



President
Mr. Dave Warren
City of Placerville

Vice President
Ms. Liz Ehrenstrom
City of Oroville

Treasurer
Mr. Tim Sailsbery
City of Willows

Secretary
Ms. Astrida Trupovnieks
City of Lincoln

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND BOARD OF DIRECTORS MEETING AGENDA

Date: Thursday, June 14, 2018
Time: 12:00 noon
 Lunch available at 11:30 a.m.
Location: Rocklin Event Center - Garden Room
 2650 Sunset Boulevard
 Rocklin, CA 95677

A - Action
I - Information
 1 - Attached
 2 - Hand Out
 3 - Separate Cover
 4 - Verbal

MISSION STATEMENT

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

A. CALL TO ORDER

B. INTRODUCTIONS

C. APPROVAL OF AGENDA AS POSTED

A 1

D. PUBLIC COMMENTS

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

pg. 5 **E. 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. 6 1. Board of Directors Meeting Minutes - April 26, 2018
- pg. 17 2. Check Register from March 1, 2018 to April 30, 2018
- 3. Investment Reports
- pg. 19 a. Chandler Asset Management Short/Long Term - March 2018 to April 2018
- pg. 35 b. Local Agency Investment Fund (LAIF) Report as of March 31, 2018
- pg. 36 c. Treasurer's Report as of March 31, 2018
- pg. 37 4. Risky Business Pros Claims Auditing Services Agreement for Liability Program
- pg. 43 5. 2017-19 ACIP Policy Crime Coverage Premium for FY 18/19
- pg. 44 6. 2019-20 Lexipol Police Manual Updates and Daily Training Bulletins Memorandum of Understanding



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- pg. 47 7. 2018-19 Lexipol Fire Subscription Services Memorandum of Understanding
- pg. 50 8. 2018-20 ACI Employee Assistance Program Group Discount Contract
- pg. 55 9. Executive Committee Rotation Schedule 2019-2025

F. ADMINISTRATION REPORTS

I

- 1. **President’s Report** **4**
Dave Warren will address the Board on items pertaining to NCCSIF.
- 2. **CJPRMA Update** **4**
Astrida Trupovnieks will update the Committee on CJPRMA matters pertinent to NCCSIF. Minutes of the last meeting can be found at <http://www.cjprma.org>
- 3. **Program Administrator’s Report** **4**
Alliant will address the Board on items pertaining to NCCSIF.
- pg. 56 4. **Summary of the May 17, 2018 Executive Committee Meeting** **1**
The Board will receive an update of the actions taken at the May 17, 2018 Executive Committee meeting.

G. FINANCIAL REPORTS

- pg. 57 1. **Quarterly Financial Report for Period Ending March 31, 2018** **A 1**
James Marta & Company will present the quarterly financial report ending March 31, 2018 for the Board to Accept and File.
- pg. 94 2. **Budget to Actual as of March 31, 2018** **I 1**
The Board will receive an update on the Budget to Actual as of March 31, 2018.

H. JPA BUSINESS

- pg. 95 1. **Conflict of Interest Code** **A 1**
Review and approve the Conflict of Interest Code as done every even year.
- pg. 100 2. **FY 18/19 NCCSIF Administration Budget** **A 1**
The Board will review and approve the Administration Budget.
- 3. **FY 18/19 NCCSIF Memorandum of Coverage (MOC)** **A 1**
 - pg. 103 a. **Liability MOC**
Review and approve the Liability MOC.
 - pg. 115 b. **Workers’ Compensation MOC**
Review and approve the Workers’ Compensation MOC.



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- 4. **FY 18/19 Property Program Renewal**
 - pg. 131 a. **Property Renewal Proposal** A 1
The Board will be asked to review and approve the renewal of the Property coverage with Alliant Property Insurance Program (APIP).
 - pg. 186 b. **APIP Claims Reporting Acknowledgements** I 1
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.
 - pg. 188 c. **Cyber Liability Coverage Enhancement Options** I 1
The Board will review and may approve a Coverage Enhancement for Cyber Liability, following presentation explaining the options.
 - pg. 195 d. **Active Shooter Coverage Option** A 1
The Board may approve a coverage option through APIP for Active Shooter.
- pg. 198 5. **Property Appraisal Services Request for Proposals** A 2
Members will review property appraisal options and may approve the firm and the cost to conduct the appraisal services.
- pg. 199 6. **FY 18/19 Identity Fraud Expense Reimbursement Coverage Renewal** A 1
The Board will review and approve the renewal of ID Fraud Coverage for NCCSIF member employees.
- 7. **FY 18/19 Deposit Calculations** A
 - pg. 211 a. **Liability** 1
Review and approve the Deposit Calculations for Liability.
 - pg. 214 b. **Workers' Compensation** 1
Review and approve the Deposit Calculations for Workers' Compensation.
- pg. 218 8. **RM-16 Special Event Risk Management** A 1
The Board will review and may approve or provide direction on the proposed Special Event policy.
- pg. 222 9. **Service Providers Contract Action Plan** I 1
Review the status of current contracts and Executive Committee recommendation to stagger renewal dates.
- pg. 224 10. **Board Training Day - December 13, 2018** A 1
The Board will discuss topics for a Training Day and plans for the JPA's 40th Anniversary.
 - a) Training Day
 - b) 40th Anniversary Recognition



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pg. 226 11. **York Risk Services Quarterly Report** **I 1**
Dori Zumwalt from York Risk Services will provide an update on overall claims management and benchmarks.

pg. 230 **I. ROUND TABLE DISCUSSION** **I 4**
The floor will be open to Board members for any topics or ideas that members would like to address.

J. INFORMATION ITEMS **I 1**

- pg. 232 1. CAJPA Conference - September 12-15, 2018 in South Lake Tahoe, CA
- pg. 234 2. Glossary of Terms
- pg. 243 3. NCCSIF Organizational Chart
- pg. 244 4. NCCSIF 2018 Meeting Calendar
- pg. 245 5. NCCSIF Vendor Services Matrix
- pg. 254 6. NCCSIF Resource Contact Guide
- pg. 256 7. NCCSIF Travel Reimbursement Form

K. ADJOURNMENT

UPCOMING MEETINGS

- Police Risk Management Committee Meeting - August 2, 2018
- Claims Committee Meeting - September 27, 2018
- Executive Committee Meeting - September 27, 2018
- Risk Management Committee Meeting - October 25, 2018
- Board of Directors Meeting - October 25, 2018

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 26, 2018
2. Check Register from March 1, 2018 to April 30, 2018
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term - March 2018 to April 2018
 - b. Local Agency Investment Fund (LAIF) Report as of March 31, 2018
 - c. Treasurer's Report as of March 31, 2018
4. Risky Business Pros Claims Auditing Services Agreement for Liability Program
5. 2017-19 ACIP Policy Crime Coverage Premium for FY 18/19
6. 2019-20 Lexipol Police Manual Updates and Daily Training Bulletins Memorandum of Understanding
7. 2018-19 Lexipol Fire Subscription Services Memorandum of Understanding
8. 2018-20 ACI Employee Assistance Program Group Discount Contract
9. Executive Committee Rotation Schedule 2019-2025



**MINUTES OF THE
NCCSIF BOARD OF DIRECTORS MEETING
ROCKLIN EVENT CENTER, ROCKLIN, CA
APRIL 26, 2018**

BOARD OF DIRECTORS PRESENT

Liz Cottrell, City of Anderson
Toni Benson, City of Colusa
Kristina Miller, City of Corning
Rachel Ancheta, City of Dixon
Kara Reddig, City of Elk Grove (Alternate)
Kristine Haile, City of Folsom (Alternate)
Juan Solis, City of Gridley
Yvonne Kimball, City of Jackson

Astrida Trupovnieks, City of Lincoln
Liz Ehrenstrom, City of Oroville
Gina Will, Town of Paradise
Dave Warren, City of Placerville (**Chair**)
Sandy Ryan, City of Red Bluff
Yujun Du, City of Rio Vista
Kimberly Sarkovich, City of Rocklin (Alternate)
Tim Sailsbery, City of Willows

OTHER MEMBERS PRESENT

Jim Ramsey, City of Elk Grove
Elisa Arteaga, City of Gridley (Alternate)

Andy Schiltz, City of Rocklin

BOARD OF DIRECTORS ABSENT

City of Auburn (primary & alternate rep vacant)
Brad Koehn, City of Elk Grove
Jim Francis, City of Folsom
Cora Hall, City of Galt
Jon Hanken, City of Ione

Martha Brown, City of Marysville
Loree McCay, City of Nevada City
Steven Rudolph, City of Rocklin
Natalie Springer, City of Yuba City

CONSULTANTS & GUESTS

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

Mike Harrington, Bickmore
Dori Zumwalt, York Risk Services
Sidney DiDomenico, CSAC EIA
Naomi Whatley, GSRMA

Sidney DiDomenico with CSAC EIA and Naomi Whatley with Golden State Risk Management Authority presented an information about CSAC EIA/GSRMA Group Benefits Program.

A. CALL TO ORDER

Chair Dave Warren called the meeting to order at 12:30 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: Tim Sailsbery **Second:** Sandy Ryan **Motion Carried**
Ayes: Cottrell, Benson, Miller, Ancheta, Reddig, Haile, Solis, Kimball, Trupovnieks, Ehrenstrom,
Will, Warren, Ryan, Du, Sarkovich, Sailsbery
Nays: None

D. PUBLIC COMMENTS

There were no public comments.

E. CONSENT CALENDAR

1. Board Meeting Minutes - December 14, 2017
2. Check Register from December 1, 2017 to February 28, 2018
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term - December 2017 to February 2018
 - b. Local Agency Investment Fund (LAIF) Report as of December 31, 2017
 - c. Treasurer's Report as of December 31, 2017
4. FY 17/18 CSAC EIA Member Annual Report
5. Policy and Procedure A-9: Attachment A Defense Attorney List for Liability Revised as of March 22, 2018
6. 17-18 APIP Alliant-Commission Opt-Out Letter dated April 3, 2018

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

Motion: Liz Ehrenstrom **Second:** Sandy Ryan **Motion Carried**
Ayes: Cottrell, Benson, Miller, Ancheta, Reddig, Haile, Solis, Kimball, Trupovnieks, Ehrenstrom,
Will, Warren, Ryan, Du, Sarkovich, Sailsbery
Nays: None

F. ADMINISTRATION REPORTS

F.1. President's Report

Chair Warren reminded members about Lexipol's free webinar on De-Escalation on May 10, 2018.

F.2. Program Administrator's Report

Mr. Marcus Beverly reminded members that the registration for the 2018 CAJPA conference is now open. Members can use their Member Training Fund to pay for the cost to attend the CAJPA conference. The conference is great educational forum and network that provides greater understanding of pooling for joint powers authorities.



F.3. Summary of the March 22, 2018 Executive Committee Meeting

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

Information only, no action taken.

G. FINANCIAL REPORTS

G.1. Quarterly Financial Report for Period Ending December 31, 2017

Ms. Alana Theiss reviewed the quarterly financial report for period ending December 31, 2017. Ms. Theiss presented the highlights of the report to the Board.

A motion was made to receive and file the Quarterly Financial Report for the period ending December 31, 2017.

Motion: Tim Sailsbery **Second:** Liz Ehrenstrom **Motion Carried**
Ayes: Cottrell, Benson, Miller, Ancheta, Reddig, Haile, Solis, Kimball, Trupovnieks, Ehrenstrom, Will, Warren, Ryan, Du, Sarkovich, Sailsbery
Nays: None

G.2. Budget-to-Actual as of December 31, 2017

Ms. Theiss reviewed the Budget-to-Actual report and noted it is on target as a whole as of December 31. There were no questions from the Board.

Information only, no action taken.

H. JPA BUSINESS

H.1. FY 18/19 NCCSIF Administration Budget

Mr. Beverly provided an overview of the preliminary FY 18/19 Administration Budget. The budget increases for service providers are based on current contracts. It was noted that the Bickmore contract remained flat, but the budget line items was restructured to reflect the actual cost as outlined in the contract. The Lexipol Policy Manual and Daily Training Bulletin services for Police is estimated to increase by 8%. One significant increase is the State Funding/Fraud Assessment by 18% from the actual expense for FY 17/18. Last year's invoice was included in the agenda packet to show the breakdown of the charges and the different factors in the State Fund's assessment calculation. Overall, the budget increase is 2% over last year's budget without the State Fund increase.

Mr. Beverly noted that all of NCCSIF's key service provider contracts: Alliant for Program Administration and Brokerage Services; York contracts for both Liability and Workers'



Compensation Claims Administration; and Bickmore contract for Safety and Risk Control Services are all scheduled to expire on June 30, 2019. The Program Administrators will present a strategy to stagger the renewal dates of these contracts to the Executive Committee in the May meeting.

Information only, no action taken.

H.2. Actuarial Studies of the Self Insured Programs – Mike Harrington, Bickmore

H.2.a. Workers’ Compensation Program

Mr. Mike Harrington from Bickmore presented the 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, 2017, and the second component is a loss forecasting analysis to determine the rates for the 18/19 program year.

Mr. Harrington noted the pool does not cover 4850 SC (Salary Continuation) and 4850 TD (Temporary Disability) benefits for safety personnel. All actuarial estimates for WC exclude 4850 SC and 4850 TD, but the Actuarial study provides for analysis with and without the 4850 for reference. The recommended funding range is 75% to 85% CL (Confidence Level).

Total assets of the WC Program are approximately \$44,489,000 on June 30, 2018, compared to \$42,896,000 last year. The Outstanding Liabilities are projected to increase by 3% from \$29,205,000 to \$30,252,000. The prior estimate of the Projected Losses is projected to increase by 1% from \$8,205,000 to \$8,259,000. The rate decreased by 3% from \$3.87 to \$3.76. Overall, the liabilities are down, surplus is up and rates are down.

A motion was made to accept and file the Draft Actuarial Studies of the Self Insured Workers’ Compensation Program as presented and to finalize the report.

Motion: Astrida Trupovnieks **Second:** Liz Ehrenstrom **Motion Carried**
Ayes: Cottrell, Benson, Miller, Ancheta, Reddig, Haile, Solis, Kimball, Trupovnieks, Ehrenstrom, Will, Warren, Ryan, Du, Sarkovich, Sailsbery
Nays: None

H.2.b. Liability Program

Mr. Harrington presented the Actuarial Study of the Liability program. The recommended funding range is 75% to 85% CL (Confidence Level). Total assets of the Liability Program are approximately \$13,132,000 on June 30, 2018, compared to \$11,811,000 last year. The Outstanding Liabilities are projected to decrease by 10% from \$7,948,000 to \$7,165,000. The prior estimate of the Projected Losses is projected to increase by 1% from \$3,104,000 to \$3,147,000. The rate decreased by 3% from \$1.91 to \$1.86. Overall, the liabilities are down, surplus is up and rates are down.



A motion was made to accept and file the Draft Actuarial Studies of the Self Insured Liability Program as presented and to finalize the report.

Motion: Liz Ehrenstrom **Second:** Gina Will **Motion Carried**
Ayes: Cottrell, Benson, Miller, Ancheta, Reddig, Haile, Solis, Kimball, Trupovnieks, Ehrenstrom, Will, Warren, Ryan, Du, Sarkovich, Sailsbery
Nays: None

H.3. Workers' Compensation Program

H.3.a. Annual Banking Plan Adjustments - James Marta & Company

Ms. Alana Theiss reviewed the plan adjustment calculation for the Workers' Compensation Banking Layer and noted that there are refunds available to the 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 \$1,562,520 which represents 35% of the available net position, and the total assessments is \$188,760 which represents 20% of the amount for those members who fell below the required funding. The cities in deficit are: Cities of Oroville, Red Bluff, Yuba City and Town of Paradise.

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 Policy and Procedure A-1 Banking Plan Adjustments.

Motion: Liz Ehrenstrom **Second:** Kristina Miller **Motion Carried**
Ayes: Cottrell, Benson, Miller, Ancheta, Reddig, Haile, Solis, Kimball, Trupovnieks, Ehrenstrom, Will, Warren, Ryan, Du, Sarkovich, Sailsbery
Nays: None

H.3.b. Annual Shared Risk Plan Adjustments - Alliant Insurance Services

Mr. Beverly reviewed the plan adjustment calculation for the Workers' Compensation Shared Risk Layer and noted that the fund has \$1,562,000 in excess of the minimum required assets, defined as the lesser of total assets less outstanding liabilities at the 90% Confidence Level or Net Position of five times the SIR of \$400,000 (\$2,000,000). The Shared Layer refund should be limited to 50%, or \$781,000 per the policy and procedure.

After review and discussion, a motion was made to approve the 50% Shared Risk Layer refund from the Workers' Compensation program per the Policy and Procedure A-12, Shared Risk Layer Plan Fund Adjustments.



Motion: Tim Sailsbery **Second:** Kimberly Sarkovich **Motion Carried**
Ayes: Cottrell, Benson, Miller, Ancheta, Reddig, Haile, Solis, Kimball, Trupovnieks, Ehrenstrom, Will, Warren, Ryan, Du, Sarkovich, Sailsbery
Nays: None

H.3.c. FY 18/19 Deposit Premium Calculations

Mr. Beverly handed out revised deposit calculations which replaced page 186 included in the agenda packet, and noted the revised reports were e-mailed to the Board members prior to the meeting. The first estimates are slightly higher due to the need to cap the increase in one member's funding, City of Oroville. The prior worksheet compared the 18/19 funding to the net funding for this year, so the cap was not a factor in that draft. Mr. Beverly indicated that the Executive Committee recommended increasing funding levels from 75% CL to 80% CL for FY 18/19.

- Total funding at the 75% CL - is estimated at \$11,672,129 compared to \$11,568,170 for FY 17/18, an increase of 0.9%. Given the rate has decreased, the overall increase is due to increased payroll of 4.3%
- Total funding at the 80% CL - is estimated at \$12,084,775, an increase of 3.7% over current funding at the 75% CL. The cap was increased slightly from 40% to 43% to account for the 80% CL. The notable exception is the City of Willows, with a decrease of almost 47% due to outsourcing police.

It was noted that the Town of Paradise and the City of Placerville were inadvertently switched on the Deposit Premium CL Comparison exhibit on page 188.

After review and discussion, a motion was made to approve funding at 80% Confidence Level for FY 18/19 Workers' Compensation program.

Motion: Liz Ehrenstrom **Second:** Tim Sailsbery **Motion Carried**
Ayes: Cottrell, Benson, Miller, Ancheta, Reddig, Haile, Solis, Kimball, Trupovnieks, Ehrenstrom, Will, Warren, Ryan, Du, Sarkovich, Sailsbery
Nays: None

H.4. Liability Program

H.4.a. Annual Banking Plan Adjustments - James Marta & Company

Ms. Theiss reviewed the plan adjustment calculation 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 \$506,483 which represents 35% of the available net position, and the total assessments is \$79,760 which represents 20% of the amount for those members who fell



below the required funding. The cities in deficit are: Cities of Auburn, Colusa, Ione, Jackson, Rio Vista, and Willows.

After review and discussion, 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 Policy and Procedure A-1, Banking Plan Fund Adjustments.

Motion: Liz Ehrenstrom **Second:** Kristina Miller **Motion Carried**
Ayes: Cottrell, Benson, Miller, Ancheta, Reddig, Haile, Solis, Kimball, Trupovnieks, Ehrenstrom, Will, Warren, Ryan, Du, Sarkovich, Sailsbery
Nays: None

Mike Harrington left the meeting at 1:52 p.m.

H.4.b. Annual Shared Risk Plan Adjustments - Alliant Insurance Services

Mr. Beverly reviewed the plan adjustment calculation for the Liability Shared Risk Layer and noted this is the first time assets have been above the 90% CL in at least five years. The fund also reached its other target benchmark of Net Position at least five times the SIR of \$450,000 (\$2,250,000), with Net Position estimated at just over \$3 million. It was noted that FY 18/19 would have been the fifth year of five-year assessment of \$600,000 per year. Given that the Fund has just exceeded its funding goals after years of assessments, the Executive Committee does not recommend a refund or assessment if the members agree to fund at the 80% CL for FY 18/19. It was noted that this is first year that there will be no CJPRMA dividend to offset any assessment.

The Board proceeded to review item H.4.c. - FY 18/19 Deposit Premium Calculations in order to take action on this item.

Action taken under agenda item H.4.c.

H.4.c. FY 18/19 Deposit Premium Calculations

Mr. Beverly noted a revised deposit calculation exhibit was also included in the handouts earlier which replaced page 196 in the agenda packet. Mr. Beverly explained that the net funding for the Liability Program is less than the first draft since this exhibit does not include the scheduled Assessment that was included in the first draft. Mr. Beverly noted that the Executive Committee recommended increasing funding levels from 75% CL to 80% CL. It was noted that the revised net exhibit reflects that recommendation, which shows the difference in the change from the 75% to 80% CL compared to the scheduled assessment amount. Moving to 80% CL is less cost to the members than the planned assessment.

- Total funding at the 75% CL - is estimated at \$5,731,880 compared to \$5,605,674 for FY 17/18, an increase of 2.25%. Payroll for the liability program increased by 3.5%, accounting for all of the funding increase.



H.6. Fire Department Guidelines and Training Options

Mr. Beverly indicated that Program Administrators obtained quotes from Lexipol for Fire Training Services as a result of members' interested in subscribing for the service. The Executive Committee approved to move forward to a master contract with Lexipol to take advantage of the significant savings afforded to the members through group pricing if NCCSIF pays for the service and allocates the cost to the subscribing members. Cities of Corning and Oroville were also added since the last meeting. Program Administrators are finalizing the agreement with Lexipol. It was noted that there is no need to enter into master contract with TargetSolutions as NCCSIF members can avail of CSAC EIA discounted rate for the premium contents.

H.7. Property Program Member Appraisals

Mr. Beverly indicated that members in the Alliant Property Insurance Program (APIP) are scheduled to have their properties appraised in 2018, the last appraisal was completed in 2013. Buildings over \$5 million (M) in value and Waste Water Treatment Plants (WWTP) at or above 10 MGD (million gallons per day) are conducted by Alliant Appraisal Services (AAS) as part of APIP paid appraisals. AAS also provided a breakdown of the cost to appraise the remaining properties: \$1M to \$4.9M are appraised for \$250 per building; buildings below \$1M are appraised for \$150 per building; and WWTP 5 to 9 MGD is appraised at \$6,000; and less than 5MGD is appraised at \$4,800. Alliant has also prepared a Request for Proposal (RFP) for Appraisal Services to obtain additional quotes from other vendors. For comparison purposes and to ensure a comprehensive appraisal of member properties, the list properties identified by AAS will be used for the RFP. The appraisal cost is a separate charge and not part of the members APIP premium and is not part of the NCCSIF Administration budget as not all members participate in the APIP program.

A motion was made to issue a Request for Proposal for Property Appraisal Services for properties outside of APIP paid appraisals.

Motion: Liz Ehrenstrom

Second: Rachel Ancheta

Motion Carried

Ayes: Cottrell, Benson, Miller, Ancheta, Reddig, Haile, Solis, Kimball, Trupovnieks, Ehrenstrom, Will, Warren, Ryan, Du, Sarkovich, Sailsbery

Nays: None

H.8. Review of Strategic Goals

Mr. Beverly reviewed the goals the Board established from the Long-Range Planning meeting in December 2017. Some are progressing relatively quickly in achieving the goals such as funding at 80% Confidence Level for both the Liability and Workers' Compensation Programs for FY 18/19.

Information only, no action taken.

Mike Simmons left the meeting at 2:30 p.m.

H.9. York Risk Services Quarterly Report

Ms. Dori Zumwalt from York reviewed the quarterly report to the Board. The report shows the recent activities and progress to date in meeting claims management benchmarks. File reviews are regularly conducted either in person or over the phone. The goal is to close more claims through Compromise & Release settlement. Ms. Dori indicated that a lot of claims are reported late and reiterated to the members to report claims as quickly as possible within 24 hours. It was noted that members can file claims on-line and offered to train members' staff on how to use York's on-line system.

Ms. Dori reported that the City of Jackson was subject to a case law vs. Rice, apportionment causation in a degenerative disease case, ruled in favor of the City. The City of Lincoln sub-rosa case was in favor of the city.

Information only, no action taken.

Sandy Ryan left the meeting at 2:38 p.m.

I. ROUND TABLE DISCUSSION

Mr. Beverly stated that the Alliant Property Insurance Program (APIP) Coverage Overview Presentation is optional.

J. INFORMATION ITEMS

1. Glossary of Terms
2. NCCSIF Organizational Chart
3. NCCSIF 2018 Meeting Calendar
4. NCCSIF Vendor Services Matrix
5. NCCSIF Resource Contact Guide
6. NCCSIF Travel Reimbursement Form

These items were provided as information only.

Mr. Beverly presented the Board with a review of the APIP coverage highlights. APIP is a joint purchase program where limits are shared, but not risk and is a broad form policy that is tailored for public entities. It was established in 1993 and now the single largest property placement in the world. Coverages available in the program such as: Rental Interruption, Tax Revenue Interruption, Business Interruption, Course of Construction (COC), unscheduled vs. scheduled landscaping, Money & Securities, unscheduled vs. scheduled Fine Arts, Accidental Contamination, Infrastructure (Tunnels, Bridges, roads, sidewalks, traffic signals, street lights). APIP features Time Element coverages but a member would have to have direct physical damage to a covered location (i.e. City Hall was damaged due to a fire and you have to relocate to a new facility).



Kara Reddig left the meeting at 2:41 p.m.

Liz Cottrell left the meeting at 2:42 p.m.

Tim Sailsbery left the meeting at 2:47p.m.

Dori Zumwalt left the meeting at 2:50 p.m.

Juan Solis and Elisa Arteaga left the meeting at 2:55 p.m.

Toni Benson left the meeting at 2:57 p.m.

Jim Ramsey left the meeting at 3:04 p.m.

Mr. Beverly noted that APIP has bolt-on Pollution Liability and Cyber Privacy Notification and both are claims made coverage. Claims-made policy means claims must be submitted to the insurer during the policy period in order for coverage to apply.

K. ADJOURNMENT

The meeting was adjourned at 3:12 p.m.

Next Meeting Date: June 14, 2018 in Rocklin, CA

Respectfully Submitted,

Astrida Trupovnieks, Secretary

Approval Date

Company Name: NCCSIF
Report Name: Check Register
Created On: 5/8/2018

Check	Date	Vendor	Account Title	Acct	Amount	Memo
11318	3/7/2018	York	Claims Admin - Monthly	52300	47,278.75	Monthly Claims Administration Fee
11319	3/7/2018	Gibbons and Conley	Legal Services	52103	262.50	January 2018 General Matters
11320	3/7/2018	James Marta and Company LLP	Accounting Services	52403	8,215.00	Monthly Accounting Services
11321	3/7/2018	Alliant Insurance Services	Program Admin Fee	52401	25,292.08	Monthly Consulting Services
11322	3/7/2018	Bickmore Risk Services Inc.	On Site	52204	14,726.66	Safety and Risk Control Services
11323	3/7/2018	York Risk Services Group, Inc.	Claims Admin - Liabilit	51135	27,318.79	Feb 2018 Liab Service Fees
11324	3/7/2018	Chandler Asset Management, Inc.	Investment Income	44040	4,376.66	43132
11325	3/20/2018	York	Claims Admin - Monthly	52300	47,278.75	Monthly Claims Administration Fee
11326	3/20/2018	Gibbons and Conley	Legal Services	52103	157.50	February 2018 General Matters
11327	3/20/2018	City of Dixon	Seminars and PARMA	52207	4,065.47	12.17 CalPELRA - Stalie & Ancheta
11328	3/20/2018	City of Nevada City	Seminars and PARMA	52207	1,434.84	02.18 PARMA Conf
11329	3/20/2018	City of Oroville	Seminars and PARMA	52207	3,186.81	12.17 CALPELRA Conf
11330	3/20/2018	Loree McCay	Seminars and PARMA	52207	282.28	02.18 PARMA Conf
11331	4/5/2018	Raychelle Maranan	Executive Committee	52501	310.38	03.22.18 Catering Reimbursement
11332	4/5/2018	Bickmore Risk Services Inc.	Safety Grant Funds	54200	4,500.00	Risk Management for City of Folsom
			On Site	52204	14,726.67	Safety and Risk Control Services
11333	4/5/2018	City of Placerville	Member Travel	52502	41.75	03.22.18 EC Mtg
11334	4/5/2018	Gina Will	Member Travel	52502	87.20	03.22.18 EC Mtg
11335	4/5/2018	Liz Cottrell	Member Travel	52502	183.12	03.22.18 EC Mtg
11336	4/5/2018	Liz Ehrenstrom	Member Travel	52502	65.40	03.22.18 EC Mtg
11337	4/5/2018	Sandy Ryan	Member Travel	52502	148.24	03.22.18 EC Mtg
11338	4/5/2018	Chandler Asset Management, Inc.	Investment Income	44040	4,377.72	43160
11339	4/5/2018	York Risk Services Group, Inc.	Claims Admin - Liabilit	51135	42,396.71	Mar 2018 Liab Service Fees
11340	4/5/2018	Alliant Insurance Services	Program Admin Fee	52401	25,292.08	Monthly Consulting Services

Company Name: NCCSIF
Report Name: Check Register
Created On: 5/8/2018

Check	Date	Vendor	Account Title	Acct	Amount	Memo
11341	4/5/2018	City of Gridley	Safety Contingency	52209	1,252.00	Request 03.28.18
11342	4/5/2018	City of Folsom	Seminars and PARMA	52207	1,049.74	Request 03.20.18
11343	4/20/2018	York	Claims Admin - Monthly	52300	47,278.75	Monthly Claims Administration Fee
11344	4/20/2018	Gibbons and Conley	Legal Services	52103	520.18	March 2018 General Matters
11345	4/20/2018	City of Corning	Seminars and PARMA	52207	1,091.41	2.26.18 Miller LCW Conf
11346	4/20/2018	Kristine Haile	Risk Mgmt Comm Services	52201	774.72	12.14.17 LRP-BOD Meeting
11347	4/20/2018	Kristina Miller	Member Travel Seminars and PARMA	52502 52207	46.06 170.91	12.14.18 EC Mtg 2.26.18 LCW Conf

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

March 1, 2018 through March 31, 2018

Chandler Team

For questions about your account,
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Custodian

Bank of New York Mellon
Lauren Dehner
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PORTFOLIO CHARACTERISTICS

Average Duration	2.35
Average Coupon	1.73 %
Average Purchase YTM	1.77 %
Average Market YTM	2.50 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.56 yrs
Average Life	2.43 yrs

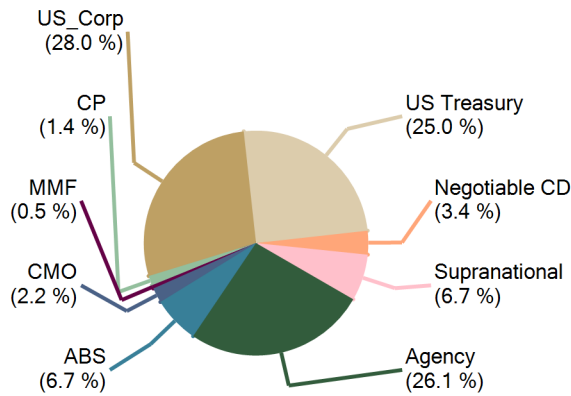
ACCOUNT SUMMARY

	Beg. Values as of 2/28/18	End Values as of 3/31/18
Market Value	25,308,193	25,371,832
Accrued Interest	98,119	92,379
Total Market Value	25,406,312	25,464,211
Income Earned	36,539	37,965
Cont/WD		0
Par	25,809,293	25,854,203
Book Value	25,780,030	25,823,735
Cost Value	25,758,802	25,801,760

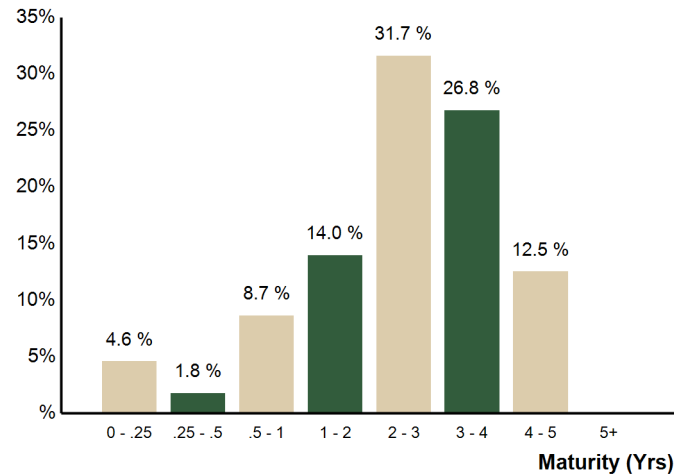
TOP ISSUERS

Issuer	% Portfolio
Government of United States	25.0 %
Federal National Mortgage Assoc	15.3 %
Federal Home Loan Mortgage Corp	7.9 %
Federal Home Loan Bank	5.2 %
Inter-American Dev Bank	3.8 %
Toyota ABS	3.0 %
Intl Bank Recon and Development	2.1 %
US Bancorp	2.0 %
Total	64.2 %

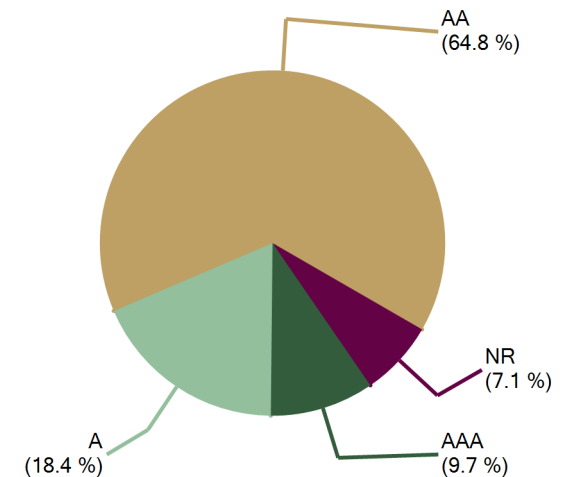
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 3/31/2018	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			12/31/1997	Since 12/31/1997
					3 Yrs	5 Yrs	10 Yrs		
Northern CA Cities Self Ins. Fund Short Term	0.23 %	-0.42 %	-0.42 %	0.17 %	0.72 %	0.89 %	2.05 %	3.84 %	114.51 %
ICE BAML 1-5 Yr US Treasury/Agency Index	0.32 %	-0.37 %	-0.37 %	-0.08 %	0.48 %	0.66 %	1.66 %	3.52 %	101.35 %
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	0.28 %	-0.43 %	-0.43 %	0.00 %	0.59 %	0.77 %	1.81 %	3.63 %	105.68 %



Northern California Cities Self-Insurance Fund - Short Term

March 31, 2018

COMPLIANCE WITH INVESTMENT POLICY

The portfolio complies with state law and with the Client's 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% per issuer (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies



Reconciliation Summary

As of 3/31/2018

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$25,780,030.18
Acquisition	
+ Security Purchases	\$401,879.83
+ Money Market Fund Purchases	\$408,553.50
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$810,433.33
Dispositions	
- Security Sales	\$0.00
- Money Market Fund Sales	\$402,177.03
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$228,842.01
- Calls	\$0.00
- Principal Paydowns	\$136,466.27
Total Dispositions	\$767,485.31
Amortization/Accretion	
+/- Net Accretion	\$756.83
	\$756.83
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$0.00
	\$0.00
Ending Book Value	\$25,823,735.03

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$120,466.85
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$0.00
Accrued Interest Received	\$0.00
Interest Received	\$42,030.25
Dividend Received	\$56.98
Principal on Maturities	\$228,842.01
Interest on Maturities	\$1,157.99
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$136,466.27
Total Acquisitions	\$408,553.50
Disposition	
Withdrawals	\$0.00
Security Purchase	\$401,879.83
Accrued Interest Paid	\$297.20
Total Dispositions	\$402,177.03
Ending Book Value	\$126,843.32

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

March 1, 2018 through March 31, 2018

Chandler Team

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Custodian

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PORTFOLIO CHARACTERISTICS

Average Duration	3.36
Average Coupon	2.04 %
Average Purchase YTM	2.05 %
Average Market YTM	2.64 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.70 yrs
Average Life	3.59 yrs

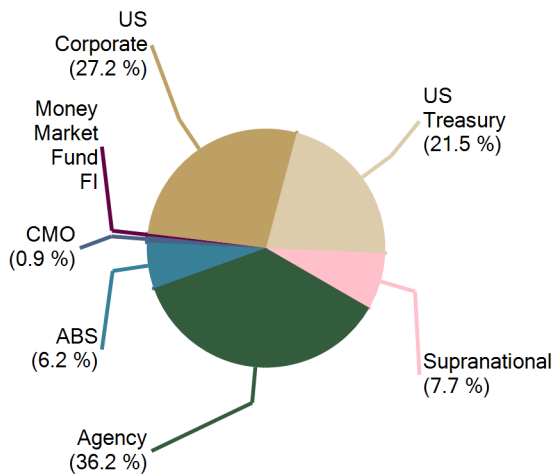
ACCOUNT SUMMARY

	Beg. Values as of 2/28/18	End Values as of 3/31/18
Market Value	26,089,430	26,206,016
Accrued Interest	127,952	112,009
Total Market Value	26,217,382	26,318,025
Income Earned	43,393	45,248
Cont/WD		0
Par	26,660,451	26,730,389
Book Value	26,622,983	26,684,174
Cost Value	26,644,924	26,704,605

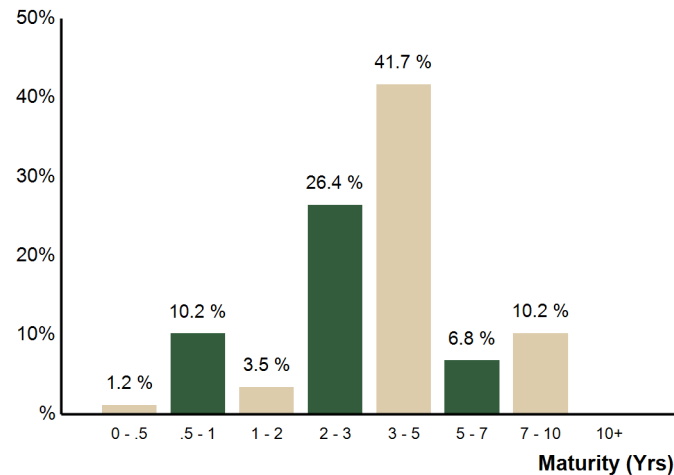
TOP ISSUERS

Issuer	% Portfolio
Government of United States	21.5 %
Federal National Mortgage Assoc	13.7 %
Federal Home Loan Bank	13.6 %
Federal Home Loan Mortgage Corp	6.4 %
Inter-American Dev Bank	4.8 %
Tennessee Valley Authority	3.4 %
John Deere ABS	2.4 %
Intl Bank Recon and Development	2.1 %
Total	67.9 %

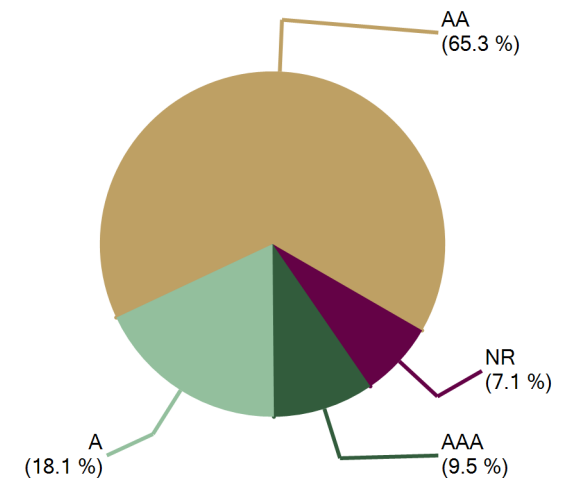
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 3/31/2018	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 5/31/2006	
					3 Yrs	5 Yrs	10 Yrs		
Northern Cal. Cities Self Ins. Fund Long Term	0.38 %	-0.72 %	-0.72 %	0.20 %	0.89 %	1.11 %	2.73 %	3.68 %	53.36 %
ICE BAML 1-10 Yr US Treasury/Agency Index	0.51 %	-0.69 %	-0.69 %	-0.13 %	0.48 %	0.76 %	2.25 %	3.29 %	46.73 %
ICE BAML 1-10 Yr US Corporate/Govt Rated AAA-A Idx	0.40 %	-0.85 %	-0.85 %	0.11 %	0.73 %	1.04 %	2.55 %	3.44 %	49.17 %



Northern California Cities Self-Insurance Fund - Long Term

March 31, 2018

COMPLIANCE WITH INVESTMENT POLICY

The portfolio complies with state law and with the Client's 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 3/31/2018

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$26,622,983.08
Acquisition	
+ Security Purchases	\$591,504.25
+ Money Market Fund Purchases	\$191,511.78
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$783,016.03
Dispositions	
- Security Sales	\$0.00
- Money Market Fund Sales	\$593,538.25
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$128,035.14
Total Dispositions	\$721,573.39
Amortization/Accretion	
+/- Net Accretion	(\$251.80)
	(\$251.80)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$0.00
	\$0.00
Ending Book Value	\$26,684,173.92

