



President
Ms. Liz Ehrenstrom
City of Oroville

**NCCSIF
SPECIAL EXECUTIVE COMMITTEE
MEETING**

Vice President
Mr. Andy Heath
City of Auburn

Treasurer
Mr. Tim Sailsbery
City of Willows

Secretary
Ms. Gina Will
Town of Paradise

Date: Friday, August 9, 2013
Time: 10:00 a.m.

A – Action
I – Information

Location: Meeting via Teleconference at the following locations:

1. City of Lincoln, 600 Sixth Street, Lincoln, CA 95648
2. City of Oroville, 1735 Montgomery Street, Oroville, CA 95965
3. Town of Paradise, 5555 Skyway, Paradise, CA 95969
4. City of Rocklin, 3970 Rocklin Road, Rocklin, CA 95677
5. Alliant Insurance Services, Inc., 1792 Tribute Road #450, Sacramento, CA 95815

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

MISSION STATEMENT

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

AGENDA

A. CALL TO ORDER

B. PUBLIC COMMENTS

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

C. APPROVAL OF AGENDA AS POSTED

A 1

D. JPA BUSINESS

pg. 01

1. Approval of Prospective New Member City of Elk Grove 13-14 Workers' Compensation Deposit Calculation

A 1

The Committee will be asked to review and approve the 2013/2014 Workers' Compensation Deposit Calculation for the City of Elk Grove to join NCCSIF effective September 1, 2013 per NCCSIF ByLaws Section 13 – New Members and recommend approval to the Board of Directors.

I. ADJOURNMENT

UPCOMING MEETINGS

- Police Risk Management Committee – August 15, 2013
- Executive Committee – September 19, 2013
- Claims Committee – September 19, 2013
- Risk Management Committee – October 10, 2013
- Board of Directors – October 10, 2013



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 Johnny Yang at Alliant Insurance 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 Executive Committee less than 72 hours prior to a regular meeting will be available for public inspection and copying at 1792 Tribute Road, Suite 450, 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



**Agenda Item D.1.
Executive Committee
August 9, 2013**

**APPROVAL OF PROSPECTIVE NEW MEMBER CITY OF ELK GROVE
13-14 WORKERS' COMPENSATION DEPOSIT CALCULATION**

ACTION ITEM

ISSUE: The Executive Committee should review and approve the rating calculations for prospective new member, City of Elk Grove per NCCSIF Bylaws and recommend approval to the Board of Directors.

NCCSIF JPA Bylaws, Section 13 – New Members:

“A city which is not a Member Entity may become a party to the Agreement only upon approval of two-thirds (2/3) of the Board of Directors and by paying an appropriate entry fee or charge as established by the Executive Committee”. This meeting is held to approve the rating calculations developed by staff prior to obtaining Board approval.

RECOMMENDATION: Staff recommends approval of the City of Elk Grove 13-14 Workers' Compensation Deposit Calculation as presented.

FISCAL IMPACT: \$1,280,050 (Annual 13-14 Workers' Compensation Deposit)

BACKGROUND: The City of Elk Grove contacted the Program Administrator requesting information on NCCSIF to determine if they wanted to pursue admission to NCCSIF WC program effective September 1, 2013.

The City of Elk Grove is currently insured by Travelers Insurance Company on a guaranteed cost first dollar program. Travelers currently administers all their claims. Their current premium is approximately \$1,400,000.

Elk Grove submitted a Workers' Compensation application and loss runs which were reviewed by staff and used in the calculation of the deposit premium in accordance with NCCSIF policies and procedures. The deposit calculations are based on an estimated 13-14 payroll of \$31,105,303.



Susan Adams, Johnny Yang and Marylin Kelley met with Mr. Jim Ramsey (Risk Analyst), Ms. Laura Brunson (Director of HR) and Mr. Brad Koehn (Director of Finance) at the City of Elk Grove on July 31, 2013 to present a proposal, subject to NCCSIF Executive Committee and Board approval. Elk Grove will also need to obtain approval from their City Council on August 28, 2013.

The city's exposures are similar to other members of NCCSIF. They have Police operations but contract out Fire services. The majority of their frequency and severity losses are from Police which is consistent with other NCCSIF members. Their payroll is \$31,105,303 which places them between Folsom \$37,979,031 and Yuba City at \$18,476,018. They are very interested in all of the loss control services NCCSIF offers, including the Police Risk Management Committee meeting. It appears they will be a very active participant in NCCSIF.

The Risk Management staff will be recommending to their City Council to joining NCCSIF as of September 1, 2013, pending NCCSIF Board approval.

ATTACHMENT(S):

1. Elk Grove Quote Indication Letter dated July 31, 2013
2. 13-14 Elk Grove Workers' Compensation Rating Calculations
3. Elk Grove Loss Information
4. Elk Grove 13-14 Workers' Compensation Application



July 31, 2013

Mr. Jim Ramsey
City of Elk Grove
8401 Laguna Palms Way
Elk Grove, CA 95758

RE: NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND - WORKERS' COMPENSATION PROPOSAL - EFFECTIVE SEPTEMBER 1, 2013 TO JULY 1, 2014

Dear Jim,

The Northern California Cities Self Insurance Fund (NCCSIF) is pleased to provide the City of Elk Grove with a Workers' Compensation coverage proposal for consideration. The NCCSIF Board of Directors will need to meet formally to approve the City of Elk Grove for membership.

This letter and the attachments describe the coverages offered and highlight key points we believe the City should consider when comparing the NCCSIF program to other alternatives available.

Should the City of Elk Grove decide to proceed to join NCCSIF, and the NCCSIF Board approves their Membership, the City would need to pass a resolution to approve the NCCSIF Joint Powers Agreement and Bylaws. A copy of the JPA Agreement and Bylaws are included on the NCCSIF Program Manual CD and are also available on the NCCSIF website: www.nccsif.org.

