:00 PM	1.00	Webinar	Webinar

Training Comment:

ACI is pleased to have provided training services that met your needs during the fourth quarter of 2015. This quarter, ACI delivered the Quarterly Management Training Series webinar Performance Management. Next quarter, look for the upcoming Stress Busters training. Visit ACI’s YouTube channel for 24/7 access to more trainings and popular videos. For consultation, support services and flexible training options tailored to your workplace, contact ACI at 800-932-0034 and ask to speak with a member of the training team, or email us at training@acispecialtybenefits.com.

Newsletters

ACI provided the following HealthY-mails this quarter: Best Apps to Achieve Your Goals; 5 Ways to Maximize Productivity; 10 Tips for Financial Wellness; 5 Ways to De-clutter E-clutter; 4 Tips for Better Work Relationships; 5 Tips for Coping in Times of Crisis; 5 Ways to Support Veterans in the Workplace; 6 Tips to Improve Leadership Skills; 5 Workplace Perks for Fall; 5 Tips for Modern Families; 5 Ways to Improve Performance; A Special Holiday Message.

Formal Referrals

The Supervisory Referral process is a powerful yet easy-to-use tool for managers to address employee behavior concerns. Examples of workplace issues that can be resolved through this process include: difficulty working with others, anger management, substance abuse, loss of productivity, absenteeism, and more.

The Supervisory Referral process reduces the amount of time managers spend dealing with workplace issues and maximizes the potential for issues to be resolved.

To begin a Supervisory Referral, or for more information or consultation, contact the ACI Clinical Department at 800-932-0034.

Number of Formal Referrals: 2

Number of Informal Referrals: 1

1/1/2015 - 12/31/2015

Employee Assistance Program Utilization Report**Utilization Hours**

Onsite Services and Webinars	1.00
Employee Assessment	80.00
Consultation: Work/Life & Concierge	31.00
Consultation: Employee Consultation	5.00
Consultation: Supervisor, Management and Outside Consultants	43.00
<hr/> Total Program Hours this Period:	<hr/> 160.00

Utilization Comments

Employee Assistance Program Utilization Report

ACI understands what an important investment benefits programs are for every organization. To help our customers drive utilization and maximize ROI, ACI is excited to introduce MacroLife, a gamified platform for benefits engagement. MacroLife integrates ACI's current benefit offerings – Employee Assistance (EAP), Wellness, and Concierge – with each customer's full suite of additional benefits and corporate initiatives. Seamlessly integrated technology, customizable perks and services, and points and rewards for benefits participation help maximize employee performance and increase the value of benefits. ACI encourages all customers to speak with ACI's dedicated account management team for more information about increasing EAP utilization and enhancing their current benefits package with MacroLife.

ACI Specialty Benefits offers innovative benefits technology solutions to boost employee engagement and benefits utilization. ACI is excited to announce that all EAP customers will soon have access to myACIonline, a robust website that provides 24/7 instant access to EAP and work/life benefits and resources, including online requests and referrals. For mobile access to benefits, ACI encourages all employees and family members to use the popular myACI mobile app, available for iOS and Android.

MacroLife, ACI's newest product, is a gamified engagement platform that integrates employee benefits, corporate initiatives and rewards to drive benefits utilization. The first product of its kind, MacroLife serves as a single point of access for all company perks and initiatives, and employees earn real-time rewards for every benefit interaction. Learn more about MacroLife at www.gameofbenefits.com, and reach out to ACI's dedicated account management team for more information.

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In 2015, ACI Specialty Benefits saw incredible user engagement with over 100,000 video views on Youtube, in addition to increases in live chat, online intake, mobile app and text access to services. Tech-savvy employees and family members are looking for on-demand benefits and resources to meet their needs 24/7. These trends point to a revolutionary benefit solution – MacroLife.

ACI's MacroLife is the ultimate enhancement for ACI benefit packages – a custom-built platform that integrates EAP, Wellness and Concierge services to streamline benefits communication and solve HR challenges. MacroLife serves as a single point of access for all company perks and initiatives, offering a seamless benefits experience with real-time rewards. Learn more about MacroLife at www.gameofbenefits.com.

From 1/1/2015 to 12/31/2015, NCCSIF achieved an annualized utilization rate of 4.7%. With ACI's data calculated in real-time, annualized utilization rates presented in this report may be subject to a <2% variation.

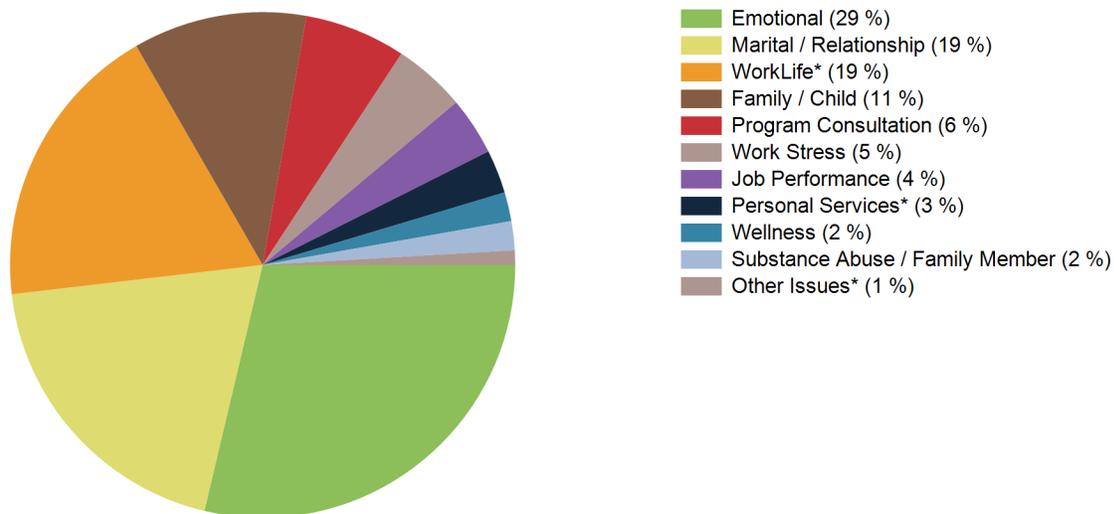
This decreased from the previous Utilization period which was 4.9%.

Primary Issue for Assessment

Primary Issue	New	Previous Quarter	Year To Date
Drugs	1	0	1
Emotional	31	14	31
Family / Child	12	2	12
Job Performance	4	0	4
Marital / Relationship	21	2	21
Other	0	1	0
Personal Services*	3	0	3
Program Consultation	7	4	7
Substance Abuse / Family Member	2	0	2
Wellness	2	12	2
Work Stress	5	1	5
WorkLife*	20	13	20

Nearly \$44 billion is lost by businesses and corporations each year due to the effects of depression, including lost productivity and lost work days (according to the Journal of AMA). Utilizing ACI's Employee Assistance Program services helps employees and family members better address everyday work and life issues affecting mental, emotional, and/or behavioral health.

New Issues this Quarter



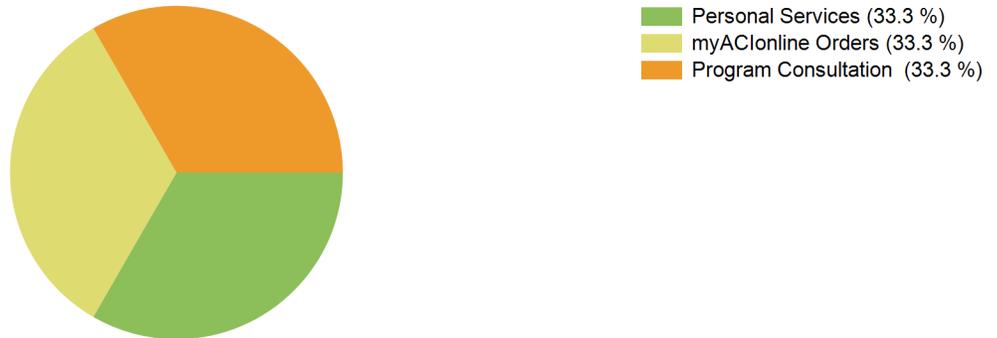
*Any WorkLife and Personal Services cases are detailed later in the report, and 'Other Issues' includes issues <1%.

Employee Assistance Program Utilization Report

Primary Issue Breakout for Personal Services

Referral Made	New	Previous Quarter	Year To Date
myAClonline Orders	1	0	1
Personal Services	1	0	1
Program Consultation	1	0	1

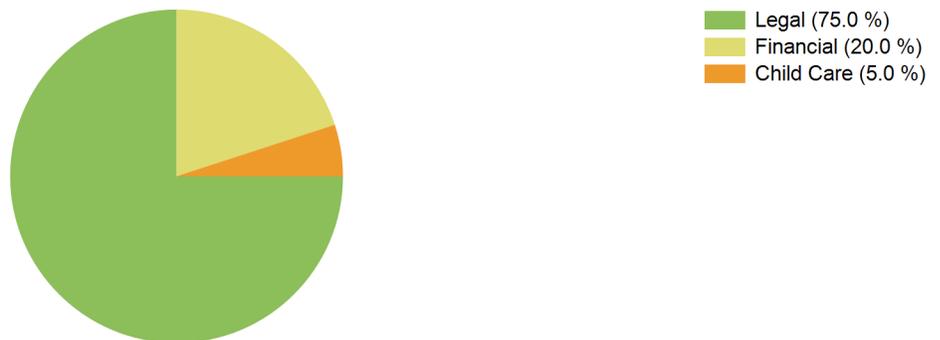
New Issues this Quarter



Primary Issue Breakout for WorkLife

Referral Made	New	Previous Quarter	Year To Date
Child Care	1	0	1
Financial	4	2	4
Legal	15	10	15

New Issues this Quarter

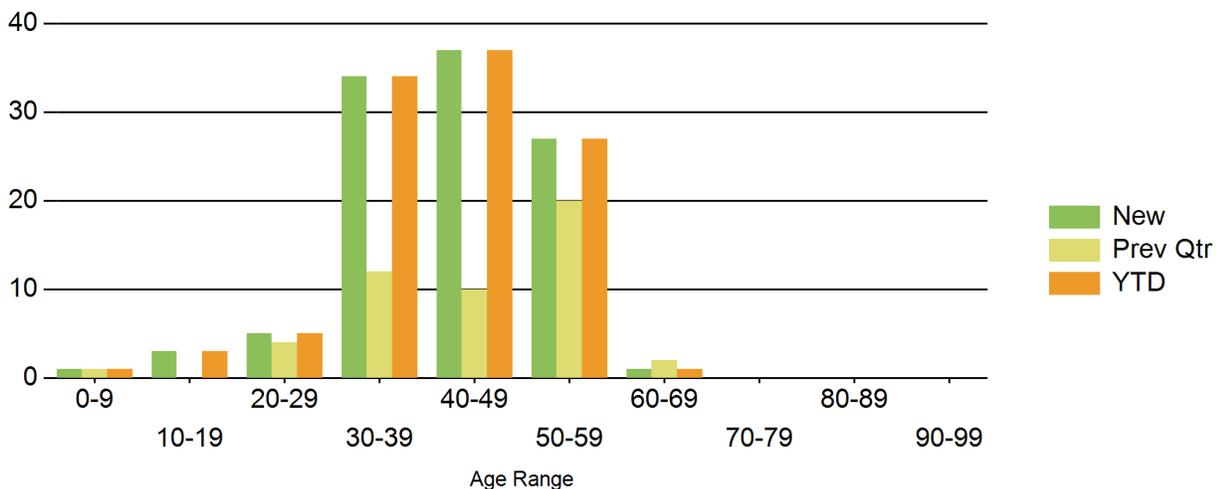


Demographic Data

Gender	New	Previous Quarter	Year To Date
Female	52	29	52
Male	53	19	53
Unknown	3	1	3

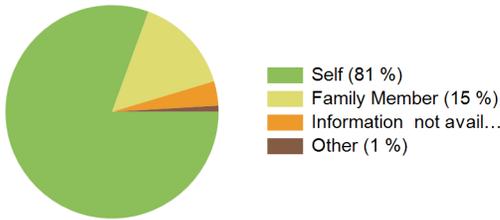


Age Range	New	Previous Quarter	Year To Date
0-9	1	1	1
10-19	3	0	3
20-29	5	4	5
30-39	34	12	34
40-49	37	10	37
50-59	27	20	27
60-69	1	2	1
70-79	0	0	0
80-89	0	0	0
90-99	0	0	0



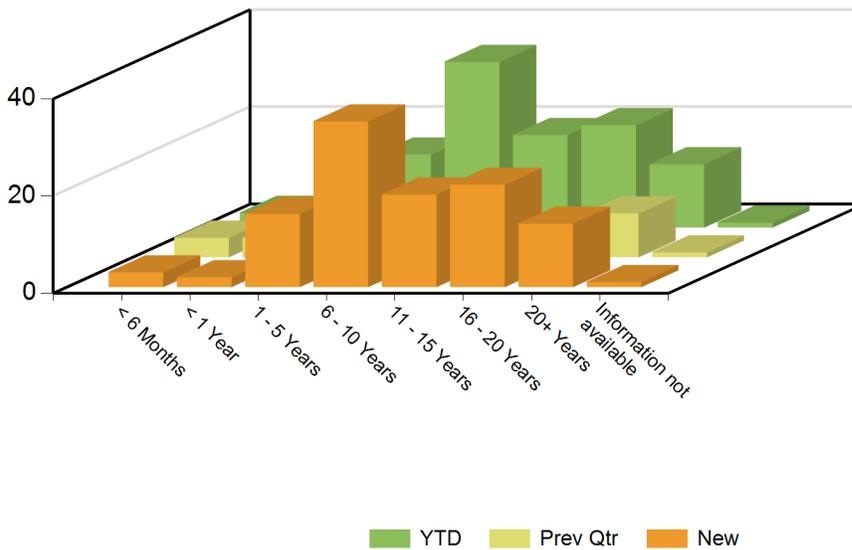
Who is Initiating Contact with ACI	New	Previous Quarter	Year To Date
Information not available	4	1	4
Self	87	46	87
Family Member	16	2	16
Other	1	0	1

Employee Assistance Program Utilization Report



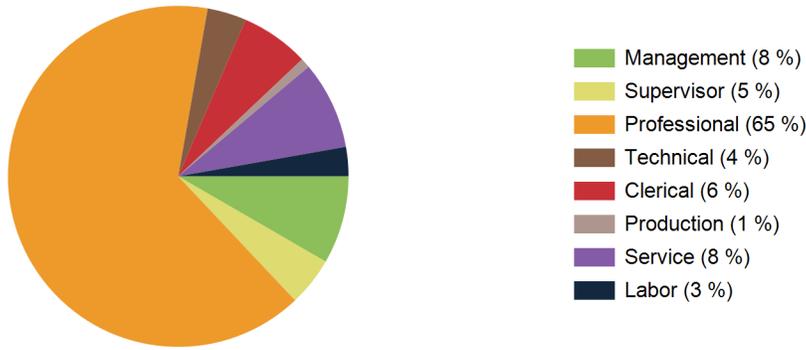
Employment Data

Years Employed	New	Previous Quarter	Year To Date
< 6 Months	3	4	3
< 1 Year	2	4	2
1 - 5 Years	15	7	15
6 - 10 Years	34	7	34
11 - 15 Years	19	11	19
16 - 20 Years	21	6	21
20+ Years	13	9	13
Information not available	1	1	1



Job Category	New	Previous Quarter	Year To Date
Management	9	2	9
Supervisor	5	3	5
Professional	70	36	70
Technical	4	4	4
Clerical	7	0	7
Production	1	0	1
Service	9	3	9
Sales	0	0	0
Labor	3	1	3
Other	0	0	0

Employee Assistance Program Utilization Report

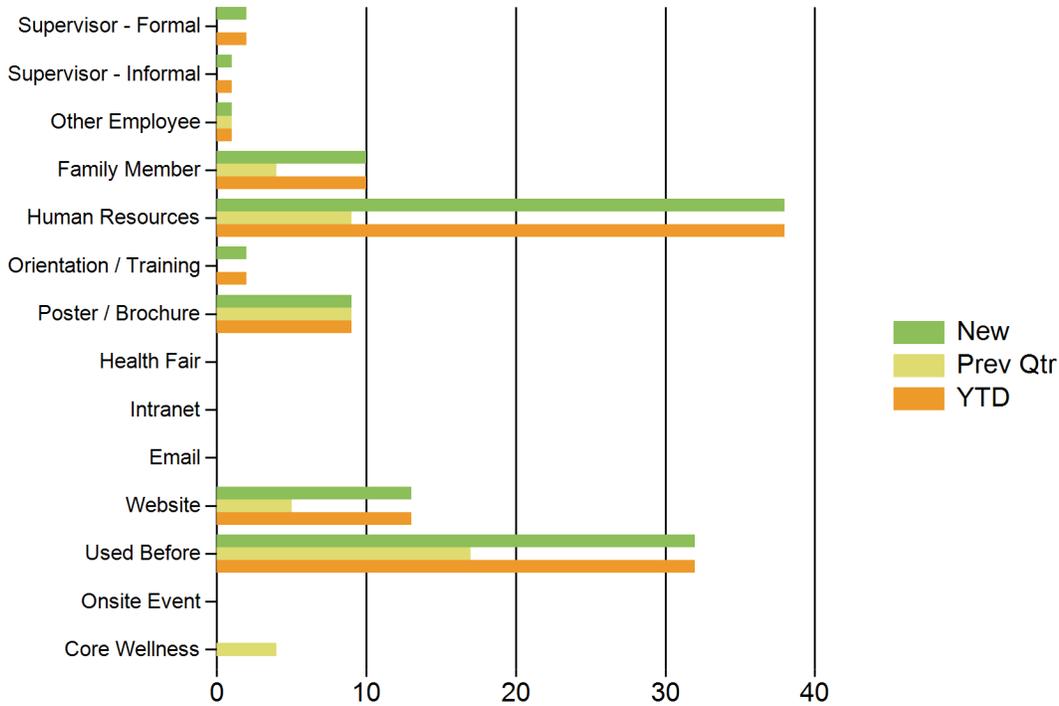


Referral Source

Referral Source	New	Previous Quarter	Year To Date
Supervisor - Formal	2	0	2
Supervisor - Informal	1	0	1
Other Employee	1	1	1
Family Member	10	4	10
Human Resources	38	9	38
Orientation / Training	2	0	2
Poster / Brochure	9	9	9
Health Fair	0	0	0
Intranet	0	0	0
Email	0	0	0
Website	13	5	13
Used Before	32	17	32
Onsite Event	0	0	0
Core Wellness	0	4	0

1/1/2015 - 12/31/2015

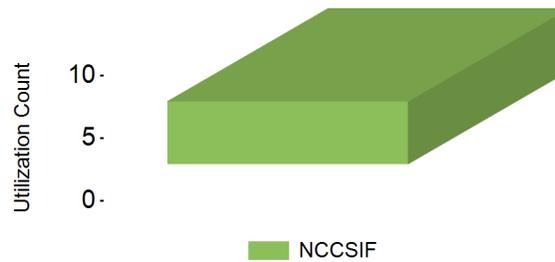
Employee Assistance Program Utilization Report



Comparison by Location

Top Locations

Location	Utilization Count
NCCSIF	5



Top Issues by Location:

Location	Issue	Utilization Count
NCCSIF	Password Reset	1
	Problem Assessment	1
	Tax Preparation	1



Agenda Item J.7.

