



**NCCSIF
Risk Management Committee Meeting
AGENDA**

Date: Thursday, June 13, 2013
Time: 9:45 a.m.
Location: Lincoln City Hall (Third Floor Conference Room)
 600 Sixth Street
 Lincoln, CA
 (530) 894-6699

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

MISSION STATEMENT

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

- A. CALL TO ORDER**
- B. PUBLIC COMMENTS**
- C. APPROVAL OF AGENDA AS POSTED** A 1
- pg. 01 **D. CONSENT CALENDAR** A 1
All matters listed under the consent calendar are considered routine with no separate discussion necessary. Any member of the public or Risk Management committee may request any item to be considered separately.
- pg. 02 1. Minutes of the Risk Management Committee Meeting – April 25, 2013
- E. RISK MANAGEMENT BUSINESS**
- pg. 05 1. **New Additional Insured Forms Require Revised Contract Wording –** I 1
 Time Certain **Webinar from CSAC EIA**
 10:00-11:30 *Mr. Robert Washburn will host this workshop that will outline the major changes in the new ISO Additional Insured Endorsement forms.*
- pg. 06 2. **Risk Control Services Summary as of May 31, 2013** I 2
Henri Castro will address the Committee will receive an update regarding the Risk Control Services provided by Bickmore as of May 31, 2013.
- pg. 08 3. **Hazard & Safety Assessments Update** I 1
Henri Castro will provide an update on the current status of the Hazard & Safety Assessments performed by Bickmore.



pg. 10	4. 2013/2014 Regional Training Survey Results <i>Henri Castro will provide the Committee with the results of the 2013/2014 Regional Training Survey.</i>	I 1
pg. 11	5. Upcoming Services <i>The Committee will receive an update on Upcoming Services from Bickmore.</i>	I 1
pg. 12	6. Police Risk Management Committee Meeting Summary <i>Ms. Susan Adams will provide the Committee with a summary of the May 7, 2013 NCCSIF Police Risk Management Committee Meeting.</i>	I 1
pg. 17	7. NCCSIF 2013/2014 Risk Management Budget <i>The Committee will be asked to review and approve the NCCSIF 2013/2014 Risk Management Budget.</i>	A 1
	F. INFORMATION ITEMS	I 1
	1. CAJPA 2013 Fall Conference September 10 – 13, 2013	
	2. NCCSIF Travel Reimbursement Form	

G. ADJOURNMENT

UPCOMING MEETINGS

- Police Risk Management Committee Meeting – August, 2013
- Executive Committee Meeting – September 12, 2013
- Claims Committee Meeting – September 12, 2013
- Board of Directors Meeting – October 10, 2013
- Risk Management Meeting – October 10, 2013

Per Government Code 54954.2, persons requesting disability related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Johnny Yang at Alliant Insurance at (916) 643-2712.

The Agenda packet will be posted on the NCCSIF website at www.nccsif.org. Documents and material relating to an open session agenda item that are provided to the NCCSIF Board of Directors less than 72 hours prior to a regular meeting will be available for public inspection and copying at 1792 Tribute Road, Suite 450, Sacramento, CA 95815.

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



**Risk Management Committee Meeting
June 13, 2013**

Agenda Item D.

CONSENT CALENDAR

ACTION ITEM

ISSUE: The Risk Management Committee should review items on the Consent Calendar and, if there is any item requiring clarification or amendment, such item(s) should be pulled from the agenda for separate discussion. The Risk Management Committee should approve the Consent Calendar excluding those items pulled. Any items removed from Consent will be agendaized later during the meeting as recommended by the Chair and approved by the Committee.

RECOMMENDATION: It is the recommendation of Staff to approve the Consent Calendar after review by the Risk Management Committee.

FISCAL IMPACT: None

BACKGROUND: The Committee places the following items on the Consent Calendar for approval. The Committee may approve the Consent Calendar items as presented, or any individual may request that an item be pulled for discussion and separate action during the meeting. Remaining items would then be approved by action of the Committee.

