



President
Vacant

Treasurer
Vacant

Vice President
Mr. Dave Warren
City of Placerville

Secretary
Ms. Jennifer Styczynski
City of Marysville

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND BOARD OF DIRECTORS MEETING AGENDA

DATE/TIME: Thursday, October 29, 2020 at 9:00 a.m.

LOCATION: WebEx Teleconference
Call-in Number: (877) 309-3457
Access Code: 1719037562

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.

8:30 **Orientation for New Members**
a.m. *Members who would like an overview of NorCal Cities' Programs and Services are invited to join before the Board meeting for a presentation and Q&A.*

9:00 a.m. **A. CALL TO ORDER**

B. ROLL CALL

C. 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. 4 **D. SUMMARY OF SEPTEMBER 24, 2020 EXECUTIVE COMMITTEE MEETING** **I 1**

pg. 5 **E. Appointment of Treasurer and Officers** **A 1**
The Board is asked to approve the nomination of NCCSIF's Treasurer and fill the remaining Officer positions due to a vacancy in the President position.



President
Vacant

Treasurer
Vacant

Vice President
Mr. Dave Warren
City of Placerville

Secretary
Ms. Jennifer Styczynski
City of Marysville

F. 2020-21 LONG RANGE PLANNING TOPICS

pg. 6

How Do We Manage Newly Retained Risks?

pg. 8

- 1. Current Financial Condition Per Funding Policy** **I 1**
The Board will receive an update on NorCal Cities’ financial condition as of June 30, 2020 as compared to Policy benchmarks.

pg. 32

- 2. Liability Program Issues** **A 1**
The Board will review and provide direction on a number of issues related to the group’s liability coverage.

pg. 37

- a. Increasing SIR**
The current \$500,000 SIR will be increasing to at least \$750,000 and possibly to \$1M, with associated increases in risk and funding.

pg. 39

- b. CJPRMA Funding**
The current formula has diverged farther below the actuary’s traditional estimate and will be changing for FY 21/22

pg. 45

- c. Excess Goals and Options**
Board will review its funding goals in light of the current environment and provide direction regarding current and potential excess partners.

10:30 a.m.

Break – 15 Minutes

pg. 47

- 3. Risk Management Issues & Services** **A 1**
The Board will review the current environment and trends related to risk management to consider options and provide direction on a number of issues

pg. 49

- a. COVID-19**
Impact of pandemic and presumptions on funding and coverage for Workers’ Compensation, Property and Liability Programs.

pg. 55

- b. Police Liability**
Impact of current political environment and social inflation on police claims, funding and training and review of current grant program.

pg. 66

- c. Wildfire Risks**
Impact of increasing wildfire risks on members and the property program and possible responses.

pg. 67

- d. Training & Services**
Members are asked to provide feedback and direction on their needs for training and related risk management services.
- 4. Long-Range Planning Wrap-up** **A 4**
The Board may take action or provide direction regarding the topics discussed during the long-range planning session.



President
Vacant

Treasurer
Vacant

Vice President
Mr. Dave Warren
City of Placerville

Secretary
Ms. Jennifer Styczynski
City of Marysville

G. INFORMATION ITEMS

- | | |
|--------|---|
| pg. 69 | 1. Glossary of Terms |
| pg. 78 | 2. NCCSIF Organizational Chart |
| pg. 79 | 3. NCCSIF 2020-21 Meeting Calendar |
| pg. 80 | 4. NCCSIF Resource Contact Guide |
| pg. 93 | 5. Sedgwick Who's Who in Claims - WC and Liability Contacts |

H. ADJOURNMENT

UPCOMING MEETINGS

- Police Risk Management Committee Meeting - November 5, 2020
- Board of Directors Meeting – November 12, 2020
- Risk Management Committee Meeting- December 10, 2020
- Board of Directors Meeting- December 10, 2020

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 Jenna Wirkner at Alliant Insurance Services at (916) 643-2714.

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

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



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 29, 2020

Agenda Item D.

SUMMARY OF SEPTEMBER 24, 2020 EXECUTIVE COMMITTEE MEETING

INFORMATION ITEM

ACTION TAKEN

- **Defense Attorney List for Liability**
The Committee approved the addition of Roy C. Santos and Michelle Sassano.
- **Workers' Compensation Audit Proposals**
The Committee approved using Angela Mudge from ALC for the Workers' Compensation Audit.
- **Nomination of Treasurer**
The Committee nominated Jen Lee, City of Rio Vista, to serve as Treasurer.
- **Policy and Procedure Revisions**
The Committee gave direction on revisions to A-03, A-11, A-14 and A-23 to be reviewed at the November 12th, 2020 Board of Directions Meeting



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 29, 2020**

Agenda Item E.

APPOINTMENT OF TREASURER AND OFFICERS

ACTION ITEM

ISSUE: The Board is asked to accept the nomination of Jen Lee, Director of Finance and City Treasurer for Rio Vista, and appoint her to the position of NorCal Cities Treasurer.

The Board is also asked to appoint Vice President Dave Warren from the City of Placerville as President to fill that vacancy and solicit nominations from the floor to replace Mr. Warren as Vice President.

RECOMMENDATION: Make appointments to the Officer positions as described above.

FISCAL IMPACT: None.

BACKGROUND: NorCal Cities has lost two of its officers over the last three months, with the departure of its long-time Treasurer in July and President earlier this month.

ATTACHMENT(S): None.



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 29, 2020

Agenda Item F.

2020-21 LONG RANGE PLANNING TOPICS

How Do We Manage Newly Retained Risks?

INTRODUCTION: If this were the in-person facilitated meeting the Board had planned we would spend some time on a review of the Mission Statement and strategic planning process. With the changes due to pandemic restrictions and the decisions facing the Pool we need to be more tactical in our focus, though the decisions made today will be in support of the group's strategic goals.

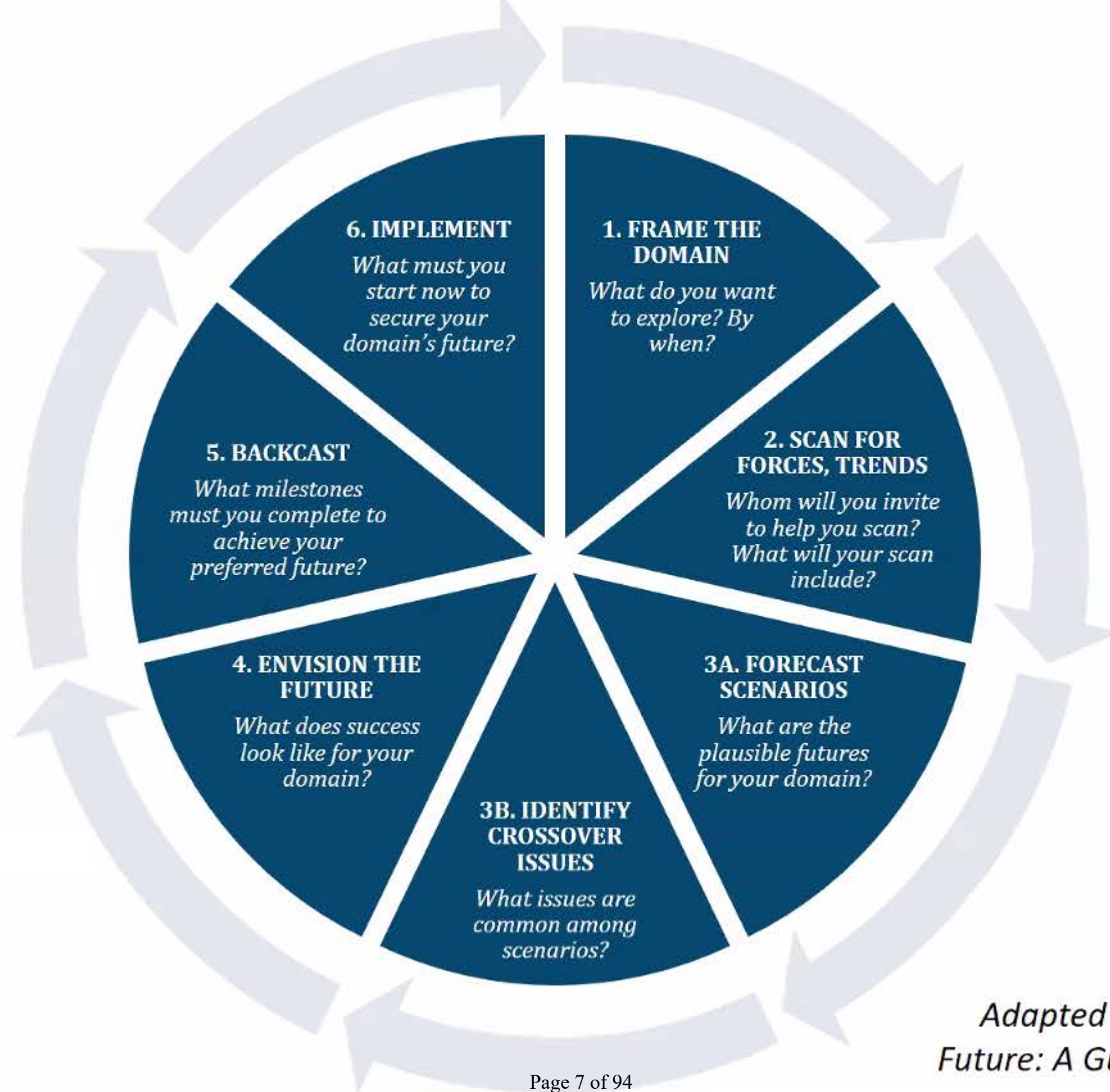
Nevertheless, the Mission Statement and strategic planning process are important touchstones when faced with difficult decisions and are provided here for reference as needed.

MISSION STATEMENT

*The Northern California Cities Self Insurance Fund, or NorCal Cities SIF, 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.***

ATTACHMENT: Foresight Process – AGRiP Reference

STEPS IN THE FORESIGHT PROCESS



Adapted from AGRiP's "Framing the Future: A Guide to Strategic Foresight"



**FINANCIAL CONDITION AS OF JUNE 30, 2020
PER FUNDING POLICY**

TOPIC: The Board annually receives an update on the financial status of the Liability and Workers’ Compensation Programs as compared to established Policy benchmarks.

ATTACHMENT: Funding Benchmarks as of June 30, 2020 Presentation

NOTES:



Nor Cal Cities Self Insurance Fund (NCCSIF)

Target Funding Benchmarks

Presented by:

Marcus Beverly, Alliant Insurance Services

Board of Directors Meeting

October 29, 2020



Outline

- Funding Policy – Purpose & Definitions
- Benchmarks – Key Risk Exposures
 - Large Losses
 - Reserving Errors
 - Pricing Errors
- Trends & Takeaways

Target Funding Policy - Purpose

- *Guidance* for Board in development of *annual funding, dividend and assessment decisions*
- Provide benchmarks to *measure and maintain* the pool's *financial stability*
- Expose deteriorating experience and *react to minimize adverse impact* on the pool

Definitions

- **Confidence Level (CL)** – an estimated probability that a given level of funding will be sufficient to pay actual claim costs. ***An estimate at the 80% CL means that in 8 of 10 years the amount will be at least enough to pay all applicable claims.***
- **Expected Liabilities (EL)** – Outstanding Reserves plus Incurred But Not Reported (IBNR) and Loss Adjustment Expense, discounted, at the “Expected” CL (approximately 55% CL).
- **Net Position (NP)** (Equity, Surplus or Net Assets) - Total Assets less Expected Liabilities.
- **Net Contribution (NC)** - total contribution for losses less excess insurance
- **Self Insured Retention (SIR)** - the maximum amount of exposure to a single loss retained by NCCSIF.

Benchmarks Measure Exposure To:

- **Large Losses** – Net Position (NP) to SIR
- **Reserving Errors** – Expected Liabilities to NP
- **Pricing Errors** – Net Contributions to NP

Also measure *yearly changes & trends* in
Net Position, Liabilities, and Contributions

Financials For Benchmarks - FYE 2020

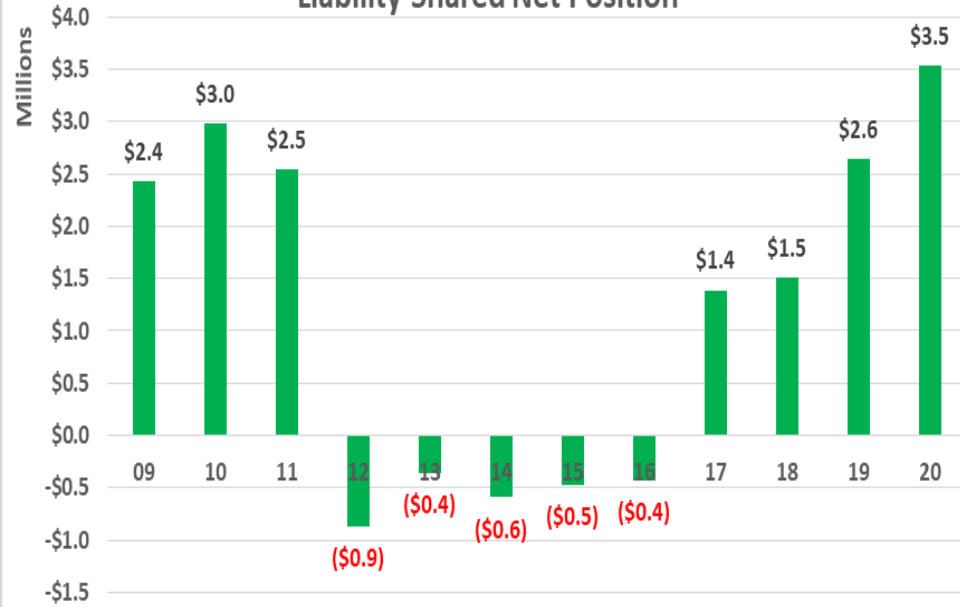
Funding Policy Applies to **Shared Layer Only**

Shared Layer	Liability	Work Comp
Net Position (NP)	\$3,535,366	\$6,002,976
Expected Liabilities (EL)	\$6,359,255	\$17,042,477
Net Contributions (NC)	\$2,849,538	\$3,948,000
Self-Insured Retention (SIR)	\$450,000	\$400,000
Dividends	\$0	\$221,500
Assessments	\$0	\$0
Funding Confidence Level (CL)	80%	80%
Asset to Liability CL	@ 95%	>95%