LEXIPOL MEMORANDUM OF UNDERSTANDING

ACTION ITEM

ISSUE: NCCSIF pays for Lexipol Policy Manual Updates for member police departments. After seeking a price increase of 25%, from \$106,900 per year to \$132,546 for FY 16/17, the Program Administrators asked Lexipol for an updated Memorandum of Understanding (MOU) to establish pricing for future years. Lexipol responded by agreeing to maintain the FY 16/17 pricing for FY 17/18 in the attached MOU.

RECOMMENDATION: Approve the attached Memorandum of Understanding.

FISCAL IMPACT: Annual fee of \$132,546 included in the NCCSIF Administration budget.

BACKGROUND: NCCSIF members have included the Lexipol Policy Manual Updates in the administration budget since FY 07-08. Members who also subscribe to Lexipol's Daily Training Bulletins pay for that service themselves. The updates are increasing for the first time since 2012, a total of \$26,296, or 25%, to \$132,546.

ATTACHMENT(S): Lexipol Memorandum of Understanding

Memorandum of Understanding

Lexipol LLC (Lexipol) and the Northern California Cities Self Insurance Fund (NCCSIF) agree to the terms of this Memorandum of Understanding (MOU or Agreement) as a means to enhance and encourage professionalism through defensible and continuously updated Law Enforcement policy in the State of CA. Under this MOU, NCCSIF members will obtain subscription to Lexipol's online policy and integrated policy training suite of risk management services at a favorable rate.

More specifically, as part of this Agreement,

Lexipol will:

- Provide NCCSIF agencies a full annual subscription to Lexipol's on-line policy and training services at a discounted rate as set forth on Attachment 1. The pricing set forth on Attachment 1 is for 2016 and 2017, and pricing for subsequent years is subject to revision at Lexipol's discretion.
- Provide NCCSIF access to Lexipol's reporting portal to view overall status of participating NCCSIF members. (With permission of the subscribing agency)
- Collaborate with NCCSIF to promote Lexipol services with outreach efforts, marketing and participation at association events.

NCCSIF will:

- Pay the annual fees of subscribing members at pricing as provided in Attachment 1, upon 30 days of invoice.
- Promote the Lexipol Law Enforcement Policy Manual program at meetings, events, conferences and through newsletters and other communications to members.
- Encourage members' utilization of the Lexipol online policy manual and training
- Provide a link to Lexipol's website on the association's webpage free of charge.
- Provide a list of member departments with contact information (main contact name, title, address, phone number and email address) which will be kept confidential by Lexipol and used specifically for member confirmation and program promotion.

TERM

The effective date of this Agreement is July 1st, 2016 and will remain in effect through June 30th, 2018. After June 1st, 2017, either party may cancel this Agreement with 90 days written notice to the other party.

Cancellation of this agreement will not terminate subscribing agency contracts with Lexipol and funding responsibilities will shift to the individual subscribing agencies.

OTHER

NCCSIF confirms that this MOU does not violate any Federal, State or local laws, rules or regulations applicable to NCCSIF, and that any funds received by NCCSIF will be utilized in accordance with the NCCSIF charter and all applicable federal, state and local laws, rules and regulations. This agreement does not create a formal partnership, association or joint venture between Lexipol and NCCSIF

Use of logo or copyrighted materials will be agreed by both parties in advance.

IN WITNESS WHEREOF, the Parties execute this MOU on the date set below their respective signatures.

NCCSIF:

By: _____

Date: _____

LEXIPOL, LLC:

By: _____
Van Holland, CFO

Date: _____

Attachment 1

PRICING

Discounts will be offered to NCCSIF Members based on the following table:

Company	RMA	Num Sworn Officers	LE Policy DTB Status	2016 Pricing	2017 Pricing
Colusa PD-CA	NCCSIF	9		2,500	2,500
Jackson PD-CA	NCCSIF	11		2,750	2,750
Marysville PD-CA	NCCSIF	19		3,000	3,000
Elk Grove PD-CA	NCCSIF	126		5,000	5,000
lone PD-CA	NCCSIF	7	Yes	3,245	3,245
Nevada City PD-CA	NCCSIF	9	Yes	3,688	3,688
Willow s PD-CA	NCCSIF	11	Yes	4,984	4,984
Corning PD-CA	NCCSIF	15	Yes	4,984	4,984
Rio Vista PD-CA	NCCSIF	16	Yes	5,785	5,785
Gridley-Biggs PD-CA	NCCSIF	17	Yes	5,785	5,785
Anderson PD-CA	NCCSIF	18	Yes	5,785	5,785
Auburn PD-CA	NCCSIF	22	Yes	5,785	5,785
Dixon PD-CA	NCCSIF	24	Yes	5,785	5,785
Paradise PD-CA	NCCSIF	25	Yes	5,785	5,785
Oroville PD-CA	NCCSIF	25	Yes	5,785	5,785
Red Bluff PD-CA	NCCSIF	27	Yes	7,215	7,215
Lincoln PD-CA	NCCSIF	32	Yes	7,215	7,215
Galt PD-CA	NCCSIF	34	Yes	7,215	7,215
Placerville PD-CA	NCCSIF	34	Yes	7,215	7,215
Rocklin PD-CA	NCCSIF	52	Yes	10,148	10,148
Yuba City PD-CA	NCCSIF	65	Yes	10,148	10,148
Folsom PD-CA	NCCSIF	83	Yes	12,744	12,744
				132,546	132,546

Annual subscription is effective as of July 1st



Agenda Item J.8.

OCCU-MED SERVICE AGREEMENT RENEWAL

ACTION ITEM

ISSUE: Currently NCCSIF is paying \$1,500 per month for up to six members to utilize Occu-Meds services, but only three members have recently been using the service. Based on a request from the Program Administrators, Occu-Med has proposed two options for the FY 16/17 pricing of their services, based on current member usage that is less than originally planned. Occu-Med's options are:

1. Extend the contract for one (1) year at a reduced rate of \$1,000.00 per month. This is a reduced rate, based upon the 2014 and 2015 utilization of NCCSIF's members. We are proposing a one-year extension, and would be happy to also include option years, to allow for services to be marketed to NCCSIF members with the intent of increasing utilization.
2. Transition to a fee-for-service agreement.
 - QA2 (scheduling, EXAMQA, bill pay) - \$85.00 per applicant
 - Job Analysis - \$1,500.00 per day of on-site Job Analysis, plus travel expenses

Option 1 includes usage by up to six members but the fee will be adjusted in FY 17/18 based on use.

RECOMMENDATION: Approve contract for one more year at \$1,000 per month and encourage more members to participate. If use remains within the current range consider moving to a fee-for-service model for FY 17/18 as part of a "cafeteria plan" approach to risk management services.

FISCAL IMPACT: Reduction in fee of \$500 per month, from \$18,000 per year to \$12,000.

BACKGROUND: NCCSIF initially contracted with Occu-Med in 2008, for services to include job analysis, pre-placement exams, and fit-for-duty exams for up to six members. Over the last two years only three members have been using the services regularly, so the Program Administrators have requested a change in the pricing and assistance in marketing the services to more members.

ATTACHMENT(S):

1. Occu-Med Utilization Report for FY 15/16, through May 10, 2016
2. Occu-Med Scope of Services
3. Occu-Med Utilization Report from 2013-2015

OCCU-MED UTILIZATION 2015/16 Program Year													
	July	August	September	October	November	December	January	February	March	April	May*	June	Total
EXAMS	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500		\$ 16,500
Dixon	5	3	4	6	5	3	2	3	2	11	1		
Elk Grove	7	3	2	2	3	4	1	2	1	4	2		
Galt	0	0	0	0	0	0	0	0	0	0	0		
Rocklin	0	0	0	0	0	0	0	0	0	0	0		
Yuba City	2	3	4	2	4	5	9	3	11	9	3		
Total	14	9	10	10	12	12	12	8	14	24	6		131
Cost Per Exam	\$107.14	\$166.67	\$150.00	\$150.00	\$125.00	\$125.00	\$125.00	\$187.50	\$107.14	\$62.50	\$250.00		\$125.95
											* Thru May 10		
OTHER													
Vaccination Program Management	Dixon	Dixon	Dixon	Dixon	Dixon	Dixon	Dixon	Dixon	Dixon	Dixon	Dixon		
Fitness-for Duty Report for all participating Cities	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes		
FY 15/16 Average Exams Per Month	Proposed Fee Per Exam	Estimated Total per Year	Proposed monthly fee for up to 6 users	Current Annual Fee									
12.5	\$ 85	\$ 12,750	\$12,000	\$16,500									
2013 Total Exams	125												
2014 Total Exams	82												
2015 Total Exams	131												



Introduction to Occu-Med

Everything we do is designed to reduce worker injuries. Since 41% of injuries occur to workers in their first year of employment, Occu-Med focuses on preventing injuries through the performance of pre-placement medical evaluations. In 36 years of operation, Occu-Med has developed an unparalleled knowledge of medical conditions and functional limitations and how they affect workers' abilities to safely perform job tasks of varying physical demands and involving a multitude of environmental factors. For employers committed to preventing work injuries while affording applicants a fair opportunity to the jobs offered to them, Occu-Med is the obvious choice.

Occu-Med Scope of Services

EXAMQA

EXAMQA is Occu-Med's proprietary applicant-job compatibility assessment methodology. The overriding activity of EXAMQA is the determination of whether applicants for jobs are able to perform those jobs safely, with or without reasonable accommodation. That is to say, the purpose of EXAMQA is to identify any medical or physical conditions that might interfere with the safe performance of the essential tasks of the job applied for.

Occu-Med will review each pre-placement medical examination performed for timeliness, accuracy of medical components performed, thoroughness of medical information provided, correctness in the performance of medical testing, and completeness.

When the exam is deemed complete, it is forwarded for medical review. This review takes place by identifying any medical or physical conditions present (as documented by the medical history and medical exam) and comparing those conditions with the physical demands of the job. Occu-Med will review all complete exams submitted before 4:00 PM (PT) on the same day as received.

If the demands of the essential functions of the job are too great for the existing medical or physical condition, then Occu-Med will recommend that placement may be inappropriate. Occu-Med's recommendation will be communicated by email to the designated employer staff also on the same day that the exam is received. That communication is submitted in the form of a written report for each exam.

When the Occu-Med recommendation is that an applicant may only be placed with work restrictions or accommodations (that is, when the applicant is "Conditionally Qualified"—or "CQ"—under Occu-Med terminology), Occu-Med will prepare an Employment Agreement for the employee to sign agreeing to abide by the necessary restrictions. When appropriate, Occu-Med will also provide for the employee's supervisor to sign the document acknowledging the agreement.

When the Occu-Med recommendation is that a decision be delayed until certain medical information can be further explored (that is, when the applicant is classified as "Recommendation Delayed for Qualification"—or "RDQ"—under Occu-Med terminology), Occu-Med will submit that report as well as an additional report when the requested additional information is received and Occu-Med is able to offer a conclusive placement recommendation. Since the law permits making "further medical inquiry" into medical conditions that could pose a direct threat of injury from the performance of the job's essential duties, it is necessary to notify the applicant of the specific

findings as well as the information that will be necessary to submit in order to be cleared for the job. Since employers' staff may not have the time or the medical expertise to contact each of these applicants to describe in detail the medical findings and to answer their questions about the medical information needed for clearance to be approved, Occu-Med staff communicates directly with these applicants. Further, there is also a growing fear by employers that they may be receiving medical information about job applicants from medical examinations in violation of state and federal laws relating to such information (specifically, when the medical condition being investigated more fully pursuant to an "RDQ" designation is found to be benign in relation to the job's essential duties). For these reasons Occu-Med has developed—and will institute as part of this contract—a service designated as "RDQA." Under RDQA Occu-Med corresponds directly with job applicants to discuss the medical findings, to answer any questions about the medical condition or the process being employed, and to describe any medical records or documentation required for clearance. Applicants will have 5 days to respond to Occu-Med and 10 days to provide further information (these timeframes are examples and will be set forth by the employer). Employer staff will simply be notified that such a review has been initiated, and the employer will be informed on a weekly basis on the status of each RDQ. Then, when the requested information is submitted, Occu-Med will prepare the appropriate clearance report.

Finally, for any medical examination that results in a Medical Disqualification (that is, where there is a finding that the applicant is unable to safely perform the essential duties of the job in question, with or without reasonable accommodation), Occu-Med will prepare a report for use by the employer in notifying the applicant of this placement recommendation. This report will document the specific justifications for the recommendation to disqualify and will also document the fact that Occu-Med has guided the employer's staff through a discussion of "reasonable accommodation," as required by law. Specific reasons why reasonable accommodation is not feasible will be included in the report. The employer will send this report to the applicant directly.

The Occu-Med Network

The Occu-Med Network of medical, dental and specialist providers is comprised of more than 5,100 facilities throughout the world. The Occu-Med Network, augmented by our Medical Network Management, Scheduling and Provider Relations Departments, extend our customers complete flexibility with regard to when, where and how they execute pre-placement, deployment, periodic and return-to-work evaluations.

Exam Scheduling

Occu-Med's Exam Scheduling Department supports our employers' needs to swiftly coordinate pre-placement, deployment, periodic and return-to-work evaluations. Upon receipt of a client's request for services, Occu-Med will immediately (within two business hours) initiate contact to schedule the required appointment(s) at a qualified and Occu-Med-trained facility within a client-specified geographic range of the applicant or employee's location.

Electronic Medical Records

Occu-Med retains all resulting medical records electronically and securely in accordance with applicable DoD, HIPAA, and OSHA regulations. Additionally, all electronic records are stored within Occu-Med's database accompanied by all relevant examination and evaluation data. This information is available at the request of the client.

2013 EXAMS

City of Dixon 55 Exams	Job Class	Date Of Exam	Initial Decision Date	Date of Exam to Date of Initial Decision	Initial Decision	Final Decision Date	Final Decision
	DMV Exam	1/2/2013	1/2/2013	0.00	MQ	1/2/2013	MQ
	Police Officer Series	1/21/2013	1/25/2013	4.00	MQ	1/25/2013	MQ
	DMV Exam	2/21/2013	2/21/2013	0.00	CQ	2/21/2013	CQ
	Wastewater Systems Operator I/II/Operator-In-Training	2/5/2013	2/6/2013	1.00	MQ	2/6/2013	MQ
	Wastewater Systems Operator I/II/Operator-In-Training	2/11/2013	2/11/2013	0.00	RDQ	2/19/2013	MQ
	DMV Exam	3/5/2013	3/8/2013	3.00	CQ	3/8/2013	CQ
	Wastewater Systems Operator I/II/Operator-In-Training	3/1/2013	3/4/2013	1.00	MQ	3/4/2013	MQ
	Senior Transit Driver	3/12/2013	3/22/2013	8.00	RDQ	3/22/2013	MQ
	DMV Exam	4/10/2013	4/10/2013	0.00	MQ	4/10/2013	MQ
	DMV Exam	5/28/2013	5/28/2013	0.00	MQ	5/28/2013	MQ
	Sedentary (Driving)	5/20/2013	5/23/2013	3.00	MQ	5/23/2013	MQ
	DMV Exam	6/19/2013	6/25/2013	4.00	CQ	6/25/2013	CQ
	Transit Driver I/II/Trainee/Coordinator	6/3/2013	6/4/2013	1.00	RDQ	6/17/2013	MQ
	DMV Exam	6/7/2013	6/7/2013	0.00	MQ	6/7/2013	MQ
	DMV Exam	6/5/2013	6/6/2013	1.00	RDQ	6/6/2013	CQ
	DMV Exam	7/24/2013	7/25/2013	1.00	MQ	7/25/2013	MQ
	Firefighter/Paramedic	8/9/2013	8/9/2013	0.00	CQ	8/9/2013	CQ
	Firefighter	8/13/2013	8/20/2013	5.00	CQ	8/20/2013	CQ
	Firefighter	8/13/2013	8/16/2013	3.00	CQ	10/1/2013	MQ
	Firefighter Series	8/6/2013	8/12/2013	4.00	MQ	8/12/2013	MQ
	Firefighter	8/13/2013	8/15/2013	2.00	MQ	8/15/2013	MQ
	Firefighter Series	8/9/2013	8/19/2013	6.00	CQ	8/23/2013	MQ
	Firefighter	8/13/2013	8/26/2013	9.00	MQ	8/26/2013	MQ
	Firefighter	8/6/2013	8/9/2013	3.00	RDQ	8/14/2013	MQ
	Firefighter Series	8/2/2013	8/7/2013	3.00	RDQ	8/29/2013	DQ
	Firefighter	8/9/2013	8/16/2013	5.00	MQ	8/16/2013	MQ
	Firefighter	8/13/2013	8/16/2013	3.00	RDQ	10/1/2013	MQ
	DMV Exam	7/29/2013	7/31/2013	2.00	MQ	7/31/2013	MQ
	DMV Exam	8/2/2013	8/5/2013	1.00	MQ	8/5/2013	MQ
	Firefighter Series	8/26/2013	9/11/2013	12.00	MQ	9/11/2013	MQ
	Firefighter	8/23/2013	9/6/2013	10.00	MQ	9/6/2013	MQ
	Firefighter	8/22/2013	9/6/2013	11.00	MQ	9/6/2013	MQ
	Firefighter	9/3/2013	9/9/2013	4.00	RDQ	10/10/2013	MQ
	Firefighter	9/3/2013	9/13/2013	8.00	CQ	9/13/2013	CQ
	Firefighter Series	8/29/2013	9/13/2013	11.00	MQ	9/13/2013	MQ
	Firefighter Series	9/5/2013	9/16/2013	7.00	MQ	9/16/2013	MQ
	Firefighter Series	8/26/2013	9/10/2013	11.00	MQ	9/10/2013	MQ
	Firefighter	9/16/2013	10/18/2013	24.00	RDQ	9/24/2013	RDQ (PSA)
	Firefighter	9/16/2013	9/30/2013	10.00	MQ	9/30/2013	MQ
	Firefighter	9/19/2013	10/1/2013	8.00	MQ	10/1/2013	MQ
	DMV Exam	9/11/2013	9/11/2013	0.00	MQ	9/11/2013	MQ
	Transit Driver I/II/Trainee/Coordinator	9/12/2013	9/17/2013	3.00	MQ	9/17/2013	MQ
	DMV Exam	9/20/2013	9/23/2013	1.00	CQ	9/23/2013	CQ
	Police Officer Series	10/4/2013	10/9/2013	3.00	MQ	10/9/2013	MQ
	DMV Exam	10/10/2013	10/11/2013	1.00	MQ	10/11/2013	MQ
	Transit Driver I/II/Trainee/Coordinator	10/9/2013	10/15/2013	4.00	RDQ	FFD Initated	
	DMV Exam	10/14/2013	10/16/2013	2.00	MQ	10/16/2013	MQ
	Police Officer Series	10/28/2013	11/1/2013	4.00	MQ	11/1/2013	MQ

DMV Exam	10/30/2013	10/30/2013	0.00	MQ	10/30/2013	MQ
Firefighter	11/8/2013	11/12/2013	2.00	CQ	11/12/2013	CQ
DMV Exam	11/14/2013	11/18/2013	2.00	MQ	11/18/2013	MQ
DMV Exam	11/14/2013	11/14/2013	0.00	MQ	11/14/2013	MQ
Fire Captain	12/19/2013	12/19/2013	0.00	MQ	12/19/2013	MQ
Police Officer Series	12/3/2013	12/17/2013	10.00	CQ	12/17/2013	CQ
DMV Exam	12/20/2013	12/27/2013	5.00	CQ	12/27/2013	CQ