1. Cost

The cost to the City of Elk Grove for participation in the NCCSIF Workers' Compensation coverage program is shown below. These are **not-to-exceed costs** with all excess coverages procured through participation in CSAC-EIA, one of the largest employee benefit public entity risk pools in the nation.

Excess coverage is Statutory for Workers' Compensation. Current members in the program consist of 21 members with combined payroll of approximately \$150 million. There are twenty one (21) members in the Workers' Compensation Program.



The total preliminary cost is based on your estimated payroll of \$31,105,303. If your final estimated payroll for 2013-2014 changes, please advise:

Workers' Compensation (NCCSIF does not cover 4850 costs):

Banking Layer	\$0 - \$100,000	\$ 651,118
Shared Layer:	\$100,001 - \$500,000	\$ 424,537
Excess Coverage:	(Statutory xs \$500,001)	\$ 141,432
Admin Costs:		\$ 62,962
Total Cost:		\$ 1,280,050

2. Security

NCCSIF currently has assets well in excess of the 90% discounted confidence level for the Workers' Compensation Programs. As a result, NCCSIF has funded the last three years at the 60% confidence level. Additionally, NCCSIF has returned over \$11 million in dividends to members in the Workers' Compensation program over the past three years.

NCCSIF's Excess Workers' Compensation Coverage is placed with CSAC-EIA an excess JPA, which is self-insured to \$5,000,000 and purchases reinsurance coverage and excess insurance with insurers that are highly rated by AM Best.

NCCSIF has been awarded the CAJPA Accreditation of Excellence. Earning the CAJPA Accreditation designation demonstrates the highest levels of professionalism and service provided by the JPA to its members.



3. Actuarial and Rating Methodology

NCCSIF has a full understanding of anticipated claims costs and uses an outside actuarial consultant to establish appropriate funding. Rates are approved annually by the Board of Directors at their spring meeting. NCCSIF's rating is developed in accordance with the JPA's rating policies and procedures. For the Banking Programs, these are based on payroll and five years of historical losses. The Banking layer is more loss sensitive with relative losses weighed 75% in the allocation and payrolls weighed 25%. For the Shared Risk Layer, an experience modification calculation is added, allowing more credibility for larger members' loss experience. The Board of Directors receives all aspects of the rating calculation annually so they can determine independently, if desired, that the allocated costs are accurately calculated.

4. Minimum Participation Commitment

The NCCSIF Programs require a **three-year commitment** at a minimum. Thereafter, a member may withdraw from the program by providing 180 days notice of withdrawal prior to the beginning of the next fiscal year.

5. Possible Assessments or Dividends

As with any risk sharing pool, there is the possibility of an assessment. NCCSIF's assessment and dividend formulas are established in written Policies and Procedures. Funding decisions are made on a bottom line basis:

- All years considered;
- Good years can offset bad years reducing the need for assessments;
- Assessments/Dividends are allocated on open years;
- Based on each member's assets less outstanding liabilities for the Banking Layers as well as percentage of share of historical contributions for the Shared Risk Layers;
- Shared Risk Layer refunds use two measurements:
 - Assets less Outstanding Liabilities
 - Target Equity Plan goals
- Any assessments are repaid over five (5) years for the Banking Plan and seven (7) years for the Shared Risk Plan, but are recalculated annually;
- For the Banking Layer, NCCSIF determines the surplus available excess of the 90% confidence level, then the members decide what percentage of their surplus funds to withdraw. The administrator typically recommend 35%, but ultimately the amount is up to the member;
- For the Shared Risk Layer the Board approves the percent distribution of surplus funds, if any;
- Members may:
 - Receive refunds in the form of a check (if there is no assessment in the other fund)
 - Use refunds to offset premium costs
 - Pay any assessment in other program
 - Keep funds in the Banking Fund
- Members must be in the program for at least 3 years when refund is declared



6. Participants

NCCSIF membership includes cities throughout North Central California. Our northernmost city is Anderson, most southern is Rio Vista, farthest west is Dixon, and farthest east is Nevada City. Payroll size varies from \$992,000 to \$38 million. Average payroll is just over \$7 million. Most of our members provide both Fire and Police services, though several members contract with the State of California for Fire services. Most members manage wastewater, one (1) City distributes electricity and four (4) Cities have transit systems (insured separately under CalTIP.)

7. Safety Services

NCCSIF contracts for a variety of safety services, including:

- Risk Management Committee meetings quarterly reviewing loss trends, maintaining risk management policies and procedures, managing NCCSIF's Risk Management Annual Budget;
- Bickmore Risk Control for on-site safety evaluation visits, hotline services, IIPP updates, on-site Cal-OSHA compliance training, management of safety video library;
- Bickmore has developed a Training Matrix to assist Members in the management of their employee training needs and to remain compliant with Cal – OSHA.
- Police Risk Management Committee meetings reviewing excess claims on an ongoing basis, managing training budget (one day a year) and providing Lexipol Police Department Policy Manual updates and Daily Training Bulletins;
- Insurance Requirements in Contracts (IRIC) review provided by Alliant;
- TargetSolutions for web-based training including AB 1825 (Harassment Prevention), Cal-OSHA compliance, fire safety compliance training, and many more (over 600 courses);
- TargetSolutions also provides an electronic employer pull-notice MVR program;

Conclusion

We suggest that the City consider the true costs of any proposed alternatives and also at the services provided. NCCSIF is a known entity with a proven track record of success.

NCCSIF represents:

- A real option – not a conceptual proposal.
- Solid reinsurance – not an offshore captive owned by the program promoter.
- Long term value – not a teaser rate that increases the exposure to assessments.

Thank you for allowing Alliant and NCCSIF the opportunity to quote this coverage for the City of Elk Grove. We believe NCCSIF represents the best long-term value, and we look forward to working with your City.