ATTACHMENTS:

1. Minutes of the Risk Management Committee Meeting – April 25, 2013



**MINUTES OF THE
NCCSIF RISK MANAGEMENT COMMITTEE MEETING
LINCOLN CITY HALL, LINCOLN, CA
APRIL 25, 2013**

MEMBERS PRESENT

Jeff Kiser, City of Anderson
Shari Conley, City of Auburn
Tom Watson, City of Corning
Steve Johnson, City of Dixon
Bruce Cline, City of Folsom
Paula Islas, City of Galt
Karin Helvey, City of Gridley
Ed Pattison, City of Ione
Catrina Olson, City of Nevada City
Liz Ehrenstrom, City of Oroville
Sandy Ryan, City of Red Bluff
Russell Hildebrand, City of Rocklin
Crystal Peters, Town of Paradise

MEMBERS ABSENT

City of Colusa
City of Jackson
City of Lincoln
City of Marysville
City of Placerville
City of Rio Vista
City of Willows
City of Yuba City

GUESTS & CONSULTANTS

Michael Simmons, Alliant Insurance Services
Susan Adams, Alliant Insurance Services
Johnny Yang, Alliant Insurance Services
Henri Castro, Bickmore

A. CALL TO ORDER

The meeting was called to order at 10:32 a.m.

B. PUBLIC COMMENTS

Ms. Adams advised that copies of the Draft Risk Management Committee budget are made available to members for their review and input.



C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Bruce Cline **SECOND:** Catrina Olson **MOTION CARRIED**

D. CONSENT CALENDAR

1. Minutes of the Risk Management Committee Meeting – January 24, 2013
2. ADA Safety Grant Funds Utilization

A motion was made to approve the consent calendar.

MOTION: Bruce Cline **SECOND:** Catrina **MOTION CARRIED**

F. RISK MANAGEMENT BUSINESS

F1. Risk Control Services Summary as of March 31, 2013

Ms. Henri Castro explained that the summary provided starting January 1, 2013. Ms. Castro advised that the last quarter remains very active. Still working on Assessments and Rio Vista and Placerville are only outstanding but has been scheduled. Action plans have been completed currently Bickmore is working on active projects that will be completed by July 1, 2013.

Ms. Castro asked for feedback regarding their Services Summary Report. Bickmore is required to list all items performed and the summary is currently sorted by City and by activity. Ms. Castro asked if the Committee has a preference in which they would like to receive the report. The Committee asked that the summary is provided by activity chronologically. The Committee also asked that a summary be provided for the past 18 months starting new effective 7/1/13.

F2. Upcoming Risk Control Services

Ms. Castro advised that Bickmore has received feedback from members expressing interests in Certified Pool Operators Training. Ms. Castro has been working with Program Administration to provide CPO Training in May and June. She advised that starting July 1, 2013 Bickmore will be taking on coordination of the Regional Training and would like to decide on how many Regional workshops to coordinate. Bickmore will send out a survey to members to determine the types of regional workshops members are interested in. Topics will be collected and brought back to the June Risk Management Committee meeting.

Ms. Castro also advised that an IIPP video has been completed for the City of Dixon and members were provided with a preview on the video. These videos are tailored for each city and



are personalized using the City personnel as the narrator. Members' discussed having a video template made so members can insert their City logo, photos and personnel as necessary.

G. INFORMATION ITEMS

G1. CAJPA 2013 Fall Conference September 10 – 13, 2013

Ms. Adams reminded members of the upcoming 2013 CAJPA Fall Conference on September 10 – 13, 2013. She also reminded members of the PARMA Conference on February 9 – 12, 2014.

G2. NCCSIF Travel Reimbursement Form

The Information Items are provided as an update only.

G. ADJOURNMENT

The meeting was adjourned at 11:27 a.m.

DRAFT



**Risk Management Committee Meeting
June 13, 2013**

Agenda Item G.1.