**City of Elk Grove
16 Exams**

Job Class	Date Of Exam	Initial Decision Date	Date of Exam to Date of Initial Decision	Initial Decision	Final Decision Date	Final Decision
Police Officer	3/22/2013	3/26/2013	2.00	MQ	3/26/2013	MQ
Police Officer	3/20/2013	4/4/2013	11.00	RDQ	4/8/2013	CQ
Police Officer	3/26/2013	4/5/2013	8.00	RDQ	4/9/2013	MQ
Police Officer	3/25/2013	4/5/2013	9.00	CQ	4/5/2013	CQ
Police Officer	3/19/2013	4/10/2013	16.00	CQ	4/10/2013	CQ
Police Officer	6/18/2013	7/2/2013	10.00	RDQ (PSE)		
Police Officer	6/17/2013	6/26/2013	7.00	CQ	6/26/2013	CQ
Police Dispatcher	7/3/2013	7/10/2013	5.00	RDQ	7/15/2013	CQ
Police Dispatcher	7/24/2013	7/31/2013	5.00	RDQ	8/5/2013	CQ
Police Officer	9/17/2013	9/24/2013	5.00	RDQ	10/2/2013	MQ
Police Officer	11/11/2013	11/15/2013	4.00	CQ	11/15/2013	CQ
Police Officer	11/18/2013	12/2/2013	10.00	RDQ	12/10/2013	CQ
Police Officer	12/3/2013	12/9/2013	4.00	RDQ	12/16/2013	MQ
Police Officer	12/6/2013	12/10/2013	2.00	RDQ	12/17/2013	MQ
Police Dispatcher	12/20/2013	12/26/2013	4.00	MQ	12/26/2013	MQ
Police Officer	12/20/2013	1/2/2014	9.00	CQ	1/2/2014	CQ

**City of Galt
10 Exams**

Job Class	Date Of Exam	Initial Decision Date	Date of Exam to Date of Initial Decision	Initial Decision	Final Decision Date	Final Decision
Police Officer Series	2/27/2013	3/5/2013	4.00	RDQ	4/30/2013	RDQ
Police Officer Series	3/25/2013	3/29/2013	4.00	RDQ	4/2/2013	MQ
Police Officer Series	3/27/2013	4/5/2013	7.00	MQ	4/5/2013	MQ
Police Dispatcher	5/13/2013	5/16/2013	3.00	CQ	5/16/2013	CQ
Police Officer Series	6/5/2013	6/12/2013	5.00	RDQ	6/24/2013	DQ
Police Officer	7/3/2013	7/12/2013	7.00	RDQ	8/27/2013	RDQ (PSE)
Police Officer	7/10/2013	7/15/2013	3.00	CQ	7/15/2013	CQ
Police Officer Series	7/11/2013	7/22/2013	7.00	RDQ	7/26/2013	CQ
Police Officer Series	7/23/2013	7/31/2013	6.00	RDQ	8/7/2013	MQ
Police Officer Series	8/15/2013	8/23/2013	6.00	CQ	8/23/2013	CQ

**City of Yuba City
44 Exams**

Job Class	Date Of Exam	Initial Decision Date	Date of Exam to Date of Initial Decision	Initial Decision	Final Decision Date	Final Decision
Accounting Technician/Intermediate Account Clerk/Senior	1/15/2013	1/25/2013	8.00	CQ	1/25/2013	CQ
Instrumentation Technician	1/30/2013	2/5/2013	4.00	MQ	2/5/2013	MQ
Police Dispatcher I/II/III/Supervisor	2/26/2013	3/1/2013	3.00	MQ	3/1/2013	MQ
Firefighter	3/6/2013	3/14/2013	6.00	MQ	3/14/2013	MQ
Firefighter	4/1/2013	4/8/2013	5.00	MQ	4/8/2013	MQ
Custodian/Lead	4/4/2013	4/10/2013	4.00	MQ	4/10/2013	MQ
Police Dispatcher I/II/III/Supervisor	4/2/2013	4/12/2013	8.00	MQ	4/12/2013	MQ
Custodian/Lead	5/7/2013	5/13/2013	4.00	CQ	5/13/2013	CQ
Maintenance Worker I/II/Supervisor/Manager- Parks	5/15/2013	5/16/2013	1.00	MQ	5/16/2013	MQ
Associate Civil Engineer/Engineering Technician I/II/III	5/13/2013	5/20/2013	5.00	MQ	5/20/2013	MQ
Associate Civil Engineer/Engineering Technician I/II/III	5/15/2013	5/20/2013	3.00	MQ	5/20/2013	MQ

Associate Civil Engineer/Engineering Technician I/II/III	5/20/2013	5/23/2013	3.00	CQ	5/23/2013	CQ
Police Officer	5/29/2013	6/4/2013	4.00	RDQ	6/6/2013	CQ
Plant Maintenance Mechanic/Senior	6/4/2013	6/7/2013	3.00	RDQ	6/14/2013	CQ
Kennel Care Technician	3/8/2013	3/13/2013	3.00	MQ	6/17/2013	MQ
Registered Veterinary Technician	1/8/2013	1/17/2013	7.00	RDQ	1/18/2013	CQ
Kennel Attendant I/II	3/29/2013	4/2/2013	2.00	RDQ	4/26/2013	MQ
Administrative Assistant/Clerk/Analyst	6/19/2013	6/21/2013	2.00	MQ	6/21/2013	MQ
Administrative Assistant/Clerk/Analyst	6/18/2013	6/21/2013	3.00	MQ	6/21/2013	MQ
Administrative Assistant/Clerk/Analyst	6/19/2013	6/24/2013	3.00	MQ	6/24/2013	MQ
Police Officer	6/18/2013	6/25/2013	5.00	CQ	6/25/2013	CQ
Public Works Maintenance Worker I/II/III	6/19/2013	6/24/2013	3.00	RDQ	7/8/2013	MQ
Administrative Assistant/Clerk/Analyst	6/21/2013	6/25/2013	2.00	RDQ	7/3/2013	CQ
Groundskeeper	6/24/2013	6/27/2013	3.00	RDQ	7/9/2013	MQ
Administrative Assistant/Clerk/Analyst	6/24/2013	6/27/2013	3.00	MQ	6/27/2013	MQ
Firefighter	6/25/2013	7/3/2013	6.00	CQ	7/3/2013	CQ
Public Works Maintenance Worker I/II/III	6/21/2013	7/1/2013	6.00	RDQ	7/16/2013	CQ
Police Officer	7/11/2013	7/18/2013	5.00	MQ	7/18/2013	MQ
Maintenance Worker I/II/III	8/2/2013	8/7/2013	3.00	MQ	8/7/2013	MQ
Administrative Assistant/Clerk/Analyst	8/9/2013	8/14/2013	3.00	CQ	8/14/2013	CQ
Animal Services Officer I/II	8/16/2013	8/22/2013	4.00	RDQ	9/12/2013	CQ
Kennel Attendant I / II	8/21/2013	8/26/2013	3.00	MQ	8/26/2013	MQ
Community Service Officer	8/20/2013	8/27/2013	5.00	CQ	8/27/2013	CQ
Human Resources Technician	8/30/2013	9/4/2013	3.00	MQ	9/4/2013	MQ
Police Officer	9/24/2013	10/2/2013	6.00	MQ	10/2/2013	MQ
Animal Services Officer I/II	10/8/2013	10/16/2013	6.00	MQ	10/16/2013	MQ
Police Officer	10/10/2013	10/17/2013	5.00	CQ	10/17/2013	CQ
Police Officer	10/15/2013	10/21/2013	4.00	CQ	10/21/2013	CQ
Administrative Assistant/Clerk/Analyst	10/30/2013	11/4/2013	3.00	CQ	11/4/2013	CQ
Mechanic / Lead	11/12/2013	11/14/2013	2.00	CQ	11/14/2013	CQ
Code Enforcement Officer	11/22/2013	11/25/2013	1.00	MQ	11/25/2013	MQ
Custodian/Lead	12/13/2013	12/17/2013	2.00	MQ	12/17/2013	MQ
Custodian/Lead	12/13/2013	12/17/2013	2.00	CQ	12/17/2013	CQ
Custodian/Lead	12/18/2013	12/27/2013	7.00	RDQ	12/27/2013	MQ

2014 EXAMS

City of Dixon 29 Exams	Job Class	Date Of Exam	Initial Decision Date	Date of Exam to Date of Initial Decision	Initial Decision	Final Decision Date	Final Decision
	DMV Exam	1/8/2014	1/10/2014	2.00	RDQ	1/22/2014	MQ
	DMV Exam	2/10/2014	2/10/2014	0.00	CQ	2/10/2014	CQ
	Fire Captain	1/28/2014	2/3/2014	4.00	MQ	2/3/2014	MQ
	Fire Captain	2/24/2014	2/26/2014	2.00	CQ	2/26/2014	CQ
	Firefighter	2/21/2014	2/24/2014	1.00	MQ	2/24/2014	MQ
	Wastewater Systems Operator I/II/Operator-In-Training	2/26/2014	2/26/2014	0.00	CQ	2/26/2014	CQ
	Firefighter/Paramedic	2/27/2014	2/27/2014	0.00	CQ	2/27/2014	CQ
	Building Inspector I/II	3/11/2014	3/17/2014	4.00	RDQ	3/26/2014	MQ
	Chief Plant Operator	4/1/2014	4/2/2014	1.00	CQ	4/2/2014	CQ
	Community Service Officer	5/8/2014	5/15/2014	5.00	RDQ	5/23/2014	CQ
	Police Officer Series	5/6/2014	5/20/2014	10.00	MQ	5/20/2014	MQ
	Police Officer Series	5/13/2014	5/22/2014	7.00	RDQ	3/4/2015	DQ
	DMV Exam	5/28/2014	5/28/2014	0.00	MQ	5/28/2014	MQ
	DMV Exam	5/27/2014	5/28/2014	1.00	CQ	5/28/2014	CQ
	Firefighter	6/27/2014	7/2/2014	3.00	MQ	7/2/2014	MQ
	Maintenance Worker I/II/III/Senior	7/22/2014	7/30/2014	6.00	MQ	7/30/2014	MQ
	DMV Exam	7/14/2014	7/16/2014	2.00	MQ	7/16/2014	MQ
	Firefighter Series	8/26/2014	9/3/2014	6.00	CQ	9/3/2014	CQ
	DMV Exam	9/3/2014	9/4/2014	1.00	CQ	9/4/2014	CQ
	Transit Driver I/II/Trainee/Coordinator	9/5/2014	9/9/2014	2.00	MQ	9/9/2014	MQ
	Street Maintenance Supervisor	9/17/2014	9/18/2014	1.00	MQ	9/18/2014	MQ
	Transit Driver I/II/Trainee/Coordinator	9/25/2014	10/1/2014	4.00	CQ	10/1/2014	CQ
	Fire Engineer	10/28/2014	10/28/2014	0.00	CQ	10/28/2014	CQ
	DMV Examination	12/1/2014	12/4/2014	3.00	MQ	12/4/2014	MQ
	DMV Examination	12/17/2014	12/24/2014	5.00	MQ	12/24/2014	MQ
	Firefighter Series	12/16/2014	12/29/2014	9.00	MQ	12/29/2014	MQ
	Firefighter Series	12/18/2014	12/22/2014	2.00	MQ	12/22/2014	MQ
	Firefighter Series	12/22/2014	1/8/2015	13.00	MQ	1/8/2015	MQ
	DMV Examination	1/8/2015	1/9/2015	1.00	CQ	1/9/2015	CQ
City of Elk Grove 21 Exams	Job Class	Date Of Exam	Initial Decision Date	Date of Exam to Date of Initial Decision	Initial Decision	Final Decision Date	Final Decision
	Police Officer	12/20/2013	1/2/2014	9.00	CQ	1/2/2014	CQ
	Police Officer	2/17/2014	2/20/2014	3.00	MQ	2/20/2014	MQ
	Police Officer	2/26/2014	2/28/2014	2.00	MQ	2/28/2014	MQ
	Drug Screen Only	4/17/2014	4/18/2014	1.00	MQ	4/18/2014	MQ
	Police Officer	4/21/2014	4/29/2014	6.00	MQ	4/29/2014	MQ
	Police Officer	5/22/2014	5/29/2014	5.00	RDQ	6/4/2014	CQ
	Police Officer	5/20/2014	5/29/2014	7.00	RDQ	6/4/2014	CQ
	Police Officer	6/6/2014	6/17/2014	7.00	CQ	6/17/2014	CQ
	Police Officer	6/18/2014	6/23/2014	3.00	MQ	6/23/2014	MQ
	Police Dispatcher	6/25/2014	6/27/2014	2.00	CQ	6/27/2014	CQ
	Unknown	6/25/2014	6/26/2014	1.00	MQ	6/26/2014	MQ
	Police Officer	7/30/2014	8/5/2014	4.00	CQ	8/5/2014	CQ
	Police Officer	8/12/2014	8/19/2014	5.00	MQ	8/19/2014	MQ
	Drug Screen Only	8/20/2014	8/22/2014	2.00	MQ	8/22/2014	MQ
	Police Officer	9/9/2014	9/12/2014	3.00	CQ	9/12/2014	CQ
	Police Officer	10/6/2014	10/13/2014	5.00	MQ	10/13/2014	MQ
	Police Dispatcher	9/25/2014	10/1/2014	4.00	RDQ	10/13/2014	MQ
	Police Officer	10/31/2014	11/4/2014	2.00	MQ	11/4/2014	MQ
	Police Officer	11/7/2014	11/12/2014	3.00	MQ	11/12/2014	MQ
	Police Officer	12/22/2014	12/29/2014	5.00	RDQ	1/12/2015	CQ
	Police Officer	12/18/2014	1/5/2015	12.00	CQ	1/5/2015	CQ

**City of Yuba City
32 Exams**

Job Class	Date Of Exam	Initial Decision Date	Date of Exam to Date of Initial Decision	Initial Decision	Final Decision Date	Final Decision
Mechanic / Lead	1/10/2014	1/14/2014	2.00	RDQ	2/6/2014	CQ
Police Officer	1/21/2014	1/28/2014	5.00	RDQ	2/4/2014	MQ
Maintenance Worker I	2/4/2014	2/10/2014	4.00	RDQ	2/14/2014	CQ
Police Dispatcher I/II/III/Supervisor	2/10/2014	2/12/2014	2.00	CQ	2/12/2014	CQ
Police Dispatcher I/II/III/Supervisor	2/7/2014	2/13/2014	4.00	CQ	2/13/2014	CQ
Groundskeeper	2/12/2014	2/19/2014	5.00	MQ	2/19/2014	MQ
Police Dispatcher I/II/III/Supervisor	2/7/2014	2/19/2014	8.00	CQ	2/19/2014	CQ
Public Works Maintenance Worker I/II/III	2/21/2014	2/25/2014	2.00	MQ	2/25/2014	MQ
Public Works Maintenance Worker I/II/III	2/21/2014	2/26/2014	3.00	MQ	2/26/2014	MQ
Public Works Maintenance Worker I/II/III	2/24/2014	2/27/2014	3.00	MQ	2/27/2014	MQ
Public Works Maintenance Worker I/II/III	2/25/2014	2/27/2014	2.00	CQ	2/27/2014	CQ
Maintenance Worker I/II/Supervisor/Manager- Parks	2/26/2014	3/3/2014	3.00	MQ	3/3/2014	MQ
Maintenance Worker I/II/Supervisor/Manager- Parks	2/26/2014	3/4/2014	4.00	MQ	3/4/2014	MQ
Public Works Maintenance Worker I/II/III	3/4/2014	3/7/2014	3.00	MQ	3/7/2014	MQ
Kennel Attendant I / II	3/18/2014	3/25/2014	5.00	MQ	3/25/2014	MQ
Police Officer	4/9/2014	4/16/2014	5.00	CQ	4/16/2014	CQ
Police Officer	4/18/2014	4/22/2014	2.00	MQ	4/22/2014	MQ
Administrative Assistant/Clerk/Analyst	4/25/2014	4/29/2014	2.00	MQ	4/29/2014	MQ
Police Officer	5/20/2014	5/27/2014	5.00	MQ	5/27/2014	MQ
Police Officer Series	5/28/2014	6/3/2014	4.00	RDQ	6/4/2014	MQ
Police Officer Series	6/18/2014	6/24/2014	4.00	MQ	6/24/2014	MQ
Police Officer Series	6/17/2014	6/24/2014	5.00	MQ	6/24/2014	MQ
Administrative Series	9/2/2014	9/9/2014	5.00	RDQ	9/15/2014	MQ
Police Officer Series	9/9/2014	9/19/2014	8.00	CQ	9/19/2014	CQ
Custodian / Lead	9/19/2014	9/26/2014	5.00	MQ	9/26/2014	MQ
Police Officer Series	9/16/2014	9/26/2014	8.00	MQ	9/26/2014	MQ
Construction Inspector	10/3/2014	10/6/2014	1.00	MQ	10/6/2014	MQ
Administrative Series	10/1/2014	10/7/2014	4.00	CQ	10/7/2014	CQ
Custodian / Lead	10/8/2014	10/13/2014	3.00	MQ	10/13/2014	MQ
Police Officer Series	11/10/2014	11/17/2014	5.00	RDQ	11/18/2014	MQ
Police Officer Series	12/9/2014	12/11/2014	2.00	MQ	12/11/2014	MQ
Police Officer Series	12/17/2014	12/23/2014	4.00	MQ	12/23/2014	MQ

