



President
Ms. Liz Ehrenstrom
City of Oroville

Treasurer
Mr. Tim Sailsbery
City of Willows

NCCSIF BOARD OF DIRECTORS MEETING

Vice President
Mr. Russell Hildebrand
City of Rocklin

Secretary
Ms. Gina Will
Town of Paradise

Date: Thursday, October 10, 2013
Time: 11:30 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.

AGENDA

A. CALL TO ORDER

11:45 A.M. **LUNCH SPEAKER – The Board will receive a presentation from Mr. Sean Edin from OCCU-MED regarding the services available to NCCSIF (30 min)**

B. 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.

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 the Board of Directors may request any item to be considered separately.

- pg. 02 1. Board of Directors Teleconference Meeting Minutes – August 21, 2013
- pg. 05 2. Board of Directors Meeting Minutes – June 13, 2013
- pg. 11 3. Check Register at June 30, 2013
- pg. 13 4. Investment Reports
 - a. Chandler Asset Management Short/Long Term – August 2013
 - b. Treasurer's Report as of June 30, 2013
- pg. 23 5. Utilization Report for Safety Grant Funds as of June 30, 2013
- pg. 24 6. Budget to Actual Report as of June 30, 2013



pg. 26 **E. SUMMARY OF THE SEPTEMBER 19, 2013 EXECUTIVE COMMITTEE MEETING**

1. Appointment of NCCSIF Vice President
The Committee approved recommending appointment of Mr. Russell Hildebrand as NCCSIF Vice President.
2. Medical Service Provider Network Services
The Committee is recommending review and discussion of NCCSIF's current MPN Services being provided by PDI. WellComp provided a presentation to the Committee and will be considered as an MPN Service Provider.
3. Approval of NCCSIF Defense Attorney List (Stephanie Quinn)
The Committee approved recommending the addition of Ms. Stephanie Quinn to NCCSIF's Liability Defense Attorney List.
4. Approval of NCCSIF Defense Attorney List (Scott Smith)
The Committee approved recommending the retaining of Mr. Scott Smith to assist Mr. Douglas Thorne on his current NCCSIF cases.
5. Defense Attorney James A. Wyatt Rate Increase
The Committee approved the rate increase for Defense Attorney James A. Wyatt.

pg. 27 **F. MINUTES AND COMMITTEE REPORTS** **I 1**

- | | | |
|--------|--|--|
| pg. 28 | 1. Executive Committee Meeting Minutes - September 19, 2013 (Draft) | |
| pg. 33 | 2. Claims Committee Meeting Minutes - September 19, 2013 (Draft) | |
| pg. 36 | 3. Risk Management Committee Meeting Minutes - June 13, 2013 (Draft) | |
| pg. 40 | 4. Claims Committee Meeting Minutes - May 9, 2013 (Draft) | |

G. ADMINISTRATION REPORTS **I 4**

1. **President's Report**
Liz Ehrenstrom will address the Board on items pertaining to NCCSIF.
2. **Program Administrator's Report**
Alliant will address the Board on items pertaining to NCCSIF.

H. FINANCIAL REPORTS

- | | | |
|--|---|------------|
| pg. 41 | 1. Quarterly Financial Report for Period Ending June 30, 2013
<i>James Marta Company will review the quarterly financial report ending June 30, 2013 and the Board should take action to Receive and File or give direction as necessary.</i> | A 1 |
| 1:00 p.m.
TIME
CERTAIN
pg. 60 | 2. NCCSIF YE 2013 Financial Audits
<i>Mr. Matt Nethaway from Crowe Horwath LLP will present the Draft Financial Audit for Year Ending June 30, 2013 to the Board for their review and consideration of acceptance.</i> | A 1 |



pg. 104	3. Investment Report <i>The Board will be asked to review and approve the investment policy revisions as recommended James Marta and Chandler Asset Management.</i>	A	1
I. JPA BUSINESS			
	1. Update on City of Elk Grove <i>The City of Elk Grove's has joined NCCSIF's Workers' Compensation program effective September 1, 2013. Ms. Adams will introduce Mr. Brad Koehn as the Board Representative for the City of Elk Grove.</i>	I	4
pg. 116	2. Review of Preliminary 2014 Meeting Calendar <i>The Board will be asked to review the Preliminary 2014 Meeting Calendar for approval at the December 13, 2013 Board of Directors meeting.</i>	I	1
pg. 118	3. Appointment of Mr. Russell Hildebrand as NCCSIF Vice President <i>The Board will be asked to appoint Mr. Russell Hildebrand, City of Rocklin, as the NCCSIF Vice President. The current Vice President, Mr. Andy Heath is no longer employed with the City of Auburn.</i>	A	1
pg. 119	4. Medical Service Provider Network Services <i>The Board will be asked to review, discuss and take action on changing MPN's from PDI to WellComp. Mr. Ben Burg from York will provide the Board with an overview of the MPN Services offered by York for NCCSIF's review and consideration.</i>	A	1
pg. 143	5. NCCSIF Rating Plan Review Update <i>The Board will receive an update on the Rating Plan Review that was completed by staff.</i>	I	1
	6. Long Range Planning		
pg. 155	a. Update on the December 13, 2012 Long Range Planning Meeting <i>The Board will receive an update of the status of Action Items from the Long Range Planning Meeting held on December 13, 2012.</i>	I	1
pg. 159	b. Consideration of December 12, 2013 Long Range Planning Session or Training Day <i>The Board will discuss the need for a Long Range Planning Session or Training Day. Topics will be presented to the Board for consideration.</i>	A	1
pg. 160	7. NCCSIF Service Provider Evaluations – P&P A-2 <i>The Board will be asked to review the Administrative Policy and Procedure A-2 to determine if a Service Provider Performance Evaluation should be performed by the Board or delegated to the Executive Committee.</i>	A	1
pg. 171	8. CSAC-EIA Payroll Audit 12/13 Assessment <i>The Board will be asked to approve an additional premium assessment invoice from CSAC-EIA for the 13/14 policy year due to increase in payroll.</i>	A	1



- pg. 173 **9. Approval of Revision to Defense Counsel Selection Admin P&P A-9** **A 1**
The Board will be asked to review and approve the revision to Defense Counsel Selection Admin Policy and Procedure A-9. This revision includes the addition of Ms. Stephanie Quinn and removal of Mr. Scott Smith from the Liability Defense Counsel List.

J. INFORMATION ITEMS

- pg. 183 1. PARMA Conference (February 9 – 12, 2014)
pg. 186 2. NCCSIF Organizational Chart
pg. 187 3. NCCSIF 2013 Meeting Calendar
pg. 188 4. NCCSIF Travel Reimbursement Form
pg. 189 5. NCCSIF Resource Contact Guide

K. ADJOURNMENT

UPCOMING MEETINGS

Police Risk Management Committee Meeting – November 2013
Executive Committee Meeting – November 14, 2013
Claims Committee Meeting – November 14, 2013
Board of Directors Meeting – December 12, 2013
Risk Management Committee Meeting – December 12, 2013

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

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

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



CONSENT CALENDAR

ACTION ITEM

ISSUE: The Board of Directors should review items on the Consent Calendar and, if there is any item requiring clarification or amendment, such item(s) should be removed from the agenda for separate discussion. The Board of Directors should approve the Consent Calendar excluding those items removed for separate discussion. Any items removed from Consent will be agendized later during the meeting in an order determined by the President.

FISCAL IMPACT: Unknown.

RECOMMENDATION: It is the recommendation of Staff to approve the Consent Calendar after review by the Board of Directors.

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

ATTACHMENT(S):

1. Board of Directors Teleconference Meeting Minutes – August 21, 2013
2. Board of Directors Meeting Minutes – June 13, 2013
3. Check Register at June 30, 2013
4. Investment Reports
 - a. Chandler Asset Management Short/Long Term – August 2013
 - b. Treasurer's Report as of June 30, 2013
5. Utilization Report for Safety Grant Funds as of June 30, 2013
6. Budget to Actual Report as of June 30, 2013



**MINUTES OF THE
NCCSIF BOARD OF DIRECTORS MEETING
TELECONFERENCE
AUGUST 21, 2013**

MEMBERS PRESENT

Jeff Kiser, City of Anderson
John Brewer, City of Corning
Steve Johnson, City of Dixon
Bruce Cline, City of Folsom
Karin Helvey, City of Gridley
Ed Pattison, City of Ione
Michael Daly, City of Jackson
John Lee, City of Lincoln
Matt Michaelis, City of Marysville
Catrina Olson, City of Nevada City
Liz Ehrenstrom, City of Oroville
Sandy Ryan, City of Red Bluff
Joe Tanner, City of Rio Vista
Russell Hildebrand, City of Rocklin
Steve Kroeger, City of Yuba City

MEMBERS ABSENT

Andy Heath, City of Auburn
Shelly Kittle, City of Colusa
Steve Johnson, City of Dixon
Paula Islas, City of Galt
Dave Warren, City of Placerville
Crystal Peters, Town of Paradise

GUESTS & CONSULTANTS

Michael Simmons, Alliant Insurance Services, Inc.
Susan Adams, Alliant Insurance Services, Inc.
Johnny Yang, Alliant Insurance Services, Inc.
Alana Theiss, James Marta & Company
Craig Wheaton, York Risk Services



A. CALL TO ORDER

The meeting was called to order at 2:05 p.m.

B. PUBLIC COMMENTS

There were no public comments.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Bruce Cline **SECOND:** Michael Daly **MOTION CARRIED**

D. MINUTES AND REPORTS

D1. Draft Minutes – Executive Committee Teleconference Meeting August 9, 2013

Ms. Adams advised these minutes are provided as information only explaining that the Executive Committee met on August 9, 2013 to discuss the City of Elk Grove joining NCCSIF's Workers' Compensation program and approve Elk Grove's 13-14 Workers' Compensation Deposit Calculation.

E. JPA BUSINESS

E1. Approval of City of Elk Grove's Workers' Compensation Membership

Ms. Adams explained that the City of Elk Grove contacted Program Administration requesting information on NCCSIF to determine if they wanted to pursue admission to NCCSIF's Workers' Compensation program effective September 1, 2013.

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

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

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



The city's exposures are similar to other members of NCCSIF. They have Police operations but are contracting out Fire services. The most frequent and severe losses originate from Police which is comparable with other NCCSIF members. Their payroll is \$31,105,303 which places them between Folsom \$37,979,031 and Yuba City at \$18,476,018. During discussions with the City of Elk Grove staff they indicated interests in all of the loss control services NCCSIF offers, including the Police Risk Management Committee meeting. It appears they will be a very active participant in NCCSIF.

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

Mr. Bruce Cline advised that he has spoke with Mr. Jim Ramsey at the City of Elk Grove and suggested that they are a well squared away city in a solid region with a very comprehensive and would be a good addition to NCCSIF.

Mr. Mike Simmons explained that the City of Elk Grove used to be with PARSAC prior to purchasing first dollar coverage with Travelers. In 2008 NCCSIF did provide a study to the City of Elk Grove but they did not join.

Mr. Steve Kroeger asked what the worst case scenario would be in having the City of Elk Grove join NCCSIF and if Mr. James Marta had any opinion in Elk Grove joining NCCSIF.

Mr. Simmons advised that with any City it would depend on their losses. He noted that Elk Grove's risk control programs have been very effective. They have had very steady growth. They expanded their Police Department at the right time and they have done a lot with the infrastructure of their City.

Ms. Adams noted the rated experience modification factor of 1.07 which is the lower of those calculated for NCCSIF members who ranges from 1.0 to 1.42.

Mr. Simmons gave a brief explanation of the credibility factor to the board members.

A motion was made to approve the City of Elk Grove's Membership into NCCSIF's Workers' Compensation program.

MOTION: Michael Daly **SECOND:** Bruce Cline **MOTION CARRIED**

F. ADJOURNMENT

The meeting was adjourned at 2:28 p.m.



**MINUTES OF THE
NCCSIF BOARD OF DIRECTORS MEETING
LINCOLN CITY HALL, LINCOLN, CA
JUNE 13, 2013**

MEMBERS PRESENT

Juanita Barnett, City of Anderson
Tom Watson, City of Corning
Bruce Cline, City of Folsom
Paula Islas, City of Galt
Ed Pattison, City of Ione
Michael Daly, City of Jackson
John Lee, City of Lincoln
Matt Michaelis, City of Marysville
Catrina Olson, City of Nevada City
Liz Ehrenstrom, City of Oroville
Sandy Ryan, City of Red Bluff
Joe Tanner, City of Rio Vista
Russell Hildebrand, City of Rocklin
Tim Sailsbery, City of Willows
Gina Will, Town of Paradise

MEMBERS ABSENT

Andy Heath, City of Auburn
Shelly Kittle, City of Colusa
John Brewer, City of Corning
Steve Johnson, City of Dixon
Karin Helvey, City of Gridley
Steve Kroeger, City of Yuba City

GUESTS & CONSULTANTS

George Silva, City of Dixon
Michael Simmons, Alliant Insurance Services, Inc.
Susan Adams, Alliant Insurance Services, Inc.
Johnny Yang, Alliant Insurance Services, Inc.
Alana Theiss, James Marta & Company
Craig Wheaton, York Risk Services



A. CALL TO ORDER

The meeting was called to order at 12:00 p.m.

B. PUBLIC COMMENTS

There were no public comments.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Michael Daly **SECOND:** Steve Kroeger **MOTION CARRIED**

D. CONSENT CALENDAR

1. Draft Minutes of the Board of Directors Meeting April 25, 2013
2. Check Register at May 31, 2013
3. Quarterly Investment Reports
 - a. NCCSIF Investment Reports, March, April and May 2013 – Short/Long Term
 - b. LAIF Statement as of March 31, 2013
 - c. CJPRMA Investment Report as of April 30, 2013
 - d. CSAC EIA Investment Report as of March 31, 2013

A motion was made to approve the remaining items on the consent calendar.

MOTION: SECOND: MOTION CARRIED

E. MINUTES AND REPORTS

1. Draft Minutes – Executive Committee Meeting May 30, 2013
2. Draft Minutes – Claims Committee Meeting May 9, 2013
3. Draft Minutes – Risk Management Committee Meeting – April 25, 2013
4. Risk Management Committee Meeting June 13, 2013 – Verbal Report

F. SUMMARY OF THE EXECUTIVE COMMITTEE MEETING HELD ON MAY 30, 2013

Ms. Adams advised that at the May 30, 2013 Executive Committee meeting, the Committee approved James Marta and Company's Accounting Contract Renewal, approved the Revised NCCSIF Defense Attorney List, and approved Defense Attorney Angelo, Kilday & Kilduff's Rate Increase.

Mr. Bruce Cline advised that he believed the Executive Committee handled the Defense Attorney List issue well and that he was glad to see attorney's being held responsible for their reporting practices.

G. ADMINISTRATION REPORTS

G1. President's Report

The President had no items to discuss.

G2. Program Administrator's Report

Program Administration had no items to discuss.

H. JPA BUSINESS

H1. Final 2013/2014 NCCSIF Budget

Ms. Adams advised that the 2013/2014 NCCSIF Budget has not been amended since last reviewed at the April Board of Directors meeting. The Total Administration Expense is \$1,045,750 which is an increase of \$13,600 over the 12/13 budget.

A motion was made to approve the Final 2013/2014 NCCSIF Budget.

MOTION: Russell Hildebrand **SECOND:** Bruce Cline **MOTION CARRIED**

H2. Liability Shared Risk Layer Retention at \$500,000

Ms. Adams explained that at the September 2012 Strategic Planning Meeting NCCSIF approved lowering their Self Insured Retention to \$500,000. Since then CJPRMA's Board of Directors has approved NCCSIF reducing their SIR from \$1,000,000 to \$500,000 per occurrence and they have approved NCCSIF's proposed "Corridor Deductible" type program in this layer. NCCSIF will pay the standard contribution at the .127 rate plus a surcharge of \$116,000 in year one. If NCCSIF incurs losses in that layer, NCCSIF would pay the first \$116,000 of NCCSIF's losses each year excess of the \$500,000 attachment. If NCCSIF does not have any incurred losses into this layer, NCCSIF does not pay the surcharge for the following two years. This allows NCCSIF to retain that surcharge until such time it is needed, if any, and NCCSIF's share of CJPRMA losses are based on NCCSIF's equity in the program less the surcharge.

H3. 2013/2014 Deposit Calculations

H3a. 2013/2014 Workers' Compensation Deposit Calculations

Ms. Adams advised that preliminary Deposit Calculations were presented in April. Since then, Alliant has received the new CSAC-EIA premium which has been included in the calculation. At their last meeting, the Board of Directors approved the Workers' Compensation Maximum (Capped) Deposit Percentage at the 40% level, but allowing Members that exceed 20% the option of deferring any amount in excess of a 20% increase. The amount deferred will be



collected over the following five years and through this interim step, contributions are not to be re-distributed among the remaining Members in their Banking Layer. Ms. Adams noted that staff will be working with Marilyn Kelley in the development of new Rating Plan options in the summer.

Ms. Alana Theiss noted that James Marta and Company has not received the deferral options of those members who are incurring a Workers' Compensation Deposit increase over 20%. Staff will follow up with the remaining members accordingly.

A motion was made to approve the 2013/2014 Workers' Compensation Deposit Calculations.

MOTION: Michael Daly **SECOND:** Catrina Olson **MOTION CARRIED**

H3b. 2013/2014 Liability Deposit Calculations

Ms. Adams explained that CJPRMA does not provide their final premium until July but staff does not expect to see much of a difference from the estimated amount. Staff recommends the approval of the 2013/2014 Liability Deposit Calculations as provided.

A motion was made to approve the 2013/2014 Liability Deposit Calculations

MOTION: Tim Sailsbery **SECOND:** Michael Daly **MOTION CARRIED**

H4. NCCSIF Memorandums of Coverage

H4a. NCCSIF 13-14 Workers' Compensation Memorandum of Coverage

Ms. Adams advised that the NCCSIF Workers' Compensation Memorandum of Coverage is reviewed on an annual basis and updated, if needed. There are no changes recommended for this year.

A motion was made to approve the 2013/2014 Workers' Compensation Memorandum of Coverage.

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

H4b. NCCSIF 13-14 Liability Memorandum of Coverage

Ms. Adams advised that the NCCSIF Liability Memorandum of Coverage is reviewed on an annual basis and updated, if needed. There are no changes recommended for this year.

A motion was made to approve the 2013/2014 Liability Memorandum of Coverage.

MOTION: Bruce Cline **SECOND:** Tim Sailsbery **MOTION CARRIED**



H5. 2013/2014 Crime Coverage Renewal

Ms. Adams explained that the Crime program renewal was quoted at \$23,723, which is a \$3,025 increase over the prior year. She advised that Public Entities are seeing an increase in Crime losses. Staff will provide the accountant with the allocated premiums per member.

A motion was made to approve the 2013/2014 Crime Coverage Renewal as proposed.

MOTION: Tim Sailsbery **SECOIND:** Paula Islas **MOTION CARRIED**

H6. 2013/2014 Property Renewal

H6a. NCCSIF Property Renewal

Ms. Adams advised that Property premiums went up across the Board for all members due to catastrophic losses throughout the globe. NCCSIF Total Insurable Values increased 2.53% due to various changes throughout the year. The total premium increased 11.85% over the last year. The main factors of the premium increase are due to the increased rate of 9.08% along with increased values. The Property Deposit Calculations include the Property Appraisals provide and to be provided by AssetWorks.

A motion was made to approve the 2013/2014 Property Renewal and Deposit Calculations.

MOTION: Russell Hildebrand **SECOND:** Gina Will **MOTION CARRIED**

H6b. APIP Claims Procedures Acknowledgement

Ms. Adams advised that the Alliant Property Insurance Program has developed APIP Claims Reporting Procedures for Property, Cyber Liability and Pollution claims. APIP requires its members to sign the Acknowledgement Form which outlines steps that should be taken at the time of property, cyber liability and pollution losses occur to assure that the insurance available through APIP remains in force and available for claim payments.

Mr. Simmons advised that members should be aware that the Cyber Liability and Pollution coverage is added to the Property Program as a bonus and members should make the appropriate departments aware of these offered coverages.

A motion was made to authorize the Board President, Ms. Liz Ehrenstrom, to sign the acknowledgement form on behalf of NCCSIF.

MOTION: Bruce Cline **SECOND:** Tim Sailsbery **MOTION CARRIED**

I. INFORMATION ITEMS

II. NCCSIF Organization Chart

I2. NCCSIF Meeting Calendar 2013

Ms. Adams explained that the September 12th, 2013 Executive Committee meeting falls on the same date as the CAJPA Conference and proposed the meeting be re-scheduled to September 19, 2013. Direction was given to staff to re-schedule as proposed.

I3. NCCSIF Travel Reimbursement Form

I4. NCCSIF Resource Contact Guide

J. CLOSED SESSION TO DISCUSS PENDING CLAMS – The Board of Directors went into closed session in accordance with Government Code Section 54956.95 at 1:00 p.m. and discussed the following claims:

1. Haley vs. City of Rocklin

The Board of Directors came out of closed session at 1:04 p.m.

K. ADJOURNMENT

The meeting was adjourned at 1:05 p.m.

Northern California Cities Self Insurance Fund
Check/Voucher Register - Check Register - Last Quarter
From 4/1/2013 Through 6/30/2013

11010 - Cash - General

Check Number	Vendor Name	Effective Date	Check Amount
8077	Chandler Asset Management, Inc.	4/8/2013	4,526.00
8078	York	4/8/2013	43,250.00
8079	York Risk Services Group, Inc.	4/8/2013	38,516.05
8080	James Marta	4/8/2013	5,175.00
8081	Alliant Insurance Services	4/8/2013	22,500.00
8082	Occu-Med Inc.	4/8/2013	1,500.00
8083	Bickmore Risk Services Inc.	4/8/2013	17,256.66
8084	City of Folsom	4/8/2013	2,922.35
8085	DKF Solutions Group, LLC	4/8/2013	700.00
8086	AGRIP	4/22/2013	1,477.50
8087	Alliant Insurance Services	4/22/2013	22,500.00
8088	City of Yuba City	4/22/2013	1,472.41
8089	City of Jackson	4/22/2013	7,124.00
8090	Simple Pleasures	4/25/2013	499.21
8091	York Risk Services Group, Inc.	5/3/2013	44,968.24
8092	James Marta	5/3/2013	5,226.05
8093	Gibbons & Conley	5/3/2013	24,236.83
8094	MICHAEL DALY	5/3/2013	68.93
8095	AssetWORKS	5/3/2013	16,000.00
8096	Simple Pleasures	5/7/2013	182.30
8097	Chandler Asset Management, Inc.	5/20/2013	4,534.00
8098	York	5/20/2013	43,250.00
8099	Alliant Insurance Services	5/20/2013	22,500.00
8100	Occu-Med Inc.	5/20/2013	1,500.00
8101	Bickmore Risk Services Inc.	5/20/2013	8,628.33
8102	City of Folsom	5/20/2013	1,073,813.00
8103	City of Anderson	5/20/2013	93,935.00
8104	City of Dixon	5/20/2013	213,317.00
8105	Town of Paradise	5/20/2013	41,119.00
8106	City of Nevada City	5/20/2013	37,041.00
8107	PAULA ISLAS	5/20/2013	62.15
8108	City of Red Bluff	5/20/2013	951.14
8109	Steve Johnson	5/20/2013	59.89
8110	PDI	5/20/2013	1,000.00
8111	DKF Solutions Group, LLC	5/20/2013	700.00
8112	CALPELRA	5/20/2013	620.00
8113	Catrina Olson	5/20/2013	79.10
8114	Crystal Peters	5/20/2013	80.80
8115	Edwin Pattison	5/20/2013	62.15
8116	Karin Helvey	5/20/2013	32.77
8117	Liz Ehrenstrom	5/20/2013	130.63
8118	Ashley Rico	5/20/2013	1,169.73
8119	City of Rocklin	5/20/2013	863.58
8120	Russell Hildebrand	5/20/2013	51.00
8121	Sandy Ryan	5/20/2013	147.47
8122	Training Alternatives	5/20/2013	1,000.00
8123	Natalie Walter	5/20/2013	1,066.43
8124	Kaffe T Latta	5/30/2013	174.30

Northern California Cities Self Insurance Fund
Check/Voucher Register - Check Register - Last Quarter
From 4/1/2013 Through 6/30/2013

11010 - Cash - General

Check Number	Vendor Name	Effective Date	Check Amount
8125	York Risk Services Group, Inc.	6/6/2013	34,693.51
8126	James Marta	6/6/2013	5,271.01
8127	Occu-Med Inc.	6/6/2013	1,500.00
8128	City of Oroville	6/6/2013	265,580.00
8129	City of Galt	6/6/2013	14,171.00
8130	CITY OF COLUSA	6/6/2013	5,817.00
8131	City of Rio Vista	6/6/2013	100,000.00
8132	DKF Solutions Group, LLC	6/6/2013	700.00
8133	CALPELRA	6/6/2013	0.00 *
8134	LA BOU	6/6/2013	214.95
8135	Lincoln Commercial Pool Equipment	6/6/2013	0.00
8136	CAJPA	6/6/2013	450.00
8137	Lincoln Commercial Pool Equipment	6/12/2013	5,725.00
8138	Simple Pleasures	6/13/2013	452.53
8139	City of Gridley	6/14/2013	0.00 *
8140	City of Galt	6/14/2013	0.00 *
8141	City of Placerville	6/14/2013	0.00 *
8142	City of Gridley	6/14/2013	154,388.00
8143	City of Galt	6/14/2013	116,319.00
8144	City of Placerville	6/14/2013	192,642.00
8145	York	6/26/2013	43,250.00
8146	Bickmore Risk Services Inc.	6/26/2013	21,625.00
8147	City of Rio Vista	6/26/2013	245.51
8148	PDI	6/26/2013	1,000.00
8149	Crystal Peters	6/26/2013	87.01
8150	Edwin Pattison	6/26/2013	62.15
8151	Liz Ehrenstrom	6/26/2013	85.67
8152	Sandy Ryan	6/26/2013	148.48
8153	Training Alternatives	6/26/2013	4,581.22
8154	Tom Watson	6/26/2013	<u>224.88</u>
Report Total			<u>2,777,223.92</u>

*Checks spoiled due to printing error.