Very truly yours,

Susan Adams
Vice President
Program Administrator NCCSIF
Alliant Insurance Services
(916) 643-2704

Alliant Team: Susan Adams – Vice President/Program Administrator
Marylin Kelley – Vice President
Michael Simmons – Vice Chairman
Joan Crossley – Account Manager
Johnny Yang – Assistant Account Representative

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

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.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
WORKERS' COMPENSATION PROGRAM
 July 1, 2013 to June 30, 2014

Funding Confidence Level: 60%
 Banking Layer Funding \$4,671,190
 Shared Risk Layer Funding \$2,499,365

MEMBER ENTITY	BANKING LAYER	SHARED RISK	CSAC PREMIUM (1)	ADMIN EXPENSE	CURRENT ADMIN	TOTAL DEPOSIT	CURRENT DEPOSIT
Anderson	101,507	\$45,478	15,783	15,778	17,025	\$178,546	\$179,793
Auburn	135,664	\$84,238	28,862	19,750	21,578	\$268,514	\$270,342
Colusa	47,912	\$32,733	10,730	12,481	13,246	\$103,856	\$104,622
Corning	73,197	\$39,444	12,212	14,027	15,018	\$138,880	\$139,871
Dixon	219,275	\$106,655	37,370	25,040	27,642	\$388,340	\$390,942
Folsom	968,399	\$481,495	171,441	83,141	94,241	\$1,704,476	\$1,715,576
Galt	206,756	\$115,393	35,967	24,800	27,367	\$382,917	\$385,484
Gridley	50,742	\$48,953	14,478	13,534	14,453	\$127,706	\$128,625
Ione**	34,224	\$15,937	5,387	10,826	11,349	\$66,374	\$66,897
Jackson	79,529	\$29,981	12,127	13,878	14,848	\$135,516	\$136,485
Lincoln	225,493	\$150,974	23,017	26,711	29,557	\$426,195	\$429,041
Marysville	131,980	\$47,889	14,040	17,216	18,674	\$211,126	\$212,584
Nevada City	56,369	\$27,471	9,794	12,585	13,366	\$106,220	\$107,000
Oroville	165,627	\$101,039	28,759	21,905	24,048	\$317,330	\$319,473
Town of Paradise	188,620	\$65,031	21,204	20,955	22,959	\$295,809	\$297,814
Placerville	194,226	\$83,056	25,727	22,255	24,450	\$325,264	\$327,458
Red Bluff	225,139	\$91,816	29,415	24,258	26,745	\$370,627	\$373,114
Rio Vista	38,536	\$34,424	10,431	12,112	12,823	\$95,503	\$96,214
Rocklin	330,109	\$191,810	67,775	35,495	39,627	\$625,190	\$629,321
Willows	81,985	\$32,597	12,325	14,122	15,127	\$141,029	\$142,034
Yuba City	464,783	\$248,414	90,399	45,374	50,951	\$848,971	\$854,547
Elk Grove (Prospect)	651,118	\$424,537	141,432	64,471		\$1,281,559	
Total	\$4,671,190	\$2,499,365	\$818,676	\$550,714	\$535,095	\$8,539,945	\$7,307,239

Northern California Cities Self Insurance Fund

July 1, 2013 to June 30, 2014

Funding Distribution Recommended Plan

Workers' Compensation Program

Average Workers' Compensation Banking Layer Losses for Past 5 Years Beginning 2007

Incurred Banking Layer Losses \$0 to \$100,000										(A)	(B)
Members	2007-2008 Prog. Yr.	2008-09 Prog. Yr.	2009-10 Prog. Yr.	2010-11 Prog. Yr.	2011-12 Prior Yr.	5-Year Average	Prior Year Average	% Change From P/Y	Relative %	75% Distribution	25% Distribution
Anderson	\$ 144,239	\$ 33,338	\$ 104,814	\$ 93,476	\$ 3,954	\$ 75,964	\$ 68,819	10.38%	2.28%	1.713%	0.571%
Auburn	\$ 59,310	\$ 8,868	\$ 6,857	\$ 109,328	\$ 240,191	\$ 84,911	\$ 41,120	106.49%	2.55%	1.915%	0.638%
Colusa	\$ 2,790	\$ -	\$ 6,655	\$ 75,256	\$ 30,657	\$ 28,840	\$ 21,462	34.37%	0.87%	0.651%	0.217%
Corning	\$ 1,845	\$ 89,264	\$ 53,624	\$ 84,750	\$ 35,520	\$ 53,001	\$ 42,049	26.04%	1.59%	1.195%	0.398%
Dixon	\$ 153,014	\$ 115,753	\$ 243,253	\$ 231,264	\$ 42,175	\$ 157,092	\$ 164,157	-4.30%	4.72%	3.543%	1.181%
Folsom	\$ 731,617	\$ 711,651	\$ 988,266	\$ 430,208	\$ 538,685	\$ 680,085	\$ 540,975	25.71%	20.45%	15.340%	5.113%
Galt	\$ 92,361	\$ 145,056	\$ 166,243	\$ 149,261	\$ 179,878	\$ 146,560	\$ 118,902	23.26%	4.41%	3.306%	1.102%
Gridley	\$ 42,961	\$ 3,463	\$ 11,469	\$ 5,202	\$ 56,322	\$ 23,883	\$ 17,338	37.75%	0.72%	0.539%	0.180%
Ione*	\$ 100,000	\$ 18,267	\$ 9,086	\$ -	\$ -	\$ 25,471	\$ 20,429	24.68%	0.77%	0.575%	0.192%
Jackson	\$ 13,195	\$ 171,437	\$ 63,095	\$ 852	\$ 51,558	\$ 60,027	\$ 44,327	35.42%	1.81%	1.354%	0.451%
Lincoln	\$ 59,822	\$ 154,137	\$ 345,212	\$ 161,526	\$ 251,856	\$ 194,511	\$ 111,341	74.70%	5.85%	4.387%	1.462%
Marysville	\$ 116,234	\$ 229,793	\$ 139,292	\$ 22,942	\$ 54,887	\$ 112,630	\$ 97,765	15.20%	3.39%	2.540%	0.847%
Nevada City	\$ 366	\$ 73,979	\$ 640	\$ 85,478	\$ 39,450	\$ 39,983	\$ 52,122	-23.29%	1.20%	0.902%	0.301%
Oroville	\$ 90,004	\$ 192,658	\$ 43,989	\$ 151,911	\$ 109,036	\$ 117,520	\$ 106,045	10.82%	3.53%	2.651%	0.884%
Town of Parac	\$ 333,692	\$ 160,994	\$ 138,170	\$ 82,546	\$ 77,251	\$ 158,531	\$ 148,273	6.92%	4.77%	3.576%	1.192%
Placerville	\$ 341,949	\$ 102,764	\$ 210,487	\$ 77,866	\$ 41,525	\$ 154,918	\$ 123,304	25.64%	4.66%	3.494%	1.165%
Red Bluff	\$ 241,714	\$ 116,350	\$ 146,827	\$ 111,224	\$ 286,108	\$ 180,444	\$ 121,006	49.12%	5.43%	4.070%	1.357%
Rio Vista	\$ 3,096	\$ 19,200	\$ 3,273	\$ 27,204	\$ 43,954	\$ 19,345	\$ 17,696	9.32%	0.58%	0.436%	0.145%
Rocklin	\$ 204,387	\$ 379,686	\$ 241,848	\$ 161,192	\$ 72,213	\$ 211,865	\$ 217,870	-2.76%	6.37%	4.779%	1.593%
Willows	\$ 5,302	\$ 80,666	\$ 101,669	\$ 23,652	\$ 100,000	\$ 62,258	\$ 27,099	129.74%	1.87%	1.404%	0.468%
Yuba City	\$ 129,108	\$ 307,344	\$ 221,103	\$ 221,024	\$ 666,667	\$ 309,049	\$ 118,696	160.37%	9.29%	6.971%	2.324%
Elk Grove*	\$ 305,615	\$ 509,190	\$ 235,660	\$ 644,340	\$ 446,074	\$ 428,176			12.88%	9.658%	3.219%
Total	\$ 2,867,006	\$ 3,114,668	\$ 3,245,874	\$ 2,306,160	\$ 2,921,885	\$ 3,325,062	2,220,798	49.72%	100.00%	75.00%	25.00%