**NEW ADDITIONAL INSURED FORMS REQUIRE REVISED CONTRACT
WORDING – WEBINAR FROM CSAC-EIA**

INFORMATION ITEM

ITEM: CSAC-EIA will be hosting a webinar workshop presented by Mr. Robert Marshburn regarding the new Additional Insured Forms Requiring Revised Contract Wording.

This workshop examines major changes ahead in the new ISO (Insurance Services Office) forms for 2013. In it, Mr. Marshburn will go over the following:

- Why the new Additional Insured forms make it necessary that you update your contracts!
- The impact of revisions to commonly used forms
- Why your Contractor's new policy may NOT pay on your behalf
- How simple errors in your contracts can reduce or eliminate your Insurance coverage
- How the changes affect coverage for "friendly parties" and between Public Entities
- The new form providing better coverage that's simpler & easier to use – IF you do it right
- Finally – How to assure primary & non-contributory coverage (for all the insurance policies, you want to require the Contractor's insurance to be the first to cover any claim, with your coverage applicable only if the Contractor's is exhausted.)
- Sample forms, analysis, and recommendations addressing the changes
- Understanding and utilizing contract requirements to better manage risk

FISCAL IMPACT: None.

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

BACKGROUND: In April of 2013 the ISO modified the Commercial Property Forms. It was one of the biggest changes in forms seen in years with the majority of forms taking on some type of change.

ATTACHMENTS: None.



RISK CONTROL SERVICES SUMMARY AS OF APRIL 18, 2013

INFORMATION ITEM

ITEM: Ms. Henri Castro will provide the Committee with an update on the services that Bickmore has provided NCCSIF members from April 18, 2013 to June 13, 2013.

Below is a summary of the risk control services and resources provided to members from January 1, 2013 to June 30, 2013. The Member Services Report is included.

SERVICES PROVIDED	4/18	6/13	Total
Phone & Email Consultation	27	11	38
Hazard & Safety Assessments	40	40	80
Assessment Action Plan Development meetings	8	1	9
Ergonomic Evaluations	36	9	45
Playground CPSI Inspections (two inspections in progress)	2	0	2
On-site Training (conducted by Bickmore)	12	22 ^e	34
Safety Program Review & Development	58 ^a	33 ^a	91
Safety Communications	2 ^b	1 ^b	3
Subtotal:	185	117	302
ACCOUNT MANAGEMENT			
Member services database maintenance and report development	12	8	20
RMC – preparation and participation	22 ^c	10 ^c	32
Police RMC preparation and participation	17 ^d	14 ^d	31
Subtotal:	51	32	83
TOTAL HOURS:	236	149	385

- a. Includes on-site meetings, written programs, forms, checklists, city customized webinars, and any time spent while developing customized programs.
- b. Safety Communications topics include defensive driver safety, heat illness prevention, outdoor hazards, and the new Hazard Communication GHS requirements
- c. January, April, and June RMC meetings
- d. January and May Police RMC meeting
- e. Police Regional ATD Training on May 2. Includes training preparation, delivery, and travel



**Risk Management Committee Meeting
June 13, 2013**

FISCAL IMPACT: None

RECOMMENDATION: None. This is provided as information only.

BACKGROUND: NCCSIF contract with Bickmore on January 1, 2012 to provide risk control services. Ms. Henri Castro is NCCSIF's consultant for these services.

ATTACHMENTS: None.



**Risk Management Committee Meeting
June 13, 2013**

Agenda Item G.3.

HAZARD & SAFETY ASSESSMENTS UPDATE

INFORMATION ITEM

ITEM: All members have received their Hazard & Safety Assessment. Ms. Henri Castro will provide the committee with an update on the assessment results.