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$484,709.18
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$0.00
Accrued Interest Received	\$0.00
Interest Received	\$63,176.40
Dividend Received	\$300.24
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$128,035.14
Total Acquisitions	\$191,511.78
Disposition	
Withdrawals	\$0.00
Security Purchase	\$591,504.25
Accrued Interest Paid	\$2,034.00
Total Dispositions	\$593,538.25
Ending Book Value	\$82,682.71

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

April 1, 2018 through April 30, 2018

Chandler Team

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PORTFOLIO CHARACTERISTICS

Average Duration	2.36
Average Coupon	1.75 %
Average Purchase YTM	1.81 %
Average Market YTM	2.65 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.60 yrs
Average Life	2.46 yrs

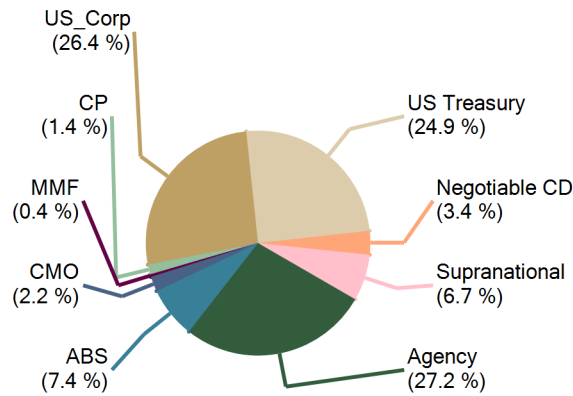
ACCOUNT SUMMARY

	Beg. Values as of 3/31/18	End Values as of 4/30/18
Market Value	25,371,832	25,304,983
Accrued Interest	92,379	108,007
Total Market Value	25,464,211	25,412,991
Income Earned	37,965	38,249
Cont/WD		0
Par	25,854,203	25,887,251
Book Value	25,823,735	25,844,066
Cost Value	25,801,760	25,820,572

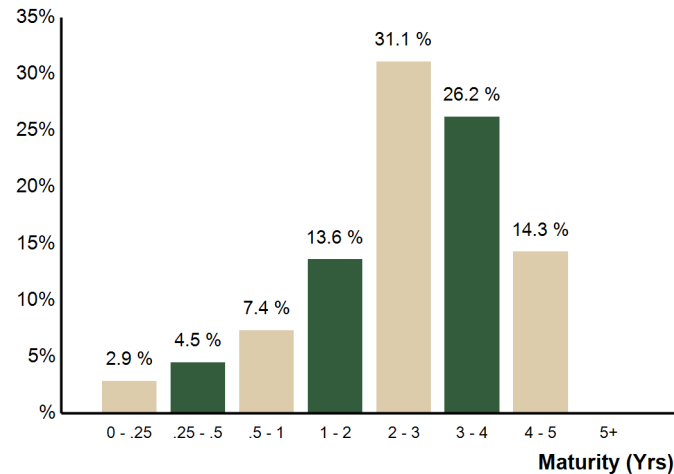
TOP ISSUERS

Issuer	% Portfolio
Government of United States	24.9 %
Federal National Mortgage Assoc	16.4 %
Federal Home Loan Mortgage Corp	7.9 %
Federal Home Loan Bank	5.2 %
Inter-American Dev Bank	3.8 %
Toyota ABS	2.7 %
Intl Bank Recon and Development	2.1 %
US Bancorp	2.0 %
Total	65.0 %

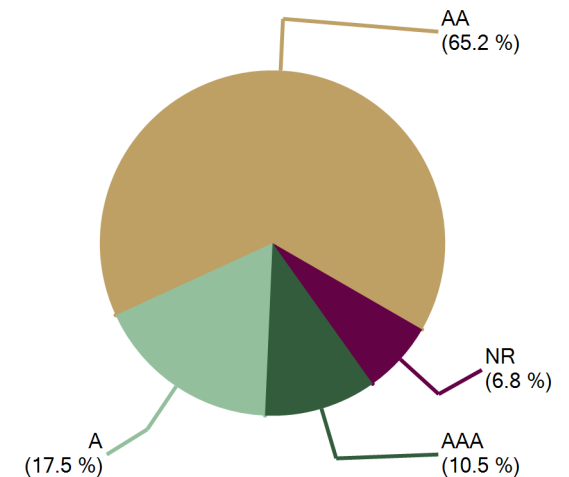
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 4/30/2018	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	-0.20 %	-0.15 %	-0.62 %	-0.36 %	0.64 %	0.81 %	2.12 %	3.81 %	114.08 %
ICE BAML 1-5 Yr US Treasury/Agency Index	-0.34 %	-0.15 %	-0.71 %	-0.72 %	0.36 %	0.54 %	1.73 %	3.48 %	100.67 %
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	-0.30 %	-0.18 %	-0.73 %	-0.62 %	0.47 %	0.66 %	1.86 %	3.60 %	105.07 %



Northern California Cities Self-Insurance Fund - Short Term

April 30, 2018

COMPLIANCE WITH INVESTMENT POLICY

The portfolio complies with state law and with the Client's 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% per issuer (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies



Reconciliation Summary

As of 4/30/2018

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$25,823,735.03
Acquisition	
+ Security Purchases	\$861,840.27
+ Money Market Fund Purchases	\$587,426.88
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$1,449,267.15
Dispositions	
- Security Sales	\$248,122.50
- Money Market Fund Sales	\$616,447.18
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$410,000.00
- Calls	\$0.00
- Principal Paydowns	\$152,932.06
Total Dispositions	\$1,427,501.74
Amortization/Accretion	
+/- Net Accretion	\$855.76
	\$855.76
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	(\$2,290.54)
	(\$2,290.54)
Ending Book Value	\$25,844,065.66

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$126,843.32
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$248,122.50
Accrued Interest Received	\$364.58
Interest Received	\$24,354.85
Dividend Received	\$139.97
Principal on Maturities	\$410,000.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$152,932.06
Total Acquisitions	\$835,913.96
Disposition	
Withdrawals	\$0.00
Security Purchase	\$861,840.27
Accrued Interest Paid	\$3,093.99
Total Dispositions	\$864,934.26
Ending Book Value	\$97,823.02

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

April 1, 2018 through April 30, 2018

Chandler Team

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PORTFOLIO CHARACTERISTICS

Average Duration	3.34
Average Coupon	2.06 %
Average Purchase YTM	2.08 %
Average Market YTM	2.80 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.68 yrs
Average Life	3.57 yrs

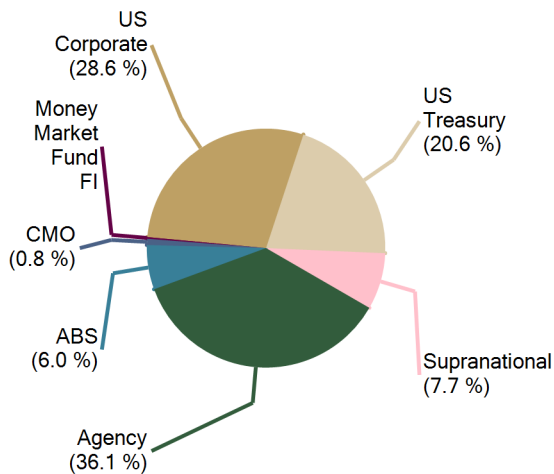
ACCOUNT SUMMARY

	Beg. Values as of 3/31/18	End Values as of 4/30/18
Market Value	26,206,016	26,077,635
Accrued Interest	112,009	139,052
Total Market Value	26,318,025	26,216,686
Income Earned	45,248	45,655
Cont/WD		0
Par	26,730,389	26,761,530
Book Value	26,684,174	26,702,189
Cost Value	26,704,605	26,722,840

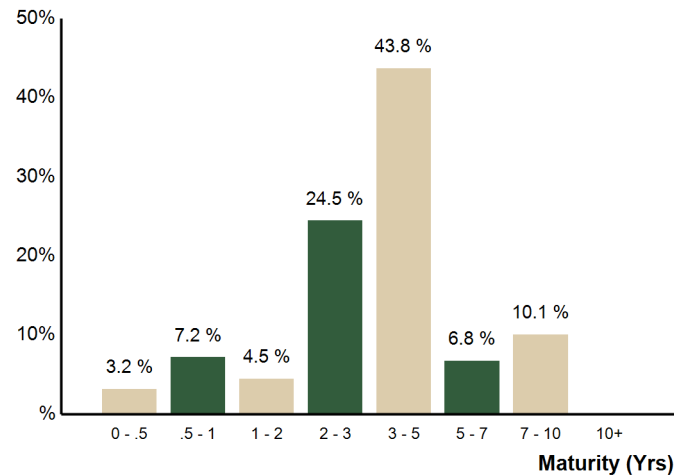
TOP ISSUERS

Issuer	% Portfolio
Government of United States	20.6 %
Federal National Mortgage Assoc	13.6 %
Federal Home Loan Bank	13.5 %
Federal Home Loan Mortgage Corp	6.4 %
Inter-American Dev Bank	4.8 %
Tennessee Valley Authority	3.4 %
John Deere ABS	2.3 %
Intl Bank Recon and Development	2.1 %
Total	66.8 %

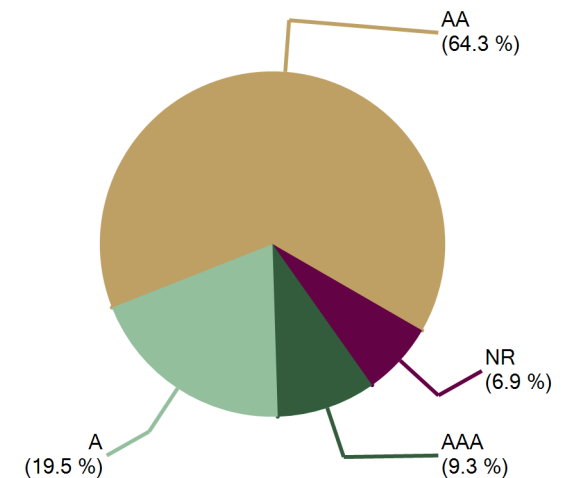
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 4/30/2018	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			5/31/2006	Since 5/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Northern Cal. Cities Self Ins. Fund Long Term	-0.38 %	-0.33 %	-1.10 %	-0.70 %	0.78 %	0.95 %	2.79 %	3.62 %	52.77 %
ICE BAML 1-10 Yr US Treasury/Agency Index	-0.54 %	-0.31 %	-1.22 %	-1.16 %	0.33 %	0.55 %	2.33 %	3.22 %	45.94 %
ICE BAML 1-10 Yr US Corporate/Govt Rated AAA-A Idx	-0.49 %	-0.46 %	-1.34 %	-0.92 %	0.59 %	0.82 %	2.60 %	3.37 %	48.43 %



Northern California Cities Self-Insurance Fund - Long Term

April 30, 2018

COMPLIANCE WITH INVESTMENT POLICY

The portfolio complies with state law and with the Client's 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 4/30/2018

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$26,684,173.92
Acquisition	
+ Security Purchases	\$660,850.77
+ Money Market Fund Purchases	\$415,007.97
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$1,075,858.74
Dispositions	
- Security Sales	\$223,426.76
- Money Market Fund Sales	\$440,309.35
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$310,000.00
- Principal Paydowns	\$83,558.04
Total Dispositions	\$1,057,294.15
Amortization/Accretion	
+/- Net Accretion	\$48.46
	\$48.46
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	(\$598.05)
	(\$598.05)
Ending Book Value	\$26,702,188.92

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$82,682.71
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$223,426.76
Accrued Interest Received	\$691.47
Interest Received	\$20,931.40
Dividend Received	\$167.20
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$310,000.00
Interest from Calls/Redemption	\$351.33
Principal Paydown	\$83,558.04
Total Acquisitions	\$639,126.20
Disposition	
Withdrawals	\$0.00
Security Purchase	\$660,850.77
Accrued Interest Paid	\$3,576.81
Total Dispositions	\$664,427.58
Ending Book Value	\$57,381.33



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 04/13/2018, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 03/31/2018.

Earnings Ratio		.00004135534904993
Interest Rate		1.51%
Dollar Day Total	\$	556,175,504.06
Quarter End Principal Balance	\$	5,638,839.02
Quarterly Interest Earned	\$	23,000.83

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, 2018**

	<u>MARKET VALUE</u>
CASH:	
(1) Tri Counties Checking	\$ 188,276.37
(2) Local Agency Inv Fund (LAIF)	<u>5,638,839.02</u>
Total Cash	<u>5,827,115.39</u>
INVESTMENTS (Unrestricted):	
(3) Chandler Investments	
Account no. 170	25,371,832.00
Account no. 171	<u>26,206,016.00</u>
Total Unrestricted Investments	<u>51,577,848.00</u>
TOTAL CASH AND INVESTMENTS	<u><u>\$57,404,963.39</u></u>

- (1) This consists of one checking account and two pass-thru accounts (liability and workers comp claims).
- (2) The LAIF rate of return as of quarter ended March 31, 2018 1.51%
- (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 Sailsbery, Treasurer

4/30/18

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.

CLAIMS AUDITING SERVICES AGREEMENT

By this Agreement dated October 2, 2017, NCCSIF and Mr. Rick Buys ("Contractor") mutually agree:

1. PURPOSE

The NCCSIF is in need of services of Contractor for a claim audit of its liability program.

2. CONTRACTOR'S OBLIGATIONS

Contractor shall perform audit services on behalf of NCCSIF as identified and as requested by the NCCSIF General Manager and/or designee(s). Contractor is qualified and competent to provide claims auditing services. Contractor shall utilize its professional knowledge and skills in the evaluation of reserves, settlements and other matters relating to claims. Any additional work required as identified by Contractor must have prior approval of the NCCSIF General Manager and/or designee(s).

NCCSIF'S OBLIGATIONS

In consideration for providing auditing services, compensation shall be based upon the proposal provided by Contractor in September 2017, attached as Exhibit A. Contractor agrees to audit a minimum of 75 claims files at a total cost not to exceed \$7,500. In the event that NCCSIF requires additional work not subject to the proposal submitted, Contractor will be required to request additional funding prior to performing the additional work.

NCCSIF agrees to produce all final copies of all reports to NCCSIF Members. Contractor agrees to attend and present their finding at the Board of Directors Meeting.

NCCSIF, and its staff will provide Contractor with a formal list of all claims to be audited and will provide to Contractor all appropriate policies and procedures pertaining to the claims management function for the organization. NCCSIF will provide Contractor with all documents that define the requirements of the audit process and will identify all data collection requirements and reporting requirements for the process.

NCCSIF and its members shall cooperate fully with the Contractor by providing, at no expense to Contractor such reports, investigations, records, maps and other documents as may be reasonably necessary to perform the audit.

3. TERM

The project shall be completed by January 31 and presented to the NCCSIF Board after that date. The project may be terminated by either party upon written notice. Contractor shall be paid for all fees and costs that have accrued up to the time of termination.

Contractor and NCCSIF each agree to sign any documents reasonably necessary to complete Contractor's discharge or withdrawal.

4. INDEPENDENT CONTRACTOR STATUS

In performing the audit services herein agreed upon, Contractor shall have the status of an independent contractor and shall not be deemed to be an officer, employee or agent of NCCSIF or its members.

5. SUBCONTRACT AND ASSIGNMENT

Contractor shall not subcontract any of the work or assign any of the rights or obligations without the prior written consent of NCCSIF.

6. RECORDS

Contractor agrees that all findings, records, and reports created arising out of this audit are the property of NCCSIF and shall not publish, distribute, or provide any of the findings of the audit with other agencies without the express written consent of NCCSIF. Claim records reviewed include confidential material protected by attorney-client, attorney work product, and pending litigation privileges, and review of such records is necessary in properly defending and adjusting claims against Members. Review of such records shall not constitute a waiver of confidentiality. Contractor agrees not to disclose any confidential contents except in reports to NCCSIF labeled as "confidential."

7. INDEMNITY

Contractor agrees to indemnify, defend and hold NCCSIF and its officers and employees harmless from any and all liability, claims, damages or injuries to any person, including injury to Contractor's employees and all claims which arise from or are connected with the performance of or failure to perform the work or other obligations of this Agreement, or are caused or claimed to be caused by the acts or omissions of Contractor, its agents or employees, and all expenses of investigating and defending against same; provided, however, that this indemnification and hold harmless shall not include any claim arising from the sole negligence or willful misconduct of NCCSIF, its agents, employees or members.

8. INSURANCE

During the entire term of this contract and any extension or modification thereof, the Contractor shall keep in effect insurance policies providing coverage for commercial general liability, professional liability, and workers' compensation and employers' liability exposure (if required by law) at limits described below, or as acceptable by NCCSIF, and shall provide certificates of insurance evidencing the above-required insurance coverage annually.

Minimum Limits of Insurance:

General Liability: \$1,000,000 per occurrence combined for bodily injury, property damage and person injury.

9. CONFLICTS OF INTEREST

Contractor promises and agrees that it and members of its staff shall avoid any actual or potential conflicts of interest. Contractor agrees to immediately notify NCCSIF or its designee, of any matter that may involve an actual or potential conflict of interest.

10. SIGNATURE

THESE SIGNATURES ATTEST THE PARTIES AGREEMENT HERETO:

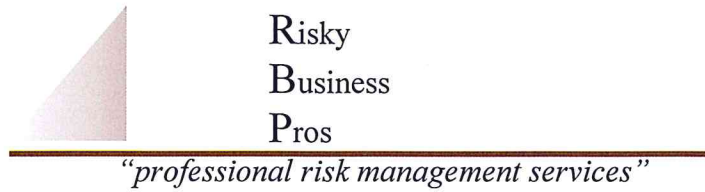
Contractor:

Dated: May 17, 2018 By: Rich Toups

NCCSIF:

Dated: 05/21/18 By: Dick R. Wain

Exhibit A



September 15, 2017

Alliant Insurance Services, Inc.
Attn: Marcus Beverly, First Vice President
Public Entity Group
2180 Harvard Street, Suite 460
Sacramento, CA 95815

RE: 2017 Liability Claim Audit Proposal

Dear Mr. Beverly:

As per our discussions, attached is our proposal to perform the Liability Claim Audit for the NCCSIF pool and its twenty-two members.

The proposal provides basic claim review and analysis, in a similar manner to what the pool received in its 2015 audit.

All costs are included in the proposal, so there would be no additional costs charged for the audit, unless additional work or information is requested by NCCSIF.

Please let me know if you have any questions regarding this proposal. We appreciate the opportunity to present this proposal for your consideration.

Sincerely,

Rick Buys, ARM
Risky Business Pros
925-383-3100
RickBuys.ARM@gmail.com

Enclosures: Claim Audit Cost Proposal
Sample Executive Summary report format
Sample claim audit sheet



Risky
Business
Pros

“professional risk management services”

2017 CLAIM AUDIT PROPOSAL:

A liability audit provides a chance to do more than look at individual files. Claim trends change over time, as do claim industry standard practices and best practices. An audit should also include comparing how claim trends are affecting the entity under audit, and how the entity measures against industry practices. This process also helps to highlight exposures under change in the industry and how to prepare for those coming changes. (The audit is designed to meet the criteria for CAJPA Accreditation.)

SCOPE OF WORK:

PRE-AUDIT CHECKLIST: this is a useful aid to Claim Staff in advance of the audit, to gather critical information from Claim Staff to ensure a meaningful audit, and also advise the Staff of the audit procedures, for their convenience. Selected files for the audit are noticed in advance of the audit to the Claim Staff, so files are available the day of the audit.

MEETING WITH NCCSIF CLAIM STAFF: discussions with Claim Staff the day of the audit, helps to gain insight to the particular claim issues of each Member, staffing caseload levels, and any particular issues faced on claims involving communication, reserving, litigation, etc.

AUDITED AREAS INCLUDE:

Coverage Issues – to confirm they are identified and acted upon.

Proper Notices - to ensure Tort Claim Act procedures and defenses are identified, followed and preserved.

Claim Investigation - to ensure adequate investigation is performed in a timely and organized manner, including obtaining all appropriate official reports, scene investigation, witness contact, identification of codefendants, tendering claims, and diary maintenance, all to effectively evaluate the adjuster’s and TPA’s overall experience and effectiveness.

Reporting Practices - to ensure adequate and timely reporting, to all stakeholders, including at the excess level.

Dairy Maintenance - to ensure claims are receiving the attention that they require on a timely basis.

Reserving Practices - including both Loss and Expense reserves properly set initially on a claim, throughout the life of the claim, and recorded properly in the file and RMIS.

Proper Supervision - provided timely and at the proper levels for the exposure on each claim.

Litigation Management - including assignment of approved defense counsel; timely assignment; effective initial report to the Member and throughout the litigation process; effective use of Litigation Budgets on all litigated cases; as well as, standard and best practices efforts in the use of motions, statutory offers, discovery, experts, early resolution, and critical incident handling on cases as appropriate.

Proper Disposition - including disposal in the most effective and economical manner, properly documented in the claim file, and within proper authority levels.

EXIT INTERVIEW: this is a chance to review the preliminary audit results with the Claim Staff, which includes ensuring the auditor's findings are accurate, there are no misunderstandings, and to gain further insight into claim operations and practices.

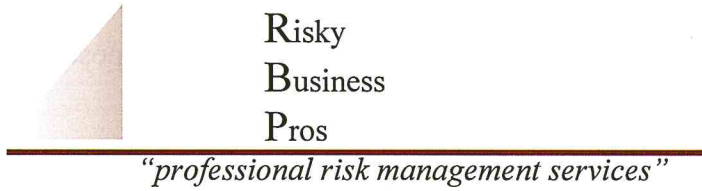
MEMBER RESULTS: claim audits sheets of files audited for each are presented to the member, along with a brief overall report outlining the results of audit of their files. These reports are also provided to NCCSIF.

BOARD PRESENTATION: an overview of all audit results is presented in an Executive Summary to the Board, and highlights of the audit shared and discussed.

AUDITOR EXPERIENCE & QUALIFICATIONS:

Rick Buys, ARM - 40 years' experience in commercial underwriting, private sector insurance claims as an adjuster, supervisor and manager, and 30 years' experience as claim manager for JPA's, including claim audits. Past President of PARMA and Past Chair of CAJPA Claim Database Committee.

Teri Pacioni - Experienced in H.R. management for both the private and public sector. Served as Administrative Services Manager for 25 years with a California JPA, where she oversaw processes on all JPA programs. Strong database and report skills including Microsoft Excel and Access.



2017 LIABILITY AUDIT PROPOSAL FOR NCCSIF

**Proposal #1 for Audit of 75 files:
60 Open Liability Claims and 15 Closed Liability Claims**

Time to review 75 claim files, prepare and present report to NCCSIF, including all expenses:

Total Audit Cost **\$ 7,500.00**

(Expenses include: driving time and mileage; field expenses for visit to TPA to review claim files; report preparation of audit results for 22 individual Members and an Executive Summary report for NCCSIF (assumes NCCSIF will reproduce the reports in the Board agenda; however, I can produce the report to all Members if preferred, at cost); review of NCCSIF claim policies and procedures; and report claim audit results at a JPA Board meeting.)

Rick Buys, ARM
Risky Business Pros
925-383-3100
RickBuys.ARM@gmail.com

**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
 ALLIANT CRIME INSURANCE PROGRAM (ACIP)
 July 1, 2018 to June 30, 2019**

2017-19 ACIP POLICY	
Limit: \$3 MILLION	18/19 Premium: \$51,449

Member Entity	DEDUCTIBLE	# EMPLOYEES	PREMIUM
Anderson	\$5,000	56	\$1,900
Auburn	\$5,000	63	\$2,138
Colusa	\$5,000	34	\$1,154
Corning	\$5,000	41	\$1,391
Dixon	\$5,000	92	\$3,122
Elk Grove			
Folsom			
Galt	\$5,000	130	\$4,412
Gridley	\$5,000	50	\$1,697
Ione	\$5,000	16	\$543
Jackson			
Lincoln	\$5,000	143	\$4,853
Marysville	\$5,000	58	\$1,968
Nevada City			
Oroville	\$5,000	94	\$3,190
Paradise	\$5,000	58	\$1,968
Placerville			
Red Bluff	\$5,000	100	\$3,394
Rio Vista	\$5,000	45	\$1,527
Rocklin	\$5,000	232	\$7,873
Willows			
Yuba City	\$5,000	304	\$10,317
Total:		1516	\$51,449

Don't Participate



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. The purpose of this MOU is to provide NCCSIF members listed in Exhibit A access to Lexipol's Law Enforcement Policy Manual and Daily Training Bulletin services at favorable pricing.

More specifically, as part of this Agreement,

Lexipol agrees to:

1. Provide NCCSIF agencies a full annual subscription to Lexipol's on-line policy and training service.
2. Provide NCCSIF access to Lexipol's reporting portal to view overall status of participating members. (With permission of the subscribing agency)
3. Collaborate with NCCSIF to promote Lexipol services with outreach efforts, marketing and participation at NCCSIF events.
4. Invoice NCCSIF directly for their entire membership pool with favorable pricing as shown in Exhibit A.
5. As a result of NCCSIF paying for all of their members to be eligible for Lexipol's Law Enforcement subscription, Lexipol will offer NCCSIF and its member Agencies a discount of 35% (from 2018 list pricing) for FY 18-19 and 33% from 2018 list pricing for FY 19-20 as noted in Exhibit A.

Northern California Cities Self Insurance Fund agrees to:

- Accept and pay a yearly invoice from Lexipol (to be submitted upon execution of this Agreement and annually thereafter) for new subscriptions or renewal subscriptions of member agencies already subscribing to Lexipol. This payment will be paid by NCCSIF within 30 days of receipt of the invoice, for subscription fees for all NCCSIF members listed in Exhibit A.
- Provide a list of eligible 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

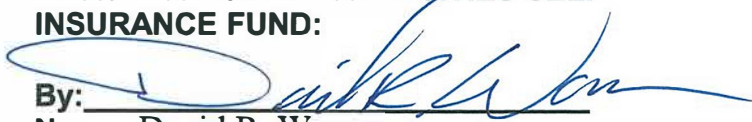
The effective date of this Agreement is July 1, 2018 and will remain in effect until canceled. After June 30, 2019 either party may cancel this Agreement with 90 days written notice to the other party.

Cancellation of this agreement will not terminate subscribing agency contracts with Lexipol.

The parties agree that each is granted the right to use the other party's logo on their Website and corresponding web pages. All other use of logos 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.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND:

By: 
Name: David R. Warren
Title: President

LEXIPOL:

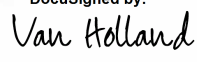
DocuSigned by:

By: Van Holland
Name: Van Holland
Title: Chief Financial Officer

Exhibit A**Pricing for NCCSIF Member Agencies**

	Agency	Sworn Officers	2018 Pricing + DTBs	2019 Pricing + DTBs
1	Anderson PD	18	\$6,248	\$6,248
2	Auburn PD	20	\$6,248	\$6,248
3	Colusa PD	9	\$2,684	\$3,983
4	Coming PD	15	\$5,383	\$5,383
5	Dixon PD	24	\$6,248	\$6,248
6	Elk Grove PD	133	\$10,534	\$10,960
7	Folsom PD	75	\$10,960	\$10,960
8	Galt PD	38	\$7,792	\$7,792
9	Gridley-Biggs PD	14	\$5,383	\$5,383
10	Ione PD	6	\$3,407	\$3,407
11	Jackson PD	11	\$3,546	\$3,983
12	Lincoln PD	22	\$6,248	\$6,248
13	Marysville PD	18	\$4,443	\$6,248
14	Nevada City PD	9	\$3,983	\$3,983
15	Oroville PD	25	\$6,248	\$6,248
16	Paradise PD	23	\$6,248	\$6,248
17	Placerville PD	22	\$6,248	\$6,248
18	Red Bluff PD	25	\$6,248	\$6,248
19	Rio Vista PD	16	\$6,248	\$6,248
20	Rocklin PD	58	\$10,960	\$10,960
21	Yuba City PD	64	\$10,960	\$10,960
			\$136,267	\$140,234

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 Fire policy in the State of CA. The purpose of this MOU is to provide NCCSIF members listed in Exhibit A access to Lexipol's Fire Policy Manual and Daily Training Bulletin services at favorable pricing.

More specifically, as part of this Agreement,

Lexipol agrees to:

1. Provide NCCSIF listed agencies a full annual subscription to Lexipol's on-line policy and training service.
2. Provide NCCSIF agencies access to Lexipol's Supplemental Publishing Shell (SPS).
3. Provide NCCSIF access to Lexipol's reporting portal to view overall status of participating members. (With permission of the subscribing agency)
4. Collaborate with NCCSIF to promote Lexipol services with outreach efforts, marketing and participation at NCCSIF events.
5. Invoice NCCSIF directly for the members listed in 4.A.. The July 1, 2018 invoice will be \$27,098. This is 50% off our 2018 list price for year 1.
 - A. The following cities are all eligible to subscribe to Lexipol's on-line policy and training service:
 - Willows
 - Colusa
 - Jackson
 - Auburn
 - Oroville
 - Red Bluff
 - Lincoln
 - Dixon
 - Rocklin
 - B. The following cities opted out of the program:
 - Corning
 - Folsom
 - C. The invoiced pricing is for the entire group of members listed and cannot be parceled out. However, Exhibit A is attached for NCCSIF to reference on a per city cost for internal calculations.

Northern California Cities Self Insurance Fund agrees to:

- Accept and pay a yearly invoice from Lexipol (to be submitted upon execution of this Agreement and annually thereafter) for new subscriptions or renewal subscriptions of member agencies already subscribing to Lexipol. This payment will be paid by NCCSIF within 30 days of receipt of the invoice, for subscription fees for NCCSIF members listed in Exhibit A.
- Provide a list of eligible 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.
- Modify this MOU if other member agencies become Lexipol subscribers.

TERM

The effective date of this Agreement is July 1, 2018 and will remain in effect for 1 year. July 1, 2019 (and subsequent years') invoice will be at list price unless negotiated prior. After June 30, 2019 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.

The parties agree that each is granted the right to use the other party's logo on their Website and corresponding web pages. All other use of logos 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.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND:

By: _____
Name: _____
Title: _____

LEXIPOL:

By: _____
Name: Van Holland
Title: Chief Financial Officer

Exhibit A
Pricing for NCCSIF Member Agencies

NCCSIF Fire Departments					
Agency	F/T Firefighters	Volunteer FF's	Adjusted Staffing	2018 Pricing	NCCSIF Invoiced (50% of List)
City of Auburn	14	5	15	\$5,684	\$2,842
City of Colusa	5	20	7	\$4,260	\$2,130
City of Dixon	22	5	23	\$7,819	\$3,910
City of Jackson	6	12	7	\$4,260	\$2,130
City of Lincoln *	20	0	20	\$7,819	\$3,910
City of Oroville	15	0	15	\$5,684	\$2,842
City of Red Bluff	14	12	15	\$5,684	\$2,842
City of Rocklin *	33	0	33	\$8,725	\$4,363
City of Willows *	5	10	6	\$4,260	\$2,130
Total	134	64	140	\$54,195	\$27,098
*Current Lexipol customer					

NCCSIF Service Renewal 2018

April 24, 2018

Marcus Beverly
Vice President
Alliant Insurance Services, Inc.
2180 Harvard Street, STE 460
Sacramento, CA 95815

It has been a pleasure to provide EAP services to NCCSIF’s employees and their family members for the past 16 years. On behalf of the entire ACI staff, we appreciate your continued trust in ACI’s benefits and services.

NCCSIF and ACI have demonstrated a successful partnership measured by the 4.1% utilization of the benefit for the year of 2017. ACI wants to partner with NCCSIF to find new and creative ways to drive program utilization, both for employees and the cities themselves. In recognition of the long-standing relationship between ACI and NCCSIF, we would like to offer a rate pass for the next two years.

Please take a moment to review and confirm the renewal terms:

Renewal Terms	NCCSIF
Renewal Date	July 1, 2018
Renewal Term	Two Years
Programs Provided	Employee Assistance Program
Employee Count	See chart below on Pg. 2

City Participants

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
City of Dixon	EAP	99	6 Session	\$2.34
City of Folsom	EAP	380	3 Session	\$2.16
City of Gridley	EAP	84	6 Session	\$2.34
City of Ione	EAP	20	3 Session	\$2.34
City of Marysville	EAP	53	3 Session	\$2.16
City of Red Bluff	EAP	82	6 Session	\$2.34
City of Rio Vista	EAP	43	3 Session	\$2.16
Town of Paradise	EAP	66	6 Session	\$2.34

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, Colleen Shuster.

 Signature

 Title

 Date

SUMMARY OF BENEFITS

Prepared for: **NCCSIF**
Provider: **ACI Specialty Benefits**
Policy: **Employee Assistance Program: Corporate**
Summary Date: **4/24/2018**
Start Date: **7/1/2018**
Anniversary Date: **7/1/2020**



NCCSIF

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

*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



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
2019 - 2025 Executive Committee Rotation Schedule by Size**

BOD Approved: 12/14/2017

Member	Size	Geography	2019	2020	2021	2022	2023	2024	2025
Elk Grove, City of	Large	South			x	x			
Folsom, City of	Large	East	x	x			x	x	
Lincoln, City of	Large	East	x	x					x
Rocklin, City of	Large	East				x	x		
Yuba City, City of	Large	North			x	x			
Anderson, City of	Medium	West				x	x		
Auburn, City of	Medium	East				x	x		
Corning, City of	Medium	West			x	x			
Dixon, City of	Medium	South				x	x		
Galt, City of	Medium	South	x	x					x
Gridley, City of	Medium	North	x					x	x
Marysville, City of	Medium	North		x	x				
Oroville, City of	Medium	North	x					x	x
Paradise, Town of	Medium	North	x					x	x
Placerville, City of	Medium	East		x	x				
Red Bluff, City of	Medium	West			x	x			x
Rio Vista, City of	Medium	South	x	x			x	x	
Colusa, City of	Small	West						x	x
Ione, City of	Small	South			x	x			
Jackson, City of	Small	South		x	x			x	x
Nevada City, City of	Small	North	x	x			x	x	
Willows, City of	Small	West					x	x	
			8	8	8	9	8	9	8



Agenda Item F.4.

SUMMARY OF THE MAY 17, 2018 EXECUTIVE COMMITTEE MEETING

INFORMATION ITEM

ACTIONS TAKEN:

- **Lexipol Fire Subscription Services Memorandum of Understanding** – the Committee approved the MOU.
- **Lexipol Police Manual Updates and Daily Training Bulletins Memorandum of Understanding** - the Committee approved the MOU.
- **Police Risk Management Grant Fund** - the Committee recommended funding \$50,000 for FY 18/19.
- **Service Provider Contracts Renewal Date** - the Committee recommended extending contract terms, *subject to pricing negotiation*, as follows:
 - 1) York Risk Services for Workers' Compensation Claims Administration
Current expiration 6/30/2019 - extend 1 year ending **6/30/2020**.
Survey to occur in September 2018 and will review results before discussions.
 - 2) York Risk Services for Liability Claims Administration
Current expiration 6/30/2019 - extend for 2 years ending **6/30/2021**.
 - 3) James Marta and Company for Financial Accounting & Consulting
Maintain current agreement with 2 optional one-year terms ending **6/30/2022**.
 - 4) Bickmore for Safety and Risk Control Services
Expires 6/30/2019 - extend 3 years with 2 optional one-year terms ending **6/30/2024**.
 - 5) Alliant Insurance Services for Brokerage, Risk Management and Program Administration
Current expiration 6/30/2019 - extend another 5 years with 2 optional one-year terms ending **6/30/2026**.



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 14, 2018

Agenda Item G.1.

**QUARTERLY FINANCIAL REPORT
FOR PERIOD ENDING MARCH 31, 2018**

ACTION ITEM

ISSUE: The Board receives quarterly a report on the financial status of NCCSIF. James Marta & Company will present NCCSIF's Financials for the Quarter ending March 31, 2018 to the Board.

The report also provides individual member Banking Layer financial reports, including a Combining Statement of Net Position and a Combined Statement of Revenues, Expenses, and Changes in Net Position for both the Workers' Compensation and Liability Programs.

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, 2018

FINANCIAL REPORT

MARCH 31, 2018

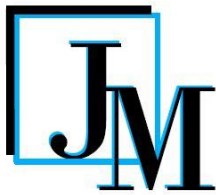
AND FOR THE

NINE MONTHS THEN ENDED

Northern California Cities Self Insurance Fund

Northern California Cities Self Insurance Fund
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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, 2018, and the related statement of revenues, expenses and changes in net position and statement of cash flows 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 5 through 32 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.