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

August 1, 2013 through August 31, 2013

Chandler Team

For questions about your account,
please call (800) 317-4747 or
Email operations@chandlerasset.com

Custodian

Bank of New York Mellon Trust
Company
Gaby Rodriguez
213-630-6461

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Prices are provided by IDC, an independent pricing source.



PORTFOLIO CHARACTERISTICS

Average Duration	3.64
Average Coupon	2.78 %
Average Purchase YTM	2.17 %
Average Market YTM	1.43 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	4.00 yrs
Average Life	3.94 yrs

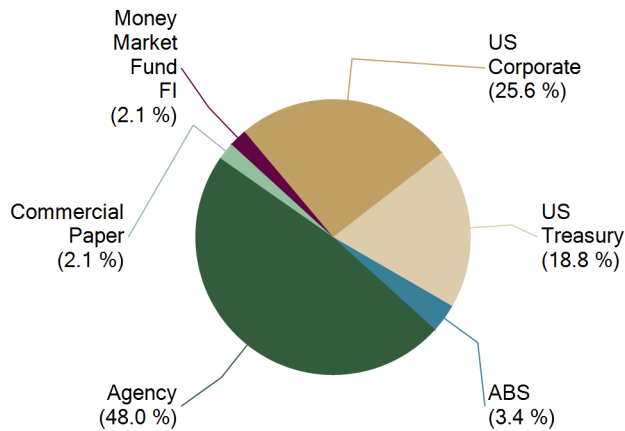
ACCOUNT SUMMARY

	Beg. Values as of 7/31/13	End Values as of 8/31/13
Market Value	20,531,359	20,436,545
Accrued Interest	128,493	117,685
Total Market Value	20,659,851	20,554,230
Income Earned	36,683	36,530
Cont/WD		0
Par	19,854,993	19,916,433
Book Value	20,179,781	20,227,120
Cost Value	20,526,900	20,583,376

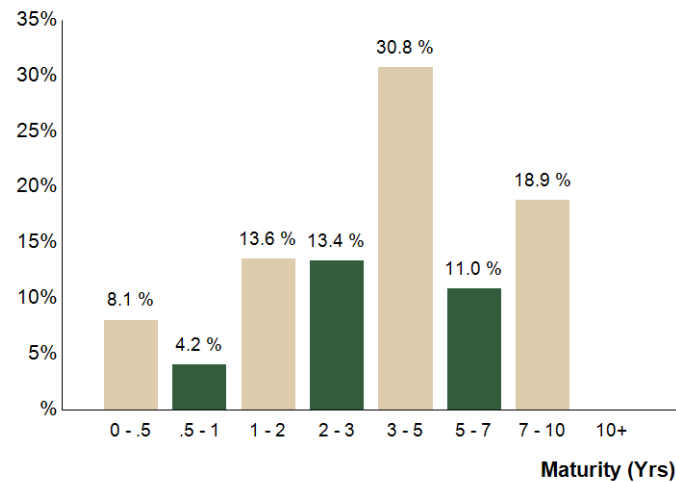
TOP ISSUERS

Issuer	% Portfolio
Government of United States	18.8 %
Tennessee Valley Authority	11.3 %
Federal Farm Credit Bank	9.9 %
Federal National Mortgage Assoc	9.5 %
Federal Home Loan Bank	9.0 %
Federal Home Loan Mortgage Corp	8.3 %
JP Morgan Chase & Co	3.0 %
Wal-Mart Stores	2.5 %
	72.3 %

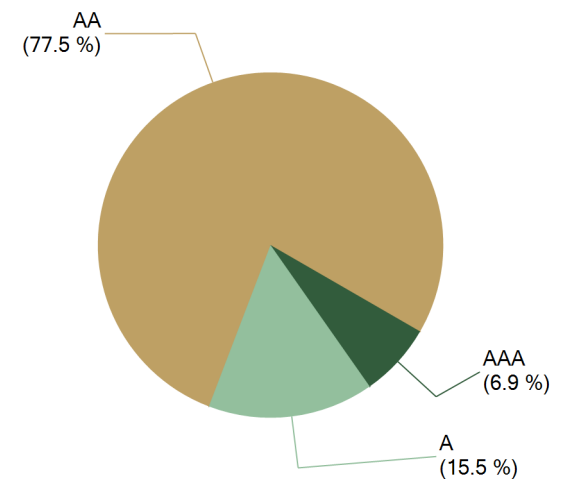
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 8/31/2013	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 5/31/2006	Since 5/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Northern Cal. Cities Self Ins. Fund Long Term	-0.51 %	-1.59 %	-2.03 %	-1.86 %	1.88 %	3.96 %	N/A	4.94 %	41.85 %
1-10 yr Govt	-0.49 %	-1.32 %	-1.85 %	-1.84 %	1.62 %	3.46 %	N/A	4.59 %	38.50 %
1-10 Year Govt/A Rated or better Corporate	-0.47 %	-1.35 %	-1.76 %	-1.40 %	2.03 %	3.82 %	N/A	4.63 %	38.86 %



Northern California Cities Self-Insurance Fund - Long Term

August 31, 2013

COMPLIANCE WITH INVESTMENT POLICY

The portfolio complies with State law and with the Authority's investment policy.

Category	Standard	Comment
Asset-backed/MBS	20% maximum	Complies
Banker's Acceptances	A1/P1; 30% max; <180 days; L/T = AA	Complies
Commercial Paper	A1/P1; 25% max.; <270 days	Complies
LAIF	\$50 million	Complies
Medium Term Notes	30% max; A; 5 year maximum	Complies
Money Market Acct	15% maximum; AAA	Complies
Mutual Funds	15% maximum; AAA	Complies
Negotiable CDs	30% overall; 3-year maximum	Complies
Repurchase Agreements	10% overall; 30 days	Complies
Time CDs	3 year maximum	Complies
Treasury issues	No limitation	Complies
US Agencies	No limitation	Complies
Per Issuer Maximum	5% (except gov'ts)	Complies
Maximum Maturity	10 years	Complies
Futures and Options	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies



Reconciliation Summary

As of 8/31/2013

BOOK VALUE RECONCILIATION		
Beginning Book Value		\$20,179,781.47
Acquisition		
+ Security Purchases	\$365,209.84	
+ Money Market Fund Purchases	\$778,616.52	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$1,143,826.36
Dispositions		
- Security Sales	\$0.00	
- Money Market Fund Sales	\$367,177.19	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$349,599.69	
- Calls	\$370,000.00	
- Principal Paydowns	\$0.00	
Total Dispositions		\$1,086,776.88
Amortization/Accretion		
+/- Net Accretion	(\$9,711.18)	
		(\$9,711.18)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$0.00	
		\$0.00
Ending Book Value		\$20,227,119.77

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$19,993.34
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$0.00	
Accrued Interest Received	\$0.00	
Interest Received	\$56,496.73	
Dividend Received	\$0.00	
Principal on Maturities	\$349,599.69	
Interest on Maturities	\$400.31	
Calls/Redemption (Principal)	\$370,000.00	
Interest from Calls/Redemption	\$2,119.79	
Principal Paydown	\$0.00	
Total Acquisitions	\$778,616.52	
Disposition		
Withdrawals	\$0.00	
Security Purchase	\$365,209.84	
Accrued Interest Paid	\$1,967.35	
Total Dispositions	\$367,177.19	
Ending Book Value		\$431,432.67

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

August 1, 2013 through August 31, 2013

Chandler Team

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PORTFOLIO CHARACTERISTICS

Average Duration	2.50
Average Coupon	1.61 %
Average Purchase YTM	1.27 %
Average Market YTM	0.90 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.66 yrs
Average Life	2.55 yrs

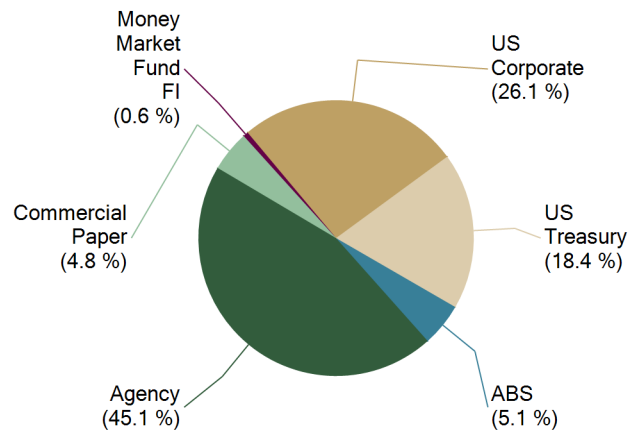
ACCOUNT SUMMARY

	Beg. Values as of 7/31/13	End Values as of 8/31/13
Market Value	20,109,480	20,070,109
Accrued Interest	89,049	79,871
Total Market Value	20,198,529	20,149,980
Income Earned	21,483	21,020
Cont/WD		0
Par	19,900,044	19,941,301
Book Value	20,003,141	20,033,338
Cost Value	20,197,221	20,208,134

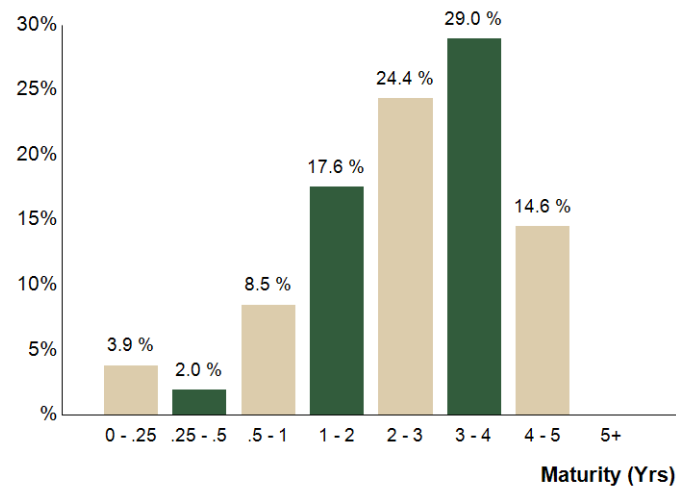
TOP ISSUERS

Issuer	% Portfolio
Government of United States	18.4 %
Federal Home Loan Bank	11.9 %
Federal Home Loan Mortgage Corp	11.4 %
Federal Farm Credit Bank	11.3 %
Federal National Mortgage Assoc	10.5 %
JP Morgan Chase & Co	2.5 %
General Electric Co	2.2 %
Toyota Motor Corp	2.0 %
	70.2 %

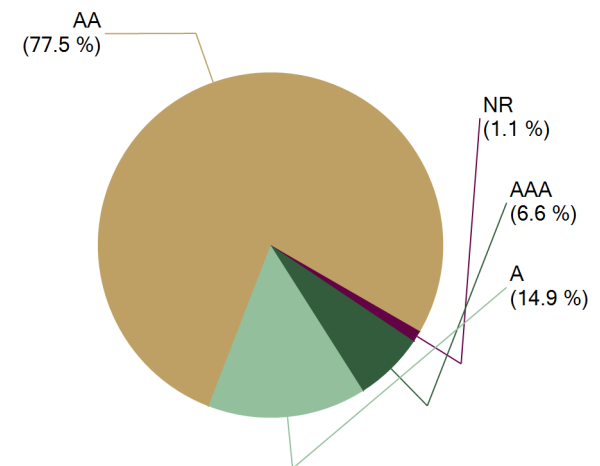
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 8/31/2013	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized				Since 12/31/1997
					3 Yrs	5 Yrs	10 Yrs	12/31/1997	
Northern CA Cities Self Ins. Fund Short Term	-0.24 %	-0.45 %	-0.50 %	-0.31 %	1.36 %	3.06 %	3.56 %	4.65 %	103.74 %
1-5 yr Govt	-0.27 %	-0.45 %	-0.58 %	-0.51 %	1.07 %	2.58 %	3.23 %	4.30 %	93.46 %
1-5 Year Govt/A Rated or better Corporate	-0.25 %	-0.46 %	-0.48 %	-0.21 %	1.42 %	2.89 %	3.35 %	4.47 %	98.49 %



Northern California Cities Self-Insurance Fund - Short Term

August 31, 2013

COMPLIANCE WITH INVESTMENT POLICY

The portfolio complies with State law and with the Authority's investment policy.

Category	Standard	Comment
Asset-backed/MBS	20% maximum	Complies
Banker's Acceptances	A1/P1; 30% max; <180 days; L/T = AA	Complies
Commercial Paper	A1/P1; 25% max.; <270 days	Complies
LAIF	\$50 million	Complies
Medium Term Notes	30% max; A; 5 year maximum	Complies
Money Market Acct	15% maximum; AAA	Complies
Mutual Funds	15% maximum; AAA	Complies
Negotiable CDs	30% overall; 3-year maximum	Complies
Repurchase Agreements	10% overall; 30 days	Complies
Time CDs	3 year maximum	Complies
Treasury Issues	No limitation	Complies
US Agencies	No limitation	Complies
Per Issuer Maximum	5% (except gov'ts)	Complies
Maximum Maturity	10 years	Complies
Futures and Options	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies



Reconciliation Summary

As of 8/31/2013

BOOK VALUE RECONCILIATION		
Beginning Book Value		\$20,003,140.81
Acquisition		
+ Security Purchases	\$879,278.61	
+ Money Market Fund Purchases	\$983,125.30	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$1,862,403.91
Dispositions		
- Security Sales	\$0.00	
- Money Market Fund Sales	\$881,868.23	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$574,656.88	
- Calls	\$370,000.00	
- Principal Paydowns	\$0.00	
Total Dispositions		\$1,826,525.11
Amortization/Accretion		
+/- Net Accretion	(\$5,681.43)	
		(\$5,681.43)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$0.00	
		\$0.00
Ending Book Value		\$20,033,338.18

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$20,043.54
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$0.00	
Accrued Interest Received	\$0.00	
Interest Received	\$36,005.51	
Dividend Received	\$0.00	
Principal on Maturities	\$574,656.88	
Interest on Maturities	\$343.12	
Calls/Redemption (Principal)	\$370,000.00	
Interest from Calls/Redemption	\$2,119.79	
Principal Paydown	\$0.00	
Total Acquisitions	\$983,125.30	
Disposition		
Withdrawals	\$0.00	
Security Purchase	\$879,278.61	
Accrued Interest Paid	\$2,589.62	
Total Dispositions	\$881,868.23	
Ending Book Value		\$121,300.61



Northern California Cities Self Insurance Fund

c/o Alliant Insurance Services, Inc.

Corporate Insurance License No. 0C36861

Main Location: 1792 Tribute Road, Suite 450, Sacramento, CA 95815 * (916) 643-2700 * Facsimile: (916) 643-2750
Accounting Location: Mr. James Marta, James Marta & Company, 701 Howe Avenue, Suite E3, Sacramento, CA 95825 * (916) 993-9494

NCCSIF INVESTMENT REPORT FOR THE QUARTER ENDING JUNE 30, 2013

	MARKET VALUE
CASH:	
(1) Tri Counties Checking	\$ 278,321.16
(2) Local Agency Inv Fund (LAIF)	1,511,398.86
Total Cash	1,789,720.02
INVESTMENTS (Unrestricted):	
(3) Chandler Investments	
Account no. 170	20,059,848.00
Account no. 171	20,488,888.00
Total Unrestricted Investments	40,548,736.00
TOTAL CASH AND INVESTMENTS	\$ 42,338,456.02

- (1) This consists of one interest-bearing checking account and two pass-thru accounts (liability and workers comp claims). The rate of interest is 0.10%
- (2) The LAIF rate of return as of quarter ended June 30, 2013 0.24%
- (3) See attached Investment Activity Reports.

THIS PORTFOLIO IS IN COMPLIANCE WITH NCCSIF'S INVESTMENT POLICY AND IS LIQUID ENOUGH TO MEET EXPECTED CASH FLOW NEEDS OVER THE NEXT SIX MONTHS.

Tim Sailsbery, Treasurer

Date

A Joint Powers Authority

Members: Cities of Anderson, Auburn, Colusa, Corning, Dixon, Folsom, Galt, Gridley, Ione, Jackson, Lincoln, Marysville, Nevada City, Oroville, Town of Paradise, Placerville, Red Bluff, Rio Vista, Rocklin, Willows and Yuba City.



JOHN CHIANG

California State Controller

LOCAL AGENCY INVESTMENT FUND
REMITTANCE ADVICE

Agency Name	NO CAL CITIES SELF INSUR FUND
Account Number	35-11-001

As of 07/15/2013, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 06/30/2013.

Earnings Ratio		.00000667321954799
Interest Rate		0.24%
Dollar Day Total	\$	124,952,381.72
Quarter End Principal Balance	\$	1,511,398.86
Quarterly Interest Earned	\$	833.83

NCCSIF

ADA and Safety Grant Fund Reimbursements History

Last Update: 8/2/2013

By: ANT

Member	ADA Grants Declared in FY 2009 Board Meeting 4/24/2009	Risk Management Grants elected to be retained in WC admin by members from their WC shared refund FY 2010	Risk Management Grants elected to be retained in WC admin by members from their WC shared refund FY 2011	Risk Management Grants elected to be retained in WC admin by members from their WC shared refund FY 2012	Risk Management Grants elected to be retained in WC admin by members from their WC shared refund FY 2013	Total funds available FY 2009 - FY 2013 for ADA grants and Risk Management Grants	Total Disbursements Paid through Last Update	Funds Available
Anderson	\$ 6,496.00	8,039.00	7,650.00	7,540.00	7,451.00	37,176.00	22,185.00	14,991.00
Auburn	6,397.00	-	-	8,098.00	-	14,495.00	6,397.00	8,098.00
Colusa	6,258.00	-	-	5,817.00	5,662.00	17,737.00	12,075.00	5,662.00
Corning	6,157.00	6,149.00	5,788.00	5,678.00	-	23,772.00	23,772.00	-
Dixon	6,592.00	-	-	-	10,379.00	16,971.00	11,762.47	5,208.53
Folsom	16,732.00	62,977.00	-	61,737.00	61,566.00	203,012.00	54,968.64	148,043.36
Galt	7,613.00	14,375.00	14,135.00	14,171.00	14,153.00	64,447.00	50,294.00	14,153.00
Gridley	6,144.00	6,391.00	-	6,507.00	6,476.00	25,518.00	6,144.00	19,374.00
Ione	-	-	-	-	-	-	-	-
Jackson	5,627.00	3,510.00	3,487.00	-	-	12,624.00	5,500.00	7,124.00
Lincoln	6,303.00	8,638.00	10,028.00	-	10,854.00	35,823.00	24,969.00	10,854.00
Marysville	6,758.00	-	-	-	-	6,758.00	-	6,758.00
Nevada City	5,665.00	-	-	-	3,618.00	9,283.00	5,665.00	3,618.00
Oroville	7,633.00	-	-	-	-	7,633.00	7,633.00	-
Placerville	6,883.00	-	-	-	-	6,883.00	6,883.00	-
Paradise	7,182.00	-	-	-	-	7,182.00	7,182.00	-
Red Bluff	7,339.00	12,860.00	12,493.00	12,290.00	-	44,982.00	44,982.00	-
Rio Vista	5,818.00	-	4,770.00	4,766.00	-	15,354.00	5,818.00	9,536.00
Rocklin	9,178.00	24,019.00	25,254.00	25,419.00	25,476.00	109,346.00	58,451.00	50,895.00
Willows	5,856.00	4,618.00	4,412.00	-	-	14,886.00	8,656.00	6,230.00
Yuba City	8,607.00	-	-	22,184.00	-	30,791.00	30,791.00	-
	<u>\$ 145,238.00</u>	<u>151,576.00</u>	<u>88,017.00</u>	<u>174,207.00</u>	<u>145,635.00</u>	<u>704,673.00</u>	<u>394,128.11</u>	<u>310,544.89</u>
****SEE DETAIL BELOW****								

NCCSIF
Budget to Actual Report with Historical Data
Fiscal Year 2012-2013
As of June 30, 2013

	Budget 2012-2013			YTD Expended 2012-2013			Remaining 2012-2013		
	Total	WC	Liab	Total	WC	Liab	Total	WC	Liab
ADMIN BUDGET									
Administrative Revenue									
41010 Administrative Deposit	\$ 1,032,150	\$ 534,925	\$ 497,225	\$ 1,032,150	\$ 534,925	\$ 497,225	\$ -	\$ -	\$ -
44030 Change in Fair Value	-	-	-	(21,489)	(17,068)	(4,421)	21,489	17,068	4,421
44040 Interest Income	-	-	-	20,861	16,025	4,836	(20,861)	(16,025)	(4,836)
44080 Risk Management Grants	-	-	-	174,207	174,207	-	(174,207)	(174,207)	-
Total Admin Revenue	\$ 1,032,150	\$ 534,925	\$ 497,225	\$ 1,205,729	\$ 708,089	\$ 497,640	\$ (173,579)	\$ (173,164)	\$ (415)
Administrative Expenses									
52100 Consultants	\$ -	\$ -	\$ -	\$ 56,000	\$ -	\$ 56,000	\$ (56,000)	\$ -	\$ (56,000)
52101 Claims Audit	-	-	-	5,520	-	5,520	(5,520)	-	(5,520)
52102 Financial Audit	25,500	12,750	12,750	25,300	12,650	12,650	200	100	100
52103 Legal Services	10,000	5,000	5,000	36,942	18,471	18,471	(26,942)	(13,471)	(13,471)
52104 Actuarial Services	10,000	4,000	6,000	9,000	-	9,000	1,000	4,000	(3,000)
52105 Computer Services	-	-	-	-	-	-	-	-	-
52106 JPA Accreditation	-	-	-	-	-	-	-	-	-
52107 Fidelity Bonds	2,000	1,000	1,000	626	313	313	1,374	687	687
52109 Miscellaneous Consultants	5,000	2,500	2,500	-	-	-	5,000	2,500	2,500
XXXXX Errors & Omissions	-	-	-	-	-	-	-	-	-
Total Admin Expenses	\$ 52,500	\$ 25,250	\$ 27,250	\$ 133,388	\$ 31,434	\$ 101,954	\$ (80,888)	\$ (6,184)	\$ (74,704)
Safety Services									
52200 Safety Service	\$ 40,000	\$ 40,000	\$ -	\$ 26,395	\$ 23,177	\$ 3,218	\$ 13,605	\$ 16,823	\$ (3,218)
52201 Risk Mgmt Comm Services	30,000	15,000	15,000	36,438	18,219	18,219	(6,438)	(3,219)	(3,219)
52202 Risk Mgmt Comm Mtg Expense	1,000	500	500	108	54	54	892	446	446
52203 Police Risk Mgmt Comm Svcs	5,000	2,500	2,500	1,500	750	750	3,500	1,750	1,750
52204 On Site	115,000	60,000	55,000	96,612	47,806	48,806	18,388	12,194	6,194
XXXXX Yuba City On Site	-	-	-	-	-	-	-	-	-
52205 Hot Line	-	-	-	-	-	-	-	-	-
52206 Safety Library	-	-	-	-	-	-	-	-	-
52207 Seminars and PARMA	63,200	23,200	40,000	13,986	7,493	6,493	49,214	15,707	33,507
52208 Police Risk Mgmt Manual	100,000	-	100,000	92,650	-	92,650	7,350	-	7,350
52209 Safety Contingency	-	-	-	-	-	-	-	-	-
52210 Process Safety Mgmt Program	-	-	-	8,524	7,824	700	(8,524)	(7,824)	(700)
52211 Website Development	-	-	-	-	-	-	-	-	-
XXXXX TargetSolutions Fire Training Module	38,000	-	38,000	-	-	-	38,000	-	38,000
52212 Safety Service - Other do not use	-	-	-	-	-	-	-	-	-
52213 Property Appraisals	-	-	-	-	-	-	-	-	-
52214 OCCUMED	23,000	23,000	-	17,500	17,500	-	5,500	5,500	-
52215 Online Risk Management Services	20,000	10,000	10,000	16,236	7,868	8,368	3,764	2,132	1,632
52216 Backsafe	-	-	-	3,446	3,446	-	(3,446)	(3,446)	-
52217 Wellness Optional	12,100	12,100	-	265	265	-	11,835	11,835	-
Total Safety Services Expenses	\$ 447,300	\$ 186,300	\$ 261,000	\$ 313,660	\$ 134,402	\$ 179,258	\$ 133,640	\$ 51,898	\$ 81,742
Claims Administration									
52302 Claims Administration Fee	\$ 49,250	\$ 28,350	\$ 20,900	\$ 49,250	\$ 28,350	\$ 20,900	\$ -	\$ -	\$ -
52303 Fraud Hotline	-	-	-	-	-	-	-	-	-
52305 MPN Services	12,000	12,000	-	11,000	11,000	-	1,000	1,000	-
52304 State Funding/Fraud Assessment	120,000	120,000	-	135,240	135,240	-	(15,240)	(15,240)	-
Total Claims Admin Expenses	\$ 181,250	\$ 160,350	\$ 20,900	\$ 195,490	\$ 174,590	\$ 20,900	\$ (14,240)	\$ (14,240)	\$ -
Program Administration									
52401 Program Administration Fee	\$ 270,000	\$ 122,475	\$ 147,525	\$ 270,000	\$ 122,475	\$ 147,525	\$ -	\$ -	\$ -
52403 Accounting Services	62,100	31,050	31,050	62,166	31,083	31,083	(66)	(33)	(33)
Total Program Admin Expenses	\$ 332,100	\$ 153,525	\$ 178,575	\$ 332,166	\$ 153,558	\$ 178,608	\$ (66)	\$ (33)	\$ (33)
Board Expenses									
52501 Executive Committee	\$ 2,000	\$ 1,000	\$ 1,000	\$ 2,234	\$ 1,117	\$ 1,117	\$ (234)	\$ (117)	\$ (117)
52502 Executive Committee Member Travel	5,000	2,500	2,500	2,626	1,358	1,268	2,374	1,142	1,232
52503 Board of Directors Meetings (includes Tr	6,000	3,000	3,000	3,770	1,885	1,885	2,230	1,115	1,115
XXXXX Board of Directors Long Range Planning	-	-	-	-	-	-	-	-	-
52504 Association Memberships	6,000	3,000	3,000	1,928	964	964	4,072	2,036	2,036
Total Board Expenses	\$ 19,000	\$ 9,500	\$ 9,500	\$ 10,558	\$ 5,324	\$ 5,234	\$ 8,442	\$ 4,176	\$ 4,266
Other Administration Expenses - Not identified with above budget line items									
52000 Administrative Expense	-	-	-	90	-	90	(90)	-	(90)
52001 Administration Expense - Other	-	-	-	16	8	8	(16)	(8)	(8)
Total Other Admin	\$ -	\$ -	\$ -	\$ 106	\$ 8	\$ 98	\$ (106)	\$ (8)	\$ (98)
Contingency Reserves	-	-	-	-	-	-	-	-	-
Total Admin Expenses	\$ 1,032,150	\$ 534,925	\$ 497,225	\$ 985,368	\$ 499,316	\$ 486,052	\$ 46,782	\$ 35,609	\$ 11,173
TOTAL ADMIN REVENUE OVER EXPENSES	\$ -	\$ -	\$ -	\$ 220,361	\$ 208,773	\$ 11,588	\$ (220,361)	\$ (208,773)	\$ (11,588)