NP and EL as of 6/30/20. NC for 20/21

Liability Financial History

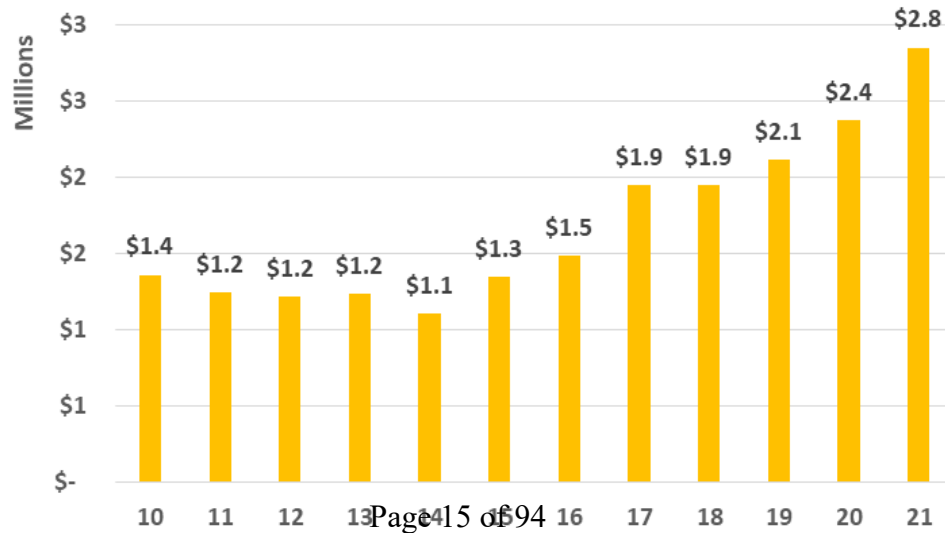
Liability Shared Net Position



Liability Shared Expected Liabilities

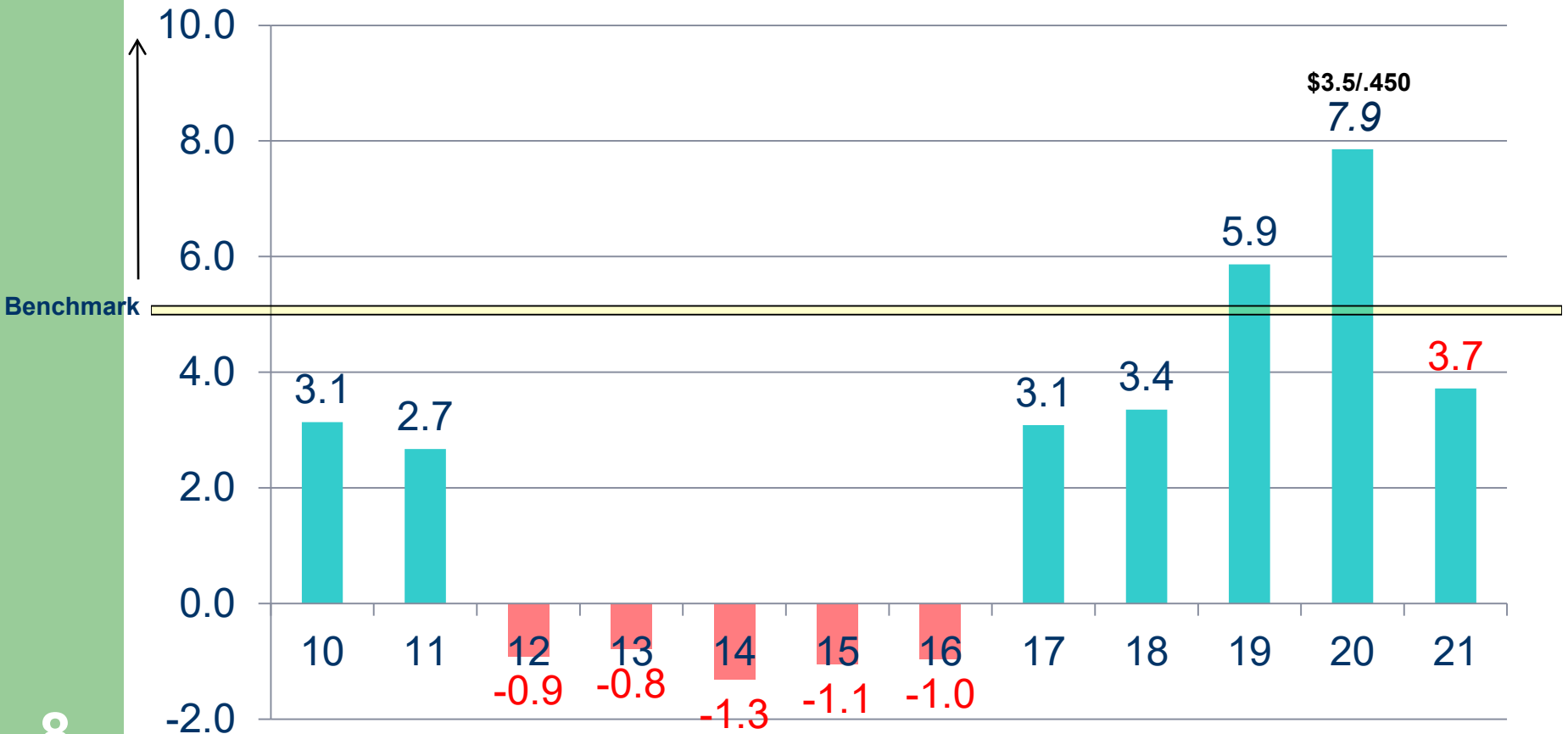


Liability Shared Net Contributions



Net Position to SIR: **Liability**

Benchmark $\geq 3-5:1$ SIR = \$450,000*

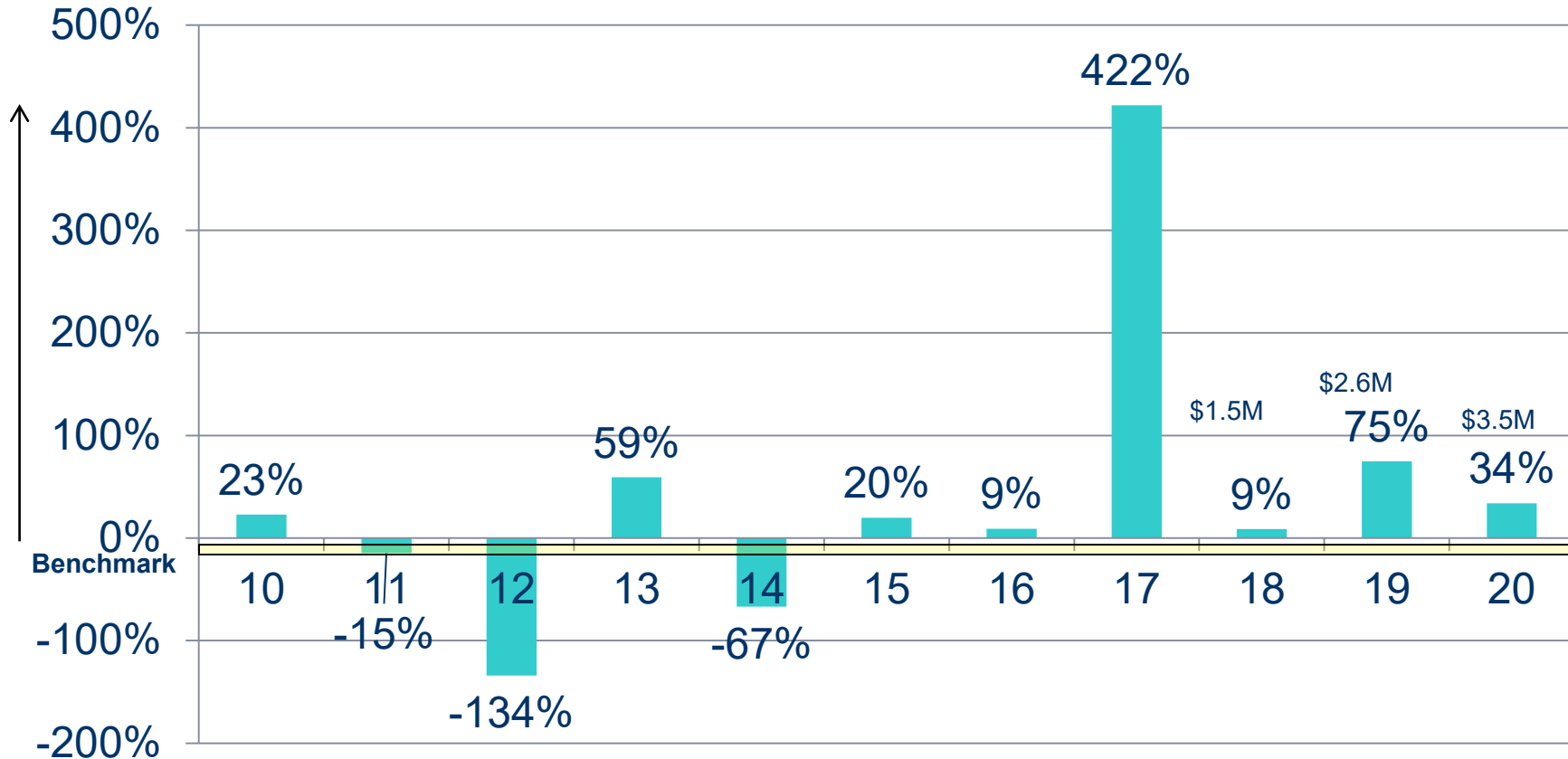


* SIR = \$950,000 from FYE 2008 through 2012.

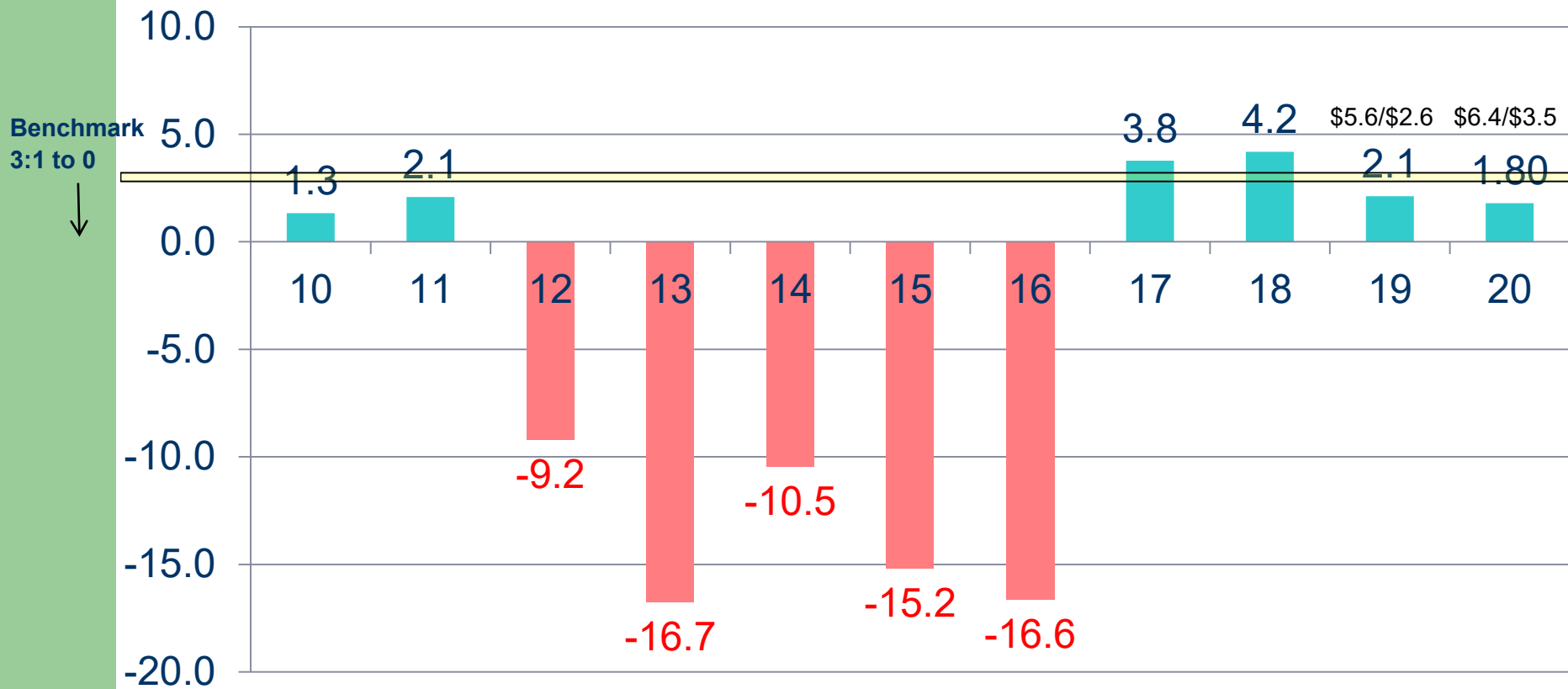
Projected for 2021 at \$1M SIR.

Change in Net Position: Liability

Benchmark $\geq -10\%$

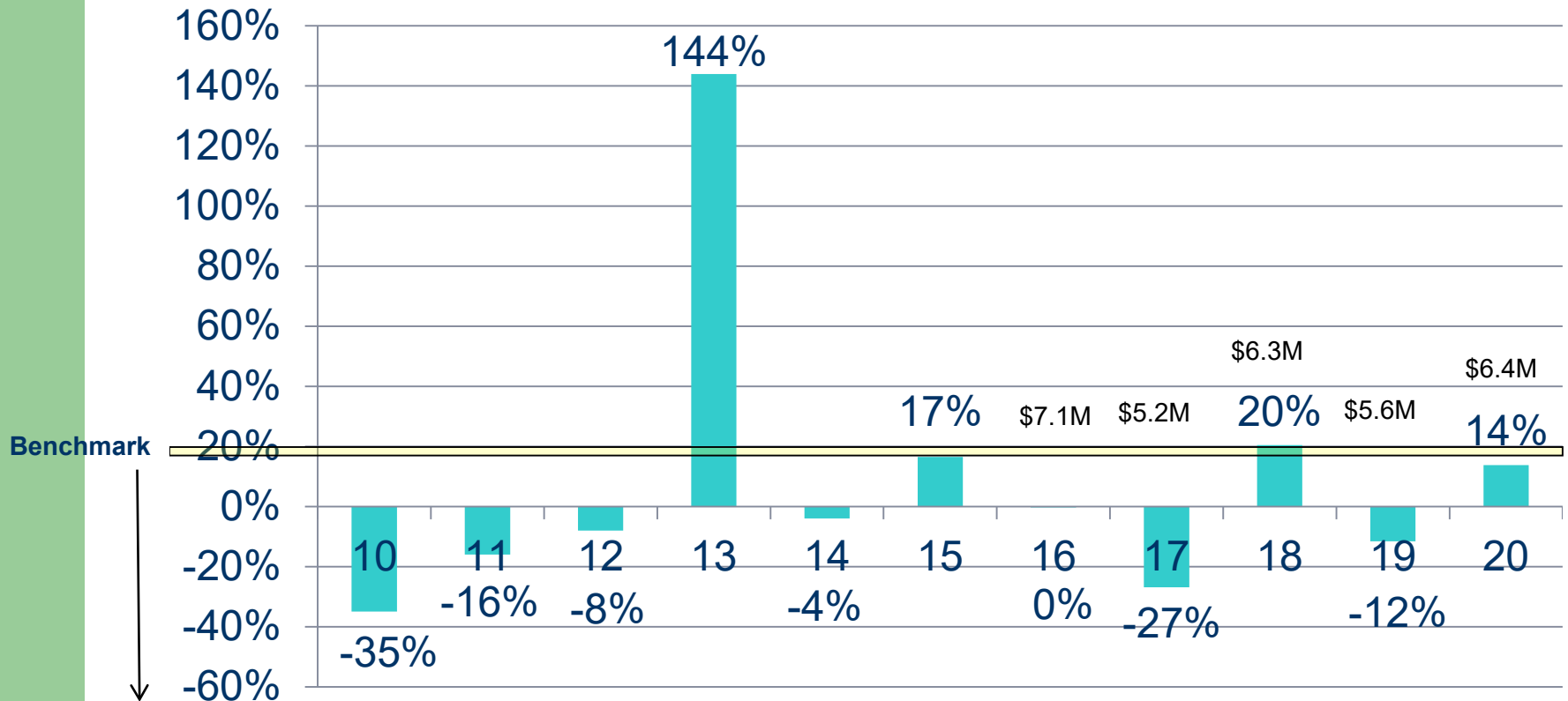


Liabilities to Net Position – Liability Benchmark $\leq 3:1$

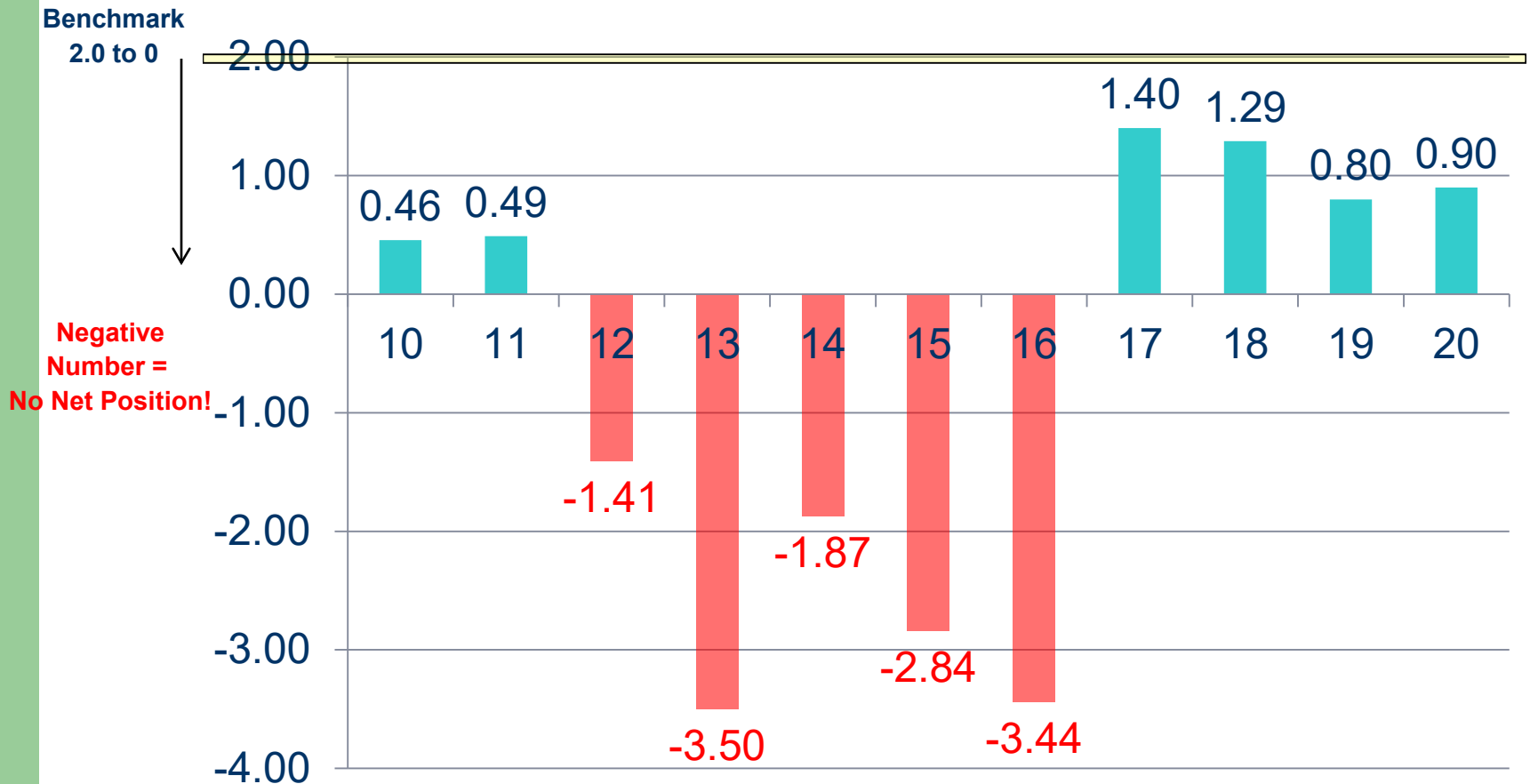


Change in Liabilities – Liability

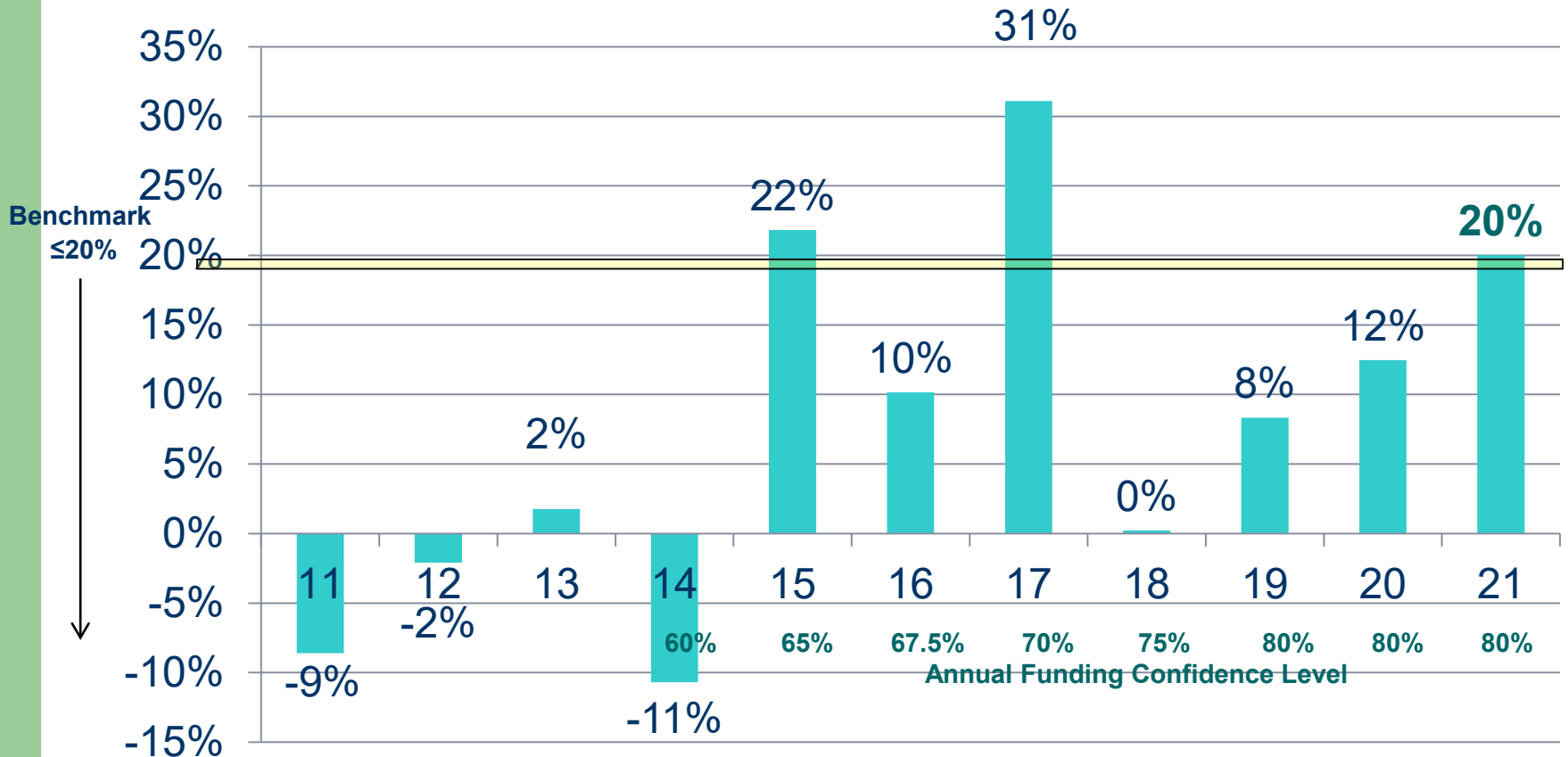
Benchmark $\leq 20\%$



Net Contributions to Net Position Liability - Benchmark $\leq 2:1$



Change in Net Contributions – GL Benchmark $\leq 20\%$ per year



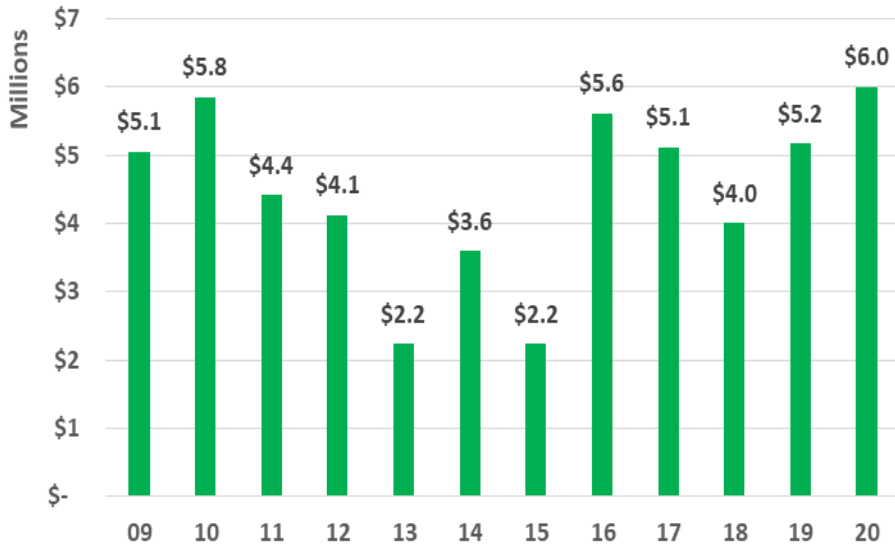
Summary of GL Program & Trends

- **GL – back within all funding benchmarks with the Liability to Net Position ratio continuing to improve.**
- Increase in SIR to \$1M will result in a NP:SIR ratio below the target of 5:1, with goal to 10:1.
- *Increased volatility and higher settlement values are cause to maintain a conservative approach until (if?) the trends change.*