Management has elected to present designations of net position on the Statement of Net Position as of March 31, 2018, 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
April 23, 2018

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Net Position
March 31, 2018**

Assets

Current Assets	
Cash and Cash Equivalents	\$ 5,827,115
Interest Receivable	227,386
Excess Accounts Receivable	899,467
Prepaid Expense	<u>916,215</u>
Total Current Assets	<u>7,870,183</u>
Non-Current Assets	
Investments*	<u>51,577,848</u>
Total Assets	<u>\$ 59,448,031</u>

Liabilities & Net Position

Current Liabilities	
Accounts Payable	\$ 51,801
Unearned Revenue	<u>1,875,709</u>
Total Current Liabilities	<u>1,927,510</u>
Non-Current Liabilities	
Outstanding Liabilities*	36,812,162
ULAE*	<u>1,724,935</u>
Total Non-Current Liabilities	<u>38,537,097</u>
Total Liabilities	<u>\$ 40,464,607</u>
Net Position	
Designated for Contingency	200,000
Designated for Risk Management	363,755
Undesignated	<u>18,419,669</u>
Total Net Position	<u>18,983,424</u>
Liability & Net Position	<u>\$ 59,448,031</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, 2018

Operating Income	
Administration Deposit	\$ 954,511
Banking Layer Deposit	6,119,050
Shared Risk Layer	3,890,250
Excess Deposit/Premium	1,974,276
Property/Crime Insurance Income	684,694
Risk Management Grants	200,382
Total Operating Income	<u>13,823,163</u>
Operating Expenses	
Claims Paid	6,040,435
O/S Liability adj.	489,548
ULAE	38,303
Consultants	39,861
Safety Service	338,845
Claims Administration	684,180
Program Administration	294,099
Board Expenses	6,506
Excess Insurance	1,971,274
Property/Crime Insurance Expense	684,698
Member Identity Theft Protection	11,793
Total Operating Expenses	<u>10,599,542</u>
Operating Income (Loss)	3,223,621
Non-Operating Income	
Change in Fair Market Value	(905,342)
Investment Income	669,061
Total Non-Operating Income	<u>(236,281)</u>
Change in Net Position	2,987,340
Beginning Net Position	<u>15,996,084</u>
Ending Net Position	<u>\$ 18,983,424</u>

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Cash Flows
For the Nine Months Ended March 31, 2018**

Cash flows from operating activities:	
Cash received from members	\$ 14,874,330
Cash paid for claims	(6,453,637)
Cash paid for insurance	(3,489,847)
Cash paid to vendors	<u>(1,411,194)</u>
Net cash provided by (used in) operating activities	<u>3,519,652</u>
 Cash flows from investing activities:	
Investment income received	678,325
Net investment (purchases) sales	<u>(685,893)</u>
Net cash provided by (used in) investing activities	<u>(7,568)</u>
Net increase (decrease) in cash and cash equivalents	3,512,084
Cash and cash equivalents, beginning of year	<u>2,315,031</u>
Cash and cash equivalents, end of year	<u><u>\$ 5,827,115</u></u>
 Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:	
Operating income (loss)	\$ 3,223,621
 Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:	
(Increase) decrease in:	
Member receivable	151,663
Excess receivable	(413,202)
Prepaid expense	(864,766)
(Decrease) increase in:	
Accounts payable	(5,026)
Unearned revenue	899,510
Unpaid claims and claim adjustment expenses	<u>527,852</u>
Net cash provided by (used in) operating activities	<u><u>\$ 3,519,652</u></u>
 Supplemental information:	
Noncash non-operating and investing activities	
Net change in fair value of investments	<u><u>\$ (905,342)</u></u>

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, 2018

	Total			Total Banking
	All Layers	Admin Layer	Shared Layer	Layer
Current Assets				
Cash and Cash Equivalents	\$ 2,216,828	\$ 168,285	\$ 1,228,258	\$ 820,285
Interest Receivable	55,128	1,395	30,482	23,251
Excess Accounts Receivable	581,846	-	581,846	-
Prepaid Expense	547,228	27,273	519,955	-
Total Current Assets	3,401,030	196,953	2,360,541	843,536
Non-Current Assets				
Investments*	11,050,358	136,771	6,107,332	4,806,255
Total Assets	\$ 14,451,388	\$ 333,724	\$ 8,467,873	\$ 5,649,791
Current Liabilities				
Accounts Payable	\$ 43,691	\$ 285	\$ 133	\$ 43,273
Unearned Revenue	1,629,090	141,275	1,007,063	480,752
Total Current Liabilities	1,672,781	141,560	1,007,196	524,025
Non-Current Liabilities				
Outstanding Liabilities*	7,479,544	-	5,150,984	2,328,560
Total Non-Current Liabilities	7,479,544	-	5,150,984	2,328,560
Total Liabilities	\$ 9,152,325	\$ 141,560	\$ 6,158,180	\$ 2,852,585
Net Position				
Designated for Contingency	100,000	100,000	-	-
Undesignated	5,199,063	92,164	2,309,693	2,797,206
Total Net Position	5,299,063	192,164	2,309,693	2,797,206
Liability & Net Position	\$ 14,451,388	\$ 333,724	\$ 8,467,873	\$ 5,649,791

*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, 2018**

	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	\$ 13,965	\$ 30,588	\$ 1,556	\$ 13,494	\$ 40,173	\$ 299,333	\$ 7,827	\$ 20,819	\$ 6,166
Interest Receivable	450	526	71	263	718	7,386	1,412	654	61
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-
Total Current Assets	14,415	31,114	1,627	13,757	40,891	306,719	9,239	21,473	6,227
Non-Current Assets									
Investments*	94,688	90,737	6,752	50,453	139,951	1,515,205	342,480	138,392	4,681
Total Assets	\$ 109,103	\$ 121,851	\$ 8,379	\$ 64,210	\$ 180,842	\$ 1,821,924	\$ 351,719	\$ 159,865	\$ 10,908
Current Liabilities									
Accounts Payable	\$ 217	\$ 3,417	\$ 1,794	\$ 3,055	\$ 1,000	\$ 8,793	\$ 1,732	\$ 222	\$ 563
Unearned Revenue	7,393	28,002	8,104	7,888	9,625	147,219	23,858	11,789	4,350
Total Current Liabilities	7,610	31,419	9,898	10,943	10,625	156,012	25,590	12,011	4,913
Non-Current Liabilities									
Outstanding Liabilities*	48,688	170,824	80,841	10,769	51,778	750,238	109,102	52,099	6,339
Total Non-Current Liabilities	48,688	170,824	80,841	10,769	51,778	750,238	109,102	52,099	6,339
Total Liabilities	\$ 56,298	\$ 202,243	\$ 90,739	\$ 21,712	\$ 62,403	\$ 906,250	\$ 134,692	\$ 64,110	\$ 11,252
Net Position									
Designated for Contingency	-	-	-	-	-	-	-	-	-
Undesignated	52,805	(80,392)	(82,360)	42,498	118,439	915,674	217,027	95,755	(344)
Total Net Position	52,805	(80,392)	(82,360)	42,498	118,439	915,674	217,027	95,755	(344)
Liability & Net Position	\$ 109,103	\$ 121,851	\$ 8,379	\$ 64,210	\$ 180,842	\$ 1,821,924	\$ 351,719	\$ 159,865	\$ 10,908

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
March 31, 2018**

	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	\$ 60,329	\$ 21,029	\$ 36,646	\$ 66,232	\$ 16,987	\$ 60,146	\$ 5,301	\$ 10,247	\$ 13,572	\$ 95,875
Interest Receivable	370	1,769	1,406	849	1,227	1,368	237	1,666	210	2,608
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-
Total Current Assets	60,699	22,798	38,052	67,081	18,214	61,514	5,538	11,913	13,782	98,483
Non-Current Assets										
Investments*	28,966	406,858	301,587	147,746	273,974	279,711	49,119	365,129	20,110	549,716
Total Assets	\$ 89,665	\$ 429,656	\$ 339,639	\$ 214,827	\$ 292,188	\$ 341,225	\$ 54,657	\$ 377,042	\$ 33,892	\$ 648,199
Current Liabilities										
Accounts Payable	\$ 335	\$ 3,737	\$ 2,197	\$ 153	\$ 1,234	\$ 1,661	\$ 7,177	\$ 2,651	\$ 253	\$ 3,082
Unearned Revenue	18,417	27,719	28,370	15,688	17,202	16,317	7,338	50,938	4,874	45,661
Total Current Liabilities	18,752	31,456	30,567	15,841	18,436	17,978	14,515	53,589	5,127	48,743
Non-Current Liabilities										
Outstanding Liabilities*	51,806	226,855	138,207	54,738	105,453	36,614	77,073	132,532	12,655	211,949
Total Non-Current Liabilities	51,806	226,855	138,207	54,738	105,453	36,614	77,073	132,532	12,655	211,949
Total Liabilities	\$ 70,558	\$ 258,311	\$ 168,774	\$ 70,579	\$ 123,889	\$ 54,592	\$ 91,588	\$ 186,121	\$ 17,782	\$ 260,692
Net Position										
Designated for Contingency	-	-	-	-	-	-	-	-	-	-
Undesignated	19,107	171,345	170,865	144,248	168,299	286,633	(36,931)	190,921	16,110	387,507
Total Net Position	19,107	171,345	170,865	144,248	168,299	286,633	(36,931)	190,921	16,110	387,507
Liability & Net Position	\$ 89,665	\$ 429,656	\$ 339,639	\$ 214,827	\$ 292,188	\$ 341,225	\$ 54,657	\$ 377,042	\$ 33,892	\$ 648,199

*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, 2018

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 423,824	\$423,824	\$ -	\$ -
Banking Layer Deposit	1,442,252	-	-	1,442,252
Shared Risk Layer	1,465,500	-	1,465,500	-
Excess Deposit/Premium	870,995	-	870,995	-
Property/Crime Insurance	684,694	-	684,694	-
Income				
Total Operating Income	4,887,265	423,824	3,021,189	1,442,252
Operating Expenses				
Claims Paid	1,705,949	-	582,478	1,123,471
O/S Liability adj.	96,244	-	(73,768)	170,012
Consultants	22,756	22,756	-	-
Safety Service	168,355	168,355	-	-
Claims Administration	20,900	20,900	-	-
Program Administration	157,396	157,396	-	-
Board Expenses	3,253	3,253	-	-
Excess Insurance	875,168	-	875,168	-
Property/Crime Insurance	684,698	-	684,698	-
Expense				
Total Operating Expense	3,734,719	372,660	2,068,576	1,293,483
Operating Income (Loss)	1,152,546	51,164	952,613	148,769
Non-Operating Income				
Change in Fair Market Value	(225,684)	(6,243)	(124,304)	(95,137)
Investment Income	168,779	4,798	93,438	70,543
Total Non-Operating Income	(56,905)	(1,445)	(30,866)	(24,594)
Change in Net Position	1,095,641	49,719	921,747	124,175
Beginning Net Position	4,203,422	142,445	1,387,946	2,673,031
Ending Net Position	\$ 5,299,063	\$192,164	\$2,309,693	\$ 2,797,206

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, 2018

	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	22,180	84,007	24,311	23,663	28,874	441,657	71,573	35,366	13,049
Shared Risk Layer	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-
Property/Crime Insurance	-	-	-	-	-	-	-	-	-
Income									
Total Operating Income	22,180	84,007	24,311	23,663	28,874	441,657	71,573	35,366	13,049
Operating Expenses									
Claims Paid	19,827	84,085	31,787	21,870	4,796	303,781	40,389	19,659	21,678
O/S Liability adj.	37,799	76,745	40,287	(28,474)	10,190	64,959	23,031	(19,419)	(23,386)
Consultants	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-
Claims Administration	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-
Property/Crime Insurance	-	-	-	-	-	-	-	-	-
Expense									
Total Operating Expense	57,626	160,830	72,074	(6,604)	14,986	368,740	63,420	240	(1,708)
Operating Income (Loss)	(35,446)	(76,823)	(47,763)	30,267	13,888	72,917	8,153	35,126	14,757
Non-Operating Income									
Change in Fair Market Value	(1,840)	(2,195)	(368)	(1,058)	(2,868)	(30,038)	(5,676)	(2,654)	(297)
Investment Income	1,288	1,661	315	714	2,101	22,312	4,184	1,998	229
Total Non-Operating Income	(552)	(534)	(53)	(344)	(767)	(7,726)	(1,492)	(656)	(68)
Change in Net Position	(35,998)	(77,357)	(47,816)	29,923	13,121	65,191	6,661	34,470	14,689
Beginning Net Position	88,803	(3,035)	(34,544)	12,575	105,318	850,483	210,366	61,285	(15,033)
Ending Net Position	\$ 52,805	\$ (80,392)	\$ (82,360)	\$ 42,498	\$ 118,439	\$ 915,674	\$ 217,027	\$ 95,755	\$ (344)

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, 2018

	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	55,250	83,156	85,110	47,065	51,605	48,950	22,015	152,815	14,622	136,984
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance	-	-	-	-	-	-	-	-	-	-
Income										
Total Operating Income	55,250	83,156	85,110	47,065	51,605	48,950	22,015	152,815	14,622	136,984
Operating Expenses										
Claims Paid	14,338	64,639	58,626	2,315	64,811	18,555	26,610	202,257	50,159	73,289
O/S Liability adj.	10,655	139,347	(15,951)	(6,346)	(92,432)	(27,959)	61,217	(74,900)	(5,071)	(280)
Consultants	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-
Claims Administration	-	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance	-	-	-	-	-	-	-	-	-	-
Expense										
Total Operating Expense	24,993	203,986	42,675	(4,031)	(27,621)	(9,404)	87,827	127,357	45,088	73,009
Operating Income (Loss)	30,257	(120,830)	42,435	51,096	79,226	58,354	(65,812)	25,458	(30,466)	63,975
Non-Operating Income										
Change in Fair Market Value	(1,517)	(7,182)	(5,754)	(3,389)	(5,056)	(5,491)	(998)	(7,174)	(1,004)	(10,578)
Investment Income	1,269	5,253	4,337	2,510	3,753	3,938	739	5,394	713	7,835
Total Non-Operating Income	(248)	(1,929)	(1,417)	(879)	(1,303)	(1,553)	(259)	(1,780)	(291)	(2,743)
Change in Net Position	30,009	(122,759)	41,018	50,217	77,923	56,801	(66,071)	23,678	(30,757)	61,232
Beginning Net Position	(10,902)	294,104	129,847	94,031	90,376	229,832	29,140	167,243	46,867	326,275
Ending Net Position	\$ 19,107	\$ 171,345	\$ 170,865	\$ 144,248	\$ 168,299	\$ 286,633	\$ (36,931)	\$ 190,921	\$ 16,110	\$ 387,507

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For the Nine Months Ended March 31, 2018

	Total	Admin	Shared	Total
	All Layers	Layer	Layer	Banking Layer
Cash flows from operating activities:				
Cash received from members	\$ 6,280,996	\$ 565,098	\$ 4,045,059	\$ 1,670,839
Cash paid for claims	(2,128,302)	-	(1,004,831)	(1,123,471)
Cash paid for insurance	(2,028,372)	-	(2,028,372)	-
Cash paid to vendors	(401,991)	(402,790)	(19)	818
Net cash provided by (used in) operating activities	<u>1,722,331</u>	<u>162,308</u>	<u>1,011,837</u>	<u>548,186</u>
Cash flows from investing activities:				
Investment income received	166,318	4,226	91,342	70,750
Net investment (purchases) sales	(168,271)	(4,442)	(146,874)	(16,955)
Net cash provided by (used in) investing activities	<u>(1,953)</u>	<u>(216)</u>	<u>(55,532)</u>	<u>53,795</u>
Net increase (decrease) in cash and cash equivalents	1,720,378	162,092	956,305	601,981
Cash and cash equivalents, beginning of year	496,450	6,193	271,953	218,304
Cash and cash equivalents, end of year	<u>\$ 2,216,828</u>	<u>\$ 168,285</u>	<u>\$ 1,228,258</u>	<u>\$ 820,285</u>
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:				
Operating income (loss)	\$ 1,152,546	\$ 51,164	\$ 952,613	\$ 148,769
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:				
(Increase) decrease in:				
Member receivable	39,020	-	39,020	-
Excess receivable	(422,353)	-	(422,353)	-
Prepaid expense	(495,779)	(27,273)	(468,506)	-
(Decrease) increase in:				
Accounts payable	(2,064)	(2,858)	(19)	813
Unearned revenue	1,354,717	141,275	984,850	228,592
Unpaid claims and claim adjustment expenses	96,244	-	(73,768)	170,012
Net cash provided by (used in) operating activities	<u>\$ 1,722,331</u>	<u>\$ 162,308</u>	<u>\$ 1,011,837</u>	<u>\$ 548,186</u>
Supplemental information:				
Noncash non-operating and investing activities				
Net change in fair value of investments	<u>\$ (225,684)</u>	<u>\$ (6,243)</u>	<u>\$ (124,304)</u>	<u>\$ (95,137)</u>

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For the Nine Months Ended March 31, 2018**

	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
Cash flows from operating activities:									
Cash received from members	\$ 29,573	\$ 112,009	\$ 32,415	\$ 31,551	\$ 38,499	\$ 588,876	\$ (19,608)	\$ 35,483	\$ 17,398
Cash paid for claims	(19,827)	(84,085)	(31,787)	(21,870)	(4,796)	(303,781)	(40,389)	(19,659)	(21,678)
Cash paid for insurance	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(21)	(1,401)	623	1,553	205	(1,364)	271	(1,199)	310
Net cash provided by (used in) operating activities	9,725	26,523	1,251	11,234	33,908	283,731	(59,726)	14,625	(3,970)
Cash flows from investing activities:									
Investment income received	1,370	1,587	266	770	2,096	22,143	4,434	1,971	234
Net investment (purchases) sales	(1,382)	(1,605)	(267)	(778)	(2,119)	(72,371)	45,524	(1,991)	9,265
Net cash provided by (used in) investing activities	(12)	(18)	(1)	(8)	(23)	(50,228)	49,958	(20)	9,499
Net increase (decrease) in cash and cash equivalents	9,713	26,505	1,250	11,226	33,885	233,503	(9,768)	14,605	5,529
Cash and cash equivalents, beginning of year	4,252	4,083	306	2,268	6,288	65,830	17,595	6,214	637
Cash and cash equivalents, end of year	<u>\$ 13,965</u>	<u>\$ 30,588</u>	<u>\$ 1,556</u>	<u>\$ 13,494</u>	<u>\$ 40,173</u>	<u>\$ 299,333</u>	<u>\$ 7,827</u>	<u>\$ 20,819</u>	<u>\$ 6,166</u>
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:									
Operating income (loss)	\$ (35,446)	\$ (76,823)	\$ (47,763)	\$ 30,267	\$ 13,888	\$ 72,917	\$ 8,153	\$ 35,126	\$ 14,757
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:									
(Increase) decrease in:									
Member receivable	-	-	-	-	-	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-
(Decrease) increase in:									
Accounts payable	(21)	(1,401)	623	1,553	205	(1,364)	271	(1,200)	309
Unearned revenue	7,393	28,002	8,104	7,888	9,625	147,219	(91,181)	118	4,350
Unpaid claims and claim adjustment expenses	37,799	76,745	40,287	(28,474)	10,190	64,959	23,031	(19,419)	(23,386)
Net cash provided by (used in) operating activities	<u>\$ 9,725</u>	<u>\$ 26,523</u>	<u>\$ 1,251</u>	<u>\$ 11,234</u>	<u>\$ 33,908</u>	<u>\$ 283,731</u>	<u>\$ (59,726)</u>	<u>\$ 14,625</u>	<u>\$ (3,970)</u>
Supplemental information:									
Noncash non-operating and investing activities									
Net change in fair value of investments	<u>\$ (1,840)</u>	<u>\$ (2,195)</u>	<u>\$ (368)</u>	<u>\$ (1,058)</u>	<u>\$ (2,868)</u>	<u>\$ (30,038)</u>	<u>\$ (5,676)</u>	<u>\$ (2,654)</u>	<u>\$ (297)</u>

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For the Nine Months Ended March 31, 2018**

	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
Cash flows from operating activities:										
Cash received from members	\$ 73,666	\$ 65,924	\$ 83,072	\$ 62,753	\$ 68,806	\$ 65,266	\$ 23,042	\$ 202,053	\$ 15,582	\$ 144,479
Cash paid for claims	(14,338)	(64,639)	(58,626)	(2,315)	(64,811)	(18,555)	(26,610)	(202,257)	(50,159)	(73,289)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(302)	1,536	(1,300)	(824)	730	913	6,670	(5,898)	235	81
Net cash provided by (used in) operating activities	59,026	2,821	23,146	59,614	4,725	47,624	3,102	(6,102)	(34,342)	71,271
Cash flows from investing activities:										
Investment income received	1,014	5,407	4,291	2,436	3,801	4,049	745	5,447	814	7,875
Net investment (purchases) sales	(1,028)	(5,460)	(4,334)	(2,463)	(3,838)	(4,091)	(752)	(5,492)	44,182	(7,955)
Net cash provided by (used in) investing activities	(14)	(53)	(43)	(27)	(37)	(42)	(7)	(45)	44,996	(80)
Net increase (decrease) in cash and cash equivalents	59,012	2,768	23,103	59,587	4,688	47,582	3,095	(6,147)	10,654	71,191
Cash and cash equivalents, beginning of year	1,317	18,261	13,543	6,645	12,299	12,564	2,206	16,394	2,918	24,684
Cash and cash equivalents, end of year	\$ 60,329	\$ 21,029	\$ 36,646	\$ 66,232	\$ 16,987	\$ 60,146	\$ 5,301	\$ 10,247	\$ 13,572	\$ 95,875
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:										
Operating income (loss)	\$ 30,257	#####	\$ 42,435	\$ 51,096	\$ 79,226	\$ 58,354	\$ (65,812)	\$ 25,458	\$ (30,466)	\$ 63,975
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:										
(Increase) decrease in:										
Member receivable	-	-	-	-	-	-	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:										
Accounts payable	(303)	1,536	(1,300)	(824)	729	912	6,670	(5,898)	235	81
Unearned revenue	18,417	(17,232)	(2,038)	15,688	17,202	16,317	1,027	49,238	960	7,495
Unpaid claims and claim adjustment expenses	10,655	139,347	(15,951)	(6,346)	(92,432)	(27,959)	61,217	(74,900)	(5,071)	(280)
Net cash provided by (used in) operating activities	\$ 59,026	\$ 2,821	\$ 23,146	\$ 59,614	\$ 4,725	\$ 47,624	\$ 3,102	\$ (6,102)	\$ (34,342)	\$ 71,271
Supplemental information:										
Noncash non-operating and investing activities										
Net change in fair value of investments	\$ (1,517)	\$ (7,182)	\$ (5,754)	\$ (3,389)	\$ (5,056)	\$ (5,491)	\$ (998)	\$ (7,174)	\$ (1,004)	\$ (10,578)

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
March 31, 2018

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Current Assets				
Cash and Cash	\$ 3,610,287	\$ 167,703	\$ 1,248,774	\$ 2,193,810
Interest Receivable	172,258	1,986	83,889	86,383
Excess Accounts	317,621	-	317,621	-
Prepaid Expense	368,987	3,618	365,369	-
Total Current Assets	4,469,153	173,307	2,015,653	2,280,193
Non-Current Assets				
Investments*	40,527,490	364,734	20,326,540	19,836,216
Total Assets	\$ 44,996,643	\$ 538,041	\$ 22,342,193	\$ 22,116,409
Current Liabilities				
Accounts Payable	\$ 8,110	\$ 4,809	\$ 1,660	\$ 1,641
Unearned Revenue	246,619	4,069	43,568	198,982
Total Current Liabilities	254,729	8,878	45,228	200,623
Non-Current Liabilities				
Outstanding	29,332,618	-	16,202,065	13,130,553
ULAE*	1,724,935	-	952,779	772,156
Total Non-Current	31,057,553	-	17,154,844	13,902,709
Total Liabilities	\$ 31,312,282	\$ 8,878	\$ 17,200,072	\$ 14,103,332
Net Position				
Designated for	100,000	100,000	-	-
Designated for Risk	363,755	363,755	-	-
Undesignated	13,220,606	65,408	5,142,121	8,013,077
Total Net Position	13,684,361	529,163	5,142,121	8,013,077
Liability & Net Position	\$ 44,996,643	\$ 538,041	\$ 22,342,193	\$ 22,116,409

*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, 2018

	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	\$ 59,608	\$ 204,394	\$ 46,289	\$ 55,670	\$ 173,593	\$ 243,696	\$ 379,824	\$ 82,266	\$ 19,865	\$ 10,906	\$ 22,749
Interest Receivable	1,766	3,731	791	1,257	4,293	7,514	22,686	3,681	2,018	267	714
Excess Accounts	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	61,374	208,125	47,080	56,927	177,886	251,210	402,510	85,947	21,883	11,173	23,463
Non-Current Assets											
Investments*	389,931	798,576	149,801	267,190	941,289	1,686,877	5,383,399	858,114	484,087	51,604	161,582
Total Assets	\$ 451,305	\$ 1,006,701	\$ 196,881	\$ 324,117	\$ 1,119,175	\$ 1,938,087	\$ 5,785,909	\$ 944,061	\$ 505,970	\$ 62,777	\$ 185,045
Current Liabilities											
Accounts Payable	\$ 29	\$ 56	\$ 12	\$ 22	\$ 78	\$ 39	\$ 471	\$ 91	\$ 40	\$ 8	\$ 22
Unearned Revenue	-	104,155	16,273	-	-	-	-	-	-	4,453	1,783
Total Current Liabilities	29	104,211	16,285	22	78	39	471	91	40	4,461	1,805
Non-Current Liabilities											
Outstanding	357,649	576,628	89,245	98,674	358,590	1,161,512	2,649,360	752,504	127,684	28,818	32,313
ULAE*	21,032	33,909	5,248	5,803	21,087	68,304	155,798	44,252	7,509	1,695	1,900
Total Non-Current	378,681	610,537	94,493	104,477	379,677	1,229,816	2,805,158	796,756	135,193	30,513	34,213
Total Liabilities	\$ 378,710	\$ 714,748	\$ 110,778	\$ 104,499	\$ 379,755	\$ 1,229,855	\$ 2,805,629	\$ 796,847	\$ 135,233	\$ 34,974	\$ 36,018
Net Position											
Designated for	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety	-	-	-	-	-	-	-	-	-	-	-
Undesignated	72,595	291,953	86,103	219,618	739,420	708,232	2,980,280	147,214	370,737	27,803	149,027
Total Net Position	72,595	291,953	86,103	219,618	739,420	708,232	2,980,280	147,214	370,737	27,803	149,027
Liability & Net Position	\$ 451,305	\$ 1,006,701	\$ 196,881	\$ 324,117	\$ 1,119,175	\$ 1,938,087	\$ 5,785,909	\$ 944,061	\$ 505,970	\$ 62,777	\$ 185,045

*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, 2018

	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	\$ 35,619	\$ 30,343	\$ 32,347	\$ 43,996	\$ 63,712	\$ 56,000	\$ 64,182	\$ 29,740	\$ 198,417	\$ 74,900	\$ 265,694
Interest Receivable	4,810	2,378	914	1,604	2,432	2,970	4,373	977	7,642	1,241	8,324
Excess Accounts	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	40,429	32,721	33,261	45,600	66,144	58,970	68,555	30,717	206,059	76,141	274,018
Non-Current Assets											
Investments*	1,156,221	575,559	197,827	371,563	560,888	692,582	1,024,974	216,631	1,769,185	242,612	1,855,724
Total Assets	\$ 1,196,650	\$ 608,280	\$ 231,088	\$ 417,163	\$ 627,032	\$ 751,552	\$ 1,093,529	\$ 247,348	\$ 1,975,244	\$ 318,753	\$ 2,129,742
Current Liabilities											
Accounts Payable	\$ (109)	\$ 73	\$ 19	\$ 53	\$ 72	\$ 41	\$ 71	\$ 17	\$ 162	\$ 29	\$ 345
Unearned Revenue	40,496	-	-	-	-	-	-	5,984	150	15,362	10,326
Total Current Liabilities	40,387	73	19	53	72	41	71	6,001	312	15,391	10,671
Non-Current Liabilities											
Outstanding	494,725	369,541	210,868	576,110	542,049	476,307	992,207	173,269	1,328,775	58,295	1,675,430
ULAE*	29,093	21,731	12,400	33,879	31,876	28,010	58,348	10,189	78,140	3,428	98,525
Total Non-Current	523,818	391,272	223,268	609,989	573,925	504,317	1,050,555	183,458	1,406,915	61,723	1,773,955
Total Liabilities	\$ 564,205	\$ 391,345	\$ 223,287	\$ 610,042	\$ 573,997	\$ 504,358	\$ 1,050,626	\$ 189,459	\$ 1,407,227	\$ 77,114	\$ 1,784,626
Net Position											
Designated for	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety	-	-	-	-	-	-	-	-	-	-	-
Undesignated	632,445	216,935	7,801	(192,879)	53,035	247,194	42,903	57,889	568,017	241,639	345,116
Total Net Position	632,445	216,935	7,801	(192,879)	53,035	247,194	42,903	57,889	568,017	241,639	345,116
Liability & Net Position	\$ 1,196,650	\$ 608,280	\$ 231,088	\$ 417,163	\$ 627,032	\$ 751,552	\$ 1,093,529	\$ 247,348	\$ 1,975,244	\$ 318,753	\$ 2,129,742

*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, 2018**

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 530,687	\$ 530,687	\$ -	\$ -
Banking Layer Deposit	4,676,798	-	-	4,676,798
Shared Risk Layer	2,424,750	-	2,424,750	-
Excess Deposit/Premium	1,103,281	-	1,103,281	-
Risk Management Grants	200,382	200,382	-	-
Total Operating Income	8,935,898	731,069	3,528,031	4,676,798
Operating Expenses				
Claims Paid	4,334,486	-	1,048,982	3,285,504
O/S Liability adj.	393,304	-	138,737	254,567
ULAE	38,303	-	16,581	21,722
Consultants	17,105	17,105	-	-
Safety Service	170,490	170,490	-	-
Claims Administration	663,280	237,771	-	425,509
Program Administration	136,703	136,703	-	-
Board Expenses	3,253	3,253	-	-
Excess Insurance	1,096,106	-	1,096,106	-
Contingency Reserves	11,793	11,793	-	-
Total Operating Expenses	6,864,823	577,115	2,300,406	3,987,302
Operating Income (Loss)	2,071,075	153,954	1,227,625	689,496
Non-Operating Income				
Change in Fair Market	(679,658)	(8,308)	(328,872)	(342,478)
Investment Income	500,282	6,414	242,612	251,256
Total Non-Operating	(179,376)	(1,894)	(86,260)	(91,222)
Change in Net Position	1,891,699	152,060	1,141,365	598,274
Beginning Net Position	11,792,662	377,103	4,000,756	7,414,803
Ending Net Position	\$ 13,684,361	\$ 529,163	\$ 5,142,121	\$ 8,013,077

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, 2018

	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	137,129	165,776	48,818	38,754	234,740	503,724	780,777	223,037	51,926	7,152	53,958
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	137,129	165,776	48,818	38,754	234,740	503,724	780,777	223,037	51,926	7,152	53,958
Operating Expenses											
Claims Paid	123,218	72,147	20,076	614	25,669	302,755	554,377	189,025	49,299	13,457	90,807
O/S Liability adj.	(55,841)	164,060	7,281	831	22,652	(85,869)	(152,301)	74,848	47,856	8,021	(66,495)
ULAE	(3,067)	9,864	471	100	1,508	(4,396)	(7,487)	4,757	2,856	483	(3,858)
Consultants	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	13,534	14,624	5,235	4,873	14,914	32,754	87,436	21,478	4,420	991	4,963
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Contingency Reserves	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	77,844	260,695	33,063	6,418	64,743	245,244	482,025	290,108	104,431	22,952	25,417
Operating Income (Loss)	59,285	(94,919)	15,755	32,336	169,997	258,480	298,752	(67,071)	(52,505)	(15,800)	28,541
Non-Operating Income											
Change in Fair Market	(6,944)	(14,335)	(3,214)	(4,928)	(16,656)	(29,415)	(90,072)	(14,543)	(8,048)	(1,113)	(2,965)
Investment Income	5,225	10,905	2,390	3,594	12,531	21,191	65,077	10,582	5,929	757	2,083
Total Non-Operating	(1,719)	(3,430)	(824)	(1,334)	(4,125)	(8,224)	(24,995)	(3,961)	(2,119)	(356)	(882)
Change in Net Position	57,566	(98,349)	14,931	31,002	165,872	250,256	273,757	(71,032)	(54,624)	(16,156)	27,659
Beginning Net Position	15,029	390,302	71,172	188,616	573,548	457,976	2,706,523	218,246	425,361	43,959	121,368
Ending Net Position	\$ 72,595	\$ 291,953	\$ 86,103	\$ 219,618	\$ 739,420	\$ 708,232	\$ 2,980,280	\$ 147,214	\$ 370,737	\$ 27,803	\$ 149,027

**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, 2018**

	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	233,140	112,979	63,927	142,101	181,463	103,997	358,898	60,339	396,935	88,940	688,288
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess	-	-	-	-	-	-	-	-	-	-	-
Risk Management	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	233,140	112,979	63,927	142,101	181,463	103,997	358,898	60,339	396,935	88,940	688,288
Operating Expenses											
Claims Paid	111,074	193,206	86,623	223,079	128,718	64,007	248,838	45,651	272,482	42,834	427,548
O/S Liability adj.	99,946	(98,576)	(24,508)	(326,428)	(75,232)	109,827	52,530	94,843	194,163	(27,277)	290,236
ULAE	6,084	(5,551)	(1,318)	(18,723)	(4,100)	6,651	3,582	5,618	12,013	(1,559)	17,794
Consultants	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	16,688	19,644	6,043	18,853	19,938	14,979	29,054	8,028	36,075	3,882	47,103
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Contingency Reserves	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	233,792	108,723	66,840	(103,219)	69,324	195,464	334,004	154,140	514,733	17,880	782,681
Operating Income (Loss)	(652)	4,256	(2,913)	245,320	112,139	(91,467)	24,894	(93,801)	(117,798)	71,060	(94,393)
Non-Operating Income											
Change in Fair Market	(19,177)	(9,744)	(3,727)	(6,445)	(9,627)	(11,785)	(17,319)	(3,935)	(30,047)	(4,941)	(33,498)
Investment Income	14,208	6,946	2,635	4,569	7,116	8,552	13,124	2,882	22,154	3,627	25,179
Total Non-Operating	(4,969)	(2,798)	(1,092)	(1,876)	(2,511)	(3,233)	(4,195)	(1,053)	(7,893)	(1,314)	(8,319)
Change in Net Position	(5,621)	1,458	(4,005)	243,444	109,628	(94,700)	20,699	(94,854)	(125,691)	69,746	(102,712)
Beginning Net Position	638,066	215,477	11,806	(436,323)	(56,593)	341,894	22,204	152,743	693,708	171,893	447,828
Ending Net Position	\$ 632,445	\$ 216,935	\$ 7,801	\$ (192,879)	\$ 53,035	\$ 247,194	\$ 42,903	\$ 57,889	\$ 568,017	\$ 241,639	\$ 345,116

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For the Nine Months Ended March 31, 2018

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Cash flows from operating activities:				
Cash received from members	\$ 8,593,334	\$ 735,138	\$ 3,243,074	\$ 4,615,122
Cash paid for claims	(4,325,335)	-	(1,039,831)	(3,285,504)
Cash paid for insurance	(1,461,475)	-	(1,461,475)	-
Cash paid to vendors	(1,009,203)	(583,590)	(52)	(425,561)
Net cash provided by (used in) operating activities	1,797,321	151,548	741,716	904,057
Cash flows from investing activities:				
Investment income received	512,007	6,068	247,674	258,265
Net investment (purchases) sales	(517,622)	(6,304)	(635,393)	124,075
Net cash provided by (used in) investing activities	(5,615)	(236)	(387,719)	382,340
Net increase (decrease) in cash and cash equivalents	1,791,706	151,312	353,997	1,286,397
Cash and cash equivalents, beginning of year	1,818,581	16,391	894,777	907,413
Cash and cash equivalents, end of year	<u>\$ 3,610,287</u>	<u>\$ 167,703</u>	<u>\$ 1,248,774</u>	<u>\$ 2,193,810</u>
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:				
Operating income (loss)	\$ 2,071,075	\$ 153,954	\$ 1,227,625	\$ 689,496
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:				
(Increase) decrease in:				
Member receivable	112,643	-	-	112,643
Excess receivable	9,151	-	9,151	-
Prepaid expense	(368,987)	(3,618)	(365,369)	-
(Decrease) increase in:				
Accounts payable	(2,962)	(2,857)	(53)	(52)
Unearned revenue	(455,207)	4,069	(284,957)	(174,319)
Unpaid claims and claim adjustment expenses	431,608	-	155,319	276,289
Net cash provided by (used in) operating activities	<u>\$ 1,797,321</u>	<u>\$ 151,548</u>	<u>\$ 741,716</u>	<u>\$ 904,057</u>
Supplemental information:				
Noncash non-operating and investing activities				
Net change in fair value of investments	<u>\$ (679,658)</u>	<u>\$ (8,308)</u>	<u>\$ (328,872)</u>	<u>\$ (342,478)</u>

See Accompanying Accountant’s Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For the Nine Months Ended March 31, 2018**

	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
Cash flows from operating activities:											
Cash received from members	\$ 137,129	\$ 255,441	\$ 62,803	\$ 38,754	\$ 234,740	\$ 503,724	\$ 780,777	\$ 223,037	\$ 51,926	\$ (6,206)	\$ 48,610
Cash paid for claims	(123,218)	(72,147)	(20,076)	(614)	(25,669)	(302,755)	(554,377)	(189,025)	(49,299)	(13,457)	(90,807)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(13,535)	(14,626)	(5,235)	(4,874)	(14,916)	(32,759)	(87,451)	(21,480)	(4,421)	(991)	(4,963)
Net cash provided by (used in) operating activities	376	168,668	37,492	33,266	194,155	168,210	138,949	12,532	(1,794)	(20,654)	(47,160)
Cash flows from investing activities:											
Investment income received	5,250	10,574	2,359	3,659	12,172	21,909	68,109	11,017	6,091	887	2,421
Net investment (purchases) sales	34,693	(10,702)	(384)	6,301	(72,316)	(22,141)	(68,791)	18,871	(6,152)	27,105	57,561
Net cash provided by (used in) investing activities	39,943	(128)	1,975	9,960	(60,144)	(232)	(682)	29,888	(61)	27,992	59,982
Net increase (decrease) in cash and cash equivalents	40,319	168,540	39,467	43,226	134,011	167,978	138,267	42,420	(1,855)	7,338	12,822
Cash and cash equivalents, beginning of year	19,289	35,854	6,822	12,444	39,582	75,718	241,557	39,846	21,720	3,568	9,927
Cash and cash equivalents, end of year	\$ 59,608	\$ 204,394	\$ 46,289	\$ 55,670	\$ 173,593	\$ 243,696	\$ 379,824	\$ 82,266	\$ 19,865	\$ 10,906	\$ 22,749
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:											
Operating income (loss)	\$ 59,285	\$ (94,919)	\$ 15,755	\$ 32,336	\$ 169,997	\$ 258,480	\$ 298,752	\$ (67,071)	\$ (52,505)	\$ (15,800)	\$ 28,541
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:											
(Increase) decrease in:											
Member receivable	-	-	-	-	-	-	-	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:											
Accounts payable	(1)	(2)	(1)	(1)	(2)	(5)	(15)	(2)	(1)	1	-
Unearned revenue	-	89,665	13,986	-	-	-	-	-	-	(13,358)	(5,348)
Unpaid claims and claim adjustment expenses	(58,908)	173,924	7,752	931	24,160	(90,265)	(159,788)	79,605	50,712	8,503	(70,353)
Net cash provided by (used in) operating activities	\$ 376	\$ 168,668	\$ 37,492	\$ 33,266	\$ 194,155	\$ 168,210	\$ 138,949	\$ 12,532	\$ (1,794)	\$ (20,654)	\$ (47,160)
Supplemental information:											
Noncash non-operating and investing activities											
Net change in fair value of investments	\$ (6,944)	\$ (14,335)	\$ (3,214)	\$ (4,928)	\$ (16,656)	\$ (29,415)	\$ (90,072)	\$ (14,543)	\$ (8,048)	\$ (1,113)	\$ (2,965)

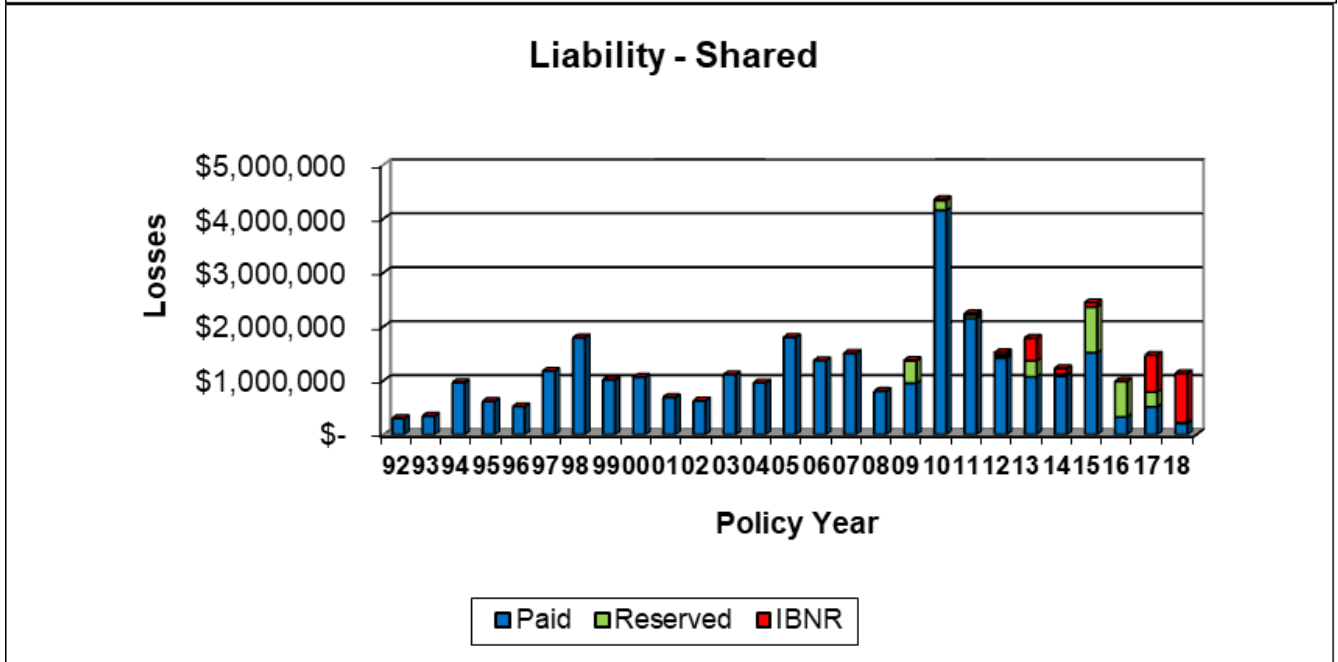
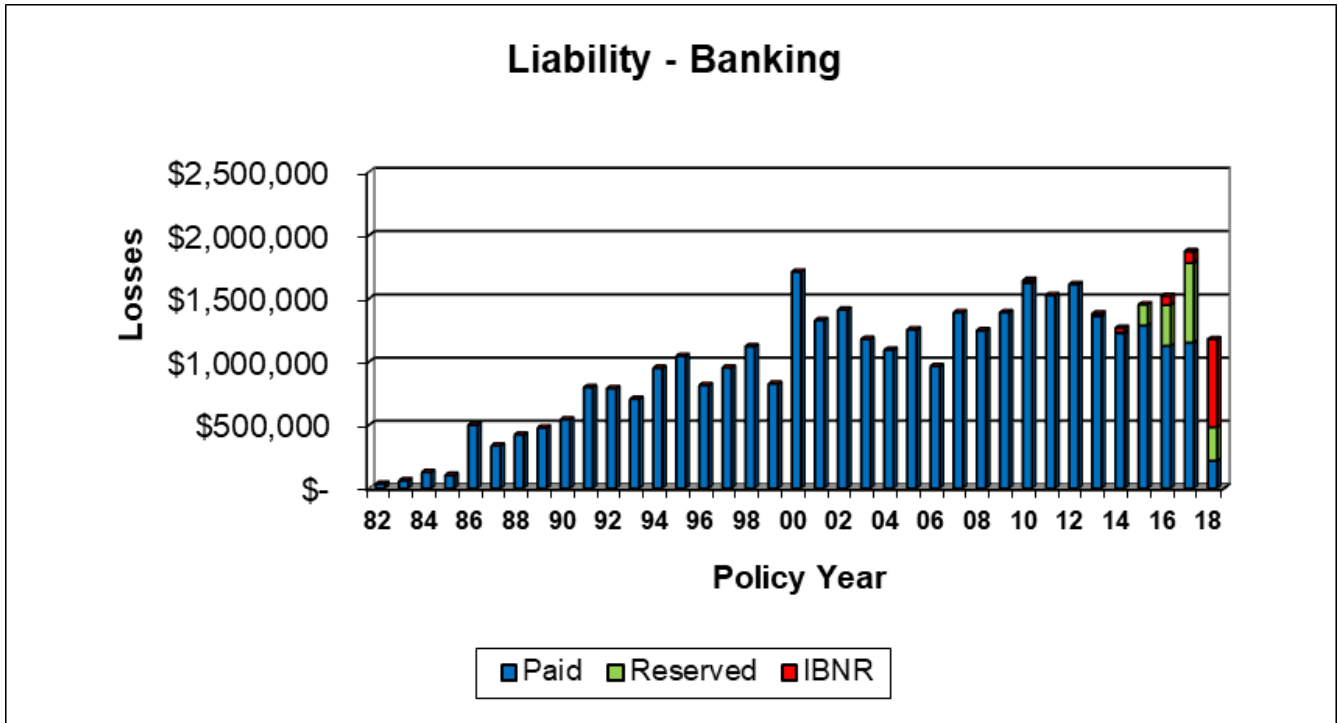
Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For the Nine Months Ended March 31, 2018