2015 EXAMS

City of Dixon 41 Exams	Job Class	Date Of Exam	Initial Decision Date	Date of Exam to Date of Initial Decision	Initial Decision	Final Decision Date	Final Decision
	Maintenance Worker - Storm Drains	2/11/2015	2/18/2015	5.00	CQ	2/18/2015	CQ
	Transit Driver I/II/Trainee/Coordinator	5/20/2015	5/21/2015	1.00	CQ	5/21/2015	CQ
	Transit Driver I/II/Trainee/Coordinator	8/26/2015	8/31/2015	3.00	CQ	9/2/2015	MQ
	Transit Driver I/II/Trainee/Coordinator	9/14/2015	9/15/2015	1.00	CQ	9/15/2015	CQ
	Firefighter / Paramedic	10/20/2015	10/23/2015	3.00	CQ	10/23/2015	CQ
	Transit Driver I/II/Trainee/Coordinator	10/29/2015	10/29/2015	0.00	CQ	10/29/2015	CQ
	Maintenance Worker I/II/III/Senior	11/3/2015	11/13/2015	8.00	CQ	11/17/2015	MQ
	DMV Examination	1/22/2015	1/23/2015	1.00	MQ	1/23/2015	MQ
	Wastewater Systems Operator I	1/28/2015	1/29/2015	1.00	MQ	1/29/2015	MQ
	Maintenance Worker I/II/III/Senior	2/12/2015	2/20/2015	6.00	MQ	2/20/2015	MQ
	DMV Examination	2/25/2015	2/25/2015	0.00	MQ	2/25/2015	MQ
	Maintenance Worker I/II/III/Senior	3/13/2015	3/16/2015	1.00	MQ	3/16/2015	MQ
	Police Officer Series	3/31/2015	4/6/2015	4.00	MQ	4/6/2015	MQ
	Firefighter Series	5/28/2015	5/28/2015	0.00	MQ	5/28/2015	MQ
	Transit Driver I/II/Trainee/Coordinator	5/19/2015	5/20/2015	1.00	MQ	5/20/2015	MQ
	Firefighter Series	6/9/2015	6/12/2015	3.00	MQ	6/12/2015	MQ
	Parks and Building Supervisor	5/22/2015	5/26/2015	2.00	MQ	5/26/2015	MQ
	Sr. Transit Driver	6/25/2015	6/29/2015	2.00	MQ	6/29/2015	MQ
	Maintenance Worker I/II/III/Senior	6/16/2015	6/22/2015	4.00	MQ	6/22/2015	MQ
	Building Inspector I/II	7/22/2015	7/29/2015	5.00	MQ	7/29/2015	MQ
	Transit Driver I/II/Trainee/Coordinator	7/31/2015	8/5/2015	3.00	MQ	8/5/2015	MQ
	Transit Driver I/II/Trainee/Coordinator	8/17/2015	8/19/2015	2.00	MQ	8/19/2015	MQ
	Police Officer Series	8/31/2015	9/3/2015	3.00	MQ	9/3/2015	MQ
	Street Maintenance Supervisor	9/11/2015	9/14/2015	1.00	MQ	9/14/2015	MQ
	Fire Engineer	10/2/2015	10/5/2015	1.00	MQ	10/5/2015	MQ
	Transit Driver I/II/Trainee/Coordinator	9/24/2015	9/24/2015	0.00	MQ	9/24/2015	MQ
	Police Officer Series	10/19/2015	10/23/2015	4.00	MQ	10/23/2015	MQ
	Fire Captain	11/11/2015	11/11/2015	0.00	MQ	11/11/2015	MQ
	Maintenance Worker I/II/III/Senior	12/22/2015	1/4/2016	9.00	MQ	1/4/2016	MQ
	Transit Driver I/II/Trainee/Coordinator	12/21/2015	12/28/2015	5.00	MQ	12/28/2015	MQ
	Transit Driver I/II/Trainee/Coordinator	4/29/2015	4/30/2015	1.00	RDQ	7/7/2015	RDQ (PSA)
	Police Officer Series	6/8/2015	6/11/2015	3.00	RDQ	6/23/2015	DQ
	Maintenance Worker I/II/III/Senior	7/15/2015	7/22/2015	5.00	RDQ	7/23/2015	CQ
	Transit Driver I/II/Trainee/Coordinator	8/24/2015	8/27/2015	3.00	RDQ	8/28/2015	CQ
	Transit Driver I/II/Trainee/Coordinator	8/26/2015	8/31/2015	3.00	RDQ	9/8/2015	MQ
	Police Officer Series	9/4/2015	9/10/2015	4.00	RDQ	9/14/2015	MQ
	Wastewater Systems Operator I/II/Operator-In-Training	9/9/2015	9/17/2015	6.00	RDQ	9/18/2015	MQ
	Police Officer Series	10/20/2015	10/26/2015	4.00	RDQ	2/12/2016	RDQ
	Police Officer Series	11/20/2015	11/25/2015	3.00	RDQ	12/4/2015	MQ
	Transit Driver I/II/Trainee/Coordinator	9/24/2015	N/A - Occu-Vax				
	Police Officer Series	12/21/2015	N/A - RDQ (PSE)				
City of Elk Grove 36 Exams	Job Class	Date Of Exam	Initial Decision Date	Date of Exam to Date of Initial Decision	Initial Decision	Final Decision Date	Final Decision
	Police Officer	1/13/2015	1/21/2015	6.00	RDQ	2/9/2015	CQ
	Police Officer	1/9/2015	1/16/2015	5.00	MQ	1/16/2015	MQ

Drug Screen Only	2/11/2015	2/13/2015	2.00	MQ	2/13/2015	MQ
Drug Screen Only	1/30/2015	2/2/2015	1.00	MQ	2/2/2015	MQ
Drug Screen Only	2/9/2015	2/10/2015	1.00	MQ	2/10/2015	MQ
Drug Screen Only	2/5/2015	2/10/2015	3.00	MQ	2/10/2015	MQ
Police Officer Series	2/25/2015	3/10/2015	9.00	MQ	3/10/2015	MQ
Animal Service Officer	3/17/2015	3/18/2015	1.00	MQ	3/18/2015	MQ
Drug Screen Only	4/2/2015	4/3/2015	1.00	MQ	4/3/2015	MQ
Police Officer Series	4/20/2015	5/7/2015	13.00	MQ	5/7/2015	MQ
Police Officer Series	5/1/2015	5/12/2015	7.00	CQ	5/12/2015	CQ
Police Officer Series	5/4/2015	5/12/2015	6.00	MQ	5/12/2015	MQ
Police Officer Series	5/5/2015	5/12/2015	5.00	CQ	5/12/2015	CQ
Police Officer Series	6/3/2015	6/9/2015	4.00	MQ	6/9/2015	MQ
Police Officer Series	6/8/2015	6/11/2015	3.00	RDQ	7/2/2015	MQ
Police Officer Series	6/5/2015	6/10/2015	3.00	MQ	6/10/2015	MQ
Police Dispatcher	6/3/2015	6/8/2015	3.00	MQ	6/8/2015	MQ
Police Officer Series	6/12/2015	6/18/2015	4.00	MQ	6/18/2015	MQ
IT Technician	6/11/2015	6/12/2015	1.00	MQ	6/12/2015	MQ
Community Service Officer	6/25/2015	6/26/2015	1.00	MQ	6/26/2015	MQ
Records Technician	7/16/2015	7/17/2015	1.00	RDQ	7/23/2015	MQ
Records Technician	7/20/2015	7/21/2015	1.00	MQ	7/21/2015	MQ
Property and Evidence Technician	7/24/2015	7/27/2015	1.00	MQ	7/27/2015	MQ
Facilities Technician	7/31/2015	8/5/2015	3.00	MQ	8/5/2015	MQ
Police Officer Series	8/14/2015	8/18/2015	2.00	RDQ	8/20/2015	MQ
Police Dispatcher	9/2/2015	9/4/2015	2.00	MQ	9/4/2015	MQ
Police Officer Series	9/2/2015	9/17/2015	11.00	CQ	9/17/2015	CQ
Police Officer Series	10/6/2015	10/9/2015	3.00	MQ	10/9/2015	MQ
Animal Service Officer	10/9/2015	10/12/2015	1.00	MQ	10/12/2015	MQ
Police Officer Series	10/7/2015	10/19/2015	8.00	CQ	10/19/2015	CQ
Police Officer Series	10/13/2015	10/19/2015	4.00	CQ	10/19/2015	CQ
Police Officer Series	11/2/2015	11/6/2015	4.00	RDQ	11/11/2015	MQ
Police Officer Series	11/16/2015	11/19/2015	3.00	MQ	11/19/2015	MQ
Police Officer Series	11/18/2015	11/23/2015	3.00	CQ	11/24/2015	MQ
Police Officer Series	12/7/2015	12/14/2015	5.00	CQ	12/16/2015	MQ
Police Officer Series	12/30/2015	1/11/2016	8.00	MQ	1/11/2016	MQ

**City of Yuba City
54 Exams**

Job Class	Date Of Exam	Initial Decision Date	Date of Exam to Date of Initial Decision	Initial Decision	Final Decision Date	Final Decision
Registered Veterinary Technician	1/14/2015	1/21/2015	5.00	MQ	1/21/2015	MQ
Administrative Series	1/28/2015	2/3/2015	4.00	MQ	2/3/2015	MQ
Kennel Attendant I/II	2/6/2015	2/9/2015	1.00	MQ	2/9/2015	MQ
Administrative Series	2/4/2015	2/10/2015	4.00	MQ	2/10/2015	MQ
Police Officer Series	2/9/2015	2/19/2015	8.00	RDQ	2/26/2015	MQ
Recreation Supervisor I/II/III	3/13/2015	3/17/2015	2.00	CQ	3/17/2015	CQ
Electrical Technician I/II/III	3/17/2015	3/23/2015	4.00	MQ	3/23/2015	MQ
Recreation Supervisor I/II/III	3/20/2015	3/23/2015	1.00	MQ	3/23/2015	MQ
Police Officer Series	3/19/2015	3/30/2015	7.00	RDQ	4/1/2015	CQ
Public Works Maintenance Worker I/II/III	3/23/2015	3/27/2015	4.00	MQ	3/27/2015	MQ
Administrative Series	3/27/2015	3/31/2015	2.00	MQ	3/31/2015	MQ
Public Works Maintenance Worker I/II/III	3/24/2015	4/1/2015	6.00	MQ	4/1/2015	MQ
Police Officer Series	3/31/2015	4/6/2015	4.00	RDQ	4/9/2015	CQ

Groundskeeper	4/8/2015	4/16/2015	6.00	MQ	4/16/2015	MQ
Water Treatment Plant Operator	4/16/2015	4/22/2015	4.00	MQ	4/22/2015	MQ
Custodian/Lead	4/20/2015	4/23/2015	3.00	CQ	4/23/2015	CQ
Wastewater Treatment Plant Operator I/II/III/Chief	4/20/2015	4/24/2015	4.00	MQ	4/24/2015	MQ
Police Officer Series	4/20/2015	4/27/2015	5.00	MQ	4/27/2015	MQ
Police Officer Series	4/21/2015	4/28/2015	5.00	RDQ	5/13/2015	MQ
Wastewater Treatment Plant Operator I/II/III/Chief	4/24/2015	4/27/2015	1.00	RDQ	5/11/2015	MQ
Custodian/Lead	5/13/2015	5/18/2015	3.00	MQ	5/18/2015	MQ
Sedentary (Driving)	5/26/2015	5/29/2015	3.00	CQ	5/29/2015	CQ
Customer Service Representative I/II/Senior/Manager	5/20/2015	5/26/2015	4.00	MQ	5/26/2015	MQ
Public Works Maintenance Worker I/II/III	5/20/2015	5/27/2015	5.00	CQ	5/27/2015	CQ
Laboratory Technician I/II	5/18/2015	6/4/2015	13.00	CQ	6/4/2015	CQ
Custodian/Lead	5/26/2015	5/29/2015	3.00	MQ	5/29/2015	MQ
Groundskeeper	6/23/2015	6/29/2015	4.00	MQ	6/29/2015	MQ
Associate Civil Engineer/Engineering Technician I/II/III	7/2/2015	7/8/2015	4.00	MQ	7/8/2015	MQ
Administrative Series	7/1/2015	7/9/2015	6.00	MQ	7/9/2015	MQ
Associate Civil Engineer/Engineering Technician I/II/III	7/6/2015	7/9/2015	3.00	RDQ	9/17/2015	MQ
Police Officer Series	8/12/2015	8/14/2015	2.00	RDQ	9/16/2015	RDQ
Kennel Attendant I/II	8/13/2015	8/19/2015	4.00	MQ	8/19/2015	MQ
Kennel Attendant I/II	8/19/2015	8/25/2015	4.00	MQ	8/25/2015	MQ
Kennel Attendant I/II	8/21/2015	8/27/2015	4.00	RDQ	9/9/2015	MQ
Police Officer Series	9/4/2015	9/16/2015	8.00	MQ	9/16/2015	MQ
Public Works Maintenance Worker I/II/III	9/2/2015	9/21/2015	13.00	MQ	9/21/2015	MQ
Administrative Series	10/9/2015	10/13/2015	2.00	MQ	10/13/2015	MQ
Community Service Officer	10/7/2015	10/14/2015	5.00	CQ	10/14/2015	CQ
Custodian/Lead	10/26/2015	10/29/2015	3.00	RDQ	11/6/2015	CQ
Custodian/Lead	10/28/2015	10/30/2015	2.00	MQ	10/30/2015	MQ
Firefighter Series	11/10/2015	11/19/2015	7.00	RDQ	12/7/2015	CQ
Police Officer Series	11/18/2015	11/23/2015	3.00	MQ	11/23/2015	MQ
Police Officer Series	11/20/2015	11/23/2015	1.00	MQ	11/23/2015	MQ
Police Officer Series	11/20/2015	11/23/2015	1.00	RDQ	12/14/2015	MQ
Police Officer Series	11/20/2015	11/24/2015	2.00	RDQ	11/30/2015	MQ
Police Officer Series	11/25/2015	12/2/2015	5.00	MQ	12/2/2015	MQ
Police Officer Series	12/4/2015	12/9/2015	3.00	MQ	12/9/2015	MQ
Police Officer Series	12/4/2015	12/11/2015	5.00	RDQ	1/14/2016	MQ
Police Officer Series	12/4/2015	12/9/2015	3.00	MQ	12/9/2015	MQ
Police Officer Series	12/4/2015	12/11/2015	5.00	RDQ	12/15/2015	MQ
Police Dispatcher I/II/III/Supervisor	12/9/2015	12/11/2015	2.00	MQ	12/11/2015	MQ
Laboratory Technician I/II	12/16/2015	12/21/2015	3.00	MQ	12/21/2015	MQ
Custodian/Lead	12/17/2015	12/21/2015	2.00	MQ	12/21/2015	MQ
Custodian/Lead	12/18/2015	12/22/2015	2.00	MQ	12/22/2015	MQ



Agenda Item J.9.

BICKMORE RISK CONTROL SERVICES CONTRACT

ACTION ITEM

ISSUE: Bickmore has proposed a Risk Control Service Plan and budget for FY 16/17 with two options, one adding a more focused risk assessment to the current scope of services, at an additional cost of \$750 per member, and one option maintaining the current scope with no change in the budget. Bickmore has also outlined several additional risk control services that individual members may wish to consider, including Occu-Med Coordination and Implementation.

The Risk Management Committee reviewed and discussed the proposal at their meeting on April 28, 2016, and recommended the option with an additional day for the focused risk assessment. The Executive Committee also reviewed the proposal and approved the contract with the extra day.

RECOMMENDATION: Accept and file the FY 16/17 Risk Control Services Contract with the additional time for the focused risk assessments.

FISCAL IMPACT: For no change in scope the total is \$160,220, same as existing budget. With additional time for the focused risk assessments the budget is \$176,720.

BACKGROUND: Bickmore's initial contract for risk management services expires June 30, 2016, and this is an opportunity for members to assess the value and mix of services provided over the last three years.

ATTACHMENT(S):

1. 2016 Risk Control Renewal Proposal
2. Agreement For Risk Control Services 7/1/2016 – 6/30/2019



BICKMORE – NCCSIF 2016 RISK CONTROL RENEWAL PROPOSAL

Bickmore Risk Control is requesting a three-year agreement renewal with NCCSIF. The proposed service plan, outlined below, continues to provide the same level of customized services and resources to NCCSIF members.

Our risk control service plan remains the same with one addition. At the request of the NCCSIF Program Administrator, the proposed service plan includes conducting a revised Hazard & Safety Assessment for each member. The condensed assessment will focus on specific NCCSIF exposures, loss drivers, and member requested goals. We plan to use an electronic platform that will enable us to manage and maintain member progress.

We are proposing the following service options for your consideration:

Option 1 – Conduct and maintain the assessment for each member without reducing the existing three days of risk control services. We are proposing a price of \$750 per member for a budget increase of \$16,500. Total proposed budget is \$176,720.

Option 2 - Utilize one day of the existing three days of risk control service to conduct the assessment. There would be no change to the existing budget of \$160,220.

PROPOSED RISK CONTROL SERVICE PLAN

Hazard & Safety Assessment

Conduct a focused HSA for each member. Maintain and update the member's progress throughout the year.

Hazard & Safety Assessment (HAS) Recommendation Implementation – Two Days

Provide two days of risk control services to help members implement recommendations from the HSA. Examples of services included written program development for Cal/OSHA compliance and liability exposures, assistance with program implementation, hazard inspections, and customized employee training.

Member Requested Service – One Day

Provide one service day to each member for additional requested services, such as ergonomic evaluations, developing customized webinars, playground inspections, participating in safety committee meetings, etc.

Phone and Email Consultation

Unlimited access to risk control safety professional(s) for technical information and guidance.

Safety Communications

Timely safety communication developed on pertinent safety and risk management topics.

Risk Management Committee Preparation and Participation

Attend the RMC and Board of Director's meetings. Bickmore will deliver a progress report that reflects the status of activities including the member on-site visits, training activities, identification of service and loss control recommendations, and other appropriate topics. This includes staff report development, on-site time, travel time, and expenses.

Police Risk Management Committee Preparation and Participation

Bickmore will facilitate the Police Risk Management Committee meetings which include loss evaluation, research of training topics, identifying qualified trainers, training coordination, agenda preparation, meeting attendance, travel, and expenses.

Training Coordination

Provide training coordination services for regional training workshops and member specific training requests. Coordination includes topic research, trainer selection and negotiation, location selection, registration management, and materials coordination.

Bickmore Risk Control Resources

All website resources are provided to NCCSIF members at no additional cost. Resources include streaming videos, sample regulatory programs, forms, inspection checklists, job analyses, and access to all live and recorded webinar.

ADDITIONAL RISK CONTROL SERVICES

The NCCSIF Program Administrator has requested that Bickmore provide ideas about additional services that are not covered under this contract. The list below outlines services that NCCSIF members and other Bickmore clients have requested in the past. Pricing would be quoted on an individual basis and vary depending on the size and scope of the project. Some members have utilized their risk management funds to cover the cost of these services.

Rent- A-Risk Manager

Many Bickmore clients request additional risk control services above and beyond their JPA's service plan. The Rent-A-Risk Manager program is offered to cities who want an on-site risk manager to assist with implementing the city's safety programs and risk management functions.

Virtual Safety Manager

Bickmore clients, who have access to Target Solutions, all agree it is a valuable training and tracking tool. However, the overwhelming feedback is that cities don't have staff resources to manage the system. The Virtual Safety Manager program works within the Target Solutions platform. Bickmore staff partners with the city to identify Cal/OSHA training requirements for all employees, assign training to employees, maintain the training tracking data base, and provide comprehensive training and documentation reports to city management.

Occu-Med Coordination and Implementation

Bickmore can work directly with the city to help administer the program that Occu-Med offers to NCCSIF. This would include assessing the city's needs and coordinating the service with Occu-Med. We have found most cities are not using Occu-Med to the fullest extent due to the administrative burden.

Electronic Site Inspection Platform

Bickmore can work directly with the city to develop and automate IIPP required hazard inspections. This service includes developing checklists and creating a member portal where inspections can be assigned and recommendations and follow up can be managed and tracked.

AGREEMENT FOR RISK CONTROL SERVICES

This Agreement, made and entered into this 1st day of July 2016, by and between Northern California Cities Self Insurance Fund (hereinafter NCCSIF), and Bickmore and Associates, Inc., dba Bickmore Risk Services, a California Corporation (hereinafter Bickmore).

A. SCOPE OF AGREEMENT

NCCSIF enters into this Agreement with Bickmore for the purpose of having Bickmore provide safety and risk control services to NCCSIF.

B. INTENT OF AGREEMENT

It is the intent of the parties for Bickmore to provide safety and risk control related services to NCCSIF and its members.

The recital of Proposed Services is not necessarily all-inclusive. NCCSIF reserves unto itself the authority to authorize any services that are not specifically set forth in this agreement. To the extent that the demand for services by NCCSIF should substantially increase/decrease because of an increase/decrease in the number of members, the parties agree to negotiate in good faith the scope, extent, and cost of such services.

C. PROPOSED SERVICES

Services will be coordinated with the NCCSIF Risk Management Committee, and at its direction, annual services will include:

Hazard & Safety Assessment (HSA) - \$16,500 (1 day, 22 members @ \$750/HSA)
Conduct a focused HSA for each member. Maintain and update the member's progress throughout the year.