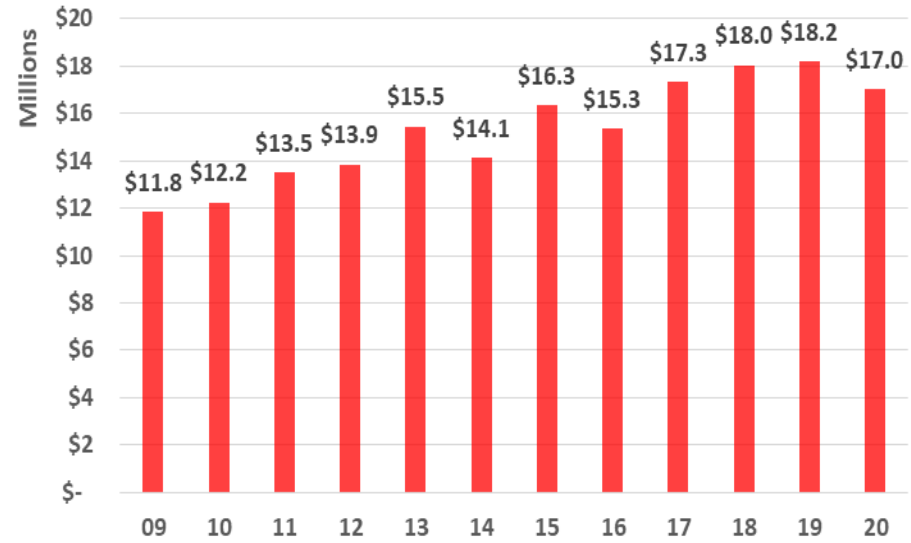
Work Comp

Financial History

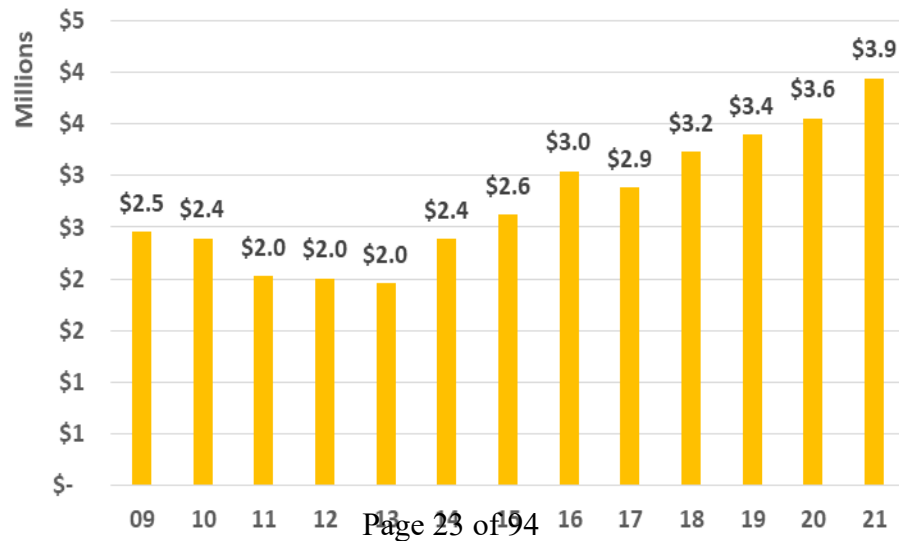
Work Comp Shared Net Position



Work Comp Shared Expected Liabilities



Work Comp Shared Net Contributions

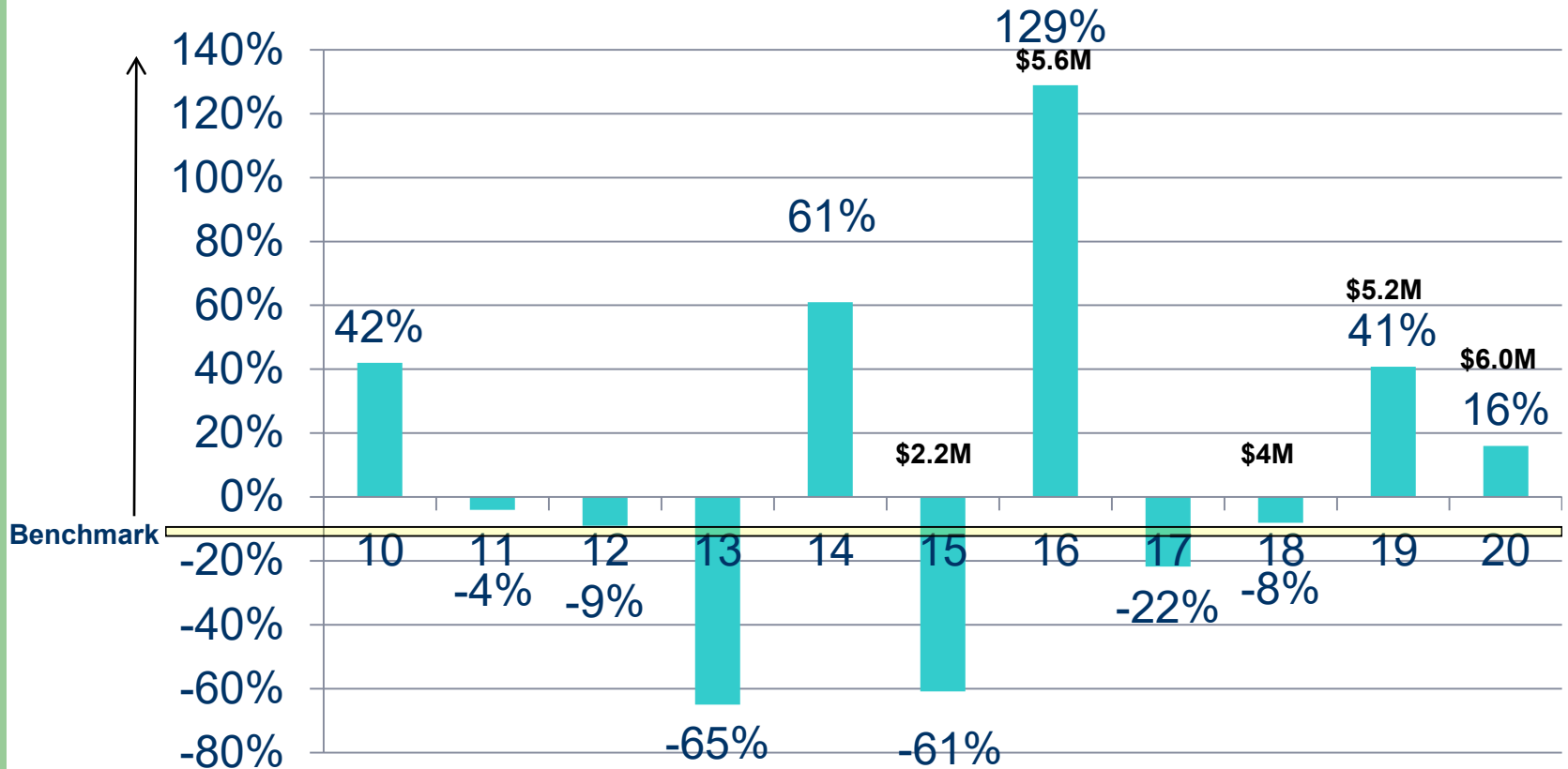


Net Position to SIR: Work Comp Benchmark \geq 3-5:1 SIR = \$400,000

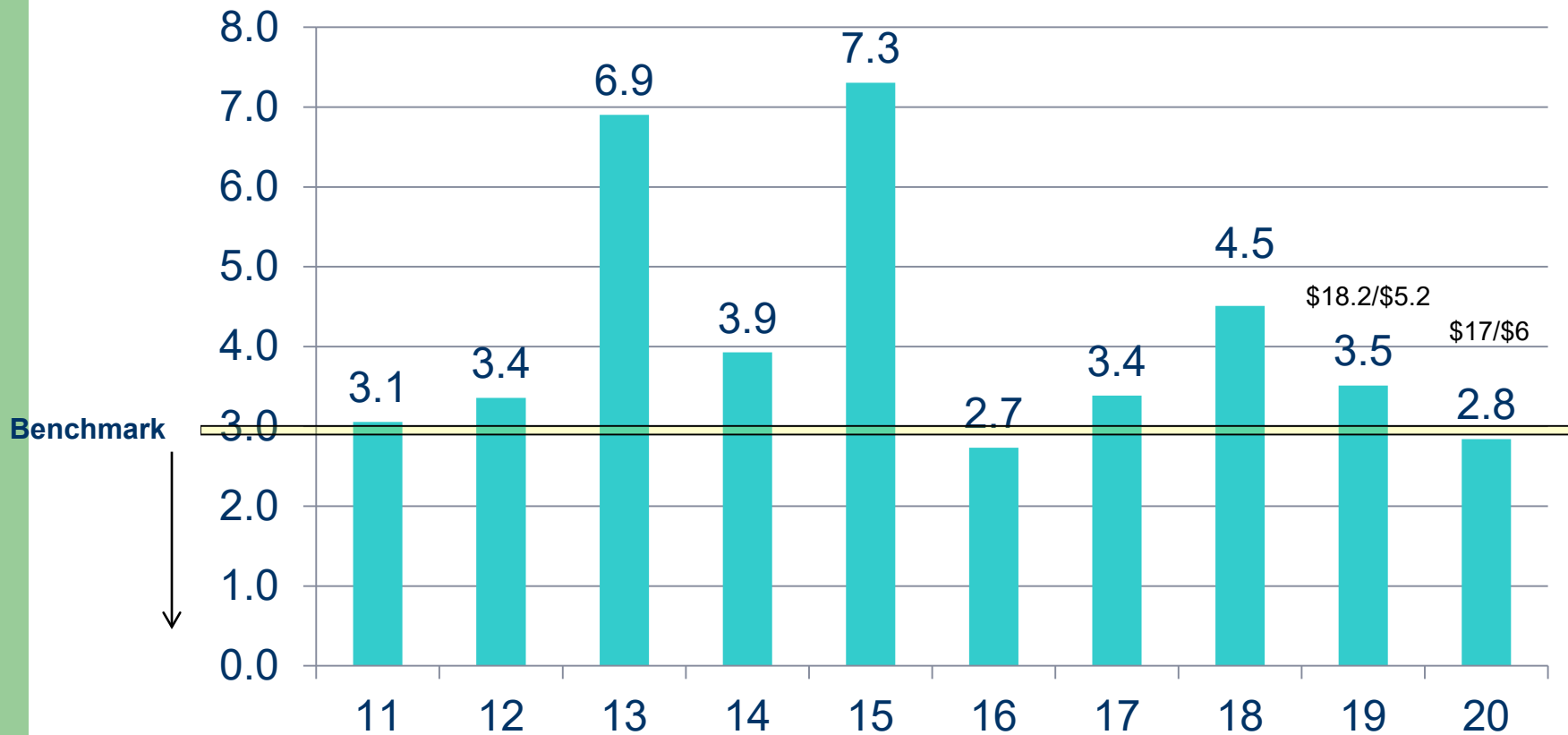


Change in Net Position: Work Comp

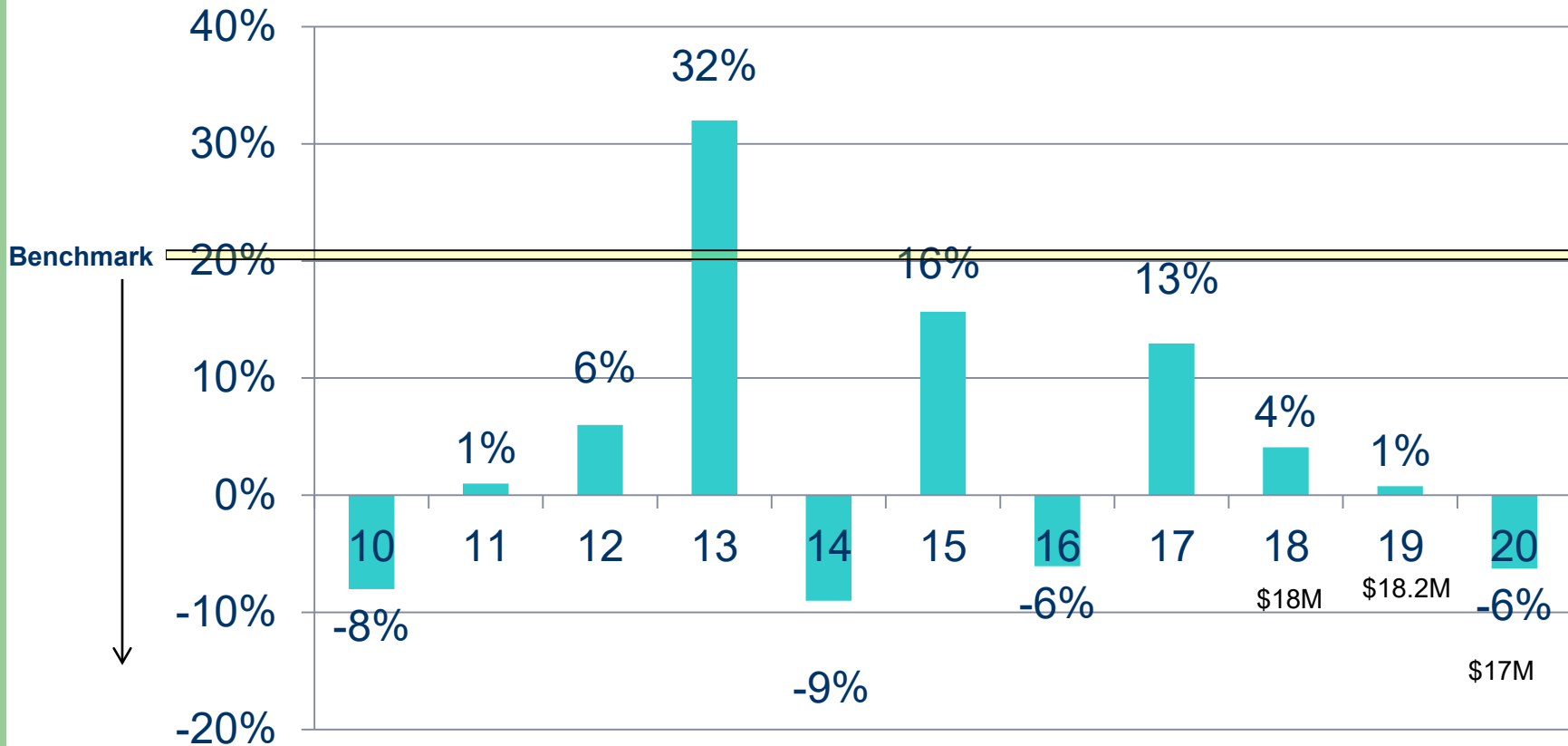
Benchmark $\geq -10\%$



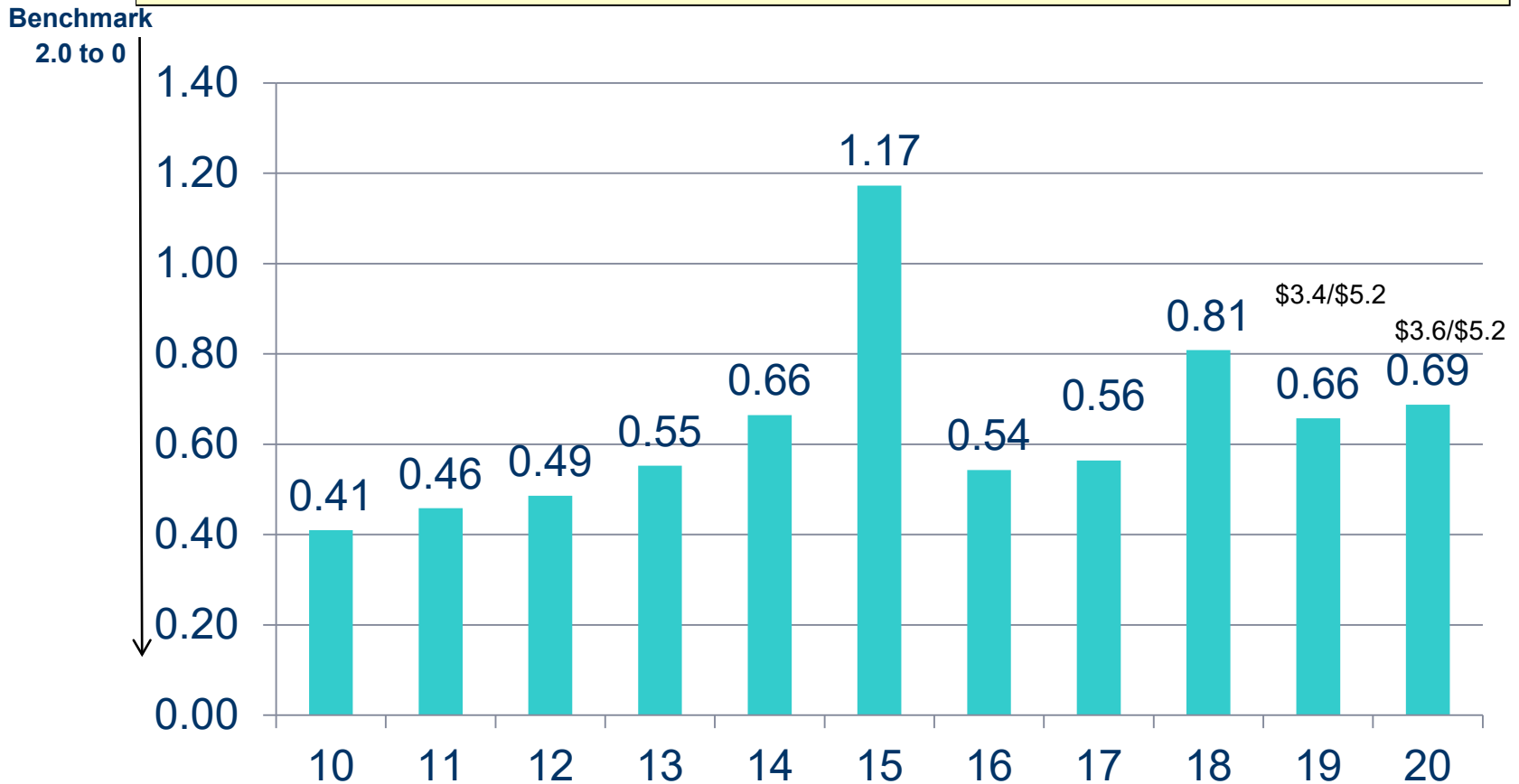
Liabilities to Net Position – WC Benchmark $\leq 3:1$