*Prospect

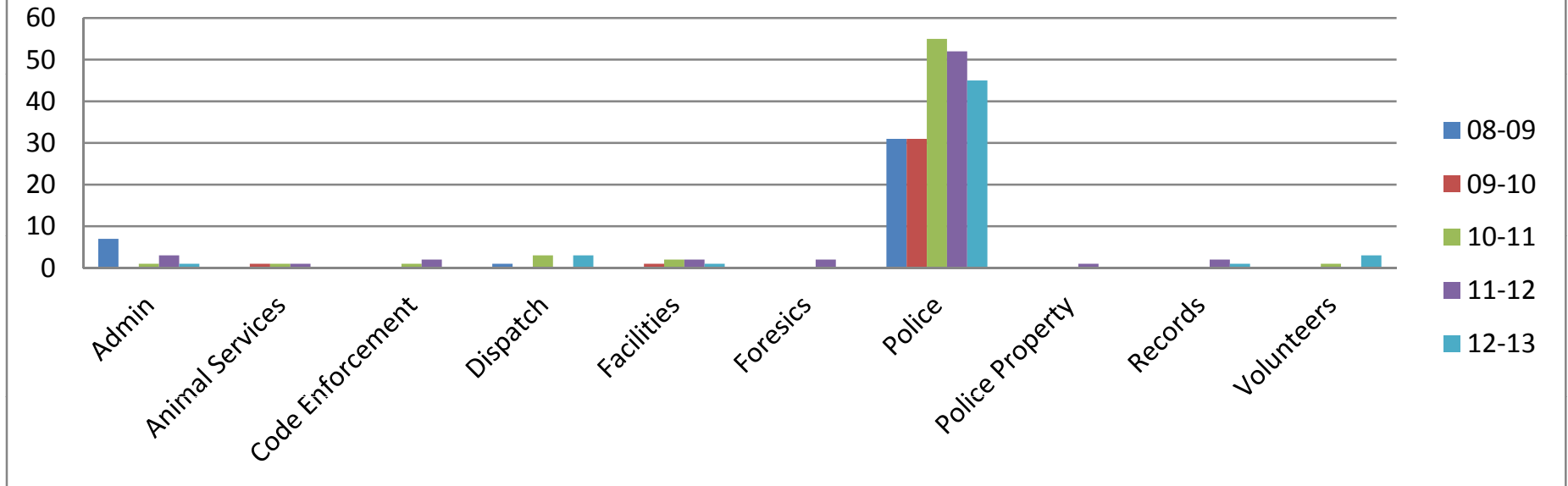
NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
Shared Risk Layer Calculation at 60% Confidence Level
WORKERS' COMPENSATION FY 13/14 at \$100,000 to \$500,000