Assessment Follow Up Recommendation Implementation - \$66,000 (2 days each @ \$1,500/day)

The equivalent of two days (half day and full day increments) of follow up service will be provided per member to help implement recommendations from the action plans developed as a result of the initial assessment. All service from this category will be focused on addressing the prioritized action plan, and any other requests for miscellaneous services not directly related to the agreed upon action plan would not fall under this category. Examples of service include:

- Written program development
- Program implementation
- Customized webinars
- In-house training
- Ergonomic evaluations
- Playground inspections
- Hazard inspections

Per day pricing takes into consideration coordination of appointments, preparation of training programs/materials, copies of presentations, GoTo Meeting access, streaming video and website access, on-site time, travel time, and expenses.

Additional Service Days - \$33,000 (1 day @ \$1,500/day)

One service day will be allocated to each member for the purposes of responding to any needs or requests that fall outside the scope and/or allotted time of the prioritized action plan described above. For those members not taking advantage of the additional service time, unused days would be released to the general membership during the last quarter of the program year, and days would be provided on a first come-first served basis.

Phone and Email Consultation - \$19,060 (average 10.25 hours/month @ \$155/hour)

Toll-free telephone access to a risk control/safety professional(s) for technical information and guidance will be provided to NCCSIF members. The telephone service will provide one central resource to help answer questions about occupational safety and health and JPA best practices. Pricing is based on an average of 10 hours per month.

Safety Communication - \$5,580 (average 3 hours/month @ \$155/hour)

Timely safety topic information will be provided to NCCSIF members on a regular basis. In addition the Bickmore website will be updated regularly, and links will be provided in the safety communication. Pricing is based on an average of 3 hours per month for this activity.

Risk Management Committee Preparation and Participation - \$9,300 (15 hours/mtg @ \$155/hour)

At least one Bickmore staff will attend each JPA Risk Management Committee meeting and if requested, at no additional cost, the NCCSIF Board of Directors meetings. Bickmore will deliver a progress report that reflects the status of contract activities including the member city on-site visits, training activities, identification of service and loss control recommendations, and other appropriate topics. Pricing is based on the average time of 15 hours per meeting, four times per year. Pricing takes into account time for staff report development, on-site time, travel time, and expenses.

Police Risk Management Committee - \$12,400 (20 hours/mtg @ \$155/hour)

Four Police Risk Management Committee meetings will be facilitated. Pricing takes into account time for analysis/research of topics, training coordination, agenda preparation, meeting attendance, travel, and expenses.

Training Coordination \$14,880 (24 hours per quarter @\$155 per hour)

Training coordination services will be provided when subject matter experts are contracted through NCCSIF. Coordination will be provided for regional training workshops and member specific training requests. Coordination includes topic research, trainer selection and negotiation, location selection, registration management, and materials coordination.

D. TERM & TERMINATION OF AGREEMENT

1. Term of Agreement

- a. This is a three-year agreement that shall be in effect from July 1, 2016, through June 30, 2019.
- b. This Agreement may be renewed based on the terms to be agreed upon between Bickmore and NCCSIF.
- c. Annual renewal fees could include a cost of living adjustment to be agreed upon by both parties.

2. Termination

- a. NCCSIF shall have the right to terminate this Agreement, without cause, by giving not less than thirty (30) days written notice of termination.
- b. Bickmore shall have the right to terminate this Agreement, without cause, by giving not less than thirty (30) days written notice of termination.

3. Breach

NCCSIF shall have the same rights as Bickmore, if Bickmore breaches any of the obligations set forth above in Section D.

E. COST OF SERVICES

Fee Structure

1. All services identified in this agreement will be provided for the not-to-exceed fee of \$176,720 annually. This rate includes mileage travel expenses, and value-added services such as access to streaming videos, webinars, and safety communications.
2. Bickmore will invoice NCCSIF monthly, with payment due on the last day of the month of service for the life of the Agreement.
3. NCCSIF will be asked to reimburse Bickmore for any pre-approved additional expense(s) incurred that are beyond the scope of the Agreement. This will include such things as industrial hygiene lab work and supplies, training materials, refreshments for training attendees, etc.

Additional Services

Additional services consistent with this proposal will be available to NCCSIF on a time and materials basis. Fees for such additional services will be negotiated on an as-needed basis.

F. INDEPENDENT CONTRACTOR

Bickmore is and at all times shall remain an independent contractor.

G. HOLD HARMLESS AND INDEMNIFICATION

Bickmore shall defend, indemnify and hold harmless NCCSIF, its officials, officers, employees, volunteers and agents from any and all claims, demands, causes of action, costs, expenses, liability, loss, damage or injury, to property or persons, including wrongful death, in any manner arising out of or incident to any alleged acts, omissions, negligence or willful misconduct of Bickmore, its officials, officers, employees, agents, sub-consultants and subcontractors arising out of or in connection with the performance of the Services, the Project or this Agreement, including without limitation the payment of all consequential damages and attorneys' fees and other related costs and expenses. Bickmore shall pay and satisfy any judgment, award or decree that may be rendered against NCCSIF or its directors, officials, officers, employees, agents or volunteers, in any such suit, action or other legal proceeding. Bickmore shall reimburse NCCSIF and its directors, officials, officers, employees, agents and/or volunteers, for any and all legal expenses and costs incurred by each of them in connection therewith or in enforcing the indemnity herein provided. Bickmore's obligation to indemnify shall not be restricted to insurance proceeds, if any, received by NCCSIF, its directors, officials, officers, employees, agents or volunteers.

H. INSURANCE REQUIREMENTS

Bickmore, at its expense, shall at all times maintain in full force and effect workers' compensation insurance covering all employees of Bickmore in an amount required by the laws of the State of California. Bickmore hereby declares that said employees are the employees of Bickmore and at no time shall said employees be held in the employ of NCCSIF. Bickmore shall hold NCCSIF harmless against any liability that it may incur toward said employees, specifically including liability for the payment of workers' compensation benefits.

Bickmore, at its expense, shall maintain general liability and automobile liability insurance in an amount no less than \$1,000,000 per occurrence (as to automobile liability said insurance to be for those vehicles owned or leased by Bickmore).

Bickmore, at its expense, shall maintain errors and omissions insurance in an amount of not less than \$1,000,000 per claim with a deductible of not more than \$25,000.

Bickmore, at its expense, shall maintain premises property insurance that shall include a provision to provide reimbursement for the expense of reproduction of papers that may be lost due to a fire.

NCCSIF shall be named as an Additional Insured by Bickmore in respect to the work performed on behalf of NCCSIF.

Upon request of NCCSIF, Bickmore shall provide NCCSIF with copies of any or all referenced insurance policies.

I. ASSIGNMENT

NCCSIF and Bickmore each binds itself, its principals, successors, assigns, and legal representatives to the other party to this Agreement and to the principals, successors, assigns, and legal representatives of such other party with respect to all covenants of this Agreement. Neither NCCSIF nor Bickmore shall assign, sublet, or transfer its interest in this Agreement

without the written consent of the other.

J. CONFLICTS OF INTEREST

Bickmore hereby certifies, to the best of its knowledge, that it has no conflict of interest in carrying out the provisions of this Agreement. Should any conflict, apparent or real, occur in the future, all parties to this Agreement shall be notified immediately.

K. DISCLAIMER OF GUARANTEE

Bickmore makes no promise or guarantee to NCCSIF about the outcome of services provided and nothing in this Agreement shall be construed as such a promise or guarantee.

NCCSIF

Mr. Marcus Beverly
Alliant Insurance Services, Inc.
2180 Harvard Street, Suite 460
Sacramento, CA 95815
Fax Number: (916) 643-2750

BRS:

Mr. Rob Kramer
Bickmore and Associates, Inc.
1750 Creekside Oaks Drive, Suite 200
Sacramento, CA 95833
Fax Number: (916) 244-1199

L. ASSURANCES OF NON-DISCRIMINATION

Bickmore agrees that it will not discriminate in employment or provision of services on the basis of any characteristic or condition upon which discrimination is prohibited.

M. NOTICES

Except as may otherwise be required by law, any notice to be given shall be in writing and shall be personally delivered, sent by facsimile transmission, or sent by first class mail, postage pre-paid and addressed as follows:

M. Notice delivered personally or successfully sent by facsimile transmission is deemed to be received upon receipt. Notice sent by first-class mail shall be deemed received on the fourth day after the date of mailing. Either party may change the address to which notice is to be given by providing written notice pursuant to this section.

N. FURTHER ASSURANCES

Each party agrees to execute any additional documents and to perform any further acts that may be reasonably necessary to affect the purposes of this Agreement.

O. GOVERNING LAW; VENUE

This Agreement shall be governed by and interpreted under the laws of the State of California. Venue for any dispute resolution, mediation, arbitration, or action in Superior Court shall be the County of Sacramento.

P. DISPUTE RESOLUTION

Any dispute between the parties shall not be subject to any court action but shall instead be submitted to binding arbitration.

Arbitration shall be conducted pursuant to the California Code of Civil Procedure. Arbitration shall be conducted by a single neutral arbitrator. The parties shall select the arbitrator by mutual agreement. No arbitrator shall be employed or affiliated with either party.

The selection of the arbitrator shall take place within forty-five (45) calendar days from the receipt of the request for arbitration; if not agreed to within forty-five (45) days, an immediate petition to a court of law for appointment of a neutral arbitrator may be filed by either party. The arbitration hearing shall commence within ninety (90) calendar days from the date of the selection or court appointment of the arbitrator.

Each party shall bear equally the cost of the selected or appointed arbitrator. In addition, each party shall be responsible for its own costs and expenses of arbitration.

Except for notification of appointment and as provided in the California Code of Civil Procedure, there shall be no communication between the parties and the arbitrator relating to the subject of the arbitration other than at oral hearings.

The procedures set forth in California Code of Civil Procedure Section 1293.05 relating to depositions and discovery shall apply to any arbitration pursuant to this paragraph 26.

Except as provided otherwise, arbitration shall be conducted as provided in Title 9 of the Code of Civil Procedure (commencing with Section 1280).

The decision of single neutral arbitrator shall be final and binding and shall not be subject to appeal except as provided for in California Code of Civil Procedure sections 1286.2 and 1286.6.

Q. SUPERSESION OF PRIOR TERMS AND CONDITIONS

This Agreement integrates all terms and conditions mentioned herein or incidental hereto and supersedes all oral negotiations and prior writings with respect to the matter hereof. In the event of conflict between terms, conditions, or provisions of this Agreement and such document or instrument, the terms and conditions of the Agreement shall prevail.

WITNESS THE EXECUTION HEREOF on the day and year first hereinabove written.

NCCSIF
Northern California Cities Self-Insurance a
Public Entity

Bickmore
Bickmore and Associates, Inc. California
a California Corporation

By: _____

By: _____

Date: _____

Date: _____



YORK LIABILITY CLAIMS ADMINISTRATION CONTRACT

ACTION ITEM

ISSUE: York Risk Services Group has agreed to extend their contract for Liability Claims Administration for three years, with a 2% increase in their hourly rate in each year. The adjuster's time and expense is billed directly to the claim file as an allocated loss adjusting expense (ALAE).

A recent Service Provider Survey and feedback from the Board of Directors indicates that York has been meeting expectations in their liability claims management, with improvement noted since the addition of Cameron Dewey as the Claims Manager.

The Executive Committee approved the contract extension at their meeting on May 19.

RECOMMENDATION: Accept and file York's contract for an additional three-year term.

FISCAL IMPACT: Currently billing time and expense at \$84.86 per hour. York proposes a 2% annual increase of the hourly rate as follows:

- FY 16/17 - \$85.50 per hour
- FY 17/18 - \$87.20 per hour
- FY 18/19 - \$89.00 per hour

The billing for York's liability claims management ranges from \$32,000 to \$37,000 per month, so a 2% increase results in a monthly increase of \$640 to \$740 per month.

BACKGROUND: The term of the current contract for Liability Claims Administration is July 1, 2013 to June 30, 2016. Prior agreements extend to at least 1991 with Gregory Bragg and Associates, purchased by York in 2009.

ATTACHMENT(S): York Liability Claims Administration Contract Amendment One, 2016-19

**FIRST AMENDMENT
TO THE LIABILITY SELF-INSURANCE
CLAIMS ADMINISTRATION AGREEMENT**

This First Amendment, dated as of July 1, 2016, to that certain Liability Self-Insurance Claims Administration Agreement dated as of June 13, 2013 (the “Agreement”) by and between California Cities Self Insurance Fund (“Client”) and York Risk Services Group, Inc. (“York”);

WITNESSETH

WHEREAS, York has moved to a new corporate office and herein provides notice of the address change for purposes of Client providing any notice to York as required by the Agreement;

WHEREAS, the parties wish to extend the term of their Agreement; and

WHEREAS, the parties wish to amend the fee schedule of this Agreement as set forth herein.

NOW, THEREFORE, in consideration of the mutual promises contained herein, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:

1. Section 1 of the Agreement entitled “Term of Agreement” shall be revised to replace the first sentence thereof with the following:

“This Agreement is effective July 1, 2013 and shall be continuous through June 30, 2019.”

2. Paragraph a) of Section 2(b) shall be revised to add the following at the end thereof:

2016-2017

<i>Regular</i>	<i>Overtime*</i>	<i>Double Time*</i>
\$85.50	\$106.88	\$128.25

2017-2018

<i>Regular</i>	<i>Overtime*</i>	<i>Double Time*</i>
\$87.20	\$109.00	\$130.80

2018-2019

<i>Regular</i>	<i>Overtime*</i>	<i>Double Time*</i>
\$89.00	\$111.25	\$133.50

The time periods listed above shall mean July 1 of the first listed year to June 30 of the second listed year (e.g., “2016-2017” shall refer to the period from July 1, 2016 to June 30, 2017).

3. The Agreement is hereby revised so that any notice to York shall be sufficient if sent via certified or express mail (with capacity to demonstrate receipt) and addressed to:

York Risk Services Group, Inc.
Attn: Jody Moses
333 City Blvd W #1500
Orange, CA 92868

with a copy to:
York Risk Services Group, Inc.
Attn: General Counsel
One Upper Pond Road, Building F, Fourth Floor,
Parsippany, New Jersey 07054.

4. Except as noted above, the Agreement shall remain unchanged.

In witness whereof, the parties have executed this amendment to be effective as of July 1, 2016.

CALIFORNIA CITIES SELF
INSURANCE FUND

YORK RISK SERVICES GROUP, INC.

By: _____

By: _____

Name: _____

Jody Moses,
Senior Vice President



YORK WORKERS' COMPENSATION CLAIMS ADMINISTRATION CONTRACT

ACTION ITEM

ISSUE: York has agreed to extend their current contract for Workers' Compensation (WC) Claims Administration for an additional three years, from July 1, 2016 through June 30, 2019, with a 2% increase in each of the three years.

At the last Board of Directors meeting members discussed the results of a recent Service Provider Survey regarding WC Claims Administration. A number of members expressed concerns regarding the services provided by York that were not reflected in the survey. As a result, the Board requested a follow-up survey be sent to members to get more complete feedback regarding York's WC claims administration. The follow-up survey responses are presented in Agenda Item H. and may result in a performance plan with criteria that must be met before the end of FY 16/17.

RECOMMENDATION: The Board should consider renewing the contract to lock in fees subject to the outcome of the follow-up member survey that may result in a performance plan and/or request for proposals from other providers prior to the end of FY 16/17.

FISCAL IMPACT: Increase of 2% in each year, from \$545,361 to \$556,275 for FY 16/17, \$567,400 for FY 17/18 and \$578,748 for FY 18/19. All other fees for medical case management remain the same.

BACKGROUND: The term of the current contract for Workers' Compensation (WC) Claims Administration expires on June 30, 2016. The current Agreement is the first amendment to the contract with an initial term of July 1, 2010 to June 30, 2013. Prior agreements extend to at least 1993 with Gregory Bragg and Associates, purchased by York in 2009. The annual fee is billed in monthly installments and paid for as an Unallocated Loss Adjustment Expense (ULAE) from the Banking Layer.

ATTACHMENT(S):

1. Second Amendment to York Workers' Compensation Claims Administration Contract
2. York letter outlining accomplishments

**SECOND AMENDMENT
TO THE WORKERS' COMPENSATION
SELF-INSURANCE CLAIMS ADMINISTRATION AGREEMENT**

This Second Amendment, dated as of July 1, 2016, to that certain Workers' Compensation Self-Insurance Claims Administration Agreement dated as of July 12, 2010 and as subsequently amended (collectively the "Agreement") by and between California Cities Self Insurance Fund ("Client") and York Insurance Services Group, Inc. - California, the obligations of which were later assigned to York Risk Services Group, Inc. ("York");

WITNESSETH

WHEREAS, York has moved to a new corporate office and herein provides notice of the address change for purposes of Client providing any notice to York as required by the Agreement;

WHEREAS, the parties wish to extend the term of their Agreement; and

WHEREAS, the parties wish to amend the fee schedule of this Agreement as set forth herein.

NOW, THEREFORE, in consideration of the mutual promises contained herein, and other goods and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:

1. Section 1 entitled "Term of Agreement" shall be revised to include the following:

"This term of this Agreement has been further extended from July 1, 2016 through June 30, 2019."

2. Section 2(a) shall be revised to add the following thereto:

York's monthly Claims Administration fee shall be revised as follows:

- Effective July 1, 2016, the monthly Claims Administration fee shall be \$46,356.
- Effective July 1, 2017, the monthly Claims Administration fee shall increase by the lesser of 2% or the annual increase in the then most current Consumer Price Index for the Bay Area Urban Wage Earners.
- Effective July 1, 2018, the monthly Claims Administration fee shall increase by the lesser of 2% or the annual increase in the then most current Consumer Price Index for the Bay Area Urban Wage Earners.

3. The Agreement is hereby revised so that any notice to York shall be sufficient if sent via certified or express mail (with capacity to demonstrate receipt) and addressed to:

York Risk Services Group, Inc.
Attn: Jody Moses
333 City Blvd W #1500

Orange, CA 92868

with a copy to:
York Risk Services Group, Inc.
Attn: General Counsel
One Upper Pond Road, Building F, Fourth Floor,
Parsippany, New Jersey 07054.

4. Except as noted above, the Agreement shall remain unchanged.

In witness whereof, the parties have executed this amendment to be effective as of July 1, 2016.

CALIFORNIA CITIES SELF
INSURANCE FUND

YORK RISK SERVICES GROUP, INC.