	Budget 2012-2013			YTD Expended 2012-2013			Remaining 2012-2013		
BANKING LAYER BUDGET									
Banking Layer Revenue									
41020 Banking Layer Deposit	\$ 5,349,790	\$ 3,862,019	\$ 1,487,771	\$ 5,340,514	\$ 3,852,739	\$ 1,487,775	\$ 9,276	\$ 9,280	\$ (4)
41050 Banking Layer Refund	-	-	-	(2,451,444)	(1,895,284)	(556,160)	2,451,444	1,895,284	556,160
43010 Banking Layer Assessment	-	-	-	115,936	29,540	86,396	(115,936)	(29,540)	(86,396)
41060 Liab Shared Risk Layer Transfer	-	-	-	-	-	-	-	-	-
44020 CJPRMA Refund Transfer	(304,007)	-	(304,007)	-	-	-	(304,007)	-	(304,007)
44030 Change in Fair Value	-	-	-	(870,882)	(621,051)	(249,831)	870,882	621,051	249,831
44040 Interest Income	-	-	-	832,473	581,970	250,503	(832,473)	(581,970)	(250,503)
44010 Other Income	-	-	-	447	447	-	(447)	(447)	-
Total Banking Layer Revenue	\$ 5,045,783	\$ 3,862,019	\$ 1,183,764	\$ 2,967,044	\$ 1,948,361	\$ 1,018,683	\$ 2,078,739	\$ 1,913,658	\$ 165,081
Banking Layer Expenses									
51100 Claims Paid	\$ 4,547,000	\$ 3,638,000	\$ 909,000	\$ 4,465,908	\$ 3,397,766	\$ 1,068,142	\$ 81,092	\$ 240,234	\$ (159,142)
51110 Claims Refunds	-	-	-	(21,226)	(7,226)	(14,000)	21,226	7,226	14,000
51000 Claims Adjusting Fee	924,000	519,000	405,000	-	-	-	924,000	519,000	405,000
43030 Banking Layer Refund	-	-	-	-	-	-	-	-	-
51050 Voids - claims	-	-	-	(55,013)	(52,861)	(2,152)	55,013	52,861	2,152
51115 Claims Subrogation/Recoveries	-	-	-	(286,591)	(286,591)	-	286,591	286,591	-
51130 Claims Investigation Liab and WC	-	-	-	-	-	-	-	-	-
51135 Claims Admin - Liability	-	-	-	443,706	-	443,706	(443,706)	-	(443,706)
51140 Claims Excess Adj	-	-	-	(100,740)	(64,650)	(36,090)	100,740	64,650	36,090
51400 OS Liability Adjustment	-	-	-	1,540,160	3,193,055	(1,652,895)	(1,540,160)	(3,193,055)	1,652,895
51800 ULAE Adjustment	-	-	-	348,561	348,561	-	(348,561)	(348,561)	-
52300 Claims Admin - Monthly WC Only	-	-	-	519,000	519,000	-	(519,000)	(519,000)	-
Total Banking Layer Expenses	\$ 5,471,000	\$ 4,157,000	\$ 1,314,000	\$ 6,853,765	\$ 7,047,054	\$ (193,289)	\$ (1,382,765)	\$ (2,890,054)	\$ 1,507,289
TOTAL BANKING REVENUE OVER EXPENSES	\$ (425,217)	\$ (294,981)	\$ (130,236)	\$ (3,886,721)	\$ (5,098,693)	\$ 1,211,972	\$ 3,461,504	\$ 4,803,712	\$ (1,342,208)
SHARED RISK LAYER BUDGET									
Shared Layer Revenue									
41030 Shared Risk Layer Deposit	\$ 3,195,508	\$ 1,958,283	\$ 1,237,225	\$ 3,195,508	\$ 1,958,283	\$ 1,237,225	\$ -	\$ -	\$ -
41040 Excess Deposit/Premium	1,402,733	602,733	800,000	1,402,733	602,733	800,000	-	-	-
41060 Shared Risk Refund	-	-	-	(1,784,629)	(1,370,228)	(414,401)	1,784,629	1,370,228	414,401
42000 CJPRMA / Shared Risk Admin	-	-	-	-	-	-	-	-	-
43020 Shared Risk Layer Assessment	-	-	-	647,199	-	647,199	(647,199)	-	(647,199)
XXXXX CJPRMA Refund	-	-	-	-	-	-	-	-	-
44030 Change in Fair Value	-	-	-	(508,601)	(456,003)	(52,598)	508,601	456,003	52,598
44040 Interest Income	-	-	-	477,520	416,980	60,540	(477,520)	(416,980)	(60,540)
44060 Property Premium	755,883	-	755,883	755,883	-	755,883	-	-	-
44070 Crime Premium	20,698	-	20,030	20,698	-	20,698	-	-	-
Total Shared Layer Revenue	\$ 5,374,822	\$ 2,561,016	\$ 2,813,806	\$ 4,206,311	\$ 1,151,765	\$ 3,054,546	\$ 1,168,511	\$ 1,409,251	\$ (240,740)
Shared Layer Expenses									
51100 Claims Paid	\$ 3,414,000	\$ 2,100,000	\$ 1,314,000	\$ 4,573,173	\$ 1,123,129	\$ 3,450,044	\$ (1,159,173)	\$ 976,871	\$ (2,136,044)
52401 CJPRMA/Shared Risk Layer Admin	-	-	-	-	-	-	-	-	-
54100 Excess Deposit/Premium Exp	1,402,733	602,733	800,000	1,265,056	623,053	642,003	137,677	(20,320)	157,997
54200 Safety Grant Fund	250,000	250,000	-	108,709	108,709	-	141,291	141,291	-
54150 Member Property Coverage	755,883	-	755,883	777,750	-	777,750	(21,867)	-	(21,867)
54150 Member Crime Coverage	20,030	-	20,030	-	-	-	20,030	-	20,030
Total Shared Layer Expenses	\$ 5,842,646	\$ 2,952,733	\$ 2,889,913	\$ 6,724,688	\$ 1,854,891	\$ 4,869,797	\$ (882,042)	\$ 1,097,842	\$ (1,979,884)
TOTAL SHARED REVENUE OVER EXPENSES	\$ (467,824)	\$ (391,717)	\$ (76,107)	(2,518,377)	\$ (703,126)	\$ (1,815,251)	\$ 2,050,553	\$ 311,409	\$ 1,739,144
OTHER INCOME/(EXPENSE)									
44020 Dividend Income	-	-	-	414,401	-	414,401	(414,401)	-	(414,401)
52404 Program Admin - Other	-	-	-	(96)	(48)	(48)	96	48	48
Rounding	-	-	-	(6)	1	1	-	-	-
Total Other Income/(Expense)	\$ -	\$ -	\$ -	\$ 414,299	\$ (47)	\$ 414,354	\$ (414,305)	\$ 48	\$ (414,353)
TOTAL INCOME/(EXPENSE)	(893,041)	(686,698)	(206,343)	(5,770,438)	(5,593,093)	(177,337)	4,877,391	4,906,396	(29,005)



SUMMARY OF THE EXECUTIVE COMMITTEE MEETING HELD ON SEPTEMBER 19, 2013

INFORMATION ITEM

ACTIONS TAKEN:

1. **Defense Attorney James A. Wyatt Rate Increase** – *The Committee approved the rate increase request for Liability Defense Attorney James A. Wyatt.*

RECOMMENDATIONS TO THE BOARD OF DIRECTORS:

1. **Appointment of NCCSIF Vice President** – *The Committee is recommending the appointment of Mr. Russell Hildebrand, City of Rocklin, as NCCSIF Vice President.*
2. **Medical Service Provider Network Services** – *The Committee is recommending review and discussion of NCCSIF's current MPN Services being provided by PDI. WellComp provided a presentation to the Committee and will be considered as an MPN Service Provider.*
3. **Approval of NCCSIF Defense Attorney List (Stephanie Quinn)** – *The Committee approved recommending the addition of Ms. Stephanie Quinn to NCCSIF's Liability Defense Attorney List.*
4. **Approval of NCCSIF Defense Attorney List (Scott Smith)** – *The Committee approved recommending retaining Mr. Scott Smith to assist Mr. Douglas Thorne on his current NCCSIF cases. Mr. Scott Smith will be removed from the Liability Defense Attorney List since he no longer works with Angelo, Kilday and Kilduff LLP.*



MINUTES AND COMMITTEE REPORTS

INFORMATION ITEM

ISSUE: Minutes Committee Reports are provided to the Board of Directors for their information.

FISCAL IMPACT: None.

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

BACKGROUND: Minutes and Committee Reports are provided to the Board of Directors for their information on other committees and excess providers meetings.

ATTACHMENT(S):

1. Executive Committee Meeting Minutes – September 19, 2013 (Draft)
2. Claims Committee Meeting Minutes – September 19, 2013 (Draft)
3. Risk Management Committee Meeting Minutes – June 13, 2013 (Draft)
4. Claims Committee Meeting Minutes – May 9, 2013 (Draft)



**MINUTES OF THE
NCCSIF EXECUTIVE COMMITTEE MEETING
1101 CREEKSIDE RIDGE DRIVE, SUITE 100
ROSEVILLE, CA 95678
SEPTEMBER 19, 2013**

MEMBERS PRESENT

Karin Helvey, City of Gridley
John Lee, City of Lincoln
Liz Ehrenstrom, City of Oroville
Russell Hildebrand, City of Rocklin
Catrina Olson, City of Nevada City
Tim Sailsbery, City of Willows

MEMBERS ABSENT

Shari Conley, City of Auburn
Paula Islas, City of Galt
Gina Will, Town of Paradise

GUESTS & CONSULTANTS

Michael Simmons, Alliant Insurance Services
Susan Adams, Alliant Insurance Services
Johnny Yang, Alliant Insurance Services
Robin Zane, James Marta & Company
Gale Chmidling, WellComp
Ben Burg, York Risk Services
Lela Casey, York Risk Services
Jennifer Nogosek, York Risk Services

A. CALL TO ORDER

The meeting was called to order at 11:40 a.m.

B. PUBLIC COMMENTS

There were no public comments made.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Russell Hildebrand **SECOND:** Tim Sailsbery **MOTION CARRIED**

D. CONSENT CALENDAR

1. Executive Committee Meeting Minutes – May 30, 2013 (Draft)
2. Executive Committee Meeting Minutes – August 9, 2013 (Draft)
3. Check Register at June 30, 2013
4. Investment Reports
 - a. Chandler Asset Management Short/Long Term – August 2013
 - b. Treasurer's Report as of June 30, 2013
5. Utilization Report for Safety Grant Funds as of June 30, 2013
6. Budget to Actual Report as of June 30, 2013



A motion was made to approve the consent calendar.

MOTION: Tim Sailsbery **SECOND:** Catrina Olson **MOTION CARRIED**

E. COMMITTEE REPORTS

1. Board of Directors Meeting Minutes - August 21, 2013 (Draft)
2. Board of Directors Meeting Minutes - June 13, 2013 (Draft)
3. Risk Management Committee Meeting Minutes - June 13, 2013 (Draft)
4. Claims Committee Meeting Minutes - May 9, 2013 (Draft)

These are provided as information only. There was no discussion on this item.

F. ADMINISTRATION REPORT

F1. President's Report

Ms. Liz Ehrenstrom advised that the City of Elk Grove's City Council has approved their membership into NCCSIF Workers' Compensation program.

F2. Program Administration Report

Ms. Susan Adams advised that she will no longer be working with Alliant Insurance Services effective October 1, 2013.

G. FINANCIAL REPORTS

G1. Quarterly Financial Report for Period Ending June 30, 2013

Ms. Robin Zane from James Marta & Company provided the Committee with a presentation on the Quarterly Financial Report for Period Ending June 30, 2013.

G2. Update on YE 2013 Financial Audit

Ms. Zane provided an update to the Committee explaining that the financial audit has been finalized and completed. Ms. Adams advised that the financial auditor will present the audit at the October Board of Directors meeting.

H. JPA BUSINESS

H1. Update on City of Elk Grove

Ms. Adams explained that the City of Elk Grove has joined NCCSIF's Workers' Compensation program effective September 1, 2013. She advised that the City is very impressed with



NCCSIF's Risk Management services. Ms. Adams mentioned that as they do not have a fire department exposure, this is a great addition to NCCSIF's Workers' Compensation program. Mr. Ben Burg advised that Elk Grove has been set up in the claims system as well.

H2. Review of Preliminary 2014 Meeting Calendar

Ms. Adams explained the Executive Committee and the Board of Directors are asked to review the preliminary 2014 Meeting Calendar prior to approval of the final calendar at the Board of Directors meeting in December. The Committee was asked to provide feedback regarding any conflicting dates they may have.

H3. Appointment of NCCSIF Vice President

Ms. Adams explained that Mr. Andy Heath, NCCSIF Vice President, is no longer with the City of Auburn. The Executive Committee should appoint a new Vice President to serve out the term that expires December 31, 2013. The Vice President presides over the Executive Committee meetings and the Board of Directors meetings in the absence of the President and chairs the Claims Committee. Staff has reached out to Mr. Russell Hildebrand, City of Rocklin, who indicated he would accept the office of NCCSIF Vice President if offered.

A motion was made to recommend the appointment of Mr. Russell Hildebrand as NCCSIF Vice President.

MOTION: Tim Sailsbery SECOND: Catrina Olson MOTION CARRIED

H4. Medical Service Provider Network Services

Ms. Adams explained that NCCSIF's current Medical Provider Network Management Services Vendor, Professional Dynamics, Inc., has been unresponsive to inquiries from members and staff as respects services, billings and/or general questions. Staff has been in contact with York Risk Services to determine the possibilities of utilizing MPN Services by WellComp Managed Care Services. NCCSIF had contracted with Professional Dynamics, Inc. for MPN Management Services which expired on June 18, 2013.

A motion was made to move forward with consideration of utilizing MPN Services by WellComp Managed Care Services.

MOTION: Russell Hildebrand SECOND: Catrina Olson MOTION CARRIED

H5. NCCSIF Rating Plan Review Update

Ms. Adams explained during the 13/14 rating calculation approval, there were some members who received substantial increases over the prior year. This prompted staff to review the current NCCSIF Rating Plan and see if a new Rating Plan options should be considered.

Ms. Adams explained that staff has looked at several different options and narrowed it down to four different options to be considered. Option 1 uses three years incurred losses versus 4 years. Option 2 uses the same shared risk calculation for both layers. Option 3 uses paid losses in lieu of incurred losses. Option 4 uses capped experience modification factors. Between the different rating problems reviewed by staff, there is not a lot of variation between the deposit premiums.

Mr. Tim Sailsbery noted that last year appears to be an anomaly as the rating plan has seemed adequate for the years prior. Ms. Ehrenstrom also agrees that the current rating plan does seem to work well for NCCSIF. Staff will not pursue a new rating plan option.

H6. Long Range Planning

H6.a. Update on December 13, 2012 Long Range Planning Meeting

Ms. Adams explained that an update has been included in the Agenda packet which explains the Long Range Planning Action List and updates on what has been completed. Ms. Adams noted the main item addressed at the Long Range Planning Meeting was the decision to change NCCSIF's Liability Self Insured Retention from \$1,000,000 to \$500,000. She explained that staff has been out to various cities to perform a new member orientation throughout the year.

H6.b. Discussion of the December 12, 2013 Long Range Planning Meeting

Ms. Adams explained that NCCSIF has held Long Range Planning Meetings for the past two consecutive years to discuss the Loss Portfolio Transfer and the Liability equity, discount, and confidence level issues. CAJPA requires a Long Range Planning Meeting be held every three years to be accredited with Excellence. Ms. Adams asked the Executive Committee if there are any issues that should be discussed at the October meeting.

Mr. Russell Hildebrand asked that staff reaches out to the Board requesting topics to be discussed at the Board of Directors meeting to determine the need of a Long Range Planning or Training Day in December.

Ms. Adams suggested the discussion of the rotation schedule as NCCSIF officers hold an office for one year and are rotated off. NCCSIF may want to consider longer terms for officers to hold stability in the officers.

Staff was directed to reach out to the Board of Directors for topics to be discussed at the Board of Directors meeting.

H7. Approval of Counsel Selection – P&P A-9

Ms. Ehrenstrom advised that these items are repetitive items approved by the Claims Committee and need to also be approved by the Executive Committee.

H7.a. Addition of NCCSIF Defense Attorney List (Stephanie Quinn)

A motion was made to approve Ms. Stephanie Quinn to the NCCSIF Defense Attorney List.

MOTION: Catrina Olson **SECOND:** Russell Hildebrand **MOTION CARRIED**

H7.b. Approval of NCCSIF Attorney List (Scott Smith)

A motion was made to update the Defense Attorney List to remove Mr. Scott Smith. His services will be retained for the two cases for which he is currently assisting Defense Attorney Douglas Thorne with.

MOTION: Russell Hildebrand **SECOND:** Catrina Olson **MOTION CARRIED**

H7.c. Defense Attorney James A. Wyatt Rate Increase

A motion was made to approve Rate Increase request for Defense Attorney James A. Wyatt.

MOTION: Tim Sailsbery **SECOND:** John Lee **MOTION CARRIED**

H7.d. Update on Defense Attorney Douglas Thorne

There was no further discussion on this item.

The meeting was adjourned at 12:13 p.m.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
MINUTES OF NCCSIF CLAIMS COMMITTEE MEETING
THURSDAY, SEPTEMBER 19, 2013

MEMBERS PRESENT: John Lee, City of Lincoln
Catrina Olson, City of Nevada City
Liz Ehrenstrom, City of Oroville
Russell Hildebrand, City of Rocklin

MEMBERS ABSENT: Shari Conley, City of Auburn

CONSULTANTS: Michael Simmons, Alliant Insurance Services
Susan Adams, Alliant Insurance Services
Johnny Yang, Alliant Insurance Services
Tom Baber, York Risk Services Group, Inc.
Ben Burg, York Risk Services Group, Inc.
Bernard Sarmiento, York Risk Services Group, Inc.
Jennifer Nogosek, York Risk Services Group, Inc.
Lela Casey, York Risk Services Group, Inc.

The Claims Committee was called to order at 10:57 a.m.

A. Public Comments

There were no public comments made.

B. Draft NCCSIF Claims Committee Minutes for Approval

1. 05/09/13 Claims Committee Meeting Minutes
2. 07/24/13 Claims Committee Meeting Minutes
3. 09/04/13 Claims Committee Meeting Minutes

A motion was made to approve the NCCSIF Claims Committee Meeting Minutes.

MOTION: Russell Hildebrand **SECOND:** John Lee **MOTION CARRIED**

C. Approval of the Revised NCCSIF Defense Attorney List

Mr. Craig Wheaton explained that York has made recommendations to Revised the NCCSIF Defense Attorney List as provided.

A motion was made to approve the Revised NCCSIF Defense Attorney List.

MOTION: Liz Ehrenstrom **SECOND:** John Lee **MOTION CARRIED**

D. Approval of Counsel Selection – P&P A-9

D.1. Addition of NCCSIF Defense Attorney List (Stephanie Quinn)

Ms. Jennifer Nogosek advised that Mr. Bruce Cline, City of Folsom, has referred Ms. Stephanie Quinn to be added to the NCCSIF Liability Defense Attorney List. Ms. Quinn is from Murphy, Campbell, Alliston & Quinn Law Firm and specializes in personal injury, property damage, and employment matters.

A motion was made to approve Ms. Stephanie Quinn to the NCCSIF Defense Attorney List.

MOTION: Russell Hildebrand **SECOND:** John Lee **MOTION CARRIED**

D.2. Approval of NCCSIF Attorney List (Scott Smith)

Ms. Nogosek explained that Attorney Scott Smith has left Angel Kilday & Kilduff LLP and is currently assisting Mr. Douglas Thorne on two open cases for NCCSIF.

Mr. Tom Baber suggested that the list be updated to remove Mr. Scott Smith from the NCCSIF Defense Attorney List and be re-visited after the two open cases have been settled. The list should reflect that Mr. Scott Smith will be assisting on the two open cases.

A motion was made to update the Defense Attorney List to remove Mr. Scott Smith. He will be services will be retained for the two cases for which he is currently assisting Defense Attorney Douglas Thorne with.

MOTION: Russell Hildebrand **SECOND:** John Lee **MOTION CARRIED**

D.3 Defense Attorney James A. Wyatt Rate Increase

Ms. Nogosek advised that NCCSIF Liability Defense Attorney Law Firm of James A. Wyatt has requested a rate increase in keeping with increasing costs of operating a law firm. A fee of \$160 per hour will still be less than the hourly fee of those received from other public entity clients and substantially less than the hourly fee charged for other insurance defense work. York Risk Services Group recommends approval of the new rates as follows:

Proposed Rates

- Attorneys - \$160/hr
- Paralegals - \$75/hr

Current Rates

- Attorneys - \$140/hr
- Paralegals - \$70/hr

A motion was made to approve Rate Increase request for Defense Attorney James A. Wyatt.

MOTION: Russell Hildebrand **SECOND:** Catrina Olson **MOTION CARRIED**

D.4 Update on Defense Attorney Douglas Thorne

Ms. Nogosek updated the Committee advising York has met with Mr. Douglas Thorne on September 6th, 2013 and suggested Mr. Thorne obtain a clerical assistant. With respects to his compliance he is current at this point in time. Mr. Thorne has also requested assistance from Mr. Shawn Millar, Claims Adjuster which Mr. Millar will no longer assist with going forward. Mr. Thorne has also requested assistance from Mr. Scott Smith on one case. York will be recommending Mr. Smith assist in both cases that Mr. Thorne is being retained for.

Ms. Adams advised that a letter will be provided to Mr. Thorne regarding their conversation on September 6th, 2013.

Upon further discussion, York has been given direction to notify NCCSIF and request approval if Mr. Thorne requests to be retained for any future cases.

E. Closed Session – The Claims Committee went into closed session in accordance with Government Code Section 54956.95 at 11:04 a.m. and discussed the following claims:

Liability

1. Banks vs. City of Rocklin**

Workers' Compensation

1. Bryant vs. Town of Paradise**
2. Cheney vs. City of Yuba City**
3. Gray vs. City of Folsom**
4. Bambino vs. City of Rocklin**

The Committee came out of closed session at 11:13 a.m.

E. Adjournment – The meeting was adjourned at 11:13 p.m.



**MINUTES OF THE
NCCSIF RISK MANAGEMENT COMMITTEE MEETING
LINCOLN CITY HALL, LINCOLN, CA
JUNE 13, 2013**

MEMBERS PRESENT

Juanita Barnett, City of Anderson
Tom Watson, City of Anderson
Bruce Cline, City of Folsom
Paula Islas, City of Galt
Ed Pattison, City of Ione
Michael Daly, City of Jackson
John Lee, City of Lincoln
Matt Michaelis, City of Marysville
Liz Ehrenstrom, City of Oroville
Sandy Ryan, City of Red Bluff
Russell Hildebrand, City of Rocklin
Tim Sailsbery, City of Willows
Crystal Peters, Town of Paradise

MEMBERS ABSENT

City of Auburn
City of Colusa
City of Dixon
City of Gridley
City of Nevada City
City of Rio Vista
City of Yuba City

GUESTS & CONSULTANTS

George Silva, City of Dixon
Susan Adams, Alliant Insurance Services
Johnny Yang, Alliant Insurance Services
Henri Castro, Bickmore

A. CALL TO ORDER

The meeting was called to order at 9:54 a.m.