	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
Cash flows from operating activities:											
Cash received from members	\$ 111,652	\$ 112,979	\$ 63,927	\$ 206,625	\$ 187,273	\$ 103,997	\$ 358,898	\$ 42,386	\$ 396,485	\$ 42,856	\$ 657,309
Cash paid for claims	(111,074)	(193,206)	(86,623)	(223,079)	(128,718)	(64,007)	(248,838)	(45,651)	(272,482)	(42,834)	(427,548)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(16,691)	(19,646)	(6,043)	(18,854)	(19,939)	(14,981)	(29,057)	(8,029)	(36,079)	(3,883)	(47,108)
Net cash provided by (used in) operating activities	(16,113)	(99,873)	(28,739)	(35,308)	38,616	25,009	81,003	(11,294)	87,924	(3,861)	182,653
Cash flows from investing activities:											
Investment income received	14,493	7,750	2,923	5,041	7,244	8,867	12,849	3,027	22,632	3,777	25,214
Net investment (purchases) sales	(14,641)	92,187	47,052	54,914	(7,320)	(8,956)	(72,992)	26,945	7,128	61,185	(25,472)
Net cash provided by (used in) investing activities	(148)	99,937	49,975	59,955	(76)	(89)	(60,143)	29,972	29,760	64,962	(258)
Net increase (decrease) in cash and cash equivalents	(16,261)	64	21,236	24,647	38,540	24,920	20,860	18,678	117,684	61,101	182,395
Cash and cash equivalents, beginning of year	51,880	30,279	11,111	19,349	25,172	31,080	43,322	11,062	80,733	13,799	83,299
Cash and cash equivalents, end of year	\$ 35,619	\$ 30,343	\$ 32,347	\$ 43,996	\$ 63,712	\$ 56,000	\$ 64,182	\$ 29,740	\$ 198,417	\$ 74,900	\$ 265,694
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:											
Operating income (loss)	\$ (652)	\$ 4,256	\$ (2,913)	\$ 245,320	\$ 112,139	\$ (91,467)	\$ 24,894	\$ (93,801)	\$ (117,798)	\$ 71,060	\$ (94,393)
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:											
(Increase) decrease in:											
Member receivable	-	-	-	86,736	25,907	-	-	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:											
Accounts payable	(4)	(2)	(1)	(1)	-	(2)	(3)	(1)	(4)	-	(5)
Unearned revenue	(121,488)	-	-	(22,212)	(20,097)	-	-	(17,953)	(450)	(46,085)	(30,979)
Unpaid claims and claim adjustment expenses	106,031	(104,127)	(25,825)	(345,151)	(79,333)	116,478	56,112	100,461	206,176	(28,836)	308,030
Net cash provided by (used in) operating activities	\$ (16,113)	\$ (99,873)	\$ (28,739)	\$ (35,308)	\$ 38,616	\$ 25,009	\$ 81,003	\$ (11,294)	\$ 87,924	\$ (3,861)	\$ 182,653
Supplemental information:											
Noncash non-operating and investing activities											
Net change in fair value of investments	\$ (19,177)	\$ (9,744)	\$ (3,727)	\$ (6,445)	\$ (9,627)	\$ (11,785)	\$ (17,319)	\$ (3,935)	\$ (30,047)	\$ (4,941)	\$ (33,498)

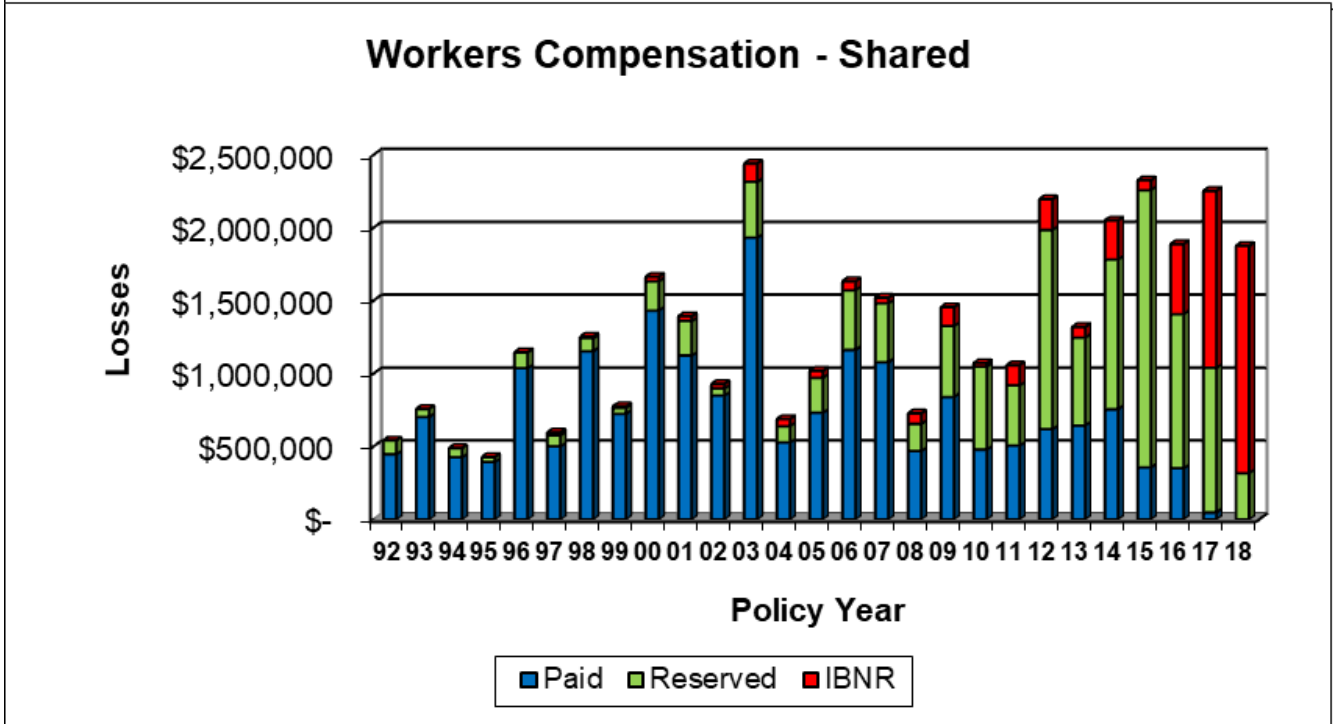
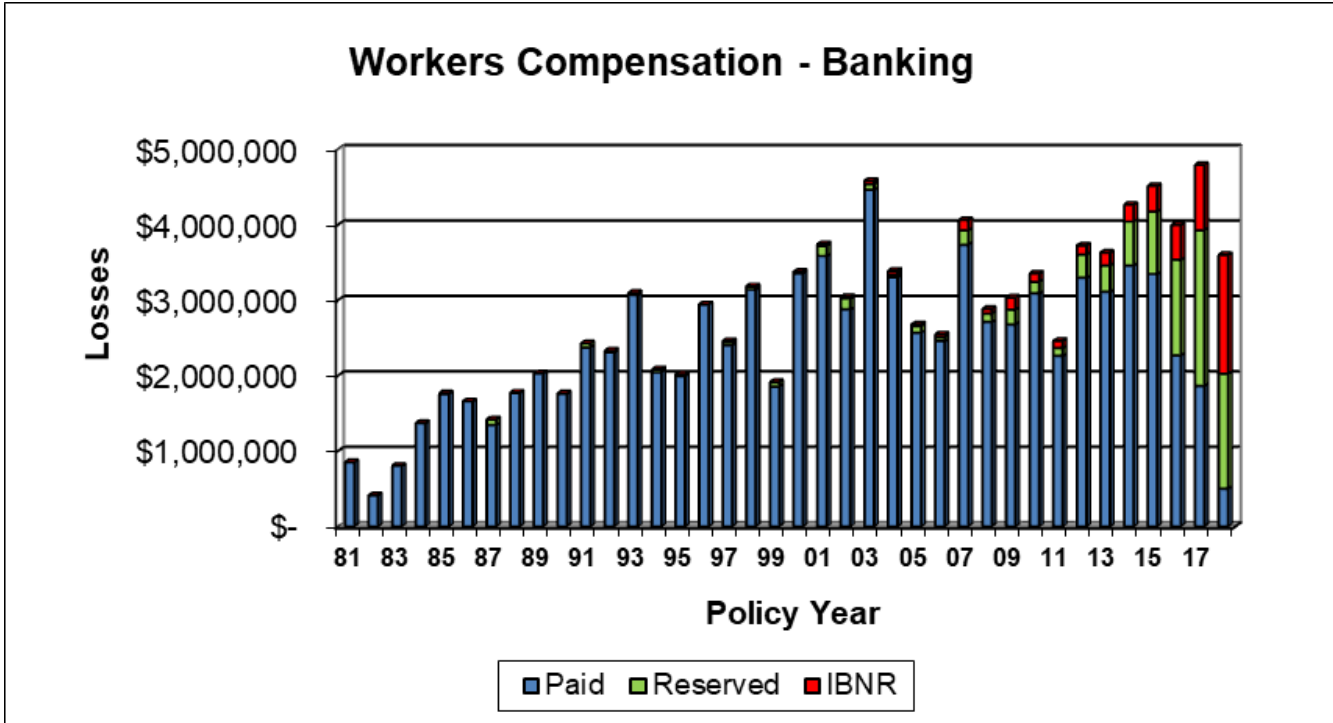
**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Reconciliation of Claims Liability by Program
As of March 31, 2018 and June 30, 2017**

	Liability Banking 2018	Liability Shared Risk 2018	Total Liability Program		WC Banking 2018	WC Shared Risk 2018	Total WC Program		Totals	
			2018	2017			2018	2017	2018	2017
Unpaid claims and claim adjustment expenses at beginning of the fiscal year	\$ 2,158,551	\$ 5,224,752	\$ 7,383,303	\$ 9,946,575	\$ 13,626,420	\$ 16,999,526	\$ 30,625,946	\$ 29,798,449	\$ 38,009,249	\$ 39,745,024
Incurred claims and claim adjustment expenses:										
Provision for insured events of the current fiscal year	1,177,546	1,132,876	2,310,422	3,062,804	3,597,697	1,866,377	5,464,074	7,275,432	7,774,496	10,338,236
Increases (Decreases) in provision for insured events of prior fiscal years	115,937	(624,166)	(508,229)	(1,236,867)	(57,626)	(678,658)	(736,284)	(927,061)	(1,244,513)	(2,163,928)
Change in provision for ULAE in current year	-	-	-	-	21,722	16,581	38,303	79,550	38,303	79,550
Total incurred claims and claim adjustment expenses	<u>1,293,483</u>	<u>508,710</u>	<u>1,802,193</u>	<u>1,825,937</u>	<u>3,561,793</u>	<u>1,204,300</u>	<u>4,766,093</u>	<u>6,427,921</u>	<u>6,568,286</u>	<u>8,253,858</u>
Payments:										
Claims and claim adjustment expenses attributable to insured events of the current fiscal year	217,803	206,878	424,681	587,291	500,107	-	500,107	1,012,697	924,788	1,599,988
Claims and claim adjustment expenses attributable to insured events of prior fiscal years	905,671	375,600	1,281,271	3,801,918	2,785,397	1,048,982	3,834,379	4,587,727	5,115,650	8,389,645
Total Payments	<u>1,123,474</u>	<u>582,478</u>	<u>1,705,952</u>	<u>4,389,209</u>	<u>3,285,504</u>	<u>1,048,982</u>	<u>4,334,486</u>	<u>5,600,424</u>	<u>6,040,438</u>	<u>9,989,633</u>
Total unpaid claims and claim adjustment expenses at end of the fiscal year	<u>\$ 2,328,560</u>	<u>\$ 5,150,984</u>	<u>\$ 7,479,544</u>	<u>\$ 7,383,303</u>	<u>\$ 13,902,709</u>	<u>\$ 17,154,844</u>	<u>\$ 31,057,553</u>	<u>\$ 30,625,946</u>	<u>\$ 38,537,097</u>	<u>\$ 38,009,249</u>
Claims Liability	\$ 2,328,560	\$ 5,150,984	\$ 7,479,544	\$ 7,383,303	\$ 13,130,553	\$ 16,202,065	\$ 29,332,618	\$ 28,939,316	\$ 36,812,162	\$ 36,322,619
Claims ULAE	-	-	-	-	772,156	952,779	1,724,935	1,686,630	1,724,935	1,686,630
Total Claim Liabilities	<u>\$ 2,328,560</u>	<u>\$ 5,150,984</u>	<u>\$ 7,479,544</u>	<u>\$ 7,383,303</u>	<u>\$ 13,902,709</u>	<u>\$ 17,154,844</u>	<u>\$ 31,057,553</u>	<u>\$ 30,625,946</u>	<u>\$ 38,537,097</u>	<u>\$ 38,009,249</u>

Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of March 31, 2018



Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of March 31, 2018



Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2018

	Budget 2017-2018			YTD Expended 2017-2018			Remaining 2017-2018			
	Total	WC	Liab	Total	WC	Liab	Total \$	Total %	WC	Liab
ADMIN BUDGET										
Administrative Revenue										
41010 Administrative Deposit - See Note 1	\$ 1,272,680	\$ 707,582	\$ 565,098	\$ 954,510	\$ 530,686	\$ 423,824	\$ 318,170	25%	\$ 176,896	\$ 141,274
44030 Change in Fair Value - See Note 2	-	-	-	(14,551)	(8,308)	(6,243)	14,551		8,308	6,243
44040 Interest Income - See Note 2	-	-	-	11,213	6,413	4,800	(11,213)		(6,413)	(4,800)
44080 Risk Management Grants - See Note 6	-	-	-	200,382	200,382	-	(200,382)		(200,382)	-
Total Admin Revenue	\$ 1,272,680	\$ 707,582	\$ 565,098	\$ 1,151,554	\$ 729,173	\$ 422,381	\$ 121,126	10%	\$ (21,591)	\$ 142,717
Administrative Expenses										
52101 Claims Audit	\$ 7,500	\$ -	\$ 7,500	\$ -	\$ -	\$ -	\$ 7,500	100%	\$ -	\$ 7,500
52102 Financial Audit	26,622	13,311	13,311	26,622	13,311	13,311	-	0%	-	-
52103 Legal Services	17,000	2,000	15,000	7,389	869	6,520	9,611	57%	1,131	8,480
52104 Actuarial Services	12,340	5,170	7,170	-	-	-	12,340	100%	5,170	7,170
52106 CAJPA Accreditation	4,500	2,250	2,250	5,850	2,925	2,925	(1,350)	-30%	(675)	(675)
52109 Misc Consulting / Contingency	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
Total Admin Expenses	\$ 72,962	\$ 25,231	\$ 47,731	\$ 39,861	\$ 17,105	\$ 22,756	\$ 33,101	45%	\$ 8,126	\$ 24,975
Safety Services										
52201 Outside Training	\$ 30,000	\$ 15,000	\$ 15,000	\$ 2,024	\$ 1,012	\$ 1,012	\$ 27,976	93%	\$ 13,988	\$ 13,988
52202 Risk Mgmt Comm Mtg Expense	1,500	750	750	978	489	489	522	35%	261	261
52203 Police Risk Mgmt Comm Training	7,900	3,950	3,950	1,471	736	735	6,429	81%	3,214	3,215
52204 Bickmore Risk Management Services	168,820	94,910	73,910	132,540	74,514	58,026	36,280	21%	20,396	15,884
52207 Member Training and Risk Management	88,000	50,000	38,000	14,495	7,624	6,871	73,505	84%	42,376	31,129
52208 Lexipol Police Manual Updates & DTBs	132,546	15,903	116,643	92,672	10,854	81,818	39,874	30%	5,049	34,825
52209 Police Risk Management Funds	50,000	25,000	25,000	38,807	19,403	19,404	11,193	22%	5,597	5,596
54200 Safety Grant Fund - See Note 3	-	-	-	55,857	55,857	-	(55,857)		(55,857)	-
Total Safety Services Expenses	\$ 478,766	\$ 205,513	\$ 273,253	\$ 338,844	\$ 170,489	\$ 168,355	\$ 139,922	29%	\$ 35,024	\$ 104,898

Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2018

	Budget 2017-2018			YTD Expended 2017-2018			Remaining 2017-2018			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
ADMIN BUDGET CONTINUED										
Claims Administration										
52302 Claims Administration Fee	\$ 50,600	\$ 29,700	\$ 20,900	\$ 50,600	\$ 29,700	\$ 20,900	\$ -	0%	\$ -	\$ -
52304 State Funding/Fraud Assessment	225,667	225,667	-	208,071	208,071	-	17,596	8%	17,596	-
Total Claims Admin Expenses	\$ 276,267	\$ 255,367	\$ 20,900	\$ 258,671	\$ 237,771	\$ 20,900	\$ 17,596	6%	\$ 17,596	\$ -
Program Administration										
52401 Program Administration and Brokerage Fee	\$ 303,505	\$ 137,957	\$ 165,548	\$ 227,629	\$ 103,468	\$ 124,161	\$ 75,876	25%	\$ 34,489	\$ 41,387
52403 Accounting Services	99,330	49,665	49,665	66,470	33,235	33,235	32,860	33%	16,430	16,430
Total Program Admin Expenses	\$ 402,835	\$ 187,622	\$ 215,213	\$ 294,099	\$ 136,703	\$ 157,396	\$ 108,736	27%	\$ 50,919	\$ 57,817
Board Expenses										
52500 Board of Directors Long Range Planning Session	\$ 2,000	\$ 1,000	\$ 1,000	\$ 1,515	\$ 758	\$ 757	\$ 485	24%	\$ 242	\$ 243
52501 Executive Committee	2,500	1,250	1,250	-	-	-	2,500	100%	1,250	1,250
52502 Executive Committee Member Travel	4,000	2,000	2,000	1,102	551	551	2,898	72%	1,449	1,449
52503 Board of Directors Meetings (includes Travel)	8,000	4,000	4,000	1,863	931	932	6,137	77%	3,069	3,068
52504 Association Memberships	4,000	2,000	2,000	2,026	1,013	1,013	1,974	49%	987	987
Total Board Expenses	\$ 20,500	\$ 10,250	\$ 10,250	\$ 6,506	\$ 3,253	\$ 3,253	\$ 13,994	68%	\$ 6,997	\$ 6,997
Other Administration Expenses - Not identified with above budget line items										
52001 Administration Expense - Other	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-		\$ -	\$ -
52900 Member Identity Theft Protection	11,800	11,800	-	11,793	11,793	-	7	0%	7	-
Total Other Admin	\$ 11,800	\$ 11,800	\$ -	\$ 11,793	\$ 11,793	\$ -	\$ 7	0%	\$ 7	\$ -
Total Admin Expenses	\$ 1,263,130	\$ 695,783	\$ 567,347	\$ 949,774	\$ 577,114	\$ 372,660	\$ 313,356	25%	\$ 118,669	\$ 194,687
TOTAL ADMIN REVENUE OVER EXPENSES	\$ 9,550	\$ 11,799	\$ (2,249)	\$ 201,780	\$ 152,059	\$ 49,721	\$ (192,230)		\$ (140,260)	\$ (51,970)

Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2018

	Budget 2017-2018			YTD Expended 2017-2018			Remaining 2017-2018			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
BANKING LAYER BUDGET										
Banking Layer Revenue										
41020 Banking Layer Deposit - See Note 1	\$ 8,158,729	\$ 6,235,730	\$ 1,922,999	\$ 6,119,047	\$ 4,676,798	\$ 1,442,249	\$ 2,039,682	25%	\$ 1,558,932	\$ 480,750
44030 Change in Fair Value - See Note 2	-	-	-	(437,615)	(342,478)	(95,137)	437,615		342,478	95,137
44040 Interest Income - See Note 2	-	-	-	321,813	251,262	70,551	(321,813)		(251,262)	(70,551)
Total Banking Layer Revenue	<u>\$ 8,158,729</u>	<u>\$ 6,235,730</u>	<u>\$ 1,922,999</u>	<u>\$ 6,003,245</u>	<u>\$ 4,585,582</u>	<u>\$ 1,417,663</u>	<u>\$ 2,155,484</u>	26%	<u>\$ 1,650,148</u>	<u>\$ 505,336</u>
Banking Layer Expenses										
51100 Claims Expense - See Note 4	\$ 5,830,000	\$ 4,001,000	\$ 1,829,000	\$ 4,095,616	\$ 3,285,505	\$ 810,111	\$ 1,734,384	30%	\$ 715,495	\$ 1,018,889
51135 Claims Admin - Liability - See Note 4	-	-	-	313,364	-	313,364	(313,364)		-	(313,364)
51400 OS Liability Adjustment - See Note 4	-	-	-	424,577	254,567	170,010	(424,577)		(254,567)	(170,010)
51800 ULAE Adjustment - See Note 4	-	-	-	21,722	21,722	-	(21,722)		(21,722)	-
52300 Claims Admin - Monthly WC Only - See Note 4	706,000	706,000	-	425,509	425,509	-	280,491	40%	280,491	-
Total Banking Layer Expenses	<u>\$ 6,536,000</u>	<u>\$ 4,707,000</u>	<u>\$ 1,829,000</u>	<u>\$ 5,280,788</u>	<u>\$ 3,987,303</u>	<u>\$ 1,293,485</u>	<u>\$ 1,255,212</u>	19%	<u>\$ 719,697</u>	<u>\$ 535,515</u>
TOTAL BANKING REVENUE OVER EXPENSES	\$ 1,622,729	\$ 1,528,730	\$ 93,999	\$ 722,457	\$ 598,279	\$ 124,178	\$ 900,272		\$ 930,451	\$ (30,179)

Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2018

	Budget 2017-2018			YTD Expended 2017-2018			Remaining 2017-2018			
	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	\$ 5,187,000	\$ 3,233,000	\$ 1,954,000	\$ 3,890,250	\$ 2,424,750	\$ 1,465,500	\$ 1,296,750	25%	\$ 808,250	\$ 488,500
41040 Excess Deposit/Premium - See Note 1	2,632,368	1,471,041	1,161,327	1,974,276	1,103,281	870,995	658,092	25%	367,760	290,332
44020 Excess Insurance Refund - See Note 3	-	-	-	-	-	-	-	-	-	-
44030 Change in Fair Value	-	-	-	(453,176)	(328,872)	(124,304)	453,176		328,872	124,304
44040 Interest Income	-	-	-	336,051	242,613	93,438	(336,051)		(242,613)	(93,438)
44060 Property Premium - See Note 1	861,478	-	861,478	646,109	-	646,109	215,369	25%	-	215,369
44070 Crime Premium - See Note 1	51,447	-	51,447	38,585	-	38,585	12,862	25%	-	12,862
Total Shared Layer Revenue	\$ 8,732,293	\$ 4,704,041	\$ 4,028,252	\$ 6,432,095	\$ 3,441,772	\$ 2,990,323	\$ 2,300,198	26%	\$ 1,262,269	\$ 1,037,929
Shared Layer Expenses										
51100 Claims Expense	\$ 5,206,000	\$ 3,829,000	\$ 1,377,000	\$ 1,713,010	\$ 1,204,300	\$ 508,710	\$ 3,492,990	67%	\$ 2,624,700	\$ 868,290
54100 Excess Deposit/Premium Exp - See Note 5	2,632,368	1,471,041	1,161,327	1,971,274	1,096,106	875,168	661,094	25%	374,935	286,159
54150 Member Property Coverage - See Note 5	861,478	-	861,478	646,113	-	646,113	215,365	25%	-	215,365
54150 Member Crime Coverage - See Note 5	51,447	-	51,447	38,585	-	38,585	12,862	25%	-	12,862
Total Shared Layer Expenses	\$ 8,751,293	\$ 5,300,041	\$ 3,451,252	\$ 4,368,982	\$ 2,300,406	\$ 2,068,576	\$ 4,382,311	50%	\$ 2,999,635	\$ 1,382,676
TOTAL SHARED REVENUE OVER EXPENSES	\$ (19,000)	\$ (596,000)	\$ 577,000	\$ 2,063,113	\$ 1,141,366	\$ 921,747	\$ (2,082,113)		\$ (1,737,366)	\$ (344,747)
OTHER INCOME/(EXPENSE)										
Rounding	-	-	-	(10)	(5)	(5)	10		5	5
Total Other Income/(Expense)	\$ -	\$ -	\$ -	\$ (10)	\$ (5)	\$ (5)	\$ 10		\$ 5	\$ 5
TOTAL INCOME/(EXPENSE)	\$ 1,613,279	\$ 944,529	\$ 668,750	\$ 2,987,340	\$ 1,891,699	\$ 1,095,641	\$ (1,374,061)		\$ (947,170)	\$ (426,891)

Northern California Cities Self Insurance Fund
Notes to Budget to Actual
As of March 31, 2018

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. 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.

4. 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.

5. 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
Risk Management Reserves Historic Usage Report
As of Mach 31, 2018**

Member	ADA Grants Declared in FY 2009 Board Meeting 4/24/2009		Risk Management Reserve Fund elected to be retained in WC admin by members from their WC shared refund							Total funds available FY 2009 - FY 2016 for Risk Management	Total Disbursements Paid through Last Update	Risk Management Reserve Funds Available
	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2017					
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	-	-	-	16,672.00	31,167.00	6,397.00	24,770.00	
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	-	-	-	-	-	-	-	-	-	-	-	
Folsom	16,732.00	62,977.00	-	61,737.00	61,566.00	32,328.00	57,693.00	117,055.00	410,088.00	343,297.37	66,790.63	
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	-	-	-	-	-	-	13,095.00	19,853.00	731.00	19,122.00	
Nevada City	5,665.00	-	-	-	3,618.00	1,896.00	4,275.00	-	15,454.00	13,001.00	2,453.00	
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	51,560.00	204,017.00	118,471.80	85,545.20	
Willows	5,856.00	4,618.00	4,412.00	-	-	3,405.00	7,156.00	2,000.00	27,447.00	25,448.00	1,999.00	
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	\$ 200,382.00	\$ 1,149,036.00	\$ 835,850.64	\$ 313,185.36	

Schedule includes payments made through March 31, 2018.

**Northern California Cities Self Insurance Fund
Police Risk Management Grants Historic Usage Report
As of March 31, 2018**

Member	Police Risk Management Grant Funds			Total funds granted FY 2015 - FY 2017 for Police Risk Management	Total Disbursements Paid through Last Update	Police Risk Management Grant Funds Available
	FY 2015	FY 2016	FY 2017			
Anderson	\$1,515.00	\$1,515.00	\$ 1,515.00	\$ 4,545.00	\$ -	\$ 4,545.00
Auburn	3,030.00	3,030.00	3,030.00	9,090.00	9,309.74	(219.74)
Colusa	1,515.00	1,515.00	1,515.00	4,545.00	3,030.00	1,515.00
Corning	1,515.00	1,515.00	1,515.00	4,545.00	3,291.26	1,253.74
Dixon	3,030.00	3,030.00	3,030.00	9,090.00	6,060.00	3,030.00
Elk Grove	3,030.00	3,030.00	3,030.00	9,090.00	9,090.00	-
Folsom	3,787.50	3,787.50	3,788.00	11,363.00	7,576.00	3,787.00
Galt	3,030.00	3,030.00	3,030.00	9,090.00	-	9,090.00
Gridley	1,515.00	1,515.00	1,515.00	4,545.00	4,543.26	1.74
Ione	1,515.00	1,515.00	1,515.00	4,545.00	3,391.87	1,153.13
Jackson	1,515.00	1,515.00	1,515.00	4,545.00	-	4,545.00
Lincoln	3,030.00	3,030.00	3,030.00	9,090.00	6,548.50	2,541.50
Marysville	2,272.50	2,272.50	2,273.00	6,818.00	4,919.87	1,898.13
Nevada City	1,515.00	1,515.00	1,515.00	4,545.00	4,545.00	-
Oroville	3,030.00	3,030.00	3,030.00	9,090.00	7,234.00	1,856.00
Placerville	2,272.50	2,272.50	2,273.00	6,818.00	3,970.32	2,847.68
Paradise	1,515.00	1,515.00	1,515.00	4,545.00	4,545.00	-
Red Bluff	2,272.50	2,272.50	2,273.00	6,818.00	4,545.00	2,273.00
Rio Vista	1,515.00	1,515.00	1,515.00	4,545.00	4,241.15	303.85
Rocklin	3,030.00	3,030.00	3,030.00	9,090.00	6,516.24	2,573.76
Willows	1,515.00	1,515.00	1,515.00	4,545.00	-	4,545.00
Yuba City	3,030.00	3,030.00	3,030.00	9,090.00	6,060.00	3,030.00
	<u>\$ 49,995.00</u>	<u>\$ 49,995.00</u>	<u>\$ 49,997.00</u>	<u>\$ 149,987.00</u>	<u>\$ 99,417.21</u>	<u>\$ 50,569.79</u>

Schedule includes payments made through March 31, 2018.

Designated for Risk Management	
Risk Management Reserves	\$ 313,185
Police Risk Management Grants	50,570
Total	<u>\$ 363,755</u>



Agenda Item G.2.

BUDGET TO ACTUAL AS OF MARCH 31, 2018

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 right on track with the FY 17/18 Budget. Total expenses are \$949,774, or 75% of the budgeted amount, with 25% of the budget remaining for fourth quarter expenses.

One category under budget is Member Training and Risk Management. All members have up to \$4,000 to spend on training, a total of \$88,000. Through March 31 only \$14,495, or 16%, of the budgeted amount has been paid. *Members are encouraged to assess their training needs and submit requests for these funds prior to June 30TH.*

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: None.

ATTACHMENT(S): Please refer to pages 26-30 of the Quarterly Financial Report for Period Ending March 31, 2018 - Budget to Actual as of March 31, 2018



Agenda Item H.1.

CONFLICT OF INTEREST CODE

ACTION ITEM

ISSUE: The Board of Directors reviews and approves the Conflict of Interest Code every even-numbered year, then authorizes sending the Multi-County Agenda Biennial Notice to the California Fair Political Practices Commission (FPPC) advising whether or not there are updates.

The approved changes at the December 2018 Board meeting are reflected in the attached Draft Conflict of Interest Code. Members of the Risk Management Committee are no longer subject to the Code and are not required to file a form 700 since they make recommendations that are later approved by the Executive Committee and/or Board. This change was made at the request of a Committee member in order to encourage more participation.

FISCAL IMPACT: None.

RECOMMENDATION: Approve the 2018 Conflict of Interest Code as presented, with changes made at the December 2018 Board meeting, 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 2018 Conflict of Interest Code for NCCSIF
2. 2018 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
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.

2018 Multi-County Agency Biennial Notice

Name of Agency: Northern California Cities Self Insurance Fund (NCCSIF)

Mailing Address: 2180 Harvard Street, Suite 460, Sacramento, CA 95815

Contact Person: Marcus Beverly Phone No. (916) 643-2704

Email: Marcus.Beverly@alliant.com Alternate Email: _____

Counties within Jurisdiction, or for Charter Schools, Counties in which the School is Chartered:
(if more space is needed, include an attachment):

Multi-County

No. of Employees* 0 No. of Form 700 Filers* 55

**Including board and committee members*

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 1, 2018** to the FPPC at biennialnotice@fppc.ca.gov or 1102 Q Street, Suite 3000, Sacramento, CA 95811.

www.fppc.ca.gov
FPPC Advice: advice@fppc.ca.gov (866.275.3772)
Page 1 of 1



Agenda Item H.2.

FY 18/19 NCCSIF ADMINISTRATION BUDGET

ACTION ITEM

ISSUE: The Board annually reviews and approves the budget for the next fiscal year. Attached is the administration budget for review and approval. The categories are discussed in more detail below. The budget to actual revenues provided by our accountant are used in creating the FY 18/19 budget.

Administrative Expenses

- The Claims Audits - Every year either the Liability or Workers' Compensation claims are audited. The Liability claims audit was budgeted in FY 17/18 at \$7,500 and will be conducted in May 2018. Budgeted expense of \$10,500 is allocated for a Workers' Compensation Claims audit in FY 18/19.
- The Financial Audit increased by 2% based on the current three-year contract.
- Actuarial Services are increasing 3% per current contract, at \$7,350 for Liability and \$5,350 for Workers' Comp, including the \$2,000 credit we received from CSAC EIA for the actuarial each year.
- Accounting Services are expected to increase 3%.
- Bickmore's services are the same as last year based on the current three-year contract.
- State Funding/Fraud Assessment has been estimated to **increase by 18%** from the actual expense for FY 17/18.
- ID Fraud Expense Reimbursement increased by 13% due to employee count up by 17.5%
- Program Administration costs have been increased 2% based on the fee schedule in the current program administration agreement.

RECOMMENDATION: Approve the FY 18/19 NCCSIF Administrative budget as presented.

FISCAL IMPACT: Total administrative expenses are estimated to be **\$1,299,590, a 3% increase** over FY 18/19. Last year's increase was 7% largely due to the State Comp Assessment increase, and total expenses for FY 18/19 would be only 1% without the projected assessment increase. A small amount of surplus offset may be available to reduce the funding, to be determined as we get closer to the fiscal year.

BACKGROUND: None

ATTACHMENT(S): FY 18/19 NCCSIF Administration Budget

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
FINAL ADMIN BUDGET
July 1, 2018 to June 30, 2019

EXPENSES:	WORK COMP	LIABILITY	2018-19 TOTAL	2017-18 PRIOR YEAR	\$ CHANGE	% CHANGE	
Administrative Expenses:							
Consultants							
52101 Claims Audit	\$11,000		\$11,000	\$7,500	\$3,500	47%	GL audit last year less than WC
52102 Financial Audit	\$13,577	\$13,577	\$27,154	\$26,622	\$532	2%	Per 2017-19 contract
52103 Legal Services	\$2,000	\$15,000	\$17,000	\$17,000	\$0	0%	
52104 Actuarial Review	\$5,350	\$7,350	\$12,700	\$12,340	\$360	3%	Per 2016-19 contract including 6/30 Update
52105 Computer Services			n/a	\$0	n/a	n/a	Moved as part of Accounting Services
52106 CAJPA Accreditation (2018)				\$4,500	(\$4,500)	-100%	
52107 Employee Dishonesty Bonds			n/a	n/a	n/a	n/a	Included in ACIP coverage
52109 Misc. Consulting/Contingency	\$2,500	\$2,500	\$5,000	\$5,000	\$0	0%	
Total Consultant Expenses	\$34,427	\$38,427	\$72,854	\$72,962	(\$108)	0%	
Safety Services:							
52204 Bickmore Onsite Risk Assessments	\$41,250	\$41,250	\$82,500	\$84,000	(\$1,500)	-2%	
52203 Bickmore Police Risk Mgmt Comm Training	\$6,200	\$6,200	\$12,400	\$7,900	\$4,500	57%	
52204 Bickmore Risk Control Service Days	\$16,500	\$16,500	\$33,000	\$36,460	(\$3,460)	-9%	
52204 Bickmore Phone Consultation	\$9,530	\$9,530	\$19,060	\$18,600	\$460	2%	Per 2016-19 contract
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			n/a	n/a	n/a	n/a	
52215 Online Risk Management Services			n/a	n/a	n/a	n/a	
52217 ACI - Wellness Optional			n/a	n/a	n/a	n/a	Direct Bill
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 Member Training and Risk Management	\$50,000	\$38,000	\$88,000	\$88,000	\$0	0%	Formerly Seminars and PARMA - renamed beginning 17/18
52208 Lexipol Police Manual Updates & DTBs	\$136,267		\$136,267	\$132,546	\$3,721	3%	
52209 Police Risk Management Funds	\$25,000	\$25,000	\$50,000	\$50,000	\$0	0%	RMC recommendation
Total Safety Services Expenses	\$315,377	\$167,110	\$482,487	\$478,766	\$3,721	1%	

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
FINAL ADMIN BUDGET
July 1, 2018 to June 30, 2019

				2018-19	2017-18			
EXPENSES:		WORK COMP	LIABILITY	TOTAL	PRIOR YEAR	\$ CHANGE	% CHANGE	
Claims Administration								
52302	Claims Administration Fee (Reports, etc.)	\$29,700	\$20,900	\$50,600	\$50,600	\$0	0%	Current contract: GL 2016-19 and WC 2016-19
	Claims Adjustment Fee*							
52303	Fraud Hotline			n/a	n/a	n/a		
52305	MPN Services			n/a	n/a	n/a		
52304	State Funding/Fraud Assessment	\$245,524		\$245,524	\$225,667	\$19,857	9%	Actual 17/18 = \$208,071 + 18% Est. increase
	Total Claims Administration Expenses	\$275,224	\$20,900	\$296,124	\$276,267	\$19,857	7%	
Program Administration								
52401	Program Administration and Brokerage Fee	\$140,716	\$168,860	\$309,576	\$303,505	\$6,071	2%	Per 2014-19 contract
52403	Accounting Services	\$51,345	\$51,345	\$102,690	\$99,330	\$3,360	3%	Current Contract 2018-22: \$99,360 + \$215 Intacct Software monthly fee + \$750 e-check delivery annual fee
	Total Program Administration Expenses	\$192,061	\$220,205	\$412,266	\$402,835	\$9,431	2%	
Board Expenses								
52501	Executive Committee	\$1,250	\$1,250	\$2,500	\$2,500	\$0	0%	
52502	Executive Committee Member Travel	\$2,000	\$2,000	\$4,000	\$4,000	\$0	0%	
52503	Board of Directors Meetings (includes Travel)	\$4,000	\$4,000	\$8,000	\$8,000	\$0	0%	
XXXXX	Board of Directors Long Range Planning (@3 years, last LRP Dec. 2017)	\$2,000	\$2,000	\$4,000	\$2,000	\$2,000	100%	Doubled for 40th Anniversary Celebration Cost
52504	Association Memberships (PARMA, CAJPA, AGRIP)	\$2,000	\$2,000	\$4,000	\$4,000	\$0	0%	
	Total Board Expenses	\$11,250	\$11,250	\$22,500	\$20,500	\$2,000	10%	
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**	\$11,800	0	\$13,359	\$11,800	\$1,559	13%	Increase due to Employee Count up by 17.5%
	Total Other Admin	\$11,800	\$0	\$13,359	\$11,800	\$1,559	0%	
						\$0		
Total Admin Expenses		\$840,139	\$457,892	\$1,299,590	\$1,263,130	\$36,460	3%	
Net Loss/Admin Surplus Offset					TBD		0%	Possible offset TBD
						\$16,603	1%	Without State Fund Increase

* WC of \$706,000 included in Banking Layer Funding. GL time and expense billed to file.



Agenda Item H.3.a.

FY 18/19 NCCSIF MEMORANDUM OF COVERAGE - LIABILITY

ACTION ITEM

ISSUE: The Board annually reviews and approves the Liability Memorandum of Coverage (MOC). For FY 18/19 there is a new endorsement to the MOC for Violent Event Coverage. The endorsement language allows the Member to use their Banking Layer after a Violent Event, such as the shooting rampage that occurred last year in Tehama County involving emergency service responses from at least two members. The coverage does not require the Member to provide documentation of having paid an extraordinary amount of expense or overtime for emergency personnel, only that the triggering event occurred and required emergency service response.

The NCCSIF MOC is an “underlying” form that incorporates the excess Memorandum of Coverage provided by the California Joint Powers Risk Management Authority (CJPRMA). *There are no changes to the excess Memorandum of Coverage provided by CJPRMA.* The Declarations page of the NCCSIF MOC has been updated to reflect the excess coverage provided by CJPRMA.

RECOMMENDATION: Review and approve the FY 18/19 NCCSIF Liability Memorandum of Coverage, incorporating the new endorsement per the attached.

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):

1. *Sample* NCCSIF Liability Declaration Page
2. FY 18/19 NCCSIF Liability MOC and Endorsements



LIABILITY

UNDERLYING MEMORANDUM OF COVERAGE

DECLARATIONS

1. **Memorandum Number:** NCCL-18
2. **Member City:** City of
Street
City, CA 12345
3. **Participating Agencies:**
4. **Coverage Period:** July 1, 2018 through June 30, 2019
5. **Banking Layer:** \$0 to \$50,000 each covered occurrence

\$0 to \$75,000 each covered occurrence for any claim(s) arising out of any fireworks display or demonstration sponsored or controlled by a covered party, if the covered party has not secured an additional insured endorsement in its favor from the fireworks vendor's insurance or coverage provider with limits in an amount of at least \$5 million dedicated, project specific aggregate limit.
6. **Shared Risk Layer:** \$50,000 to \$500,000 each covered occurrence
7. **Limit of Liability:** \$450,000 each covered occurrence, as respects liability imposed by law for damages excess of banking layer because of bodily injury, property damage, personal injury, employment practices liability or public officials' errors and omissions.
8. **Deductible:** None
9. **Terms and Conditions:** The terms and conditions of this Memorandum of Coverage shall apply.