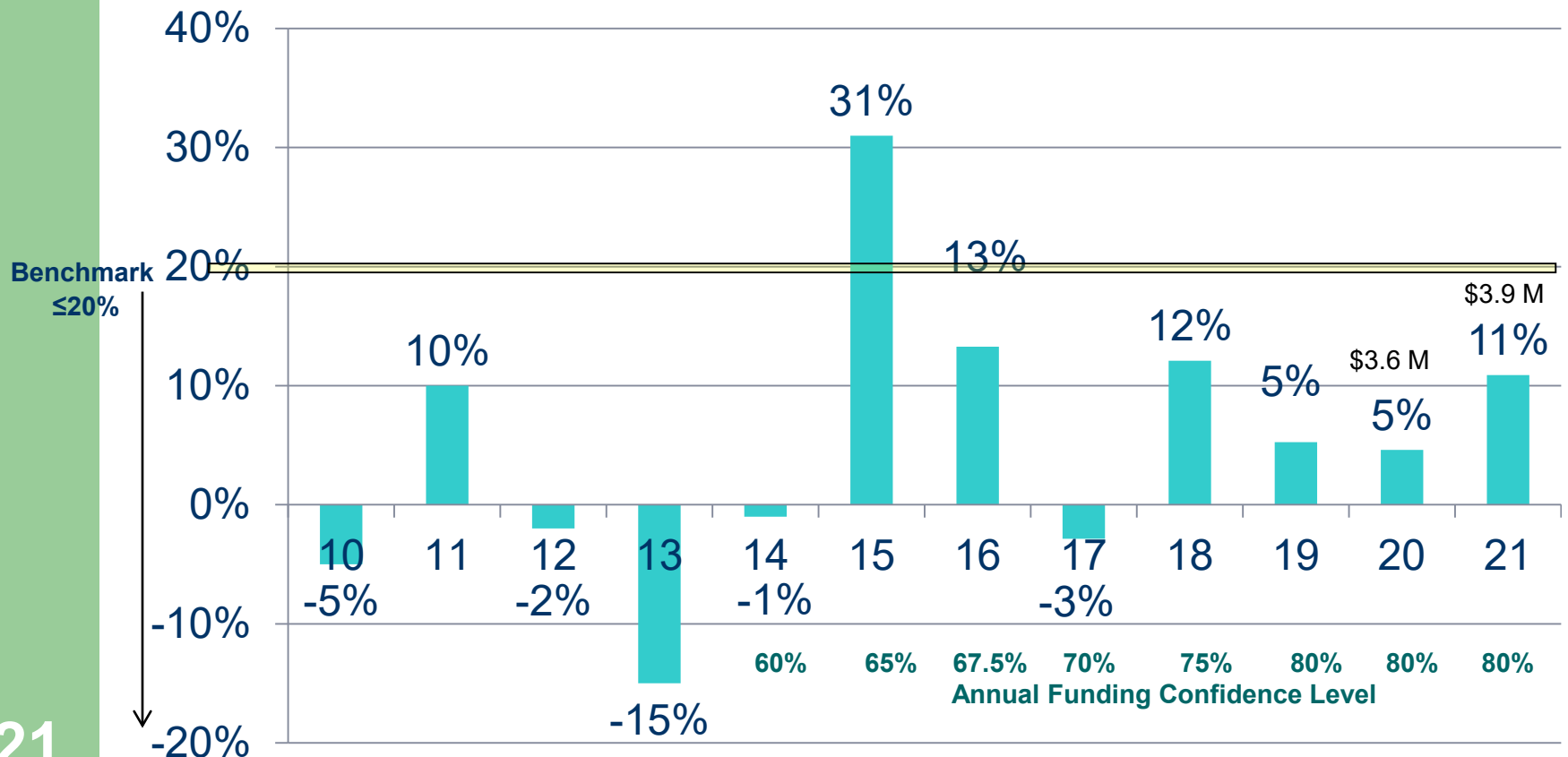
Change in Liabilities – Work Comp Benchmark $\leq 20\%$



Net Contributions to Net Position Work Comp - Benchmark $\leq 2:1$



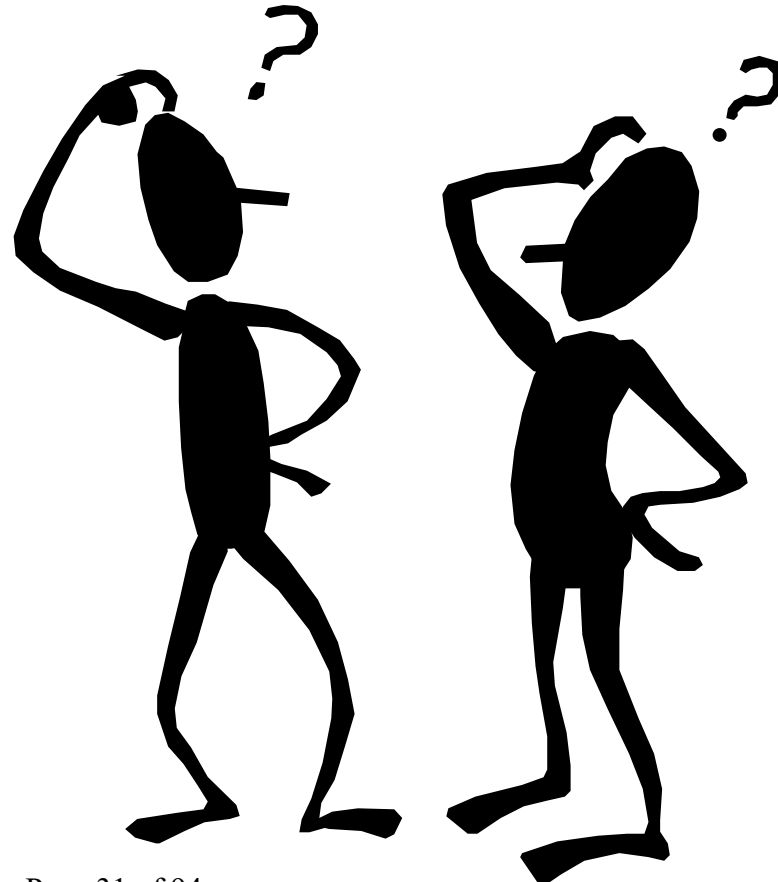
Change in Net Contributions – WC Benchmark $\leq 20\%$ per year



Summary of Work Comp Programs & Trends

- **Back within all benchmarks for the first time in five years**, with improving Liability:NP ratio.
- Two years of NP growth, from \$4M to \$6M, due to a decrease in liabilities and steady annual funding.
- *Maintain conservative funding approach to be prepared for increasing severity from presumptions, COVID, cumulative injuries, etc.*

Questions





BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 29, 2020

Agenda Item F.2.

How Do We Manage Newly Retained Risks?

LIABILITY PROGRAM ISSUES

TOPIC: The public entity liability market environment is bad and getting worse, for a number of reasons outlined in today's material. And while the impact is particularly bad in California, we are not unique; we have not seen industry-wide increases and uncertainty since the mid-80's or beyond, when public entities couldn't purchase liability insurance and they formed pools to provide some security.

The attached document is from a recent AGRiP conference and outlines some of the current factors driving the changes, the emerging factors, and prospective challenges faced by pool members. Many of the issues listed under *Member Interests* will be familiar to the Board, including increased demands for "safe" facilities and services, competing interests, new laws, and less staff to deal with it all.

These changes are filtering in to the pooling environment along with a host of others, including eroding immunities, "social inflation", policing expectations, and extended statutes for some claims. And with the increased severity of claims we are seeing these factors also impacting the reinsurance markets with the expected price increases and coverage restrictions. The Markel article attached outlines the issues driving up severity as well as the industry's lag in responding.

However, pools including NorCal Cities were created for times like these we are facing. And fortunately our Pool has taken action over the past seven years to increase annual funding to the 80% Confidence Level, along with taking the necessary steps to shore up the program's Net Position. So NorCal is more secure than most and able to adapt to meet member needs.

This material is provided as a reference for the current environment impacting the Liability Program and background for the following discussion. However, we will be discussing many of these topics throughout the day and soliciting input from members as to how these and other factors have impacted your operations and how NorCal Cities may assist in managing these newly retained risks.

ATTACHMENTS:

1. Liability Innovations – AGRiP Presentation
2. Up Next: Hyper Social Inflation – Markel Article

LIABILITY AND PROPERTY COVERAGE INNOVATIONS

ECONOMIC FACTORS

- Fewer claims and costs: work comp, health, auto (however, expect to see work comp presumption claims and costs for COVID increase)
- Greater claims and/or costs: employment, law enforcement, unemployment
- Legislation limiting liability for COVID-19
- Litigation expenses increasing: social inflation, coverage denials, law enforcement, elections

- Significantly declining public entity revenue (circumstances vary by jurisdiction)
- Increased costs of PPE, facility costs for disinfecting
- Stock market volatility
- Less interest earnings (and liability discount factors)
- Strong pool net position; but reserves being used to help members

- Uncertainty on all fronts – economic impacts not yet fully understood
- Financial gap to close differences between current pool coverage for members and reinsurance realities of exclusions (how do we fund newly retained risks)
- Not sure how occurrence language will be applied by reinsurers to pandemic claims

MEMBER INTERESTS

- Meet community demands for services in facilities that are safe
- Increased distance learning (schools)
- Cybersecurity protections for teleworkers
- Finding new funding sources

- Need for continuing information, service from pool; but competing interests and time constraints to focus on coverage or risk management
- Getting work comp coverage for employees who have risk of exposure

- HR challenges to continue benefits, navigate new FSA rules, etc.
- Not enough staffing bandwidth to do all work needed
- Need to do all the same training, education with fewer resources

COVERAGE INNOVATIONS

IN PLACE

- Open meeting protection
- COVID exclusion or sublimit
- Some property coverage for cleaning/disinfecting
- Liability coverage for correctional facilities, inmates
- Gave back 8–15% of premiums due to less exposure (not exactly coverage, but related)
- Closing claims faster because courts are closed (not exactly coverage, but related)

EMERGING

- Expansive cyber protection
- Finding a way to sublimit rather than exclude communicable disease
- Presumption coverage for COVID work comp claims
- Removed the “indirectly” language related to COVID-19 coverage (to expand)
- Focusing on flexible payment terms / equity returns as opposed to coverage expansion
- How to cover work-from-home claims (work comp and use of personal equipment)

PROSPECTIVE

- Pandemic coverage
- Changing coverage from per-occurrence basis to per-employee
- Changing law enforcement presence in schools
- Non direct physical loss business interruption

REINSURANCE REALITIES

- Communicable disease exclusion (often non-negotiable)
- Broad exclusions being sought – not just communicable disease (brain injuries, sexual abuse and molestation)
- Increased property deductibles/retained loss requirements

- Lloyd’s decisions and underwriting (or refusal to underwrite) are driving market
- Continuing (worsening) hard market and reduced capacity in market; increased reinsurance/excess costs

- Jurisdictional differences make comparison of reinsurance terms, pricing difficult (tort caps, immunities)
- Higher self-insured retentions
- Loss of police qualified immunity could be very damaging for reinsurance relationships

HISTORICAL COVERAGES IMPORTANT RIGHT NOW

- Cyber liability
- Business interruption and supply chain disruption

- Workers’ compensation
- Contract coverage (especially labor contracts)

Up next: hyper social inflation?

Social inflation in the time of COVID—Is the pandemic distracting casualty insurers from the bigger threat?

By Mia Finsness, Managing Executive, Global Casualty Underwriting and Claims



If 2019 was the year of social inflation, then 2020 is undoubtedly the year of COVID-19. Since March, all industry focus has been on the pandemic and the effect it will have on profitability across the insurance industry. Fortunately, we can now say eight months into the pandemic that it does not appear that COVID will be a material event for casualty insurers. What should be more concerning is the possibility that the insurance industry's laser focus on COVID is distracting us from the larger, more menacing threat of social inflation.

In a best-case scenario, COVID has provided a momentary pause from social inflation, and the social inflation trends we saw pre-COVID will continue in the same vein as courts reopen. However, the more likely and troublesome scenario is that COVID will exacerbate the previous iteration of social inflation, leading to a new period of "hyper" social inflation.

Social inflation: a recap

Social inflation is a term used to describe the rising costs of US liability claims as a result of societal trends. The term was first coined in the 1980s during the asbestos litigation crisis. The current iteration is attributable to new factors, including:

- **Rising costs and stagnating wages:** Costs are outpacing inflation and the average household income is falling behind inflation. The median annual household income according to the US Census Bureau was \$61,937 in 2018.
- **Skyrocketing health care costs:** US health care spending grew 4.6% in 2018, reaching \$3.6 trillion, or \$11,172 per person, which is the highest of the OECD countries.
- **Pervasive media influence:** Billion-dollar media headlines are the new normal. Data from jury focus groups indicates that potential jurors now perceive such numbers to be "Monopoly money."
- **Legal advertising:** Plaintiffs' attorneys advertise their large wins through a variety of sources and are setting floors for future cases.

- **Changes in the tort landscape:** Damages caps in many states are being successfully overturned.
- **Reptilian trial tactics:** A new school of instruction for plaintiffs' attorneys teaches them how to trigger the reptilian part of jurors' brains that makes them want to punish commercial defendants and award large verdicts.
- **Litigation funding:** Traditional investors are now investing in civil litigation—a \$9.5 billion industry—as an alternative to the traditional stock market.
- **Polarized political climate:** The media's focus on polarizing topics like the opioid crisis, mass shootings, and sexual abuse scandals has galvanized grassroots movements in favor of victims and against large corporations.

Social inflation is a uniquely American phenomenon because the United States is the only country in the world that routinely uses jury trials for civil cases. Jurors have unconscious biases derived from the culmination of their life experiences. Their constant exposure outside the courtroom to the media's spotlight on growing inequality in particular breeds resentment and a feeling of powerlessness. As jurors in civil cases involving large, corporate defendants, they have an opportunity to engage in an alternative means of wealth redistribution in the form of colossal verdicts that are seemingly uncorrelated with the injuries suffered.

“... jurors' constant exposure outside the courtroom to the media's spotlight on growing inequality in particular breeds resentment and a feeling of powerlessness.”



The following are just a few examples of nuclear verdicts from 2019 that are indicative of the modern social inflation environment:

State	Verdict
Texas	\$80,000,000 Trucking accident injuring one person.
Washington	\$123,000,000 Duck boat accident killing and injuring many.
Georgia	\$280,000,000 Trucking accident killing five people.
Alabama	\$151,791,000 Automobile accident injuring one person.
California	\$2,055,200,000 Pesticide product allegedly harmed two people.
New York	\$55,900,000 Medical accident during surgery injuring one person.
Maryland	\$229,600,000 Medical accident during a delivery injuring one person.
Pennsylvania	\$8,000,000,000 Pharmaceutical product led to unwanted side effects in many persons.
Georgia	\$125,000,000 Living conditions in an apartment building complex resulted in one death.
New York	\$110,200,000 Construction site accident killing one person.

Social inflation post-COVID: a prediction

Unfortunately, the pandemic is likely to exacerbate social inflation. Current social and political issues such as police brutality and riots will increase the potential for larger, more socially inflated verdicts, just as polarizing topics like sexual abuse, mass shootings, and opioids contributed to social inflation before COVID.

In addition, the COVID economy will significantly impact jurors going forward. Fifty-nine million people filed jobless claims between March 2020 and September 2020. Unemployment intensifies the pain of rising costs of necessities such as housing, health care, and education. Indeed, the costs of health care in particular have been laid bare by COVID. In 2018, over 157 million Americans received health insurance through their work. During the pandemic, many of the unemployed lost their health insurance.¹ Not having health insurance amplifies the cost of health care when it's needed and has the potential to bankrupt American households, which have median incomes of \$61,937 a year.

Compounding this reality is the fact that the pandemic has fueled demand for health care services, particularly for lower income and vulnerable populations who are susceptible to COVID. In June, the *New York Post* broke down a whopping \$1.1 million, 181-page hospital bill that a COVID survivor faced.² The article drew into sharp focus the staggering costs of health care in the US and made it clear to readers that the

pandemic will hit the most vulnerable populations hardest in two ways: first through their health and then through their pocketbooks. Indeed the *Post* article, like many others in the media, contributed to the *perception* of extortionate costs among potential jurors.

Health care is a hot-button political issue in the current election cycle, and there is much publicity surrounding the claim that only in America do people declare bankruptcy from health care costs. Moreover, media speculation regarding inevitable inflation (not of the social kind) due to governmental fiscal policies will only strengthen jurors' perceptions that medical costs will continue to increase over time. Indeed, when they are sitting in the jury box, a suggestion by plaintiff's counsel that future medical costs for a baby with brain damage will be \$50 million may not seem so irrational for jurors in light of these influences.

Meanwhile, the US stock market achieved record-breaking highs over the summer. The pandemic has highlighted the disconnect between the stock market, in which only the wealthiest 10% of American households invest, and the rest of the economy. Extensive media coverage related to these events creates the perception among Americans (i.e., potential jurors) that the rich are getting richer while the poor and vulnerable suffer. If there is a chance to engage in some wealth redistribution, it's not unreasonable to believe that jurors will seize the opportunity to "right the ship" and award a large verdict.

Opening of the courts (and the floodgates)

Until recently, most courts were closed and there was an unfamiliar lull in litigation activity as a result. In August, a few civil jury trials began for the first time since the pandemic shutdown and there are already indications that social inflation will not improve post-COVID.

In one of the first trials to resume, a jury awarded \$98 million against a public social services organization for the deaths of two children.³ In addition, several large verdicts were upheld by appellate courts in August, including a \$50 million award in a police brutality case, a \$59 million award in case involving an exploding Bunsen burner and a \$33 million award in an asbestos case.⁴

And what about frequency? Prior to COVID, the consensus was that social inflation was a severity, not frequency, event. In some respects, COVID may result in that trend continuing—at least in the short term. There is evidence to support the notion, for example, that automobile accident frequency is down due to people working from home, but that severity is up due to drivers speeding on empty roads. However, it is questionable whether this trend will endure. New civil case filings in federal court were up 43% as of the end of June—compared to the same time the previous year. The filings were driven by personal injury and product liability cases, which increased nearly fourfold.⁵



Selling insurance during a pandemic

Whether COVID triggered the liability insurance hard market or merely coincided with it is open to debate. Undebatable is the fact that at a time of so much uncertainty, casualty underwriters need to react swiftly to combat social inflation and mitigate long-term exposure to insurers' balance sheets.

