



**NCCSIF
POLICE RISK MANAGEMENT COMMITTEE MEETING
AGENDA**

Date: Wednesday, December 4, 2013
Time: 10:00 a.m.

Location: Lincoln City Hall
Third Floor Conference Room
600 Sixth Street
Lincoln, CA 95648

- A Action**
- I Information**
- 1 Attached**
- 2 Hand Out**
- 3 Separate Cover**
- 4 Verbal**
- 5 Previously Mailed**

10:00 am **A. CALL TO ORDER**

B. PUBLIC COMMENTS

This time is reserved for members of the public to address the Police Risk Management Committee on matters pertaining to NCCSIF that are of interest to them.

pg. 01 **C. 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 Police Risk Management Committee may request any item to be considered separately.

pg. 02 1. 08.15.13 Draft Police Risk Management Committee Meeting Minutes

D. RISK MANAGEMENT

pg. 05 **1. Risk Management Committee Meeting Summary**

I 1

Ms. Liz Ehrenstrom, NCCSIF President, will provide the Committee with items discussed at the latest Risk Management Committee meeting pertaining to the Police Risk Management Committee.

pg. 09 **2. Police Liability Claims Analysis**

I 2

The Committee will receive a Claims Analysis Report regarding Police related Liability claims. Mr. Shawn Millar will be in attendance to address any questions regarding Liability claims.

pg. 12 **3. Round Table Discussion**

I 1

The floor will be open to Police Risk Management Committee members for any topics or ideas that members would like to address.

pg. 13 **E. Officer Involved Shootings – Lessons We Have Learned**

I 1

Mr. Bruce Kilday will provide the committee with a presentation on Officer Involved Shootings and the lessons learned.



F. INFORMATION ITEMS

- | | |
|--------|----------------------------------|
| pg. 14 | 1. NCCSIF Organizational Chart |
| pg. 15 | 2. NCCSIF 2014 Meeting Calendar |
| pg. 16 | 3. NCCSIF Resource Contact Guide |

G. ADJOURNMENT

UPCOMING MEETINGS

Police Risk Management Committee Meeting – February 20, 2014

Executive Committee Meeting – March 13, 2014

Claims Committee Meeting – March 13, 2014

Board of Directors Meeting – April 24, 2014

Risk Management Committee Meeting – April 24, 2014



CONSENT CALENDAR

ACTION ITEM

ISSUE: Items on the Consent Calendar should be reviewed by the Committee 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 Committee.

FISCAL IMPACT: None.

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

ATTACHMENT(S):

1. Draft Police Risk Management Committee Meeting Minutes – August 15, 2013



**MINUTES OF THE
POLICE RISK MANGEMENT COMMITTEE MEETING
AUGUST 15, 2013**

MEMBERS PRESENT

Chief John Ruffcorn, City of Auburn
Lt. Sheldon Sterling, City of Folsom
Chief Bill Bowen, City of Galt
Chief Bill Lagrone, City of Oroville
Chief Paul Nanfito, City of Red Bluff
Cpt. Chad Butler, City of Rocklin

GUESTS & CONSULTANTS

Tom Kline, Bickmore Risk Services
Henri Castro, Bickmore Risk Services
Kelli Vitale-Carson, York Risk Services Group, Inc.
Johnny Yang, Alliant Insurance Services
Dr. Jocelyn Roland
Liz Ehrenstrom, City of Oroville
Vi Cobb, City of Red Bluff
Jason Bennett, City of Red Bluff
Russell Hildebrand, City of Rocklin
Sgt. Forrest Richardson, City of Rocklin

A. CALL TO ORDER

The meeting was called to order at 10:17 a.m.

B. PUBLIC COMMENTS

There were no public comments.

C. APPROVAL OF AGENDA AS POSTED

There was no discussion on this item.

D. CONSENT CALENDAR

D1. 07.07.13 Draft Police Risk Management Committee Meeting Minutes

There was no discussion on this item.

E. RISK MANAGEMENT

E1. Risk Management Committee Meeting Summary

Ms. Liz Ehrenstrom explained that at the June 13, 2013 Risk Management Committee meeting the Risk Management Committee Ms. Henri Castro provided an update of the Risk Control Services provided by Bickmore and discussed upcoming Risk Control Services. Ms. Castro advised the Police Risk Management Committee of available resources on Bickmore's website.