It is agreed that this Declaration and the Memorandum of Coverage, together with the terms of any endorsements and any specified sections of the JPA Agreement or Bylaws, constitute the entire coverage agreement.



10. Claims Administrator: York Risk Services Group, Inc.
1101 Creekside Ridge Drive, Suite 1101
PO Box 619058
Roseville, CA 95661
(916) 783-0100
NCalYorkLiabilityClaims@yorkrsg.com

11. Excess Memorandum of Coverage:

California Joint Powers Risk Management Authority (CJPRMA)
Excess Limits of Liability: see MOC declarations

FORMS AND ENDORSEMENTS
FORMING PART OF THE POLICY AT INCEPTION:

NCCSIF: NCCL-18
CJPRMA: MOC 7/1/2018

Marcus Beverly, Program Administrator

July 1, 2018
Date

It is agreed that this Declaration and the Memorandum of Coverage, together with the terms of any endorsements and any specified sections of the JPA Agreement or Bylaws, constitute the entire coverage agreement.



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 or Coverage 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. 24 and No. 35, 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).

07/01/2018

Date

David R. Warren, NCCSIF President



LIABILITY AMENDATORY ENDORSEMENT
UNDERLYING MEMORANDUM OF COVERAGE

This endorsement is issued to:

The City of Folsom

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 R. Warren, NCCSIF President

Endorsement Effective Date: July 1, 2018



LIABILITY AMENDATORY ENDORSEMENT
UNDERLYING MEMORANDUM OF COVERAGE
VIOLENT EVENT COVERAGE

It is understood and agreed that after a **Violent Event** requiring emergency service response from any Member, such Member may elect payment up to the amount of their Banking Layer.

Violent Event is defined as an individual or group of individuals who has used or attempted to use deadly force on other persons and continues to do so while having unrestricted access to additional victims.

Notwithstanding what is stated in the applicable declarations, the limit of coverage described in this endorsement shall not exceed the Member's Banking Layer per **Violent Event** or in the aggregate for the applicable Program Year.

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 R. Warren, NCCSIF President

Endorsement Effective Date: July 1, 2018



Agenda Item H.3.b.

**FY 18/19 NCCSIF MEMORANDUM OF COVERAGE - WORKERS'
COMPENSATION**

ACTION ITEM

ISSUE: The Board annually reviews and approves the NCCSIF Workers' Compensation Memorandum of Coverage (MOC). There are no changes to the MOC for FY 18/19, though the Declarations page has been revised to reflect the excess coverage provided by CSAC-EIA.

Note, NCCSIF does not cover a member's obligation to pay any portion of Labor Code 4850 benefits, including the amount that would be payable for temporary disability if 4850 did not apply. The excess coverage provided by the CSAC-EIA MOC does not cover 4850 benefits except to the extent the member would be obligated to pay temporary disability benefits if 4850 did not apply.

RECOMMENDATION: Review and approve the FY 18/19 NCCSIF Workers' Compensation MOC.

FISCAL IMPACT: None.

BACKGROUND: NCCSIF annually reviews and approves the Workers' Compensation MOC, including any recommended changes based on member feedback and/or changes made to the excess MOC provided by CSAC-EIA. Each member maintains a Banking Layer to pay the first \$100,000 of any claim, with NCCSIF providing coverage from \$100,000 to \$500,000 in the Shared Layer. CSAC-EIA provides excess coverage for Part One – Workers' Compensation from \$500,000 to Statutory Limits, with a \$5,000,000 limit for Coverage Part Two - Employer's Liability coverage.

ATTACHMENT(S):

1. *Sample* NCCSIF WC Declaration Page
2. FY 18/19 NCCSIF Workers' Compensation MOC



**WORKERS' COMPENSATION
MEMORANDUM OF COVERAGE
DECLARATIONS**

- 1. **Memorandum Number:** NCCWC-18
- 2. **Member Entity:** City of Anderson
1887 Howard Street
Anderson, California 96007
- 3. **Coverage Period:** July 1, 2018 to June 30, 2019
- 4. **Banking Layer:** \$0 to \$100,000 each accident or each employee for disease
- 5. **Shared Risk Layer:** \$100,000 to \$500,000 each accident or each employee for disease
- 6. **NCCSIF Shared Risk Layer Limit of Liability:** 400,000 each accident or each employee for disease:
 - a) Workers' Compensation (Coverage Part I)
 - b) Employers' Liability (Coverage Part II)
- 7. **Payroll Reporting and Adjusting Period:** Annual
- 8. **Loss Reporting:** York Risk Services Group, Inc.
1101 Creekside Ridge Drive, Suite 1101
PO Box 619058, Roseville, CA 95661
(916) 783-0100
- 9. **Excess Memorandum of Coverage:**
CSAC Excess Insurance Authority (CSAC-EIA)
Excess Limits of Liability: Workers Compensation: Statutory, less \$500,000 Retention
Employers' Liability: \$5,000,000, less \$500,000 Retention

FORMS AND ENDORSEMENTS FORMING PART OF THE POLICY AT INCEPTION:

NCCSIF: NCCL-18
CSAC-EIA: **EIA-PE 18 EWC-48**

Marcus Beverly, Program Administrator

July 1, 2018
Date

It is agreed that this Declaration and the Memorandum of Coverage, together with the terms of any endorsements and any specified sections of the JPA Agreement or Bylaws, constitute the entire coverage agreement.



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, 2018
Date

David R. Warren, NCCSIF President



Agenda Item H.4.a.

FY 18/19 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, 2018.

Total Insurable Values (**TIV**) **increased 13.62%**, from \$1,059,819,258 to \$1,204,173,435, due to various changes throughout the year. The property **rate increased 16.30%** from the prior year, from \$0.081 to \$0.094 per \$100 of TIV for All Risk Primary and Excess coverage. The following are the changes in rates per \$100 TIV for the other APIP coverages:

- Pollution coverage rate up 10% from \$0.0005 to \$0.0006
- Cyber Liability rate down -6.77% from \$0.0005 to \$0.0004
- Vehicle Physical Damage remains unchanged, \$0.262
- Contractors Equipment rate up 25% from \$0.062 to \$0.077
- Course of Construction rate up 10% from \$0.059 to \$0.065
- Flood coverage rate up 9.23% from \$0.020 to \$0.022

These changes result in a **total premium increase of 32.14%**, from \$861,481.82 to \$1,138,402.59.

The attached Executive Summary outlines proposed changes to the coverage for 18/19. Most of the changes are enhancements of coverage, including increased sublimits for certain categories.

RECOMMENDATION: The Program Administrator recommends approval of the FY 18/19 Property Program Renewal with the Alliant Property Insurance Program (APIP).

FISCAL IMPACT: The projected total premium of \$1,138,402.59 is based on TIV of \$1,204,173,435.

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.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 14, 2018**

Agenda Item H.4.a. *continued*

ATTACHMENT(S):

1. 18/19 NCCSIF Property Deposit Calculations
2. APIP Executive Summary
3. Named Insured List
4. APIP Property Proposal
5. APIP Boiler and Machinery Proposal
6. APIP Pollution Liability Coverage Proposal
7. APIP Cyber Liability Coverage Proposal
8. APIP Proposal Schedule of Carriers
9. APIP TRIA Selection Form
10. APIP Disclosures, Disclaimers and Loss Notification Requirements
11. D1 Form Surplus Lines Affidavit

FY 18/19 NCCSIF PROPERTY PROGRAM ALLOCATION

Total TIV = All Risk
TIV + CE Values +
Vehicles + COC

Formula or Allocation		Pulled from Oasys	Pulled from Oasys	Pulled from Oasys	Pulled from Oasys	Pulled from Oasys		All Risk TIV x Rate	All Risk TIV x Rate	COC TIV x Rate	B&M Value (Less Fine Arts) x Rate
Member Entity	Property Deductible	Real Property Values	Personal Property Values	BI/Rents Values	Fine Arts Values	Course of Construction (COC) Values	All Risk (TIV) (Real, Personal, BI/Rent, and Fine Arts, Minus COC) Values	Primary Property Premium	Excess Property Premium*	COC Premium	Excess Boiler Premium
Rate Per \$100/Amount							Values	\$0.0565688	\$0.0122527	\$0.0650024	\$0.0010581
Anderson	\$5,000	\$24,822,751	\$6,372,507	\$1,318,467			\$32,513,725	\$18,393	\$4,039		\$344
Auburn	\$5,000	\$20,915,165	\$6,424,863	\$0			\$27,340,028	\$15,466	\$3,461		\$289
Colusa	\$5,000	\$25,025,478	\$11,800,236	\$294,732			\$37,120,446	\$20,999	\$4,550		\$393
Corning											
Dixon	\$5,000	\$63,908,521	\$48,352,025	\$2,371,420			\$114,631,966	\$64,846	\$14,121		\$1,213
Elk Grove											
Folsom	\$5,000	\$174,805,989	\$22,894,254	\$1,997,954	\$578,000		\$200,276,197	\$113,294	\$30,035		\$2,113
Galt	\$5,000	\$54,681,121	\$20,559,088	\$2,228,420		\$19,377	\$77,449,252	\$43,812	\$9,579	\$13	\$819
Gridley	\$5,000	\$14,187,768	\$11,299,966	\$428,720			\$25,916,454	\$14,661	\$3,239		\$274
Ione	\$5,000	\$8,607,413	\$2,368,726	\$102,520			\$11,078,659	\$6,267	\$2,046		\$117
Jackson											
Lincoln	\$5,000	\$140,087,612	\$44,383,390	\$352,944			\$184,823,946	\$104,553	\$23,778		\$1,956
Marysville	\$5,000	\$20,318,311	\$5,056,863	\$1,276,407			\$26,651,581	\$15,076	\$3,324		\$282
Nevada City											
Oroville	\$5,000	\$30,772,137	\$4,604,494	\$0			\$35,376,631	\$20,012	\$4,454		\$374
Placerville											
Paradise	\$5,000	\$9,003,000	\$1,976,044	\$102,756			\$11,081,800	\$6,269	\$1,826		\$117
Red Bluff	\$5,000	\$43,018,752	\$8,871,467	\$491,139		\$1,855,923	\$50,525,435	\$28,582	\$7,586	\$1,206	\$535
Rio Vista											
Rocklin	\$5,000	\$57,121,759	\$6,956,100	\$6,200,000			\$70,277,859	\$39,755	\$9,920		\$744
Willows											
Yuba City	\$5,000	\$133,933,412	\$46,579,230	\$6,628,952			\$187,141,594	\$105,864	\$25,805		\$1,980
TOTAL		\$821,209,189	\$248,499,253	\$23,794,431	\$578,000	\$1,875,300	\$1,092,205,573	\$617,848	\$147,763	\$1,219	\$11,551

Verify Quote Sheet

\$ 617,848 \$ 147,762 \$ 1,219 \$ 11,545

			Total TIV	Total TIV	Total TIV						
Formula or Allocation	Pulled from Oasys	CE x Rate	Total TIV x Rate	Total TIV x Rate	Total TIV x Rate						
Member Entity	Contractors Equipment (CE) Values	CE Premium	Cyber Liability Premium	Pollution Liability Premium	Primary Terrorism Premium	Estimated ABS Fees	Estimated Surplus Line Taxes & Fees	2018-19 Total All Risk Property Premium	2017-18 Property Premium	\$ Change	% Change
Rate Per \$100/Amour	Values	\$0.0777278	\$0.0004781	\$0.0006139	\$0.0002077	\$21,856.00	\$34,621.59	Value	Value		
Anderson	\$453,620	\$353	\$158	\$202	\$68	\$650.63	\$1,031	\$25,238	\$20,284	\$4,955	24%
Auburn	\$46,503	\$36	\$135	\$173	\$59	\$547.10	\$867	\$21,033	\$17,597	\$3,436	20%
Colusa	\$14,296	\$11	\$178	\$228	\$77	\$742.81	\$1,177	\$28,355	\$23,297	\$5,057	22%
Corning											
Dixon	\$619,403	\$481	\$551	\$708	\$239	\$2,293.89	\$3,634	\$88,087	\$34,256	\$53,831	157%
Elk Grove											
Folsom	\$8,333,623	\$6,478	\$1,172	\$1,505	\$509	\$4,007.70	\$6,349	\$165,462	\$128,276	\$37,186	29%
Galt	\$474,957	\$369	\$374	\$480	\$162	\$1,549.83	\$2,455	\$59,613	\$47,940	\$11,673	24%
Gridley	\$516,649	\$402	\$126	\$162	\$55	\$518.61	\$822	\$20,259	\$16,525	\$3,733	23%
Ione	\$544,000	\$423	\$80	\$103	\$35	\$221.69	\$351	\$9,643	\$7,584	\$2,059	27%
Jackson											
Lincoln	\$873,227	\$679	\$928	\$1,191	\$403	\$3,698.49	\$5,859	\$143,044	\$104,673	\$38,371	37%
Marysville	\$474,084	\$368	\$130	\$167	\$56	\$533.32	\$845	\$20,781	\$16,737	\$4,044	24%
Nevada City											
Oroville	\$976,265	\$759	\$174	\$223	\$76	\$707.92	\$1,121	\$27,901	\$20,489	\$7,412	36%
Placerville											
Paradise	\$3,819,588	\$2,969	\$71	\$91	\$31	\$221.76	\$351	\$11,948	\$7,428	\$4,519	61%
Red Bluff	\$2,445,648	\$1,901	\$296	\$380	\$129	\$1,011.06	\$1,602	\$43,227	\$34,765	\$8,463	24%
Rio Vista											
Rocklin	\$10,682,950	\$8,304	\$387	\$497	\$168	\$1,406.32	\$2,228	\$63,409	\$51,082	\$12,327	24%
Willows											
Yuba City	\$4,711,700	\$3,662	\$1,007	\$1,293	\$437	\$3,744.87	\$5,932	\$149,725	\$122,635	\$27,090	22%
TOTAL	\$34,986,513	\$27,194	\$5,766	\$7,403	\$2,505	\$21,856	\$34,622	\$877,725	\$653,567	\$224,158	34%

Verify Quote Sheet

\$ 27,194 \$ 5,757 \$ 7,392 \$ 2,501 \$ 21,856 \$ 34,622

Formula or Allocation								
Member Entity	Total TIV (All Risk TIV + CE + Auto + COC)	Flood Limit	Flood Values	Flood Premium	Vehicle Deductible	Vehicle Values	Vehicle Premium	2018-19 Grand Total Premium All Coverages
Rate Per \$100/Amount			Value	\$0.0223927		Value	\$0.2628405	
Anderson	\$32,967,345							\$25,238
Auburn	\$28,245,292	\$17,000,000	\$28,245,292	\$6,325	\$10,000	\$858,761	\$2,257	\$29,615
Colusa	\$37,134,742							\$28,355
Corning								
Dixon	\$115,251,369							\$88,087
Elk Grove								
Folsom	\$245,131,996				\$5,000	\$36,522,176	\$95,995	\$261,457
Galt	\$78,175,869				\$5,000	\$232,283	\$611	\$60,223
Gridley	\$26,433,103							\$20,259
Ione	\$16,697,321	\$10,000,000	\$16,697,321	\$3,739	\$5,000	\$5,074,662	\$13,338	\$26,720
Jackson								
Lincoln	\$194,061,644				\$7,500	\$8,364,471	\$21,985	\$165,029
Marysville	\$27,125,665	\$15,000,000	\$27,125,665	\$6,074				\$26,855
Nevada City								
Oroville	\$36,352,896							\$27,901
Placerville								
Paradise	\$14,901,388							\$11,948
Red Bluff	\$61,916,132				\$5,000	\$5,303,196	\$13,939	\$57,166
Rio Vista								
Rocklin	\$80,960,809							\$63,409
Willows								
Yuba City	\$210,603,794	\$10,000,000	\$210,603,794	\$47,160	\$5,000	\$18,750,500	\$49,284	\$246,169
TOTAL	\$1,205,959,365		\$282,672,072	\$63,298		\$75,106,049	\$197,409	\$1,138,432
Verify Quote Sheet				\$63,298			\$197,409	\$1,138,403

The background of the top half of the page is a photograph of a modern glass building facade. The glass reflects the sky and surrounding structures. A person is visible walking on a balcony or walkway on the right side of the building. The overall color palette is dominated by blues and greys.

Northern California Cities Self Insurance Fund

2018 – 2019

Alliant Property Insurance Program (APIP)

Presented on May 30, 2018 by:

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

Raychelle Maranan
Assistant Account Manager

ALLIANT PROPERTY INSURANCE PROGRAM (APIP)

July 1, 2018 – July 1, 2019

EXECUTIVE SUMMARY

Attached please find materials associated with the renewal of the Alliant Property Insurance Program for the 2018-2019 period. An overview of the most significant issues concerning this years' renewal are discussed here.

Over the past few years, the property insurance market has been in a "soft" cycle with record amounts of capacity entering the market in search of financial return. This past year has seen an increase in the number of catastrophe losses primarily originating from Hurricanes Harvey, Irma and Maria (HIM). These events have effectively changed the marketplace with carriers now pushing for rate increases based on excessive losses to the industry in 2017. We would still call the current market "correcting" vs. "hard" because capacity is still available at levels close to pre-HIM levels. Consequently, for the 2018-2019 renewal, most insureds will see rate increases over expiring. For those insureds that have either experienced significant shock losses, or persistent attritional loss activity, rates may increase higher than average to maintain their rates relative to the risk they present. In keeping with the programs' general history; however, we expect overall rates to remain below that which can be achieved in the market for similar coverage.

The primary \$2,500,000 layer will be renewed with the program's long-term partner, Lexington Insurance Company, A.M. Best Rated A XV. Lexington will also continue to provide significant capacity in the \$22,500,000 x/s \$2,500,000 layer, sharing the layer 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 of at least 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 required jurisdictional 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. Additional excess options are available, if requested. **Please note claims reporting timeframe limitations for this coverage**
- 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. **Please note claims reporting timeframe limitations for this coverage**
- Vehicles/Contractor's Equipment – please note on the attached proposal whether the vehicle/contractors equipment valuation is Replacement Cost (new) or Actual Cash Value (ACV). If Replacement Cost (new) valuation is needed, the member must submit a schedule of vehicles or a vehicle valuation reporting form (provided in the pre-renewal packet) and vehicles must be valued at today's Replacement Cost (new). If values are not reported at Replacement Cost (new), the vehicle/contractor's equipment valuation basis will be ACV

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 2018-2019 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 to seven years. This service is included in the total program cost. Insureds may also choose to have lower valued buildings appraised. The cost to have all, or specific buildings appraised that are valued on a members schedule between \$25,000 and \$5,000,000 will be quoted at the time the request is made.

Please review important Disclosure and Loss Notification information included in your renewal materials. Your review and acknowledgement of these documents are required via your signature once you authorize a request to bind coverage with your Alliant representative.

The following table depicts key financial statistics relative to last year:

ALLIANT PROPERTY INSURANCE PROGRAM (APIP)
July 1, 2018 – July 1, 2019
EXECUTIVE SUMMARY

Year-over-Year Rate and Premium Comparison

<u>Northern California Cities Self Insurance Fund</u>	<u>2017-2018</u>	<u>2018-2019</u>	<u>Variance</u>
Total Insured Values:	\$ 1,059,819,258	\$ 1,204,173,435	13.62%
Account Rate (per hundred dollars):	0.0812857	0.0945381	16.30%
Earthquake TIV:	\$ 0	\$ 0	N/A
Earthquake Limit:	Not Covered	Not Covered	N/A
*Total Annual Cost:	\$ 861,481.82	\$ 1,138,402.59	32.14%

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

The following pages are coverage items currently under review with the APIP markets to be effective on July 1, 2018.

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.

APIP SUMMARY OF PROPOSED CHANGES

THE FOLLOWING ITEMS ARE PROPOSED CHANGES FOR THE 2018-2019 POLICY TERM

Coverage	2017-2018	2018-2019 Proposed Changes	Status
Unscheduled Infrastructure sub-limit	\$2,000,000 Sublimit 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).	<u>Sub-limit Reduction to \$750,000</u> This reduction in limit is due to significant claims activity for unscheduled infrastructure over the last two years, and is reflective of the limit that was provided by the program in earlier years.	Update
Terrorism Policies	Endorsement NMA 2914 Electronic Data included as part of policies	Endorsement NMA 2914 Electronic Data deleted from policies	Clarification
Cyber Policy Form	Information Security & Privacy (Beazley InfoSec)	Information Security & Privacy (Beazley InfoSec-2018). Enhancements noted below	Update
Cyber FIRST PARTY LOSS: Business Interruption Loss resulting from System Failure:	Not Covered	Increased to \$250,000	Enhancement
Cyber Dependent Business Interruption Loss:	\$500,000	Increased to \$750,000	Enhancement
Cyber Forensic Expense:	\$100,000	Increased to \$2,000,000	Enhancement
Cyber PCI:	\$100,000	Increased to \$2,000,000	Enhancement
Cyber Funds Transfer Fraud:	Not Covered	Increased to \$50,000	Enhancement

APIP SUMMARY OF PROPOSED CHANGES

THE FOLLOWING ITEMS ARE PROPOSED CHANGES FOR THE 2018-2019 POLICY TERM

Coverage	2017-2018	2018-2019 Proposed Changes	Status
Cyber Criminal Reward:	Not Covered	Increased to \$25,000	Enhancement
Cyber Public relations consultancy costs:	\$50,000 Cap	Increased to policy limit	Enhancement
Pollution Conditions / Indoor Environmental Conditions Self-Insured Retention	<p>\$75,000 Retention per Pollution Condition / Indoor Environmental Condition (not involving Mold)</p> <p>\$225,000 Aggregate Retention for all Pollution Conditions / Indoor Environmental Condition (not involving Mold)</p> <p>\$37,500 Maintenance Retention per Pollution Condition / Indoor Environmental Condition once the aggregate retention is exhausted (not involving Mold)</p>	<p>\$100,000 Retention per Pollution Condition / Indoor Environmental Condition (not involving Mold or Sewage Backup)</p> <p>\$300,000 Aggregate Retention for all Pollution Conditions / Indoor Environmental Condition (not involving Mold or Sewage Backup)</p> <p>\$50,000 Maintenance Retention per Pollution Condition / Indoor Environmental Condition once the aggregate retention is exhausted (not involving Mold or Sewage Backup)</p>	Update
Pollution Mold Self-Insured Retention (SIR)	\$250,000 Retention per Indoor Environmental Condition involving Mold	\$250,000 Retention per Indoor Environmental Condition involving Mold – does not aggregate	Update
Pollution Sewage Backup Self-Insured Retention (SIR)	Not Applicable	\$250,000 Retention per Pollution Condition / Indoor Environmental Condition involving Sewage Backup – does not aggregate	Update

Master Policy Form Wording Proposed Changes

Coverage	2017-2018	2018-2019 Proposed Changes	Status
Policy Term	July 1, 2017 to July 1, 2018	July 1, 2018 to July 1, 2019	Update
Section I, G. 6.	Library Book table	Updated library book values per US inflation calculator	Update

APIP SUMMARY OF PROPOSED CHANGES

THE FOLLOWING ITEMS ARE PROPOSED CHANGES FOR THE 2018-2019 POLICY TERM

Master Policy Form Wording Proposed Changes

Coverage	2017-2018	2018-2019 Proposed Changes	Status
Section IV, B. 15	<p>Last paragraph:</p> <p>This exclusion shall not apply to any loss or damage in the form of, caused by, contributed to or resulting from fungus, mold(s), mildew or yeast, or any spores or toxins created or produced by or emanating from such fungus, mold(s), mildew or yeast which the Insured establishes is a direct result of a Covered Loss not otherwise excluded by the Policy, provided that such fungus, mold(s), mildew or yeast loss or damage is reported to the Company within twelve months from the expiration date of the Policy.</p>	<p>Last paragraph adjustment per underlined sentences:</p> <p>This exclusion shall not apply to any loss or damage in the form of, caused by, contributed to or resulting from fungus, mold(s), mildew or yeast, or any spores or toxins created or produced by or emanating from such fungus, mold(s), mildew or yeast which the Insured establishes is a direct result of a Covered Loss not otherwise excluded by the Policy, provided that such fungus, mold(s), mildew or yeast loss or damage is reported to the Company within twelve months from the expiration date of the Policy. <u>Notwithstanding Section IV, Item R., Other Insurance, coverage provided under this paragraph shall apply as primary. Nothing herein contained shall be held to waive, vary, alter or extend any condition or provision of the policy other than as above stated.</u></p>	Pending

**ALLIANT PROPERTY INSURANCE PROGRAM
2018-2019**

**NAMED INSURED SCHEDULE
AS OF 05/30/2018**

THE NAMED INSURED IS:

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

Named Insured 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 MEMBER(S):

Northern California Cities Self-Insurance Fund

City of Anderson
City of Auburn
City of Colusa
City of Dixon
City of Folsom
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

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, 2018 to July 1, 2019

COMPANIES: See Attached List of Companies

**TOTAL INSURED
VALUES:** \$ 1,204,173,435 as of May 30, 2018

**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 Lone 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 Lone 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).

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

\$	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.
\$	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 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.
\$	1,000,000	Unscheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf 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, athletic fields and artificial turf 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.

	\$	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.
	\$	750,000	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).
ALL RISK COVERAGES & LIMITS: (continued)	\$	50,000,000	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.
	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.
\$	500,000	Per Occurrence and Annual Aggregate per named insured for Communicable Disease subject to an APIP Program aggregate of \$10,000,000 for all declarations combined except Hospital declarations.
\$	100,000	Per Occurrence while in Storage and In Transit coverage subject to \$10,000 Deductible for Unmanned Aircraft as more fully defined in the Policy. Not Covered while in Flight.
\$	100,000	Per Occurrence with a \$1,000,000 Annual Aggregate per Declaration for Mold/Fungus Resultant Damage as more fully defined in the policy.

VALUATION:

- Repair or Replacement Cost
- Actual Loss Sustained for Time Element Coverages
- Contractor's Equipment /Vehicles 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):

- Seepage & Contamination
- Cost of Clean-up for Pollution
- Mold

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).

"ALL RISK"

DEDUCTIBLE:

\$	5,000	Per Occurrence, which will 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 minimum deductible per occurrence.
	\$	1,000 Per Occurrence for Specially Trained Animals.
DEDUCTIBLES FOR SPECIFIC PERILS AND COVERAGES: (continued)	\$	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 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 Contractor's Equipment/Vehicle Valuation Basis

\$ 5,000 Per Occurrence for Contractor's Equipment.

The following stand-alone coverages are provided by the APIP program but are not covered in the Limit of Liability or the Sub-Limits of Liability above or attached to the Master Policy Form Wording. However, the coverage costs are included in the APIP Total Cost noted below. Carriers providing these coverages are included in the Schedule of Carriers.

\$ 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).

\$ 5,000 Per Occurrence Deductible for Primary Terrorism.

\$ 600,000,000 Per Named Insured for Terrorism (Excess Layer) subject to;

\$ 1,100,000,000 Per Occurrence, All Named Insureds combined in Declarations 1-14, 18-21, 25-30 and 32-34 for Terrorism (Excess Layer) subject to;

\$ 1,400,000,000 Annual Aggregate shared by all Named Insureds combined in Declarations 1-14, 18-21, 25-30 and 32-34, as respects Property Damage, Business Interruption, Rental Income and Extra Expense combined for Terrorism (Excess Layer).

\$ 500,000 Per Occurrence Deductible 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

Included Pollution Liability Insurance Coverage. See attached Pollution Liability Insurance Coverage Document for applicable limits and deductibles.

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:	\$ 1,070,380.00
Excess Boiler:	\$ 11,545.00
ABS Fee:	\$ 21,856.00
SLT&F's (Estimate)	\$ 34,621.59
Broker Fee:	\$ 0.00
TOTAL COST †: (Including Taxes and Fees)	\$ 1,138,402.59

*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 30, 2018

PROPOSAL VALID UNTIL: July 1, 2018

BROKER: **ALLIANT INSURANCE SERVICES, INC.**
License No. 0C36861

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

Raychelle Maranan
Assistant Account Manager

NOTES:

- **Major pending and approved changes to the APIP Program are described in the Executive Summary for renewing insureds.**
- **Some coverage, sub-limits, terms and conditions could change until negotiations with the insurance carriers have been finalized**
- **This indication is based on the current loss experience and is subject to change if this insured's loss ratio deteriorates further and/or if the markets suffer a catastrophic event**
- **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**
- **Change in Total Insurable Values will result in adjustment in premium**
- **Each line of coverage is rated separately therefore increases in TIV's on highly rated coverages such as Vehicles, CE, EQ or 100 year Flood Zones, etc may increase the member average account rate**

The flood zones provided on the Schedule of Values (SOVs) are for rating purposes only. The actual flood zone will be determined at the time of loss.

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

BOILER & MACHINERY PROPOSAL

NAMED INSURED: Northern California Cities Self Insurance Fund
POLICY PERIOD: July 1, 2018 to July 1, 2019
COMPANIES: See Attached List of Companies
TOTAL INSURED VALUES: \$ 1,204,173,435 as of May 30, 2018
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 Named Insureds 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 120 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

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.
- \$ 250,000 Objects over 750 hp, 10,000 KW/KVA/Amps or Boilers over 75,000 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 30, 2018
PROPOSAL VALID UNTIL:	July 1, 2018
BROKER:	ALLIANT INSURANCE SERVICES, INC. License No. 0C36861 Marcus Beverly, CPCU, AIC, ARM-P First Vice President Raychelle Maranan Assistant Account Manager

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)**

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, 2018 to July 1, 2019

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++, Superior, Financial Category XV (\$2 Billion or greater)
Effective October 5, 2017

STANDARD & POORS RATING: AA (Very Strong) as of April 13, 2018

ADMITTED STATUS: Non-Admitted in all states except Illinois

COVERAGE LOCATIONS: Per the following SOVs submitted and on file with carrier:

1. PEEIP DEC 1 – SOVs
2. PEEIP DEC 2 – SOVs
3. PEEIP DEC 3 – SOVs
4. PEEIP DEC 4 – SOVs
5. PEEIP DEC 5 – SOVs
6. PEEIP DEC 11 – SOVs
7. PEEIP DEC 12 – SOVs
8. PEEIP DEC 14 – SOVs
9. PEEIP DEC 19 – SOVs
10. PEEIP DEC 25 – SOVs
11. PEEIP DEC 26 – SOVs
12. PEEIP DEC 27 – SOVs
13. PEEIP DEC 28 – SOVs
14. PEEIP DEC 29 – SOVs
15. PEEIP DEC 30 – SOVs
16. PEEIP DEC 32 – SOVs (Excludes SPIP, except as endorsed)
17. PEEIP DEC 33 – SOVs
18. PEEIP 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
\$ 2,000,000 Per JPA/Pool 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 120 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 subsurface sewer line 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:

\$100,000	Per Pollution Condition or Indoor Environmental Condition retention except for Mold or Sewage Backup
\$300,000	Per Named Insured Aggregate retention applicable to all Pollution Conditions or Indoor Environmental Conditions except for Mold or Sewage Backup
\$ 50,000	Per Named Insured maintenance retention applicable to all Pollution Conditions except for Mold or Sewage Backup
\$250,000	Per Named Insured retention applicable to Mold or Sewage Backup – <i>does not erode the Aggregate retention</i>
\$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) Chubb Environmental Claims Manager
Chubb USA Claims
P.O. Box 5103
Scranton, PA 18505-0510
(800) 951-4119 (Fax – First Notices Only)
(866) 635-5687 (Fax – All Other Items)
First Notice Email: CasualtyRiskEnvironmentalFirstNotice@chubb.com
- 2) Chubb Environmental Incident ALERT
Sign up 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) Akbar Sharif
Alliant Insurance Services, Inc.
1301 Dove Street, Suite 200
Newport Beach, CA 92660
949 260-5088
949 756-2713 – fax
Akbar.Sharif@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
 - Chubb will offer a single Mold Awareness Training Presentation, provided by Chubb ESIS personnel, for little or no additional cost. Must be held at one central location or online.
- Due Diligence Program Overview
 - Chubb 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
 - Chubb will assist the insured in the creation of a single ACM/LBP plan for a minimal additional cost
- Mold Operations & Maintenance (O&M) Plan
 - Chubb will assist the insured in the creation of a single Mold O&M plan for a minimal additional cost

QUOTE VALID UNTIL: July 1, 2018

BROKER:

ALLIANT INSURANCE SERVICES, INC.
License No. 0C36861

Environmental Incident ALERTSM

Chubb 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.

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

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 Chubb 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 Chubb Environmental 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 Environmental Incident ALERTSM application available on iPhone, Android and certain Blackberry models.

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

Contact us

Bob Winterburn
O 215.640.1451
E Robert.Winterburn@chubb.com

Steve Piatkowski
O 215.640.4890
E Steven.Piatkowski@chubb.com



Chubb. Insured.SM

Environmental Incident 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 Environmental Incident ALERTSM services offered through Spill Center is not an indication that coverage is available under your policy. Any communications in connection with your use of Environmental Incident ALERTSM services offered through Spill Center 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 Chubb Group. Chubb 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.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by Chubb American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to adverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

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, 2018 to July 1, 2019

POLICY #: TBD

TERRITORY: WORLD-WIDE

RETROACTIVE DATE: **APIP/PEPIP**
For new members – the retro active date will be the date of addition
July 1, 2017 For existing members included on the July 1, 2017/18 policy
July 1, 2016 For existing members included on the July 1, 2016/17 policy
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:

- 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.
- 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:

BREACH RESPONSE

- Breach Response Costs:** \$ 500,000 **Annual Policy Aggregate Limit of Liability** for each Insured/Member **Privacy Notification Costs** coverage. (Limit is increased to \$1,000,000 if Beazley Vendor Services are used)

Insured's with TIV above \$500,000,000 have the option to increase the **Breach Response limit to \$1,000,000 (Limit is increased to \$2,000,000 if Beazley Vendor Services are used) with an additional premium of 10% of their allocated APIP cyber premium.*

FIRST PARTY LOSS

- Business Interruption Loss:** \$ 2,000,000 **Member Aggregate Limit of Liability** for each Insured/Member **resulting from Security Breach**
- \$ 250,000 **Member Aggregate Limit of Liability** for each Insured/Member **resulting from System Failure**
- Dependent Business Loss:** \$ 750,000 **Member Aggregate Limit of Liability** for each Insured/Member **resulting from Dependent Security Breach**
- Cyber Extortion Loss:** \$ 2,000,000 **Member Aggregate Limit of Liability** for each Insured/Member **Cyber Extortion Loss**
- Data Recovery Costs:** \$ 2,000,000 **Member Aggregate Limit of Liability** for each Insured/Member **Data Protection Loss**

LIABILITY

- Data & Network Liability:** \$ 2,000,000 **Annual Policy Aggregate Limit of Liability** for each Insured/Member for all Damages and Claims Expenses for **Network Liability**
- Regulatory Defense & Penalties:** \$ 2,000,000 **Annual Policy Aggregate Limit of Liability** for each Insured/Member for all Damages and Claims Expenses for **Regulatory Defense & Penalties**

Payment Card Liabilities & Costs: \$ 2,000,000 **Annual Policy Aggregate Limit of Liability** for each Insured/Member for all Damages and Claims Expenses for **Payment Card Liabilities & Costs**

Media Liability: \$ 2,000,000 **Annual Policy Aggregate Limit of Liability** for each Insured/Member for all Damages and Claims Expenses for **Website Media Content Liability**

ECRIME

Fraudulent Instruction: \$ 50,000 **Member Aggregate Limit of Liability** for each Insured/Member for all Damages and Claims Expenses for **Fraudulent Instruction.**

Funds Transfer Fraud: \$ 50,000 **Member Aggregate Limit of Liability** for each Insured/Member for all Damages and Claims Expenses for **Funds Transfer Fraud**

Telephone Fraud: \$ 50,000 **Member Aggregate Limit of Liability** for each Insured/Member for all Damages and Claims Expenses for **Telecommunications Fraud**

CRIMINAL REWARD

Criminal Reward: \$ 25,000 **Member Aggregate Limit of Liability** for each Insured/Member for all Damages and Claims Expenses for **Criminal Reward.**

COVERAGE ENDORSEMENT(S)

Consequential Reputational Loss: \$ 50,000 **Member Aggregate Limit of Liability** for each Insured/Member for all Damages and Claims Expenses for **Consequential Reputational Loss.**

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

**Insured's with TIV below \$250,000,000 have the option to buy-down the retention from \$50,000 to \$5,000 with an additional premium of \$5,000 per entity.*

NOTICE: **Policy coverage of this policy provides coverage on a claims made and reported basis; except as otherwise provided, coverage under noted coverage schedule 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. Breach Response** indemnifies the Insured Organization for Breach Response Costs incurred by the Insured Organization because of an actual or reasonably suspected Data Breach or Security Breach that the Insured first discovers during the Policy Period.
- B. First Party Loss** indemnifies the Insured Organization for:
- Business Interruption Loss* indemnifies the Insured Organization sustains as a result of a Security Breach or System Failure that the Insured first discovers during the Policy Period.
- Dependent Business Interruption Loss* indemnifies the Insured Organization sustains as a result of a Dependent Security Breach or a Dependent System Failure that the Insured first discover during the Policy Period.
- Cyber Extortion Loss* indemnifies the Insured Organization incurs as a result of an Extortion Threat first made against the Insured Organization during the Policy Period.
- Data Recovery Costs* indemnifies the Insured Organization incurs as a direct result of a Security Breach that the Insured first discovers during the Policy Period.
- C. Liability**
- Data & Network Liability* pays Damages and Claims Expenses, which the Insured is legally obligated to pay because of any Claim first made against any Insured during the Policy Period
- Regulatory Defense & Penalties* pays Penalties and Claims Expenses, which the Insured is legally obligated to pay because of a Regulatory Proceeding first made against any Insured during the Policy Period for a Data Breach or a Security Breach.
- Payment Card Liabilities & Costs* indemnifies the Insured Organization for PCI Fines, Expenses and Costs which it is legally obligated to pay because of a Claim first made against any Insured during the Policy Period.
- Media Liability* pays Damages and Claims Expenses, which the Insured is legally obligated to pay because of any Claim first made against any Insured during the Policy Period for Media Liability.
- D. eCrime** indemnifies the Insured Organization for any direct financial loss sustained resulting from:
- Fraudulent Instruction
 - Funds Transfer Fraud
 - Telephone Fraud
- That the Insured first discovers during the Policy Period.

SPECIFIC COVERAGE PROVISIONS: E. **Criminal Reward** indemnifies the Insured Organization for Criminal Reward Funds.
(Continued)

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
 - Nuclear Incident
 - Radioactive Contamination
 - First Party Loss – with respects to Business Interruption as a result of System Failure only

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: TMB Claims Group
 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

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

OTHER SERVICES Unlimited Access to Beazley Breach Solutions

BROKER: ALLIANT INSURANCE SERVICES, HOUSTON, LLC

License No. 0C36861

NOTES: Coverage outlined in this Proposal are subject to the terms and conditions set forth in the policy which are currently under negotiations. Please refer to Policy for specific terms, conditions and exclusions once coverage is bound.