Crucially, we will not know for some years whether the premiums we charge today are enough for the policies we sell, because the tail on liability claims is long. It could be anywhere from two to fifteen years depending on the risk class. Fundamentally, the long-tail nature of liability claims reflects the length of time it takes civil cases to churn through the court systems, and this length of time will only increase as a result of pandemic-related court closures.

“... we will not know for some years whether the premiums we charge today are enough for the policies we sell, because the tail on liability claims is long.”

Pricing inadequacy partly explains why some insurers are experiencing social inflation-related pains today. Verdicts rendered in 2020 simply do not reflect underwriters' expectations from years ago when the policies were issued. For example, in 2019 a Maryland jury returned a verdict of \$229 million⁶ for alleged medical malpractice during delivery of an infant. Approximately \$200 million of the award was for future medical expenses, clearly evidencing the jurors' perceptions of skyrocketing medical costs. Notably, the alleged malpractice occurred in October 2014—five years before the jury would ultimately render its verdict. Did insurers in 2014 price for the possibility of such an enormous verdict? The answer is surely “no,” and the industry today needs to start thinking about the cases going to trial tomorrow and the factors that may influence their outcomes.

Many things can happen between an accident that occurs today and a trial that occurs in 2028 that will impact claim valuation. There are too many unknowns to accurately predict what liability claims will be worth in eight years' time, which makes it hard to adequately price policies today. Underwriters who survive this next period of social inflation will be those who not only aggressively push for rate increases, but also meticulously manage their overall portfolios by scaling back limits, diversifying attachment points and risk classes, and tightening up terms and conditions by adding exclusions that mitigate certain “inflammatory” types of exposures like sexual molestation or assault and battery.

“... the industry today needs to start thinking about the cases going to trial tomorrow and the factors that may influence their outcomes.”

Conclusion: Batten down the hatches

As we continue to live with COVID and celebrate the long-awaited return of a hard market, we must keep our eye on the ball and remain vigilant at assessing and addressing the looming threat of a post-COVID superstorm of social inflation. Absent any significant changes in the US tort system, or any meaningful economic and social reform, it is likely that hyper social inflation will become a new reality. We must adapt to the times as an industry and be prepared to face it head on.



Mia Finsness is Managing Executive, Global Casualty Underwriting and Claims at Markel. She can be reached at mia.finsness@markel.com or +1.441.294.2288.

This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an “as is” basis, without warranty of any kind. This document cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content.

© 2020 Markel Service, Incorporated. All rights reserved.

¹ “Employer-Based Health Care, Meet Massive Unemployment,” Jeneen Interlandi, *New York Times* (June 29, 2020).

² “Breaking down ‘miracle’ coronavirus survivor’s \$1.1M hospital bill,” Nicole Lyn Pesce, *New York Post* (June 17, 2020).

³ *Judith Cox et al. v. Washington, Dept. of Social and Health Servs.*

⁴ *Black v. Hicks et al.; Yvonne Yanes et al. v. The City of New York; Ann Finch v. Covil Corp.*

⁵ “Federal Caseload Rises 30%, Fueled By Product Liability Suits,” Dorothy Atkins, *Law360* (August 19, 2020).

⁶ *Zubida Byrom et al. v. Johns Hopkins Bayview Medical Center Inc.*



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 29, 2020**

Agenda Item F.2.a.

LIABILITY PROGRAM ISSUES

INCREASING SIR

TOPIC: The Liability Program members are once again facing an increase in their Self-Insured Retention, from \$500,000 to at least \$750,000 or as high as \$1,000,000. NorCal Cities chose to stay at the \$500,000 SIR for FY 20/21, but funded at the higher \$750,000 SIR estimate. This was expected to result in an additional \$316,356 in funding but a last-minute increase in CJPRMA's reinsurance reduced that to \$149,669.

NorCal Cities has \$3.5M in Net Position as of June 30, 2020, enough to support a factor 5 times the \$700,000 SIR (Member has \$50,000 SIR). Even with a \$1M SIR the funding would be 3.7 times the SIR, still within the 3-5 range in the Policy. However, with the increasing likelihood of \$1M + settlements, *a more conservative range of 5 – 10 times the SIR should be considered.*

At this time the Program Administrators do not have the information needed to estimate the impact of increasing the SIR on FY 21/22 funding. Even though the Program funded to CJPRMA's initial estimate at the \$750,000 SIR for FY 20/21, that funding was significantly lower than the actuary's projection and not recommended. CJPRMA funding for FY 21/22 is expected to increase by using the actuary's method as discussed in the next item, though currently they plan to fund at a 70% Confidence Level.

At this time there is not much to decide regarding the SIR other than ***whether or not to support keeping the \$500,000 option.*** This year CJPRMA members lobbied to keep it for "one more year", though given the expected increases in funding they may request once again. We will want to review the projected funding at a \$500,000 SIR to compare to the current rates, regardless.

Once the SIR options are available the key Discussion/Decision Points are:

- Support continuing to offer the \$500,000 SIR, pending the actuary's funding options.
- Compare \$750,000 SIR to \$1,000,000 option and both pools' actuaries' estimates to compare methods and rate adequacy at each level.
- Consider loss history and exposures of other members attaching to CJPRMA at the \$750,000 and \$1,000,000 levels as a factor for the shared risk exposure. May want to go to \$1M to avoid sharing with more members.
- Consider updating the Funding Policy to strengthen the Net Position to SIR ratio and goal.



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 29, 2020

Agenda Item F.2.a. (continued)

INCREASING SIR

OBJECTIVE: Maintain stable, secure funding with an SIR no more than \$1M.

ACTION(s)/DELIVERABLE(s): Request actuary estimates for funding at the \$500,000 SIR and consider supporting offering again for FY 21/22.

DEADLINE(s): Expect to receive the CJPRMA actuary report by November 19 and will report to NorCal Board at meeting on December 10, 2020. CJPRMA Board meets December 17, 2020.

FINANCIAL IMPACT: TBD. At the 70% CL a change to the conventional actuary method for FY 20/21 would have resulted in at least a 30% increase in the self-insured funding to \$5M.

RESPONSIBILITY: Board provide direction regarding the \$500,000 SIR option and the Program Managers will bring back to the Board by December 10, meeting.



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 29, 2020

Agenda Item F.2.b.

CJPRMA FUNDING

TOPIC: The annual funding rates (“premiums”) for CJPRMA have become inadequate due to increased claims severity combined with the ten-year rolling average formula CJPRMA uses. While that formula has been successful in smoothing out the inevitable variation in excess claims, it has fallen behind the times in that it does not put enough weight on the recent deteriorating claims experience. As a result, **the CJPRMA formula produced a funding total for FY 20/21 approximately \$4M below the actuary’s projection at a 70% Confidence Level.**

In addition, the net paid in claims over the four years from FY 15/16 has been approximately (-\$30M), *depleting the group’s Net Position by over (-\$54M) since 2012 and raising the potential for assessments* to recapitalize the pool’s Excess Liability Fund (ELF) target of \$20M. Attached are slides from the CJPRMA actuary presentation of November, 2019 that illustrate the two issues.

The Board was briefed on these issues previously and authorized delivering the attached letter of June 29, 2020 expressing concerns and requesting a path to achieve annual funding per the conventional actuarial approach at the 80% CL. The letter also states that without a commitment to achieving this goal *NCCSIF will need to consider options that are more in line with a conservative funding philosophy.* Reaching an 80% CL as the overall funding goal within several years, may not be a luxury if claims experience continues to increase, so *more aggressive and specific action may be needed.*

The CJPRMA management and members have received the message, and the topics were discussed at their August Board meeting. The indication so far is a move to the conventional funding method at the 70% CL but without a recapitalization of the ELF for FY 21/22. In order to provide more specific recommendations or support for moving to an 80% CL and/or recapitalization of the pool prior to the next CJPRMA meeting, the Program Administrators have drafted a follow up letter for discussion:

- What plan would make members comfortable with CJPRMA funding?
- Should the goal be 80% (or even higher)? How soon reasonable to achieve?
- What are NorCal’s options should CJPRMA continue to underfund (next item)?
- **What terms should be included in the attached follow up letter to CJPRMA?**

ATTACHMENTS:

1. CJPRMA Actuary Presentation Slides
2. Letter of June 29, 2020, to CJPRMA Regarding Funding
3. *Draft* Follow-up Letter to CJPRMA for discussion



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 29, 2020

Agenda Item F.2.b. (continued)

CJPRMA FUNDING

NOTES:

OBJECTIVE(S): Maintain stable, secure funding with an SIR no more than \$1M.

Define terms for the letter

ACTION(S)/DELIVERABLE(S):

Review and provide direction for the goals and objectives in follow up letter to CJPRMA.

DEADLINE(S): Send letter to CJPRMA prior to their EC meeting on November 19.

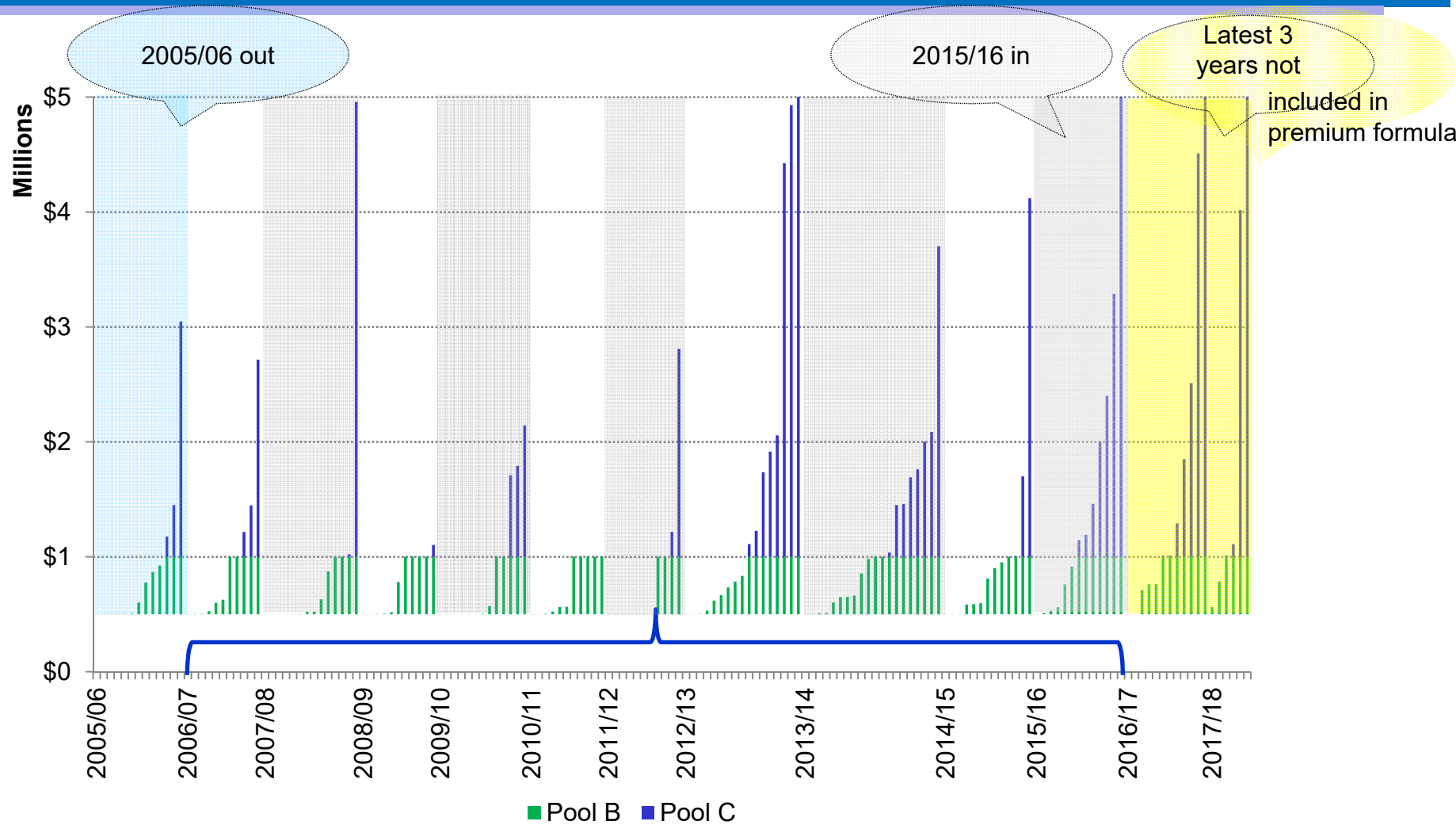
Expect to receive the CJPRMA actuary report by November 19 and will report to NorCal Board at meeting on December 10, 2020. CJPRMA Board next meets December 17, 2020.

FINANCIAL IMPACT: TBD. Expect increase in the self-insured excess funding of 30% or more.

RESPONSIBILITY: Board to provide direction and Program Administrators will finalize letter to CJPRMA.

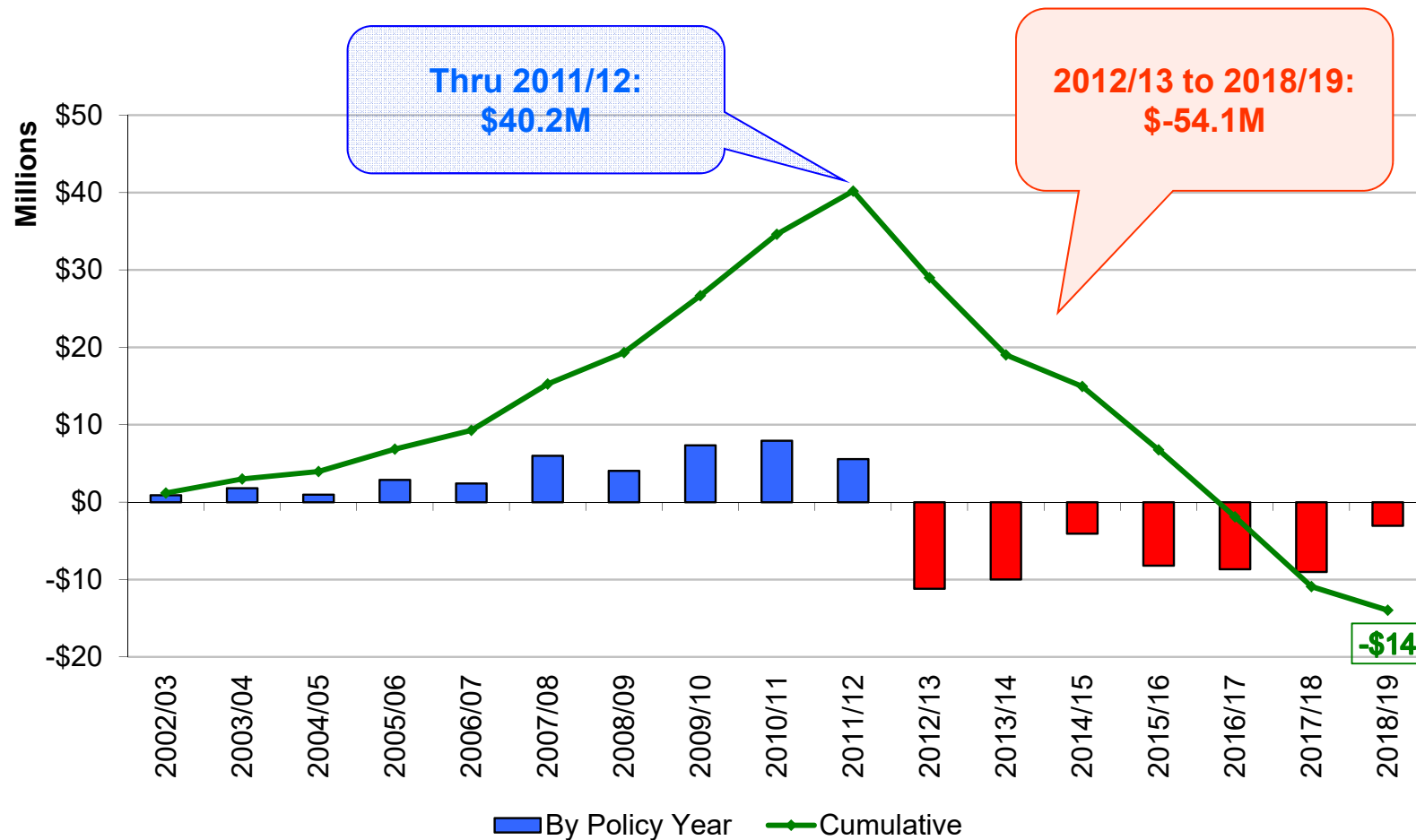
CJPRMA 13-Year History of Incurred Claims

2005/06 to 2018/19 - undeveloped, untrended



Note: Data excludes PERMA and Vallejo.

CJPRMA Net Position above ELF as of June 30, 2019 ~ -\$14 million





President
Ms. Elizabeth Ehrenstrom
City of Oroville

Vice President
Ms. Kristine Haile
City of Folsom

Treasurer
Mr. Tim Sailsbery
City of Willows

Secretary
Ms. Gina Will
Town of Paradise

June 29, 2020

Tony Giles, General Manager
California Joint Powers Risk Management Authority
3201 Doolan Road, Suite 285
Livermore, CA 94551

Dear Tony:

I'm writing on behalf of NorCal Cities Self Insurance Fund (NCCSIF) to provide the Board's feedback and concern regarding the current funding formula for CJPRMA .

The current 10-year rolling average formula served a valuable purpose in keeping the annual funding relatively low and stable during a time when pool members were experiencing the aftershocks of the 2008 recession. Recent events, and the claims in more recent years, have given us strong indications that the formula is inadequate to fund expected losses going forward. This is vividly illustrated in the difference between the actuary's projections of \$14.3M to fund the FY 20/21 self-insured layers at a 70% Confidence Level per the conventional approach and the \$10.3M yielded by the formula.

This ongoing shortfall in funding, prior reliance on now depleted net position, along with unprecedented levels of excess claims and reinsurance increases, have created a situation in which the pool must act to reflect this new reality at perhaps the worst possible time. Regardless, members need to set on a path to fund the pool based on the conventional actuarial approach at an 80% Confidence Level. It will likely take several years to get there, but without the commitment to that goal NCCSIF has to consider options that are more in line with a conservative funding philosophy.

CJPRMA is a valuable partner to many cities in California, and NCCSIF remains committed to supporting the pool as a member. It is the Board's strong desire to remain a partner through CJPRMA's commitment to funding the pool based on conventional methods.

Regards,

Elizabeth Ehrenstrom, President

c.c. Marcus Beverly, Program Manager



President
Mr. Dave Warren
City of Placerville

Vice President

Treasurer
Ms. Jen Lee
City of Rio Vista

Secretary
Ms. Jennifer
City of Marysville

VIA EMAIL ONLY

October 18, 2020

California Joint Powers Risk Management Authority
c/o Tony Giles, General Manager
3201 Doolan Road, Suite 285
Livermore, CA 94551

Dear Tony:

The NorCal Cities Self Insurance Fund (NCCSIF) Board discussed CJPRMA funding needs at their recent Long Range Planning meeting. In follow up to NCCSIF's letter to you on June 29, 2020, we want to provide additional feedback and concerns regarding CJPRMA's current financial condition and future funding.