Ms. Ehrenstrom noted that the Risk Management Budget was approved which included a Police Risk Management Committee Training Budget increase from \$5,000 to \$12,000.

E2. Police Liability and Workers' Compensation Claims Analysis

Mr. Tom Kline advised that staff has provided, in the agenda packet, a 1-year Liability and Workers' Compensation Analysis regarding Police losses. Strain, Physical Altercation, Training, Contagious Diseases, and Slip, Trip or Fall are the loss leaders for Workers' Compensation. Civil Rights/Excessive Force/False Arrest is the leading loss leader for Liability. At today's meeting a handout has been provided which shows losses from 07/01/07 – 06/30/13 with a more comprehensive breakdown of the losses.

He suggested performing a further analysis, drilling down on the losses to determine any actions that can be taken to help lower the frequency of losses.

E3. Round Table Discussion

Mr. Kline advised that at the last Police Risk Management Committee, Mr. Bruce Kilday provided a presentation on Use of Force and today the Committee will receive a presentation on Fit for Duty Evaluations. He then requested suggested topics for the next Police Risk Management Committee meeting. The Committee requested a presentation on Officer Involved Shootings and the following meeting the Committee will discuss the Skelly Hearings, Police Officer Bill of Rights and so on.

Ms. Ehrenstrom requested that staff drill down on the Strain losses further to determine if these losses are from lower back or fitness involved claims which brought up the discussion on possible Wellness Programs for the Police Department. Ms. Kelli Vitale-Carson suggested that staff contact Savvy Fitness to determine if their services will be beneficial to NCCSIF.

Ms. Castro suggested that staff takes a look at those members who are currently using a wellness program to determine if their Workers' Compensation claims are noticeably positively affective in relation to other members who do not have a wellness program in place.

Staff was asked to reach out to Wellness Networks to see if there are possible group rates that can be brought to NCCSIF for further discussion.

Mr. Kline explained that at the November meeting, a presentation will be provided on Officer Involved Shootings. Staff will research possible wellness options to be brought to NCCSIF for discussion.

F. REDUCING THE RISKS OF A FITNESS FOR DUTY EVALUATION

Dr. Jocelyn Roland will provide the Committee with a presentation on understanding the best approach to a fitness-for-duty evaluation and how this may help reduce the risks posed to entities in terms of exposure, loss of good employees, and costs associated with unnecessary time-off and return to work. Topics included:

- Evaluating the referral
- Collecting data for the evaluation
- Timing the evaluation
- Less intrusive and employee friendly options
- Reports – what to request and what to expect
- Understanding the totality of risks presented
- Finding a quality professional given the referral question

H. INFORMATION ITEMS

H1. NCCSIF Meeting Calendar 2013

H2. NCCSIF Resource Contact Guide

These items were provided as information only.

I. ADJOURNMENT

The meeting was adjourned at 1:00 p.m.



**Police Risk Management Committee Meeting
December 4, 2013**

Agenda Item D.1.

RISK MANGEMENT COMMITTEE MEETING SUMMARY

INFORMATION ITEM

ISSUE: Ms. Liz Ehrenstrom, NCCSIF Board President will provide the Committee with items discussed at the latest Risk Management Committee Meeting on items pertaining to the Police Risk Management Committee.

FISCAL IMPACT: None.

RECOMMENDATION: None.

BACKGROUND: None.