By: _____

By: _____

Name: _____

Jody Moses,
Senior Vice President



York Risk Services Group, Inc.
P.O. Box 820
Roseville, CA 95661

June 1, 2016

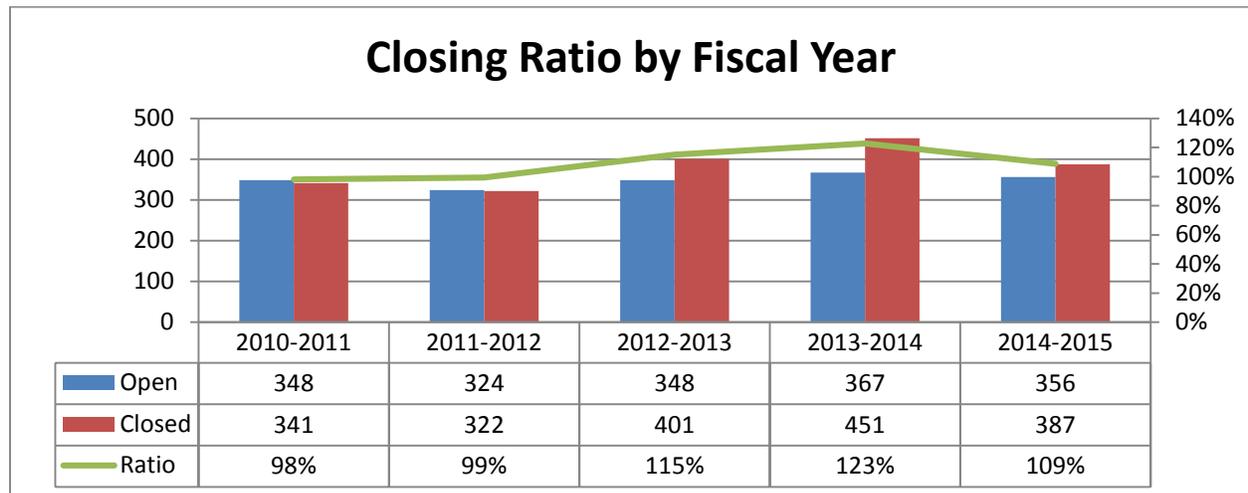
Northern California Cities Self Insurance Fund
 c/o Marcus Beverly
 Alliant Insurance Services, Inc.
 2180 Harvard Street, Suite 460
 Sacramento, CA 95815

Re: Workers' Compensation Claims Administration Services for FY 2016-2019

Dear Mr. Beverly:

On behalf of York Risk Services Group, we would like to express our continuing commitment to working with the Northern California Cities Self Insurance Fund (NCCSIF) in managing the members' Workers' Compensation claims.

As we are approaching the end of the three-year term of our agreement, we would like to reflect on some of the many successes to the NCCSIF workers' compensation program. Over the last five fiscal years, we are pleased to report an average closing ratio of 109%! This current fiscal year, we have already reached a 116% closing ratio, closing 372 claims to date. Contributing to this excellent closing ratio is the 74 settlements we have obtained this year including 35 Compromise and Release settlements. Additionally, our strong reserving practices resulted in a reduction of funds needed as mentioned at the last Board meeting



Marcus Beverly
June 1, 2016
Page 2

Our examiners see themselves as an extension to the NCCSIF members. In addition to handling the complexities of workers' compensation claims, they also look for ways to further assist the members. For example, this year one of our examiners worked with a city in creating a Return to Work program to help reduce their loss days. We have provided Workers' Compensation 101 trainings to several supervisors and managers to help them traverse through the identification and reporting process. One member's long time city clerk retired this year and we were able to provide one-on-one training about workers' compensation with her replacement.

Imperative to the program is strong communication with the injured workers. A great measure of this vital communication is the litigation ratio. The litigation ratio for new claims during fiscal year 2014-2015 was only 3.09%! To aid in our communication efforts, York recently unveiled a fantastic free new App for workers' compensation claimants that allows them anytime access to their claim information. We are committed to not only helping injured employees easily and quickly navigate the workers' compensation process, but also to facilitate a more efficient claim process.

When one of the cities experienced a devastating loss of one of their volunteer firefighters, our team maintained consistent ongoing communication with the widow resulting in settlement without litigation. When a police officer was killed in the line of duty without dependents, we were able to negotiate a reduced settlement with the State at just a fraction of the potential exposure.

Although workers' compensation is a liberal system, we strategize with the members to mitigate claims as much as possible. As appropriate, our team proactively handles legal matters without referral to defense attorneys. York successfully established case law on an issue that affects municipalities where police officers earn less than the maximum weekly rate. We argued a case before the California Supreme Court (*Larkin vs. WCAB*) that the Labor Code requiring maximum payment for temporary disability applies only to volunteers, not employed police officers.

We appreciate the partnership with each of the members and the feedback regarding the claims. Through this open communication, we learn about nondisclosed extracurricular activities or circumstances that may be affecting the claim progression. This collaborative approach has resulted in the denial of claims as well as the referral for potential fraud. We currently have an open claim under investigation for workers' compensation fraud with the Solano DA.

York values its partnership with NCCSIF and is committed to continuing to provide outstanding service to its members. We appreciate the opportunity to be of service and look forward to working together to lower the pool's cost of risk.

Sincerely,

Dorienne Zumwalt

Dorienne Zumwalt, ARM
Senior Account Manager



FY 16/17 NCCSIF ADMINISTRATION BUDGET

ACTION ITEM

ISSUE: The Board reviews and approves the budget for the next fiscal year. Attached is the budget for review and discussion. The Administrative Costs are discussed in more detail below.

ADMINISTRATIVE EXPENSES

- The Claims Audits - Every year either the Liability or Workers' Compensation claims are audited. The Liability claims audit was performed in FY 15/16. Budgeted expense of \$8,000 is allocated for a Workers' Compensation Claims Audit in FY 16/17.
- The Financial Audit is expected to increase by 3%.
- Actuarial Services are included at \$6,800 for liability and \$5,000 for WC, including the \$2,000 credit we received from CSAC EIA for the actuarial each year.
- Computer Services increased to \$8,400 based on the recommendation from James Marta and Company for new accounting software. This line item is for accounting system programming.
- Fidelity Bonds are reduced to a total of \$1,100 based on this year's expense. These are the bonds for the JPA/Treasurer and Accountant.
- Bickmore's services have been broken out this year and are expected to increase by \$16,500, or 10% overall, with the addition of an extra service day for risk assessments. The attached budget allocates all of the increase to just the assessment category.
- Lexipol Policy Manual Updates have increased for the first time since 2012, a total of \$26,296, or 25%, to \$132,546.
- State Funding/Fraud Assessment has been estimated to increase by 5%.



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 9, 2016**

Agenda Item J.11. (continued)

- Program Administration and Accounting Services have increased 2% based on the fee schedules in the respective contracts.
- Member ID Theft Protection decreased \$4,500, to \$11,500, and has been moved from the Liability Program expenses to Workers' Compensation, since all members participate.

RECOMMENDATION: Review and recommend approval of budgeted expenses.

FISCAL IMPACT: Total administrative expenses are estimated to be \$1,175,064, a 9% increase over FY 15/16. Last year's increase was 2.7%. Without the change in moving the Work Comp Claims Administration fee from the Banking Layer the increase is \$63,802, or 6%.

BACKGROUND: None

ATTACHMENT(S): FY 16/17 NCCSIF Administration Budget

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
PRELIMINARY DRAFT BUDGET
July 1, 2016 to June 30, 2017

EXPENSES:		WORK COMP	LIABILITY	2016-17 TOTAL	2015-16 PRIOR YEAR	\$ CHANGE	% CHANGE	
Administrative Expenses:								
Consultants								
52101	Claims Audit	\$8,000	\$0	\$8,000	\$5,000	\$3,000	60%	Based on proposal
52102	Financial Audit	\$13,500	\$13,500	\$27,000	\$26,100	\$900	3%	
52103	Legal Services	\$3,000	\$7,000	\$10,000	\$10,000	\$0	0%	
52104	Actuarial Review	\$5,000	\$6,800	\$11,800	\$11,800	\$0	0%	
52105	Computer Services	\$4,200	\$4,200	\$8,400		\$8,400	n/a	
52106	CAJPA Accreditation (2018)			\$0	\$0	\$0	0%	
52107	Employee Dishonesty Bonds	\$550	\$550	\$1,100	\$2,200	(\$1,100)	-50%	Per quote
52109	Misc. Consulting/Contingency	\$2,500	\$2,500	\$5,000	\$5,000	\$0	0%	
	Total Consultant Expenses	\$36,750	\$34,550	\$71,300	\$60,100	\$11,200	19%	
Safety Services:								
52204	Bickmore Onsite Risk Assessments	\$52,500	\$31,500	\$84,000	\$67,500	\$16,500	24%	Extra service day
52203	Bickmore Police Risk Mgmt Comm Training	\$3,950	\$3,950	\$7,900	\$7,900	\$0	0%	
52204	Bickmore Risk Control Service Days	\$18,230	\$18,230	\$36,460	\$36,460	\$0	0%	
52204	Bickmore Phone Consultation	\$9,300	\$9,300	\$18,600	\$18,600	\$0	0%	
52204	Bickmore Newsletter	\$2,790	\$2,790	\$5,580	\$5,580	\$0	0%	
52204	Bickmore Safety Training Coordination	\$7,440	\$7,440	\$14,880	\$14,880	\$0	0%	
52204	Bickmore Meeting Preparation	\$4,650	\$4,650	\$9,300	\$9,300	\$0	0%	
52214	OCCUMED Occupational Health Consulting	\$12,000	0	\$12,000	\$18,000	(\$6,000)	-33%	Revised based on use
52215	Online Risk Management Services	\$7,000	\$7,000	\$14,000	\$14,000	\$0	0%	
52217	ACI - Wellness Optional	\$15,072	0	\$15,072	\$15,072	\$0	0%	
52201	Outside Training	\$15,000	\$15,000	\$30,000	\$30,000	\$0	0%	
52202	Risk Mgmt Comm Mtg Expense	\$750	\$750	\$1,500	\$1,500	\$0	0%	
52207	Seminars and PARMA	\$40,000	\$32,600	\$72,600	\$72,600	\$0	0%	
52208	Lexipol Law Enforcement Policy Manual Updates DTB	\$15,903	\$116,643	\$132,546	\$106,250	\$26,296	25%	
52209	Police Risk Management Funds	\$25,000	\$25,000	\$50,000	\$50,000	\$0	0%	
	Total Safety Services Expenses	\$229,585	\$274,853	\$504,438	\$467,642	\$36,796	8%	
Claims Administration								
52302	Claims Administration Fee (Reports, etc.)	\$28,350	\$19,800	\$48,150	\$19,800	\$28,350	143%	
	Claims Adjustment Fee*							
52303	Fraud Hotline	0	0	\$0	\$0	\$0		
52305	MPN Services	0	0	\$0	\$0	\$0		
52304	State Funding/Fraud Assessment	\$168,000		\$168,000	\$160,000	\$8,000	5%	Estimated increase
	Total Claims Administration Expenses	\$196,350	\$19,800	\$216,150	\$179,800	\$36,350	20%	
Program Administration								
52401	Program Administration and Brokerage Fee	\$135,252	\$162,304	\$297,556	\$291,720	\$5,836	2%	Per contract
52403	Accounting Services	\$33,810	\$33,810	\$66,962	\$65,650	\$1,312	2%	Per contract
	Total Program Administration Expenses	\$169,062	\$196,114	\$365,176	\$357,370	\$7,806	2%	
Board Expenses								
52501	Executive Committee	\$1,500	\$1,500	\$3,000	\$3,000	\$0	0%	
52502	Executive Committee Member Travel	\$1,500	\$1,500	\$3,000	\$3,000	\$0	0%	
52503	Board of Directors Meetings (includes Travel)	\$3,000	\$3,000	\$6,000	\$6,000	\$0	0%	
XXXX	Board of Directors Long Range Planning Session (every	\$1,000	\$1,000	\$2,000	\$2,000	\$0	0%	
52504	Association Memberships (PARMA, CAJPA, AGRIP)	\$2,000	\$2,000	\$4,000	\$4,000	\$0	0%	
	Total Board Expenses	\$9,000	\$9,000	\$18,000	\$18,000	\$0	0%	
Other Administration Expenses - Not identified with above budget line items								
52000	Administrative Expense	\$0	\$0	\$0	\$0	\$0	0%	
52001	Administration Expense - Other	\$0	\$0	\$0	\$0	\$0	0%	
52900	Member Identity Theft Protection**	\$11,500	0	\$11,500	\$16,000	(\$4,500)	-28%	Per quote
	Total Other Admin	\$0	\$0	\$0	\$0	\$0	0%	
						\$0		
	Total Admin Expenses	\$640,747	\$534,317	\$1,175,064	\$1,082,912	\$92,152	9%	
	Net Loss/Admin Surplus Offset					(\$337,544)		
						\$745,368		

* WC of \$556,274 included in Banking Layer Funding. GL time and expense billed to file. WC Admin Fee in Banking Layer in FY 15-16

** Allocated to GL Funding in FY 15/16



**LIABILITY PROGRAM
FY 16/17 DEPOSIT PREMIUM CALCULATIONS**

ACTION ITEM

ISSUE: Each year the Board reviews the actuary's recommended funding levels for the upcoming fiscal year and approves member Liability Program Deposit Premiums.

- Total funding at the current 67.5% Confidence Level (CL) for FY 16/17 is estimated at \$5,283,923, compared to \$4,590,942 for FY 15/16 (an increase of 15%, or \$692,981).
- Total funding at a 70% CL, the funding goal members have set, is estimated at \$5,398,816; an increase of 18% and \$116,000 more than total funding at the 67.5% CL. *Individual member increases are capped at 25% for the 67.5% CL and 28% for the 70% CL.*

Payroll increases account for 6% of the total funding increases noted above.

RECOMMENDATION: The Executive Committee recommends increasing funding from the 67.5% CL to the 70% CL to achieve the group's funding goal in FY 16/17.

FISCAL IMPACT: TBD, based on chosen funding Confidence Level, per above options.

BACKGROUND: Members have steadily increased the Confidence Level of annual funding from 60% to 65% to the current 67.5% CL, with a goal of 70% CL. Over the same period the Discount Factor has decreased from 3% to 1.5%. Both of these changes have contributed to an increase in total funding, in addition to increases in payroll.

ATTACHMENTS:

1. FY 16/17 Liability Deposit Calculations, at 70% CL, with comparisons to funding at 67.5% CL and FY 15/16 funding
2. Liability Program Funding Changes FY 15/16 to 16/17 by Member and Funding Component

NCCSIF FY 2016/17 General Liability Funding Allocation FINAL

70% Confidence Level			Total Administration Expense				\$ 534,317	
A	B	C	D	E	F	G	H	I
Formula/Allocation	Payroll (P)	Member Weighted Share Last 5 Years 25% Payroll, 75% Losses	Member Share of EX MOD Adjusted Payroll X Total Funding	Member Weighted Share Last 5 Years 75% Payroll, 25% Losses	(Admin/2) X Member % of Total Payroll	(Admin/2) ÷ 19 Equal Shares		
Member Entity	2015 Calendar Year Payroll	BANKING LAYER \$0 to \$50K	SHARED LAYER \$50K to \$500K	CJPRMA EXCESS LAYER \$500k to \$40M	ADMIN EXPENSE 50%	ADMIN EXPENSE 50%	FY 16-17 TOTAL DEPOSIT	FY 15-16 TOTAL DEPOSIT
Rate/Amount	Exposure Base	\$ 1,869,000	\$ 1,954,000	\$ 1,042,606	\$ 267,158	\$ 267,158	70% CL	67.5% CL
Anderson	\$3,305,222	\$ 29,438.07	\$ 40,780	\$19,166	\$5,475	\$14,061	\$ 108,920	\$98,795
Auburn	\$5,653,881	\$ 106,933.96	\$ 88,267	\$45,717	\$9,366	\$14,061	\$ 264,345	\$211,810
Colusa	\$2,097,489	\$ 35,964.40	\$ 30,981	\$15,815	\$3,475	\$14,061	\$ 100,296	\$58,717
Corning	\$3,143,603	\$ 36,979.91	\$ 40,032	\$20,651	\$5,207	\$14,061	\$ 116,932	\$93,423
Dixon	\$7,587,776	\$ 27,415.98	\$ 69,382	\$36,837	\$12,569	\$14,061	\$ 160,265	\$156,861
Elk Grove								
Folsom*	\$39,004,513	\$ 531,867.50	\$ 496,225	\$268,688	\$64,612	\$14,061	\$ 1,375,453	\$1,080,718
Galt	\$10,165,171	\$ 118,827.87	\$ 127,964	\$64,735	\$16,839	\$14,061	\$ 342,427	\$333,194
Gridley	\$3,546,767	\$ 35,725.12	\$ 51,822	\$31,524	\$5,875	\$14,061	\$ 139,008	\$118,594
Ione	\$1,314,753	\$ 13,858.53	\$ 16,476	\$8,728	\$2,178	\$14,061	\$ 55,302	\$42,730
Jackson	\$2,153,191	\$ 65,138.73	\$ 35,831	\$21,670	\$3,567	\$14,061	\$ 140,267	\$94,084
Lincoln	\$12,244,823	\$ 142,858.32	\$ 162,126	\$77,656	\$20,284	\$14,061	\$ 416,985	\$370,600
Marysville	\$3,018,124	\$ 112,611.39	\$ 55,613	\$33,231	\$5,000	\$14,061	\$ 220,516	\$168,568
Nevada City								
Oroville	\$7,573,439	\$ 55,282.24	\$ 85,574	\$41,851	\$12,546	\$14,061	\$ 209,313	\$199,284
Paradise	\$4,151,985	\$ 63,448.10	\$ 66,409	\$29,101	\$6,878	\$14,061	\$ 179,897	\$134,981
Placerville								
Red Bluff	\$5,197,790	\$ 109,056.67	\$ 84,662	\$43,097	\$8,610	\$14,061	\$ 259,487	\$279,102
Rio Vista	\$3,740,217	\$ 21,734.71	\$ 33,627	\$19,568	\$6,196	\$14,061	\$ 95,186	\$84,630
Rocklin	\$22,504,609	\$ 191,427.15	\$ 239,561	\$128,161	\$37,280	\$14,061	\$ 610,489	\$493,550
Willows	\$2,021,558	\$ 12,775.05	\$ 24,207	\$12,184	\$3,349	\$14,061	\$ 66,576	\$57,912
Yuba City	\$22,850,858	\$ 157,656.29	\$ 204,462	\$124,226	\$37,853	\$14,061	\$ 538,259	\$513,388
Total:	\$161,275,769	\$ 1,869,000	\$ 1,954,000	\$ 1,042,606	\$ 267,158	\$ 267,158	\$ 5,399,923	\$4,590,941
Verification/Actuary	\$ 161,275,800	\$ 1,869,000	\$ 1,954,000	\$ 1,042,606				
Don't Participate In GL Program								

A	J	K	L	M	N	O	P	Q
Formula/Allocation			Member % of Total Uncapped Payroll X Capped Amount					
Member Entity	\$ Change Overall	% Change Overall	Cap 28%*	FY 16/17 Final Deposit 70% CL	FY 16/17 Final Deposit % Increase	FY 16-17 FINAL DEPOSIT 67.5% CL	\$ Increase from 67.5% to 70% CL	% Increase from 67.5% to 70% CL
Rate/Amount			\$67,249					
Anderson	\$ 10,125	10.25%	\$ 1,496	\$ 110,416	12%	\$ 108,318	\$ 2,098	1.94%
Auburn	\$ 52,535	24.80%	\$ 2,560	\$ 266,905	26%	\$ 261,052	\$ 5,853	2.24%
Colusa	\$ 41,579	70.81%	(\$25,138)	\$ 75,158	28%	\$ 73,396	\$ 1,762	2.40%
Corning	\$ 23,509	25.16%	\$ 1,423	\$ 118,355	27%	\$ 116,052	\$ 2,303	1.98%
Dixon	\$ 3,404	2.17%	\$ 3,435	\$ 163,701	4%	\$ 160,832	\$ 2,869	1.78%
Elk Grove								
Folsom*	\$ 294,735	27.27%	\$ 7,866	\$ 1,383,319	28%	\$ 1,350,898	\$ 32,422	2.40%
Galt	\$ 9,233	2.77%	\$ 4,602	\$ 347,029	4%	\$ 339,650	\$ 7,379	2.17%
Gridley	\$ 20,414	17.21%	\$ 1,606	\$ 140,613	19%	\$ 137,991	\$ 2,623	1.90%
Ione	\$ 12,572	29.42%	(\$608)	\$ 54,694	28%	\$ 53,413	\$ 1,282	2.40%
Jackson	\$ 46,183	49.09%	(\$19,840)	\$ 120,428	28%	\$ 117,605	\$ 2,823	2.40%
Lincoln	\$ 46,385	12.52%	\$ 5,544	\$ 422,528	14%	\$ 413,403	\$ 9,125	2.21%
Marysville	\$ 51,948	30.82%	(\$4,749)	\$ 215,767	28%	\$ 210,710	\$ 5,057	2.40%
Nevada City								
Oroville	\$ 10,029	5.03%	\$ 3,429	\$ 212,742	7%	\$ 208,541	\$ 4,201	2.01%
Paradise	\$ 44,916	33.28%	(\$7,121)	\$ 172,776	28%	\$ 168,726	\$ 4,049	2.40%
Placerville								
Red Bluff	\$ (19,615)	-7.03%	\$ 2,353	\$ 261,840	-6%	\$ 256,030	\$ 5,810	2.27%
Rio Vista	\$ 10,556	12.47%	\$ 1,693	\$ 96,880	14%	\$ 95,237	\$ 1,643	1.73%
Rocklin	\$ 116,939	23.69%	\$ 10,189	\$ 620,678	26%	\$ 607,832	\$ 12,846	2.11%
Willows	\$ 8,664	14.96%	\$ 915	\$ 67,491	17%	\$ 66,387	\$ 1,104	1.66%
Yuba City	\$ 24,871	4.84%	\$ 10,345	\$ 548,604	7%	\$ 537,851	\$ 10,752	2.00%
Total:	\$ 808,982	17.62%	\$ 0	\$ 5,399,923	18%	\$ 5,283,923	\$ 116,000	2.20%