B. PUBLIC COMMENTS

There were no public comments.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Russell Hildebrand **SECOND:** Sandy Ryan **MOTION CARRIED**

D. CONSENT CALENDAR

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

A motion was made to approve the consent calendar.

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

E. RISK MANAGEMENT BUSINESS

E1. New Additional Insured Forms Require Revised Contract Wording – Webinar from CSAC - EIA

The Risk Management Committee joined the hosted by CSAC-EIA and presented by Mr. Robert Marshburn regarding the new Additional Insured Forms Requiring Revised Contract Wording.

E2. Risk Control Services Summary as of May 31, 2013

Ms. Castro gave a brief summary of the Risk Control Services provided to members as of May 31, 2013. She also advised that the Risk Assessments Report will be provided to member cities at the end of June.

Ms. Castro explained that a few members have reached out to her regarding notices from vendors about Hazard Communications are required to be updated as soon as possible. Ms. Castro advised that the regulations start in December and continues on through 2016.

E3. Hazard & Safety Assessments Update

Ms. Castro advised that all NCCSIF members have received their Hazard & Safety Assessment.

E4. 2013/2014 Regional Training Survey Results

Ms. Castro advised that at 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. The Top Four Topics were Sidewalk Liability, ADA Compliance, Public Entity Leader, and Traffic Control. Each training topic will receive two sessions for members further north and those further south.

E5. Upcoming Services

Ms. Castro addressed 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

E6. Police Risk Management Committee Meeting Summary

Ms. Adams advised that the Draft Police Risk Management Committee Meeting is included in the Agenda packet and explained that at the last PRMC Meeting Mr. Bruce Kilday and Ms. Carrie Frederickson from the Law Firm of Angelo, Kilday and Kilduff, LLP presented the Committee with a Use of Force Lessons Learned presentation which the Committee found very insightful. Ms. Liz Ehrenstrom then reached out to the Board to encourage member attendance at future PRMC meetings.

E7. NCCSIF 2013/2014 Risk Management Budget

Ms. Adams advised that annually the NCCSIF Risk Management Committee reviews and approves the Risk Management Budget for the next fiscal year. She noted an error in the Agenda write up which should show the decrease of Risk Management Services & Trainings from \$30,000 to \$25,000 rather than \$300,000 to \$25,000. With that correction 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 \$30,000 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



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

A motion was made to approve the NCCSIF 2013/2014 Risk Management Budget.

MOTION: Bruce Cline **SECOND:** Russell Hildebrand **MOTION CARRIED**

F. INFORMATION ITEMS

F1. CAJPA 2013 Fall Conference September 10 – 13, 2013

F2. NCCSIF Travel Reimbursement Form

G. ADJOURNMENT

The meeting was adjourned at 12:17 p.m.

DRAFT

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
MINUTES OF NCCSIF CLAIMS COMMITTEE MEETING
THURSDAY, MAY 9, 2013

MEMBERS PRESENT: John Lee, City of Lincoln
Andy Heath, City of Auburn
Catrina Olson, City of Nevada City
Liz Ehrenstrom, City of Oroville
Russell Hildebrand, City of Rocklin

MEMBERS ABSENT: Andy Heath, City of Auburn

CONSULTANTS: Susan Adams, Alliant Insurance Services
Johnny Yang, Alliant Insurance Services
Ben Burg, York Risk Services Group, Inc.
Craig Wheaton, York Risk Services Group, Inc.

The Claims Committee was called to order at 1:33 p.m.

A. Public Comments

There were no public comments made.

B. Approval of Minutes of the Claims Committee Meetings on March 14, 2013.

A motion was made to approve the Minutes of the Claims Committee Meeting on March 14, 2013.

MOTION: Liz Ehrenstrom **SECOND:** John Lee **MOTION CARRIED**

C. Approval of the Revised NCCSIF Defense Attorney List

Mr. Craig Wheaton explained that York has made recommendations to Revised the NCCSIF Defense Attorney List as provided.

A motion was made to approve the Revised NCCSIF Defense Attorney List.

MOTION: Liz Ehrenstrom **SECOND:** John Lee **MOTION CARRIED**

D. Closed Session – The Claims Committee went into closed session in accordance with Government Code Section 54956.95 at 11:25 a.m. and discussed the following claims:

Liability

1. Douglas Lederer vs. City of Willows
2. Christopher Woolever vs. City of Placerville

The Committee came out of closed session at 2:18 p.m.

E. Adjournment – The meeting was adjourned at 2:18 p.m.



QUARTERLY FINANCIAL REPORT FOR PERIOD ENDING JUNE 30, 2013

ACTION ITEM

ISSUE: The Board of Directors receives a quarterly report on the financial status of NCCSIF. James Marta & Company will present NCCSIF's Financials for Quarter ending June 30, 2013 to the Board of Directors for their review.

FISCAL IMPACT: Unknown.

RECOMMENDATION: Receive and file the Quarterly Financials as presented

BACKGROUND: Each quarter the Board of Directors reviews the quarterly financials for accuracy and refers questions for follow-up, or receives and files the report as presented.

ATTACHMENTS: Quarterly Financial Report as of June 30, 2013.

Northern California Cities Self Insurance Fund

FINANCIAL REPORT

JUNE 30, 2013

AND FOR THE TWELVE MONTHS THEN ENDED

Northern California Cities Self Insurance Fund

Northern California Cities Self Insurance Fund
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June 30, 2013

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James Marta & Company LLP

Certified Public Accountants

Accounting, Auditing, Tax, and Consulting

ACCOUNTANT'S REPORT

Board of Directors
Northern California Cities Self Insurance Fund
701 Howe Avenue, Suite E3
Sacramento, CA 95825

We have compiled the accompanying balance sheet of Northern California Cities Self Insurance Fund as of June 30, 2013, and the related statement of revenues, expenses and changes in members' equity for the twelve months then ended, and the supplementary information on pages 4 through 14 are presented for purposes of additional analysis and has been compiled from information that is the representation of management. We have not audited or reviewed the accompanying financial statements and supplementary information and, accordingly, do not express an opinion or provide any assurance about whether the financial statements are in accordance with accounting principles generally accepted in the United States of America

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America and for designing, implementing and maintaining internal control relevant to the preparation and fair presentation of the financial statements.

Our responsibility is to conduct the compilation in accordance with Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants. The objective of a compilation is to assist management in presenting financial information in the form of financial statements without undertaking to obtain or provide any assurance that there are no material modifications that should be made to the financial statements. During our compilation, we did become aware of certain departures from accounting principles generally accepted in the United States of America that are described in the following paragraph.

A statement of cash flows for the twelve months ended June 30, 2013 has not been presented. Accounting principles generally accepted in the United States of America require that such a statement be presented when financial statements purport to present financial position and results of operations.

Management has elected to omit substantially all of the disclosures required by accounting principles generally accepted in the United States of America. If the omitted disclosures were included in the financial statements, they might influence the user's conclusions about the company's financial position, results of operations, and cash flows. Accordingly, the financial statements are not designed for those who are not informed about such matters.

We are not independent with respect to Northern California Cities Self Insurance Fund.

James Marta & Company LLP

James Marta & Company LLP
Certified Public Accountants
Sacramento, California
July 31, 2013

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Balance Sheet
June 30, 2013

Assets

Current Assets	
Cash	\$ 1,789,721
Accounts Receivable	913,265
Interest Receivable	218,693
Excess Accounts Receivable	<u>1,148,057</u>
Total Current Assets	<u>4,069,736</u>
Non-Current Assets	
Investments*	<u>40,548,738</u>
Total Assets	<u>\$ 44,618,474</u>

Liabilities & Members' Equity

Current Liabilities	
Accounts Payable	\$ 1,763,448
Total Current Liabilities	<u>1,763,448</u>
Non-Current Liabilities	
Outstanding Liabilities*	33,543,668
ULAE*	<u>1,917,849</u>
Total Non-Current Liabilities	<u>35,461,517</u>
Total Liabilities	<u>\$ 37,224,965</u>
Members' Equity	<u>7,393,509</u>
Liability & Members' Equity	<u>\$ 44,618,474</u>

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Revenues, Expenses and Changes in Members' Equity
For the Twelve Months Ended June 30, 2013

Operating Income	
Administration Deposit	\$ 1,032,150
Banking Layer Deposit	5,340,514
Shared Risk Layer	3,195,508
Excess Deposit/Premium	1,402,733
Property/Crime Insurance Income	776,581
Banking Layer Assessment	115,936
Shared Risk Refund	(1,784,629)
Shared Risk Layer Assessment	647,199
Banking Layer Refund	(2,451,444)
Risk Management Grants	174,207
Other Income	446
Dividend Income	414,401
Total Operating Income	<u>8,863,602</u>
Operating Expenses	
Claims Paid	9,019,221
O/S Liability adj.	1,540,163
ULAE	348,560
Consultants	133,388
Administration-Other	11,154
Safety Service	422,369
Claims Administration	703,491
Program Administration	332,214
Board Expenses	10,558
Excess Insurance	1,265,056
Property/Crime Insurance Expense	777,750
Total Operating Expenses	<u>14,563,924</u>
Operating Income (Loss)	(5,700,322)
Non-Operating Income	
Change in Fair Market Value	(1,400,970)
Interest Income	1,330,862
Total Non-Operating Income	<u>(70,108)</u>
Change in Members' Equity	(5,770,430)
Beginning Members' Equity	<u>13,163,939</u>
Ending Members' Equity	<u><u>\$ 7,393,509</u></u>

See Accompanying Accountant's Report

SUPPLEMENTARY INFORMATION

Selected Information
Substantially All Disclosures Required by Generally Accepted
Accounting Principles Are Not Included

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Balance Sheet - Liability
June 30, 2013**

	L Shar	L Admin	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Current Assets											
Cash	\$ 40,199	\$ 13,746	\$ 50,499	\$ 52,291	\$ 8,155	\$ 12,164	\$ 49,468	\$ 38,220	\$ 49,938	\$ 17,794	\$ 9,915
Accounts Receivable	854,400	-	-	-	5,552	10,822	-	-	-	-	2,565
Interest Receivable	48,300	11,454	1,298	4,948	954	534	798	22,319	2,721	300	(127)
Assessments Receivable	-	-	-	-	-	-	-	-	-	-	-
Excess Accounts Receivable	592,411	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	1,535,310	25,200	51,797	57,239	14,661	23,520	50,266	60,539	52,659	18,094	12,353
Non-Current Assets											
Investments*	4,029,538	205,759	61,113	27,168	30,842	13,924	93,372	1,370,752	74,333	122,297	3,324
Total Assets	\$ 5,564,848	\$ 230,959	\$ 112,910	\$ 84,407	\$ 45,503	\$ 37,444	\$ 143,638	\$ 1,431,291	\$ 126,992	\$ 140,391	\$ 15,677
Current Liabilities											
Accounts Payable	\$ 207,475	\$ 7,000	\$ 1,124	\$ 12,858	\$ 705	\$ 97	\$ 160	\$ 7,363	\$ 4,128	\$ 328	\$ 888
Total Current Liabilities	207,475	7,000	1,124	12,858	705	97	160	7,363	4,128	328	888
Non-Current Liabilities											
Outstanding Liabilities*	5,710,846	-	5,276	29,515	51,718	44,003	15,643	725,210	100,369	52,775	24,768
Total Non-Current Liabilities	5,710,846	-	5,276	29,515	51,718	44,003	15,643	725,210	100,369	52,775	24,768
Total Liabilities	\$ 5,918,321	\$ 7,000	\$ 6,400	\$ 42,373	\$ 52,423	\$ 44,100	\$ 15,803	\$ 732,573	\$ 104,497	\$ 53,103	\$ 25,656
Members' Equity	(353,473)	223,959	106,510	42,034	(6,920)	(6,656)	127,835	698,718	22,495	87,288	(9,979)
Liability & Members' Equity	\$ 5,564,848	\$ 230,959	\$ 112,910	\$ 84,407	\$ 45,503	\$ 37,444	\$ 143,638	\$ 1,431,291	\$ 126,992	\$ 140,391	\$ 15,677

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Balance Sheet - Liability
June 30, 2013**

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City	Total
Current Assets											
Cash	\$ (13,097)	\$ 11,067	\$ 26,537	\$ 11,896	\$ 88,458	\$ 1,408	\$ 54,477	\$ 50,425	\$ 25,989	\$ 37,656	\$ 637,205
Accounts Receivable	23,053	-	-	-	-	-	-	-	-	-	896,392
Interest Receivable	1,578	5,226	3,613	2,161	2,258	4,138	1,312	3,571	(12)	2,578	119,922
Assessments Receivable	-	-	-	-	-	-	-	-	-	-	-
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	592,411
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	11,534	16,293	30,150	14,057	90,716	5,546	55,789	53,996	25,977	40,234	2,245,930
Non-Current Assets											
Investments*	-	292,813	152,863	109,317	75,983	118,903	89,885	397,191	56,148	503,074	7,828,599
Total Assets	\$ 11,534	\$ 309,106	\$ 183,013	\$ 123,374	\$ 166,699	\$ 124,449	\$ 145,674	\$ 451,187	\$ 82,125	\$ 543,308	\$ 10,074,529
Current Liabilities											
Accounts Payable	\$ 963	\$ 21,698	\$ 28,471	\$ 31,816	\$ 2,503	\$ 2,708	\$ 80,996	\$ 47,103	\$ 8,266	\$ 62,506	\$ 529,156
Total Current Liabilities	963	21,698	28,471	31,816	2,503	2,708	80,996	47,103	8,266	62,506	529,156
Non-Current Liabilities											
Outstanding Liabilities*	74,588	181,287	67,094	13,368	254,342	112,582	45,458	139,145	31,149	192,886	7,872,022
Total Non-Current Liabilities	74,588	181,287	67,094	13,368	254,342	112,582	45,458	139,145	31,149	192,886	7,872,022
Total Liabilities	\$ 75,551	\$ 202,985	\$ 95,565	\$ 45,184	\$ 256,845	\$ 115,290	\$ 126,454	\$ 186,248	\$ 39,415	\$ 255,392	\$ 8,401,178
Members' Equity	(64,017)	106,121	87,448	78,190	(90,146)	9,159	19,220	264,939	42,710	287,916	1,673,351
Liability & Members' Equity	\$ 11,534	\$ 309,106	\$ 183,013	\$ 123,374	\$ 166,699	\$ 124,449	\$ 145,674	\$ 451,187	\$ 82,125	\$ 543,308	\$ 10,074,529

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Members' Equity - Liability
For the Twelve Months Ended June 30, 2013

	L Shar	L Admin	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Operating Income											
Administration Deposit	\$ -	\$ 497,225	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	-	-	54,049	61,207	21,079	16,591	50,400	416,317	90,475	26,030	11,424
Shared Risk Layer	1,237,225	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	800,000	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	776,581	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	-	5,552	10,822	-	-	-	-	2,565
Shared Risk Refund	(414,401)	-	-	-	-	-	-	-	-	-	-
Shared Risk Layer Assessment	647,199	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	(34,854)	(12,726)	-	-	(41,090)	(203,715)	(23,778)	(29,901)	-
Dividend Income	414,401	-	-	-	-	-	-	-	-	-	-
Total Operating Income	3,461,005	497,225	19,195	48,481	26,631	27,413	9,310	212,602	66,697	(3,871)	13,989
Operating Expenses											
Claims Paid	3,397,803	-	3,364	144,659	19,243	19,348	23,107	313,281	94,273	2,536	5,097
O/S Liability adj.	(1,860,327)	-	(6,326)	(55,849)	6,757	(14,242)	(11,124)	240,324	(25,200)	42,151	16,965
Consultants	-	101,954	-	-	-	-	-	-	-	-	-
Administration-Other	-	146	-	-	-	-	-	-	-	-	-
Safety Service	-	179,258	-	-	-	-	-	-	-	-	-
Claims Administration	-	20,900	-	-	-	-	-	-	-	-	-
Program Administration	-	178,608	-	-	-	-	-	-	-	-	-
Board Expenses	-	5,234	-	-	-	-	-	-	-	-	-
Excess Insurance	642,003	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	777,750	-	-	-	-	-	-	-	-	-	-
Total Operating Expense	2,957,229	486,100	(2,962)	88,810	26,000	5,106	11,983	553,605	69,073	44,687	22,062
Operating Income (Loss)	503,776	11,125	22,157	(40,329)	631	22,307	(2,673)	(341,003)	(2,376)	(48,558)	(8,073)
Non-Operating Income											
Change in Fair Market Value	(52,598)	(4,421)	(5,828)	(8,836)	(2,594)	(2,361)	(11,763)	(76,314)	(13,135)	(7,515)	(1,038)
Interest Income	60,540	4,836	5,880	9,338	2,637	2,333	11,599	76,059	12,856	7,311	934
Total Non-Operating Income	7,942	415	52	502	43	(28)	(164)	(255)	(279)	(204)	(104)
Change in Members' Equity	511,718	11,540	22,209	(39,827)	674	22,279	(2,837)	(341,258)	(2,655)	(48,762)	(8,177)
Beginning Members' Equity	(865,191)	212,419	84,301	81,861	(7,594)	(28,935)	130,672	1,039,976	25,150	136,050	(1,802)
Ending Members' Equity	\$ (353,473)	\$ 223,959	\$ 106,510	\$ 42,034	\$ (6,920)	\$ (6,656)	\$ 127,835	\$ 698,718	\$ 22,495	\$ 87,288	\$ (9,979)

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Members' Equity - Liability
For the Twelve Months Ended June 30, 2013

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City	Total
Operating Income											
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	497,225
Banking Layer Deposit	11,303	120,265	50,836	92,794	58,352	91,257	19,282	128,517	17,155	150,442	1,487,775
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	1,237,225
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	800,000
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-	-	776,581
Banking Layer Assessment	23,053	-	-	-	44,404	-	-	-	-	-	86,396
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-	(414,401)
Shared Risk Layer Assessment	-	-	-	-	-	-	-	-	-	-	647,199
Banking Layer Refund	-	(20,419)	(25,270)	(49,001)	-	(8,810)	-	(43,897)	(3,964)	(58,735)	(556,160)
Dividend Income	-	-	-	-	-	-	-	-	-	-	414,401
Total Operating Income	34,356	99,846	25,566	43,793	102,756	82,447	19,282	84,620	13,191	91,707	4,976,241
Operating Expenses											
Claims Paid	111,867	126,575	92,960	50,024	71,867	104,997	13,671	155,008	26,290	133,683	4,909,653
O/S Liability adj.	23,146	2,318	(12,851)	(37,063)	106,961	(6,702)	523	10,722	20,072	(93,149)	(1,652,894)
Consultants	-	-	-	-	-	-	-	-	-	-	101,954
Administration-Other	-	-	-	-	-	-	-	-	-	-	146
Safety Service	-	-	-	-	-	-	-	-	-	-	179,258
Claims Administration	-	-	-	-	-	-	-	-	-	-	20,900
Program Administration	-	-	-	-	-	-	-	-	-	-	178,608
Board Expenses	-	-	-	-	-	-	-	-	-	-	5,234
Excess Insurance	-	-	-	-	-	-	-	-	-	-	642,003
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-	-	777,750
Total Operating Expense	135,013	128,893	80,109	12,961	178,828	98,295	14,194	165,730	46,362	40,534	5,162,612
Operating Income (Loss)	(100,657)	(29,047)	(54,543)	30,832	(76,072)	(15,848)	5,088	(81,110)	(33,171)	51,173	(186,371)
Non-Operating Income											
Change in Fair Market Value	(4,228)	(11,502)	(11,885)	(8,145)	(11,852)	(10,165)	(5,934)	(28,792)	(4,497)	(23,447)	(306,850)
Interest Income	4,431	11,607	11,943	8,192	11,577	10,534	6,084	28,592	4,779	23,822	315,884
Total Non-Operating Income	203	105	58	47	(275)	369	150	(200)	282	375	9,034
Change in Members' Equity	(100,454)	(28,942)	(54,485)	30,879	(76,347)	(15,479)	5,238	(81,310)	(32,889)	51,548	(177,337)
Beginning Members' Equity	36,437	135,063	141,933	47,311	(13,799)	24,638	13,982	346,249	75,599	236,368	1,850,688
Ending Members' Equity	\$ (64,017)	\$ 106,121	\$ 87,448	\$ 78,190	\$ (90,146)	\$ 9,159	\$ 19,220	\$ 264,939	\$ 42,710	\$ 287,916	\$ 1,673,351

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Balance Sheet – Workers’ Compensation
June 30, 2013**

	WC Shar	WC Admin	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Current Assets												
Cash	\$ 72,738	\$ 41,805	\$ 8,963	\$ 23,610	\$ 49,229	\$ 47,419	\$ 83,411	\$ 43,041	\$ 103,395	\$ 31,619	\$ 58,532	\$ 52,161
Accounts Receivable	-	-	-	13,413	-	3,460	-	-	-	-	-	-
Interest Receivable	(19,256)	6,430	1,767	3,314	4,565	2,722	2,757	35,669	9,280	1,904	(334)	216
Excess Accounts Receivable	555,646	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	609,128	48,235	10,730	40,337	53,794	53,601	86,168	78,710	112,675	33,523	58,198	52,377
Non-Current Assets												
Investments*	17,089,469	548,984	323,587	537,686	104,875	104,703	732,252	4,623,583	844,349	379,000	23,291	206,433
Total Assets	\$ 17,698,597	\$ 597,219	\$ 334,317	\$ 578,023	\$ 158,669	\$ 158,304	\$ 818,420	\$ 4,702,293	\$ 957,024	\$ 412,523	\$ 81,489	\$ 258,810
Current Liabilities												
Accounts Payable	\$ 680,724	\$ 33,098	\$ 85	\$ 125	\$ 11,882	\$ 35	\$ 175	\$ 1,117	\$ 196	\$ 113	\$ 18,434	\$ 34,134
Total Current Liabilities	680,724	33,098	85	125	11,882	35	175	1,117	196	113	18,434	34,134
Non-Current Liabilities												
Outstanding Liabilities*	13,751,040	-	447,778	685,081	134,558	210,366	541,761	3,033,979	972,309	210,186	2,770	156,340
ULAE*	1,027,298	-	33,452	51,180	10,052	15,716	40,473	226,659	72,638	15,702	207	11,680
Total Non-Current Liabilities	14,778,338	-	481,230	736,261	144,610	226,082	582,234	3,260,638	1,044,947	225,888	2,977	168,020
Total Liabilities	\$ 15,459,062	\$ 33,098	\$ 481,315	\$ 736,386	\$ 156,492	\$ 226,117	\$ 582,409	\$ 3,261,755	\$ 1,045,143	\$ 226,001	\$ 21,411	\$ 202,154
Members' Equity	2,239,535	564,121	(146,998)	(158,363)	2,177	(67,813)	236,011	1,440,538	(88,119)	186,522	60,078	56,656
Liability & Members' Equity	\$ 17,698,597	\$ 597,219	\$ 334,317	\$ 578,023	\$ 158,669	\$ 158,304	\$ 818,420	\$ 4,702,293	\$ 957,024	\$ 412,523	\$ 81,489	\$ 258,810

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Balance Sheet – Workers’ Compensation
June 30, 2013**

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City	Total
Current Assets												
Cash	\$ 50,205	\$ 68,307	\$ 57,571	\$ 26,084	\$ 37,340	\$ 71,204	\$ 34,046	\$ 49,448	\$ 31,512	\$ 49,954	\$ 60,922	\$ 1,152,516
Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-	16,873
Interest Receivable	455	541	990	13,119	7,559	7,111	(687)	784	6,142	2,906	10,817	98,771
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-	555,646
Total Current Assets	50,660	68,848	58,561	39,203	44,899	78,315	33,359	50,232	37,654	52,860	71,739	1,823,806
Non-Current Assets												
Investments*	528,160	742,735	225,801	389,241	753,549	529,300	551,337	262,737	1,830,363	205,118	1,183,586	32,720,139
Total Assets	\$ 578,820	\$ 811,583	\$ 284,362	\$ 428,444	\$ 798,448	\$ 607,615	\$ 584,696	\$ 312,969	\$ 1,868,017	\$ 257,978	\$ 1,255,325	\$ 34,543,945
Current Liabilities												
Accounts Payable	\$ 168	\$ 29,914	\$ 49	\$ 114	\$ 177	\$ 129	\$ 145	\$ 100,367	\$ 304,699	\$ 11,001	\$ 7,411	\$ 1,234,292
Total Current Liabilities	168	29,914	49	114	177	129	145	100,367	304,699	11,001	7,411	1,234,292
Non-Current Liabilities												
Outstanding Liabilities*	517,327	703,354	155,648	268,489	703,070	404,081	550,131	94,496	789,948	129,138	1,209,796	25,671,646
ULAE*	38,648	52,545	11,628	20,058	52,524	30,188	41,099	7,060	59,015	9,647	90,380	1,917,849
Total Non-Current Liabilities	555,975	755,899	167,276	288,547	755,594	434,269	591,230	101,556	848,963	138,785	1,300,176	27,589,495
Total Liabilities	\$ 556,143	\$ 785,813	\$ 167,325	\$ 288,661	\$ 755,771	\$ 434,398	\$ 591,375	\$ 201,923	\$ 1,153,662	\$ 149,786	\$ 1,307,587	\$ 28,823,787
Members' Equity	22,677	25,770	117,037	139,783	42,677	173,217	(6,679)	111,046	714,355	108,192	(52,262)	5,720,158
Liability & Members' Equity	\$ 578,820	\$ 811,583	\$ 284,362	\$ 428,444	\$ 798,448	\$ 607,615	\$ 584,696	\$ 312,969	\$ 1,868,017	\$ 257,978	\$ 1,255,325	\$ 34,543,945