ATTACHMENT(S): Draft Risk Management Committee Meeting Minutes



**MINUTES OF THE
NCCSIF RISK MANAGEMENT COMMITTEE MEETING
LINCOLN CITY HALL, LINCOLN, CA
OCTOBER 10, 2013**

MEMBERS PRESENT

Juanita Barnett, City of Anderson
Steve Johnson, City of Dixon
Brad Koehn, City of Elk Grove
Bruce Cline, City of Folsom
Karin Helvey, City of Gridley
John Lee, City of Lincoln
Matt Michaelis, City of Marysville
Catrina Olson, City of Nevada City
Liz Ehrenstrom, City of Oroville
Dave Warren, City of Placerville
Sandy Ryan, City of Red Bluff
Russell Hildebrand, City of Rocklin
Tim Sailsbery, City of Willows
Steve Kroeger, City of Yuba City
Gina Will, Town of Paradise

MEMBERS ABSENT

City of Auburn
City of Colusa
City of Corning
City of Galt
City of Ione
City of Jackson
City of Rio Vista

GUESTS & CONSULTANTS

Michael Simmons, Alliant Insurance Services, Inc.
Johnny Yang, Alliant Insurance Services, Inc.
Henri Castro, Bickmore

A. CALL TO ORDER

The meeting was called to order at 10:49 a.m.



B. PUBLIC COMMENTS

Ms. Liz Ehrenstrom introduced Mr. Brad Koehn as the NCCSIF representative for the City of Elk Grove who just joined NCCSIF's Workers' Compensation program effective September 1, 2013.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Bruce Cline **SECOND:** Dave Warren **MOTION CARRIED**

D. CONSENT CALENDAR

1. Minutes of the Risk Management Committee Meeting – June 13, 2013.

A motion was made to approve the consent calendar.

MOTION: Bruce Cline **SECOND:** Dave Warren **MOTION CARRIED**

E. RISK MANAGEMENT BUSINESS

E1. Risk Control Service as of October 10, 2013

Ms. Henri Castro explained Assessments have been completed and that two days have been allocated to each member to address those Assessments. She is currently in the process of implementing an action plan for each member. Ms. Castro also advised that she has met with the City of Elk Grove and will conduct an Assessment shortly.

Ms. Castro then noted that the next Police Risk Management Committee meeting is scheduled for November and it will be focused on Officer Involved Shootings.

There was discussion on how the Risk Control Services should be reported to the Committee. Mr. Simmons suggested that projects stay on the report for longer than a 12 month time frame. The Committee suggested that a report be provided for a 12 month time frame and projects are captured on a separate document.

Ms. Castro then asked if the committee has any topics to receive Safety Communication on which lead to a brief discussion on the possibility of web based training. She proceeded to advise that at the recent Regional Workshop for CalOSHA training there were 32 participants. She then advised that a workshop is being planned for Certificate Pool Operators.



E2. Police Risk Management Committee Meeting Summary

Ms. Ehrenstrom explained that the next Police Risk Management Committee will be focused on Officer Involved Shootings as Ms. Castro touched on earlier. She advised that at the August PRMC meeting there was a mixed crowd of departments for the Fitness for Duty Evaluation Training.

F. INFORMATION ITEMS

F1. Parma Conference

F2. NCCSIF Travel Reimbursement Form

Ms. Castro advised that member have inquired about who is required to take the CalOSHA training and explained that only those who handle waste water, public works, utilities and janitorial staff are required to take the training. She noted that all employees who deal with chemicals are required.

Ms. Castro also provided a presentation of Bickmore's website and the resources available.

Mr. Bruce Cline explained that an IRIC Training Flyer is available at today's meeting and advised that this is a very beneficial training provided by Marylin Kelley and members should review it.

G. ADJOURNMENT

The meeting was adjourned at 11:31 a.m.



POLICE LIABILITY CLAIMS ANALYSIS

INFORMATION ITEM

ISSUE: Since July 1, 2002 – June 30, 2012 NCCSIF has sustained 351 claims resulting in \$5.3 million in losses. During July 1, 2012 – June 30, 2013 NCCSIF has incurred 60 liability, 5 of which were officer involved shootings.

LIABILITY (JULY 1, 2012 – JUNE 30, 2013)

SEVERITY

Custom Cause	Total	Incurred
Civil Rights/Excessive Force/False Arrest	15	\$120,521
Wrongful Death	5	\$100,203
Police - Auto Liability	13	\$34,848
Property Damage Liability	14	\$18,248
Claimant Property Damage	3	\$8,529
Police Damage to Property	4	\$7,030
Auto - Clmt Veh. Wrong Side Of Road	1	\$4,000
Adverse/city property damage	1	\$3,000
Police - Vehicle Pursuit	1	\$1,401
Dangerous Condition - Other	2	\$882
Law Enforcement - Other	1	\$751
Grand Total	60	\$299,413

FREQUENCY

Custom Cause	Total	Incurred
Civil Rights/Excessive Force/False Arrest	15	\$120,521
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Wrongful Death	5	\$100,203
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Law Enforcement - Other	1	\$751
Grand Total	60	\$299,413



**Police Risk Management Committee Meeting
December 4, 2013**

FISCAL IMPACT: NA

RECOMMENDATION: To be determined.