The assessment is comprised of Cal/OSHA requirements and industry accepted best practices in the following areas:

1. Risk Management Program Overview
2. Aerial Lift Operations
3. Aerosol Transmissible Diseases (ATD)
4. ADA Compliance
5. Animal Control Services
6. Automobile & Fleet Liability
7. Blood Borne Pathogens ECP
8. Business Continuity Plan
9. Confined Space Entry Program
10. Contractor Selection & Control
11. Contractual Transfer of Risk
12. \Emergency Response & Management
13. Employment Practices Liability
14. Ergonomic Injury Management
15. Fire Department Operations
16. Fire Prevention Program
17. Forklifts & Powered Industrial Trucks
18. Hazard Communication Program
19. Hearing Conservation Program
20. Heat Illness Prevention Program
21. Information Technology
22. Injury & Illness Prevention Program
23. Lockout-Tagout
24. Parks & Recreation Operations
25. Personal Protection Equipment
26. Police Department Operations
27. Respiratory Protection Program
28. Return-to-Work & Transitional Duty
29. Sewers Liability Management
30. Sidewalks Liability Management
31. Traffic Engineering
32. Trenching & Excavation Operations
33. Urban Forest Management
34. Work Zone Safety
35. Workers Compensation Claims Admin

FISCAL IMPACT: None

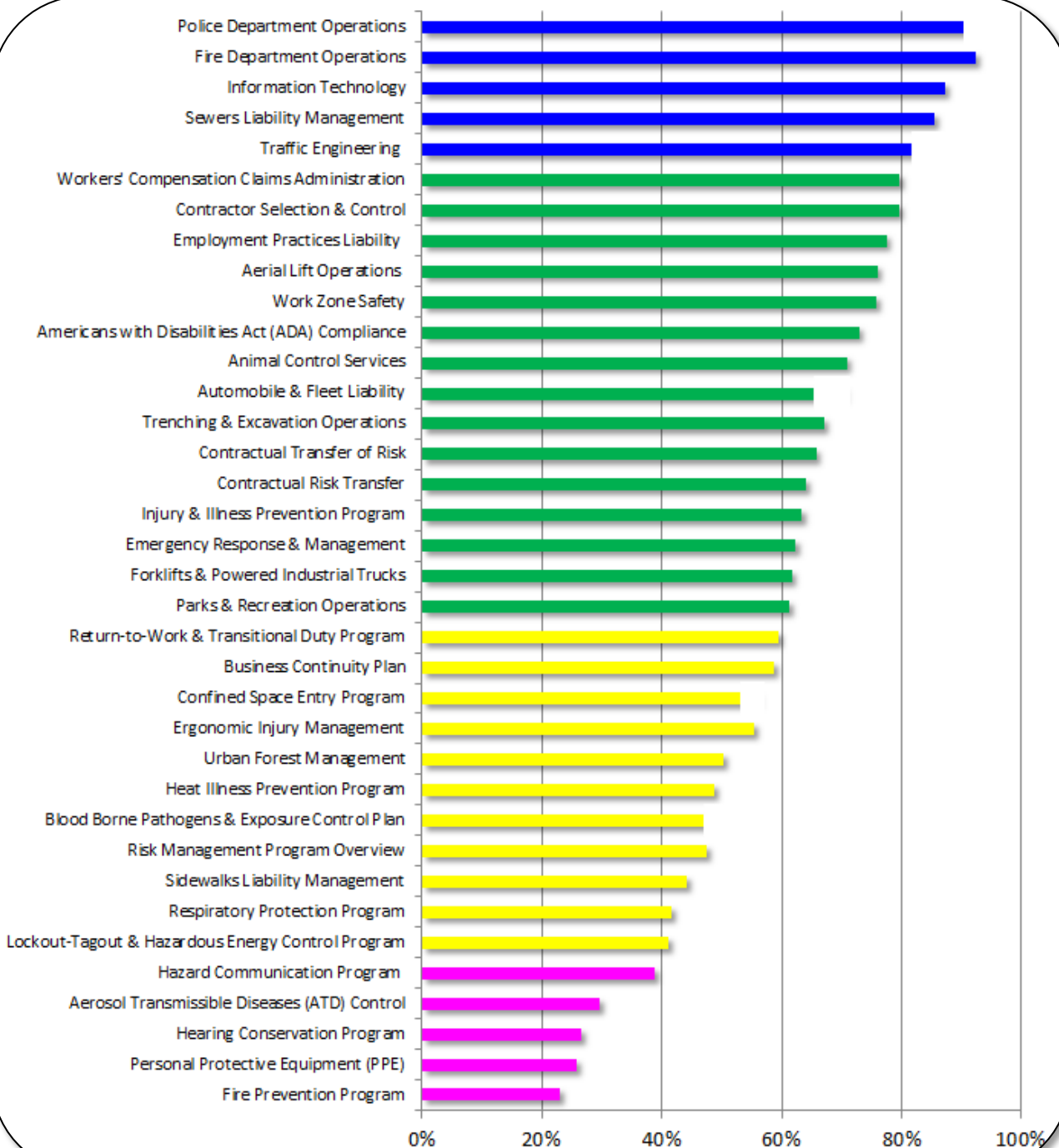
RECOMMENDATION: None

BACKGROUND: None

ATTACHMENTS: Hazard & Safety Assessment Scorecard.

NCCSIF

Hazard & Safety Assessment Scorecard



- 80% to 100% Strong
- 60% to 79% Good with minor gaps in action plans
- 40% to 59% Moderate with major elements in place but additional work required
- 20% to 39% Considerable effort required to develop and implement major elements
- 0% to 19% Poor, major effort required to develop and implement major elements



**Risk Management Committee Meeting
June 13, 2013**

Agenda Item G.4.