**Alliant Property Insurance Program
2018-2019 Policy Year
Schedule of Insurers (Prospective)**

Company	A.M. Best's I.D. #	A.M. Best's Guide Rating	Standard and Poor's	State of California
Arch Specialty Insurance Company	012523	A+, Superior; Financial Size Category 15; \$2,000,000,000 to greater (As of 08/30/17)	A+ (As of 08/16/16)	Non-Admitted
Aspen Insurance UK Limited	084806	A, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 12/15/17)	A (As of 01/26/18)	Non-Admitted
Atain Specialty Insurance Company	002842	A, Excellent; Financial Size Category 8; \$100,000,000 to \$250,000,000 (As of 12/21/17)	Not Rated (As of 04/06/18)	Non-Admitted
Chubb European Group Limited	086485	A++ , Superior; Financial Size Category 15; \$1,500,000,000 to \$2,000,000,000 or greater (As of 10/05/17)	AA (As of 06/24/16)	Non-Admitted
Endurance Worldwide Insurance Limited	083234	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 07/14/17)	A (As of 03/28/17)	Non-Admitted
Evanston Insurance Co.	003759	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/20/17)	A (As of 07/27/17)	Non-Admitted
Hallmark Specialty Insurance Co.	010838	A-, Excellent; Financial Size Category 8; \$100,000,000 to \$250,000,000 (As of 08/02/17)	Not Rated (As of 04/06/18)	Non-Admitted
Homeland Insurance Company of New York	010604	A, Excellent; Financial Size Category 10; \$500,000,000 to \$750,000,000 (As of 02/03/18)	A- (As of 07/02/10)	Non-Admitted
Illinois Union Insurance Company	003510	A++, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 10/05/17)	AA (As of 06/24/16)	Non-Admitted
Ironshore Specialty Insurance Company	013866	A, Excellent; Financial Size Category 15; \$1,500,000,000 to \$2,000,000,000 or greater (As of 05/02/17)	A (As of 05/02/17)	Non-Admitted
Lancashire Insurance Company (UK) Ltd.	078390	A, Excellent; Financial Size Category 12; \$1,000,000,000 to \$1,250,000,000 (As of 11/21/17)	A- (As of 02/28/18)	Non-Admitted

**Alliant Property Insurance Program
2018-2019 Policy Year
Schedule of Insurers (Prospective)**

Company	A.M. Best's I.D. #	A.M. Best's Guide Rating	Standard and Poor's	State of California
Landmark American Insurance Co.	012619	A+, Superior; Financial Size Category 14; \$1,500,000,000 to \$2,000,000,000 (As of 09/29/17)	A (As of 04/21/15)	Non-Admitted
Lexington Insurance Company	002350	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 05/23/17)	A+ (As of 06/06/17)	Non-Admitted
Lloyd's of London	085202	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 07/20/17)	A+ (As of 10/12/17)	Non-Admitted
Maxum Indemnity Company	012563	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 07/07/17)	Not Rated (As of 06/21/17)	Non-Admitted
PartnerRe Ireland Insurance Ltd.	088621	A, Excellent Financial Size Category 15; \$2,000,000,000 or Greater (As of 05/25/17)	A+ (As of 09/07/16)	Non-Admitted
Westchester Surplus Lines Insurance Company	004433	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 10/05/17)	AA (As of 06/24/16)	Non-Admitted
Westport Insurance Corporation	000347	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/07/17)	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 03/06/18)	A+ (As of 10/12/17)	Admitted

ALLIANT INSURANCE SERVICES

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

May 30, 2018

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

We are required to send you this notice pursuant to federal legislation concerning terrorism insurance. The below is for TRIA coverage as issued by the United States of America and is not tied to or representative of the Terrorism coverage offered in our program.

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that 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 THE TERRORISM RISK INSURANCE ACT as AMENDED
(A.K.A.: TRIPRA 2015)**

THIS COVERAGE IS OUTSIDE OF THE PROGRAM'S TERRORISM COVERAGES AND LIMITS. IT IS PROVIDED AND OVERSEEN BY THE U.S. GOVERNMENT.

THIS COVERAGE IS CONSIDERED RESTRICTIVE COMPARED TO THE APIP TERRORISM LIMITS AND COVERAGES AVAILABLE. THIS ACT DOES NOT FOLLOW OUR PROGRAM'S TERRORISM POLICIES.

HOWEVER IF YOU'D LIKE A QUOTE FOR TRIA COVERAGE, PLEASE CHECK THE "I AM INTERESTED" BOX. OTHERWISE, PLEASE CHECK THE "DECLINE" BOX. YOUR SIGNATURE FOR CONFIRMATION OF RECEIPT IS REQUIRED. ANY QUESTIONS? PLEASE CALL YOUR SERVICE TEAM MEMBER.

	I am interested in receiving a quote for Terrorism Risk Insurance Act coverage as required by law to be offered under the last amended Act. Please provide me with a quote.
	I decline to purchase the Terrorism Risk Insurance Act coverage as required by law to be offered under the last amended 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 via this [AmBest Consumer Web link](#). 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 28, 2018:

- 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*
- Signed and dated APIP Claims Reporting Acknowledgement(s) Receipt Form
- Signed and dated Terrorism Risk Insurance ACT of 2002 as amended (a.k.a. TRIPRA 2015)

*- 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 Sandra Doig. 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

Address:

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

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:

Sandra Doig
McLaren's Global Claims Services
Address: 1301 Dove St., Suite 200
Newport Beach, CA 92660
Voice: (949) 757-1413 Fax: (949) 757-1692
Email: sandra.doig@mcclarens.com

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

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

Elaine G. Tizon, CISR
Assistant Vice President, Claims Advocate
Address: 100 Pine Street, 11th Floor
San Francisco, CA 94111-5101
Voice: (415) 403-1458 Fax: (415) 403-1466
Email: elaine.tizon@alliant.com

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

ACE USA Claims
Address: PO Box 5103
Scranton, PA 18505-0510
Environmental Emergency: (888) 310-9553
Fax: (800) 951-4119

Email: CasualtyRiskEnvironmentalFirstNotice@chubb.com

Akbar Sharif
Claims Advocate
Address: 1301 Dove St. Ste. 200
Newport Beach, CA 92646
Voice: (949) 260-5088 Fax: (415) 403-1466
Email: asharif@alliant.com

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: sandra.doig@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:
elaine.tizon@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 Tizon

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)

CHUBB®
Chubb Environmental

**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**

Akbar Sharif
Claims Advocate
949-260-5088
415-403-1466 – fax
asharif@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

CHUBB™ CHUBB ENVIRONMENTAL FIRST NOTICE OF LOSS FORM

SEND TO: Chubb Environmental 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: asharif@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 InformationCompany Name: Alliant Insurance Services - Claims Point of Contact: Akbar SharifAddress: 1301 Dove St. Ste. 200 Newport Beach, CA 92660Phone #: 1-949-260-5088**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.

CHUBB®

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 OR INTERNET WEB SITE WWW.INSURANCE.CA.GOV. 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.

1. 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.

2. 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 January 1, 2017)



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 14, 2018

Agenda Item H.4.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 Receipt Form

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 as attached, then complete the bottom portion, sign and submit to your Alliant Insurance Services representative either by a scanned e-mail 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, 2018 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: Northern California Cities Self Insurance Fund

Authorized Signature:

Print Name

Date

Title:



CYBER LIABILITY OPTIONAL COVERAGE ENCHANCEMENTS

INFORMATION ITEM

ISSUE: Two excess Cyber coverage options are presented for member review, the APIP Cyber Enhancement Option (CEO) and Alliant Cyber Excess Solutions (ACES).

Both options are meant to enhance the coverage and increase the limits provided by the Cyber liability policy that is part of the APIP program previously discussed. Attached are summaries of both the options, with a request for proposal or declination for the CEO coverage and a comparison of the APIP Cyber Program Options.

OPTIONS

1. Maintain standard cyber coverage and limits provided by the APIP policy.
2. Request quote for or decline the CEO option for the JPA or individual members.
3. Review the ACES option and determine if members wish to request a quote for the JPA as a whole or as individual members.

RECOMMENDATION: None - Information Item. Provide direction to Program Administrator to obtain quote or bind order 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 Enhancement Option (CEO) 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.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 14, 2018**

Agenda Item H.4.c. (continued)

- **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.

The ACES program option was first offered this fiscal year, with options that include *dedicated limits for individual members* and aggregate limits for the JPA. Unlike the CEO program, members do not have to fill out a separate application to obtain a quote. The attached comparison of APIP Cyber Program Options provides a summary of the ACES coverage and comparison to CEO coverage.

ATTACHMENT(S):

1. Cyber Enhancement Option (CEO) Summary
2. APIP Cyber Program Options (including ACES)

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 10 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:

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.)
- BBR Boost
- Post Breach Remedial Services – 100 hours provided by Lodestone Security
- 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.

Northern California Cities Self Insurance Fund

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.

APIP CYBER PROGRAM OPTIONS

PROGRAM FEATURES



Programs	<u>Option 1: APIP Cyber</u>	<u>Option 2: Cyber Enhanced Offering (CEO 1)</u>	<u>Option 3: Cyber Enhanced Offering (CEO 2)</u>	<u>Option 4: Alliant Cyber Excess Solutions (ACES)</u>
Intended Audience	Public Entities who want easy and inexpensive access to basic cyber cover	Public Entities who want BBR services ¹ , and “dedicated notified lives” structure and can complete a short form application	Public Entities who bought CEO 1, but who want dedicated excess coverage and can complete a long form application	Public Entities who want dedicated excess cyber cover (limits) without having to complete an application
Program Summary				
Application Required	No	Yes	Yes	No
Lead Market(s)	Beazley	Beazley	Beazley	Beazley (Primary), Axis (Excess), XL (Excess)
Member Annual Aggregate	\$2,000,000	\$2,000,000	\$1M to \$5M Excess of APIP Cyber	\$2M+ Excess of APIP Cyber and/or CEO
Program Aggregate	\$25,000,000	Not Applicable to Notification Costs	Dedicated coverage; Only Applicable to APIP Cyber	Dedicated coverage; Only Applicable to APIP Cyber
Drop Down Endorsement	Not Applicable	Not Applicable	Yes	Yes
Notification Limit	\$1,000,000	Not Applicable	Not Applicable	\$1M Excess of \$1M APIP Cyber
Coverage Structure	Main limits provided in terms of dollars, not per lives	Main limits provided in terms of lives - selected lives ranging from 50,000 to 2 million	Limits provided in dollars and lives	Limits provided in dollars and lives; Doubles Notified Individuals at no additional cost if CEO Purchased
1st & 3rd Party Coverages				
Regulatory Defense & Penalties	\$2,000,000	\$2,000,000	\$1M to \$5M Excess of APIP Cyber	\$2M+ Excess of APIP Cyber
Website Media Content Liability	\$2,000,000	\$2,000,000	\$1M to \$5M Excess of APIP Cyber	\$2M+ Excess of APIP Cyber

APIP EXCESS CYBER PROGRAM FEATURES



	APIP Cyber	Cyber Enhanced Offering (CEO 1)	Cyber Enhanced Offering (CEO 2)	Alliant Cyber Excess Solutions (ACES)
Program Summary (cont.)				
Cyber Extortion Loss	\$2,000,000	\$2,000,000	Selected amount \$1M-\$5M Excess of APIP Cyber	\$2M+ Excess of APIP Cyber \$2M
Data Protection & Business Interruption	\$2,000,000	\$2,000,000	Selected amount \$1M-\$5M Excess of APIP Cyber	\$2M+Excess of APIP Cyber \$2M
PCI Fines & Penalties	\$100,000	\$100,000	Selected amount \$100,000-\$400,000	\$100,000 Excess of APIP Cyber \$100,000
Dedicated Beazley Breach Response Claims Team	No	Yes	Yes	Only if CEO is purchased in conjunction with ACES
Call Center Services	Yes	Yes	Yes	Yes
Breach Resolution & Mitigation	Yes	Yes	Yes	Yes
Access to Beazley Breach Response Web Site	Yes	Yes	Yes	Yes
Retentions				
	\$50,000 TIV<\$500M \$100,000 TIV>\$500M	<p>\$50,000 or \$100,000/Each Claim except the following:</p> <p>Notification Services/Call Center/Breach Resolution & Mitigation Threshold: 50-250 Notified Individuals</p> <p>Legal Services: \$5,000 (part of the combined retention below)</p> <p>Computer Forensics, Public Relations, Crisis Management Expenses: \$10,000-\$40,000</p>		No excess retentions; only primary apply (APIP Cyber and/or CEO)

See program summaries for details. All APIP Cyber and CEO members will be provided with a \$2M x of \$2M and a \$3M x of \$2M option. You will need to make a special request for additional limits.

Sample Scenarios on how ACES works:

-) Client W is a member of APIP Cyber and they would like to have a notified lives structure for notification costs and can complete an application; the solution here would be for the client to purchase CEO 1
-) Client X is a member of APIP Cyber and CEO 1 and would like to purchase excess limits for all other 1st and 3rd party coverages except notifications but they would like to stay with Beazley and are willing to pay more in premium; the solution would be to purchase CEO 2
-) Client Y (a pool) is a member of APIP Cyber and would like to purchase excess cyber limits for their membership but they cannot expect to have a completed application from each member; the solution here would be to purchase ACES as this program does not require any application and can provide the excess limits needed
-) Client Z is a member of APIP Cyber and CEO 1 and would like to purchase excess limits with a competitive premium (because we can entertain markets outside of Beazley) and double their CEO coverage including the notified lives at no additional cost; the solution would be to purchase ACES in addition to CEO 1

For questions about ACES please contact: Felipe Garcia (fgarcia@alliant.com) and CC Ryan Ragan (ryan.ragan@alliant.com).



Agenda Item H.4.d.

ACTIVE SHOOTER COVERAGE OPTION THROUGH APIP

ACTION ITEM

ISSUE: A new *stand-alone option* for Active Shooter Coverage is being offered to members of APIP. The coverage provides a \$500,000 per claim limit with a \$2,500,000 policy aggregate (and sub-limits for property damage and business interruption, crisis management services, funeral services and counseling services, per the attached summary). The event must occur at a location on a member's APIP Schedule of Values.

Because this is a new coverage Alliant is gauging APIP member interest in participation. *A certain number of APIP participants need to agree to purchase the coverage in order to meet minimum premium requirements.* The premium for NCCSIF members is \$8,467.

The recently approved Violent Event Coverage endorsement to the NCCSIF MOC is similar in the trigger used for coverage, though it is not limited to an event at an insured location. The coverage only requires that a Violent Event occurred requiring emergency response, but it's limited to a Member's Banking Layer.

The Active Shooter coverage is primary for property and business interruption, coverages also provided by APIP, but would also extend the current coverage available to include the crisis, counseling and funeral services for events happening on insured property.

RECOMMENDATION: Review and discuss option and decide on participation.

FISCAL IMPACT: NCCSIF's minimum premium is \$8,467.

BACKGROUND: Active Shooter Coverage is now being offered by a number of insurance companies, and NCCSIF members have opted to provide themselves a specific type of this coverage tailored to their unique responsibilities in responding to these events.

ATTACHMENT(S):

1. Active Shooter Option Summary
2. Active Shooter Case Study

New Active Shooter Option

Alliant is continuously looking to improve the coverages and services we provide. Due to your organizations' participation in one of a number of Alliant property insurance programs, we are able to offer a new stand-alone insurance product that provides financial protection for "Active Shooter" risks.

Launch of this product is dependent upon a minimum take-up rate by the offerees receiving this e-mail. If there is sufficient interest, coverage would inception on July 1, 2018. If minimum take-up rate is not met, this offer will be withdrawn. The annual premium for NCCSIF to purchase coverage in this program is \$8,467.

Coverage Trigger

An event occurring at a location appearing on your APIP Schedule of Values on file with Alliant where a weapon has been used or brandished. A weapon is broadly defined to include: a portable firearm, explosive device, knife, syringe, medical instrument, corrosive substance, or any other handheld device. "Weapon" can also include vehicles, including armored or military vehicles used by an "Active Shooter."

Coverage Limits

- Single Entities: \$500,000 per claim and annual aggregate for bodily injury or property damage, including defense costs, which the Insured becomes legally liable to pay
- **Self-Insured Governmental Pools: \$500,000 per claim with a \$2,500,000 aggregate** shared amongst your pool members
- Sub-limits Included within Coverage Limit:
 - 1st Party Property Damage/Business Interruption: \$250,000
 - Crisis Management - \$250,000 per event
 - Crisis Services Provided by Firestorm: <https://www.firestorm.com/>
 - Funeral Expenses - \$250,000 per event
 - Counselling Services - \$250,000 per event
- Higher Limits available at additional cost if desired

Deductible: \$10,000

Other Coverage Features

- Automatic coverage for new locations added mid-term, no reporting necessary if value is under \$25,000,000
- Temporary Locations/Venues can be added if sufficient underwriting information is provided

We want to make obtaining this coverage as convenient as possible for our clients.

Coverage Rationale

"Active Shooter" situations are unpredictable, develop quickly, and leave devastating personal and financial impact on those involved. Specific insurance products exist for this risk; however, they normally require completion of detailed applications, can be expensive, and/or carry high deductibles. For this reason, in conjunction with the Beazley Syndicate at Lloyd's of London, Alliant is offering an "Active Shooter" coverage initially available only to its clients that participate in one of a number of Alliant property insurance programs. We recognize coverage for some events may already be provided by standard property and liability insurance programs, and as such, this coverage is designed to be primary to these programs and can serve as a buffer to your deductible or retention. This cover is not intended to replace any other coverage that your organization may already have.

ALLIANT SPECIALTY

WE ARE STRONGER TOGETHER

Beazly / Firestorm Active Shooter Response

According to the Gun Violence Archive (<http://www.gunviolencearchive.org/>), there were 346 mass shooting in 2017 in the United States. Thus far in 2018 there have been 99. While examples of such events are easy to find, a recent incident in which the Beazly product responded to such an event may be instructive:

- Within the past 60 days, a shooting took place in a restaurant where a man got into an argument with another man and discharged his firearm into a crowd of people at the venue. 1 person was killed and another was seriously injured.
- Within a short time from the occurrence of the shooting, Firestorm was contacted and a responder spoke at length with the client to find out what exactly had happened.
- Firestorm deployed a counsellor to the scene so that anyone who witnessed the incident or was affected by the incident could receive treatment. They also set up a telephone line that people could call and receive counselling over the phone.
- Firestorm asked whether the client needed help with the clean-up of the scene but they had already taken care of this (the premises was open again the following day)
- Firestorm contacted the families of the victims and offered assistance with expenses such as medical and ambulance costs.
- They are in process on assisting with funeral arrangements for the deceased, and plan to provide the family assistance with the funeral and burial costs.
- Firestorm started monitoring social media to try and ascertain what witness information is out there, what photos, videos, etc. This will also help identify potential claimants and plaintiffs lawyers who are trolling for clients.
- Firestorm hired an investigator to gather information, statements, etc. before the trail goes cold. There are a large number of witnesses to be interviewed as well as research to be done.

The crisis response is still ongoing and the insurance policy is covering the costs of the above and other expenses that will be incurred over the coming weeks. The insurance policy is also be there to pay for any successful lawsuit if the client is found guilty of negligence.

About Alliant Insurance Services

Alliant Insurance Services is one of the nation's leading and fastest growing distributors of diversified insurance products and services. In the face of increasing complexity, our approach is simple: bring on the best people and invest more deeply in the industries and clients we serve. We operate through a network of specialized national platforms and regional offices to offer a comprehensive portfolio of services to our clients. Our goal is to ensure that they get the most innovative products—and the most innovative thinking—in the industry.



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 14, 2018

Agenda Item H.5.

**PROPERTY APPRAISAL SERVICES
REQUESTS FOR PROPOSALS**

ACTION ITEM

ISSUE: NCCSIF issued a Request for Proposals (RFP) for property appraisal services and received proposals from four service providers, in addition to the previous proposal from Alliant Appraisal Services. The proposals were due on June 1, and the Program Administrators are in the process of reviewing the responses and will provide a summary for the Board meeting.

RECOMMENDATION: T.B.D.

FISCAL IMPACT: T.B.D. – the proposals range from \$128,000 to \$235,900 but differ in scope and approach. The Board summary will highlight the differences in order to assist in discussion.

BACKGROUND: Approximately every five years member properties have been appraised to keep up with changing construction costs, remodels or other upgrades, and additions to the property schedule. Appraisal were previously conducted in 2006 and 2013.

ATTACHMENT(S): Summary of Appraisal Proposals - *Handout at the meeting*



Agenda Item H.6.

FY 18/19 IDENTITY FRAUD EXPENSE REIMBURSEMENT RENEWAL

ACTION ITEM

ISSUE: NCCSIF first purchased ID Fraud coverage for the FY 15/16 policy year. The coverage renews July 1, 2018. The Board is provided the 18/19 Identity Fraud Reimbursement Proposal for their review and approval. Note that there was a 17.5% increase in the member count from 2,727 to 3,203.

OPTIONS:

1. Renew coverage as expiring.
2. Decline to renew coverage.
3. Provide different direction to Program Administrators.

RECOMMENDATION: The Program Administrator recommends approval of the FY 18/19 Identity Fraud Reimbursement Coverage Renewal with Travelers Excess and Surplus Lines Company.

FISCAL IMPACT: Total Cost of \$13,359.24, including surplus lines taxes and fees.

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):

1. FY 18/19 Identity Fraud Expense Reimbursement Renewal Proposal
2. Travelers Identity Fraud Coverage Checklist and Highlights

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 10/5/2017
STANDARD & POOR'S RATING:	AA (Very Strong) pulled as of 6/7/2018
STATE COVERED STATUS:	Non-Admitted
POLICY/COVERAGE TERM:	July 1, 2018 to July 1, 2019
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>\$ 12,945.00 Annual Premium \$ 388.35 Surplus Line Taxes \$ 25.89 Stamping Fee \$ 13,359.24 TOTAL</p>

See Disclaimer Page for Important Notices and Acknowledgement

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 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)

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.

Other Disclosures / Disclaimers = Continued

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.

Binding Requirements Recap

Below is a recap by Line of Coverage. **ALL** coverage(s) require the following:

- A written request to bind coverage
- A signed and dated Client Notification of Carrier Ratings Policy, Guidelines and Practices letter is required prior to binding (only if the carrier rating is below a B+, or not rated)
- *All Surplus Lines Taxes/Fees are Fully Earned (only applies to a non-admitted carrier)*

Coverage Line and Description of Subjectivity(ies)	Effective Date
Identity Fraud Expense Reimbursement D-1 Form	July 1, 2018

In order to complete the underwriting process, we require that you send us any additional information requested above. We are not required to bind coverage prior to our receipt and underwriting acceptance of the above information. However, if we do bind coverage prior to such acceptance, the terms and conditions as indicated above may be amended until such receipt and acceptance. Any agreement to bind coverage in connection with this proposal must be in writing from an authorized employee of the Insurer

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. We are requesting coverage to be bound as outlined by coverage line below:

Coverage Line	Bind Coverage for:
Identity Fraud Expense Reimbursement	<input type="checkbox"/>

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, 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.*

Identity Fraud Expense Reimbursement

COVERAGE CHECKLIST

Why your clients need our protection

Identity Fraud Expense Reimbursement is available through the Travelers Wrap+[®], SelectOne+SM and Executive Choice+SM suite of products and delivers a truly comprehensive coverage solution. The following checklist illustrates key coverages and features every insured should have as part of their insurance program to protect their employees or members should any become a victim of the rising crime of identity fraud.

Coverage	Travelers policy	Their policy
Lost wages – up to a maximum payment of \$1,000 per week for a maximum period of five weeks, as a result of absence from employment, including for wrongful incarceration	✓	
Attorney’s fees – with Travelers’ prior consent, including: <ul style="list-style-type: none"> • Removing criminal or civil judgments wrongly entered against the victim • Challenging information in a credit report • Defending suits brought incorrectly by merchants or their collection agencies • Pursuing the release of medical records solely for the purpose of investigating medical-related identity fraud • Contesting wrongfully incurred tax liability; or • Contesting the wrongful transfer of ownership of an insured person’s tangible property 	✓ ✓ ✓ ✓ ✓ ✓	
Fees for the re-application and re-issuance of government-issued personal identification documentation – including passports, commercial and non-commercial drivers licenses, state and federal personal identification cards, and Social Security cards compromised as a result of identity fraud	✓	
Fees charged for copies of medical records – including X-rays, obtained solely for the purpose of investigating medical-related identity fraud	✓	
Dedicated identity fraud claim unit – experts who can provide guidance to insured victim to assist in the recovery of their identity and credit history	✓	
Reasonable costs for travel and accommodations incurred by the insured person – up to a maximum payment of \$1,000 per week for a maximum period of five weeks, to: <ul style="list-style-type: none"> • Participate in the defense of lawsuits brought against the insured person by financial institutions, health care providers, merchants, other credit grantors or their collection agencies • Challenge the accuracy or completeness of any information in a consumer credit report • Participate in the criminal prosecution of the perpetrators of the identity fraud, or • File in-person loss affidavits and civil or criminal complaints with local law enforcement in the jurisdiction in which the identity fraud occurred, as required by local law 	✓ ✓ ✓ ✓	

Coverage	Travelers policy	Their policy
Family coverage – including residents of the insured person’s household, provided they are either a spouse, child under the age of 18 or parent	✓	
Daycare and eldercare expenses – incurred solely as a direct result of any identity fraud discovered during the policy period	✓	
Coverage for thefts committed by family members	✓	
Insureds choose their own attorney	✓	
Limit options – ranging from \$1,000 to \$25,000	✓	
Retention options – ranging from \$0 to \$250	✓	

Identity Fraud Resolution Service

In addition to expense reimbursement, Travelers also offers Identity Fraud Resolution Service through Identity Theft 911, which includes:

- Exclusive online education resources providing tips and information to help avoid becoming a victim
- 24/7 personal access to an expert fraud specialist
- Document replacement help (i.e., Social Security card, birth certificate, passport, etc.)

In the event of an actual identity fraud, services include:

- Step-by-step guidance through the resolution process, including unlimited assistance to restore a victim’s identity
- 3-in-1 credit reporting
- One year of free credit, cyber and fraud monitoring

Travelers knows ID Fraud.

To learn more, talk to your independent agent or visit travelersbond.com.

Available through the Travelers Wrap+®, SelectOne+SM and Executive Choice+SM suite of products.



travelersbond.com

Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

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Identity Fraud Expense Reimbursement

COVERAGE HIGHLIGHTS

Identity fraud is the fastest-growing white-collar crime in America, impacting one in every 20 consumers.*

Why you need protection

Becoming a victim of identity fraud is a frightening, frustrating experience. It can happen to anyone at any time in a variety of ways, ranging from a stolen wallet or home burglary to online theft of your personal information.

Recovering from identity fraud means more than just canceling credit cards. Not only can it be a complicated and stressful experience, but it can cost your employee or member of your organization hours of time and out-of-pocket expenses to re-establish their credit and clear their name. The hard reality is that victims must painstakingly prove, often to disbelieving creditors, that the debts are not their own. Purchasing identity fraud expense reimbursement coverage for your employees or members can be an affordable and compelling addition to your benefits suite.

Coverage highlights

Travelers Identity Fraud Expense Reimbursement coverage pays for expenses associated with resolving an identity fraud event and perhaps most importantly, gives people tools and information to reduce their risk of future additional fraud.

Each year, the number of identity fraud cases rises; most recently 12.6 million adults in the United States were victims. On average, it takes an individual more than 37 hours and \$535 in out-of-pocket expenses* to clean up the mess caused by an identity thief.

In addition to expense reimbursement, Travelers also offers Identity Fraud Resolution Service through Identity Theft 911, which includes:

- Exclusive online education resources providing tips and information to help avoid becoming a victim
- 24/7 personal access to an expert fraud specialist
- Document replacement help (i.e., Social Security card, birth certificate, passport, etc.)

In the event of an actual identity fraud, services include:

- Step-by-step guidance through the resolution process, including unlimited assistance to restore a victim's identity
- 3-in-1 credit reporting
- One year of free credit, cyber and fraud monitoring

*Javelin Strategy & Research, February 2013 Report

Claim scenarios

Bogus charge accounts while on business travel

An executive was on business in Brazil when his identity was stolen and significant charges were made to his corporate card. In order to file an affidavit of loss with the local Brazilian authorities, he was required to provide a sworn statement in person. Total expenses for time off work, travel expenses, phone charges and the cost to replace the executive's passport were \$4,500.

Medical identity fraud

A woman from Illinois discovered a number of questionable billings on her medical insurance annual summary of benefits. Someone had stolen her and her children's identities to secure medical services in their names.

After struggling with the health care institution to release the personal medical information, she hired an attorney to help. The attorney was able to contest the services and clean up her medical history. It took more than six months to resolve the identity fraud and cost nearly \$6,000 in attorney's fees, lost wages and fees for copies of X-rays and other medical records.

Why Travelers?

- We've provided effective insurance solutions for more than 150 years and address the needs of a wide range of industries.
- We consistently receive high marks from independent ratings agencies for our financial strength and claims-paying ability.
- With offices nationwide, we possess national strength and local presence.
- Our dedicated underwriters, and claim professionals offer extensive industry and product knowledge.

Travelers knows ID Fraud.

To learn more, talk to your independent agent or visit travelersbond.com.



Available through the Travelers Wrap+[®], SelectOne+[®] and Executive Choice+[®] suite of products.

travelersbond.com

Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

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FY 18/19 DEPOSIT CALCULATIONS - LIABILITY PROGRAM

ACTION ITEM

ISSUE: Each year the Executive Committee reviews the actuary's recommended funding levels for the upcoming fiscal year and recommends a Deposit Premium to the Board. At the last Board meeting, Members approved preliminary program calculations based on actuarial projections at the 80% Confidence Level (CL).

Total funding at an 80% CL is estimated at **\$5,897,011, an increase of 5.2%** over FY 17/18 funding at the 75% CL. Individual member increases are capped at 25% when there is no change in the CL. The cap was adjusted to 28% to account for the increased CL, and one member slightly exceeded the cap, leading to a reallocation of \$2,471 to balance the total funding.

A breakdown of funding by layer and member is provided in the attached spreadsheet. Also attached is a year-to-year comparison of the changes in the components of each member's funding, including payroll (2.4% increase), Banking Layer losses (1.3% increase), and Shared Layer losses (3.1% increase). Member Ex Mod changes are also provided, along with changes in the base rate (4.8% with increase in CL) and excess insurance (4% increase) common to all members.

RECOMMENDATION: Approve funding as presented at the 80% CL for FY 18/19.

FISCAL IMPACT: Total funding of \$5,897,011 for the Liability Program.

BACKGROUND: Members have steadily increased the Confidence Level of annual funding from 67.5% to 70% to the current 75% 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. Members have also assessed themselves \$600,000 per year for the last several years to increase Shared Layer assets. The planned assessment for FY 18/19 was not implemented due to the Shared Layer's improved net position and the increased confidence level for FY 18/19 funding.

ATTACHMENTS:

1. Final FY 18/19 Liability Deposit Calculations at the 80% CL
2. Liability Program Funding Changes FY 18/19 to FY 18/19

FY 18/19 NCCSIF General Liability Funding Allocation FINAL

80% Confidence Level

Total Admin Expense = \$457,892

A	B	C	D	E	F	G	H	I	J	K	L	S	
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	C+D+E+F+G		H-I	J/I	Member % of Total Uncapped Payroll X Capped Amount		
Member	2017 Calendar Year Payroll (DE 9)	BANKING LAYER \$0 to \$50K (*Folsom \$0 to \$100K)	SHARED LAYER \$50K to \$500K	CJPRMA EXCESS LAYER \$500k to \$40M	ADMIN EXPENSE 50%	ADMIN EXPENSE 50%	Preliminary FY 18/19 TOTAL DEPOSIT 80% CL	FY 17/18 TOTAL DEPOSIT 75% CL	\$ Change Overall	% Change Overall	Total FY18/19 Deposit With Cap of 28%*	Payroll Increase from 2016	2016 Calendar Year Payroll (DE 9)
Rate/Amount	Exposure Base	\$2,134,000	\$2,096,000	\$1,209,119	\$228,946	\$228,946					\$2,471		Exposure Base
Anderson	\$3,892,316	\$39,954	\$46,318	\$24,439	\$5,340	\$12,050	\$128,101	\$113,720	\$14,380	12.65%	\$128,161	9%	\$3,564,429
Auburn	\$6,599,546	\$158,452	\$120,025	\$60,587	\$9,054	\$12,050	\$360,167	\$279,451	\$80,717	28.88%	\$357,697	4%	\$6,348,787
Colusa	\$2,307,226	\$46,226	\$33,328	\$19,593	\$3,165	\$12,050	\$114,362	\$98,013	\$16,349	16.68%	\$114,397	0%	\$2,304,648
Corning	\$3,180,106	\$40,961	\$42,018	\$23,141	\$4,363	\$12,050	\$122,533	\$110,682	\$11,851	10.71%	\$122,582	1%	\$3,140,249
Dixon	\$7,539,682	\$36,877	\$72,210	\$43,852	\$10,344	\$12,050	\$175,333	\$176,962	-\$1,629	-0.92%	\$175,449	-2%	\$7,693,827
Elk Grove													
Folsom*	\$40,703,191	\$622,228	\$526,450	\$315,866	\$55,842	\$12,050	\$1,532,436	\$1,508,244	\$24,192	1.60%	\$1,533,064	7%	\$37,958,470
Galt	\$10,696,052	\$104,206	\$113,048	\$67,897	\$14,674	\$12,050	\$311,875	\$297,317	\$14,558	4.90%	\$312,040	9%	\$9,787,885
Gridley	\$3,898,873	\$50,099	\$63,316	\$32,833	\$5,349	\$12,050	\$163,647	\$162,401	\$1,246	0.77%	\$163,707	8%	\$3,599,942
Ione	\$1,328,981	\$18,552	\$17,495	\$10,002	\$1,823	\$12,050	\$59,922	\$60,693	-\$771	-1.27%	\$59,942	4%	\$1,273,191
Jackson	\$2,377,166	\$79,641	\$39,807	\$25,834	\$3,261	\$12,050	\$160,593	\$156,798	\$3,796	2.42%	\$160,630	7%	\$2,223,818
Lincoln	\$13,781,309	\$135,039	\$145,998	\$85,577	\$18,907	\$12,050	\$397,570	\$353,754	\$43,817	12.39%	\$397,783	7%	\$12,897,112
Marysville	\$3,323,440	\$98,431	\$47,989	\$34,115	\$4,560	\$12,050	\$197,144	\$224,879	-\$27,735	-12.33%	\$197,195	0%	\$3,325,857
Nevada City													
Oroville	\$5,721,964	\$68,513	\$94,527	\$48,713	\$7,850	\$12,050	\$231,653	\$230,761	\$892	0.39%	\$231,741	-18%	\$7,008,304
Paradise	\$4,051,393	\$79,514	\$66,180	\$36,022	\$5,558	\$12,050	\$199,324	\$189,816	\$9,509	5.01%	\$199,387	-1%	\$4,094,565
Placerville													
Red Bluff	\$6,200,247	\$57,577	\$66,638	\$37,507	\$8,506	\$12,050	\$182,278	\$197,038	-\$14,759	-7.49%	\$182,374	7%	\$5,798,073
Rio Vista	\$3,944,364	\$35,170	\$40,241	\$23,394	\$5,411	\$12,050	\$116,266	\$106,195	\$10,071	9.48%	\$116,327	6%	\$3,736,526
Rocklin	\$20,590,340	\$239,852	\$293,207	\$153,533	\$28,248	\$12,050	\$726,890	\$664,376	\$62,514	9.41%	\$727,207	-7%	\$22,156,572
Willows	\$1,691,174	\$23,908	\$27,638	\$14,571	\$2,320	\$12,050	\$80,487	\$75,942	\$4,545	5.98%	\$80,513	-8%	\$1,836,025
Yuba City	\$25,051,436	\$198,799	\$239,568	\$151,644	\$34,369	\$12,050	\$636,430	\$598,635	\$37,796	6.31%	\$636,816	4%	\$24,146,931
Total:	\$166,878,805	\$2,134,000	\$2,096,000	\$1,209,119	\$228,946	\$228,946	\$5,897,011	\$5,605,674	\$291,337	5.20%	\$5,897,011	3%	\$161,275,769
Actuary/Verification		\$2,134,000	\$2,096,000	\$1,209,119			\$5,897,011						

*Adjusted from 25% based on increased CL.

Don't Participate In GL Program

NCCSIF Liability Program Funding Changes 17/18 to 18/19

	FY 18/19	FY 17/18	Difference
Base Rate*	\$ 2.494	\$ 2.380	4.8%
*Confidence Level Increased from 75% to 80%			

	FY 18/19	FY 17/18	Difference
Excess Insurance	\$ 1,209,119	\$ 1,161,327	4%
Represents 16% of the total increase of \$291,337			\$ 47,792

Member Entity	Deposit Premium Change		
	Current Year FY 18/19 80% CL	Prior Year FY 17/18 75% CL	% Change
Anderson	\$128,161	\$113,720	13%
Auburn	\$357,697	\$279,451	28%
Colusa	\$114,397	\$98,013	17%
Corning	\$122,582	\$110,682	11%
Dixon	\$175,449	\$176,962	-1%
Elk Grove			
Folsom	\$1,533,064	\$1,508,244	2%
Galt	\$312,040	\$297,317	5%
Gridley	\$163,707	\$162,401	1%
Ione	\$59,942	\$60,693	-1%
Jackson	\$160,630	\$156,798	2%
Lincoln	\$397,783	\$353,754	12%
Marysville	\$197,195	\$224,879	-12%
Nevada City			
Oroville	\$231,741	\$230,761	0%
Paradise	\$199,387	\$189,816	5%
Placerville			
Red Bluff	\$182,374	\$197,038	-7%
Rio Vista	\$116,327	\$106,195	10%
Rocklin	\$727,207	\$664,376	9%
Willows	\$80,513	\$75,942	6%
Yuba City	\$636,816	\$598,635	6%
Total	\$5,897,011	\$5,605,674	5.2%

2017 Calendar Year Payroll	2016 Calendar Year Payroll	% Change
\$6,599,546	\$6,348,787	4%
\$2,307,226	\$2,304,648	0%
\$3,180,106	\$3,140,249	1%
\$7,539,682	\$7,693,827	-2%
\$40,703,191	\$37,958,470	7%
\$10,696,052	\$9,787,885	9%
\$3,898,873	\$3,599,942	8%
\$1,328,981	\$1,273,191	4%
\$2,377,166	\$2,223,818	7%
\$13,781,309	\$12,897,112	7%
\$3,323,440	\$3,325,857	0%
\$5,721,964	\$7,008,304	-18%
\$4,051,393	\$4,094,565	-1%
\$6,200,247	\$5,798,073	7%
\$3,944,364	\$3,736,526	6%
\$20,590,340	\$22,156,572	-7%
\$1,691,174	\$1,836,025	-8%
\$25,051,436	\$24,146,931	4%
\$166,878,805	\$162,895,212	2.4%

5-Year Avg FYE 2013-17	5-Year Avg FYE 2012-16	% Change
\$136,617	\$101,931	34%
\$38,601	\$28,093	37%
\$30,423	\$24,260	25%
\$12,324	\$18,038	-32%
\$485,472	\$506,061	-4%
\$71,488	\$73,403	-3%
\$34,245	\$35,322	-3%
\$14,092	\$14,606	-4%
\$71,689	\$72,669	-1%
\$94,216	\$82,684	14%
\$87,172	\$112,848	-23%
\$44,336	\$43,456	2%
\$64,879	\$59,585	9%
\$39,505	\$54,094	-27%
\$23,814	\$21,794	9%
\$166,341	\$151,605	10%
\$17,060	\$14,514	18%
\$121,908	\$125,954	-3%
\$1,582,634	\$1,562,208	1.3%

FY 18/19 Shared Layer Totals FYE 2013-17	FY 16/17 Shared Layer Totals FYE 2012-16	% Change
\$678,925	\$422,073	61%
\$196,260	\$157,259	25%
\$133,306	\$104,045	28%
\$22,652	\$24,798	-9%
\$1,572,920	\$1,668,381	-6%
\$246,953	\$274,174	-10%
\$192,625	\$193,235	0%
\$50,222	\$47,932	5%
\$378,157	\$408,316	-7%
\$368,629	\$317,567	16%
\$246,452	\$413,908	-40%
\$269,127	\$265,267	1%
\$316,822	\$257,794	23%
\$148,430	\$266,635	-44%
\$42,774	\$34,437	24%
\$884,882	\$818,172	8%
\$95,461	\$49,250	94%
\$563,841	\$519,893	8%
\$6,558,438	\$6,363,139	3.1%

FY 18/19	FY 17/18	% Change
1.45	1.20	21%
1.14	1.09	4%
1.01	0.98	3%
0.72	0.73	-1%
0.98	1.03	-4%
0.87	0.91	-5%
1.00	1.00	0%
1.00	0.99	0%
1.37	1.41	-3%
0.90	0.88	2%
1.14	1.35	-15%
0.98	0.97	1%
1.17	1.09	7%
0.93	1.07	-14%
0.89	0.89	0%
1.00	0.98	2%
1.02	0.96	6%
0.78	0.77	1%



Agenda Item H.7.b.

FY 18/19 DEPOSIT CALCULATIONS - WORKERS' COMPENSATION PROGRAM

ACTION ITEM

ISSUE: Each year the Executive Committee reviews the actuary's recommended funding levels for the upcoming fiscal year and recommends a Deposit Premium to the Board. At the last Board meeting members approved preliminary program calculations based on actuarial projections at the 80% Confidence Level (CL).

Total funding at an 80% CL is estimated at **\$12,206,139, an increase of 5.6%** over current funding. Individual member increases are capped at 40% when there is no change in the CL. The cap was adjusted to 43% to account for the increased CL, and one member exceeded the cap, leading to a reallocation of \$35,745 to balance the total funding.

A breakdown of funding by layer and member is provided in the attached spreadsheet. Also attached is a year-to-year comparison of the changes in the components of each member's funding, including payroll (4% increase), Banking Layer losses (5% increase), and Shared Layer losses (7% increase). Members' Ex Mod changes are also provided, along with changes in the base rate (1% with increase in CL) and excess insurance (4% increase) common to all members.

RECOMMENDATION: Approve funding as presented at the 80% CL for FY 17/18.

FISCAL IMPACT: Total funding of \$12,206,139 for the Workers' Compensation Program.

BACKGROUND: Members have steadily increased the Confidence Level of annual funding from 65% to 70% to the current 75% 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. NCCSIF's Funding Policy sets a goal of annual funding at an 80% CL.