NCCSIF and other CJPRMA members have benefited from a strong partnership and successful relationship for almost 35 years. It is now clear, (1) CJPRMA has returned a greater level of surplus back to Members in the past number of years than appropriate, and more importantly, (2) the claims profile facing California municipalities has drastically changed, with no foreseeable correction. It is unfortunate that funding issues, now combined with a crisis in the excess liability insurance market, will continue to increase costs. In addition, the impacts of the COVID-19 response have created a second crisis in municipal revenues shortfalls. That said, there is a need to focus on the strength of CJPRMA to be sure the Pool will be as successful during the next 35 years.

The NCCSIF Board discussed the underfunding at low actuarial confidence levels that has added to CJPRMA's eroding Net Position. NCCSIF members strongly feel the need to partner with an excess Pool that recognizes the importance of properly funding future liabilities. This means funding CJPRMA at significantly higher confidence levels than the current plan provides. We see this as a two-step process:

- **Step One** is for FY 21/22 Contributions to be **funded at a minimum 80% Confidence Level** to properly fund anticipated claims and begin to rebuild Net Position. This increase could be substantial, but it is critical to the ongoing success of the program.
- **Step Two** is to rebuild the \$20M Excess Liability Fund (ELF). We encourage CJPRMA to adopt a plan to rebuild the ELF over the next few years with **a monetary contribution in addition to the 80% confidence level funding** on FY 21/22 rates. This is critical since the \$20M ELF is based on the \$5M attachment point to reinsurance. In this market we can assume that carrier attachments will increase, and our current \$5M SIR is no longer a guarantee. As the carrier attachments go higher, the ELF will need to increase as well.

The NCCSIF Board thanks you for communicating our concerns to your members and looks forward to consideration of these issues at upcoming meetings.

Sincerely,

President



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 29, 2020**

Agenda Item F.2.c.

EXCESS GOALS AND OPTIONS

TOPIC: While CJPRMA has seen its financial condition deteriorate, it is not alone, and the Pool has been an effective and reliable partner since its inception in 1986. They also have two reliable reinsurers, Munich and SCOR, which remain partners during this hard market in spite of reduced capacity that required two additional reinsurers this year to achieve the same \$40M limit.

Their Board has voted unanimously on most issues over the years, but there are differing perspectives and philosophy now, largely between the JPAs and the individual members over services provided, but now also on the “bottom line” premium. It’s not certain that CJPRMA members will be as aggressive in addressing the funding issues as NorCal Cities or other Pool members would like.

In addition to the funding issues, CJPRMA faces losing at least one Pool member, REMIF (or they may gain PARSAC since these two Pools are combining into CIRA). Other CJPRMA members are concerned about their financial health as well and may issue potential notices of withdrawal if the Board does not increase funding. *NorCal Cities members also need to consider issuing a Notice of Intent to Withdraw by the December 31st deadline if CJPRMA funding goals do not meet NCCSIF’s concerns.*

If NCCSIF were to give notice, PRISM (CSAC-EIA) and CARMA are the most likely options as new excess partners. Each has similar loss experience to what CJPRMA has been seeing, and NorCal would have to fund a \$1M SIR to join CARMA. In addition, with the reinsurance market still in turmoil we likely won’t know the final costs for CARMA funding until June, well after the April 1st deadline to rescind our notice with CJPRMA. Because of their large size and structure, PRISM may be able to provide earlier indications of “not-to-exceed” premiums at various Pool attachments.

The goal is to strengthen CJPRMA. They have been a good long-term partner, and while they haven’t reacted fast enough to avoid a funding shortfall they are not alone. *There are no good short-term options and the best course at this time is to encourage CJPRMA members to increase funding.* At the same time, it may take some pressure on other members to agree to the same level of funding as desired.

Discussion Points -

- Should NorCal provide notice of withdrawal by December 31?
- ***Include intent to explore options in the draft letter to the CJPRMA Board?***
- Options are limited – do members want to pursue?

REFERENCE: NorCal Cities Funding Policy



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 29, 2020**

Agenda Item F.2.c. (continued)

NOTES:

OBJECTIVES: Strengthen CJPRMA financial condition by encouraging their members to increase annual funding and/or Net Position to be more in line with NorCal Cities Funding Policy.

ACTION(s)/DELIVERABLE(s):

Will send follow up letter – do we include pursuing options if funding not meet criteria?

DEADLINE(s): Send follow up letter by November 6.

Have until December 31 to submit provisional Notice to Withdraw and until April 1, 2021, to rescind notice.

FINANCIAL IMPACT: None at this time. Expect increase of 30% or more in annual excess funding.

RESPONSIBILITY: Board to provide direction to Program Manager to deliver letter.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 29, 2020**

Agenda Item F.3.a.

**RISK MANAGEMENT ISSUES & SERVICES
COVID-19**

TOPIC: The impact of the response to the COVID-19 pandemic has reached across all lines of traditional risk management and insurance, in addition to impacting the overall economy and member budgets in ways that have yet to fully play out. A brief summary of the impacts by coverage is provided below, with request for member feedback regarding impacts to their operations and how NorCal Cities can help address them.

Workers Compensation: the most immediate impact has been felt here, with a few claims filed very early in the pandemic and a total of 57 as of October 20, with 27 claims paid for a total incurred of \$122,342. The highest incurred is just under \$15,000 and average paid claim is \$4,531.20.

One lasting impact on the WC insurance market is the *change from a per communicable disease deductible to a per employee deductible* for such diseases in the future. While it does increase member retained risk it is difficult to estimate the cost due to a lack of credible data, though we expect our actuary will include some factor for funding estimates.

Of immediate and direct concern to all employers is compliance with the *new reporting and tracking requirements of SB 1159 for employees who test positive*. Sedgwick has set up a portal to assist in complying with the notice requirements and will continue provide training and updates as needed.

Property: the property market has also been impacted by COVID, with the filing and rejection of most related business interruption claims and subsequent court cases that so far have favored insurers. *Additional language to exclude or greatly limit damage claims from communicable diseases* is the norm going forward though expect some specialty coverages to fill that gap for a price. Members have limited coverage provided by an APIP policy endorsement and a number have filed claims.

Liability: liability insurers have also added exclusionary language for communicable diseases, including those providing coverage above CJPRMA. NorCal Cities and CJPRMA have both decided not to exclude up to this point, though the Board did reserve the right to revisit the issue after the July 1 renewal and make changes. At this time we have not received a COVID-related liability claim and we don't expect the exposure to be significant barring some specific and unique event.

At this time the Program Administrators are not recommending excluding claims arising from communicable diseases but that remains a possibility for the next renewal on July 1, 2021.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 29, 2020**

Agenda Item F.3.a. (continued)

NOTES:

OBJECTIVE: Maintain safe work environment and delivery of services while complying with recommended guidelines and legal requirements.

ACTION(s)/DELIVERABLE(s): Requesting feedback from members regarding the impacts and needs for addressing.

DEADLINE(s):

FINANCIAL IMPACT:

RESPONSIBILITY:



Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 29, 2020

Agenda Item F.3.b.

RISK MANAGEMENT ISSUES AND SERVICES

POLICE LIABILITY

TOPIC: The focus on police tactics and the publicity certain incidents have generated have increased pressure on our members to consider alternatives to traditional responses while still providing adequate public safety. And while this most recent legislative session may not have produced the high-profile type of reform some were expecting, a bill signed last year and effective January 1, AB392, amended the reasonable force standard to “objectively reasonable force” and added criteria for when it may be used. Already the law has resulted in second-degree murder charges against one officer.

With this increased scrutiny of police activity, often driven by dramatic videos, there is increased need and public expectation that the police will have Body Worn Cameras (BWC) to document their activities. *At the same time, the cost of maintaining a BWC program has become an issues for some of our members, with the Folsom PD the latest to tell us they can't afford to continue their program.*

This has become an issue in the oversight of the Police Risk Management Grants in that they must be used for the member's BWC program first. If not needed for their program the member can use the funds for other risk management purposes. *We have a request from Folsom to use the grant funds for another risk management tool, software to track and manage cases involving police encounters.*

The Executive Committee requested this be brought to the Board for action at their meeting of November 12, and want to use this as an opportunity to review the request but also the overall need of the members for tools to address the increased risks associated with policing.

Discussion Points –

- *Does the Board want to maintain the requirement for the grants to be used for BWCs first?*
- *Are there ways to get more bang for the buck in how the funds are used?*
- *Other needs for training or equipment that are not being met?*

ATTACHMENTS:

1. Folsom PD Grant Request
2. Grant Fund Usage Report



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 29, 2020**

Agenda Item F.3.b. (continued)

OBJECTIVE: Reduce the frequency and severity of police claims.

Maintain support for police risk management training and equipment.

ACTION(s)/DELIVERABLE(s): *Continue grant program and under what conditions?*

DEADLINE(s): Will be on November 12, 2020 Board agenda for action

FINANCIAL IMPACT: Grant Program is \$50,000 per year, funded through admin allocation.

RESPONSIBILITY:



POLICE RISK MANAGEMENT GRANT REQUEST FORM

Member Entity Name: CITY OF FOLSOM, POLICE DEPARTMENT

Submitted by: RICK HILLMAN

Submission Date: 8/6/20

Available Funds: \$15,150

Requested Funds: \$15,150

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

FPD HAS DISCONTINUED ITS CAMERA PROGRAM DUE TO COST ASSOCIATED WITH STORAGE, PRA, AUDITS, ETC. A PROGRAM FOR FPD WILL COST \$468,920 ANNUALLY. THE CITY IS NOT IN A POSITION TO TAKE THAT ON NOW. I AM REQUESTING TO USE \$15,150 TO PURCHASE 1A PRO/BLEU TEAM TO BETTER TRACK AND PREDICT EMPLOYEE/POLICY ISSUES IN THE COMMUNITY AND TAKE PREVENTATIVE ACTION PRIOR TO COMPLAINTS.

(If additional room is needed, please attach separate sheet.) \$13,600 (PURCHASE), \$15,150 (GRANT), \$4,450 (PD)

ANJ.MAN

Check Payable to: FOLSOM POLICE DEPARTMENT

Mail Check to: 46 NATOMA ST

FOLSOM CA 95630

Signature: _____

Date: 8/6/20

Please e-mail the completed form to: Raychelle Maranan at Raychelle.Maranan@alliant.com

STAFF USE ONLY

Program Administrator Approval: _____

Total Amount Subject to Reimbursement: \$ _____

Quote #2
TO BUY



THE LEADING PROFESSIONAL STANDARDS SOFTWARE. WORLDWIDE.

July 1, 2020

Sergeant Sharon Blackburn
Folsom Police Department
Email: sblackburn@folsom.ca.us
Off: 916.461.6465

Sgt. Blackburn,

Thank you for your interest in our IAPro software for use by the Folsom Police Department. I have prepared the below price quote covering costs with implementing IAPro and optional BlueTeam software at your agency.

I would be glad to answer any questions you may have on this proposal.

IAPro Price Quote

<u>Item</u>	<u>Purchase costs</u>
IAPro Professional Standards software includes: <ul style="list-style-type: none">• Unlimited-use Site License □ Unlimited number of users• Unlimited number of workstations• Installation• Pre-Load of employee information	\$ 9,000.00
2 Days On-Site or Remote Training <ul style="list-style-type: none">• IAPro User training• System Configuration with core users	\$ 2,400.00
Travel Expenses for Trainer	\$ Included
Total for IAPro Software and Services	\$ 11,400.00

<u>Optional BlueTeam</u>	
BlueTeam Field Support Services Software <ul style="list-style-type: none">• Unlimited-use Site License □ Unlimited number of users• Unlimited number of workstations• Installation	\$ 7,000.00
1 Days On-Site or Remote BlueTeam training	\$ 1,200.00

Mailing Address/Remit Address: P.O. Box 57 • Amherst, NH 03031 • USA
Toll Free: (800) 620-8504 Fax: 800 620 8504 Web: www.iapro.com
CI Technologies Inc. is the Sole Source Provider of the IAPro and BlueTeam Software



THE LEADING PROFESSIONAL STANDARDS SOFTWARE. WORLDWIDE.

Travel Expenses for Trainer	\$	Included
Total with Optional Items	\$	19,600.00

Annual Maintenance Commencing the 2 nd Year of Ownership		
IAPRO	\$	1,800.00
BlueTeam	\$	1,400.00
Maintenance Totals	\$	3,200.00

Officer Preload

CI Technologies offers a free service whereby we will import your employee information into the IAPRO database, prior to installing IAPRO at your agency. This is a one-time service offered at no additional cost.

Annual Maintenance

The first year of annual maintenance is provided free of charge. Thereafter annual maintenance is provided on a year-to-year basis and can be discontinued at any time.

The agency's annual maintenance cycle will not commence until training occurs. The first twelve (12) months of annual maintenance is provided free of charge.

Unless requested otherwise by the agency, the first maintenance invoice will be prorated to bring the agency's invoice cycle up to a January thru December calendar year. Thereafter, annual maintenance is invoiced on a calendar year basis, and will be disseminated each year in January.

Annual maintenance includes all end user and technical support via our 800 # and our online support website as well as any associated technical or user documentation. Annual maintenance also includes all new versions of the IAPRO software.

Important Note

The purchase of the IAPRO system does not include hardware, OS licensing or SQL Server licensing.

NCCSIF POLICE RISK MANAGEMENT GRANT FUNDS HISTORIC USAGE REPORT

		FY 14/15 \$50,000 Grant Camera Allocation	FY 15/16 \$50,000 Grant Fund Allocation	FY 16/17 \$50,000 Grant Fund Allocation	FY 17/18 \$50,000 Grant Fund Allocation	FY 18/19 \$50,000 Grant Fund Allocation	FY 19/20 \$50,000 Grant Fund Allocation	FY 20/21 \$50,000 Grant Fund Allocation	TOTAL GRANTS	YTD Reimbursements Made	REMAINING FUNDS 8/26/20	Reimbursement Notes/Plan Usage
1	Anderson	2	\$1,515	\$1,515	\$1,515	\$1,515	\$1,515	\$1,515	\$9,090		\$9,090	
2	Auburn	4	\$3,030	\$3,030	\$3,030	\$3,030	\$3,030	\$3,030	\$18,180	\$12,120	\$6,060	4/25/17 \$6,280.56 (12 VieVu LE4 mini body worn cameras) 9/8/17 \$3,029.18 (4 VieVu LE4mini & 1 multi-dock LE4) 2/5/19 \$2,810.26 portion of invoice (16 VieVu LE5 body worn cameras)
3	Colusa	2	\$1,515	\$1,515	\$1,515	\$1,515	\$1,515	\$1,515	\$9,090	\$3,030	\$6,060	7/27/17 \$3,030 (concealable vests with load bearing carriers)
4	Corning	2	\$1,515	\$1,515	\$1,515	\$1,515	\$1,515	\$1,515	\$9,090	\$5,592	\$3,498	9/6/16 \$3,291.26 (4 VieVu LE4 body cameras) 2/15/19 \$2,301.12 firewall
5	Dixon	4	\$3,030	\$3,030	\$3,030	\$3,030	\$3,030	\$3,030	\$18,180	\$15,926	\$2,254	4/20/17 \$6,060 (30 Wolfcom Vision 1080p body camera with rotatable camera head and 32GB memory) 6/1/18 \$2,934.38 (3 Wolfcom Vision 1080p body camera + training cost for force options simulator) 3/6/20 \$2,631.63 (5 Wolfcom Body Camera + 1 docking port) 8/26/20 IA PRO Program
6	Elk Grove	4	\$3,030	\$3,030	\$3,030	\$3,030	\$3,030	\$3,030	\$18,180	\$15,150	\$3,030	1/11/18 \$9,090 (WatchGuard Vista HD body cameras) 3/20/19 \$3,030 (portion of Cordico Wellness Program) 11/4/19 \$3,030 (portion of 2019 BWC purchase/Vista HD)
7	Folsom	5	\$3,788	\$3,788	\$3,788	\$3,788	\$3,788	\$3,788	\$22,725	\$7,575	\$15,150	10/5/16 \$7,576 (8 VieVu LE4 body camera and 1 multi-dock network station)
8	Galt	4	\$3,030	\$3,030	\$3,030	\$3,030	\$3,030	\$3,030	\$18,180		\$18,180	1/25/18 Plan to use fund /BWC program under consideration
9	Gridley	2	\$1,515	\$1,515	\$1,515	\$1,515	\$1,515	\$1,515	\$9,090	\$4,543	\$4,547	3/28/18 \$1,252 (one VieVu LE5 camera and seven Public Safety Vests) 8/7/20 \$2,700.41 (load bearing vests and flashlights)
10	Ione	2	\$1,515	\$1,515	\$1,515	\$1,515	\$1,515	\$1,515	\$9,090	\$4,626	\$4,464	9/8/17 \$1,736.24 balance (2 VieVu LE4 body cameras and 2 LE4 Cradle) 5/21/18 \$1,234.14 (2 VieVu LE5 body camera and license for Veripatrol Software)
11	Jackson	2	\$1,515	\$1,515	\$1,515	\$1,515	\$1,515	\$1,515	\$9,090		\$9,090	4/20/20 Jackson PD in process of acquiring new body cams.
12	Lincoln	4	\$3,030	\$3,030	\$3,030	\$3,030	\$3,030	\$3,030	\$18,180	\$6,549	\$11,632	10/5/16 \$6,060 (8 VieVu LE4 body cameras)
13	Marysville	3	\$2,273	\$2,273	\$2,273	\$2,273	\$2,273	\$2,273	\$13,635	\$4,920	\$8,715	8/18/17 \$4,919.87 (6 VieVu LE4 body cameras)
14	Nevada Ci	2	\$1,515	\$1,515	\$1,515	\$1,515	\$1,515	\$1,515	\$9,090	\$6,060	\$1,515	2/6/18 \$4,545 (Body Camera Storage and Equipment cost for 2015-2017) 7/15/19 \$1,515 (Axon Body Camera Storage) 4/17/20 \$1,515.00 (Body Camera Storage Fees)
15	Oroville	4	\$3,030	\$3,030	\$3,030	\$3,030	\$3,030	\$3,030	\$18,180	\$12,120	\$6,060	9/23/16 \$3,010 (Video Storage Buffalo Terastation) 10/5/16 \$3,050 (5 VieVu LE4 body cameras) 11/20/17 \$1,174.00 (1 Tactical Armor-Ballistic Vest) 9/4/18 \$4,886 (20 VieVu LE5s body cameras)
16	Paradise	3	\$2,273	\$2,273	\$2,273	\$2,273	\$2,273	\$2,273	\$13,635	\$9,141	\$4,494	3/14/17 \$2,305.58 (Ballistic Vests) 5/3/19 \$1,895.50 (five load bearing vests) 8/7/20 \$2,700.41 (load bearing vests and flashlights)
17	Placerville	2	\$1,515	\$1,515	\$1,515	\$1,515	\$1,515	\$1,515	\$9,090	\$7,645	\$1,445	12/28/17 \$3,970.32 (4 Tactical Armor-Ballistic Vests) 10/3/19 \$3,674.75 (Fitness Equipment)
18	Red Bluff	3	\$2,273	\$2,273	\$2,273	\$2,273	\$2,273	\$2,273	\$13,635	\$4,545	\$2,276	10/18/17 \$3,071.26 (5 VieVu LE4 body cameras) 1/25/18 Plan to use to purchase more BWC & future funds to replace old cameras. 3/27/20 Red Bluff PD BWC is fully funded; plan to use funds for fitness equipent.
19	Rio Vista	2	\$1,515	\$1,515	\$1,515	\$1,515	\$1,515	\$1,515	\$9,090	\$4,241	\$4,849	11/16/17 \$4,241.15 (9 VieVu LE5 body cameras)
20	Rocklin	4	\$3,030	\$3,030	\$3,030	\$3,030	\$3,030	\$3,030	\$18,180	\$12,120	\$6,060	10/5/16 \$6,516.24 (4 VieVu LE4 body cameras, 1 LE4 multi-dock, 1 LE3 multi-dock) 1/3/19 \$5,603.76 (58 Lenslock bwc cameras and 25 in car dash cameras)
21	Willows	2	\$1,515	\$1,515	\$1,515	\$1,515	\$1,515	\$1,515	\$9,090	\$4,260	\$4,830	6/18/18 \$2,130 for 18/19 Lexipol-Fire Policy Service annual fee 7/2/19 \$2,130 for 19/20 Lexipol-Fire Policy Service annual fee
22	Yuba City	4	\$3,030	\$3,030	\$3,030	\$3,030	\$3,030	\$3,030	\$18,180	\$6,060	\$12,120	5/5/17 \$6,060 (Data911 body-worn cameras)
	TOTAL	58	\$49,995	\$49,995	\$49,995	\$49,995	\$49,995	\$49,995	\$299,970	\$146,223	\$145,418	

*Opted for Cash Allocation to purchase other than VieVu Camera
Fund Allocation is based on cost of camera at \$757.50 each



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 29, 2020**

Agenda Item F.3.c.