2013/2014 REGIONAL TRAINING SURVEY RESULTS

INFORMATION ITEM

ITEM: During the April 25th Risk Management Committee meeting the Committee discussed the option of providing regional training sessions for the 2013/2014 program year. A survey was provided to the Committee members to help determine the most requested topics.

FISCAL IMPACT: None.

RECOMMENDATION: None. This is provided as information only.

BACKGROUND: None.

ATTACHMENTS: None.



**Risk Management Committee Meeting
June 13, 2013**

Agenda Item G.5.

UPCOMING SERVICES

INFORMATION ITEM

ITEM: Ms. Henri Castro will address the committee regarding the following services to be provided to members within the next few months:

- Work on finalizing 2012/2013 open projects
- Contact each member to develop the 2013/2014 action plans (two days of service) based on the assessment recommendations and member requests
- Contact each member to discuss potential plans for their service day in 2013/2014
- Continue to deliver phone/email consultative services
- Continue to develop and provide safety publications and resources
- Discuss new additions to the Bickmore Risk Control website
 - Enhanced Streaming Video service available July 1, 2013
 - Recorded Webinars
 - Confined Space
 - Cal/OSHA Update webinar
 - Playground Safety
 - Storm Water Pollution

FISCAL IMPACT: None

RECOMMENDATION: None

BACKGROUND: None

ATTACHMENTS: None.



**Risk Management Committee Meeting
June 13, 2013**

Agenda Item G.6.

POLICE RISK MANAGEMENT COMMITTEE MEETING SUMMARY

INFORMATION ITEM

ITEM: Ms. Susan Adams will provide the Committee with a summary of the May 7, 2013 Police Risk Management Committee meeting. Minutes of the meeting has been provided to the Committee's review and discussion.

FISCAL IMPACT: None.

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

BACKGROUND: None.