City	Total Incurred \$20,000-\$120,000		2013/2014 Est. Payroll	Percentage of Total Payroll	Relative Loss Rate (C/D)	Credibility Factor	Experience Modification	Total Exposure	%Total Exposure	Pool Deposit
	7/1/07-6/30/12 Losses	Percentage of Total Losses								
Anderson	\$ 204,780	2.16%	\$2,874,417	1.60%	1.3539	0.1346	1.25	3,586,363	1.82%	\$45,588
Auburn	\$ 265,275	2.80%	\$5,806,924	3.23%	0.8682	0.2391	1.14	6,645,175	3.37%	\$84,471
Colusa	\$ 60,625	0.64%	\$2,234,820	1.24%	0.5155	0.1079	1.15	2,578,842	1.31%	\$32,781
Corning	\$ 168,602	1.78%	\$2,515,478	1.40%	1.2738	0.1198	1.24	3,109,798	1.58%	\$39,531
Dixon	\$ 447,746	4.73%	\$6,813,433	3.78%	1.2489	0.2694	1.24	8,420,942	4.27%	\$107,044
Folsom	\$ 1,786,000	18.85%	\$37,979,031	21.09%	0.8937	0.6727	1.00	38,136,342	19.33%	\$484,774
Galt	\$ 251,007	2.65%	\$9,132,372	5.07%	0.5223	0.3308	1.00	9,102,182	4.61%	\$115,703
Gridley	\$ 16,417	0.17%	\$3,709,449	2.06%	0.0841	0.1672	1.04	3,855,482	1.95%	\$49,009
Ione	\$ 100,000	1.06%	\$992,000	0.55%	1.9158	0.0510	1.27	1,255,913	0.64%	\$15,965
Jackson	\$ 182,799	1.93%	\$1,830,769	1.02%	1.8976	0.0902	1.29	2,363,956	1.20%	\$30,050
Lincoln	\$ 556,062	5.87%	\$10,301,033	5.72%	1.0259	0.3580	1.16	11,925,272	6.04%	\$151,589
Marysville	\$ 378,311	3.99%	\$2,670,000	1.48%	2.6927	0.1263	1.42	3,779,926	1.92%	\$48,049
Nevada City	\$ 81,619	0.86%	\$1,806,924	1.00%	0.8584	0.0891	1.20	2,164,607	1.10%	\$27,516
Oroville	\$ 295,584	3.12%	\$7,222,585	4.01%	0.7778	0.2810	1.10	7,971,771	4.04%	\$101,334
Paradise	\$ 441,474	4.66%	\$3,648,221	2.03%	2.2998	0.1649	1.41	5,134,374	2.60%	\$65,266
Placerville	\$ 479,083	5.06%	\$4,790,850	2.66%	1.9004	0.2059	1.37	6,558,519	3.32%	\$83,369
Red Bluff	\$ 532,552	5.62%	\$5,230,484	2.90%	1.9350	0.2206	1.39	7,251,773	3.68%	\$92,182
Rio Vista	\$ 9,668	0.10%	\$2,477,274	1.38%	0.0742	0.1182	1.09	2,711,047	1.37%	\$34,462
Rocklin	\$ 490,920	5.18%	\$16,530,639	9.18%	0.5644	0.4722	0.92	15,147,002	7.68%	\$192,543
Willows	\$ 251,257	2.65%	\$1,904,007	1.06%	2.5079	0.0934	1.35	2,571,235	1.30%	\$32,685
Yuba City	\$ 870,130	9.18%	\$18,476,018	10.26%	0.8950	0.5000	1.06	19,641,626	9.95%	\$249,677
Elk Grove	\$ 1,604,267	16.93%	\$31,105,303	17.28%	0.9802	0.6274	1.07	33,397,568	16.93%	\$424,537
Totals	\$ 9,474,178	100.00%	\$ 180,052,031	100.00%	1.2312			\$197,309,717		\$2,508,125