RISK MANAGEMENT ISSUES AND SERVICES

WILDFIRE RISKS

TOPIC: Wildfires and associated losses have continued at an even greater pace in 2020 than in the past few years, with many of the same general areas being impacted again. This year the property program’s insurer added a wildfire deductible of \$2.5M for the Town of Paradise, and it’s very possible we will see additional restrictions for FY 21/22, along with rate increases. Without increasing the general deductible from \$5,000 to \$100,000 or more the rate decrease will likely not be worth the risk to individual members, and group financing has its own risks.

There is no safe harbor for property insurance elsewhere, either in the commercial market or with most other pools. The PRISM pool has so far avoided wildfire deductibles and could be an option if that becomes a critical need. It would require a commitment to change without a competing quote from the APIP program and entail replacing that program’s cyber and pollution coverage.

These factors add up to an *increased need to focus on wildfire risk management, with an emphasis on mitigation and suppression, to reduce the frequency and severity of losses and make NorCal Cities a more attractive risk to underwriters.* Prioritizing the risks through an assessment of member sites is the first step. Members are asked to share any risk assessments or mitigation efforts they have undertaken. As one example, the City of Auburn provides Wildland Urban Interface Inspections of homes based on Cal Fire’s hazard zones - <https://www.auburn.ca.gov/486/WUI-Inspections>.

The Program Managers are also familiar with services that prioritize and assist in mitigating wildfire risks. Attached is an overview of the Risk Score provided by one company, Core Logic, to assess wildfire risk based on the key metrics outlined. This information can be combined with other data to prioritize specific buildings that may need additional protection through landscape clearing, fire retardant or sprinkler protection, and structure hardening.

All of the current efforts as well as prospective activities are a means not only to reduce the risk but also to make the group more attractive to underwriters who don’t have a lot of reliable information to go on. The Program Managers recommend and seek input and direction regarding assessing, prioritizing and mitigating wildfire risks to insured property.

Should we pursue additional data and resources to assess, prioritize and mitigate wildfire risks?

ATTACHMENT: Wildfire Risk Score – Core Logic



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 29, 2020**

Agenda Item F.3.c. (continued)

OBJECTIVE: Assess, prioritize and manage member wildfire risks

ACTION(s)/DELIVERABLE(s):

DEADLINE(s):

FINANCIAL IMPACT:

RESPONSIBILITY:



Wildfire Risk Score

2019

CoreLogic



Identifying Potential Wildfire Loss

- Two critical factors:
 - The risk on the property (at the geocoded point within the boundaries of the parcel).
 - The risk posed by nearby areas (inside or outside the parcel, but beyond the geocoded point).
- The Wildfire risk on the property is categorized as Low/Moderate/High/Very High and is based on the 4 weighted inputs.
- The Wildfire Risk Score (1-100) begins with the category and adds additional factors related to the area surrounding the property which accounts for airborne embers that can travel onto the property.

Risk on the property – 30 meter x 30 meter grid

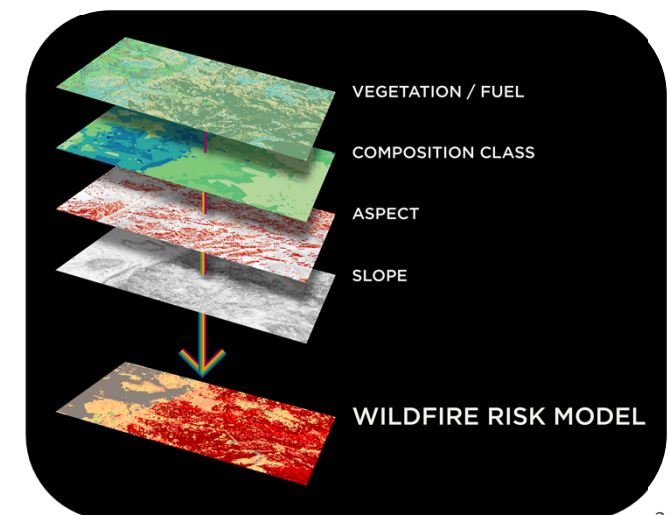
- Four input variables are weighted.
 - Fuel – species type and density (ignition/spread/intensity).
 - Composition Class – estimation of burn history/frequency.
 - Aspect – southerly slopes drier and warmer (ignition/spread/intensity).
 - Slope – steeper slopes more conducive to fire spread and intensity.

Resulting Risk Categories



****These categories (L/M/H/VH) are what you see listed as RISK DESCRIPTION in the report.***

©2019 CoreLogic, Inc. All Rights Reserved.



Risk near the property – proximity to nearby risk factors

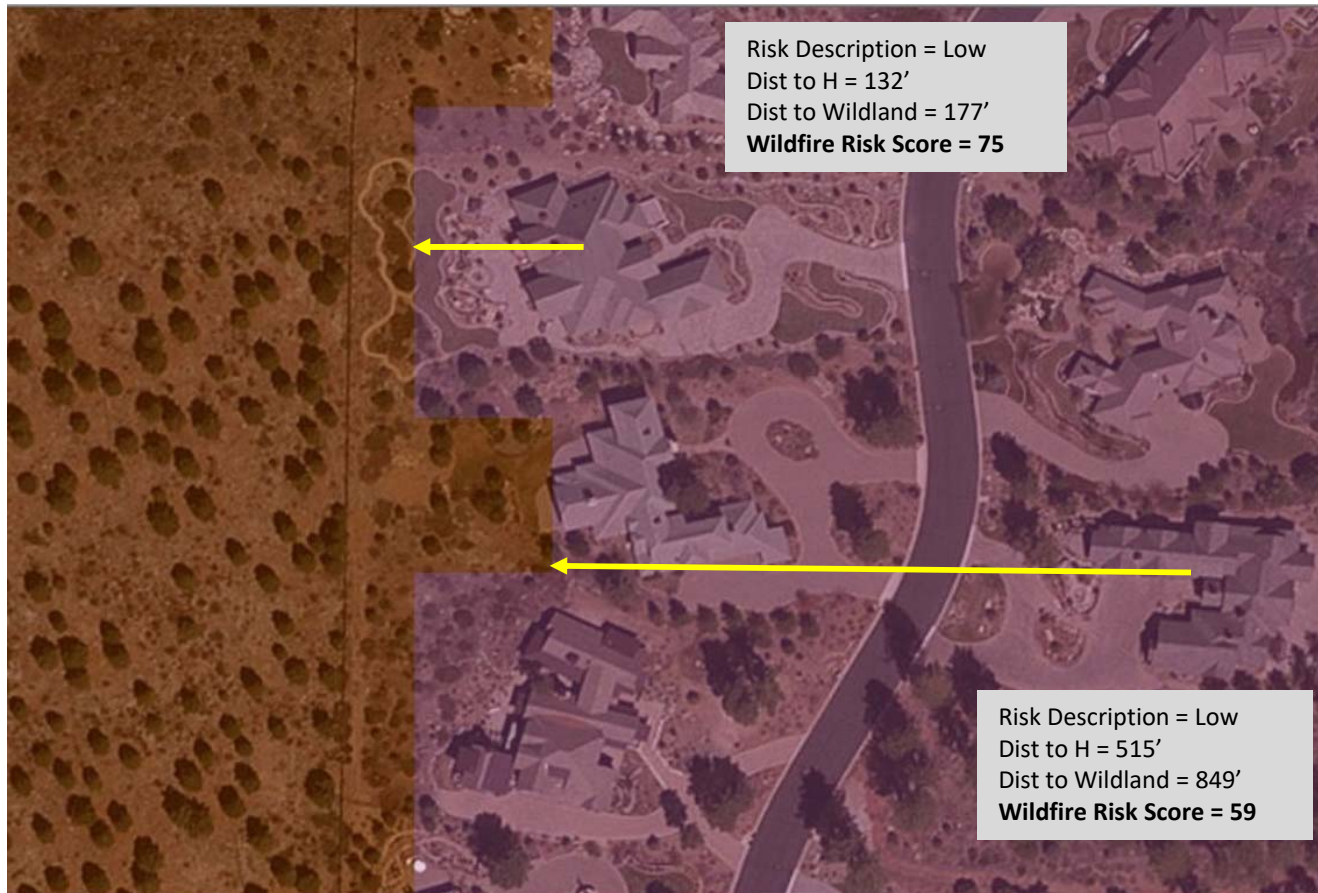
- Properties on the urban edge are often Low risk (landscaped lawns)
- Just beyond the urban edge is High risk
 - Natural vegetation/fuel – dense chaparral or forest – WUI
- Windblown embers can carry onto the property



Wildfire Risk Score

- Wildfire Risk Score measures the distance from the geocoded address to
 - The nearest High or Very High risk area
 - The nearest area designated as Wildland (area without any development – indicative of dense fuels and ignition opportunity)
- And then combines:
 - The risk on the property (L/M/H/VH)
 - The distance to the nearest High or Very High (if not in H/VH now)
 - The distance to the nearest Wildland
- Results in a score based on a 1 to 100 scale. ***(this is listed as RISK SCORE in the report)***

Wildfire Risk Score: brown tint = High Risk; purple tint = Low (urban)





Wildfire Risk Score Enhancements

Preburn Risk Score (1-100)

Does not consider recent fires. If a recent fire occurred here, the preburn Score ignores it and instead calculates the Score based on fuels that were present before the fire. Since fuels will regrow after the fire, this value is most similar to what the risk will be after fuels regrow.

Preburn Distance to High/Very High Risk Ft

Distance in feet from property to edge of the nearest High Risk without considering any recent burned areas. Preburn Distance is calculated based on fuels that were present before the fire and does not change due to recent fires.

Average Days of High Wind

Average number of days per year with wind speeds of 40mph or greater, currently only available in CA.

Number of Past Fires

Number of fires that have occurred within 5 miles of this address since 1984

Wildfire Risk Score: **8**

RISK DESCRIPTION	Low	BRUSHFIRE RISK LEVEL	1
BRUSHFIRE DISTANCE TO HIGH RISK FEET	18,119	BRUSHFIRE DISTANCE TO VERY HIGH RISK FEET	19,964
WILDFIRE PREBURN SCORE	80	BRUSHFIRE PREBURN RISK DESCRIPTION	High
PREBURN DISTANCE TO HIGH RISK FEET	0	PREBURN DISTANCE TO VERY HIGH RISK FEET	10,776
FIREBREAK LAND USE DENSITY CLASS	High Density Residential	FIREBREAK LAND USE DENSITY LEVEL	2
		FIREBREAK DISTANCE WILDLAND FEET	4,061
AVERAGE DAYS OF HIGH WIND	2	HAS RECENTLY BURNED	Yes

NUMBER OF PAST FIRES	11
Past Fire Overview 1. Distance To Burn: 0 Name Of Burn: CAMP Size Of Burn: 153,336 Year Of Burn: 2018 2. Distance To Burn: 5,314 Name Of Burn: BTU LIGHTNING COMPLEX (LONG BRANCH-JACK) Size Of Burn: 52,091 Year Of Burn: 2008	

Has Recently Burned

Yes/No based on whether a fire has occurred in the past 9 years in which the perimeter of the fire encircles this address. In some cases the address can be instead the perimeter but the property may not have been damaged or destroyed.

Past Fire Overview

List of all fires since 1984 that have occurred within 5 miles of the property address, sorted by closest fire first

RM2.0 sample report brief explanations

1-100 Score
Incorporates changes to fuels based on recent fires on/near property.

Wildfire Risk Score: 12

- 1 – Low/Urban/Agriculture
- 2 – Moderate
- 3 – High
- 4 – Very High

Distance in feet to nearby Very High only

Risk Description that does not consider recent fire activity.
Low/Urban/Agriculture
Moderate
High
Very High

Distance (feet) to Very High that does not consider recent fire activity.

- 1 – Agriculture
- 2 – High Density Residential
- 3 – Medium Density Residential
- 4 – Low Density Residential
- 5 – Scattered Residential
- 6 – Urban
- 7 – Urban Non-Residential
- 8 – Water
- 9 – Wildland

Distance in feet to nearest Wildland

Yes/No based on whether address was inside a fire perimeter in the past 9 years.

Low/Urban/Agriculture
Moderate
High
Very High

Incorporates changes to fuels based on recent fires on/near property

Distance (feet) to nearby High only

1 – 100 Risk Score that does not consider recent fire activity.

Distance (feet) to nearby High that does not consider recent fire activity

- Density Class
- Agriculture
 - High Density Residential
 - Medium Density Residential
 - Low Density Residential
 - Scattered Residential
 - Urban
 - Urban Non-Residential
 - Water
 - Wildland

Average annual number of days of winds 40mph or greater

Number of fires since 1984 that have occurred within 5 miles of the address

RISK DESCRIPTION	Low	BRUSHFIRE RISK LEVEL	1
BRUSHFIRE DISTANCE TO HIGH RISK FEET	6,158	BRUSHFIRE DISTANCE TO VERY HIGH RISK FEET	10,803
WILDFIRE PREBURN SCORE	84	BRUSHFIRE PREBURN RISK DESCRIPTION	High
PREBURN DISTANCE TO HIGH RISK FEET	0	PREBURN DISTANCE TO VERY HIGH RISK FEET	513
FIREBREAK LAND USE DENSITY CLASS	Medium Density Residential	FIREBREAK LAND USE DENSITY LEVEL	3
AVERAGE DAYS OF HIGH WIND	19	FIREBREAK DISTANCE WILDLAND FEET	413
NUMBER OF PAST FIRES	11	HAS RECENTLY BURNED	Yes

Past Fire Overview

1. Distance To Burn: 0
Name Of Burn: WOOLSEY
Size Of Burn: 96,949
Year Of Burn: 2018




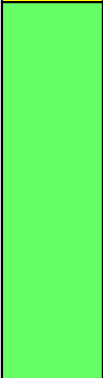
2. Distance To Burn: 836
Name Of Burn: CORRAL
Size Of Burn: 5,485
Year Of Burn: 2007

Lists all fires since 1984 that are within 5 miles of the address.

Identifies:

- Distance in feet
- Name of fire
- Acres burned
- Year burned

Using Wildfire Risk Score

	<u>Risk Score</u>	<u>Decision Type</u>
	81 - 100	Very High - <i>Extreme risk (mitigation)*</i>
	61 - 80	High - <i>Inspection Required*</i>
	51 - 60	Moderate - <i>Refer to Underwriter*</i>
	1 - 50	Low - <i>Acceptable Risk*</i>

**Sample risk classifications...
Can be customized based on additional business rules.*



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 29, 2020

Agenda Item F.3.d.

RISK MANAGEMENT ISSUES AND SERVICES

TRAINING AND SERVICES

TOPIC: We are living in “interesting times” right now, especially from a risk pool perspective. Not only do we have to deal with the pandemic and its fallout, we have wildfires, police protests, rioting, cyber attacks, “nuclear” verdicts AND an insurance market that is as bad as it has been in 35 years.

All of these have combined to increase the pressure on NorCal Cities to step in to provide resources and training to help members adapt to these times. While response from members has been positive the Program Managers continue to seek input regarding how we may assist in bridging the gaps that have arisen in training, developing policies and procedures, or other services.

What additional training and/or services do members need?

OBJECTIVE:

ACTION(s)/DELIVERABLE(s):

DEADLINE(s):

FINANCIAL IMPACT:

RESPONSIBILITY:



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 29, 2020

Agenda Item F.4.

LONG-RANGE PLANNING WRAP-UP

ACTION ITEM

ISSUE: Time is reserved for discussion and direction on the topics of the day or suggestions for future agenda topics.

RECOMMENDATION: Provide direction based on the day's discussion or take action on items included in the agenda

ACTION(s)/DELIVERABLE(s):

- Letter to CJPRMA
 - Direction on grants and services
-
-

DEADLINE(s):

FINANCIAL IMPACT:

RESPONSIBILITY:



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 29, 2020**

Agenda Item G.

INFORMATION ITEMS

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

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

FISCAL IMPACT: None.

BACKGROUND: None

ATTACHMENTS

1. Glossary of Terms
2. NCCSIF Organizational Chart
3. NCCSIF 2020-21 Meeting Calendar
4. NCCSIF Resource Contact Guide
5. Sedgwick Who's Who in Claims – WC and Liability Contracts

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

2020 Organizational Chart

Updated as of 10/15/2020

MEMBER ENTITY	BOARD OF DIRECTORS	BOARD ALTERNATES	RISK MANAGEMENT COMMITTEE	POLICE RISK MANAGEMENT COMMITTEE
City of ANDERSON	Liz Cottrell	Jeff Kiser	Liz Cottrell	Chief Michael Johnson
City of AUBURN	Cristina Shafer	<i>None Appointed</i>	Shari Harris	Chief Ryan L. Kinnan
City of COLUSA	Toni Benson	<i>None Appointed</i>	Toni Benson	Chief Josh Fitch
City of CORNING	Kristina Miller	Tom Watson	Tom Watson	Chief Jeremiah Fears
City of DIXON	Rachel Ancheta	Kim Stalie	Rachel Ancheta Jim Ramsey	Chief Robert Thompson
City of ELK GROVE	Brad Koehn	Kara Reddig	Julie Rucker - Alternate Rep.	Lieutenant Ryan Elmore
City of FOLSOM	*EC Vacant	Vacant	Vacant	Chief Rick Hillman
City of GALT	EC/CC Stephanie Van Steyn	Lorenzo Hines	Stephanie Van Steyn	Chief Tod Sockman (Vice-Chair)
City of GRIDLEY	Vacant	Elisa Arteaga	Elisa Arteaga	Chief Rodney Harr
City of IONE	Jon Hanken	Lori McGraw	Jon Hanken	Chief Tracy Busby
City of JACKSON	EC/CC Yvonne Kimball	Dalacie Blankenship	Yvonne Kimball	Interim Chief Chris Mynderup
City of LINCOLN	EC CJPRMA Board Rep Veronica Rodriguez	Ruthann Codina	Veronica Rodriguez	Chief Doug Lee
City of MARYSVILLE	S / EC / CC Jennifer Styczynski	Mike Solley	Jennifer Styczynski	Chief Chris Sachs
City of NEVADA CITY	EC Loree' McCay	Catrina Olson	Loree' McCay	Chief Chad Ellis
City of OROVILLE	Liz Ehrenstrom	<i>None Appointed</i>	Liz Ehrenstrom (Chair)	Chief Joe Deal
Town of PARADISE	Vacant	Crystal Peters	Crystal Peters	Chief Eric Reinbold
City of PLACERVILLE	*VP / *EC / *CC **Dave Warren (Vice-Chair)	Cleve Morris	Dave Warren	Chief Joseph Wren
City of RED BLUFF	Sandy Ryan	Anita Rice	Sandy Ryan	Chief Kyle Sanders (Chair)
City of RIO VISTA	*EC/*CC Jose Jasso	**Jen Lee, CPA	Jose Jasso	Chief Jackson Harris
City of ROCKLIN	Kimberly Sarkovich	Andrew Schiltz, CPA	Kimberly Sarkovich	Chief Chad Butler
City of WILLOWS	Wayne Peadbody	<i>None Appointed</i>		N/A
City of YUBA CITY	Spencer Morrison	Vacant	Sheleen Loza	Chief Robert Landon

OFFICERS		
		Term of Office
President (P)	Kristine Haile	7/1/2020 - 6/30/2022
Vice President (VP)	Dave Warren	7/1/2020 - 6/30/2022
Treasurer (T)	Tim Sailsbery	1/1/2019 - 6/30/2021
Secretary (S)	Jennifer Styczynski	7/2/2020- 6/30/2022

Executive Committee (EC) - membership on the EC rotates annually based on a rotation schedule and each member serves for a two-year term, with the **President** serving as **Chair of the Committee**.