ATTACHMENTS:

1. Final FY 18/19 Workers' Compensation Deposit Calculations at the 80% CL.
2. Workers' Compensation Program Funding Changes FY 17/18 to FY 18/19
3. FY 18/19 Net Program Funding Summary both GL and WC

FY 18/19 NCCSIF Workers' Compensation Allocation FINAL

80% Confidence Level

Total Admin Expense = \$840,139

A	B	C	D	E	F	G	H	I	J	K		
Formula/Allocation		Member Share of: Last 5 Years Average Losses, Weighted 75%; FY 18/19 WCIRB Loss Rate Premium, Weighted 25%	Member Share of EX MOD Adjusted Payroll	Member Share of: Last 5 Years Average Losses, Weighted 25%; FY 18/19 WCIRB Loss Rate Premium, Weighted 75%	Member Share of Banking, Shared & Excess Premium	22 Equal Shares	C+D+E+F+G			Member % of Total Payroll Without Capped Members x Capped Amount		
Member	FY 18/19 Estimated 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%	Preliminary FY 18/19 DEPOSIT	FY 17-18 DEPOSIT	% Change DEPOSIT	Total FY18/19 Deposit With Cap of 43%*	Payroll Increase from FY 17/18	FY 17/18 Estimated Payroll
Rate/Amount	Exposure Base	\$6,433,000	\$3,403,000	\$1,530,000	\$546,090	\$294,049	80% CL	75% CL		\$ 35,745		Exposure Base
Anderson	\$3,758,796	\$171,974	\$73,157	\$29,840	\$13,211	\$13,366	\$301,548	\$308,543	-2.3%	\$302,177	12.1%	\$3,354,498
Auburn	\$6,562,867	\$173,166	\$102,343	\$50,030	\$15,641	\$13,366	\$354,546	\$416,156	-14.8%	\$355,645	-17.1%	\$7,916,837
Colusa	\$2,271,794	\$62,317	\$35,954	\$18,981	\$5,633	\$13,366	\$136,251	\$134,582	1.2%	\$136,632	15.5%	\$1,966,977
Corning	\$2,841,529	\$28,951	\$49,612	\$14,318	\$4,463	\$13,366	\$110,709	\$132,816	-16.6%	\$111,185	19.0%	\$2,388,300
Dixon	\$9,438,269	\$296,771	\$163,430	\$78,290	\$25,872	\$13,366	\$577,730	\$584,216	-1.1%	\$579,311	5.1%	\$8,982,975
Elk Grove	\$40,866,211	\$740,248	\$447,810	\$186,930	\$66,063	\$13,366	\$1,454,417	\$1,340,901	8.5%	\$1,461,262	11.3%	\$36,710,148
Folsom	\$40,691,769	\$1,113,763	\$576,985	\$304,914	\$95,883	\$13,366	\$2,104,912	\$1,933,767	8.9%	\$2,111,727	1.0%	\$40,270,106
Galt	\$11,835,264	\$336,979	\$178,443	\$74,024	\$28,321	\$13,366	\$631,133	\$564,252	11.9%	\$633,115	4.6%	\$11,314,378
Gridley	\$3,804,797	\$64,927	\$60,212	\$22,014	\$7,070	\$13,366	\$167,589	\$167,997	-0.2%	\$168,226	0.1%	\$3,801,769
Ione	\$1,092,528	\$19,416	\$20,132	\$7,095	\$2,241	\$13,366	\$62,251	\$47,098	32.2%	\$62,434	-3.4%	\$1,130,943
Jackson	\$2,266,229	\$93,602	\$37,603	\$19,495	\$7,241	\$13,366	\$171,307	\$138,730	23.5%	\$171,687	7.9%	\$2,101,191
Lincoln	\$12,747,000	\$263,724	\$168,515	\$81,328	\$24,675	\$13,366	\$551,609	\$613,165	-10.0%	\$553,744	2.3%	\$12,464,564
Marysville	\$3,589,009	\$162,037	\$59,450	\$29,154	\$12,042	\$13,366	\$276,049	\$257,259	7.3%	\$276,650	10.6%	\$3,244,568
Nevada City	\$2,579,036	\$121,568	\$44,278	\$22,398	\$9,044	\$13,366	\$210,655	\$158,523	32.9%	\$211,087	2.3%	\$2,522,165
Oroville	\$6,368,537	\$321,306	\$158,871	\$56,348	\$25,778	\$13,366	\$575,668	\$377,568	52.5%	\$539,922	-9.8%	\$7,060,401
Paradise	\$4,204,235	\$255,803	\$97,944	\$35,287	\$18,691	\$13,366	\$421,091	\$403,081	4.5%	\$421,795	7.3%	\$3,917,312
Placerville	\$6,746,666	\$137,755	\$87,404	\$43,794	\$12,922	\$13,366	\$295,241	\$286,524	3.0%	\$296,371	6.7%	\$6,321,107
Red Bluff	\$6,264,914	\$406,000	\$152,663	\$64,849	\$29,957	\$13,366	\$666,835	\$648,668	2.8%	\$667,884	3.3%	\$6,066,197
Rio Vista	\$4,162,522	\$97,966	\$57,594	\$31,086	\$8,968	\$13,366	\$208,979	\$176,414	18.5%	\$209,677	8.6%	\$3,833,651
Rocklin	\$24,306,065	\$633,443	\$325,658	\$156,907	\$53,620	\$13,366	\$1,182,994	\$988,081	19.7%	\$1,187,065	9.2%	\$22,258,058
Willows	\$1,175,718	\$45,963	\$32,406	\$9,143	\$4,205	\$13,366	\$105,082	\$194,950	-46.1%	\$105,279	-34.8%	\$1,804,372
Yuba City	\$22,211,361	\$885,320	\$472,534	\$193,774	\$74,549	\$13,366	\$1,639,543	\$1,688,533	-2.9%	\$1,643,263	-1.1%	\$22,467,222
Total:	\$219,785,116	\$6,433,000	\$3,403,000	\$1,530,000	\$546,090	\$294,049	\$12,206,139	\$11,561,824	5.6%	\$ 12,206,139	3.7%	\$211,897,739

Actuary/Verification

\$6,433,000

\$3,403,000

no police * Capped at 43% to reflect higher CL

NCCSIF Workers' Compensation Program Funding Changes 17/18 to 18/19

	FY 18/19	FY 17/18	Difference
Base Rate*	4.475	4.434	1%
<i>*Confidence Level Increased from 75% to 80%</i>			

	FY 18/19	FY 17/18	Difference
Excess Insurance	\$ 1,530,000	\$ 1,471,041	4%
<i>Represents 9% of the total increase of \$637,969</i>			\$ 58,959

Deposit Premium Change			
Member Entity	Current Year FY 18/19 80% CL	Prior Year FY 17/18 75% CL	% Change
Anderson	\$302,177	\$308,543	-2.1%
Auburn	\$355,645	\$416,156	-14.5%
Colusa	\$136,632	\$134,582	1.5%
Corning	\$111,185	\$132,816	-16.3%
Dixon	\$579,311	\$584,216	-0.8%
Elk Grove	\$1,461,262	\$1,340,901	9.0%
Folsom	\$2,111,727	\$1,933,767	9.2%
Galt	\$633,115	\$564,252	12.2%
Gridley	\$168,226	\$167,997	0.1%
Ione	\$62,434	\$47,098	32.6%
Jackson	\$171,687	\$138,730	23.8%
Lincoln	\$553,744	\$613,165	-9.7%
Marysville	\$276,650	\$257,259	7.5%
Nevada City	\$211,087	\$158,523	33.2%
Oroville	\$539,922	\$377,568	43.0%
Paradise	\$421,795	\$403,081	4.6%
Placerville	\$296,371	\$286,524	3.4%
Red Bluff	\$667,884	\$648,668	3.0%
Rio Vista	\$209,677	\$176,414	18.9%
Rocklin	\$1,187,065	\$988,081	20.1%
Willows	\$105,279	\$194,950	-46.0%
Yuba City	\$1,643,263	\$1,688,533	-2.7%
Total	\$ 12,206,139	\$11,561,824	5.6%

Payroll		
Estimated WC FY 18/19 Payroll	Estimated WC FY 17/18 Payroll	% Change
\$3,758,796	\$3,354,498	12%
\$6,562,867	\$7,916,837	-17%
\$2,271,794	\$1,966,977	15%
\$2,841,529	\$2,388,300	19%
\$9,438,269	\$8,982,975	5%
\$40,866,211	\$36,710,148	11%
\$40,691,769	\$40,270,106	1%
\$11,835,264	\$11,314,378	5%
\$3,804,797	\$3,801,769	0%
\$1,092,528	\$1,130,943	-3%
\$2,266,229	\$2,101,191	8%
\$12,747,000	\$12,464,564	2%
\$3,589,009	\$3,244,568	11%
\$2,579,036	\$2,522,165	2%
\$6,368,537	\$7,060,401	-10%
\$4,204,235	\$3,917,312	7%
\$6,746,666	\$6,321,107	7%
\$6,264,914	\$6,066,197	3%
\$4,162,522	\$3,833,651	9%
\$24,306,065	\$22,258,058	9%
\$1,175,718	\$1,804,372	-35%
\$22,211,361	\$22,467,222	-1%
\$219,785,116	\$211,897,739	4%

Banking Layer Losses \$0-\$100K		
5-Year Avg FYE 2013-17	5-Year Avg FYE 2012-16	% Change
\$117,078	\$126,327	-7%
\$92,695	\$122,704	-24%
\$32,126	\$35,287	-9%
\$7,991	\$28,335	-72%
\$168,256	\$185,586	-9%
\$430,216	\$380,671	13%
\$617,462	\$572,996	8%
\$209,802	\$180,884	16%
\$30,650	\$34,295	-11%
\$8,521	\$1,080	689%
\$59,621	\$43,356	38%
\$134,698	\$173,351	-22%
\$109,003	\$101,088	8%
\$81,118	\$52,101	56%
\$217,988	\$107,966	102%
\$185,619	\$170,336	9%
\$68,704	\$72,369	-5%
\$283,457	\$282,821	0%
\$48,934	\$37,714	30%
\$371,991	\$298,064	25%
\$29,819	\$84,002	-65%
\$552,085	\$574,295	-4%
\$3,857,836	\$3,665,625	5%

Shared Layer Losses \$20-\$120K		
FY 18/19 Shared Layer Totals FYE 2013-17	FY 17/18 Shared Layer Totals FYE 2012-16	% Change
\$414,949	\$456,729	-9%
\$217,286	\$326,753	-34%
\$88,900	\$99,606	-11%
\$0	\$75,233	-100%
\$687,476	\$750,942	-8%
\$1,262,962	\$1,214,836	4%
\$1,823,818	\$1,532,146	19%
\$575,381	\$497,286	16%
\$65,871	\$62,892	5%
\$15,899	\$0	0%
\$221,891	\$129,226	72%
\$376,650	\$534,566	-30%
\$313,525	\$322,501	-3%
\$269,605	\$119,016	127%
\$805,347	\$289,128	179%
\$658,499	\$568,202	16%
\$148,308	\$168,898	-12%
\$1,032,421	\$989,753	4%
\$119,965	\$96,295	25%
\$1,046,860	\$733,303	43%
\$79,862	\$331,896	-76%
\$1,860,484	\$2,019,696	-8%
\$12,085,958	\$11,318,905	7%

Experience Mod		
FY 18/19	FY 17/18	% Change
1.17	1.22	-4%
0.87	0.96	-10%
0.97	0.98	-2%
0.83	0.90	-8%
1.13	1.22	-7%
0.73	0.77	-4%
0.86	0.78	9%
0.97	0.94	3%
0.86	0.86	0%
0.95	0.93	1%
1.09	1.02	8%
0.80	0.92	-13%
1.11	1.13	-2%
1.12	0.99	13%
1.27	0.91	40%
1.33	1.25	6%
0.85	0.88	-4%
1.52	1.53	-1%
0.92	0.92	0%
0.94	0.83	13%
0.97	1.21	-20%
1.25	1.37	-9%

FY 18/19 NCCSIF Net Program Funding Summary Final

Member Entity	Work Comp Funding 80% CL					NET AMOUNT
	Work Comp Deposit	DIVIDEND		Assessment		
		Banking Layer	Shared Layer	Banking Layer	Shared Layer	
Anderson	\$302,177	\$2,387	\$17,671			\$282,119
Auburn	\$355,645	\$8,206	\$26,900			\$320,540
Colusa	\$136,632	\$20,583	\$11,032			\$105,017
Corning	\$111,185	\$52,733	\$12,753			\$45,699
Dixon	\$579,311	\$178,005	\$35,350			\$365,956
Elk Grove	\$1,461,262	\$98,265	\$37,118			\$1,325,879
Folsom	\$2,111,727	\$662,804	\$174,545			\$1,274,379
Galt	\$633,115	\$7,879	\$40,762			\$584,475
Gridley	\$168,226	\$106,687	\$18,282			\$43,257
Ione	\$62,434	\$11,511	\$3,593			\$47,330
Jackson	\$171,687	\$32,621	\$10,332			\$128,733
Lincoln	\$553,744	\$177,218	\$49,230			\$327,296
Marysville	\$276,650	\$26,958	\$20,644			\$229,048
Nevada City	\$211,087	\$6,946	\$9,840			\$194,301
Oroville	\$539,922		\$31,888	\$72,513		\$580,547
Paradise	\$421,795		\$29,888	\$37,141		\$429,049
Placerville	\$296,371	\$65,852	\$27,695			\$202,824
Red Bluff	\$667,884		\$34,463	\$51,214		\$684,635
Rio Vista	\$209,677	\$117	\$14,012			\$195,548
Rocklin	\$1,187,065	\$43,625	\$83,324			\$1,060,116
Willows	\$105,279	\$60,123	\$10,244			\$34,912
Yuba City	\$1,643,263		\$81,436	\$27,892		\$1,589,719
Total:	\$12,206,139	\$1,562,520	\$781,000	\$188,760	\$0	\$10,051,379

Liability Deposit	Liability Funding 80% CL				NET AMOUNT
	DIVIDEND		Assessment		
	Banking Layer	Shared Layer	Banking Layer	Shared Layer	
\$128,161	\$4,613				\$123,548
\$357,697			\$20,584		\$378,281
\$114,397			\$19,850		\$134,247
\$122,582	\$8,309				\$114,273
\$175,449	\$25,674				\$149,775
\$1,533,064	\$147,510				\$1,385,554
\$312,040	\$68,519				\$243,521
\$163,707	\$8,916				\$154,791
\$59,942			\$9,326		\$69,268
\$160,630			\$10,000		\$170,630
\$397,783	\$28,766				\$369,017
\$197,195	\$42,261				\$154,934
\$231,741	\$29,988				\$201,753
\$199,387	\$15,885				\$183,502
\$182,374	\$60,626				\$121,748
\$116,327			\$10,000		\$126,327
\$727,207	\$4,805				\$722,402
\$80,513			\$10,000		\$90,513
\$636,816	\$60,601				\$576,215
\$5,897,011	\$506,473	\$0	\$79,760	\$0	\$5,470,298



Agenda Item H.8.

RM-16 SPECIAL EVENT RISK MANAGEMENT

ACTION ITEM

ISSUE: Special Events represent common exposures to loss that can be prevented and mitigated by appropriate risk management controls. The Program Administrators, working with NCCSIF members and consultants, have prepared the attached set of Best Practices for Special Events (Risk Management Policy and Procedure RM-16) to be added to the current group of Risk Management Policies.

These Best Practices have been circulated in draft form as part of the ongoing risk assessments and consulting services provided by Bickmore Risk Services. The Special Events Best Practices were presented to the Board at their meeting on December 14, 2017. The Board requested a change in the last recommendation to obtain waivers from participants only for City-sponsored events.

The Board also questioned the ability for members to obtain a traffic management plan approved by a qualified engineer, since many of them don't have one on staff or regularly on contract. They asked the Program Managers to follow up on whether or not the Police Chief or Public Works Director could sign off on the plan. A check with legal counsel revealed that review and approval from someone other than a qualified engineer will not provide the design immunity sought for the plan. The Program Administrators have received information from one member regarding their contract engineer and will share his contact information. Members could elect to retain an engineer to review and approve plans, and/or members could be encouraged to pay for such review from risk management reserve funds.

RECOMMENDATION: Review and approve or provide direction on the proposed RM-16 policy.

FISCAL IMPACT: None.

BACKGROUND: NCCSIF maintains a set of Risk Management Best Practices to assist members in identifying and managing a number of their most common risk exposures. NCCSIF regularly reviews the existing policies to keep up to date with legislative changes, case law, and emerging risk exposures to pool members. Currently we are working to update the policies as needed and 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 and assessments.

ATTACHMENTS:

1. RM-16 Special Event Risk Management *Draft*
2. *Sample* Event Release Form



RISK MANAGEMENT POLICY AND PROCEDURE #RM-16

SUBJECT: SPECIAL EVENT RISK MANAGEMENT

1.0 Policy

It is the policy of the Northern California Cities Self Insurance 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 NCCSIF.

3.0 Objective

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

4.0 Criteria

The following Best Practices are used to assess member achievement in addressing the risks associated with special events.

Approved By Board of Directors - _____



Special Events Risk Management	
Each City has a comprehensive special event risk management program to include risk identification and appropriate risk transfer, control and mitigation techniques.	
	There is a written process and application in place for third parties to use city facilities or hold events on public property, including classes, meetings, weddings, banquets, outdoor markets, block parties, parades, and similar events.
	A written contract and/or permit is required for any special event that includes an agreement to defend, indemnify, and hold harmless the city, its officials, agents and employees from any and all claims arising from or connected to the special event.
	Where appropriate, the third party is required to provide proof of liability insurance and additional insured endorsement in favor of the city, its officials, agents and employees for any covered claims arising from the event. The city uses NCCSIF's recommended insurance specifications, with limits of at least \$1 million per occurrence, increasing with the level of risk, with at least \$5 million dedicated limit for any fireworks display or demonstration. Coverage includes liquor liability if event involves the sale of alcohol.
	Special events requiring road closures include a traffic management plan that is approved by a qualified engineer delegated such authority by the city.
	Participants or volunteers in <u>City-sponsored</u> special events involving risk of injury, including sporting activities, are required to sign waivers before participation.



**SAMPLE
CITY OF ANYTOWN
EVENT LIABILITY RELEASE AGREEMENT**

Participant's Name: _____ Age: _____

EVENT: _____

READ CAREFULLY BEFORE SIGNING – THIS LIMITS OUR LIABILITY

I understand that the sport/event listed above, including but not limited to this event (hereinafter "The Event") can be dangerous and involves the risk of injury and death. Despite the risk involved in The Event and in consideration of the right to participate in The Event, **I voluntarily agree to expressly assume any and all risk of injury or death**, which might be associated with participation in The Event, and use of the facilities belonging to the City of Anytown.

Participant understands this is a release of liability, which will prevent him/her or his/her heirs from filing suit or making any claim for damages in the event of injury or death to participant. Participant further agrees to Hold Harmless, defend at his/her expense, and indemnify the City of Anytown against any and all liability, claims, losses, damages, or expenses, including reasonable attorneys' fees, arising from all acts or omissions to act of participant, or his/her officers, agents, or employees in rendering services under this contract: excluding, however such liability, claims, losses, damages or expenses arising from City/Agency's sole negligence or willful acts.

I also agree to indemnify the City of Anytown for any and all claims brought by a third party which arise from my participation in The Event.

If I am signing this Liability Release on behalf of a minor (less than 18 years of age):

- I represent and warrant that I am the parent and/or legal guardian of such Child and that the Child is in good health and there are no special problems associated with the care of the Child;
- I accept responsibility for all the Child's medical expenses incurred in connection with The Event;
- I agree to indemnify the City of Anytown for any and all claims brought by the Child; and
- I agree to indemnify the City of Anytown for any and all claims brought by a third party in connection with the Child's participation in The Event.

I understand and agree that this agreement is severable and that if any clause is found to be invalid the balance of the contract will remain in effect and will be valid and enforceable. I agree that any action will be brought in the State of California in a court of competent jurisdiction. Any and all disputes will be subject to and determined under the laws of the State of California.

PRINT NAME OF PARTICIPANT _____ DATE _____

SIGNATURE OF PARTICIPANT _____ DATE _____

PARTICIPANT'S DATE OF BIRTH _____

Parent/Guardian: I verify that I am the parent/guardian of the minor. I have authority to enter this agreement on behalf of the minor. I agree to be bound by its terms.

PRINT NAME OF PARENT/LEGAL GUARDIAN _____

RELATION _____

SIGNATURE OF PARENT/LEGAL GUARDIAN _____

DATE _____

THIS IS A RELEASE OF LIABILITY

DO NOT SIGN THIS FORM IF YOU DO NOT AGREE TO BE BOUND BY ITS TERMS



Agenda Item H.9.

SERVICE PROVIDERS CONTRACT ACTION PLAN

INFORMATION ITEM

ISSUE: As we have noted over the past year, ALL of NCCSIF's key service provider contracts (with the exception of James Marta & Company) expire June 30, 2019. The attachment provides the schedule of contracts that will expire next year, their possible extension terms, and current service fees.

The contracts up for renewal include the Alliant contract for Program Administration, the York contracts for both Liability and Workers' Compensation Claims Administration, and the Bickmore contract for Safety and Risk Control Services. Actuarial and Financial Auditing services are provided through annual Letters of Engagement, though longer terms may be negotiated.

It may be valuable to stagger the renewal dates of these contracts to avoid the possibility of overlapping Member survey processes, important negotiations, and Requests for Proposals (RFP), if needed. The Executive Committee recommended extending the current terms to stagger the renewal dates to better achieve long-term management of these service agreements, pending pricing negotiations and the results of a September survey updating member satisfaction with Workers' Compensation claims management.

RECOMMENDATION: Review EC recommendations regarding contract renewal dates and provide direction as needed.

FISCAL IMPACT: TBD.

BACKGROUND: None

ATTACHMENT(S): NCCSIF Schedule of Contracts

NCCSIF SCHEDULE OF CONTRACTS

SERVICE PROVIDER	TYPE OF SERVICE	TYPE	ACTION	DURATION	EXPIRATION	FY 18/19	EC Recommendation at 5/17/2018 Meeting	Proposed Expiration Date
ACI	Employee Assistance Program	Contract	Renewal	2-Year	7/1/2018 to 6/30/2020 <i>renewal underway</i>	direct bill to participating members		
Alliant Insurance Services	Brokerage, Risk Management and Program Administration	Agreement	Renewal	5-Year with option for two additional one-year terms	7/1/2014 to 6/30/2019	\$309,576	extend 5 years with 2 optional one-year terms	6/30/2026
Bickmore Risk Services	Actuarial	Engagement Letter	Renewal	3-Year	FY 16/17 FY 17/18 FY 18/19	\$12,700		
Bickmore Risk Services	Safety & Risk Control	Agreement	Renewal	3-Year	7/1/2016 - 6/30/2019	\$176,720	optional one-year terms	6/30/2024
Chandler Asset Management	Investment Management	Agreement	Renewal	Indefinite	U/C	0.12 of 1% First \$20M 0.09 of 1% Next \$40M 0.06 of 1% >\$60M		
Crowe Horwath	Financial Auditing	Agreement	Renewal	3-Year	6/30/2017 6/30/2018 6/30/2019	\$27,154		
Gibbons & Conley, Attorneys at Law	Legal	Contract	Renewal	1-Year	7/1/2012 - U/C	time and expense billed		
James Marta and Company	Financial Accounting & Consulting	Agreement	Renewal	3-Year with option for two additional one-year terms	1/1/2018 - 6/30/2022	\$99,360 + \$ monthly Intaact + \$ annual e-check	maintain current agreement	6/30/2022
Lexipol	Fire Subscription Services	MOU	New - draft MOU underway	1-Year	7/1/2018 - 6/30/2019	\$27,098 direct bill to participating members		
Lexipol	Law Enforcement Policy	MOU	Renewal	2-Year	7/1/2018 - 6/30/2020 <i>renewal underway</i>	\$136,267		
n/a	Claims Auditors - Liability (odd-number years)	<i>new contract every audit</i>	n/a	n/a	n/a	n/a		
tbd	Claims Auditors - WC (even-number years)	<i>new contract every audit</i>	tbd	tbd	tbd	Budgeted \$10,500		
York Risk Services	Claims Administration - Liability*	Agreement	First Amendment to 7/1/2013	3-Year	7/1/2016 - 6/30/2019	Reg \$89.00 OT \$111.25 DT \$33.50 (Annual Fee \$20,900)	extend 2 years	6/30/2021
York Risk Services	Claims Administration - WC	Agreement	Second Amendment to 7/1/2010	3-Year	7/1/2016 - 6/30/2019	2% increase (Annual Fee \$29,700)	extend 1 year with follow-up survey to occur in September 2018	6/30/2020

*Only Administrative Costs Shown. Claims adjusting is included in claims costs.

U/C = Until Cancelled



Agenda Item H.10. (a. and b.)

BOARD TRAINING DAY

ACTION ITEM

ISSUE: The Board should address the need for a Training Day to be held in combination with the Board meeting currently scheduled to be held on December 13, 2018.

The following are suggested topics for the training day:

1. Litigation Claims Management
2. Insurance Requirements in Contracts
3. CJPRMA Overview of Services
4. Legal and Legislative Update
5. Interactive Process and Avoiding Retaliation Claims

The NCCSIF's 40th Anniversary is upon us and discussion of what to do to celebrate yet another milestone of the JPA.

OPTIONS

1. Hold Training Day in December Board meeting.
2. Celebrate 40th Anniversary in conjunction with the Training Day in December meeting.
3. Schedule 40th Anniversary Celebration in spring 2019.

RECOMMENDATION: Provide direction on training topics and 40th anniversary celebration.

FISCAL IMPACT: The cost of the training and anniversary celebration is included in the current NCCSIF budget for meetings.

BACKGROUND: Historically the Board meeting in December alternates between a Training Day and a Long Range Planning session. The planning session must be done at least every three years to meet CAJPA accreditation standards. The last planning session was in December 2017, so the meeting in December 2018 will be a training session.

ATTACHMENT(S): NCCSIF Strategic Goals and Action Plan established December 2017

NCCSIF STRATEGIC GOALS & ACTION PLAN

Goals Established: 12/14/17 BOD Long Range Planning meeting

Updated: 4/26/18

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.

GOAL	ACTION/TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS
LRP-1				
What do we want to be when we grow up	1. Open to grow membership, but not actively market with caveat to maintain geographic centric/similar exposures as current members. Will underwrite on an as-needed basis when a city approach the pool to join.	BOD	Open	As Needed
	2. Self-insured Group Benefits: interest from members - ask CSAC EIA to present employee benefits program at April BOD meeting.	Alliant	Open	4/26/18 <i>presentation at BOD Mtg</i>
	<i>Representatives from EIA and GSRMA presented Group Benefits Program at the April BOD meeting.</i>			
LRP-2				
What more can NCCSIF do for members	1. Develop a unified policy for Active Shooters Response - coordinate with PRMC.	BOD, PRMC, Alliant, Bickmore	Ongoing	2/1/18 initial discussion at PRMC Mtg
	<i>PRMC feels this is under control - Folsom conducted training with school on 3/2/18.</i>			
	2. Case Management Workshop: 2-hour Litigation Claims Management presentation on best practices at future BOD meeting.	BOD, York, CJPRMA	Open	10/25/18 <i>presentation at BOD Mtg</i>
	3. Interest in Parametric Coverage: BI for Liability - Civil Disorder, Wildfire Coverage, Active Shooter.	Alliant	7/1/18	4/26/18 <i>approved sublimit coverage</i>
	<i>BOD approved Violent Event sub-limit coverage endorsement under Liability Program at the April Board meeting.</i>			
LRP-3				
How do we achieve greatness	1. Incrementally increase Confidence Level to 80% in the next few years.	BOD, Alliant, Marta, Actuary	7/1/18	4/26/18 <i>approved funding at 80% CL</i>
	<i>BOD approved funding at 80% Confidence Level for both WC and Liability Programs effective 7/1/18.</i>			
	2. Marta and Alliant to present benchmarks of what our SIR could be after 6/30/18 Financials (discussion stems from CJPRMA potentially requiring members with high loss exposures to higher SIR).	BOD, Alliant, Marta, Actuary	Open	10/25/18 BOD Mtg



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 14, 2018

Agenda Item H.11.

**YORK RISK SERVICES WORKERS' COMPENSATION
CLAIMS ADMINISTRATION - QUARTERLY REPORT**

INFORMATION ITEM

ISSUE: York has provided the attached Quarterly Report to update members on their recent activities and progress to date in meeting claims management benchmarks. The Report is one aspect of the attached Performance Plan that was agreed-upon with York as a result of feedback from the members.

RECOMMENDATION: Review and comment on report contents.

FISCAL IMPACT: None.

BACKGROUND: NCCSIF's regular Service Provider Survey revealed concerns with the Workers' Compensation (WC) claims management provided by York. A subsequent survey and Board discussion regarding the WC claims administration led to a meeting with York and select Executive Committee members to agree on a Performance Plan to address member concerns. Part of that plan is a quarterly report that York will prepare for the Board to update members on progress in reaching the goals set out in the Plan.

ATTACHMENT(S): York Quarterly Report June 2018



Workers' Compensation Updates for the Quarter:

- File reviews conducted with City of Folsom and City of Rocklin. If you would like a file review, please contact Dori Zumwalt (dorienne.zumwalt@yorkrsg.com).
- New Workers' Compensation Overview training available to staff directly involved with workers' compensation claims. Please contact Dori Zumwalt to schedule the training with your city.
- Summer is approaching and with it brings workers' compensation claims – please let us know if you need a refresher in filing claims online.
- Highlights for the month of May:
 - 30 new claims, but 38 claims closed resulting in a 115% closing ratio!
 - 12 settlements with 9 Compromise and Releases!

Workers' Compensation Contacts

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(916) 783-0100 · Fax (866) 548-2637
<http://www.yorkrsg.com>



Workers' Compensation Program Results:

Item	Measurement	Mar-18	April-18	May-18
	Total Open Claims	525	513	508
1.	Closing Ratio	106.5%	156.5%	115.2%
	a. Cases Entered During the Period			
	i. Medical Only	13	11	21
	ii. Indemnity	16	11	9
	iv. Total opened	29	22	30
	b. Cases Closed During the Period			
	i. Medical Only	15	16	9
	ii. Indemnity	18	20	29
	iv. Total closed	33	36	38
	c. Reopened Claims			
	i. Medical Only	-	-	-
	ii. Indemnity	2	1	3
	iii. Total Reopened Claims	2	1	3
	iv. Reopened Claims as % of Open Inventory for period	0.4%	0.2%	0.6%
2.	Conversions			
	a. MO to Indemnity	1	-	6
	b. Indemnity to Future Medical	-	-	-
3.	Open Claims Inventory			
	a. Medical Only	39	35	45
	b. Indemnity	253	239	228
	c. Future Medical	233	238	235
	d. Total	525	512	508
	e. First Aid	-	1	-

YORK RISK SERVICES GROUP



Workers' Compensation Program Results:

Item	Measurement	Mar-18	April-18	May-18
4.	Settlements/Closures in Period			
	a. via Compromise & Release	-	8	9
	b. via Stipulated Awards	3	6	3
	c. Avg. Incurred Value of Indemnity Closures	\$34,494	\$39,091	\$34,522
5.	Litigation			
	a. Number of open litigated cases	237	237	233
	b. Percentage of OPEN Litigation/ OPEN Indemnity	49%	50%	50%
	c. Newly Litigated Cases	6	4	6
	d. Total Cumulative Litigated Cases	1,707	1,711	1,717
	e. Percentage of OPEN Litigation/ TOTAL Litigation	14%	14%	14%
	f. Average incurred per litigated claim	\$82,493	\$82,820	\$82,663
6.	Late Reported Cases			
	a. New Claims reported >5 days from DOI	17	7	10
	b. as % of total new reported claims	58.6%	31.8%	33.3%
7.	Paid this Period			
	a. Medical	\$219,593	\$381,283	\$168,387
	b. Indemnity	\$257,980	\$330,069	\$494,145
	c. Expense	\$94,475	\$91,503	\$120,340
	d. Total	\$572,049	\$802,854	\$782,872
	Medical as % of total	38.4%	47.5%	21.5%
8.	Medical Control			
	a. Open Claims treating in MPN	299	289	288
	b. Claims Treating in MPN as % of Total Open Claims	57%	56%	57%

YORK RISK SERVICES GROUP



Goals and Objectives

Focus	Measurement	Objective
Inventory Reduction	Files closed from Critical Listing *	2 per month
Settlements	Number of Settlements	5 per month
Salvage	Salvage as % of incurred on Closed Files	10% on prior incurred value
Temporary Disability	Average Duration of TD on active TD files	24 weeks of TD on current TD files
Litigation	Newly Litigated Files as % of Newly Opened files	20% of newly opened claim files
Reserve Development	Annualized development of reserves on files DOI > 1 year	10% Annual Development

* Critical Listing claims have the following criteria:
 Total Incurred > \$100k, and/or DOI prior to 1/1/2010, and/or Initially denied and currently litigated,
 and/or Litigated with \$0 in indemnity reserves



Performance vs Objectives	3/31/2018	4/30/2018	5/31/2018
Inventory Reduction			
Claims Closed from Critical Listing	5	5	9
Settlements			
Compromise and Release	-	8	9
Stipulations	3	6	3
New Settlements in Period	3	14	12
Salvage on Closures			
Incurred Value of Closed Ind Files	\$620,888	\$781,812	\$1,001,127
Salvage on Closed Files	\$349,921	\$345,500	\$389,353
Salvage as % of Incurred Value	36.0%	30.6%	28.0%
Average Duration of Active TD Files			
Num of Claims Paying TD in Period	33	27	26
Average Duration of TD (weeks)	24.27	25.56	21.72
Litigated Inventory			
Newly Litigated Files	6	4	6
Open Litigated Files	237	237	233
Newly Litigated Files, 6 Months Rolling	34	34	31
Newly Opened Files, 6 Months Rolling	179	172	163
Newly Litigated as % of Newly Opened	19.0%	19.8%	19.0%



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 14, 2018

Agenda Item I.

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 14, 2018

Agenda Item J.

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. CAJPA Conference - September 12-15, 2018 in South Lake Tahoe, CA
2. Glossary of Terms
3. NCCSIF Organizational Chart
4. NCCSIF 2018 Meeting Calendar
5. NCCSIF Vendor Services Matrix
6. NCCSIF Resource Contact Guide
7. NCCSIF Travel Reimbursement



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PROFESSIONAL DEVELOPMENT

The conference offers something for everyone who supports your pool's operations. Administrative, finance, technology, risk management professionals will all walk away better educated and inspired. Board members will learn more about the current challenges and opportunities facing the agencies they govern. Oh, and there are CE's offered too!



REAL-WORLD EXAMPLES

Our sessions are selected by a hard working committee comprised of experts in every pool profession. Specific learning outcomes are identified to ensure attendees take away knowledge that they will be able to immediately apply to their job.

2018 KEYNOTE SPEAKERS



MATT MCFADYEN

Keynote Speaker, Adventurer & Leadership Facilitator



ARON RALSTON

Keynote Speaker, Adventurer & Environmental Advocate

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Schools Excess Liability Fund

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GLOSSARY OF TERMS

Term	Definition
4850	Labor Code Section 4850 provide a special benefit for certain public employees who are essentially in safety and law enforcement positions.
AB 1234	Ethics Education for Local Officials
AB 1825	Harassment Prevention Training for Supervisors
Active Negligence	The party that was negligent took an active part in doing whatever caused the damage. For example, a city digging a hole and someone falls in
ACV (Actual Cash Value)	The amount equal to the replacement cost minus depreciation of a damaged or stolen property at the time of the loss. It is the actual value for which the property could be sold, which is always less than what it would cost to replace it.
Adhesion	When one party has greater power over the other party in drafting the contract (i.e. the provisions of the contract are prepared by one party --the insurer. The other party the insured does not take part in the preparation of the contract).
ATD (Aerosol Transmissible Diseases)	An epidemiologically significant disease that is transmitted via droplet or airborne route.
Aggregate	The term used to describe the cumulative amount of all losses for a period of time.
Aggregate Stop Loss	A financial arrangement with a JPA's excess carrier that caps the aggregate to a predetermined limit at which point the excess carrier would "drop down" and pay losses within the JPIA's SIR, or pooled layer.
AME (Agreed Upon Medical Examiner)	A medical provider who has been certified by the Division of Workers' Compensation by passing an administrative exam. An AME is selected (or agreed upon) by two parties in order to help resolve a dispute about a WC claim.
Aleatory	An insurance contract is aleatory meaning it is contingent on an uncertain event (a loss) that provides for unequal transfer of value between the parties.
ACIP (Alliant Crime Insurance Program)	Program offered by Alliant that created to bring the advantages of group purchase to public entities seeking very broad coverage for illegal acts committed by their employees while on the job.
APIP (Alliant Property Insurance Program)	The largest single property insurance placement in the world. Formed by Alliant Insurance Services in 1993 to meet the unique property insurance needs faced by public entities.
ADA (American Disability Act)	A federal law that prohibits discrimination against people with disabilities in employment, transportation, public accommodation, communications, and governmental activities. The ADA also establishes requirements for telecommunications relay services. For the U.S. Equal Employment Opportunity Commission office (EEOC office) in your area, call 1-800-669- 4000 or 1-800-669-6820 (TTY).
Assessment company	Providing primarily fire and windstorm insurance for small towns and farmers (charge members a pro rata share of losses at the end of each policy period)
AIS (Associate in Insurance Services)	Professional designation awarded by the Insurance Institute of America (IIA) upon successful completion of four national exams, one specifically designed for this program and the three examinations in the IIA Program in General Insurance.
AGRIP (Association of Governmental Risk Pools)	A national organization of JPA's and public agency insurance pools. Formed for educational, information gathering and political lobbying purposes. Affiliated with PRIMA

GLOSSARY OF TERMS

ALCM (Associate in Loss Control Management)	A professional designation earned after the successful completion of five national examinations given by the Insurance Institute of America (IIA).
ARM (Associate in Risk Management)	A nationally recognized educational program for dedicated risk management professionals, developed by the Insurance Institute of America.
Attachment Point	The dollar amount of a loss where the next layer of insurance begins to pay for the loss.
Automobile Liability	Designed to afford bodily injury and property damage liability coverage associated with owned, non-owned and hired vehicles. May include medical payments, uninsured/underinsured motorists' liability coverages.
Automobile Physical Damage	Usually a first party coverage; however, some entities have "Bailment" or "care, custody and control" liability exposures such as garages, maintenance facilities that service vehicles of others, and parking lots
Best's Rating	A rating system that indicates the operating and financial condition of insurance companies. Information is developed and published annually by the A. M. Best company. Generally one looks for a company with a rating of A VII or better.
BOD/BD (Board of Directors)	Body of elected or appointed members who jointly oversee the activities of a company or organization.
BI (Business Interruption)	A form of insurance coverage that replaces business income lost as a result of an event that interrupts the operations of the business, such as fire or a natural disaster.
CAJPA (California Association of Joint Powers Authorities)	Performs regulatory and legislative lobbying as well as accreditation of Joint Powers Authorities to promote the financial stability of JPAs.
CIPRA (California Institute for Public Risk Analysis)	Organized to develop, analyze and disseminate information on risk management in California's public sector, especially self-insured entities and Joint Powers Authorities
CJPRMA (California Joint Powers Risk Management Authority)	CJPRMA provides the excess coverage to NCCSIF's Liability Program
CSAC (California State Association of Governments)	CSAC is a lobbying, advocacy and service organization representing the state's 58 counties at the state and federal level. Areas of focus include the state budget, health-care reform, corrections reform, transportation funding, water and climate change
CSAC-EIA (California State Association of Governments - Excess Insurance Authority)	CSAC-EIA is a member directed insurance risk sharing pool. The EIA has developed effective risk management solutions to help California public entities proactively control losses and prepare for different exposures. CSAC-EIA provides excess coverage to NCCSIF's workers' compensation pool.
CalTIP (California Transit Insurance Pool)	In 1986 the California Transit Association formed an insurance committee and authorized the preparation of a study of alternative methods of providing liability insurance coverage and began providing liability coverage in 1987.
Catastrophic Loss Reserve	A separate JPIA reserve account designated to pay losses without additional premium assessments to members.
CIC (Certified Insurance Counselor)	An insurance agent professional certification designation

GLOSSARY OF TERMS

CIH (Certified Industrial Hygienist)	CIH is a professional whose job it is to protect the health of workers and the general public. A CIH is educated, trained and certified to recognize health hazards, test the environment for those hazards and determine when they pose a risk to those who might be exposed to them.
CPCU (Chartered Property Casualty Underwriter)	CPCU is a professional designation in property-casualty insurance and risk management
Claim	A demand of a right. In general a demand for compensatory damages, resulting from the actions of another.
Claims Made	A provision of an insurance policy that requires it to pay only for claims presented during the policy period with no regard for when the action causing the claim took place. Typically, a claims-made form also includes a retroactive date setting the earliest date for which a covered occurrence can happen. (Also see "Occurrence")
C&R (Compromise and Release)	A type of settlement in which you receive a lump sum payment and become responsible for paying for your future medical care. A settlement like this must be approved by a workers' compensation judge.
Conditional	An insurance policy includes a number of conditions that both the insured and the insurer must comply with. (i.e. a covered loss occurs, the insured must notify the insurer about the loss and the insurer must use the valuation methods specified in the policy to settle the loss- thus the contract is conditional)
Conditions	Describe the responsibilities and the obligations of both the insured and the insurance company.
CL (Confidence Level)	An estimated probability that a given level of funding will be sufficient to pay actual claim costs. The higher a CL the greater the certainty the actuary has that losses will not exceed the dollar value used to attain the CL.
Contract	A legal agreement between two competent parties that promises a certain performance in exchange for a certain consideration.
Contract of Utmost Good Faith	As the insurance company relies on the truthfulness and integrity of the applicant when issuing a policy. In return, the insured relies on the company's promise and ability to provide coverage and pay claims.
CSP (Certified Safety Professional)	CSP's are qualified persons that are competent and trained to detect and appraise hazardous materials, procedures and activities of workers, materials and work environments. They are highly educated, trained and experienced in the field of safety.
Cumis Counsel	Cumis refers to a lawsuit against the Cumis Insurance Society in which they were found to have controlled the defense attorney to the detriment of their insured. The court determined that the Society should have assigned separate counsel to represent the exclusive interests of the insured. The need for <i>cumis counsel</i> arises in situations where there are significant coverage issues and defense counsel is conflicted between his duty to his client and the obligations to the insurance carrier.
DE9	Quarterly Contribution Return and Report of Wages
Declarations	Contain information such as the name of the insured, the address, the amount of coverage provided, a description of property, and the cost of the policy
Deductible	It is that portion of each claim that is paid by the member at the time of loss. It is in addition to any premium already paid
Defense	A defendant's denial to a complaint or cause of action

GLOSSARY OF TERMS

Definitions	Clarify the meaning of certain terms used in the policy
Deposit Premium	Premium required at the beginning of a policy period based on estimated costs
DIC (Difference In Conditions)	A specialized property insurance policy written to provide coverage for perils not covered in a standard property policy or in the JPIA's Memorandum of Property Coverage. In particular, it is most often used to provide coverage for earthquake and/or flood losses.
D&O (Directors and Officers)	Liability insurance payable to the directors and officers of a company, or to the organization(s) itself, as indemnification (reimbursement) for losses or advancement of defense costs in the event an insured suffers such a loss as a result of a legal action brought for alleged wrongful acts in their capacity as directors and officers.
Directors, Officers and Trustees Liability	Intended to protect nonprofit board members, officers, and directors for faulty decisions, which imperil the entity. Usually written to include entity reimbursement for legal actions and personal liability of specific wrongdoers
DOL (Date of Loss)	Regarding property claims this is usually the date of occurrence of physical damage to property. In WC claims this is usually the date a physical injury occurred to an employee.
Doctrine of reasonable expectations	a policy includes coverages that an average person would reasonably expect it to include regardless of what the policy actually provides
EQ (Earthquake)	a sudden and violent shaking of the ground, sometimes causing great destruction, as a result of movements within the earth's crust or volcanic action
Employers' Liability	Included as part of a worker's compensation insurance policy. Covers liability for losses arising out of injuries to employees that are not covered by statutory workers' compensation benefits
EPL (Employment Practices Liability)	Written to protect an entity from liabilities arising from allegations of discrimination, failure to promote or hire, harassment, ADA responsibilities, wrongful termination, etc.
Endorsement	Any change to the original policy (attached to the policy itself)
Environmental Impairment Liability	Also referred to as "Pollution" and "Pollution Legal" Liability; can be written to protect an entity from actions resulting from contamination of air, water, property. First party (damage to owned property) and third party (liability for damage to others) protections are often provided on the same policy
E&O (Errors and Omissions Insurance)	Professional liability insurance that protects companies and individuals against claims made by clients for inadequate work or negligent actions, usually includes both court costs and any settlements up to the amount specified on the insurance contract.
Errors and Omissions Liability	Excludes bodily injury and property damage; intended to afford protection for the "misfeasance, malfeasance or non-feasance" of public officials, employees and volunteers. May also include incidental medical personnel (paramedics), police and fire personnel, architects and plan checkers, engineers, and on-staff attorneys
Excess Insurance	Insurance that is purchased to provide higher limits than the primary policy or coverage provides
Excess Loss	The portion of a loss that is allocated to, or paid by, excess coverage
Exclusions	Describe the losses for which the insured is not covered
EC (Executive Committee)	Committee within that organization which has the authority to make decisions and ensures that these decisions are carried out.