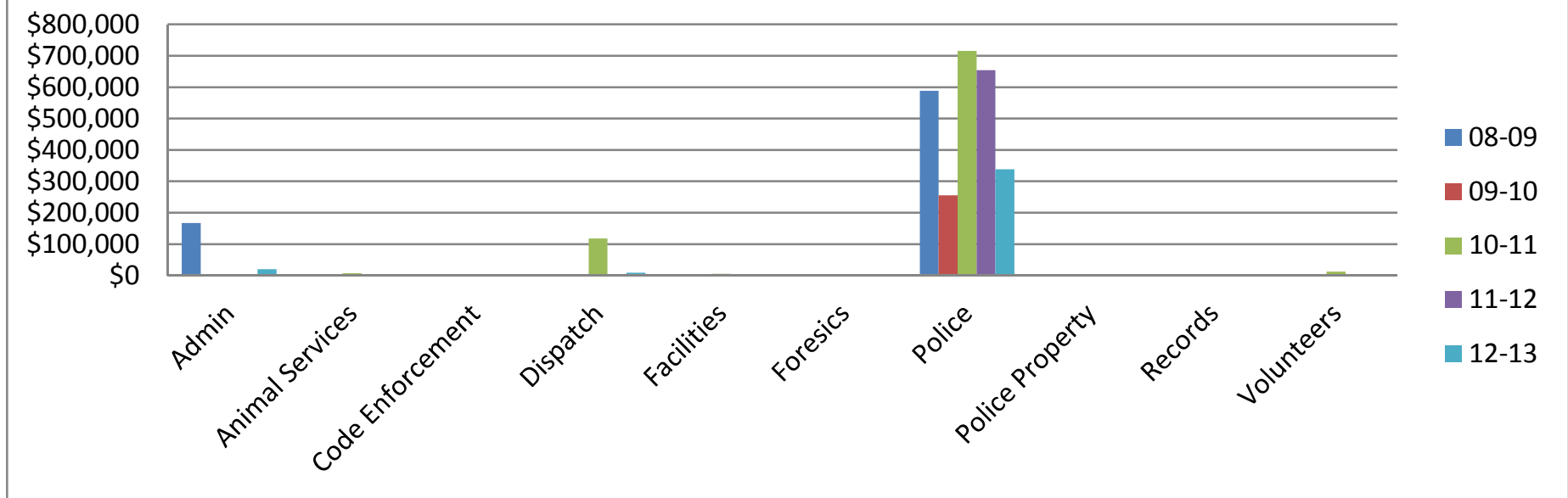
Member Entity	Department	Claim #	Claimant Last Name	Claimant First Name	Description	Loss Date	Policy Year	Total Incurred	Bank Layer	Shared Layer
City of Elk Grove	Police	04873836	Pai	Shelley	employee states that while get; bruise; hip(s); misc. causes other	08/04/06	06-07	\$89,454	\$50,000	\$69,454
City of Elk Grove	Police	04962782	Schoessler	Kurt	motorcycle officer complaining; strain; lower back; misc. causes other	11/22/06	06-07	\$108,408	\$50,000	\$88,408
City of Elk Grove	Police	05254646	Lindner	Dawn	employee answered 911 call rep; multi inj; no phys inj; misc. causes other	05/11/07	06-07	\$63,683	\$50,000	\$43,683
City of Elk Grove	Police	05145956	Dailey	Misty	employee's back was injured.; strain; lumbosacvert; strain/injury by lifting	09/19/07	07-08	\$46,705	\$46,705	\$26,705
City of Elk Grove	Police	05150602	Avila	Michael	while driving another vehicle; strain; shoulder(s); collide with other vehicle	09/24/07	07-08	\$34,451	\$34,451	\$14,451
City of Elk Grove	Police	05159364	Guthrie	Dennis	employee was riding the motorc; specific noc; lower back; motor vehicle misc.	09/25/07	07-08	\$92,607	\$50,000	\$72,607
City of Elk Grove	Police	05243520	Kearsing	Jason	while wearing swat gear, offic; dislocation; shoulder(s); misc. causes other	02/20/08	07-08	\$26,313	\$26,313	\$6,313
City of Elk Grove	Police	05267586	Willmon	William	employee was bitten by a dog o; puncture; wrist(s); misc. causes other	04/21/08	07-08	\$41,395	\$41,395	\$21,395
City of Elk Grove	Police	05303810	Townsend	Keith	while riding through a cone pa; crushed; foot/feet; misc. causes other	06/20/08	07-08	\$114,708	\$50,000	\$94,708
City of Elk Grove	Admin	05303834	Miller	Katie	while walking into restroom sh; dislocation; wrist(s); fall/slip on misc.	07/01/08	08-09	\$39,808	\$39,808	\$19,808
City of Elk Grove	Police	05346784	Garcia	Herculano	employee was taking a suspect; strain; soft tiss n; fall/slip on misc.	09/13/08	08-09	\$86,339	\$50,000	\$66,339
City of Elk Grove	Admin	05371860	Day	John	a car turned in front of him.; concussion; multi head; motor vehicle misc. (PAID AMOUNTS AFTER SALVAGE)	11/14/08	08-09	\$113,831	\$50,000	\$93,831
City of Elk Grove	Police	05382068	Khalil	Ali	employees patrol vehicle was; bruise; lower arm; misc. causes	12/09/08	08-09	\$53,488	\$50,000	\$33,488
City of Elk Grove	Police	05394880	Baird	Brian	getting off and on motorcyle o; strain; foot/feet; misc. causes other	01/15/09	08-09	\$109,713	\$50,000	\$89,713
City of Elk Grove	Police	05395246	McHenry	Jeffrey	jumped up and injured his knee; rupture; knee(s); strain/injury by jumping	01/17/09	08-09	\$46,576	\$46,576	\$26,576
City of Elk Grove	Police	05397342	Chew	Bradley	employee was using an upward s; strain; shoulder(s); misc. causes other	01/21/09	08-09	\$90,137	\$50,000	\$70,137
City of Elk Grove	Police	05457938	Ramos	Gabriel	employee stepped out of vehici; strain; lower back; misc. causes other	04/19/09	08-09	\$80,538	\$50,000	\$60,538
City of Elk Grove	Police	05446868	Montgomery	Erin	employee said that pain manife; strain; upper back; strain/injury by misc.	05/27/09	08-09	\$61,868	\$50,000	\$41,868
City of Elk Grove	Police	05505456	Albright	Timothy	employee was swinging the ram.; strain; lower back; injury using tool/machine	10/21/09	09-10	\$43,800	\$43,800	\$23,800
City of Elk Grove	Police	05513874	Albright	Timothy	employee was arresting multipl; strain; upper leg; fellow worker	11/17/09	09-10	\$31,155	\$31,155	\$11,155
City of Elk Grove	Police	05574148	Marquez	Mitch	attempting to take a suspect i; puncture; lower arm; robbery/criminal assault	03/28/10	09-10	\$69,971	\$50,000	\$49,971
City of Elk Grove	Police	05620290	Chew	Bradley	unknown; cumulative; heart; misc. causes other	07/14/10	10-11	\$90,522	\$50,000	\$70,522
City of Elk Grove	Police	05621078	Townsend	Keith	was on a police motorcycle whe; strain; soft tiss n; strain/injury by misc.	08/10/10	10-11	\$31,748	\$31,748	\$11,748
City of Elk Grove	Police	05626448	Coberly	Doreen	typing on computer.; inflammation; hand(s); rep motion ie crpl tunnel	08/16/10	10-11	\$72,179	\$50,000	\$52,179
City of Elk Grove	Police	05740228	Perez	Jarrold	cumulative trauma injury to n; cumulative; soft tiss n; cumulative (all other)	08/30/10	10-11	\$27,738	\$27,738	\$7,738
City of Elk Grove	Police	05749808	Dahlstrom	Jeffrey	unknown; cumulative; vertebrae n; misc. causes other	08/31/10	10-11	\$96,233	\$50,000	\$76,233
City of Elk Grove	Police	EMG0469	Tennis	Jody	Officer's vehicle rear-ended resulting in neck and back pain	10/07/10	10-11	\$32,138	\$32,138	\$12,138
City of Elk Grove	Police	EMG3393	Dahlstrom	Jeffrey	Cumulative neck pain from motorcycle operation	11/30/10	10-11	\$140,489	\$50,000	\$100,000
City of Elk Grove	Police	ENR3097	Schoessler	Kurt	Struck by DUI driver fracturing ankle	04/09/11	10-11	\$67,504	\$50,000	\$47,504
City of Elk Grove	Police	ENR6151	Ramos	Gabriel	Pneumonia believed to be caused by habing to enter and breath marijuana grow house environments	05/14/11	10-11	\$47,381	\$47,381	\$27,381
City of Elk Grove	Police	ENR6731	Wells	Kim	Took child drowning 911 calls	05/18/11	10-11	\$42,718	\$42,718	\$22,718