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Members' Equity - Workers' Compensation
For the Twelve Months Ended June 30, 2013

	WC Shar	WC Admin	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Operating Income												
Administration Deposit	\$ -	\$ 534,925	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	-	-	109,635	89,708	35,387	72,177	264,646	955,744	211,828	54,342	29,228	73,811
Shared Risk Layer	1,958,283	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	602,733	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	13,413	-	3,460	-	-	-	-	-	-
Shared Risk Refund	(1,370,228)	-	-	-	-	-	-	-	-	-	-	-
Shared Risk Layer Assessment	22,635	-	610	(916)	47	(1,304)	371	(8,279)	3,455	(2,137)	(368)	(1,382)
Banking Layer Refund	-	-	(25,697)	-	(11,844)	-	(125,720)	(594,228)	(29,121)	(95,465)	(18,417)	(34,074)
Risk Management Grants	-	174,207	-	-	-	-	-	-	-	-	-	-
Other Income	350	-	-	-	-	-	-	46	24	-	-	-
Total Operating Income	1,213,773	709,132	84,548	102,205	23,590	74,333	139,297	353,283	186,186	(43,260)	10,443	38,355
Operating Expenses												
Claims Paid	792,412	-	120,680	133,431	55,180	67,606	96,157	508,760	155,270	26,543	304	106,683
O/S Liability adj.	1,475,023	-	172,205	303,234	22,812	41,416	32,454	433,227	295,912	135,858	(3,103)	17,550
ULAE	170,277	-	14,214	24,523	2,251	3,921	4,917	45,094	25,417	10,513	(203)	1,990
Consultants	-	31,434	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	11,008	-	-	-	-	-	-	-	-	-	-
Safety Service	-	243,111	-	-	-	-	-	-	-	-	-	-
Claims Administration	-	163,590	14,152	14,248	8,677	10,816	24,432	126,152	30,650	7,670	148	8,064
Program Administration	-	153,606	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	5,324	-	-	-	-	-	-	-	-	-	-
Excess Insurance	623,053	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	3,060,765	608,073	321,251	475,436	88,920	123,759	157,960	1,113,233	507,249	180,584	(2,854)	134,287
Operating Income (Loss)	(1,846,992)	101,059	(236,703)	(373,231)	(65,330)	(49,426)	(18,663)	(759,950)	(321,063)	(223,844)	13,297	(95,932)
Non-Operating Income												
Change in Fair Market Value	(456,003)	(17,068)	(13,725)	(21,079)	(6,171)	(5,444)	(27,695)	(180,338)	(31,035)	(17,964)	(2,431)	(9,980)
Interest Income	416,981	16,026	12,995	20,856	5,876	5,069	25,640	168,650	28,510	16,356	2,056	9,813
Total Non-Operating Income	(39,022)	(1,042)	(730)	(223)	(295)	(375)	(2,055)	(11,688)	(2,525)	(1,608)	(375)	(167)
Change in Members' Equity	(1,886,014)	100,017	(237,433)	(373,454)	(65,625)	(49,801)	(20,718)	(771,638)	(323,588)	(225,452)	12,922	(96,099)
Beginning Members' Equity	4,125,549	464,104	90,435	215,091	67,802	(18,012)	256,729	2,212,176	235,469	411,974	47,156	152,755
Ending Members' Equity	\$ 2,239,535	\$ 564,121	\$ (146,998)	\$ (158,363)	\$ 2,177	\$ (67,813)	\$ 236,011	\$ 1,440,538	\$ (88,119)	\$ 186,522	\$ 60,078	\$ 56,656

See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Members' Equity - Workers' Compensation
For the Twelve Months Ended June 30, 2013

	City of											
	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City	Total
Operating Income												
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	534,925
Banking Layer Deposit	164,531	143,159	83,534	178,857	236,107	192,546	191,561	40,572	388,116	52,175	285,075	3,852,739
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-	1,958,283
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-	602,733
Banking Layer Assessment	5,539	-	-	-	-	-	7,128	-	-	-	-	29,540
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-	-	(1,370,228)
Shared Risk Layer	5,208	(764)	(471)	(3,370)	1,984	390	616	(1,321)	(9,553)	238	(5,689)	-
Banking Layer Refund	-	(29,736)	(20,831)	(175,330)	(23,076)	(135,597)	-	(253,882)	(304,265)	(10,939)	(7,062)	(1,895,284)
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-	174,207
Other Income	-	-	-	-	-	-	-	-	-	-	26	446
Total Operating Income	175,278	112,659	62,232	157	215,015	57,339	199,305	(214,631)	74,298	41,474	272,350	3,887,361
Operating Expenses												
Claims Paid	230,431	108,953	13,960	155,288	247,832	72,362	389,574	6,775	210,142	114,558	496,667	4,109,568
O/S Liability adj.	(69,616)	172,033	39,899	(138,941)	85,276	(31,544)	(25,242)	(8,206)	151,227	(65,353)	156,936	3,193,057
ULAE	(2,328)	15,452	3,547	(8,386)	9,394	(224)	930	(110)	14,424	(3,930)	16,877	348,560
Consultants	-	-	-	-	-	-	-	-	-	-	-	31,434
Administration-Other	-	-	-	-	-	-	-	-	-	-	-	11,008
Safety Service	-	-	-	-	-	-	-	-	-	-	-	243,111
Claims Administration	21,252	24,051	9,336	23,133	30,855	21,511	34,553	8,594	35,447	13,116	52,144	682,591
Program Administration	-	-	-	-	-	-	-	-	-	-	-	153,606
Board Expenses	-	-	-	-	-	-	-	-	-	-	-	5,324
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-	623,053
Total Operating Expenses	179,739	320,489	66,742	31,094	373,357	62,105	399,815	7,053	411,240	58,391	722,624	9,401,312
Operating Income (Loss)	(4,461)	(207,830)	(4,510)	(30,937)	(158,342)	(4,766)	(200,510)	(221,684)	(336,942)	(16,917)	(450,274)	(5,513,951)
Non-Operating Income												
Change in Fair Market Value	(27,275)	(28,465)	(7,426)	(19,564)	(28,288)	(19,669)	(24,427)	(14,399)	(68,552)	(10,765)	(56,357)	(1,094,120)
Interest Income	25,812	26,768	6,608	18,370	25,894	17,262	23,658	13,736	63,807	10,714	53,521	1,014,978
Total Non-Operating Income	(1,463)	(1,697)	(818)	(1,194)	(2,394)	(2,407)	(769)	(663)	(4,745)	(51)	(2,836)	(79,142)
Change in Members' Equity	(5,924)	(209,527)	(5,328)	(32,131)	(160,736)	(7,173)	(201,279)	(222,347)	(341,687)	(16,968)	(453,110)	(5,593,093)
Beginning Members' Equity	28,601	235,297	122,365	171,914	203,413	180,390	194,600	333,393	1,056,042	125,160	400,848	11,313,251
Ending Members' Equity	\$ 22,677	\$ 25,770	\$ 117,037	\$ 139,783	\$ 42,677	\$ 173,217	\$ (6,679)	\$ 111,046	\$ 714,355	\$ 108,192	\$ (52,262)	\$ 5,720,158

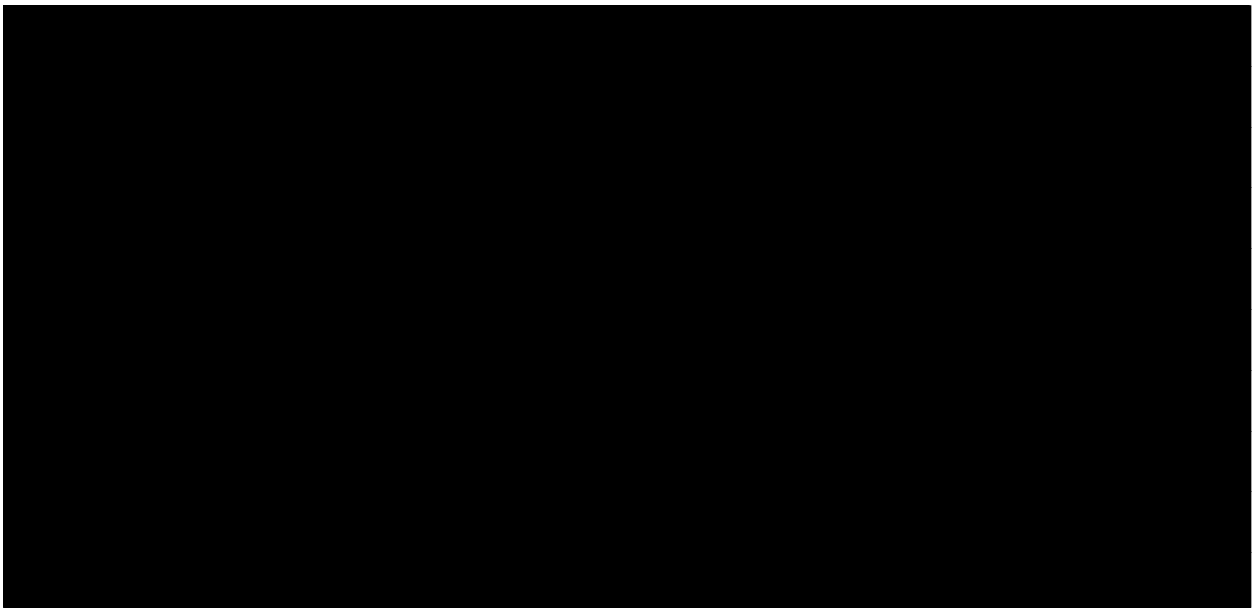
**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Reconciliation of Claims Liability by Program as of
June 30, 2013**

	Liability Banking 2013	Liability Shared Risk 2013	Total Liability Program 2013	Total Liability Program 2012	WC Banking 2013	WC Shared Risk 2013	Total WC Program 2013	Total WC Program 2012	Totals 2013	Totals 2012
Unpaid claims and claim adjustment expenses at beginning of the fiscal year	1,953,744	7,571,173	9,524,918	6,611,383	10,914,842	13,133,039	24,047,880	23,214,284	33,572,798	29,825,666
Incurred claims and claim adjustment expenses:										
Provision for insured events of the current fiscal year	1,413,110	1,356,390	2,769,500	2,721,521	4,094,122	1,980,990	6,075,112	5,411,068	8,844,612	8,132,589
Increases (Decreases) in provision for insured events of prior fiscal years	306,171	179,541	485,712	3,619,779	941,067	287,989	1,229,056	(836,058)	1,714,767	2,783,720
Change in provision for ULAE in current year	-	-	-	-	178,284	170,277	348,561	54,398	348,561	54,398
Total incurred claims and claim adjustment expenses	1,719,281	1,535,931	3,255,212	6,341,300	5,213,472	2,439,256	7,652,728	4,629,408	10,907,940	10,970,707
Payments:										
Claims and claim adjustment expenses attributable to insured events of the current fiscal year	447,539	180,785	628,324	502,013	802,974	-	802,974	777,346	1,431,298	1,279,359
Claims and claim adjustment expenses attributable to insured events of prior fiscal years	1,064,310	3,215,474	4,279,783	2,925,752	2,514,182	793,956	3,308,138	3,018,465	7,587,921	5,944,217
Total Payments	1,511,849	3,396,258	4,908,107	3,427,765	3,317,156	793,956	4,111,112	3,795,812	9,019,219	7,223,576
Total unpaid claims and claim adjustment expenses at end of the fiscal year	2,161,176	5,710,846	7,872,022	9,524,918	12,811,158	14,778,338	27,589,496	24,047,880	35,461,519	33,572,798
Claims Liability	2,161,176	5,710,846	7,872,022	9,524,918	11,920,606	13,751,040	25,671,646	22,478,591	33,543,668	32,003,509
Claims ULAE	-	-	-	-	890,552	1,027,298	1,917,850	1,569,289	1,917,850	1,569,289
Total Claim Liabilities	2,161,176	5,710,846	7,872,022	9,524,918	12,811,158	14,778,338	27,589,497	24,047,880	35,461,519	33,572,798

See Accompanying Accountant's Report

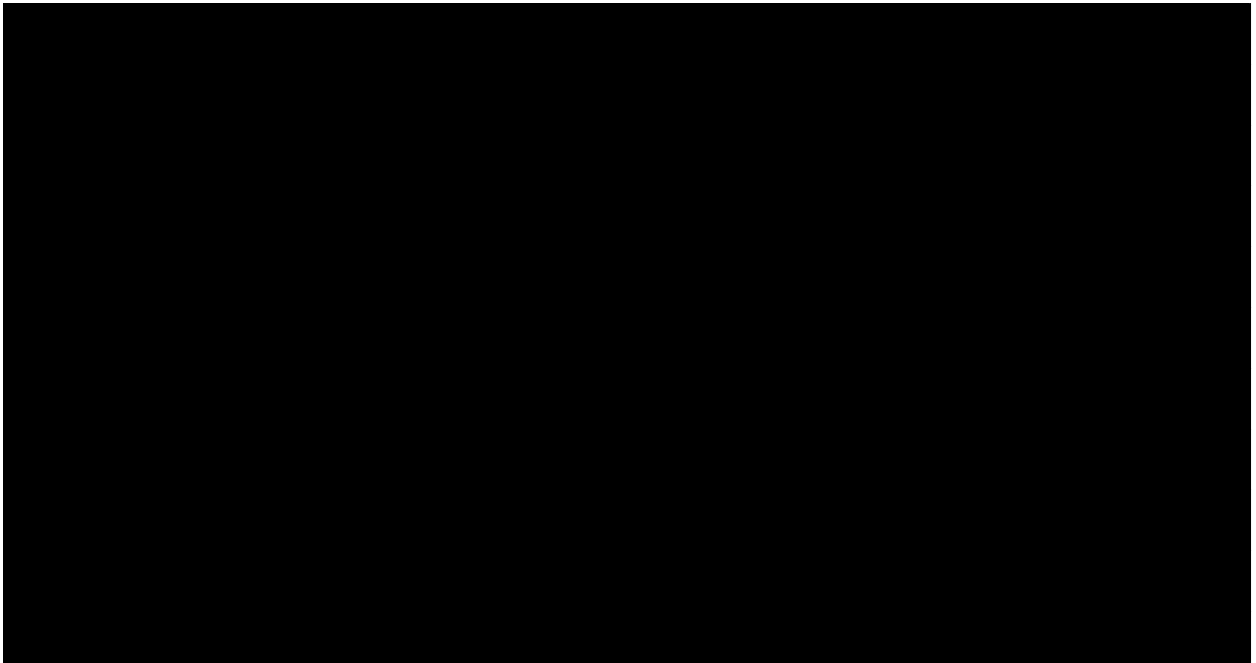
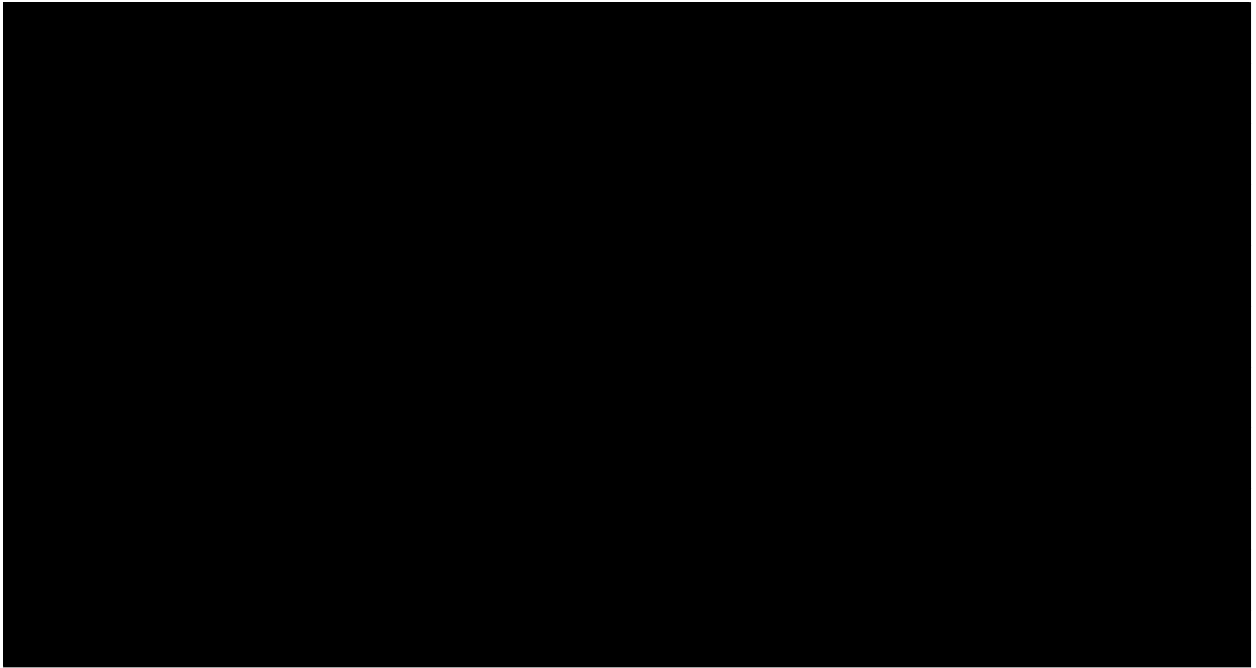
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**Northern California Cities Self Insurance Fund
Graphical Summary of Claims as of
June 30, 2013**



See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
Graphical Summary of Claims as of
June 30, 2013**



See Accompanying Accountant's Report



FINANCIAL AUDIT FOR YEAR ENDING JUNE 30, 2013

ACTION ITEM

ISSUE: NCCSIF annually has a financial audit conducted. Mr. Matt Nethaway from Crowe Horwath LLP will be in attendance to present the audited financials to the Board.

FISCAL IMPACT: \$26,100 is the *Not to Exceed* amount as outlined in the agreement.

RECOMMENDATION: The Board of Directors should review and consider acceptance of the draft 2012 financial audit as presented.

BACKGROUND: NCCSIF is required to have financial audit conducted annually. The financial audit is filed with the County in which its primary office is located and with the State Controller.

ATTACHMENT(S): Final Audited Financial Statement for the Year Ended June 30, 2013.

**NORTHERN CALIFORNIA CITIES
SELF INSURANCE FUND**
Sacramento, California

FINANCIAL STATEMENTS
June 30, 2013 and 2012

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
Sacramento, California

FINANCIAL STATEMENTS
June 30, 2013 and 2012

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INDEPENDENT AUDITOR'S REPORT

The Board of Directors and Members
Northern California Cities Self Insurance Fund
Sacramento, California

Report on the Financial Statements

We have audited the accompanying basic financial statements of Northern California Cities Self Insurance Fund, which are comprised of the statements of net position as of June 30, 2013 and 2012, and the related statements of revenues, expenses and change in net position, statements of cash flows for the years then ended, and related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these basic financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America, the State Controller's Minimum Audit Requirements for California Special Districts and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective net position of Northern California Cities Self Insurance Fund, as of June 30, 2013 and 2012, and the respective changes in net position and cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

(Continued)

Other Matters

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the Management's Discussion and Analysis on pages 3 through 10, the Reconciliation of Claims Liability by Type of Contract on pages 22 and 23, and the Claims Development Information on pages 24 through 26 be presented to supplement the financial statements. Such information, although not a part of the financial statements, is required by Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the financial statements, and other knowledge we obtained during our audit of the financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the financial statements that collectively comprise the Northern California Cities Self Insurance Fund's financial statements. The Combining Statement of Net Position, Combining Statement of Revenues, Expenses and Change in Net Position, Statement of Net Position by Member, and Combining Statement of Revenues, Expenses and Change in Net Position by Member are presented on pages 27 through 36 for purposes of additional analysis and are not a required part of the financial statements.

The Combining Statement of Net Position, Combining Statement of Revenues, Expenses and Change in Net Position, Statement of Net Position by Member, and Combining Statement of Revenues, Expenses and Change in Net Position by Member are the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. Such information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the Combining Statement of Net Position, Combining Statement of Revenues, Expenses and Change in Net Position, Statement of Net Position by Member, and Combining Statement of Revenues, Expenses and Change in Net Position by Member are fairly stated, in all material respects, in relation to the financial statements as a whole.

Report on Other Legal and Regulatory Requirements

In accordance with *Government Auditing Standards*, we have also issued our report dated September 13, 2013 on our consideration of Northern California Cities Self Insurance Fund's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Northern California Cities Self Insurance Fund's internal control over financial reporting and compliance.

Crowe Horwath LLP
Crowe Horwath LLP

Sacramento, California
September 13, 2013

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

MANAGEMENT'S DISCUSSION AND ANALYSIS

JUNE 30, 2013

The following report reflects on the financial condition of Northern California Cities Self Insurance Fund (NCCSIF) for the fiscal year ended June 30, 2013. It is provided in order to enhance the information in the financial audit, and should be reviewed in concert with that report.

Financial Highlights, fiscal years ended June 30, 2012 and 2013

- The net loss for the fiscal year ended June 30, 2013 was \$5,770,434. This loss is principally due to dividends to members of \$4,236,073, a net increase in prior years claim liabilities of \$2,063,327 and a net loss from investments of \$70,118 due to unfavorable changes to fair market value. Without the return of equity to members the program would have shown net loss of \$1,534,361.
- The net loss for the fiscal year ended June 30, 2012 was \$4,786,706. Dividends to members of \$4,417,281 were approved in fiscal year 2012. Increases to prior years claims liabilities from the liability program totaled \$3,619,779. Without the return of equity to members the program would have shown net loss \$369,425.
- Total operating revenues for fiscal year 2013 were \$13,099,676 an increase of 6% or \$734,081 as compared to fiscal year 2012. This increase is primarily due to the conscious decision of the board to increase in premiums for the liability and workers' compensation programs, in part to offset increasing excess insurance premiums.
- Total operating revenues for fiscal year 2012 were \$12,365,595 a decrease of 7% or \$914,387 as compared to fiscal year 2011. This decrease is primarily due to the conscious decision of the board to decrease in premiums for the liability and workers' compensation programs

Description of the Basic Financial Statements

NCCSIF financial statements are prepared in conformity with generally accepted accounting principles and necessarily include amounts based upon reliable estimates and judgments. Statement of Net Assets, a Statement of Revenues, Expenses & Changes in Net Assets, and the Statement of Cash Flows are included along with Notes to Financial Statements to clarify unique accounting policies and financial information.

The *Statement of Net Assets* provides information on all NCCSIF program assets and liabilities, with the difference reported as Net Assets. Net Assets may be an indicator of the overall pool financial changes across years.

The *Statement of Revenues, Expenses and Changes in Net Assets* presents information showing total revenues versus total expenses and the resulting effect on Net Assets.

The *Statement of Cash Flows* presents information about the cash receipts and cash payments during the year and reconciles to operating income.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

MANAGEMENT'S DISCUSSION AND ANALYSIS

JUNE 30, 2013

Combined statements are provided with the supplementary information and reflect financial information separated by the specific program to which it relates. NCCSIF's accounting system is organized so that each program can be accounted for and evaluated independently. Separate funds are operated for four insurance funds: two for Workers' Compensation (Banking Layer and Shared Risk Layer), and Liability (Banking Layer and Shared Risk Layer), General Administration and Loss Control. The assets, liabilities, revenues and expenses for all funds are reported on a full accrual basis. There were no significant accounting changes during the year.

The notes to the financial statements provide additional information that is essential to a full understanding of the financial statements. The notes describe the nature of NCCSIF's operations and significant accounting policies as well as clarify unique financial information.

Required Supplementary Information

Following the basic financial statements is required supplementary information, which provides further detail and reconciliation of claims liabilities by program.