Claims Committee (CC) - members of the CC are annually selected by the EC. CC is traditionally made up of at least five members of the EC, with the **Vice President** serving as **Chair of the Committee**.

CJPRMA Board Representative
Veronica Rodriguez appointed 10/24/2019

PROGRAM ADMINISTRATORS (Alliant Insurance Services)	
Michael Simmons	Marcus Beverly
Conor Boughey	Raychelle Maranan
Jenna Wirkner	

CLAIMS ADMINISTRATORS (Sedgwick formerly York)
Dorienne Zumwalt
Steven Scott (Workers' Comp)
Jill Petrarca (Liability)

RISK CONTROL CONSULTANTS (Sedgwick formerly York/Bickmore)
Dave Beal
Tom Kline (Police RM)

ADVISORS
Byrne Conley (Board Counsel)
James Marta, CPA (Accountant)



PROGRAM YEAR 20/21 MEETING CALENDAR

Thursday, August 6, 2020..... **Police Risk Management Committee** at 10:00 a.m.

Thursday, September 24, 2020 **Claims Committee** at 10:00 a.m.
Executive Committee at 11:30 a.m.

Thursday, October 29, 2020..... **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12 noon

Thursday, November 5, 2020..... **Police Risk Management Committee** at 10:00 a.m.

Thursday, December 10, 2020 **Board of Directors** at 10:00 a.m.

Thursday, February 4, 2021 **Police Risk Management Committee** at 10:00 a.m.

Thursday, March 25, 2021 **Claims Committee** at 10:00 a.m.
Executive Committee at 11:30 a.m.

Thursday, April 22, 2021 **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12 noon

Thursday, May 6, 2021 **Police Risk Management Committee** at 10:00 a.m.

Thursday, May 27, 2021 **Claims Committee** at 10:00 a.m.
Executive Committee at 11:30 a.m.

Thursday, June 17, 2021 ***Board of Directors** at 10:00 a.m.

Meeting Location: Rocklin Event Center - Garden Room (August 2020 to December 2020)
2650 Sunset Blvd., Rocklin, CA 95677
Ballroom *

Rocklin Community Center (April 22, 2021 and May 27, 2021)
5480 5th Street, Rocklin, CA 95677

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



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

TABLE OF CONTENTS

As a member of NCCSIF, your City/Town has many risk management resources available. This Services Matrix is designed to assist you with identifying and locating these resources.

CONTACT INFORMATION										
Pg. 1-2	Program Service Providers									
Pg. 3	Other Coverage Providers									
Pg. 4-6	Contracted Vendor Services (additional member cost)									
RISK MANAGEMENT SERVICE CATEGORY		SEDGWICK	PRISM	TARGET SOLUTIONS	OCCU - MED	APIP	LEXIPOL	ACI EAP	CAL-TIP	DKF SOLUTIONS/CSRMA
Pg. 7	Telephone Hotline - Questions & Guidance	X								
Pg. 7	Hazard & Safety Assessment	X								X
Pg. 8	Program/Policy Development	X	X				X			X
	Safety Materials/Web-based Courses/Videos	X	X	X						X
Pg. 8	On-Site Training	X	X							X
Pg. 8	Ergonomic Evaluations	X								
Pg. 9	Risk Management Webinars	X	X			X				
Pg. 9	Employer Pull Notice Program		X							
Pg. 10	Pre-Employment Medical Services				X					
Pg. 10	Employee Assistance Program - Health & Wellness							X		
Pg. 11	Transit Resources (available to CalTIP members)								X	

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



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

PROGRAM SERVICE PROVIDERS

SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED	
<p>PROGRAM ADMINISTRATION</p> <p>Alliant Insurance Services, Inc. 2180 Harvard Street, Suite 460 Sacramento, CA 95815 Main: (916) 643-2700 Fax: (916) 643-2750 www.alliant.com</p>	<p>Marcus Beverly Office: (916) 643-2704 Cell: (916) 660-2725 Marcus.Beverly@alliant.com</p> <p>Michael Simmons Office: (415) 403-1425 Cell: (925) 708-3374 msimmons@alliant.com</p> <p>Conor Boughey Office: (415) 403-1400 Cell: (415) 744-4889 cboughey@alliant.com</p> <p>Jenna Wirkner Office: (916) 643-2741 Jenna.Wirkner@alliant.com</p> <p>Raychelle Maranan Office: (916) 643-2712 Raychelle.Maranan@alliant.com</p>	<p><i>JPA MANAGEMENT ISSUES</i></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>MAIN CONTACT Marcus Beverly Michael Simmons Jenna Wirkner Conor Boughey Raychelle Maranan</p>
		<p><i>JPA ADMINISTRATIVE ISSUES</i></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>MAIN CONTACT Jenna Wirkner Raychelle Maranan Marcus Beverly</p>



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

PROGRAM SERVICE PROVIDERS

SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
<p>ACCOUNTING SERVICES</p> <p>James Marta & Company LLP 701 Howe Avenue, Suite E3 Sacramento, CA 95825 Main: (916) 993-9494 Fax: (916) 993-9489 www.jpmpcpa.com</p>	<p>Jim Marta, CPA jmarta@jpmpcpa.com</p> <p>David Becker, CPA</p> <p>Dee C. Leger-Garcia dleger-garcia@jpmpcpa.com</p> <p>Orysya V. Savchuk osavchuk@jpmpcpa.com</p>	<ul style="list-style-type: none"> ▪ Billing, accounting and financial managements
<p>SAFETY AND RISK CONTROL SERVICES</p> <p>Sedgwick <i>formerly York/Bickmore</i> 1750 Creekside Oaks Drive, Suite 200, Sacramento, CA 95833 Main: (800) 541-4591 Fax: (855) 242-8919 www.sedgwick.com</p>	<p>Dave Beal Office: (916) 244-1127 dave.beal@sedgwick.com</p> <p>Tom Kline - Police Risk Management Office: (916) 244-1121 thomas.kline@sedgwick.com</p>	<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
<p>CLAIMS ADMINISTRATION</p> <p>Sedgwick <i>formerly York Risk Services Group, Inc.</i> P.O. Box 619079 Roseville, CA 95661-9058 Main: (916) 783-0100 Fax: (866) 548-2637 www.sedgwick.com</p>	<p>Dorienne Zumwalt Office: (916) 960-1017 dorienne.zumwalt@sedgwick.com</p> <p>Steven Scott - WC Senior Manager Office: (916) 960-0946 steven.scott@sedgwick.com</p> <p>Jill Petrarca - Liability Senior Manager Office: (916) 746-8849 jill.petrarca@sedgwick.com</p>	<p>Third-Party Workers' Compensation (WC) and Liability Claims Administrator --refer to York's <i>Who's Who in Claims</i> for specific Claim Adjuster's contact information.</p> <p>Report New Liability Claims to: 7374NCCSIF@sedgwick.com</p>



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

OTHER COVERAGE PROVIDERS

SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
PRISM Excess Workers' Compensation Coverage	Travis Clemmer Kristen Calderon (video library) Office: (916) 850-7300 Email: tclemmer@csac-eia.org www.CSAC-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 partnership with CSAC-EIA	http://csac-eia.targetolutions.com/	<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	Tony Giles - General Manager Office: (925) 290-1316 Email: tony@cjprma.org http://www.cjprma.org/	<ul style="list-style-type: none"> ▪ Regional Training provided on a variety of Liability-related Topics
APIP - Alliant Property Insurance Program	Contact Marcus Beverly, Alliant Insurance Services, for questions.	<ul style="list-style-type: none"> ▪ Webinars - Property Risk Management Topics <p>In addition, Boiler and Machinery coverage is provided through your participation in APIP.</p> <ul style="list-style-type: none"> ➤ For resources with your boiler, electrical, mechanical, and HVAC equipment, visit www.hsb.com/calc/ENG and use the online tools and calculators developed by Hartford Steam Boiler's engineering staff. ➤ Useful information specific to equipment care, operating logs and maintenance fact sheets on the website www.hsb.com which has several resources available under the 'Knowledge Center' tab.



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

<p>Lexipol Law Enforcement and Fire risk management</p> <p>Website: www.lexipol.com</p>	<p>Dale Cephers West Region Market Development Executive Office: (469) 731-4685 Email: dcephers@lexipol.com</p>	<ul style="list-style-type: none"> ▪ Police Risk Management Policies and Procedures ▪ Fire Training (*additional member cost)
<p>CalTIP - California Transit Indemnity Pool Self-insurance program for public transit operators</p>	<p>Terrie Norris, Sedgwick Office: (916) 290-4655 Email: terrie.norris@sedgwick.com Website: http://www.caltiponline.org/</p>	<ul style="list-style-type: none"> ▪ Transit Specific Risk Management Resources for Member Cities (Auburn and Dixon)



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
<p>EMPLOYEE ASSISTANCE PROGRAM</p> <p>ACI Specialty Benefits Corporation 6480 Weathers Place, Suite 300 San Diego, CA 92121 Main: (800) 932-0034 Fax: (858) 452-7819 www.acieap.com</p>	<p>Kathryn Dobkin, Account Executive Office: (858) 736-0031 Email: kathrynd@acispecialtybenefits.com</p>	<ul style="list-style-type: none"> ▪ Employee Assistance Program
<p>Pre-employment Medical Services</p> <p>Occu-Med</p>	<p>Bill Vogeler Office: (559) 435-2800, ext. 101 Email: bvogeler@occu-med.com Website: www.occu-med.com</p>	<ul style="list-style-type: none"> ▪ Review of Pre-placement Medical Exams ▪ Job Analysis
<p>Sewer Risk Management</p> <p>DKF Solutions Group, LLC</p>	<p>David Patzer Office: 707.373.9709 Email: dpatzer@dkfsolutions.com Website: http://www.dkfsolutions.com</p>	<ul style="list-style-type: none"> ▪ Sewer Risk Management
<p>Aquatics Risk Management</p> <p>Total Aquatic Management www.totalaquaticmanagement.webs.com</p>	<p>Jim Wheeler Office: (510) 523-3155 Email: jim@totalaquaticmanagement.com swimnjim@hotmail.com</p>	<ul style="list-style-type: none"> ▪ Aquatic Safety services ▪ Certified Pool Operator (CPO) Trainings
<p>Sidewalk Repair Services</p> <p>Precision Concrete Cutting Main: (866) 792-8006 Fax: (650) 240-3866 www.dontgrind.com</p>	<p>Katrina Lynch (916) 847-7346 Klynch@dontgrind.com</p> <p>Joseph Ortega jortega@DontGrind.com</p>	<ul style="list-style-type: none"> ▪ Sidewalk cutting to repair defects ▪ Will inspect to your specifications ▪ Map defects ▪ Repairs @ \$35 to \$50 per location



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	VENDOR CONTACT INFORMATION	SERVICES PROVIDED
ADA Compliance	City Consulting Engineer - CEC Inc. Yuba City 1110 Civic Center Blvd. Ste. 404 Yuba City, CA 95993 Email: Swartz@cecusa.net (530) 751-0952	
ADA Compliance	Sally Swanson Architects 220 Sansome Street. STE 800 San Francisco, CA 94104 (415) 445-3045 ext. 118	
ADA Compliance	SZC Consulting Group Sacramento Office 2377 Gold Meadow Way, # 100 Gold River, CA 95670 (916) 669-8750 Silicon Valley Office 228 Hamilton Avenue, 3rd Floor Palo Alto, CA 94301 (866) 694-7637	
Arborist ASCA Registered Consulting Arborist #480 ISA Certified Arborist & Municipal Specialist #WE-0151 AM ISA TRAQ Risk Assessment Qualified	Gordon Mann - Consulting Arborist California Tree and Landscape Consulting, Inc. & Mann Made Resources 10556 Combie Road Auburn, CA 95602 Cell: (650) 740-3461 Email: gordon@mannandtrees.com website: https://mannandtrees.com/	<ul style="list-style-type: none"> ▪ Contract Preparation and Supervision ▪ Diagnosis of Tree and Landscape Problems ▪ Insect and Disease Identification and Management ▪ Municipal Ordinance Development ▪ Training and Education, Tree, Landscape, and Nursery Appraisals ▪ Tree Plant Inventories ▪ Tree Protection for Construction Projects ▪ Tree Risk Assessments and Surveys



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	VENDOR CONTACT INFORMATION	SERVICES PROVIDED
Arborist	Professional Landscape Solutions 6108 27th Street, Ste. C Sacramento, CA 95822 (916) 424-3815	
Drug & Alcohol Testing	Datco Services Corporation 2280 Grass Valley Highway Suite 232 Auburn, CA 95603 530-268-8101 (800) 95-DATCO (32826)	
Drug & Alcohol Testing	Feather River Hospital 5974 Pentz Road Paradise, CA 95969 (530) 876-7919	
Janitorial Services	City Wide 6108 27th Street STE C Sacramento, CA 95822 (916) 424-3815	
Janitorial Services	Peerless Building Maintenance 4665 Mountain Lakes Blvd. Redding, CA 96003 (530) 222-6369	
Janitorial Services	Ultimate Building Maintenance Inc 598 Garden Hwy Suite 5 Yuba City, CA 95591 (530) 671-1564	



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

RISK MANAGEMENT SERVICE CATEGORY

Telephone Hot Line Questions/Guidance	<p>SEDGWICK (formerly York/Bickmore) Sedgwick is NCCSIF’s risk control services provider. Dave Beal is your point of contact for risk management questions and guidance.</p>																																				
Hazard & Safety Assessment	<p>SEDGWICK (formerly York/Bickmore) 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 style="width: 100%; border: none;"> <tr> <td style="width: 33%;">1. Risk Management Program Overview</td> <td style="width: 33%;">12. Emergency Response & Management</td> <td style="width: 33%;">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
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																																			



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Program & Policy Development	<p>SEDGWICK (formerly York/Bickmore) 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>PRISM (Additional Cost) PRISM loss prevention specialists are available to provide assistance with program development at an additional cost to NCCSIF members. Contact PRISM directly for assistance.</p> <p>LEXIPOL NCCSIF members have access to the law enforcement and fire risk management policies offered through Lexipol.</p>
On-Site Training	<p>SEDGWICK (formerly York/Bickmore) 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 Dave to discuss and schedule on-site training.</p> <p>PRISM PRISM 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>
Ergonomic Evaluations	<p>SEDGWICK (formerly York/Bickmore) Sedgwick is available to conduct office and industrial ergonomic evaluations for all members. Contact Dave Beal to discuss and schedule ergonomic evaluations.</p>



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

<p>Risk Management Webinars</p>	<p>SEDGWICK (formerly York/Bickmore) Throughout the year, Sedgwick 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 Sedgwick Risk Control website.</p> <p>PRISM PRISM 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.</p>
<p>Employer Pull Notice Program</p>	<p>PRISM & TARGET SOLUTIONS (Additional cost to members) PRISM 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.org, Services/Loss Prevention/Target Solutions Platform.</p>



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

<p>Pre-Employment Medical Services</p>	<p>OCCU-MED Services offered at an additional cost:</p> <ul style="list-style-type: none"> ▪ 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
<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.



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Transit Resources

CalTIP - California Transit Insurance Pool

Self-insurance program for public transit operators. Member cities include Auburn and Dixon.

Programs and Safety Materials

- 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



Who's Who in Claims Liability Contacts

Alex Davis

Property & Casualty Adjuster
(925) 349-3890
alex.davis@sedgwick.com
Handles All Cities as Needed

Shawn Millar

Property & Casualty Adjuster
(530) 210-4910
shawn.millar@sedgwick.com
Anderson, Colusa, Corning, Gridley, Marysville, Oroville
Paradise, Red Bluff, Willows, Yuba City

Brian Davis

Property & Casualty Adjuster
(916) 746-8832
brian.davis@sedgwick.com
Handles All Cities as Needed

Jill Petrarca

Senior Manager, Property and Casualty
(916) 746-8849
jill.petrarca@sedgwick.com

To File a New Claim:

7374NCCSIF@sedgwick.com

Office Hours Emergency (916) 960-0980

After Hours Emergency Call-Out (916) 971-2701

Resources

Harold Godfrey

Property and Casualty Claims Director
(916) 872-2590
harold.godfrey@sedgwick.com

Dori Zumwalt

Client Service Director
(916) 749-5877
dorienne.zumwalt@sedgwick.com

Sedgwick

P. O. Box 14522

Lexington, KY 40512

(916) 783-0100 · Fax (866) 548-2637

<http://www.sedgwick.com>



Who's Who in Claims Workers' Compensation Contacts

Kara Kennedy
Senior Claims Examiner
(916) 960-0920
kara.kennedy@sedgwick.com
Elk Grove, Folsom (4850), Marysville
Yuba City

Cristal Rhea
Senior Claims Examiner
(916) 746-6307
cristal.rhea@sedgwick.com
Red Bluff, Willows

Alicia Veloz
Senior Claims Examiner
(916) 771-6361
alicia.veloz@sedgwick.com
Auburn, Galt, Gridley, Paradise, Placerville

Jennifer Gorgen
Senior Claims Examiner
(916) 960-0962
jennifer.gorgen@sedgwick.com
Oroville

Catherine Clark
Claims Examiner
(916) 960-0902
catherine.clark2@sedgwick.com
Anderson, Colusa, Corning, Dixon,
Folsom (non-4850), Ione, Jackson, Lincoln,
Nevada City, Rio Vista, Rocklin

Kristin Farley
Claims Examiner
(916) 580-1835
kristin.farley@sedgwick.com
Medical Only claims

Rebecca Summers
Claims Examiner
(916) 960-1029
rebecca.summers@sedgwick.com
Future Medical claims

Steven Scott
Team Lead
(916) 960-0946
steven.scott@sedgwick.com

Resources

Jeff Ponta
Workers' Compensation Director
(916) 960-0965
jeff.ponta@sedgwick.com

Dori Zumwalt
Client Service Director
(916) 749-5877
dorienne.zumwalt@sedgwick.com

Sedgwick
P. O. Box 14522
Lexington, KY 40512
(800) 922-5020 · Fax (866) 548-2637
<http://www.sedgwick.com>