Verification/Actuary
Don't Participate In GL Pr

*Cap increased to 28% to reflect increase in Funding due to increase from 67.5%CL to 70%CL

* Folsom capped at 28% after intial round of capping and amount added to re-allocation

NCCSIF Liability Program Funding Changes 2015/16 to 2016/17 at 70% Confidence Level

	2016/17	2015/16	Difference
Base Rate*	\$ 2.37	\$ 2.18	8.9%
*Confidence Level Increased from 67.5% to 70%			

Member Entity	Deposit Premium Change			Payroll			Banking Layer Losses \$0-\$50K (\$100K Folsom)			Shared Layer Losses \$5K-\$80K		
	Current Year 2016/17	Prior Year 2015/16	% Change	2015 Calendar Year Payroll	2014 Calendar Year Payroll	% Change	5-Year Avg FYE 2011-15	5-Year Avg FYE 2010-14	% Change	2016/17 Shared Layer Totals (FYE 2011-15)	2015/16 Shared Layer Totals (FYE 2010-14)	% Change
Anderson	\$110,416	\$98,795	12%	\$3,305,222	\$3,072,919	8%	\$21,300	\$30,833	-31%	\$ 141,500	\$ 138,587	2%
Auburn	\$266,905	\$211,810	26%	\$5,653,881	\$6,071,342	-7%	\$94,286	\$84,492	12%	\$ 512,265	\$ 327,087	57%
Colusa	\$75,158	\$58,717	28%	\$2,097,489	\$1,964,761	7%	\$31,400	\$13,217	138%	\$ 217,000	\$ 32,168	575%
Corning	\$118,355	\$93,423	27%	\$3,143,603	\$3,042,441	3%	\$29,180	\$27,245	7%	\$ 205,900	\$ 107,338	92%
Dixon	\$163,701	\$156,861	4%	\$7,587,776	\$6,955,135	9%	\$6,400	\$25,244	-75%	\$ 32,001	\$ 63,592	-50%
Elk Grove												
Folsom	\$1,383,319	\$1,080,718	28%	\$39,004,513	\$38,339,398	2%	\$439,736	\$423,243	4%	\$ 1,998,679	\$ 1,222,391	64%
Galt	\$347,029	\$333,194	4%	\$10,165,171	\$9,127,118	11%	\$94,914	\$136,510	-30%	\$ 619,276	\$ 652,670	-5%
Gridley	\$140,613	\$118,594	19%	\$3,546,767	\$3,898,246	-9%	\$20,000	\$34,768	-42%	\$ 110,710	\$ 165,470	-33%
Ione	\$54,694	\$42,730	28%	\$1,314,753	\$1,341,995	-2%	\$10,236	\$9,180	12%	\$ 51,178	\$ 29,178	75%
Jackson	\$120,428	\$94,084	28%	\$2,153,191	\$2,001,533	8%	\$61,807	\$46,389	33%	\$ 405,847	\$ 216,265	88%
Lincoln	\$422,528	\$370,600	14%	\$12,244,823	\$11,070,623	11%	\$114,229	\$146,185	-22%	\$ 751,146	\$ 575,990	30%
Marysville	\$215,767	\$168,568	28%	\$3,018,124	\$2,742,826	10%	\$109,846	\$102,755	7%	\$ 609,229	\$ 470,123	30%
Nevada City												
Oroville	\$212,742	\$199,284	7%	\$7,573,439	\$6,383,482	19%	\$35,853	\$62,462	-43%	\$ 269,267	\$ 357,684	-25%
Town of Paradise	\$172,776	\$134,981	28%	\$4,151,985	\$3,836,180	8%	\$54,546	\$51,746	5%	\$ 307,730	\$ 217,222	42%
Placerville												
Red Bluff	\$261,840	\$279,102	-6%	\$5,197,790	\$5,024,783	3%	\$98,654	\$158,536	-38%	\$ 645,004	\$ 747,620	-14%
Rio Vista	\$96,880	\$84,630	14%	\$3,740,217	\$3,185,701	17%	\$11,893	\$18,276	-35%	\$ 59,463	\$ 15,026	296%
Rocklin	\$620,678	\$493,550	26%	\$22,504,609	\$20,159,028	12%	\$136,008	\$126,248	8%	\$ 876,991	\$ 636,345	38%
Willows	\$67,491	\$57,912	17%	\$2,021,558	\$2,213,622	-9%	\$6,507	\$8,465	-23%	\$ 32,534	\$ 20,461	59%
Yuba City	\$548,604	\$513,388	7%	\$22,850,858	\$21,874,820	4%	\$98,798	\$136,789	-28%	\$ 603,993	\$ 533,942	13%
Total/Number	\$5,399,923	\$4,590,941	18%	\$161,275,769	\$152,305,953	6%	\$1,475,593	\$1,642,584	-10%	\$ 8,449,714	\$ 6,529,160	29%



**WORKERS' COMPENSATION PROGRAM
FY 16/17 DEPOSIT PREMIUM CALCULATIONS**

ACTION ITEM

ISSUE: Each year the Board reviews the actuary's recommended funding levels for the upcoming fiscal year and approves the member Workers' Compensation Deposit Premium.

- Total funding at the current 67.5% Confidence Level (CL) for FY 16/17 is estimated at \$10,443,484, compared to \$10,037,700 for FY 15/16, an increase of 4%.
- Total funding at a 70% CL, the funding goal members have set, is estimated at \$10,589,747; an increase of 5.5% and \$146,263, or 1.4%, more than total funding at the 67.5% CL. *Individual member increases are capped at 40% for the 67.5% CL and 42% for the 70% CL.*

Payroll has remained essentially unchanged and so has not contributed to the increases above.

RECOMMENDATION: The Executive Committee recommends increasing funding from the 67.5% CL to 70% CL to achieve funding goal for FY 16/17.

FISCAL IMPACT: TBD, based on chosen funding Confidence Level.

BACKGROUND: Members have steadily increased the Confidence Level of annual funding from 60% to 65% to the current 67.5% CL, with a goal of 70% CL. Over the same period the Discount Factor has decreased from 3% to 1.5%. Both of these changes have contributed to an increase in total funding, in addition to increases in payroll in prior years.

ATTACHMENTS:

1. FY 16/17 Workers' Compensation Deposit Calculations, at 70% CL, with comparisons to funding at 67.5% CL and FY 15/16 funding.
2. Work Comp Program Funding Changes FY 15/16 to 16/17 by Member and Funding Component.
3. Net Program Funding Summary for FY 16/17

NCCSIF FY 2016/17 Workers' Compensation Allocation FINAL

70% Confidence Level		Total Admin = \$642,097							
A	B	C	D	E	F	G	H	I	J
Formula/Allocation		Member Weighted Share Last 5 Years 25% Payroll, 75% WCIRB Premium	Member Share of EX MOD Adjusted Payroll	Member Weighted Share Last 5 Years 75% Payroll, 25% WCIRB Premium	Member Share of Banking, Shared & Excess Premium	22 Equal Shares	C+D+E+F+G		
Member Entity	2015 PAYROLL (P)	BANKING LAYER \$0 to \$100K	SHARED LAYER \$100K to \$500K	CSAC-EIA EXCESS LAYER \$500K TO STATUTORY	Variable ADMIN EXPENSE 65%	Fixed ADMIN EXPENSE 35%	FY 16-17 DEPOSIT 70% CL	FY 15-16 DEPOSIT 67.5% CL	% Change DEPOSIT
Rate/Amount	Exposure Base	\$ 5,843,000	\$ 2,884,000	\$ 1,222,000	\$ 417,363	\$ 224,734	70% CL	67.5% CL	
Anderson	\$ 3,421,849	\$ 172,679	\$ 62,319	\$ 25,983	\$ 10,948	\$ 10,215	\$ 282,144	\$ 255,756	10.32%
Auburn	\$ 5,350,303	\$ 198,914	\$ 91,755	\$ 38,493	\$ 13,808	\$ 10,215	\$ 353,186	\$ 378,269	-6.63%
Colusa	\$ 1,995,302	\$ 75,542	\$ 32,278	\$ 16,491	\$ 5,215	\$ 10,215	\$ 139,742	\$ 103,819	34.60%
Corning	\$ 2,661,307	\$ 74,006	\$ 42,358	\$ 16,846	\$ 5,588	\$ 10,215	\$ 149,013	\$ 140,906	5.75%
Dixon	\$ 6,453,021	\$ 323,435	\$ 129,668	\$ 54,617	\$ 21,299	\$ 10,215	\$ 539,235	\$ 373,980	44.19%
Elk Grove	\$ 34,306,335	\$ 577,803	\$ 534,683	\$ 147,412	\$ 52,853	\$ 10,215	\$ 1,322,966	\$ 1,556,756	-15.02%
Folsom	\$ 37,383,759	\$ 1,063,429	\$ 476,900	\$ 236,490	\$ 74,538	\$ 10,215	\$ 1,861,572	\$ 1,983,394	-6.14%
Galt	\$ 10,000,000	\$ 252,192	\$ 130,403	\$ 54,165	\$ 18,322	\$ 10,215	\$ 465,298	\$ 411,793	12.99%
Gridley	\$ 3,449,882	\$ 62,881	\$ 53,046	\$ 18,152	\$ 5,625	\$ 10,215	\$ 149,919	\$ 115,967	29.28%
Ione	\$ 1,240,720	\$ 9,621	\$ 17,022	\$ 5,874	\$ 1,364	\$ 10,215	\$ 44,097	\$ 42,330	4.17%
Jackson	\$ 1,943,950	\$ 74,310	\$ 29,225	\$ 16,268	\$ 5,026	\$ 10,215	\$ 135,045	\$ 90,590	49.07%
Lincoln	\$ 13,634,854	\$ 341,773	\$ 171,916	\$ 80,474	\$ 24,925	\$ 10,215	\$ 629,304	\$ 684,123	-8.01%
Marysville	\$ 3,067,166	\$ 159,809	\$ 51,135	\$ 26,184	\$ 9,948	\$ 10,215	\$ 257,290	\$ 260,649	-1.29%
Nevada City	\$ 2,257,901	\$ 66,925	\$ 31,756	\$ 14,370	\$ 4,743	\$ 10,215	\$ 128,009	\$ 119,243	7.35%
Oroville	\$ 7,330,628	\$ 165,778	\$ 94,131	\$ 41,823	\$ 12,658	\$ 10,215	\$ 324,605	\$ 297,239	9.21%
Paradise	\$ 3,943,744	\$ 200,175	\$ 83,508	\$ 27,294	\$ 13,046	\$ 10,215	\$ 334,238	\$ 212,994	56.92%
Placerville	\$ 6,257,702	\$ 148,058	\$ 74,727	\$ 36,741	\$ 10,887	\$ 10,215	\$ 280,629	\$ 305,381	-8.11%
Red Bluff	\$ 5,733,593	\$ 384,772	\$ 112,588	\$ 53,207	\$ 23,096	\$ 10,215	\$ 583,879	\$ 458,149	27.44%
Rio Vista	\$ 3,781,426	\$ 68,765	\$ 40,163	\$ 21,836	\$ 5,486	\$ 10,215	\$ 146,465	\$ 136,139	7.59%
Rocklin	\$ 19,651,915	\$ 482,130	\$ 231,877	\$ 112,326	\$ 34,665	\$ 10,215	\$ 871,212	\$ 746,136	16.76%
Willows	\$ 1,920,986	\$ 117,959	\$ 33,421	\$ 18,050	\$ 7,108	\$ 10,215	\$ 186,753	\$ 140,216	33.19%
Yuba City	\$ 20,975,994	\$ 822,041	\$ 359,120	\$ 158,903	\$ 56,216	\$ 10,215	\$ 1,406,496	\$ 1,223,870	14.92%
Total:	\$ 196,762,337	\$ 5,843,000	\$ 2,884,000	\$ 1,222,000	\$ 417,363	\$ 224,734	\$ 10,591,097	\$ 10,037,700	5.51%
Actuary/Verification	\$ 196,762,000.0	\$ 5,843,000	\$ 2,884,000						

A	K	L	M		O	P	Q
Formula/Allocation	Member % of Total Payroll Without Capped Members x Capped Amount						
Member Entity	Cap 42% Increase*	FY 16-17 FINAL DEPOSIT 70% CL	% CHANGE Final Deposit		FY 16-17 FINAL DEPOSIT 67.5% CL	\$ Increase from 67.5% to 70% CL	% Increase from 67.5% to 70% CL
Rate/Amount	\$ 46,377						
Anderson	\$860	\$ 283,005	10.65%		\$ 278,528	\$ 4,477	1.61%
Auburn	\$1,345	\$ 354,532	-6.28%		\$ 348,558	\$ 5,973	1.71%
Colusa	\$502	\$ 140,244	35.08%		\$ 138,051	\$ 2,193	1.59%
Corning	\$669	\$ 149,683	6.23%		\$ 147,104	\$ 2,579	1.75%
Dixon	(\$8,184)	\$ 531,051	42.00%		\$ 532,131	\$ (1,080)	-0.20%
Elk Grove	\$8,627	\$ 1,331,593	-14.46%		\$ 1,303,267	\$ 28,327	2.17%
Folsom	\$9,401	\$ 1,870,973	-5.67%		\$ 1,837,509	\$ 33,464	1.82%
Galt	\$2,515	\$ 467,813	13.60%		\$ 459,183	\$ 8,630	1.88%
Gridley	\$868	\$ 150,786	30.03%		\$ 147,899	\$ 2,887	1.95%
Ione	\$312	\$ 44,409	4.91%		\$ 43,585	\$ 824	1.89%
Jackson	(\$6,406)	\$ 128,638	42.00%		\$ 133,446	\$ (4,807)	-3.60%
Lincoln	\$3,429	\$ 632,733	-7.51%		\$ 621,147	\$ 11,585	1.87%
Marysville	\$771	\$ 258,062	-0.99%		\$ 254,110	\$ 3,952	1.56%
Nevada City	\$568	\$ 128,576	7.83%		\$ 126,445	\$ 2,131	1.69%
Oroville	\$1,843	\$ 326,448	9.83%		\$ 320,398	\$ 6,051	1.89%
Paradise	(\$31,786)	\$ 302,452	42.00%		\$ 322,874	\$ (20,422)	-6.33%
Placerville	\$1,574	\$ 282,202	-7.59%		\$ 277,102	\$ 5,100	1.84%
Red Bluff	\$1,442	\$ 585,321	27.76%		\$ 576,430	\$ 8,891	1.54%
Rio Vista	\$951	\$ 147,416	8.28%		\$ 144,720	\$ 2,696	1.86%
Rocklin	\$4,942	\$ 876,154	17.43%		\$ 859,995	\$ 16,159	1.88%
Willows	\$483	\$ 187,236	33.53%		\$ 184,505	\$ 2,732	1.48%
Yuba City	\$5,275	\$ 1,411,771	15.35%		\$ 1,387,849	\$ 23,922	1.72%
Total:	\$0	\$ 10,591,097	5.51%		\$ 10,444,834	\$ 146,263	1.40%

Actuary/Verification

*Cap Increased to 42% to reflect increase in Confidence Level from 67.5% to 70%

NCCSIF Workers' Compensation Program Funding Changes 2015/16 to 2016/17

	2016/17	2015/16	Difference
Base Rate*	4.43	\$4.30	3%
*Confidence Level Increased from 67.5% to 70%			

Member Entity	Deposit Premium Change			Payroll			Banking Layer Losses \$0-\$100K			Shared Layer Losses \$20-\$120K		
	Current Year 2016/17	Prior Year 2015/16	% Change	Estimated WC 2016/2017 Payroll	Estimated WC 2015/16 Payroll	Percentage Change	5-Year Avg FYE 2011-15	5-Year Avg FYE 2010-14	% Change	2016/17 Shared Layer Totals (FYE 2011-15)	2015/16 Shared Layer Totals (FYE 2010-14)	% Change
Anderson	\$283,044	\$254,521	11.2%	\$ 3,421,849	\$3,156,077	8%	\$120,966	\$124,661	-3%	\$638,733	\$492,882	30%
Auburn	\$354,612	\$376,444	-5.8%	\$ 5,350,303	\$7,564,035	-29%	\$126,767	\$120,940	5%	\$560,558	\$389,839	44%
Colusa	\$140,260	\$103,318	35.8%	\$ 1,995,302	\$1,777,567	12%	\$45,393	\$38,249	19%	\$209,287	\$121,010	73%
Corning	\$149,714	\$140,226	6.8%	\$ 2,661,307	\$2,674,523	0%	\$43,456	\$47,408	-8%	\$189,870	\$193,558	-2%
Dixon	\$528,488	\$372,174	42.0%	\$ 6,453,021	\$7,507,025	-14%	\$217,836	\$122,398	78%	\$1,047,874	\$368,712	184%
Elk Grove	\$1,332,297	\$1,549,242	-14.0%	\$ 34,306,335	\$34,750,674	-1%	\$315,951	\$565,992	-44%	\$3,525,040	\$1,945,145	81%
Folsom	\$1,871,706	\$1,973,821	-5.2%	\$ 37,383,759	\$37,495,776	0%	\$632,635	\$766,767	-17%	\$2,638,206	\$1,980,524	33%
Galt	\$467,997	\$409,806	14.2%	\$ 10,000,000	\$9,698,398	3%	\$152,847	\$142,056	8%	\$596,720	\$310,567	92%
Gridley	\$150,837	\$115,407	30.7%	\$ 3,449,882	\$3,276,385	5%	\$31,286	\$22,304	40%	\$109,827	\$33,729	226%
Ione**	\$44,415	\$42,125	5.4%	\$ 1,240,720	\$1,318,612	-6%	\$239	\$61	292%	\$0	\$0	0%
Jackson	\$128,017	\$90,153	42.0%	\$ 1,943,950	\$1,771,602	10%	\$44,585	\$24,445	82%	\$216,850	\$39,633	447%
Lincoln	\$632,991	\$680,821	-7.0%	\$ 13,634,854	\$11,716,198	16%	\$196,757	\$237,054	-17%	\$909,862	\$803,506	13%
Marysville*	\$258,094	\$259,391	-0.5%	\$ 3,067,166	\$3,489,860	-12%	\$108,812	\$118,116	-8%	\$507,748	\$404,312	26%
Nevada City	\$128,600	\$118,668	8.4%	\$ 2,257,901	\$2,292,648	-2%	\$40,568	\$37,496	8%	\$189,921	\$101,815	87%
Oroville	\$326,579	\$295,804	10.4%	\$ 7,330,628	\$6,835,210	7%	\$91,341	\$91,252	0%	\$384,473	\$254,979	51%
Town of Paradise	\$300,992	\$211,966	42.0%	\$ 3,943,744	\$3,718,221	6%	\$144,379	\$90,294	60%	\$665,678	\$242,538	174%
Placerville	\$282,310	\$303,907	-7.1%	\$ 6,257,702	\$5,936,191	5%	\$82,477	\$105,811	-22%	\$343,844	\$308,407	11%
Red Bluff	\$585,390	\$504,388	16.1%	\$ 5,733,593	\$5,369,342	7%	\$276,431	\$261,357	6%	\$1,320,131	\$737,358	79%
Rio Vista	\$147,475	\$135,482	8.9%	\$ 3,781,426	\$3,346,527	13%	\$31,298	\$31,868	-2%	\$93,784	\$73,784	27%
Rocklin	\$876,539	\$742,535	18.0%	\$ 19,651,915	\$19,817,381	-1%	\$279,317	\$226,388	23%	\$1,185,950	\$592,121	100%
Willows	\$187,247	\$139,540	34.2%	\$ 1,920,986	\$1,831,754	5%	\$82,191	\$65,747	25%	\$399,993	\$229,733	74%
Yuba City	\$1,412,142	\$1,217,963	15.9%	\$ 20,975,994	\$22,067,643	-5%	\$524,146	\$444,191	18%	\$2,411,249	\$1,409,945	71%
Total/Number	\$ 10,589,747	\$ 10,037,700	5.5%	\$ 196,762,337	\$197,411,649	0%	\$3,589,676	\$3,684,857	-3%	\$18,145,598	\$11,034,097	64%