Crowe Horwath, Certified Public Accountants has performed an independent audit examination of our financial statements in accordance with generally accepted auditing standards. This firm's opinion is included in the Financial Section of this report. This report also includes information from NCCSIF's previous audits at June 30, 2012 and June 30, 2011:

Pool-Wide Financial Analysis

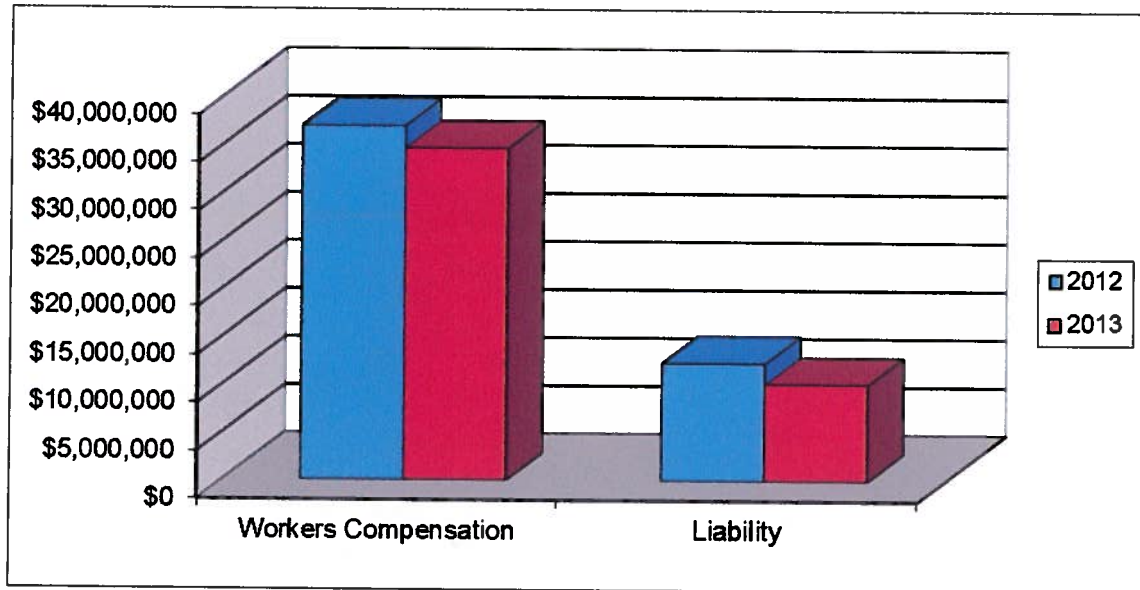
	June 30, 2013	Percent	June 30, 2012	Percent	June 30, 2011	Percent
Current assets	\$ 10,237,879	23%	\$ 11,042,321	22%	\$ 7,677,159	15%
Noncurrent assets	34,380,597	77%	38,065,068	78%	42,765,401	85%
Total Assets	44,618,476	100%	49,107,389	100%	50,442,560	100%
Current liabilities	1,763,450	4%	2,370,650	5%	2,666,246	5%
Claim liabilities	35,461,518	79%	33,572,797	68%	29,825,666	59%
Total liabilities	37,224,968	83%	35,943,447	73%	32,491,912	64%
Net assets	7,393,508	17%	13,163,942	27%	17,950,648	36%
Total Liabilities and Net Assets	44,618,476	100%	49,107,389	100%	50,442,560	100%

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

MANAGEMENT'S DISCUSSION AND ANALYSIS

JUNE 30, 2013

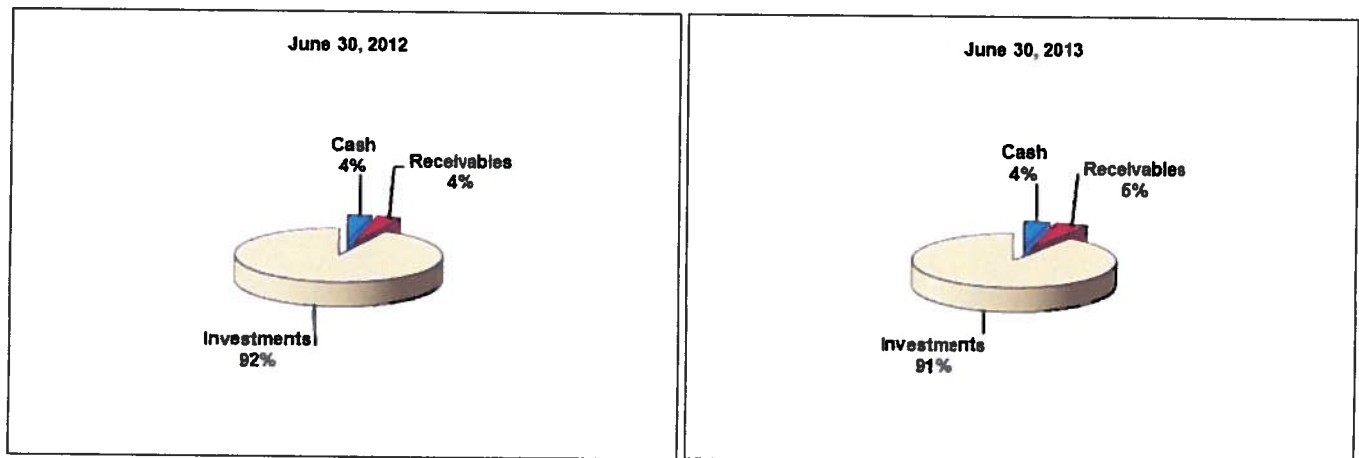
**Northern California Cities Self Insurance Fund
Total Assets by Program at June 30, 2012 and June 30, 2013**



The total decrease in assets for fiscal year 2013 was \$4,488,913, resulting in a total asset balance of \$44,618,476 at June 30, 2013.

The total decrease in assets for fiscal year 2012 was \$1,335,177, resulting in a total asset balance of \$49,107,389 at June 30, 2012.

Total Assets by Type at June 30, 2012 and June 30, 2013



NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

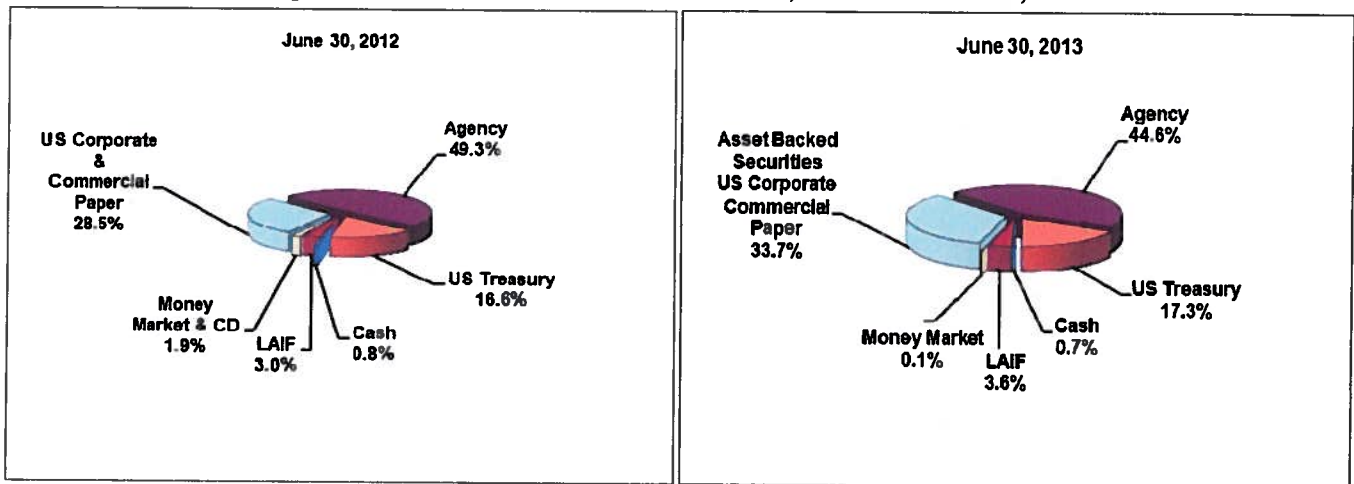
MANAGEMENT'S DISCUSSION AND ANALYSIS

JUNE 30, 2013

Investment revenues are used to offset program costs wherever possible and reduce the required member contributions. The overall investments of the pool decreased in 2011-2012 from \$46,501,544 to \$45,088,684 and in 2012-2013 decreased to \$40,508,952. NCCSIF invests those funds not immediately necessary for the payment of claims in order to optimize the rate of return. Funds are invested in a manner that will protect principal, allow for cash flow needs and optimize returns, and are in conformity with all federal, state, and local statutes governing such investment of public funds. Those assets needed for current operations are maintained in the Local Agency Investment Fund (LAIF) in Sacramento, which is administered by the State Treasurer's Office.

The investment market performance has declined in the past two years. For example, the average rate of return for funds invested in LAIF during fiscal year 2012 was 0.358%, in 2013 the average rate of return was 0.298 %. The effective rate of return for the overall JPA investment portfolio decreased from 4.1% in fiscal year 2012 to (0.2%) in fiscal year 2013. The ability of these funds to earn investment income has a direct effect on program rates, as this income is used to discount future liabilities. When investments fall short of projections, additional funding may be required to meet actuarial estimates.

Components of NCCSIF Portfolio at June 30, 2012 and June 30, 2013



NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

MANAGEMENT'S DISCUSSION AND ANALYSIS

JUNE 30, 2013

NCCSIF Pool Liabilities

Current liabilities decreased by \$295,596 and \$607,200 from 2011 to 2012 and 2012 to 2013, respectively. Both variances were driven largely due to timing of payment of member refunds.

Outstanding claims liabilities for the two self-insured programs increased from \$33,572,797 at June 30, 2012 to \$35,461,518 at the close of the 2013 fiscal year, an increase of 6%. This increase resulted primarily from an increase in ultimate loss estimates for previous policy years as determined by the actuary.

The prior year saw an increase of \$3,747,131 from fiscal year 2011 to the end of fiscal year 2012 which was due to large claim losses in the liability program and an increase in ultimate loss estimates as determined by the actuary.

NCCSIF Dividends and Assessments

For the year ended June 30, 2012:

The Liability Banking Fund had dividends of \$1,168,089 and had assessments of \$71,667. The Liability Shared Risk Fund had a refund from the liability excess carrier was used to reduce the members' fiscal year 2013 liability premiums by \$304,007. The Workers' Compensation Banking Fund had dividends of \$1,248,095, and had assessments of \$157,388. The Workers' Compensation Shared Risk Fund dividend declared was \$1,697,090.

For the year ended June 30, 2013:

The Liability Banking Fund had dividends of \$556,160 and had assessments of \$86,396. The Liability Shared Risk Fund had a refund from the liability excess carrier of \$414,401, of which \$207,201 was used to reduce the members' fiscal year 2014 liability premiums and \$207,200 was applied to offset the fiscal year 2013 Liability Shared Layer assessment totaling \$647,199. The Workers' Compensation Banking Fund had dividends of \$1,895,284, and had assessments of \$29,540. The Workers' Compensation Shared Risk Fund dividend declared was \$1,370,228.

NCCSIF Revenues and Expenses

Pool operating revenues consist almost entirely of contributions received from members. These revenues decreased 7% from \$13,279,982 to \$12,365,595 in 2011 and 2012, respectively. Revenues then increased to \$13,099,676 in 2013, primarily due to the increase of Liability and Workers' Compensation rates set by the board. The 2012 fiscal year a dividend of \$4,417,281 was declared that contributed, along with a large increase in claims expense, to the pool's net loss of \$4,786,706 - decreasing equity to \$13,163,942. In the 2013 fiscal year a dividend of \$4,236,073 was declared and the pool experienced a net loss of \$5,770,434, decreasing equity to \$7,393,508 - a 44% decrease from the 2012 fiscal year.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

MANAGEMENT'S DISCUSSION AND ANALYSIS

JUNE 30, 2013

NCCSIF Statements of Revenue, Expenses, and Changes in Net Assets

	2013	2012	Percent Change	2012	2011	Percent Change
Operating Revenues	\$ 13,099,676	\$ 12,365,595	6%	\$ 12,365,595	\$ 13,279,982	-7%
Provision for Claims	10,464,233	10,470,894	0%	10,470,894	7,160,389	46%
Dividends	4,236,073	4,417,281	-4%	4,417,281	6,452,113	-32%
Insurance Premiums	2,042,806	1,995,581	2%	1,995,581	1,970,875	1%
Administration	2,056,880	2,079,978	-1%	2,079,978	1,953,346	6%
Total Expenses	18,799,992	18,963,734	-1%	18,963,734	17,536,723	8%
Non-operating:						
Investment Income	(70,118)	1,811,433	-104%	1,811,433	1,280,054	42%
Net Income (Loss)	(5,770,434)	(4,786,706)	21%	(4,786,706)	(2,976,687)	61%
Beginning Net Assets	13,163,942	17,950,648	-27%	17,950,648	20,927,335	-14%
Ending Net Assets	\$ 7,393,508	\$ 13,163,942	-44%	\$ 13,163,942	\$ 17,950,648	-27%

Non-operating revenues decreased from \$1,280,054 to \$1,811,433 for 2011 and 2012, respectively. Non-operating revenues decreased by 104% in fiscal year 2013 to a net loss of (\$70,118). The decrease was due to changes in the fair market value of investments, not realized losses. The fair value of investments experienced a net decrease from 2012 to 2013 – with a decrease in 2013 of \$1.4 million on the whole portfolio.

Operating expenses, including the provision for insured events, increased by \$1.4 million in 2011-2012 to \$18,963,734. This increase resulted from an adjustment of the actuary's ultimate loss estimates due to prior years' unfavorable loss development. Operating expenses decreased 1% over the total 2012 figure to \$18,799,992 in fiscal year 2013. This decrease resulted from lower dividends and decreases in administrative expenses.

Insurance Expense

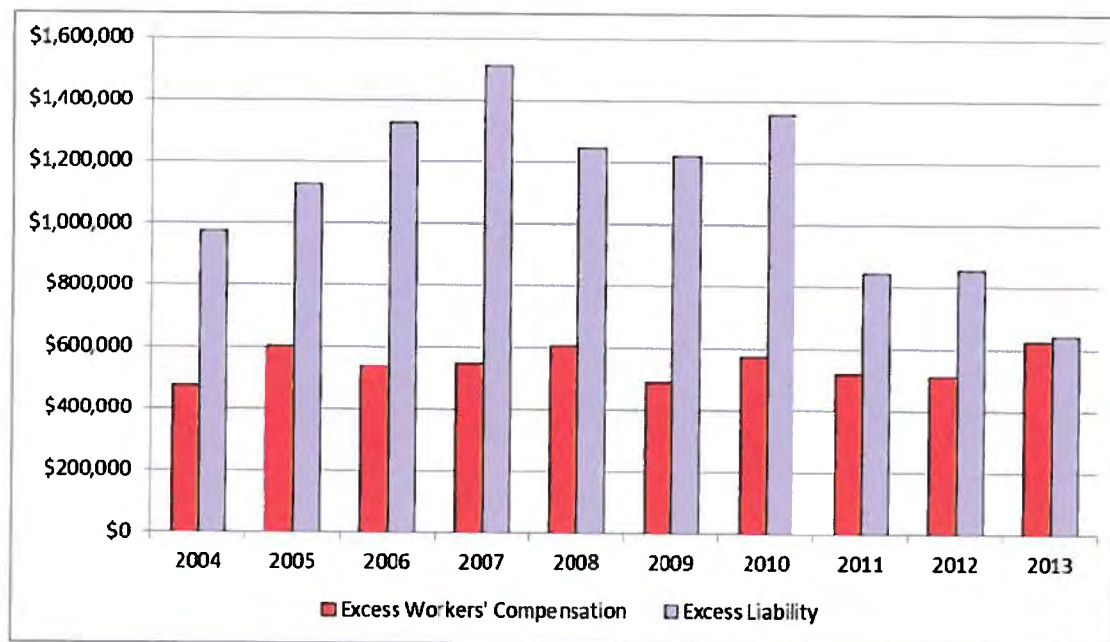
NCCSIF has made choices to participate in excess California joint powers authorities for liability and workers' compensation. These excess JPA's purchase excess reinsurance and insurance over pooled layers. By doing so NCCSIF now operates in an environment that is only minimally dependent on the insurance market and is therefore less subject to the swings of insurance pricing cycles. Historically, the insurance market has operated in 3-7 year cycles in which rates will swing from the very high to the very low and back again. From 1987 to 2002 the Insurance marketplace was in a long competitive cycle that was not broken until the events of September 2001. The beginning of a very hard market cycle occurred in 2002. Currently we have been in a relatively soft market. As a result, the fluctuations shown for excess coverage are mainly the result of changes in members' payrolls (for workers' compensation coverage) and a change in the excess liability pool's rating formulas.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

MANAGEMENT'S DISCUSSION AND ANALYSIS

JUNE 30, 2013

The table below shows excess insurance premiums paid by the pool for the last ten years.



General Administration Fund

General administration expenses represent 2.8% and 3.3% of the overall pool expenses for 2012 and 2013, respectively. This figure includes administrative and finance staff expenses, support and services, including the costs of NCCSIF Board of Director and Executive Committee meetings. The increase in these percentages is largely related to the overall administrative costs remaining stable while there was a downward variance in the dividends expense. The increase in overall expenses in this category is due primarily to an increase in the State of California's assessment for self-insured entities and expenditures for property appraisals incurred in fiscal year 2013.

Risk Management Services

The Risk Management Services Fund provides group training; web based training, hot line safety services, inspection services, recommends and supports attendance at Risk Management conferences and other support to members in the liability and workers' compensation programs with the goal of controlling loss frequency and severity. These services are funded on a proportional basis by both programs, and represents 2.2% and 1.7% of the pool expenses for 2012 and 2013, respectively. NCCSIF works closely with the Risk Management Committee and each of our member cities to implement programs that help them keep down the cost of coverage. These services range from contract review to site safety inspections and hotline services. Some of the training provided in fiscal years 2012 and 2013 included Understanding Additional Insured Endorsements, Traffic signage during construction, pool operators, workplace harassment, Backsafe training, ergonomics, wastewater services safety, supervisory skills, diversity training, supervisory safety training and review of members' injury illness and prevention plans. Risk management dollars were also used to update member police manuals and to ensure that contract staff were available to work with members to conduct investigations of incidents or near-miss occurrences to help isolate the cause and make suggestions to avoid recurrence.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

MANAGEMENT'S DISCUSSION AND ANALYSIS

JUNE 30, 2013

Cost Containment

NCCSIF has made a great effort to manage the cost of its claims through the implementation of creative and innovative programs. A summary of these efforts in the workers' compensation and liability program is as follows.

The Workers' Compensation Program covers all employees, and volunteers (if the city has passed an ordinance) who are injured during the course and scope of their employment. The coverage primarily includes payment for medical costs, temporary disability, permanent disability and vocational rehabilitation. The Workers' Compensation claims administrator York Risk Services Group, Inc. actively manages costs through the provision of a voluntary return-to-work program in which the NCCSIF Return-to-Work Coordinator teams with the injured worker, physician, and supervisor to select short-term pre-determined bridge assignments that are medically appropriate for returning the worker to employment. This serves to keep injured workers productive and avoids lengthy recovery periods from which it may be difficult to return to a structured workplace. During the 2006-2007 Fiscal Year NCCSIF implemented a Managed Provider Network to further control workers' compensation medical costs.

Financial Management and Control

NCCSIF's Financial Advisor is responsible for establishing and maintaining an internal control structure designed to ensure that assets are protected from loss, theft or misuse and to ensure that adequate accounting data are compiled to allow for preparation of financial statements in conformity with generally accepted accounting principles. Further oversight is provided by the NCCSIF Treasurer and annually reviewed by the Financial Auditor.

Description of Facts or conditions that are Expected to have a Significant Effect on Financial Position or Results of Operations

The California legislature adopted certain changes to the workers compensation law in 2004 that were expected to reduce costs by 5%. These savings were experienced but since then workers compensation costs have continued to rise due to increased benefits and continuing increases in medical related costs. Proposals of change to the law currently before the legislature could significantly increase future costs.

The Liability market is expected to continue in the same, although not as severe, vein with hard markets and strict underwriting. Rates are expected to stabilize so long as the economy begins to recover and terrorism is avoided. The political landscape and possibility of further military action overseas may also serve to prevent the market from relaxing.

The California economy has been significantly affected by the housing and credit crisis. The state budget situation continues to result in an as yet unknown drain on resources, not only for the Authority, but for its members as well. Funding cuts are expected at almost every level of our member operations. NCCSIF has absorbed some of those cuts however it must ensure the program is adequately funded. Annually, NCCSIF evaluates the services and programs currently offered by the Authority and determine whether those services should be continued as is, modified, increased or deleted. Members feel strongly that the JPA can help to provide training at a cost that remains less than the Cities would have to bear individually.

BASIC FINANCIAL STATEMENTS

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
STATEMENTS OF NET POSITION
June 30, 2013 and 2012

	<u>2013</u>	<u>2012</u>
ASSETS		
Current assets:		
Cash and cash equivalents (Note 2)	\$ 1,829,507	\$ 2,210,108
Investments maturing within one year (Note 2)	6,128,355	7,023,616
Member receivable	498,864	166,396
Dividend receivable	414,401	304,007
Excess insurance receivable	1,148,057	1,047,317
Interest receivable	<u>218,695</u>	<u>290,877</u>
Total current assets	10,237,879	11,042,321
Investments, less portion maturing within one year (Note 2)	<u>34,380,597</u>	<u>38,065,068</u>
Total assets	<u>44,618,476</u>	<u>49,107,389</u>
LIABILITIES		
Current liabilities:		
Accounts payable	1,556,249	2,066,643
Dividends payable	207,201	304,007
Current portion of unpaid claims and claim adjustment expenses (Note 3)	<u>6,500,000</u>	<u>5,000,000</u>
Total current liabilities	8,263,450	7,370,650
Unpaid claims and claim adjustment expenses (Note 3)	<u>28,961,518</u>	<u>28,572,797</u>
Total liabilities	<u>37,224,968</u>	<u>35,943,447</u>
NET POSITION		
Unrestricted	<u>\$ 7,393,508</u>	<u>\$ 13,163,942</u>

See accompanying notes to financial statements.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
STATEMENTS OF REVENUES, EXPENSES AND CHANGE IN NET POSITION
For the Years Ended June 30, 2013 and 2012

	<u>2013</u>	<u>2012</u>
Operating revenues:		
Banking layer deposit	\$ 5,340,514	\$ 5,609,767
Shared risk layer deposit	3,195,508	3,221,299
Other deposits/fees	3,386,118	3,001,467
Banking layer assessment	115,936	229,055
Shared risk layer assessment	647,199	-
Excess insurance rebate	<u>414,401</u>	<u>304,007</u>
Total operating revenues	<u>13,099,676</u>	<u>12,365,595</u>
Operating expenses:		
Provision for claims and claim adjustment expenses (Note 3)	10,464,233	10,470,894
Dividends	4,236,073	4,417,281
Insurance premiums	2,042,806	1,995,581
Claims administration	1,147,196	1,153,317
Program administration	332,166	330,169
Administrative fees	144,590	66,535
Safety services	422,370	518,727
Other expenses	<u>10,558</u>	<u>11,230</u>
Total operating expenses	<u>18,799,992</u>	<u>18,963,734</u>
Operating loss	<u>(5,700,316)</u>	<u>(6,598,139)</u>
Non-operating revenues:		
Net change in the fair value of investments	(1,400,972)	93,684
Investment income	<u>1,330,854</u>	<u>1,717,749</u>
Total non-operating revenues	<u>(70,118)</u>	<u>1,811,433</u>
Change in net position	(5,770,434)	(4,786,706)
Net position, beginning of year	<u>13,163,942</u>	<u>17,950,648</u>
Net position, end of year	<u>\$ 7,393,508</u>	<u>\$ 13,163,942</u>

See accompanying notes to financial statements.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
STATEMENTS OF CASH FLOWS
For the Years Ended June 30, 2013 and 2012

	<u>2013</u>	<u>2012</u>
Cash flows from operating activities:		
Cash received from members	\$ 12,352,807	\$ 11,931,631
Cash paid for excess insurance carriers	(100,740)	(202,003)
Cash paid for claims	(8,575,512)	(6,723,763)
Cash paid for insurance	(1,628,405)	(1,677,880)
Cash paid to vendors	(2,567,274)	(2,177,348)
Cash paid for dividends	<u>(4,443,273)</u>	<u>(4,919,514)</u>
Net cash used in operating activities	<u>(4,962,397)</u>	<u>(3,768,877)</u>
Cash flows from investing activities:		
Investment income received	717,149	1,771,330
Investment purchases	(32,095,175)	(27,461,556)
Proceeds from sale or maturity of investments	<u>35,959,822</u>	<u>28,965,904</u>
Net cash provided by investing activities	<u>4,581,796</u>	<u>3,275,678</u>
Net decrease in cash and cash equivalents	(380,601)	(493,199)
Cash and cash equivalents, beginning of year	<u>2,210,108</u>	<u>2,703,307</u>
Cash and cash equivalents, end of year	<u><u>\$ 1,829,507</u></u>	<u><u>\$ 2,210,108</u></u>
Reconciliation of operating loss to net cash used in operating activities:		
Operating loss	\$ (5,700,316)	\$ (6,598,139)
Adjustments to reconcile operating loss to net cash used in operating activities:		
(Increase) decrease in:		
Member receivable	(332,468)	(129,957)
Dividend receivable	(110,394)	(304,007)
Excess insurance receivable	(100,740)	(202,003)
Prepaid expense	-	13,694
Increase (decrease) in:		
Accounts payable	(510,394)	(97,370)
Dividends payable	(96,806)	(198,226)
Unpaid claims and claim adjustment expenses	<u>1,888,721</u>	<u>3,747,131</u>
Net cash used in operating activities	<u><u>\$ (4,962,397)</u></u>	<u><u>\$ (3,768,877)</u></u>
Supplemental information:		
Change in fair value of investments	<u><u>\$ (1,400,972)</u></u>	<u><u>\$ 93,684</u></u>

See accompanying notes to financial statements.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
NOTES TO BASIC FINANCIAL STATEMENTS
June 30, 2013 and 2012

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Description: Northern California Cities Self Insurance Fund (the "Fund") is a governmental joint powers authority formed in July 1978, pursuant to the Government Code of the State of California, commencing with Section 6500. The Fund provides workers' compensation, general liability, automobile liability, errors and omissions and employment practices coverage through jointly funded banking plan, risk sharing, excess risk sharing and excess reinsurance for its 21 member entities. The risk sharing plan was implemented during the 1991-92 fiscal year.

Reporting Entity: The reporting entity includes all activities considered to be part of the Fund. This includes financial activity relating to all of the membership years of the Fund. In determining the reporting entity, the Fund considered all governmental units that were members of the Fund since inception. The criteria do not require the inclusion of these entities in the Fund's financial statements principally because the Fund does not exercise oversight responsibility over any members.

Basis of Accounting: These statements are prepared using the economic resources measurement focus and the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America as prescribed by the Governmental Accounting Standards Board. Under the accrual basis, revenues and the related assets are recognized when earned, and expenses and related liabilities are recognized when incurred. Liabilities for reserves for open claims and claims incurred but not reported have been recorded in the Fund's financial statements.