ATTACHMENTS: Draft May 7, 2013 Police Risk Management Committee Meeting Minutes



**MINUTES OF THE
POLICE RISK MANGEMENT COMMITTEE MEETING
MAY 7, 2013**

MEMBERS PRESENT

Chief John Ruffcorn, City of Auburn
Sergeant Jason Browning, City of Folsom
Asst. Chief Dean Price, City of Gridley
Chief Dan Ruden, City of Lincoln
Chief Ron Lawrence, City of Rocklin

MEMBERS ABSENT

City of Anderson
City of Colusa
City of Corning
City of Dixon
City of Galt
City of Ione
City of Jackson
City of Marysville
City of Nevada City
City of Oroville
Town of Paradise
City of Placerville
City of Red Bluff
City of Rio Vista
City of Willows
City of Yuba City

GUESTS & CONSULTANTS

Liz Ehrenstrom, City of Oroville
Susan Adams, Alliant Insurance Services
Johnny Yang, Alliant Insurance Services
Tom Kline, Bickmore Risk Services
Shawn Millar, York Risk Services
Bruce Kilday, Angelo Kilday and Kilduff, LLP
Carrie Frederickson, Angelo Kilday and Kilduff, LLP

A. CALL TO ORDER

The meeting was called to order at 10:11 a.m.

B. PUBLIC COMMENTS

There were no public comments.

C. APPROVAL OF AGENDA AS POSTED

There was no discussion on this item.

D. CONSENT CALENDAR

D1. 08.23.12 Draft Police Risk Management Committee Meeting Minutes

There was no discussion on this item.

E. RISK MANAGEMENT

E1. Risk Management Committee Meeting Summary

Ms. Liz Ehrenstrom provided the Committee with an update on the Risk Management Committee Meeting advising that the Committee was provided an update on the services from Bickmore. Ms. Adams advised that Bickmore presented the Committee a sample video of the Injury Illness and Prevention Program. Ms. Adams advised that NCCSIF sets up a budget for Risk Management and staff is considering setting funds aside for specific police risk management needs. She briefly explained the Safety Grant Process and advised the funds can be used for anything that will help reduce losses.

Mr. Tom Kline advised that a Police ATD Training was recently provided in Red Bluff to NCCSIF members. Members attended from Red Bluff, Corning, Anderson and Folsom. Staff is working on setting up another Police ATD Training further south.

The Committee mentioned that it has been a while since a Gilmartin Training was offered to the Police Committee. There was further discussion on Bulging Disc Training, Backsafe Training and Cross-fit Training. The Committee also discussed performance evaluations and the possibility of a policy and procedure or best practices being put in place for these evaluations.

E2. Police Liability and Workers' Compensation Claims Analysis

Mr. Tom Kline advised that at the past meetings the Committee received a Police Liability and Workers' Compensation Claims Analysis and discussed training topics to be provided at each Police Risk Management meeting to address the major police losses affecting NCCSIF. At the

last meeting the topic of Aerosol Transmissible Diseases was the focus of the meeting and at today's meeting the Committee will be focusing on Use of Force.

Mr. Shawn Millar, York Risk Services, provided the Committee with a list of Use of Force losses for the past 6 years explaining that in order to obtain a low cost settle, a lot of funds are used for depositions, investigations and legal fees. Mr. Millar noted a claim that amounted in a \$19,000 settlement but incurred \$160,000 to obtain the settlement.

There was discussion on use of videos and microphones which will assist members in defending these types of claims. The committee went on to address the proper use of the equipment and when to turn it on and off. They also mentioned the cost of purchasing and maintaining the equipment.

E3. Round Table Discussion

Mr. Tom Kline asked for feedback regarding the next topic the Police Risk Management Committee would like to focus on suggesting training on proper "fit-for-duty" evaluations for the next August Police Risk Management Committee meeting.

The Committee then entered into a discussion on the use of Private Firing Ranges and City-owned Firearms and the possibility of a separate Risk Management Fund being set aside for the Police Risk Management.

The Committee also requested a loss analysis or example of when Video and Audio technology assisted in mitigating lawsuits. Discussing the cost and proper procedure on maintaining video and audio data storage the Committee noted that a server is also needed to store the information as well.

The Committee inquired if Bulging Disc is currently paid on 4850 time and requested information on any legislative bills regarding presumptions. Mr. Millar suggested contacting Ms. Kelli Vitale-Carson which is York's Workers' Compensation Claims Adjuster and will be able to better provide details on this topic.