Member Entity	Department	Claim #	Claimant Last Name	Claimant First Name	Description	Loss Date	Policy Year	Total Incurred	Bank Layer	Shared Layer
City of Elk Grove	Police	ENR7857	Kearsing	Jason	Strained lower back while lifting 75lb equip bag from trunk	06/15/11	10-11	\$45,661	\$45,661	\$25,661
City of Elk Grove	Police	EQB6263	Perez	Jarrold	Cumulative neck injury from suspect altercations and collisions	07/03/11	11-12	\$27,446	\$27,446	\$7,446
City of Elk Grove	Police	ERX7995	Townsend	Keith	Employee felt neck pain after arrest and control training involving a neck hold	08/31/11	11-12	\$146,837	\$50,000	\$100,000
City of Elk Grove	Police	EQB7822	Ledbetter	Kelli	sore right knee after officer physical training day. No specific cause of injury known.	10/12/11	11-12	\$45,942	\$45,942	\$25,942
City of Elk Grove	Police	ERX5428	Baird	Brian	hip pain from duty belt	01/31/12	11-12	\$167,703	\$50,000	\$100,000
City of Elk Grove	Police	ERX6138	Ramos	Gabriel	fell on right elbow/wrist durign officer physical training	02/07/12	11-12	\$55,097	\$50,000	\$35,097
City of Elk Grove	Police	ERX9726	McHenry	Jeffery	strained left knee while trying to keep a suspect from falling	04/03/12	11-12	\$47,080	\$47,080	\$27,080
City of Elk Grove	Police	ETG0731	Reese	Christopher	strained left shoulder while climbing fence	04/17/12	11-12	\$39,916	\$39,916	\$19,916
City of Elk Grove	Police	EUU1275	Albright	Timothy	using left arm to push self out of chair caused pop and pain to left shoulder	09/08/12	12-13	\$56,079	\$50,000	\$36,079
City of Elk Grove	Police	EUU8435	Dahlstrom	Jeff	cumulative right elbow injury	12/10/12	12-13	\$36,054	\$36,054	\$16,054
City of Elk Grove	Police	EWE0183	Nichols	Timothy	strained right elbow while "breaking and raking" swinging baton during swat training	12/19/12	12-13	\$36,127	\$36,127	\$16,127
City of Elk Grove	Police	EWE4793	Moser	David	left foot slipped off curbing straining left knee and pain and swelling	03/16/13	12-13	\$49,758	\$49,758	\$29,758

**City of Elk Grove WC Losses
Frequency by Department
July 1, 2008 - June 30, 2013**



**City of Elk Grove WC Losses
Severity by Department
July 1, 2008 - June 30, 2013**



NCCSIF Workers' Compensation Program Renewal Application – 2013/14 Program Year

NCCSIF Member (City/Town):	City of Elk Grove
Person Completing Application:	Jim Ramsey
Email Address:	jramsey@elkgrovecity.org
Phone Number:	916.478.2250
Current SIR Level:	NCCSIF: \$500,000
SIR Options for 2013?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

Number of Full-Time Equivalent (FTE) Volunteers:	
Firefighters:	#0
Police/Sheriff:	#0
Other:	#8
If other, please describe:	8810 Volunteers throughout city

PAYROLL

All payroll reporting should be based on the directions below.

PLEASE READ THE PAYROLL DIRECTIONS CAREFULLY & ONLY INCLUDE THE REQUESTED INFORMATION. DATA MAY NOT BE THE SAME AS REPORTED ON STATE OR FEDERAL FORMS.

Directions: Please report salaries and wages. Do not include benefits (e.g. reimbursements & allowances. In the calculation of payroll information, the following should be included:

- Salary/Wages – Regular
- Salary/Wages – Extra Help
- Two-thirds of Salary/Wages for Overtime and Call-backs
Call-backs as defined in personnel documents (e.g. Union MOUs, Merit System Polices, HR Manuals, etc.)

*Note: for budgeted (2012/13) & estimated (2013/14) payroll figures, include payroll only for the positions your entity intends to have filled during the specified fiscal year. Please provide actual payroll for 2011/12.

2011/12 Actual Payroll:	\$26,380,858	
2012/13 Budgeted Payroll:	\$29,782,787	
2013/14 ESTIMATED PAYROLL BY CLASSIFICATION		
Employee Classification:	Estimated 2013/14 Payroll	Number of FTE Employees
Airport Operation (7424)(1)	\$0	#0
Airport Law Enforcement Officers (7720)	\$0	#0
Airport Operator (7429)	\$0	#0
Animal Care (8831)	\$0	#0
Animal Control (7721)	\$397,063	#6
Bus Operators (7382)	\$0	#0
Clerical Office (8810)(1)	\$8,917,681	#110
County Probation Officers/Group Counselors/Juvenile Services Officers (9410)	\$0	#0
District Attorney Inspectors (9410)	\$0	#0
Electric Light/Power Line Construction(7538)	\$0	#0

Electric Light/Power Companies (7539)	\$0	#0
Firefighters – Regular (7706)	\$0	#0
Harbor/Port Police Officers (7720)	\$0	#0
Hospitals (9043)	\$0	#0
Housing Authorities (9033)	\$0	#0
Institutional (8830)	\$0	#0
Libraries (8810)(4)	\$0	#0
Lifeguards (9420)	\$0	#0
Medical Center Employees (8830)(M)	\$0	#0
Municipal – Non-Manual Labor (9410)	\$2,836,414	#29
Municipal – Manual Labor (9420)	\$128,896	#2
Museum Curators (8838)	\$0	#0
Paramedics (7706)	\$0	#0
Police/Sheriffs/Peace Officer (7720)	\$18,825,249	#153
Public Colleges or Schools (8875)(1)	\$0	#0
Sanitation Employees (7580)	\$0	#0
Transportation Employees – All (9422)	\$0	#0
Waterworks (7520)	\$0	#0
Other	\$0	#0
If other, please describe:		
Totals:	\$31,105,303	#300