Cash Equivalents: Cash equivalents are investments readily convertible into known amounts of cash with original maturities at date of purchase of less than three months.

Fair Value of Pooled Investments: The Authority records its investment in the Local Agency Investment Fund (LAIF) at fair value. Changes in fair value are reported as revenue in the statement of revenues, expenses and changes in net position. The fair value of investments, including the Local Agency Investment Fund as an external investment pool, at June 30, 2013 and 2012 approximated their carrying value.

Investments: The Fund records its investments at fair value. Changes in fair value are reported as revenue in the statement of revenues, expenses and change in net position. The effect of recording investments at fair value for the years ended June 30, 2013 and 2012 is reflected as a net change in the fair value of investments on the statement of revenues, expenses and change in net position.

Provisions for Unpaid Claims and Claim Adjustment Expenses: The Fund's policy is to establish unpaid claims and claim adjustment expenses based on estimates of the ultimate cost of claims that have been reported but not settled, and of claims that have been incurred but not reported. The length of time for which such costs must be estimated varies depending on the coverage involved. Estimated amounts of salvage, subrogation and reinsurance recoverable on unpaid claims are deducted from the liability. The Fund increases the liability for allocated and unallocated claim adjustment expenses. Because actual claim costs depend on such complex factors as inflation, changes in doctrine of legal liability, and damage awards, the process used in computing unpaid claims and claim adjustment expenses does not necessarily result in an exact amount, particularly for coverages such as general liability. Unpaid claims and claim adjustment expenses are recomputed periodically using a variety of actuarial and statistical techniques to produce current estimates that reflect recent settlements, claim frequency, other economic and social factors and estimated payment dates. Adjustments to unpaid claims and claim adjustment expenses are charged or credited to expense in the period in which they are made. The current portion of unpaid claims is based on current year payments and known claim information at the end of the period.

(Continued)

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
NOTES TO BASIC FINANCIAL STATEMENTS
June 30, 2013 and 2012

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Coverage Limits: The Fund provides coverage within the Banking Layer for each Program:

Liability:

\$50,000 per occurrence
\$50,000 per occurrence for employment practices
\$100,000 per occurrence for City of Folsom only (all coverages)

Workers' Compensation:

\$100,000 per occurrence
\$50,000 per occurrence for City of Folsom only

The Fund provides coverage within a Shared Risk Layer for each program:

Liability:

\$950,000 per occurrence, excess of Banking Layer
\$950,000 per occurrence for employment practices, excess of Banking Layer
\$900,000 per occurrence for City of Folsom only (all coverages), excess of Banking Layer

Workers' Compensation:

\$400,000 per occurrence, excess of Banking Layer

Currently, the Fund participates in an excess Joint Powers Authority, California Joint Powers Risk Management Authority, for excess coverage above the Liability Shared Risk Layer to a limit of \$40,000,000 per occurrence. See Note 4.

For the Workers' Compensation program, the Fund purchases coverage above the Shared Risk Layer through CSAC Excess Insurance Authority to statutory limits for workers' compensation and \$5,000,000 for employers' liability. See Note 4.

Settlements have not exceeded insurance coverage in each of the past three years.

Revenue Recognition: Contributions are recognized as revenue when earned based upon the coverage period of the related insurance. To the extent that allocated losses and administrative expenses exceed contributions previously paid and interest and other income, the Fund may declare either a dividend or an assessment to member agencies.

Fund operating revenues, such as charges for services, result from exchange transactions associated with the principal activity of the Fund. Exchange transactions are those in which each party receives and gives up essentially equal values. Non-operating revenues, such as subsidies and investment earnings, result from non-exchange transactions or ancillary activities. Operating revenues and expenses include all activities necessary to achieve the objectives of the Fund. Non-operating revenues and expenses include investment income and net change in the fair value of investments.

(Continued)

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
NOTES TO BASIC FINANCIAL STATEMENTS
June 30, 2013 and 2012

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Use of Estimates: The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions. These estimates and assumptions affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenditures during the reporting period. Accordingly, actual results may differ from those estimates.

Income Taxes: The Fund is an organization comprised of public agencies and is exempt from Federal income and California franchise taxes. Accordingly, no provision for Federal or State income taxes has been made in the accompanying financial statements.

Reclassifications: Certain reclassifications have been made to prior year's balances to conform to classifications used at June 30, 2013. Reclassifications have no effect on prior year change in net position or net position in total.

NOTE 2 – CASH, CASH EQUIVALENTS AND INVESTMENTS

Cash and cash equivalents at June 30, 2013 and 2012 are reported at fair value and consisted of the following:

	<u>2013</u>	<u>2012</u>
Cash and cash equivalents:		
Cash in bank	\$ 278,321	\$ 363,513
Treasury fund money market	<u>39,787</u>	<u>411,427</u>
Total cash in bank	318,108	774,940
Cash in Local Agency Investment Fund	<u>1,511,399</u>	<u>1,435,168</u>
Total cash and cash equivalents	<u>\$ 1,829,507</u>	<u>\$ 2,210,108</u>

Custodial Credit Risk – Cash in Bank: The Fund limits custodial credit risk by ensuring uninsured balances are collateralized by the respective financial institution. Cash balances held in banks are insured up to \$250,000 by the Federal Deposit Insurance Corporation (FDIC) and are collateralized by the respective financial institution. At June 30, 2013, the carrying amount of the Fund's accounts were \$278,321, and the bank balances were \$752,524, of which \$502,524 was uninsured but collateralized. At June 30, 2012, the carrying amount of the Fund's accounts were \$363,513, and the bank balances were \$1,172,732, which was fully insured under Section 343 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) which provided temporary unlimited deposit insurance coverage for noninterest-bearing transaction accounts until December 31, 2012.

(Continued)

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
NOTES TO BASIC FINANCIAL STATEMENTS
June 30, 2013 and 2012

NOTE 2 – CASH, CASH EQUIVALENTS AND INVESTMENTS (Continued)

Money Market: The Authority has a portion of its cash and equivalents in a money market account at a third party Custodian. The money market account is not covered by FDIC insurance, but is fully collateralized.

Local Agency Investment Fund: Northern California Cities Self Insurance Fund places certain funds with the State of California's Local Agency Investment Fund (LAIF). The Fund is a voluntary participant in LAIF, which is regulated by California Government Code Section 16429 under the oversight of the Treasurer of the State of California and the Pooled Money Investment Board. The State Treasurer's Office pools these funds with those of other governmental agencies in the state and invests the cash. The fair value of the Fund's investment in the pool is reported in the accompanying financial statements based upon the Fund's pro-rata share of the fair value provided by LAIF for the entire LAIF portfolio (in relation to the amortized cost of that portfolio). The monies held in the pooled investment funds are not subject to categorization by risk category. The balance available for withdrawal is based on the accounting records maintained by LAIF, which are recorded on an amortized cost basis. Funds are accessible and transferrable to the master account within twenty-four hours' notice. Included in LAIF's investment portfolio are collateralized mortgage obligation, mortgage-backed securities, other asset-backed securities, and floating rate securities issued by federal agencies, government-sponsored enterprises and corporations. LAIF is administered by the State Treasurer. LAIF investments are audited annually by the Pooled Money Investment Board and the State Controller's Office. Copies of this audit may be obtained from the State Treasurer's Office: 915 Capitol Mall; Sacramento, CA 95814. The Pooled Money Investment Board has established policies, goals, and objectives to make certain that their goal of safety, liquidity and yield are not jeopardized. LAIF is not currently rated for credit quality.

Investments: Investments at June 30, 2013 and 2012 are reported at fair value and consisted of the following:

	<u>Rating</u>	<u>2013</u>	<u>2012</u>
Investments:			
US Agency	AA+	\$ 18,881,234	\$ 23,299,037
US Treasury	TSY	7,338,947	7,855,143
Commercial Paper	A-1+	299,415	1,702,480
Commercial Paper	A-1	1,338,553	149,891
US Corporate Notes	AA+	1,312,591	2,695,437
US Corporate Notes	AA	2,220,002	1,704,137
US Corporate Notes	AA-	498,645	440,821
US Corporate Notes	A+	3,042,781	2,063,767
US Corporate Notes	A	3,303,247	3,965,723
US Corporate Notes	A-	560,218	737,248
Asset Backed Security	AAA	1,713,319	-
Certificate of Deposit	A-1+	-	475,000
Total investments		<u>\$ 40,508,952</u>	<u>\$ 45,088,684</u>

Investment security ratings reported as of June 30, 2013 and 2012 are defined by Standard & Poors. Securities of the United States Treasury (TSY) are not rated for credit worthiness as they are fully backed by the United States Government.

(Continued)

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
NOTES TO BASIC FINANCIAL STATEMENTS
June 30, 2013 and 2012

NOTE 2 – CASH, CASH EQUIVALENTS AND INVESTMENTS (Continued)

Investment Interest Rate Risk: The Fund's investment policy does not limit investment maturities as a means of managing its exposure to fair value losses arising from increasing interest rates.

Maturities of investments held at June 30, 2013 consist of the following:

		<u>Maturity</u>		
	<u>Fair Value</u>	<u>Less Than One Year</u>	<u>One Year through Five Years</u>	<u>Six Years through Ten Years</u>
Investment maturities:				
United States Agency - FFCB, FHLB, FHLMC, FNMA	\$ 18,881,234	\$ 1,958,998	\$ 13,850,934	\$ 3,071,302
United States Treasury Notes	7,338,947	-	4,342,238	2,996,709
United States Corporate Notes	10,937,484	2,531,389	8,406,095	-
Commercial paper	1,637,968	1,637,968	-	-
Asset Backed Security	1,713,319	-	1,713,319	-
Total	<u>\$ 40,508,952</u>	<u>\$ 6,128,355</u>	<u>\$ 28,312,586</u>	<u>\$ 6,068,011</u>

Maturities of investments held at June 30, 2012 consist of the following:

		<u>Maturity</u>		
	<u>Fair Value</u>	<u>Less Than One Year</u>	<u>One Year through Five Years</u>	<u>Six Years through Ten Years</u>
Investment maturities:				
United States Agency - FFCB, FHLB, FHLMC, FNMA	\$ 23,299,037	\$ 1,695,399	\$ 17,458,345	\$ 4,145,293
United States Treasury Notes	7,855,143	1,311,348	4,059,660	2,484,135
United States Corporate Notes	10,572,946	655,311	9,917,635	-
Certificate of Deposit	475,000	475,000	-	-
Commercial paper	1,852,371	1,852,371	-	-
FDIC insured US Corporate Notes	1,034,187	1,034,187	-	-
Total	<u>\$ 45,088,684</u>	<u>\$ 7,023,616</u>	<u>\$ 31,435,640</u>	<u>\$ 6,629,428</u>

Investment Credit Risk: The Fund's investment policy limits investment choices to obligations of the United States Treasury, its agencies and instrumentalities, corporate medium-term notes, commercial paper rated A-1 by Standard and Poor's Corporation or P-1 by Moody's Commercial Paper Record, banker's acceptances and repurchase agreements. At June 30, 2013 and 2012, all investments represented governmental securities and US Corporate Notes which were issued, registered and held by the Fund's agent in the Fund's name.

(Continued)

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
NOTES TO BASIC FINANCIAL STATEMENTS
June 30, 2013 and 2012

NOTE 2 – CASH, CASH EQUIVALENTS AND INVESTMENTS (Continued)

Concentration of Investment Credit Risk: The Fund does not place limits on the amount it may invest in any one issuer. At June 30, 2013, the Fund had the following investments that represent more than five percent of the Fund's net investments:

	<u>2013</u>	<u>2012</u>
United States Treasury Notes	18%	17%
Federal National Mortgage Association	10%	13%
Federal Home Loan Mortgage Co.	10%	12%
Federal Farm Credit Bank	11%	11%
Federal Home Loan Bank	9%	9%
Tennessee Valley Authority	6%	7%

NOTE 3 – UNPAID CLAIMS AND CLAIM ADJUSTMENT EXPENSES

As discussed in Note 1, the Fund established a liability for both reported and unreported insured events for the Liability and the Workers' Compensation programs. The liability includes estimates of future payments of losses and related claim adjustment expenses, both allocated and unallocated. The following represents changes in those aggregate liabilities during the years ended June 30, 2013 and 2012:

	<u>2013</u>	<u>2012</u>
Unpaid claims and claim adjustment expenses, beginning of year	\$ 33,572,797	\$ 29,825,666
Incurring claims and claim adjustment expenses:		
Provision for covered events of the current year	8,844,612	8,132,588
Change in the provision for covered events of prior years	<u>2,063,327</u>	<u>2,838,120</u>
Total incurred claims and claim adjustment expenses	<u>10,907,939</u>	<u>10,970,708</u>
Payments:		
Claims and claim adjustment expenses attributable to covered events of the current year	1,431,298	1,279,359
Claims and claim adjustment expenses attributable to covered events of prior years	<u>7,587,920</u>	<u>5,944,218</u>
Total payments	<u>9,019,218</u>	<u>7,223,577</u>
Total unpaid claims and claim adjustment expenses, end of year	<u>\$ 35,461,518</u>	<u>\$ 33,572,797</u>
Outstanding Liabilities	\$ 33,543,668	\$ 32,003,509
Unallocated loss adjustment expenses	<u>1,917,850</u>	<u>1,569,288</u>
	<u>\$ 35,461,518</u>	<u>\$ 33,572,797</u>

(Continued)

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
NOTES TO BASIC FINANCIAL STATEMENTS
June 30, 2013 and 2012

NOTE 3 – UNPAID CLAIMS AND CLAIM ADJUSTMENT EXPENSES (Continued)

The components of the unpaid claims and claim adjustment expenses as of June 30, 2013 and 2012 were as follows:

	<u>2013</u>	<u>2012</u>
Reported claims	\$ 20,696,274	\$ 20,189,224
Claims incurred but not reported (IBNR)	12,847,394	11,814,285
Unallocated loss adjustment expenses (ULAE)	<u>1,917,850</u>	<u>1,569,288</u>
Total unpaid claims and claim adjustment expenses	35,461,518	33,572,797
Current portion	<u>(6,500,000)</u>	<u>(5,000,000)</u>
Non-current portion	<u>\$ 28,961,518</u>	<u>\$ 28,572,797</u>

At June 30, 2013 and 2012, this liability was reported at present value using an expected future investment yield assumption of three and four percent, respectively. The undiscounted liability was \$37,349,705 and \$36,820,724 at June 30, 2013 and 2012, respectively.

NOTE 4 – JOINT POWERS AGREEMENTS

The Fund participates in two joint powers agreements with California Joint Powers Risk Management Authority (CJPRMA) and CSAC Excess Insurance Authority (CSACEIA). The relationship between the Fund and CJPRMA and CSACEIA is such that CJPRMA and CSACEIA are not component units of the Fund for financial reporting purposes.

CJPRMA arranges for and provides excess general liability coverage from \$500,000 to \$40 million for its members. CJPRMA is governed by a Board consisting of representatives from member agencies. The Board controls the operations of CJPRMA, including selection of management and approval of operating budgets, independent of any influence by the member agencies beyond their representation on the Board. Each member agency pays a premium commensurate with the level of coverage requested and shares surplus and deficits proportionate to their participation.

CSACEIA arranges for and provides excess workers' compensation and employers' liability coverage from \$500,000 to \$149.5 million and \$5 million, respectively, for its members. CSACEIA is governed by a Board consisting of representative member agencies.

(Continued)

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
NOTES TO BASIC FINANCIAL STATEMENTS
June 30, 2013 and 2012

NOTE 4 – JOINT POWERS AGREEMENTS (Continued)

	<u>CJPRMA</u>	<u>CSACEIA</u>
<u>Purpose</u>	To protect public entity members against catastrophic liability and other financial losses.	To provide workers' compensation coverage and employer's liability from \$50,000 to \$100 million and \$250,000 to \$5 million, respectively.
<u>Participants</u>	Seventeen cities and five joint power authorities.	Fifty-four counties and one hundred fifty-five public entities, including cities, school districts and other joint power authorities.
<u>Governing Board</u>	Consisting on one member from each participating agency.	Sixty-one member Board of Directors composed of one representative from each member county and seven members elected by the public entity membership.
<u>Payments for the Current Year</u>	\$ <u>642,003</u>	\$ <u>623,053</u>

Condensed Financial Information

	<u>CJPRMA</u> <u>June 30, 2012 *</u>	<u>CSACEIA</u> <u>June 30, 2012 *</u>
Total assets	\$ <u>97,281,326</u>	\$ <u>573,863,822</u>
Total liabilities	\$ 46,423,481	\$ 468,312,002
Net position	<u>50,857,845</u>	<u>105,551,820</u>
Total liabilities and net position	\$ <u>97,281,326</u>	\$ <u>573,863,822</u>
Revenues	\$ 20,709,224	\$ 515,132,802
Expenses	<u>11,388,497</u>	<u>513,895,621</u>
Change in net position	\$ <u>9,320,727</u>	\$ <u>1,237,181</u>

Member Agencies Share of Year-End
Assets, Liabilities or Fund Equity

**

**

* Most recent information available.

** Has not been calculated.

REQUIRED SUPPLEMENTARY INFORMATION

NORTHERN CALIFORNIA FUND SELF INSURANCE FUND
RECONCILIATION OF CLAIMS LIABILITIES BY TYPE OF CONTRACT
LIABILITY PROGRAM
For the Years Ended June 30, 2013 and 2012

	<u>2013</u>	<u>2012</u>
Unpaid claims and claim adjustment expenses, beginning of year	\$ 9,524,915	\$ 6,611,382
Incurring claims and claim adjustment expenses:		
Provision for covered events of the current year	2,769,500	2,721,521
Change in provision for covered events of prior years	<u>485,711</u>	<u>3,619,779</u>
Total incurred claims and claim adjustment expenses	<u>3,255,211</u>	<u>6,341,300</u>
Payments:		
Claims and claim adjustment expenses attributable to covered events of the current year	628,324	502,013
Claims and claim adjustment expenses attributable to covered events of prior years	<u>4,279,780</u>	<u>2,925,754</u>
Total payments	<u>4,908,104</u>	<u>3,427,767</u>
Total unpaid claims and claim adjustment expenses, end of year	<u>\$ 7,872,022</u>	<u>\$ 9,524,915</u>

The components of the unpaid claims and claim adjustment expenses as of June 30, 2013 and 2012 were as follows:

	<u>2013</u>	<u>2012</u>
Reported claims	\$ 4,217,858	\$ 6,313,066
Claims incurred but not reported (IBNR)	3,654,164	3,211,849
Unallocated loss adjustment expenses (ULAE) *	<u>-</u>	<u>-</u>
Total unpaid claims and claim adjustment expenses	7,872,022	9,524,915
Current portion	<u>(3,500,000)</u>	<u>(2,000,000)</u>
Non-current portion	<u>\$ 4,372,022</u>	<u>\$ 7,524,915</u>

* ULAE has been included in the IBNR.

(Continued)

NORTHERN CALIFORNIA FUND SELF INSURANCE FUND
RECONCILIATION OF CLAIMS LIABILITIES BY TYPE OF CONTRACT
WORKERS' COMPENSATION PROGRAM
For the Years Ended June 30, 2013 and 2012

	<u>2013</u>	<u>2012</u>
Unpaid claims and claim adjustment expenses, beginning of year	\$ 24,047,882	\$ 23,214,284
Incurred claims and claim adjustment expenses:		
Provision for covered events of the current year	6,075,112	5,411,068
Change in provision for covered events of prior years	<u>1,577,616</u>	<u>(781,660)</u>
Total incurred claims and claim adjustment expenses	<u>7,652,728</u>	<u>4,629,408</u>
Payments:		
Claims and claim adjustment expenses attributable to covered events of the current year	802,974	777,346
Claims and claim adjustment expenses attributable to covered events of prior years	<u>3,308,140</u>	<u>3,018,464</u>
Total payments	<u>4,111,114</u>	<u>3,795,810</u>
Total unpaid claims and claim adjustment expenses, end of year	<u>\$ 27,589,496</u>	<u>\$ 24,047,882</u>

The components of the unpaid claims and claim adjustment expenses as of June 30, 2013 and 2012 were as follows:

	<u>2013</u>	<u>2012</u>
Reported claims	\$ 16,478,416	\$ 13,876,158
Claims incurred but not reported (IBNR)	9,193,230	8,602,436
Unallocated loss adjustment expenses (ULAE)	<u>1,917,850</u>	<u>1,569,288</u>
Total unpaid claims and claim adjustment expenses	27,589,496	24,047,882
Current portion	<u>(3,000,000)</u>	<u>(3,000,000)</u>
Non-current portion	<u>\$ 24,589,496</u>	<u>\$ 21,047,882</u>

See report on required supplementary information.

NORTHERN CALIFORNIA FUND SELF INSURANCE FUND
CLAIMS DEVELOPMENT INFORMATION
For the Years Ended June 30, 2013 and 2012

The tables that follow illustrate how the Fund's earned revenues (net of reinsurance) and investment income compared to related costs of loss and other expenses assumed by the Fund as of the end of each of the previous ten years for the shared risk layer of the liability program and workers' compensation program. The rows of the tables are defined as follows:

- (1) Total of each fiscal year's gross earned premiums and reported investment revenue, amount of premiums ceded, and reported premiums (net of reinsurance) and reported investment revenue.
- (2) Each fiscal year's other operating costs of the program, including overhead and loss adjustment expenses not allocable to individual claims.
- (3) Program's gross incurred losses and allocated loss adjustment expense, losses assumed by reinsurers, and net incurred losses and loss adjustment expense (both paid and accrued) as originally reported at the end of the year in which the event that triggered coverage occurred (called policy year).
- (4) Cumulative net amounts paid as of the end of successive years for each policy year.
- (5) Latest reestimated amount of losses assumed by the reinsurers for each policy year.
- (6) Each policy year's net incurred losses increases or decreases as of the end of successive years. This annual reestimation results from new information received on known losses, reevaluation of existing information on known losses, and emergence of new losses not previously known.
- (7) Compares the latest reestimated net incurred losses amount to the amount originally established (line 3) and shows whether this latest estimate of losses is greater or less than originally thought. As data for individual policy years mature, the correlation between original estimates and reestimated amounts is commonly used to evaluate the accuracy of net incurred losses currently recognized in less mature policy years.

The columns of the tables show data for successive policy years.

Note: The information for lines 2, 3 and 6 was based on estimates provided by the actuary as this information had not been accumulated and presented in prior years.