BACKGROUND: This analysis is brought to each Police Risk Management Committee to help analyze which areas the Committee needs to focus on to help mitigate losses for the police department exposure of NCCSIF.

ATTACHMENT(S): Officer Involved Shooting Loss Analysis (Handouts)



ROUND TABLE DISCUSSION

INFORMATION ITEM

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

FISCAL IMPACT: None.

RECOMMENDATION: None.

BACKGROUND: Staff has been directed to organize and continue the NCCSIF Police Risk Management Committee. These meetings will be agendized and held on a quarterly basis. Staff was also asked to include a Round Table Discussion Item in the Agendas.

ATTACHMENT(S): None.



OFFICER INVOLVED SHOOTINGS – LESSONS WE HAVE LEARNED

INFORMATION ITEM

ISSUE: Mr. Bruce Kilday from Angelo, Kilday and Kilduff will provide the Committee with a presentation on Officer Involved Shootings which will discuss the lessons learned through litigation to help manage the liability risks.

Topics to be discussed are:

- Qualified Immunity for Individual Officers
- Popular Theory: Provoking a Confrontation
- Recently highly publicized shootings
- Emergency and Exigent Circumstances Exception

Presenters

Bruce Kilday, Angelo, Kilday and Kilduff, LLP

Carrie Frederickson, Associate at Angelo, Kilday, and Kilduff, LLP

Shawn Millar, York Senior Adjuster, Specialized Loss Adjusting Division

FISCAL IMPACT: None.

RECOMMENDATION: None.

BACKGROUND: None.

ATTACHMENT(S): None.

NCCSIF Organizational Chart

BOARD OF DIRECTORS			
Jeff	Kiser		City of Anderson
Shari	Conley	VP	City of Auburn
Shelly	Kittle		City of Colusa
John	Brewer		City of Corning
Steve	Johnson		City of Dixon
Brad	Koehn		City of Elk Grove
Bruce	Cline		City of Folsom
Paula	Islas		City of Galt
Karin	Helvey	EC	City of Gridley
Ed	Pattison		City of Lone
Michael	Daly		City of Jackson
John	Lee	EC	City of Lincoln
Matt	Michaelis		City of Marysville
Catrina	Olson	EC	City of Nevada City
Harold	Duffey		City of Oroville
Gina	Will	S	Town of Paradise
Dave	Warren		City of Placerville
Sandy	Ryan		City of Red Bluff
Joe	Tanner		City of Rio Vista
Russell	Hildebrand	EC	City of Rocklin
Tim	Sailsbery	T	City of Willows
Steve	Kroeger		City of Yuba City

ALTERNATES		
TBD		City of Anderson
Joanna	Belanger	City of Auburn
TBD		City of Colusa
Tom	Watson	City of Corning
Kim	Stalie	City of Dixon
Jonathan	Hobbs	City of Elk Grove
Kristine	Wilfong	City of Folsom
Jason	Behrmann	City of Galt
Elisa	Arteaga	City of Gridley
Jane	Wright	City of Lone
TBD		City of Jackson
Sheila	Vanzandt	City of Lincoln
Walter	Munchheimer	City of Marysville
TBD		City of Nevada City
Liz	Ehrenstrom	P City of Oroville
Crystal	Peters	Town of Paradise
John	Driscoll	City of Placerville
Cheryl	Smith	City of Red Bluff
Marni	Rittburg	City of Rio Vista
Michael	Green	City of Rocklin
Steve	Holsinger	City of Willows
Robin	Bertagna	City of Yuba City