NCCSIF Net Program Funding Summary For FY 2016-17

Member Entity	Work Comp Funding 70% CL					NET AMOUNT
	Work Comp Deposit	DIVIDEND		Assessment		
		Banking Layer	Shared Layer	Banking Layer	Shared Layer	
Anderson	\$ 283,044		\$ 7,727	\$ 38,338		\$ 313,655
Auburn	\$ 354,612	\$ 23,504	\$ 9,304			\$ 321,804
Colusa	\$ 140,260	\$ 6,983	\$ 5,710			\$ 127,567
Corning	\$ 149,714	\$ 14,464	\$ 5,880			\$ 129,370
Dixon	\$ 528,488		\$ 11,571	\$ 18,740		\$ 535,657
Elk Grove	\$ 1,332,297		\$ 9,513	\$ 83,802		\$ 1,406,586
Folsom	\$ 1,871,706	\$ 253,301	\$ 62,460			\$ 1,555,945
Galt	\$ 467,997	\$ 10,461	\$ 17,772			\$ 439,764
Gridley	\$ 150,837	\$ 46,492	\$ 7,043			\$ 97,302
Ione	\$ 44,415	\$ 8,166	\$ 1,236			\$ 35,013
Jackson	\$ 128,017	\$ 11,159	\$ 4,539			\$ 112,319
Lincoln	\$ 632,991	\$ 65,753	\$ 11,626			\$ 555,612
Marysville	\$ 258,094	\$ 10,454	\$ 9,223			\$ 238,417
Nevada City	\$ 128,600	\$ 8,184	\$ 4,592			\$ 115,824
Oroville	\$ 326,579		\$ 13,195	\$ 14,385		\$ 327,769
Paradise	\$ 300,992		\$ 11,896	\$ 20,980		\$ 310,076
Placerville	\$ 282,310	\$ 29,141	\$ 10,989			\$ 242,180
Red Bluff	\$ 585,390		\$ 12,359	\$ 133,155		\$ 706,186
Rio Vista	\$ 147,475	\$ 17,931	\$ 6,583			\$ 122,961
Rocklin	\$ 876,539	\$ 1,514	\$ 24,901			\$ 850,124
Willows	\$ 187,247	\$ 17,408	\$ 7,484			\$ 162,355
Yuba City	\$ 1,412,142		\$ 25,206	\$ 47,570		\$ 1,434,506
Total:	\$ 10,589,747	\$ 524,915	\$ 280,809	\$ 356,970	\$ -	\$ 10,140,993

Member Entity	Liability Funding 70% CL					NET AMOUNT
	Liability Deposit	DIVIDEND		Assessment		
		Banking Layer	Shared Layer	Banking Layer	Shared Layer	
Anderson	\$ 110,416	\$ 15,966			\$ 8,002	\$ 102,452
Auburn	\$ 266,905			\$ 27,227	\$ 18,752	\$ 312,884
Colusa	\$ 75,158			\$ 7,046	\$ 6,290	\$ 88,494
Corning	\$ 118,355			\$ 11,168	\$ 8,092	\$ 137,615
Dixon	\$ 163,701	\$ 40,101			\$ 16,224	\$ 139,824
Elk Grove						
Folsom	\$ 1,383,319	\$ 162,272			\$ 56,530	\$ 1,277,577
Galt	\$ 347,029	\$ 8,400			\$ 22,507	\$ 361,136
Gridley	\$ 140,613	\$ 29,929			\$ 8,402	\$ 119,086
Ione	\$ 54,694	\$ 117			\$ 1,098	\$ 55,675
Jackson	\$ 120,428			\$ 8,622	\$ 6,352	\$ 135,402
Lincoln	\$ 422,528	\$ 25,758			\$ 25,721	\$ 422,491
Marysville	\$ 215,767			\$ 19,720	\$ 15,143	\$ 250,630
Nevada City						
Oroville	\$ 212,742			\$ 7,529	\$ 21,625	\$ 241,896
Paradise	\$ 172,776			\$ 12,031	\$ 14,061	\$ 198,868
Placerville						
Red Bluff	\$ 261,840	\$ 27,913			\$ 19,906	\$ 253,833
Rio Vista	\$ 96,880	\$ 9,598			\$ 7,409	\$ 94,691
Rocklin	\$ 620,678			\$ 4,305	\$ 29,792	\$ 654,775
Willows	\$ 67,491	\$ 2,098			\$ 3,879	\$ 69,272
Yuba City	\$ 548,604	\$ 69,870			\$ 35,876	\$ 514,610
Total:	\$ 5,399,923	\$ 392,022	\$ -	\$ 97,648	\$ 325,661	\$ 5,431,210



RISK MANAGEMENT POLICY AND PROCEDURE REVIEWS

ACTION ITEM

ISSUE: The Program Administrators have identified one Risk Management Policy for revision and one for addition to NCCSIF's set of Risk Management Policies and Procedures, based on the current risk management assessments and feedback from members regarding the most critical areas to be addressed.

The Pool Operation Policy, RM-7, was reviewed and revised with the assistance of aquatics safety consultant Jim Wheeler and the City of Folsom's Senior Recreation Coordinator, Chad Gunther. The new policy for Urban Forest Management, RM-14, was drafted based on feedback from certified arborists and reviewed by a staff arborist at the City of Oroville. Both policies were subsequently reviewed and recommended for approval by the Risk Management and Executive Committees.

RECOMMENDATION: Review and approve each of the following:

Revision of Current Policy:

- RM-7 Aquatics Programs (Formerly Pool Operation)

New Policy based on the current Risk Management Assessment criteria:

- 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 risk management programs.

At the NCCSIF Board meeting on November 19, 2015, several revised policies were approved, including RM-3 Sidewalk Inspection and Maintenance, RM-9 Sewer Overflow and Backup Response, RM-12 Risk Management Reserve Program. In addition, a new policy, RM-13 ADA Compliance and Transition Plans, was approved. Two policies, a revision of RM-7, Aquatics Programs, and a new policy, RM-14 Urban Forest Management, were tabled for further review by member staff.

ATTACHMENT(S): RM-7 revision and New RM-14 policies

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 recommending members implement a risk management program that utilizes the operational best practices provided herein.

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 Objective

Provide a process to effectively identify and analyze risks related to aquatic programs.

4.0 Criteria

The following Best Practices are used to assess member achievement in addressing the risks 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 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 recognized industry 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 used under 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-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 recommending members implement a risk management program that utilizes the operational best practices provided herein.

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 are used to assess member achievement in addressing the risks 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 sewer lines, 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 the city.
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 examines and, where feasible, budgets 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
June 9, 2016**

Agenda Item K.

CLOSED SESSION TO DISCUSS PENDING CLAIMS

(Per Governmental Code Section 54956.95)

ACTION ITEM

ISSUE: Pursuant to Government Code Section 54956.95, the Board will hold a Closed Session to discuss the following claims:

Liability

1. Arp v. City of Rocklin

*REQUESTING AUTHORITY

FISCAL IMPACT: Unknown.

RECOMMENDATION: The Program Administrator cannot make a recommendation at this time, as the subject matter is confidential.

BACKGROUND: Confidential.

ATTACHMENT(S): None.



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 9, 2016

Agenda Item M.

ROUND TABLE DISCUSSION

INFORMATION ITEM

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

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: The item is to the Board members for any topics or ideas that members would like to address.

ATTACHMENT(S): None.



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 9, 2016

Agenda Item N.

INFORMATION ITEMS

INFORMATION ITEM

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. NCCSIF Organizational Chart
2. NCCSIF 2016 Meeting Calendar
3. NCCSIF Travel Reimbursement
4. NCCSIF Resource Contact Guide

2016 NCCSIF Organizational Chart

MEMBER ENTITY	BOARD OF DIRECTORS	BOARD ALTERNATES	RISK MANAGEMENT COMMITTEE	POLICE RISK MANAGEMENT COMMITTEE
City of ANDERSON	Jeff Kiser	Liz Cottrell	Juanita Barnett	Chief Michael L. Johnson
City of AUBURN	Shari Harris	Tim Rundel	Shari Harris	Chief John Ruffcorn
City of COLUSA	EC Toni Benson	<i>Vacant</i>	<i>Vacant</i>	Chief Josh Fitch
City of CORNING	Kristina Miller	Tom Watson	Tom Watson	Chief Jeremiah Fears
City of DIXON	Michelle Pellegrino	Kim Stalie	Michelle Pellegrino	Chief Jon Cox
City of ELK GROVE	Brad Koehn	Jonathan Hobbs	Jim Ramsey	Lieutenant Tim Albright
City of FOLSOM	EC Jim Francis	Elaine Andersen	Kristine Haile	Chief Cynthia Renaud
City of GALT	EC Paula Islas	Steven Rudolph	Paula Islas	Chief Tod Sockman
City of GRIDLEY	Matt Michaelis	Elisa Arteaga	Matt Michaelis	Chief Dean Price
City of IONE	EC / CC Jon Hanken	Anna Daneri	Jon Hanken	Chief Tracy Busby
City of JACKSON	EC / CC Michael Daly	Dalacie Blankenship	Dalacie Blankenship	Chief Scott Morrison
City of LINCOLN	Astrida Trupovnieks	Sheila Van Zandt	Astrida Trupovnieks	Chief Rex Marks
City of MARYSVILLE	EC Satwant Takhar	Walter Munchheimer	Satwant Takhar	Chief Aaron W. Easton
City of NEVADA CITY	S / EC Corey Shaver	Catrina Olson	Corey Shaver	Chief Tim Foley
City of OROVILLE	VP / EC / CC Liz Ehrenstrom	<i>Vacant</i>	Liz Ehrenstrom	Asst. Chief Allen Byers
Town of PARADISE	Gina Will	Crystal Peters	Crystal Peters	Chief Gabriella Tazzari
City of PLACERVILLE	P / EC / CC Dave Warren	Cleve Morris	Dave Warren	Chief Scott Heller
City of RED BLUFF	Sandy Ryan	Cheryl Smith	Sandy Ryan	Chief Kyle Sanders
City of RIO VISTA	Greg Bowman	Marni Rittburg	Marni Rittburg	Chief Greg Bowman
City of ROCKLIN	Kimberly Sarkovich	Jason Johnson	Kimberly Sarkovich	Captain Chad Butler
City of WILLOWS	T / EC / CC Tim Sailsbery	<i>Vacant</i>	Wayne Peabody	Chief Jason Dahl
City of YUBA CITY	EC / CC Natalie Springer	Robin Bertagna	Natalie Springer	Chief Robert Landon

OFFICERS	
P = President	VP = Vice President
S = Secretary	T = Treasurer
EC = Executive Committee	
CC = Claims Committee	

PROGRAM ADMINISTRATORS (Alliant Insurance Services)	CLAIMS ADMINISTRATORS (York Risk Services)	RISK CONTROL CONSULTANTS (Bickmore)	ADVISORS
Marcus Beverly	Dorienne Zumwalt	Henri Castro	Byrne Conley (Legal)
Michael Simmons	Ben Burg (Workers' Comp)	Tom Kline	James Marta (Accounting)
Raychelle Maranan	Cameron Dewey (Liability)	Jeff Johnston	
Michelle Minnick			
Joan Crossley			

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 (teleconference)	May 19 (teleconference)
October 27	September 29	September 29
December 8		

RISK MANAGEMENT COMMITTEE 10:30 a.m.	POLICE RISK MANAGEMENT COMMITTEE 10:00 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

Rocklin Event Center - Garden Room
2650 Sunset Boulevard
Rocklin, CA 95677

*Rocklin Community Center - Springview Hall
5480 5th Street
Rocklin, CA 95677

CJPRMA 2016 MEETING DATES

EXECUTIVE COMMITTEE	BOARD OF DIRECTORS
January 21	March 17
April 21	May 17, 18 & 19
July 21	June 16
September 13	October 26 & 27
November 17	December 15

Updated 5/9/2016

Northern California Cities 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 _____

2016 NCCSIF RESOURCE CONTACT GUIDE

<p><u>PROGRAM ADMINISTRATION</u> Alliant Insurance Services, Inc. 2180 Harvard Street, Suite 460 Sacramento, CA 95815 Main: (916) 643-2700 Fax: (916) 643-2750 www.alliant.com</p>	
SUBJECT	MAIN CONTACT
<p>JPA MANAGEMENT ISSUES</p> <ul style="list-style-type: none"> ➤ Governance - policies and procedures, program budget/funding, financial analysis, program management, personnel, contracts, consultants. ➤ Coverage - coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development. ➤ Risk Management - Insurance Requirements in Contracts (IRIC), third party contract review, hold harmless and indemnification clauses, risk management program planning, RFPs for JPA payment approval of budgeted funds. 	<p>Marcus Beverly Michael Simmons Raychelle Maranan Michelle Minnick Joan Crossley</p>
<p>JPA ADMINISTRATIVE ISSUES</p> <ul style="list-style-type: none"> ➤ Meetings & Compliance - agendas; minutes; development/maintenance of governing documents, development/interpretation of policies & procedures, JPA state compliance, Form 700, changes in Board members, website updates. ➤ Certificates - certificates of coverage, additions/deletions of coverages, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs. 	<p>Raychelle Maranan Michelle Minnick Marcus Beverly Joan Crossley</p>
<p>Michael Simmons (415) 403-1425 / (925) 708-3374 cell Marcus Beverly (916) 643-2704 / (916) 660-2725 cell Raychelle Maranan (916) 643-2712 Michelle Minnick (916) 643-2715 Joan Crossley (916) 643-2708</p>	<p>msimmons@alliant.com Marcus.Beverly@alliant.com Raychelle.Maranan@alliant.com Michelle.Minnick@alliant.com jcrossley@alliant.com</p>
<p style="text-align: center;"><u>ACCOUNTING SERVICES</u> James Marta & Company CPAs 701 Howe Avenue, Suite E3 Sacramento, CA 95825 Main: (916) 993-9494 · Fax: (916) 993-9489 www.jpmpca.com</p> <p>Jim Marta - jmarta@jpmpca.com Alana Theiss - atheiss@jpmpca.com</p>	<p style="text-align: center;"><u>SAFETY & RISK CONTROL SERVICES</u> Bickmore 1750 Creekside Oaks Drive, Suite 200 Sacramento, CA 95833 Main: (800) 541-4591 Fax: (855) 242-8919 www.bickmore.net</p> <p>Henri Castro - hcastro@bickmore.net - (916) 244-1107 Police Risk Management Tom Kline - tkline@bickmore.net - (916) 244-1121</p>

2016 NCCSIF RESOURCE CONTACT GUIDE

<p><u>CLAIMS ADMINISTRATION</u> York Risk Services Group, Inc. P.O. Box 619079 Roseville, CA 95661-9058 Main: (916) 783-0100 · Fax (866) 548-2637 www.yorkrsg.com</p>	<p><u>EMPLOYEE ASSISTANCE PROGRAM</u> ACI Specialty Benefits Corporation 6480 Weathers Place, Suite 300 San Diego, CA 92121 Main: (858) 452-1254 · Fax: (858) 452-7819 www.acispecialtybenefits.com Kathryn Mullis - kmullis@acispecialtybenefits.com</p>
CLAIMS LIABILITY CONTACTS	CLAIMS WORKERS' COMPENSATION CONTACTS
<p>Alex Davis, Senior Adjuster (925) 349-3890 alex.davis@yorkrsg.com <i>Handles All Cities As Needed</i></p> <p>D'Ana Seivert, Adjuster/Subro Unit Manager (916) 960-0980 dana.seivert@yorkrsg.com <i>Handles All Cities As Needed</i></p> <p>Erica Nichols, Adjuster (916) 960-1026 erica.nichols@yorkrsg.com <i>Folsom, Rocklin</i></p> <p>Irina Ganchenko, Adjuster (916) 746-8856 irina.ganchenko@yorkrsg.com <i>Marysville, Yuba City & All Cities As Needed</i></p> <p>Kathleen Turner, Adjuster (916) 960-0953 kathleen.turner@yorkrsg.com <i>Handles All Cities As Needed</i></p> <p>Kenneth Sloan, Senior Adjuster (916) 960-0927 ken.sloan@yorkrsg.com <i>Galt, Rio Vista</i></p> <p>Sarah Briasco, Recovery Specialist (916) 960-0920 sarah.briasco@yorkrsg.com <i>Handles All Cities As Needed</i></p>	<p>Dan Lamb, Senior Adjuster (209) 795-0742 dan.lamb@yorkrsg.com <i>Jackson</i></p> <p>Gianna Polli, Subrogation Specialist (916) 580-2452 gianna.polli@yorkrsg.com <i>Handles All Cities As Needed</i></p> <p>John Tucker, Senior Adjuster (209) 320-0804 john.tucker@yorkrsg.com <i>Dixon, Galt, Ione, Rio Vista</i></p> <p>Kelley Winters, Senior Adjuster (916) 960-1024 kelley.winters@yorkrsg.com <i>Auburn, Lincoln</i></p> <p>Sammie Curry, Senior Adjuster (916) 960-0964 sammie.curry@yorkrsg.com <i>Handles All Cities As Needed</i></p> <p>Shawn Millar, Senior Adjuster (530) 345-5998 shawn.millar@yorkrsg.com <i>Colusa, Gridley, Marysville, Oroville, Paradise, Willows, Yuba City</i></p> <p>Cameron Dewey, Unit Manager (530) 243-3249 cameron.dewey@yorkrsg.com <i>Anderson, Corning, Red Bluff</i></p>
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