GLOSSARY OF TERMS

Expected liabilities	Outstanding reserves plus Incurred But Not Reported (IBNR) and Loss Adjustment Expense, discounted at the “Expected” Confidence Level (CL).
Exposure	A condition or situation that presents a possibility of loss (i.e. home built on flood plain is exposed to the possibility of flood damage).
FASB (Financial Accounting Standards Board)	FASB standards, known as generally accepted accounting principles (GAAP), govern the preparation of corporate financial reports and are recognized as authoritative by the Securities and Exchange Commission.
Fidelity Bonds	Written as financial guarantees of employees’ honesty. Personnel with money-handling responsibilities are considered exposures to loss.
Fiduciary Liability	Covers board members, executives and other decision-making personnel with responsibilities for pension funds, retirement plans and employee benefit monies for negligent decisions that result in losses to such funds.
GAAP (Generally Accepted Accounting Principles)	GAAP refers to the standard framework of guidelines for financial accounting used in any given jurisdiction; generally known as accounting standards or standard accounting practice
GASB (Governmental Accounting Standards Board)	GASB is the source of generally accepted accounting principles (GAAP) used by State and Local governments in the United States. As with most of the entities involved in creating GAAP in the United States, it is a private, non- governmental organization.
General Liability	Written to protect the member's assets against liability for property damage of or bodily injury to third parties (see definition of parties).
Hazard	Anything that increases the chance of loss (also see Physical Hazard, Morale Hazard and Moral Hazard).
HIPAA (Health Insurance Portability and Accountability Act)	A federal law enacted in 1996 that protects continuity of health coverage when a person changes or loses a job, that limits health-plan exclusions for preexisting medical conditions, that requires that patient medical information be kept private and
IBNR (Incurred But Not Reported)	It is that part of the total claims that is unknown at any point in time. At any time, NCCSIF has claims that have not been reported or recognized by NCCSIF or has claims recognized by NCCSIF but without knowledge of the cost when such claim is finally closed. NCCSIF uses an actuary to project the costs of these unknown liabilities to NCCSIF - the estimate of funds needed to pay for covered losses that have occurred but have not been reported to the member and/or NCCSIF and expected future development on claims already reported
Incurred Loss	This is the ultimate expected total value of any claim. It includes the amount already paid, plus the estimated amount yet to be paid (reserves)
IIPP (Injury Illness Prevention Program)	Proactive process of assessing workplace hazards prior to an injury being reported
Insurable Interest	Before you can benefit from insurance; you must have a chance of financial loss or a financial interest in the property
Insurance	A contract or device for transferring risk from a person, business, or organization to an insurance company that agrees, in exchange for a premium, to pay for losses through an accumulation of premiums
IRIC (Insurance Requirements in Contracts)	In insurance, the insurance policy is a contract (generally a standard form contract) between the insurer and the insured, known as the policyholder, which determines the claims which the insurer is legally required to pay.

GLOSSARY OF TERMS

ISO (Insurance Services Office, Inc.)	An insurance industry association that collects statistical data for rate making and develops standard insurance policy forms. ISO is the organization that drafted the standard commercial general liability (CGL) commonly used by insurers
Insuring agreements	State in general what is to be covered, also includes a description of what type of property is covered and the perils against which it is insured (i.e. the losses for which the insured will be indemnified)
Inverse Condemnation	Both the United States Constitution and the California Constitution require that a private citizen be compensated if property is "taken" by a public entity. When the property is taken proactively it is called eminent domain. When the property is taken "accidentally," without due course, it is called inverse condemnation. Negligence need not be proven. The claimant's legal expenses are payable in addition to actual damages.
Limit	The most that will be paid in a loss
LRP (Long Range Planning)	Exercise aimed at formulating a long-term plan, to meet future needs estimated usually by extrapolation of present or known needs. It begins with the current status and charts out a path to the projected status, and generally includes short-term (operational or tactical plans) for achieving interim goals.
LAE (Loss Adjustment Expense)	Administrative expense to manage a claim to conclusion - Allocated LAE (ALEA) are expenses attributable to a specific claim such as attorney fees - Unallocated LAE (ULAE) are overhead expenses not attributable to a specific claim such as salaries or office rental.
Loss Ratio	The amount of loss divided by the amount of premium, contributions, payroll or property values.
Master Plan Documents	A document issued by a JPA defining the structure, rights and obligations of the participants and procedures of an insurance or self-funded program
MMI (Maximum Medical Improvement)	When an injured employee's condition is well stabilized and unlikely to change substantially in the next year, with or without medical treatment. Once an employee reaches MMI, a doctor can assess how much, if any, permanent disability resulted from the work injury. See also P&S
MOC (Memorandum of Coverage)	A document issued by a JPA defining the coverage provided to the members
Moral Hazard	A person might create a loss situation on purpose just to collect from the insurance company (i.e. a pre-arranged faked theft of an older vehicle so the owner could collect insurance money and buy something new).
Morale Hazard	An individual, through carelessness or by irresponsible actions, can increase the possibility for a loss (i.e. a person who drives a car carelessly because he knows a loss will be insured if an accident occurs).
Mutual interest company	The insureds are also owners of the company and so they can vote to elect the management of the company (profits are returned to the insureds in the form of dividends or reductions in future premiums)
Named Insured	Any person, firm, or corporation, or any of its members specifically designated by name as insured(s) in the policy as distinguished from others who, although unnamed, are protected by the policy definition. A named insured under the policy has rights and responsibilities not attributed to additional insureds, such as premium payment, premium return, notice of cancellation, and dividend participation

GLOSSARY OF TERMS

Net Assets	(Equity, surplus or Net Position) Total assets less Expected liabilities- the amount of funds remaining after subtracting liabilities at the actuarially determined "Expected" Confidence Level (approx. 50% CL)
Net Contribution	A total contribution for losses less excess insurance costs
Non Vacant land	Refers to land that is occupied and used, and/or has structures on it (i.e. shack, building, park with benches).
Obligee	Is an individual, partnership, corporation, or a government entity which requires the guarantee that an action or service will be performed. If not properly performed, the surety pays the obligee for any damages or fulfills the obligation.
Occurrence	A) In order for NCCSIF to pay a liability claim, it must arise out of an occurrence. This is an accident, event, act or omission to act which results in "damages," "bodily injury," or "property damage" neither expected nor intended from the covered parties' conduct. B) A provision of an insurance policy that requires it to pay for a claim caused during the policy period regardless of when it is presented.
Passive Negligence	The party that was negligent did not take part in the action that caused the damage, but was responsible for somehow allowing it to take place. For example, a city allowed a contractor to dig a hole on city property and someone fell in.
Peril	Cause of a loss
P&S (Permanent and Stationary)	When an employee's medical condition has reached maximum medical improvement. Once an employee is declared P&S, a doctor can assess how much, if any, permanent disability resulted from the work injury. If the disability is rated under the 2005 schedule you will see the term maximal medical improvement (MMI) used in place of P&S. See also MMI
PD (Permanent Disability)	Any lasting disability that results in a reduced earning capacity after maximum medical improvement is reached.
PPE (Personal Protective Equipment)	PPE refers to protective clothing, helmets, goggles, or other garments or equipment designed to protect the wearer's body from injury.
Physical Hazard	A hazard that arises from the condition, occupancy, or use of the property itself (i.e. skateboard left on the porch steps).
Plaintiff	The party who complains or sues in a personal action. A claimant becomes a plaintiff by filing suit.
Pooled Loss	The portion of a loss that is allocated to, or paid by, the self-insured pool. NCCSIF's Liability Program pools, or self-insures, the first \$500,000 of each occurrence. Loss costs exceeding this amount are paid by excess insurance.
Principal	Is an individual, partnership, or corporation who offers an action or service and is required to post a bond. Once bonded, the surety guarantees that he will perform as promised.
Principle of Indemnity	When a loss occurs an individual should be restored to the approximate financial condition he was in before the loss no more and no less.
Property Insurance	This covers the member for damage to its own property, sometimes called first- party coverage.
PARMA (Public Agency Risk Managers Association)	A statewide association for risk managers in the public sector. Educational and lobbying activities.

GLOSSARY OF TERMS

PRIMA (Public Risk Management Association)	A national association for risk managers in the public sector. Formed for educational, information gathering and political lobbying purposes.
Pure Risk	Involves only the possibility of loss
QME (Qualified Medical Examiner)	A medical provider who has been certified by the Division of Workers' Compensation by passing an administrative exam.
Reciprocal company	(to give/take), a member of a reciprocal agrees to share the insurance responsibilities with all other members of the unincorporated group (all members insure each other and share the losses with each other) NOTE: managed by an attorney-in-fact who is empowered to handle all of the business of the reciprocal.
RC (Replacement Cost)	The cost to replace damaged property with like kind and quality, with no deduction for depreciation, but still subject to a "limit"
Reserve	In order to budget for its expected costs and to know when a claim must be reported to the excess coverage, NCCSIF estimates the ultimate expected total value of each claim and "reserves" part of the not paid. As moneys are paid out for a claim, the reserve amount is decreased
Retrospective Premium Adjustment	At the beginning of each policy period, NCCSIF collects a deposit premium representing the estimated costs for that year. Each year a calculation of expenses associated with the policy period are subtracted from the deposit premium. At some point the excess funds will be returned, or shortage of funds will be charged. This process is repeated annually for each coverage year until all claims for that year are closed out and there is no IBNR allocated to that policy year.
Risk	The chance or uncertainty of loss (also see Speculative Risks and Pure Risks)
RIMS (Risk and Insurance Management Society)	National professional organization to promote principles of risk management and assist risk managers in their daily activities
Risk Control	Those risk management techniques designed to minimize the frequency and/or severity of claims. Risk control techniques include exposure avoidance, loss prevention, loss reduction, segregation of loss exposures, and contractual transfer to shift losses to others
Risk Financing	Techniques for generating funds to pay for losses that risk control methods do not entirely eliminate. There are two types of risk financing techniques -- retention and transfer. Retention involves paying for losses using an organization's own assets; transfer involves covering losses by an unrelated entity for a consideration (such as a payment of a premium)
Risk Management	One of the specialties within the general field of management, the process of managing an organization's activities to minimize the adverse effects of accidental losses on a cost-effective basis. Risk management has two components -- risk control and risk financing.
Self-Insured	Coverage of losses from the insured's own funds, rather than an insurance policy. Generally refers to a planned program for financing or otherwise recognizing losses
SIR (Self-Insured Retention)	The maximum amount of exposure to a single loss retained by NCCSIF

GLOSSARY OF TERMS

Severability of Interests Clause	An insurance policy provision clarifying that the word “insured,” as it appears within various parts of a policy, applies severally and not collectively. When there is more than one insured, the effect is as though a separate policy is issued to each insured. Thus, a policy containing such a clause will cover a cross liability claim – a claim made by one insured against another insured. The one exception to the separate application to each insured of a policy containing a severability of interest clause is that the limits are not cumulative; that is, one set of limits applies to all insureds collectively
Special Events	Designed to cover your sponsorship of events, such as fireworks shows, festivals, community/entity celebrations; often written to protect other policies’ loss integrity. Another type of special event coverage, known as a “tenants and permittees” policy, can be issued for third parties who rent or use your owned facilities.
Speculative Risk	Risks in which there exists both the possibility of gain and the possibility of loss (i.e. poker game)
Spread of Risk	The greater the spread of risk the less likely that there will be a catastrophic loss for the insurance company (i.e. NOT insuring every person in a single town that could be hit by a fire which destroys the town= catastrophic loss for the insurance company vs. insuring several people in MANY towns to spread out the risk of a catastrophic loss)
Stock company	Sells stock to stockholders to raise the money necessary to operate the business (profits attributed to the operation of the company are returned as dividends to the stockholders, not the insureds)
Subrogation	The insurer’s right to proceed against a third person if that third person was responsible for a claim paid by the insurer. Employee dishonesty can be subrogated by the insurance company against a dishonest employee
Surety	Is usually a corporation which determines if an applicant (principal) is qualified to be bonded for the performance of some act or service. If so, the surety issues the bond. If the bonded individual does not perform as promised, the surety performs the obligation or pays for any damages.
TD (Temporary Disability Benefits)	Payments an employee receives if they lose wages because of a work related injury which prevents them from doing their usual job while recovering.
TPA (Third Party Administrator)	TPA is a person or organization that processes claims and performs other administrative services in accordance with a service contract, usually in the field of employee benefits.
TIV (Total Insured Values)	The values shown on a member city’s schedule or appraisal for property coverage. Only those items shown on the schedule are covered for loss.
TRIA (Terrorism Risk Insurance Act)	TRIA is a United States federal law signed into law by President George W. Bush on November 26, 2002. The Act created a federal “backstop” for insurance claims related to acts of terrorism.
Vacant land	Refers to land that is unoccupied and unused, and/or has no structures on it.
VIN (Vehicle Identification Number)	Unique code including a serial number, used by the automotive industry to identify individual motor vehicles, towed vehicles, motorcycles, scooters and mopeds as defined in ISO 3833.

**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
2018 Organizational Chart**

MEMBER ENTITY	BOARD OF DIRECTORS	BOARD ALTERNATES	RISK MANAGEMENT COMMITTEE	POLICE RISK MANAGEMENT COMMITTEE
City of ANDERSON	EC / CC Liz Cottrell	Jeff Kiser	Liz Cottrell	Chief Michael Johnson
City of AUBURN	Cristina Shafer	<i>Vacant</i>	Shari Harris	Chief John Ruffcorn (Chair)
City of COLUSA	Toni Benson	<i>Vacant</i>	Toni Benson	Chief Josh Fitch
City of CORNING	EC Kristina Miller	Tom Watson	Tom Watson	Chief Jeremiah Fears
City of DIXON	Rachel Ancheta	Kim Stalie	Rachel Ancheta	Chief Robert Thompson
City of ELK GROVE	Brad Koehn	Kara Reddig	Jim Ramsey Julie Rucker - Alternate Rep.	Lieutenant Jeff Scott
City of FOLSOM	Jim Francis	Kristine Haile	Kristine Haile	<i>Vacant</i>
City of GALT	Cora Hall	Eugene Palazzo	Cora Hall	Chief Tod Sockman
City of GRIDLEY	EC Juan Solis	Elisa Arteaga	Juan Solis	Chief Dean Price
City of IONE	Jon Hanken	Lori McGraw	Jon Hanken	Chief Tracy Busby
City of JACKSON	Yvonne Kimball	Dalacie Blankenship	Yvonne Kimball	Chief Scott Morrison
City of LINCOLN	S / EC / CJPRMA Rep. Astrida Trupovnieks	Ruthann Codina	Astrida Trupovnieks	Chief Doug Lee
City of MARYSVILLE	Jennifer Styczynski	Martha Brown	Jennifer Styczynski	Interim Chief Chris Sachs
City of NEVADA CITY	Loree' McCay	Catrina Olson	Loree' McCay	Chief Tim Foley
City of OROVILLE	VP / EC / CC Liz Ehrenstrom (Vice-Chair)	<i>Vacant</i>	Liz Ehrenstrom (Chair)	Asst. Chief Allen Byers
Town of PARADISE	EC / CC Gina Will	Crystal Peters	Crystal Peters	Lieutenant Eric Reinbold
City of PLACERVILLE	P / EC / CC Dave Warren (Chair)	Cleve Morris	Dave Warren	Chief James Ortega
City of RED BLUFF	EC Sandy Ryan	Anita Rice	Sandy Ryan	Chief Kyle Sanders (Vice-Chair)
City of RIO VISTA	Yujun Du, CPA	Robert Hickey	Yujun Du, CPA	Chief Dan Dailey
City of ROCKLIN	Kimberly Sarkovich	Andrew Schiltz	Kimberly Sarkovich	Chief Chad Butler
City of WILLOWS	T / EC / CC Tim Sailsbery, CPA	<i>Vacant</i>	Wayne Peabody	<i>Vacant</i>
City of YUBA CITY	Natalie Springer	Robin Bertagna, CPA	Sheleen Loza	Chief Robert Landon

OFFICERS

P = President **VP = Vice President**
S = Secretary **T = Treasurer**
CJPRMA Board Rep.

EC = Executive Committee
CC = Claims Committee

PROGRAM ADMINISTRATORS (Alliant Insurance Services)
Marcus Beverly
Michael Simmons
Raychelle Maranan

CLAIMS ADMINISTRATORS (York Risk Services)
Doriene Zumwalt
Cameron Dewey (Liability)
Steven Scott (Workers' Comp)

RISK CONTROL CONSULTANTS (Bickmore)
Enriqueta (Henri) Castro
Tom Kline
Gail Zeigler

ADVISORS
Byrne Conley (Board Counsel)
James Marta, CPA (Accounting)
Alana Theiss, CPA (Accounting)



2018 MEETING CALENDAR

- Thursday, February 1, 2018 **Police Risk Management Committee** at 10:00 a.m.

- Thursday, March 22, 2018 *Executive Committee* at 10:00 a.m.
Claims Committee at 11:30 a.m.

- Thursday, April 26, 2018 **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12 noon

- Wednesday, May 2, 2018 **Police Risk Management Committee** - 10:00 a.m.

- Thursday, May 17, 2018 **Claims Committee** at 10:00 a.m.
Executive Committee at 11:30 a.m.

- Thursday, June 14, 2018 **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12 noon

- Thursday, August 2, 2018 **Police Risk Management Committee** at 10:00 a.m.

- Thursday, September 27, 2018 **Claims Committee** at 10:00 a.m.
Executive Committee at 11:30 a.m.

- Thursday, October 25, 2018 **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12:30 p.m.

- Thursday, November 1, 2018 **Police Risk Management Committee** at 10:00 a.m.

- Thursday, December 13, 2018 **Board of Directors** at 10:00 a.m.

Meeting Location: Rocklin Event Center - Garden Room (except February - Ballroom)
 2650 Sunset Boulevard, Rocklin, CA 95677

Note: *Additional Claims Committee Meetings may be scheduled as needed for Claims Authority approval which will be held via teleconference.*



RISK MANAGEMENT VENDOR SERVICES MATRIX

As a member of NCCSIF, your City/Town has many risk management resources available. This Vendor Services Matrix is designed to assist you with identifying and locating these resources. Vendor names and service categories are hyperlinked, so you can easily navigate through the matrix for specific resources and contact information. The **BACK** button will bring you back to this home page. If you have any questions, contact Henri Castro at Bickmore Risk Services, 800.541.4591, ext. 4614, or hcastro@brsrisk.com.

SERVICE CATEGORY*		BRS	CSAC-EIA	TARGET SOLUTIONS	OCCU - MED	APIP	LEXIPOL	ACI EAP	CAL-TIP	SOLUTIONS GROUP	DKF
Page:											
1	Telephone Hotline - Questions & Guidance	X									
1	Hazard & Safety Assessment	X									X
2	Program/Policy Development	X	X				X				X
	Safety Materials/Web-based Courses/Videos	X	X	X							X
2	On-Site Training	X	X								X
3	Ergonomic Evaluations	X									
3	Risk Management Webinars	X	X			X					
3	Employer Pull Notice Program		X								
4	Pre-Employment Medical Services				X						
5	Employee Assistance Program - Health & Wellness							X			
5	Transit Resources (available to CalTIP members)								X		

* Services and resources are available at no additional cost unless specifically noted.



RISK MANAGEMENT VENDOR SERVICES MATRIX

Vendor Contact Information

Vendor Name	Contact Information	Services Provided
BRS - Bickmore Risk Services Risk Management Services Provider	Enriqueta Castro (Henri) Office: 800.541.4591, ext. 4614 Email: hcastro@brsrisk.com Website: http://riskcontrol.brsrisk.com/	<ul style="list-style-type: none"> ▪ Telephone Hotline - Questions & Guidance ▪ Hazard & Safety Assessment ▪ Program/Policy Development ▪ Ergonomic Evaluations ▪ On-site Training ▪ Safety Materials ▪ On-line Streaming Videos ▪ Webinars - WC and Liability Risk Management Topics
CSAC-EIA Excess Workers' Compensation Coverage	Travis Clemmer Kristen Calderon (video library) Office: 916.850.7300 Email: tclemmer@csac-eia.org Website: www.CSAC-EIA-eia.org	<ul style="list-style-type: none"> ▪ Program/Policy Development (additional member cost) ▪ On-site Training ▪ Safety Materials ▪ Video Library ▪ Webinars - WC Risk Management Topics
Target Solutions Web-based Resources available through CSAC-EIA	Website: http://www.targetolutions.com/eia/	<ul style="list-style-type: none"> ▪ Web-based Courses* ▪ Records Management <p><i>*EIA members are able to access the standard course library at no cost. However, there is a cost to the member for the premium content listed under "Additional Courses"</i></p>
CJPRMA - California Joint Powers Risk Management Authority Excess Liability Coverage	David Clovis - General Manager Office: 925.290.1316 Email: david@cjprma.org Website: http://www.cjprma.org/	<ul style="list-style-type: none"> ▪ Regional Training provided on a variety of Liability-related Topics





RISK MANAGEMENT VENDOR SERVICES MATRIX

Vendor Contact Information

Vendor Name	Contact Information	Services Provided
Occu-Med Pre-employment Medical Services	Bill Vogeler Office: 559.435.2800, ext. 101 Email: bvogeler@occu-med.com Website: www.occu-med.com	<ul style="list-style-type: none"> Review of Pre-placement Medical Exams Job Analysis <i>Additional Cost to Member</i>
APIP - Alliant Property Insurance Program	Contact Marcus Beverly, Alliant Insurance Services, for questions.	<ul style="list-style-type: none"> Webinars - Property Risk Management Topics
Lexipol Police risk management policies	Contact Marcus Beverly, Alliant Insurance Services, for policy updates.	<ul style="list-style-type: none"> Police Risk Management Policies and Procedures
ACI Employee Assistance Program	Colleen Shuster, Account Manager Office: 858.529.0171 Email: cshuster@acispecialtybenefits.com Website: www.acieap.com	<ul style="list-style-type: none"> Employee Assistance Program provided at an <i>Additional Cost to Member</i>
CalTIP - California Transit Insurance Pool Self-insurance program for public transit operators	Lee Sorenson, Bickmore Risk Services Office: 800.541.4516. ext. 1168 Email: lsorenson@brsrisk.com Website: http://www.caltiponline.org/	<ul style="list-style-type: none"> Transit Specific Risk Management Resources for Member Cities (Auburn, Dixon, and Folsom)
DKF Solutions Group, LLC	David Patzer Office: 707.373.9709 Email: dpatzer@dkfsolutions.com Website: http://www.dkfsolutions.com	<ul style="list-style-type: none"> Sewer Risk Management Additional cost to member



RISK MANAGEMENT VENDOR SERVICES MATRIX

Vendor Contact Information

Vendor Name	Contact Information	Services Provided
Total Aquatic Management	Jim Wheeler Office: 510.523.3155 Email: jim@totalaquaticmanagement.com swimnjim@hotmail.com Website: http://www.totalaquaticmanagement.webs.com	<ul style="list-style-type: none"> ▪ Aquatic Safety services ▪ Certified Pool Operator (CPO) Trainings ▪ Additional cost to member
Precision Concrete Cutting	Katrina Lynch (916) 847-7346 Klynch@dontgrind.com Joseph Ortega jortega@DontGrind.com Main: (866) 792-8006 Fax: (650) 240-3866 www.dontgrind.com	<ul style="list-style-type: none"> ▪ Sidewalk cutting to repair defects ▪ Will inspect to your specifications ▪ Map defects ▪ Repairs @ \$35 to \$50 per location





RISK MANAGEMENT VENDOR SERVICES MATRIX

<p>Telephone Hot Line Questions/Guidance</p>	<p>BICKMORE RISK SERVICES BRS is NCCSIF’s risk control services provider. Henri is your point of contact for your risk management questions and guidance.</p> <p>Enriqueta Castro, CSP (Henri) 800.541.4591, ext. 4614 Email: hcastro@brsrisk.com</p>
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<p>Hazard & Safety Assessment</p>	<p>BICKMORE RISK SERVICES A comprehensive Hazard & Safety Assessment is completed for each city to help identify risk management strengths and improvement opportunities. The assessment is used as a tool to help prioritize risk management efforts. It includes best practices in the following areas:</p> <table border="0"> <tr> <td>1. Risk Management Program Overview</td> <td>12. Emergency Response & Management</td> <td>23. Lockout-Tagout</td> </tr> <tr> <td>2. Aerial Lift Operations</td> <td>13. Employment Practices Liability</td> <td>24. Parks & Recreation Operations</td> </tr> <tr> <td>3. Aerosol Transmissible Diseases (ATD) Control</td> <td>14. Ergonomic Injury Management</td> <td>25. Personal Protection Equipment</td> </tr> <tr> <td>4. ADA Compliance</td> <td>15. Fire Department Operations</td> <td>26. Police Department Operations</td> </tr> <tr> <td>5. Animal Control Services</td> <td>16. Fire Prevention Program</td> <td>27. Respiratory Protection Program</td> </tr> <tr> <td>6. Automobile & Fleet Liability</td> <td>17. Forklifts & Powered Industrial Trucks</td> <td>28. Return-to-Work & Transitional Duty</td> </tr> <tr> <td>7. Blood Borne Pathogens ECP</td> <td>18. Hazard Communication Program</td> <td>29. Sewers Liability Management</td> </tr> <tr> <td>8. Business Continuity Plan</td> <td>19. Hearing Conservation Program</td> <td>30. Sidewalks Liability Management</td> </tr> <tr> <td>9. Confined Space Entry Program</td> <td>20. Heat Illness Prevention Program</td> <td>31. Traffic Engineering</td> </tr> <tr> <td>10. Contractor Selection & Control</td> <td>21. Information Technology</td> <td>32. Trenching & Excavation Operations</td> </tr> <tr> <td>11. Contractual Transfer of Risk</td> <td>22. Injury & Illness Prevention Program</td> <td>33. Urban Forest Management</td> </tr> <tr> <td></td> <td></td> <td>34. Work Zone Safety</td> </tr> </table>	1. Risk Management Program Overview	12. Emergency Response & Management	23. Lockout-Tagout	2. Aerial Lift Operations	13. Employment Practices Liability	24. Parks & Recreation Operations	3. Aerosol Transmissible Diseases (ATD) Control	14. Ergonomic Injury Management	25. Personal Protection Equipment	4. ADA Compliance	15. Fire Department Operations	26. Police Department Operations	5. Animal Control Services	16. Fire Prevention Program	27. Respiratory Protection Program	6. Automobile & Fleet Liability	17. Forklifts & Powered Industrial Trucks	28. Return-to-Work & Transitional Duty	7. Blood Borne Pathogens ECP	18. Hazard Communication Program	29. Sewers Liability Management	8. Business Continuity Plan	19. Hearing Conservation Program	30. Sidewalks Liability Management	9. Confined Space Entry Program	20. Heat Illness Prevention Program	31. Traffic Engineering	10. Contractor Selection & Control	21. Information Technology	32. Trenching & Excavation Operations	11. Contractual Transfer of Risk	22. Injury & Illness Prevention Program	33. Urban Forest Management			34. Work Zone Safety
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8. Business Continuity Plan	19. Hearing Conservation Program	30. Sidewalks Liability Management																																			
9. Confined Space Entry Program	20. Heat Illness Prevention Program	31. Traffic Engineering																																			
10. Contractor Selection & Control	21. Information Technology	32. Trenching & Excavation Operations																																			
11. Contractual Transfer of Risk	22. Injury & Illness Prevention Program	33. Urban Forest Management																																			
		34. Work Zone Safety																																			



RISK MANAGEMENT VENDOR SERVICES MATRIX

Program & Policy Development	<p>BICKMORE RISK SERVICES Our risk control service includes assistance with the development and implementation of Cal/OSHA required written programs such as Injury & Illness Prevention Program, Hazard Communication Program, Aerosol Transmissible Diseases Procedures for fire and police, Bloodborne Pathogens Exposure Control Plan, etc. Our website also includes sample programs and guides.</p> <p>CSAC-EIA (Additional Cost) CSAC-EIA loss prevention specialists are available to provide assistance with program development at an additional cost to NCCSIF members. Contact CSAC-EIA directly for assistance.</p> <p>LEXIPOL NCCSIF members have access to the police risk management policies offered through Lexipol.</p>
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On-Site Training	<p>BRS On-site training is available to members on a variety of workers' compensation, liability, and EPL exposures. Training topics include, but are not limited to, Cal/OSHA program requirements, hazard inspections, accident investigation, forklift certification, driver training, sexual harassment, CPR certification, various workplace safety topics, and more. Contact Henri Castro to discuss and schedule on-site training.</p> <p>CSAC-EIA CSAC-EIA is available to conduct a variety of workers' compensation related safety training at an additional cost to members. Contact Travis Clemmer to discuss available topics and scheduling.</p> <p>CJPRMA Every year CJPRMA conducts up to five regional training workshops throughout California. In the past, topics have included contractual risk transfer, police liability, parks and recreation liability, and sidewalk liability controls. CJPRMA will send the training announcement to Alliant, who will then forward to all NCCSIF members.</p>
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RISK MANAGEMENT VENDOR SERVICES MATRIX

Ergonomic Evaluations	<p>BRS BRS is available to conduct office and industrial ergonomic evaluations for all members. Contact Henri Castro to discuss and schedule ergonomic evaluations.</p>
Risk Management Webinars	<p>BRS Throughout the year, BRS risk control staff conducts webinars on a wide range of safety topics such as heat illness prevention, scaffold safety, disaster management, and new safety regulations. Our goal is to communicate relevant safety information in an all-inclusive and cost-effective way. NCCSIF members will receive webinar announcements via email. The one-hour webinars are recorded and available to view at any time on the BRS Risk Control website.</p> <p>CSAC-EIA CSAC-EIA conducts several workers' compensation related webinars throughout the year, which are available to all NCCSIF members. Contact Travis Clemmer to ensure your city is included in the announcement distribution.</p> <p>APIP NCCSIF members have access to all APIP property related webinars. Contact Marcus Beverly to ensure your city is included in the announcement distribution. Recorded webinars are also available on the BRS Risk Control website.</p>
Employer Pull Notice Program	<p>CSAC-EIA & TARGET SOLUTIONS (Additional cost to members) CSAC-EIA and Target Solutions have partnered with A-Check America to automate your Employer Pull Notice (EPN) program. Using this program, you can electronically monitor your employees' driving records and receive notification within hours of a reportable incident.</p> <p>You can access your driver roster and key data from a dashboard within Target Solutions. This data is accessible only to you and A-Check America and features a summary of the number of drivers added and removed from the system, an overview of the violations and accidents that have occurred, and a breakdown of your employees' license renewal status. For additional information go to www.CSAC-EIA-eia.org, Services/Loss Prevention/Target Solutions Platform.</p>



RISK MANAGEMENT VENDOR SERVICES MATRIX

Pre-Employment Medical Services

OCCU-MED

Services offered at an additional cost:

- Review of Pre-Placement Medical Exams
- Job Analysis
- Maintaining a network of qualified and trained medical providers and medical specialists for necessary exams
- Conducting job analyses and preparing job profiles and medical examination profiles
- Providing orientation of client staff in the legal/medical/risk management and human resources aspects of our service
- Scheduling and harvesting of pre-placement medical exams
- Organizing and managing return-to-work and fitness-for-duty exams
- Evaluating medical information in relation to the essential duties of jobs in a legally defensible manner (EXAMQA®)
- Communicating directly with applicants to obtain the confidential medical information that is needed for clearance for a particular job (RDQA)
- Developing “Occu-Panels” with a national laboratory that allows for the selection of only those tests for the blood chemistry panel that are compliant with state law for each job class
- Performing bill review for the medical exams performed by clinics
- Providing customized services such as OSHA Respirator Questionnaire Evaluations, Bloodborne Pathogen Programs, and clinic trainings



RISK MANAGEMENT VENDOR SERVICES MATRIX

<p>Employee Assistance Program</p>	<p>ACI Services offered at an additional cost:</p> <ul style="list-style-type: none"> – Employee Assistance Program (Additional cost to members) Employees and their family members can receive up to three counseling visits per year. The family members do not need to be within the same residence. The visits are considered short-term resolution. If the person needs additional counseling, ACI will help them transition into their private insurance plan. – Legal and Financial Services (Additional cost to members) Employees and their family members have unlimited access to telephonic legal and financial services.
<p>Transit Resources</p>	<p>CalTIP - California Transit Insurance Pool Self-insurance program for public transit operators. Member cities include Auburn, Dixon, and Folsom.</p> <p>Programs and Safety Materials</p> <ul style="list-style-type: none"> – System Safety Program Plan (SSPP) Development – SSPP Implementation Assessment & Follow-up Process – SAMPA Fleet Watch Paperless DMV EPN Program – Bus Operator Selection Survey (BOSS) – CalTIP Risk Profile – APTA Membership – Bus Stop Location & Design Evaluation Program – Digital Video Event Recorder System – Mobility Device Marking & Tethering Program – APTA Safety Standards – Best Practices – Bus Stop Toolkit – Pedestrian Safety Guide for Transit Agencies – Safety Posters and Flyers

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</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</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</p>	<p>msimmons@alliant.com Marcus.Beverly@alliant.com Raychelle.Maranan@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 style="text-align: center;">Jim Marta, CPA - jmarta@jpmpca.com Alana Theiss, CPA - atheiss@jpmpca.com - ext. 12</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 Gail Zeigler - gzeigler@bickmore.net - (916) 244-1108 <i>Police Risk Management</i> Tom Kline - tkline@bickmore.net - (916) 244-1121</p>

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: (800) 932-0034 · Fax: (858) 452-7819 www.acispecialtybenefits.com Colleen Shuster, Account Manager cshuster@acispecialtybenefits.com (858) 529-0171 Direct</p>
<p>CLAIMS LIABILITY CONTACTS Report Claims To: NCalYorkLiabilityClaims@yorkrsg.com</p>	<p>CLAIMS WORKERS' COMPENSATION CONTACTS</p>
<p>Alex Davis, Claims Analyst (925) 349-3890 alex.davis@yorkrsg.com <i>Handles All Cities As Needed</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, All Cities As Needed</i></p> <p>Erica Nichols, Adjuster (916) 960-1026 erica.nichols@yorkrsg.com <i>Folsom, Rocklin, All Cities As Needed</i></p> <p>Dan Lamb, Senior Adjuster (209) 795-0742 dan.lamb@yorkrsg.com <i>Jackson</i></p> <p style="text-align: center;">Cameron Dewey, AIC, PCLA, Unit Manager (530) 243-3249 cameron.dewey@yorkrsg.com</p> <p style="text-align: center;"><u>RESOURCES</u></p> <p>Mike Berndt Assistant Vice President Liability (925) 349-3891 mike.berndt@yorkrsg.com</p>	<p>Irina Ganchenko, Adjuster (916) 746-8856 irina.ganchenko@yorkrsg.com <i>Handles All Cities As Needed</i></p> <p>Sarah Briasco, Recovery Specialist (916) 960-0920 sarah.briasco@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>Craig Nunn (530) 768-4801 craig.nunn@yorkrsg.com <i>Red Bluff, All Cities As Needed</i></p> <p>D'Ana Seivert, Adjuster/Subro Unit Mgr (916) 960-0980 dana.seivert@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>Dori Zumwalt Senior Account Manager Client Services (916) 960-1017 dorienne.zumwalt@yorkrsg.com</p>
<p>Kara Kennedy Senior Claims Examiner (916) 742-3100 kara.kennedy@yorkrsg.com</p> <p>Rachelle Duesing Senior Claims Examiner (916) 960-0982 rachelle.deusing@yorkrsg.com</p> <p>Andrew Fredericksen Associate Claims Examiner (916) 960-1029 andrew.fredericksen@yorkrsg.com</p> <p>Kristin Maddox Future Medical Examiner (916) 580-1835 kristin.maddox@yorkrsg.com</p> <p style="text-align: center;">Steven Scott Unit Manager (916) 960-0946 steven.scott@yorkrsg.com</p> <p style="text-align: center;"><u>RESOURCES</u></p> <p>Jeff Ponta Vice President Workers' Compensation (916) 960-0965 jeff.ponta@yorkrsg.com</p>	<p>Cristal Rhea Senior Claims Examiner (916) 746-6307 crystal.rhea@yorkrsg.com</p> <p>Jennifer Gorgen Senior Claims Examiner (916) 960-0962 jennifer.gorgen@yorkrsg.com</p> <p>Catherine Clark Associate Claims Examiner (916) 960-0902 catherine.clark@yorkrsg.com</p> <p>Dori Zumwalt Senior Account Manager Client Services (916) 960-1017 dorienne.zumwalt@yorkrsg.com</p>

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 _____