Do you have any employees who may be subject to:		
FELA	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Jones Act	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Longshore & Harbor Workers' Compensation Act	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Other Port or Marina activities	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Other	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
If yes, please describe		

Employee Concentration Information:							
Please identify all locations where there are 50 or more employees. Additionally, identifying locations where there are less than 50 employees would be appreciated but is not required.							
Physical Location	# of Employees at this Location	# of Floors Occupied	# of Employees Per Floor	Building Construction Type	Year Built	Zip Code	Upgraded (Y/N)*
1. Admin	73	2	36	Masonry	2005	95758	Y
2. PD Station/Admin	136	1	136	Masonry	2001	95758	Y
3. PD Admin	90	1	90	Masonry	2002	95758	Y
4. Corp Yard	1	2	1	Metal	2000	95624	Y
5. Fleet Facility	0	0	0	Masonry	2006	95624	Y
*Upgrades include sprinklers, electrical or earthquake retrofit							

OSHA VIOLATIONS – LAST 5 YEARS	
Please report any OSHA violations within the last five years, along with resolution(s).	
1.	None
2.	
3.	
4.	
5.	

Occupational Disease Exposures			
Please note those operations below that represent more than 10% of your total payroll. Incidental operations – those representing less than 10% of total payroll – need not be reported. Please check all that apply.			
<input type="checkbox"/> Asbestos	<input type="checkbox"/> Cable Operations	<input type="checkbox"/> Chemical Manufacturing	<input type="checkbox"/> Lead
<input type="checkbox"/> Explosives	<input type="checkbox"/> Exterminators	<input type="checkbox"/> Gas/Oil/Petroleum	<input type="checkbox"/> Roofing Contractors
<input type="checkbox"/> Mining	<input type="checkbox"/> Nuclear Operations	<input type="checkbox"/> Railroad Operations	<input type="checkbox"/> Sawmills
<input type="checkbox"/> Sub Aqua Operation	<input type="checkbox"/> Trucking	<input type="checkbox"/> Demolition/Tunneling	<input type="checkbox"/> Logging
<input type="checkbox"/> Elevator Installation, Inspection, Service or Repair		<input checked="" type="checkbox"/> None of the Operations listed are more than 10% of the total payroll	

General Exposure Information
Indicate any substantial or unusual changes in your entity's operations that are planned or have taken place in the past five years: None

Employee Transportation Exposures	
Aircraft:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<i>If yes, please complete the supplemental aircraft exposure and pilot history forms provided at the end of the application.</i>	
# of Aircraft:	
Type of Aircraft:	
Primary use:	
Watercraft:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
# of Vessels:	
Primary Use:	
"Dial-a-Ride"/ Public Transit Exposure:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Owned and Leased Vehicles:	
# of Passenger Cars:	53 patrol, 15 motorcycles, 31 passenger
# of Trucks:	44 one ton or less, passenger trucks/suvs and light industrial
# of Buses:	(4) minivans, (9) 18-passenger, (9) 36-pass, (40) 40-pass. Contracted.

Does your entity transport chemicals, hazardous materials, explosive materials or flammable materials?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
If yes, please describe:		
Do you provide any means of transportation for employees to or from the workplace?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
If yes, describe the type of conveyance, frequency of trips and number of employees (total number and number of per conveyance involved):		
<p>Comments: <i>This space may be used to comment on significant exposure changes (i.e. increase/decrease in workforce, vehicles, property or enhancements to your safety program). If commenting on a specific item in the application, please note the item to which you are referring. Please note that space is limited. If a lengthy explanation or multiple items need to be addressed, please provide it separately.</i></p> <p>Buses are driven and maintained by contractor, MV Transportation. No city transit employees except for Transit Manager and Transit Planners. Public Works is contracted except for Director, 3 managers, and Civil Engineer (future). Waste services are contracted except for Manager and two program coordinators. No fire. No jail. No HHS.</p>		

AIRCRAFT SUPPLEMENTAL APPLICATION

1.) Member Entity:

2.) Provide description of each owned, leased or chartered aircraft:

Description of aircraft: year, make, model (indicate if amphibious)	J = jet P = prop H = helicopter O = other	O = owned C = regularly chartered* L = leased*	monthly average	
			hours	trips

*If aircraft is regularly chartered or leased, attach a copy of the contract. Does your entity hold charterer or lessor harmless? yes no

3.) Provide the following information for each aircraft indicated above:

state hangared not in CA	detailed description of general use	total seats		avg. employees per trip		destination usual trip	
		crew	pass.	crew	pass.	from (city, state)	to (city, state)

4.) Will any aircraft be performing landings on surfaces other than conventional paved runways?

yes no
If yes, specify:

5.) Any trips outside the U.S. in past two years? yes no

If yes, explain:

6.) Provide the following pilot information and attach copy of pilot history:

name	age	highest rating held		total hours			hours last 120 days	full time pilot?	employed by applicant?
		type	dated	single	multi	rotor			
								<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
								<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
								<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

7.) Any pilot violations, waivers, or accidents? yes no

If yes, give pilot name and details:

8.) Does your entity limit the number of employees on board an aircraft at any one time? yes no

If "yes," what is the maximum number of employees allowed?

This is NOT a binder of coverage. The application must be signed by the applicant or the applicant's representative. The applicant represents that all statements made in this application are complete and true and that all material facts have been fully disclosed.