EXECUTIVE COMMITTEE			
Liz	Ehrenstrom	P	City of Oroville
Shari	Conley	VP	City of Auburn
Gina	Will	S	Town of Paradise
Tim	Sailsbery	T	City of Willows
Karin	Helvey	EC	City of Gridley
John	Lee	EC	City of Lincoln
Catrina	Olson	EC	City of Nevada City
Russell	Hildebrand	EC	City of Rocklin

RISK MANAGEMENT COMMITTEE		
Juanita	Barnett	City of Anderson
Robert	Richardson	City of Auburn
Shelly	Kittle	City of Colusa
Tom	Watson	City of Corning
Kim	Stalie	City of Dixon
Brad	Koehn	City of Elk Grove
Bruce	Cline	City of Folsom
Paula	Islas	City of Galt
Karin	Helvey	City of Gridley
Ed	Pattison	City of Lone
Carla	Soracco	City of Jackson
John	Lee	City of Lincoln
Matt	Michaelis	City of Marysville
Catrina	Olson	City of Nevada City
Liz	Ehrenstrom	City of Oroville
Crystal	Peters	Town of Paradise
Dave	Warren	City of Placerville
Sandy	Ryan	City of Red Bluff
Marni	Rittburg	City of Rio Vista
Russell	Hildebrand	City of Rocklin
Wayne	Peabody	City of Willows
Natalie	Walter	City of Yuba City

PROGRAM ADMINISTRATORS		
Susan	Adams	Alliant Insurance Services
Michael	Simmons	Alliant Insurance Services
Joan	Crossley	Alliant Insurance Services
Johnny	Yang	Alliant Insurance Services
Laurence	Voiculescu	Alliant Insurance Services

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

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

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

2014 MEETING CALENDAR

BOARD OF DIRECTORS 12:00 p.m.	EXECUTIVE COMMITTEE 10:30 a.m.	CLAIMS COMMITTEE 12:30 p.m.
April 24	March 13	March 13
June 12	May 29	May 29
October 9	September 18	September 18
December 11	November 13	November 13*

RISK MANAGEMENT COMMITTEE 9:30 a.m.	POLICE RISK MANAGEMENT COMMITTEE 10:30 a.m.	FINANCE COMMITTEE 10:30 a.m.
January 9	February	As Needed
April 24	May	
June 12	September	
October 9	December	
December 11		

ALL MEETINGS ARE SCHEDULED ON THURSDAYS

Risk Management Committee meetings are scheduled for 9:30 a.m.

Board of Director Meetings will start at 12:00 p.m.

**This meeting will follow the EC meeting, as the Claims Committee members will be selected at that meeting.*

CJPRMA 2014 MEETING DATES –

EXECUTIVE COMMITTEE	BOARD OF DIRECTORS
January 16	March 20
April 17	May 13,14 & 15
July 17	October 23
September 19	December 18
November 20	

2013 NCCSIF RESOURCE CONTACT GUIDE

PROGRAM ADMINISTRATION Alliant Insurance Services, Inc. www.alliantinsurance.com Main: (916) 643-2700 Fax: (916) 643-2750		
SUBJECT	MAIN CONTACT	
COVERAGE / RISK MANAGEMENT ISSUES – <ul style="list-style-type: none"> ➤ Certificates of coverage, additions/deletions of coverages, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs ➤ Coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for actuarial services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development ➤ Insurance Requirements in Contracts (IRIC), hold harmless agreements, indemnification clauses, safety program planning, RFPs for JPA services & audits, third party contract review 	Michael Simmons Marylin Kelley Johnny Yang Joan Crossley	
JPA MANAGEMENT ISSUES – program budget/funding, financial analysis, coordination w/financial auditor/JPA accountant	Michael Simmons Marylin Kelley Johnny Yang Joan Crossley	
JPA ADMINISTRATIVE ISSUES – meeting agendas; minutes; development/maintenance of governing documents, development/interpretation of policies & procedures, JPA state compliance, Form 700, changes in Board members.	Johnny Yang Michael Simmons Marylin Kelley Joan Crossley	
COVERAGE ISSUES - coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for actuarial services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development	Michael Simmons Marylin Kelley Johnny Yang Joan Crossley	
Mike Simmons Johnny Yang Joan Crossley Marylin Kelley	(415) 403-1425 / (925) 708-3374 (cell) (916) 643-2712 (916) 643-2708 (415) 403-1448	msimmons@alliantinsurance.com jyang@alliantinsurance.com jcrossley@alliantinsurance.com mkelley@alliantinsurance.com