F. USE OF FORCE LESSONS LEARNED DISCUSSION

Mr. Bruce Kilday and Ms. Carrie Frederickson from Angelo, Kilday, and Kilduff, LLP provided the Committee with a presentation on the Use of Force and lessons that have been learned through recent litigation. Topics discussed were as follows:

- Recent case law decisions affecting use of force
 - Supreme Court slaps down Ninth Circuit
- Documenting use of force decisions
 - Initial incident reports and IA
- Protecting the agency from civil liability and reputational risk

- Policies regarding audio taping and videos
- Social media
- Potential Command Staff liability

H. INFORMATION ITEMS

H1. NCCSIF Meeting Calendar 2013

H2. NCCSIF Resource Contact Guide

These items were provided as information only.

I. ADJOURNMENT

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

DRAFT



**Risk Management Committee Meeting
June 13, 2013**

Agenda Item G.7.

NCCSIF 2013/2014 RISK MANAGEMENT BUDGET

ACTION ITEM

ITEM: On an annual basis, the NCCSIF Risk Management Committee reviews and approves the risk management budget for the next fiscal year. The preliminary budget is reviewed in the spring and the final budget is reviewed and approved at the June Board of Directors meeting.

The major changes from the prior year for Risk Management Expenses are as follows:

- Decreased Injury and Prevention Training from \$40,000 to \$25,000
- Decreased Risk Management Services & Trainings from \$300,000 to \$25,000
- Increased Police Risk Management Committee Training Budget from \$5,000 to \$12,000
- Increased Bickmore Risk Control Services from \$115,000 to \$155,000
- Decreased Occu-Med Health Consulting from \$23,000 to \$18,000
- Increased ACI/Wellness Optional from \$12,100 to \$13,840

FISCAL IMPACT: The overall Risk Management Budget is \$433,300, which is an increase of \$24,000 over the prior year.

RECOMMENDATION: Staff recommends approval of the budget.

BACKGROUND: This Risk Management Committee annually reviews and approves its budget and recommends approval to the Board of Directors at their June meeting.

ATTACHMENTS: Final 2013/2014 Risk Management Budget.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

BUDGET

July 1, 2013 to June 30, 2014

Safety Services:

52200	Injury and Prevention Training	\$ 40,000	\$ 25,000		\$ 25,000
52201	Risk Mgmt Services & Trainings	\$ 30,000	\$ 25,000	\$ 12,500	\$ 12,500
52202	Risk Mgmt Comm Mtg Expense	\$ 1,000	\$ 1,000	\$ 500	\$ 500
52203	Police Risk Mgmt Comm Training Budget	\$ 5,000	\$ 12,000	\$ 6,000	\$ 6,000
52204	Bickmore Risk Control Services	\$ 115,000	\$ 155,260	\$ 77,630	\$ 77,630
52205	Hotline	\$ -	\$ -	\$ -	\$ -
52206	Safety Library	\$ -	\$ -	\$ -	\$ -
52207	Seminars and PARMA	\$ 63,200	\$ 63,200	\$ 23,200	\$ 40,000
52208	Lexipol Law Enforcement Policy Manual Updates DT	\$ 100,000	\$ 100,000	\$ -	\$ 100,000
52209	Safety Contingency	\$ -	\$ -	\$ -	\$ -
52210	Process Safety Mgmt Program	\$ -	\$ -	\$ -	\$ -
52212	Safety Service - Other	\$ -	\$ -	\$ -	\$ -
	OCCUMED Occupational Health Consulting	\$ 23,000	\$ 18,000	\$ 18,000	\$ -
52215	Online Risk Management Services - TargetSolutions	\$ 20,000	\$ 20,000	\$ 10,000	\$ 10,000
52217	ACI - Wellness Optional	\$ 12,100	\$ 13,840	\$ 13,840	\$ -
	Total Safety Services Expense	\$ 409,300	\$ 433,300	\$ 161,670	\$ 271,630