2013 NCCSIF RESOURCE CONTACT GUIDE

<p style="text-align: center;"><u>ACCOUNTING SERVICES</u> James Marta & Company CPAs 701 Howe Avenue, Suite E3 Sacramento, California 95825 Main: (916) 993-9494 · Fax: (916) 993-9489 www.jpmcpa.com Jim Marta - jmarta@jpmcpa.com</p>	<p style="text-align: center;"><u>EMPLOYEE ASSISTANCE PROGRAM</u> ACI Specialty Benefits Corporation 5414 Oberlin Drive, Suite 240 San Diego, California 92121 Main: (858) 452-1254 · Fax: (858) 452-7819 www.acieap.com Tori Barr - tbarr@acieap.com</p>
<p><u>CLAIMS ADMINISTRATION / LOSS CONTROL</u> York Risk Services Group, Inc. www.yorkrsg.com P.O. Box 619058 Roseville, CA 95661-9058 (800) 922-5020 · Fax (800) 921-7683</p>	
LIABILITY CONTACTS	WORKERS' COMPENSATION
<p>Jennifer Nogosek Unit Manager (916) 960-0997 jennifer.nogosek@yorkrsg.com Cameron Dewey Senior Adjuster - Redding (530) 243-3249 cameron.dewey@yorkrsg.com Shawn Millar Senior Adjuster - Chico (530) 345-5998 shawn.millar@yorkrsg.com Olivia Doney Adjuster - Chico (530) 345-5883 olivia.doney@yorkrsg.com Dan Lamb Senior Adjuster - Foothills (209) 795-0742 dan.lamb@yorkrsg.com</p> <p style="text-align: center;"><u>RESOURCES</u></p> <p>Tom Baber Vice President Liability (916) 746-8834 tom.baber@yorkrsg.com Marcus Beverly Client Relations Director (916) 746-8828 marcus.beverly@yorkrsg.com</p>	<p>Bernard Sarmiento Senior Adjuster - Roseville (916) 960-0902 bernard.sarmiento@yorkrsg.com D'Ana Seivert Adjuster - Roseville (916) 960-0987 d'ana.seivert@yorkrsg.com Erica Nichols Adjuster - Roseville (916) 960-1026 erica.nichols@yorkrsg.com Erik Baldwin Adjuster - Roseville (916) 746-8856 erik.baldwin@yorkrsg.com John Tucker Senior Adjuster - Stockton (209) 320-0804 john.tucker@yorkrsg.com</p> <p style="text-align: center;"><u>RESOURCES</u></p> <p>Craig Wheaton, J.D. Assistant Vice President Liability - Roseville (916) 960-0988 craig.wheaton@yorkrsg.com Mike Berndt Assistant Vice President (916) 746-8828 mike.berndt@yorkrsg.com</p>
<p>Lela Casey Senior Claims Examiner lela.casey@yorkrsg.com</p> <p>Federica Simpson Future Medical Examiner (916) 960-1021 federica.simpson@yorkrsg.com MO's and FM's for Kelly's cities Michelle Bridges Senior Claims Examiner michelle.bridges@yorkrsg.com</p> <p>Debra Yokota Regional Vice President Workers' Compensation (916) 960-0965 debra.yokota@yorkrsg.com Marcus Beverly Client Relations Director (916) 746-8828 marcus.beverly@yorkrsg.com</p>	<p>Christine Stillwell Future Medical Examiner (916) 960-0950 christine.stillwell@yorkrsg.com MO's and FM's for Carol and Teresa's cities Ben Burg Unit Manager (916) 960-0946 ben.burg@yorkrsg.com</p> <p style="text-align: center;"><u>RESOURCES</u></p> <p>Kelli Vitale Carson Assistant Vice President Workers' Compensation (916) 960-0998 kelli.vitalecarson@yorkrsg.com</p>