(Continued)

NORTHERN CALIFORNIA FUND SELF INSURANCE FUND
CLAIMS DEVELOPMENT INFORMATION
LIABILITY PROGRAM - SHARED RISK LAYER
June 30, 2013

	Fiscal and Policy Year Ended June 30,									
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
(1) Premiums and investment revenue:										
Earned	\$ 2,615,299	\$ 2,993,781	\$ 3,487,754	\$ 3,401,344	\$ 3,302,157	\$ 3,288,203	\$ 3,755,802	\$ 3,791,113	\$ 3,541,142	\$ 4,380,988
Ceded	(976,191)	(1,127,135)	(1,325,469)	(1,508,974)	(1,252,790)	(1,221,891)	(1,884,144)	(1,453,246)	(1,484,889)	(1,419,753)
Net earned	\$ 1,639,108	\$ 1,866,646	\$ 2,162,285	\$ 1,892,370	\$ 2,049,367	\$ 2,066,312	\$ 1,871,658	\$ 2,337,867	\$ 2,056,253	\$ 2,961,235
(2) Unallocated Expenses	\$ 75,433	\$ 243,985	\$ 1,086,866	\$ 114,441	\$ 713,130	\$ 780,926	\$ 781,385	\$ 407,970	\$ 537,862	\$ 486,100
(3) Estimated incurred claims and expense, end of policy year:										
Incurred	\$ 1,068,180	\$ 1,156,510	\$ 1,130,321	\$ 1,025,256	\$ 1,150,635	\$ 1,339,360	\$ 1,307,777	\$ 1,171,545	\$ 1,283,641	\$ 1,365,390
Ceded	-	-	-	-	-	-	-	-	-	-
Net Incurred	\$ 1,068,180	\$ 1,156,510	\$ 1,130,321	\$ 1,025,256	\$ 1,150,635	\$ 1,339,360	\$ 1,307,777	\$ 1,171,545	\$ 1,283,641	\$ 1,365,390
(4) Net paid (cumulative) as of:										
End of policy year	\$ 108,401	\$ 64,149	\$ 33,589	\$ 10,331	\$ 63,911	\$ 74,067	\$ 174,385	\$ -	\$ 3,037	\$ 180,785
One year later	\$ 150,653	\$ 218,339	\$ 123,840	\$ 372,286	\$ 201,278	\$ 118,022	\$ 387,662	\$ 1,040,336	\$ 915,285	
Two years later	\$ 269,150	\$ 445,901	\$ 503,293	\$ 1,068,713	\$ 411,912	\$ 173,778	\$ 890,090	\$ 1,373,978		
Three years later	\$ 543,579	\$ 1,473,498	\$ 972,168	\$ 1,371,735	\$ 452,621	\$ 303,167	\$ 2,593,239			
Four years later	\$ 712,683	\$ 1,786,665	\$ 1,347,423	\$ 1,463,273	\$ 521,099	\$ 448,011				
Five years later	\$ 920,437	\$ 1,795,534	\$ 1,372,650	\$ 1,492,963	\$ 635,267					
Six years later	\$ 958,866	\$ 1,802,975	\$ 1,372,685	\$ 1,507,458						
Seven years later	\$ 960,192	\$ 1,803,253	\$ 1,372,702							
Eight years later	\$ 960,192									
Nine years later	\$ 960,192									
(5) Reestimated ceded losses and expenses	\$ -	\$ -	\$ 565,486	\$ -	\$ -	\$ 1,211,891	\$ -	\$ -	\$ -	\$ -
(6) Reestimated net incurred losses and expenses:										
End of policy year	\$ 1,068,180	\$ 1,156,510	\$ 1,130,321	\$ 1,025,256	\$ 1,150,635	\$ 1,339,360	\$ 1,307,777	\$ 1,171,545	\$ 1,283,641	\$ 1,356,390
One year later	\$ 1,150,383	\$ 1,189,370	\$ 957,661	\$ 1,316,960	\$ 1,402,672	\$ 1,528,753	\$ 3,176,936	\$ 3,388,854	\$ 2,132,782	
Two years later	\$ 840,207	\$ 1,174,195	\$ 1,068,217	\$ 1,778,288	\$ 1,007,975	\$ 709,633	\$ 4,168,099	\$ 2,465,448		
Three years later	\$ 617,599	\$ 2,109,644	\$ 1,108,958	\$ 1,748,641	\$ 542,406	\$ 778,313	\$ 4,149,750			
Four years later	\$ 780,227	\$ 2,044,762	\$ 1,367,612	\$ 1,484,065	\$ 621,779	\$ 957,907				
Five years later	\$ 1,338,273	\$ 1,833,050	\$ 1,372,650	\$ 1,515,332	\$ 740,199					
Six years later	\$ 958,866	\$ 1,802,975	\$ 1,392,306	\$ 1,542,076						
Seven years later	\$ 960,192	\$ 1,803,253	\$ 1,372,702							
Eight years later	\$ 960,192									
Nine years later	\$ 960,192									
(7) (Decrease) increase in estimated net incurred losses and expenses from end of policy year	\$ (107,988)	\$ 646,743	\$ 242,381	\$ 516,820	\$ (410,436)	\$ (381,453)	\$ 2,841,973	\$ 1,293,903	\$ 849,141	\$ -

(Continued)

NORTHERN CALIFORNIA FUND SELF INSURANCE FUND
CLAIMS DEVELOPMENT INFORMATION
WORKERS' COMPENSATION PROGRAM - SHARED RISK LAYER
June 30, 2013

	Fiscal and Policy Year Ended June 30,									
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
(1) Premium and investment revenue:										
Earned	\$ 2,229,289	\$ 3,663,072	\$ 3,795,769	\$ 3,395,144	\$ 4,070,897	\$ 2,909,886	\$ 2,482,842	\$ 3,662,217	\$ 3,640,707	\$ 3,253,069
Ceded	(473,576)	(600,432)	(539,909)	(549,189)	(604,713)	(488,650)	(693,829)	(508,538)	(510,693)	(623,053)
Net Earned	\$ 1,755,713	\$ 3,062,640	\$ 3,255,860	\$ 2,845,955	\$ 3,466,184	\$ 2,421,236	\$ 1,789,013	\$ 3,153,679	\$ 3,130,014	\$ 2,630,016
(2) Unallocated expenses	\$ 120,137	\$ 94,390	\$ 183,792	\$ 377,943	\$ 532,935	\$ 558,803	\$ 583,131	\$ 636,277	\$ 692,388	\$ 608,073
(3) Estimated incurred claims and expenses, end of policy year:										
Incurred	\$ 1,902,770	\$ 1,573,440	\$ 1,834,365	\$ 1,779,630	\$ 2,189,636	\$ 2,184,278	\$ 1,924,065	\$ 1,793,080	\$ 1,932,000	\$ 1,980,990
Ceded	-	-	-	-	-	-	-	-	-	-
Net Incurred	\$ 1,902,770	\$ 1,573,440	\$ 1,834,365	\$ 1,779,630	\$ 2,189,636	\$ 2,184,278	\$ 1,924,065	\$ 1,793,080	\$ 1,932,000	\$ 1,980,990
(4) Net paid (cumulative) as of:										
End of policy year	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
One year later	\$ 0	\$ 34,422	\$ 13,578	\$ 75,093	\$ 2,995	\$ 39,008	\$ -	\$ -	\$ -	\$ -
Two years later	\$ 95,782	\$ 268,536	\$ 82,162	\$ 263,367	\$ 137,962	\$ 172,095	\$ 44,864	\$ 41,202	\$ -	\$ -
Three years later	\$ 301,163	\$ 411,474	\$ 156,966	\$ 306,201	\$ 223,583	\$ 369,309	\$ 219,873	\$ 128,690	\$ -	\$ -
Four years later	\$ 423,651	\$ 467,287	\$ 177,961	\$ 533,770	\$ 292,474	\$ 628,065	\$ -	\$ -	\$ -	\$ -
Five years later	\$ 451,726	\$ 511,524	\$ 195,323	\$ 697,575	\$ 414,053	\$ -	\$ -	\$ -	\$ -	\$ -
Six years later	\$ 453,067	\$ 555,836	\$ 230,248	\$ 817,563	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Seven years later	\$ 453,620	\$ 644,317	\$ 389,007	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Eight years later	\$ 454,558	\$ 657,604	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Nine years later	\$ 470,379	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(5) Reestimated ceded losses and expenses	\$ 95,099	\$ -	\$ -	\$ -	\$ -	\$ 488,650	\$ -	\$ -	\$ -	\$ -
(6) Reestimated net incurred losses and expenses:										
End of policy year	\$ 1,902,077	\$ 1,573,440	\$ 1,834,365	\$ 1,779,630	\$ 2,189,636	\$ 2,184,278	\$ 1,924,065	\$ 1,793,080	\$ 1,932,000	\$ 1,980,990
One year later	\$ 1,266,111	\$ 1,272,316	\$ 1,341,922	\$ 1,542,341	\$ 1,668,569	\$ 1,833,151	\$ 1,394,741	\$ 1,637,158	\$ 1,976,178	\$ -
Two years later	\$ 1,139,894	\$ 1,214,310	\$ 752,889	\$ 1,558,972	\$ 1,493,450	\$ 1,353,878	\$ 1,245,177	\$ 1,731,324	\$ -	\$ -
Three years later	\$ 1,089,481	\$ 1,294,284	\$ 811,331	\$ 1,346,744	\$ 1,214,704	\$ 1,262,558	\$ 1,216,570	\$ -	\$ -	\$ -
Four years later	\$ 1,122,648	\$ 1,208,169	\$ 781,471	\$ 1,869,546	\$ 980,941	\$ 1,566,453	\$ -	\$ -	\$ -	\$ -
Five years later	\$ 1,157,532	\$ 1,012,448	\$ 908,439	\$ 1,726,367	\$ 1,091,772	\$ -	\$ -	\$ -	\$ -	\$ -
Six years later	\$ 973,636	\$ 919,221	\$ 1,019,953	\$ 2,049,289	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Seven years later	\$ 840,604	\$ 1,038,483	\$ 1,086,856	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Eight years later	\$ 749,058	\$ 933,290	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Nine years later	\$ 778,386	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(7) Increase (decrease) in estimated net incurred losses and expenses from end of policy year	\$ (1,124,384)	\$ (640,150)	\$ (747,509)	\$ 269,659	\$ (1,097,864)	\$ (617,825)	\$ (707,495)	\$ (61,756)	\$ 44,178	\$ -

See report on required supplementary information.

SUPPLEMENTARY INFORMATION

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
COMBINING STATEMENT OF NET POSITION
June 30, 2013

	<u>Liability</u>	<u>Workers' Compensation</u>	<u>Total</u>
ASSETS			
Current assets:			
Cash and cash equivalents	\$ 644,888	\$ 1,184,619	\$ 1,829,507
Investments maturing within one year	1,183,180	4,945,175	6,128,355
Member receivable	481,991	16,873	498,864
Dividends receivable	414,401	-	414,401
Excess insurance receivable	592,411	555,646	1,148,057
Interest receivable	<u>119,922</u>	<u>98,773</u>	<u>218,695</u>
Total current assets	3,436,793	6,801,086	10,237,879
Investments, less portion maturing within one year	<u>6,637,736</u>	<u>27,742,861</u>	<u>34,380,597</u>
Total assets	<u>10,074,529</u>	<u>34,543,947</u>	<u>44,618,476</u>
LIABILITIES			
Current liabilities:			
Accounts payable	321,955	1,234,294	1,556,249
Dividends payable	207,201	-	207,201
Current portion of unpaid claims and claim adjustment expenses	<u>3,500,000</u>	<u>3,000,000</u>	<u>6,500,000</u>
Total current liabilities	4,029,156	4,234,294	8,263,450
Unpaid claims and claim adjustment expenses	<u>4,372,022</u>	<u>24,589,496</u>	<u>28,961,518</u>
Total liabilities	<u>8,401,178</u>	<u>28,823,790</u>	<u>37,224,968</u>
NET POSITION			
Unrestricted	<u>\$ 1,673,351</u>	<u>\$ 5,720,157</u>	<u>\$ 7,393,508</u>

See independent auditors' report on supplementary information.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
COMBINING STATEMENT OF REVENUES, EXPENSES AND CHANGE IN NET POSITION
For the Year Ended June 30, 2013

	<u>Liability</u>	<u>Workers'</u> <u>Compensation</u>	<u>Total</u>
Revenues:			
Banking layer deposit	\$ 1,487,775	\$ 3,852,739	\$ 5,340,514
Shared risk layer deposit	1,237,225	1,958,283	3,195,508
Other deposits/fees	2,073,806	1,312,312	3,386,118
Banking layer assessment	86,396	29,540	115,936
Shared layer assessment	647,199	-	647,199
Excess insurance rebate	<u>414,401</u>	<u>-</u>	<u>414,401</u>
Total revenues	<u>5,946,802</u>	<u>7,152,874</u>	<u>13,099,676</u>
Expenses:			
Provision for claims and claim adjustment expenses	2,813,049	7,651,184	10,464,233
Dividends	970,561	3,265,512	4,236,073
Insurance premiums	1,419,753	623,053	2,042,806
Claims administration	464,606	682,590	1,147,196
Program administration	178,608	153,558	332,166
Administrative fees	102,100	42,490	144,590
Safety services	179,258	243,112	422,370
Other expenses	<u>5,234</u>	<u>5,324</u>	<u>10,558</u>
Total expenses	<u>6,133,169</u>	<u>12,666,823</u>	<u>18,799,992</u>
Operating loss	<u>(186,367)</u>	<u>(5,513,949)</u>	<u>(5,700,316)</u>
Non-operating revenues:			
Net change in the fair value of investments	(306,851)	(1,094,121)	(1,400,972)
Investment income	<u>315,877</u>	<u>1,014,977</u>	<u>1,330,854</u>
Total non-operating revenues	<u>9,026</u>	<u>(79,144)</u>	<u>(70,118)</u>
Change in net position	(177,341)	(5,593,093)	(5,770,434)
Net position, beginning of year	<u>1,850,692</u>	<u>11,313,250</u>	<u>13,163,942</u>
Net position, end of year	<u>\$ 1,673,351</u>	<u>\$ 5,720,157</u>	<u>\$ 7,393,508</u>

See independent auditors' report on supplementary information.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
STATEMENT OF NET POSITION BY MEMBER
LIABILITY PROGRAM
June 30, 2013

	Shared Risk	Admin- istration	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Lone
ASSETS											
Current assets:											
Cash and cash equivalents	\$ 44,153	\$ 13,948	\$ 50,559	\$ 52,318	\$ 8,185	\$ 12,178	\$ 49,560	\$ 39,565	\$ 50,011	\$ 17,914	\$ 9,918
Investments maturing within one year	609,010	31,097	9,236	4,106	4,661	2,104	14,112	207,169	11,234	18,483	502
Dividends receivable	439,999	-	-	-	5,552	10,822	-	-	-	-	2,565
414,401	-	-	-	-	-	-	-	-	-	-	-
Excess insurance receivable	592,411	-	-	-	-	-	-	-	-	-	-
Interest receivable	48,300	11,454	1,298	4,948	954	534	798	22,319	2,721	300	(127)
Total current assets	2,148,274	56,499	61,093	61,372	19,352	25,638	64,470	269,053	63,966	36,697	12,858
Investments, less portion maturing within one year	3,416,574	174,460	51,817	23,035	26,151	11,806	79,168	1,162,238	63,026	103,694	2,819
Total assets	5,564,848	230,959	112,910	84,407	45,503	37,444	143,638	1,431,291	126,992	140,391	15,677
LIABILITIES											
Current liabilities:											
Accounts payable	274	7,000	1,124	12,858	705	97	160	7,363	4,128	328	888
Dividends payable	207,201	-	-	-	-	-	-	-	-	-	-
Current portion of unpaid claims and claims adjustment expenses	2,539,115	-	2,346	13,123	22,994	19,564	6,955	322,437	44,625	23,464	11,012
Total current liabilities	2,746,590	7,000	3,470	25,981	23,699	19,661	7,115	329,800	48,753	23,792	11,900
Unpaid claims and claims adjustment expenses	3,171,731	-	2,930	16,392	28,724	24,439	8,688	402,773	55,744	29,311	13,756
Total liabilities	5,918,321	7,000	6,400	42,373	52,423	44,100	15,803	732,573	104,497	53,103	25,656
NET POSITION											
Unrestricted	\$ (353,473)	\$ 223,959	\$ 106,510	\$ 42,034	\$ (6,920)	\$ (6,656)	\$ 127,835	\$ 698,718	\$ 22,495	\$ 87,288	\$ (9,979)

(Continued)

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
STATEMENT OF NET POSITION BY MEMBER
LIABILITY PROGRAM
June 30, 2013

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City	Total
ASSETS											
Current assets:											
Cash and cash equivalents	\$ (13,097)	\$ 11,354	\$ 26,687	\$ 12,003	\$ 88,533	\$ 1,525	\$ 54,565	\$ 50,815	\$ 26,044	\$ 38,150	\$ 644,888
Investments maturing within one year	-	44,254	23,103	16,522	11,484	17,970	13,585	60,030	8,486	76,032	1,183,180
Member receivable	23,053	-	-	-	-	-	-	-	-	-	481,991
Dividends receivable	-	-	-	-	-	-	-	-	-	-	414,401
Excess insurance receivable	-	-	-	-	-	-	-	-	-	-	592,411
Interest receivable	1,578	5,226	3,613	2,161	2,258	4,138	1,312	3,571	(12)	2,578	119,922
Total current assets	11,534	60,834	53,403	30,686	102,275	23,633	69,462	114,416	34,518	116,760	3,436,793
Investments, less portion maturing within one year	-	248,272	129,610	92,688	64,424	100,816	76,212	336,771	47,607	426,548	6,637,736
Total assets	11,534	309,106	183,013	123,374	166,699	124,449	145,674	451,187	82,125	543,308	10,074,529
LIABILITIES											
Current liabilities:											
Accounts payable	963	21,698	28,471	31,816	2,503	2,708	80,996	47,103	8,266	62,506	321,955
Dividends payable	-	-	-	-	-	-	-	-	-	-	207,201
Current portion of unpaid claims and claims adjustment expenses	33,163	80,602	29,831	5,944	113,084	50,055	20,211	61,866	13,849	85,760	3,500,000
Total current liabilities	34,126	102,300	58,302	37,760	115,587	52,763	101,207	108,969	22,115	148,266	4,029,156
Unpaid claims and claims adjustment expenses	41,425	100,685	37,263	7,424	141,258	62,527	25,247	77,279	17,300	107,126	4,372,022
Total liabilities	75,551	202,985	95,565	45,184	256,845	115,290	126,454	186,248	39,415	255,392	8,401,178
NET POSITION											
Unrestricted	\$ (64,017)	\$ 106,121	\$ 87,448	\$ 78,190	\$ (90,146)	\$ 9,159	\$ 19,220	\$ 264,939	\$ 42,710	\$ 287,916	\$ 1,673,351

(Continued)

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
STATEMENT OF NET POSITION BY MEMBER
WORKERS' COMPENSATION PROGRAM
June 30, 2013

	Shared Risk	Admin- istration	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
ASSETS												
Current assets:												
Cash and cash equivalents	\$ 89,503	\$ 42,344	\$ 9,281	\$ 24,138	\$ 49,332	\$ 47,522	\$ 84,129	\$ 47,578	\$ 104,223	\$ 31,991	\$ 58,555	\$ 52,364
Investments maturing within one year	2,582,826	82,971	48,905	81,263	15,850	15,824	110,669	698,788	127,611	57,280	3,520	31,199
Member receivable	-	-	-	13,413	-	3,460	-	-	-	-	-	-
Excess insurance receivable	555,646	-	-	-	-	-	-	-	-	-	-	-
Interest receivable	(19,254)	6,430	1,767	3,314	4,565	2,722	2,757	35,669	9,280	1,904	(334)	216
Total current assets	3,208,721	131,745	59,953	122,128	69,747	69,528	197,555	782,035	241,114	91,175	61,741	83,779
Investments, less portion maturing within one year	14,489,878	465,474	274,364	455,895	88,922	88,776	620,865	3,920,258	715,910	321,348	19,748	175,031
Total assets	17,698,599	597,219	334,317	578,023	158,669	158,304	818,420	4,702,293	957,024	412,523	81,489	258,810
LIABILITIES												
Current liabilities:												
Accounts payable	680,726	33,098	85	125	11,882	35	175	1,117	196	113	18,434	34,134
Dividends payable	-	-	-	-	-	-	-	-	-	-	-	-
Current portion of unpaid claims and claims adjustment expenses	1,608,954	-	52,328	80,059	15,724	24,583	63,310	354,552	113,624	24,562	324	18,270
Total current liabilities	2,289,680	33,098	52,413	80,184	27,606	24,618	63,485	355,669	113,820	24,675	18,758	52,404
Unpaid claims and claims adjustment expenses	13,171,385	-	428,902	656,202	128,886	201,499	518,924	2,906,086	931,323	201,326	2,653	149,750
Total liabilities	15,459,065	33,098	481,315	736,386	156,492	226,117	582,409	3,261,755	1,045,143	226,001	21,411	202,154
NET POSITION												
Unrestricted	\$ 2,239,534	\$ 564,121	\$ (146,998)	\$ (158,363)	\$ 2,177	\$ (67,813)	\$ 236,011	\$ 1,440,538	\$ (88,119)	\$ 186,522	\$ 60,078	\$ 56,656

(Continued)

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
STATEMENT OF NET POSITION BY MEMBER
WORKERS' COMPENSATION PROGRAM
June 30, 2013

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City	Total
ASSETS												
Current assets:												
Cash and cash equivalents	\$ 50,723	\$ 69,036	\$ 57,793	\$ 26,466	\$ 38,079	\$ 71,723	\$ 34,587	\$ 49,706	\$ 33,308	\$ 50,155	\$ 62,083	\$ 1,184,619
Investments maturing within one year	79,824	112,254	34,127	58,828	113,888	79,996	83,327	39,709	276,633	31,001	178,882	4,945,175
Member receivable	-	-	-	-	-	-	-	-	-	-	-	16,873
Excess insurance receivable	-	-	-	-	-	-	-	-	-	-	-	555,646
Interest receivable	455	541	990	13,119	7,559	7,111	(687)	784	6,142	2,906	10,817	98,773
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-	-
Total current assets	131,002	181,831	92,910	98,413	159,526	158,830	117,227	90,199	316,083	84,062	251,782	6,801,086
Investments, less portion maturing within one year	447,818	629,752	191,452	330,031	638,922	448,785	467,469	222,770	1,551,934	173,916	1,003,543	27,742,861
Total assets	578,820	811,583	284,362	428,444	798,448	607,615	584,696	312,969	1,868,017	257,978	1,255,325	34,543,947
LIABILITIES												
Current liabilities:												
Accounts payable	168	29,914	49	114	177	129	145	100,367	304,699	11,001	7,411	1,234,294
Dividends payable	-	-	-	-	-	-	-	-	-	-	-	-
Current portion of unpaid claims and claims adjustment expenses	60,455	82,194	18,189	31,376	82,161	47,221	64,289	11,043	92,314	15,091	141,377	3,000,000
Total current liabilities	60,623	112,108	18,238	31,490	82,338	47,350	64,434	111,410	397,013	26,092	148,788	4,234,294
Unpaid claims and claims adjustment expenses	495,520	673,705	149,087	257,171	673,433	387,048	526,941	90,513	756,649	123,694	1,158,799	24,589,496
Total liabilities	556,143	785,813	167,325	288,661	755,771	434,398	591,375	201,923	1,153,662	149,786	1,307,587	28,823,790
NET POSITION												
Unrestricted	\$ 22,677	\$ 25,770	\$ 117,037	\$ 139,783	\$ 42,677	\$ 173,217	\$ (6,679)	\$ 111,046	\$ 714,355	\$ 108,192	\$ (52,262)	\$ 5,720,157

See independent auditors' report on supplementary information.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
STATEMENT OF REVENUES, EXPENDITURES AND CHANGE IN NET POSITION BY MEMBER
LIABILITY PROGRAM
June 30, 2013

	Shared Risk	Admin- istration	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Lone
Revenues											
Banking layer deposit	\$ -	\$ -	\$ 54,049	\$ 61,207	\$ 21,079	\$ 16,591	\$ 50,400	\$ 416,317	\$ 90,475	\$ 26,030	\$ 11,424
Shared risk layer deposit	1,237,225	-	-	-	-	-	-	-	-	-	-
Other deposits/fees	1,576,581	497,225	-	-	-	-	-	-	-	-	-
Banking layer assessment	-	-	-	-	5,552	10,822	-	-	-	-	2,565
Shared layer assessment	647,199	-	-	-	-	-	-	-	-	-	-
Excess insurance rebate	414,401	-	-	-	-	-	-	-	-	-	-
Total revenues	3,875,406	497,225	54,049	61,207	26,631	27,413	50,400	416,317	90,475	26,030	13,989
Expense:											
Provision for claims and claim adjustment expenses	1,537,476	-	(11,994)	53,875	20,268	2,057	(2,809)	481,617	39,599	42,199	17,090
Dividends	414,401	-	34,854	12,726	-	-	41,090	203,715	23,778	29,901	-
Insurance premiums	1,419,753	-	-	-	-	-	-	-	-	-	-
Claims administration	-	20,900	9,030	34,935	5,732	3,049	14,792	71,988	29,474	2,488	4,972
Program administration	-	178,608	-	-	-	-	-	-	-	-	-
Administrative fees	-	102,100	-	-	-	-	-	-	-	-	-
Safety services	-	179,258	-	-	-	-	-	-	-	-	-
Other expenses	-	5,234	-	-	-	-	-	-	-	-	-
Total expenses	3,371,630	486,100	31,890	101,536	26,000	5,106	53,073	757,320	92,851	74,588	22,062
Operating income (loss)	503,776	11,125	22,159	(40,329)	631	22,307	(2,673)	(341,003)	(2,376)	(48,558)	(8,073)
Non-operating revenues:											
Net change in fair value of Investments	(52,598)	(4,421)	(5,829)	(8,836)	(2,594)	(2,361)	(11,763)	(76,314)	(13,135)	(7,515)	(1,038)
Investment income	60,540	4,836	5,880	9,337	2,637	2,333	11,598	76,059	12,855	7,311	932
Total non-operating revenues	7,942	415	51	501	43	(28)	(165)	(255)	(280)	(204)	(106)
Change in net position	511,718	11,540	22,210	(39,828)	674	22,279	(2,838)	(341,258)	(2,656)	(48,762)	(8,179)
Net position, beginning of year	(885,191)	212,419	84,300	81,862	(7,594)	(28,935)	130,673	1,039,976	25,151	136,050	(1,800)
Net position, end of year	\$(353,473)	\$ 223,859	\$ 106,510	\$ 42,034	\$ (6,920)	\$ (6,656)	\$ 127,835	\$ 698,718	\$ 22,495	\$ 87,288	\$ (9,979)

(Continued)

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
STATEMENT OF REVENUES, EXPENDITURES AND CHANGE IN NET POSITION BY MEMBER
LIABILITY PROGRAM
June 30, 2013

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City	Total
Revenues:											
Banking layer deposit	\$ 11,303	\$ 120,265	\$ 50,836	\$ 92,794	\$ 58,352	\$ 91,257	\$ 19,282	\$ 128,517	\$ 17,155	\$ 150,442	\$ 1,487,775
Shared risk layer deposit	-	-	-	-	-	-	-	-	-	-	1,237,225
Other deposits/fees	-	-	-	-	-	-	-	-	-	-	2,073,806
Banking layer assessment	23,053	-	-	-	44,404	-	-	-	-	-	86,386
Shared layer assessment	-	-	-	-	-	-	-	-	-	-	647,199
Excess insurance rebate	-	-	-	-	-	-	-	-	-	-	414,401
Total revenues	34,356	120,265	50,836	92,794	102,756	91,257	19,282	128,517	17,155	150,442	5,946,802
Expense:											
Provision for claims and claim adjustment expenses	121,213	97,365	42,782	(18,279)	152,183	71,105	603	130,762	42,240	(6,303)	2,813,049
Dividends	-	20,419	25,270	49,001	-	8,810	-	43,897	3,964	58,735	970,561
Insurance premiums	-	-	-	-	-	-	-	-	-	-	1,419,753
Claims administration	13,800	31,527	37,327	31,240	26,645	27,190	13,590	34,968	4,122	46,837	464,606
Program administration	-	-	-	-	-	-	-	-	-	-	178,608
Administrative fees	-	-	-	-	-	-	-	-	-	-	102,100
Safety services	-	-	-	-	-	-	-	-	-	-	179,258
Other expenses	-	-	-	-	-	-	-	-	-	-	5,234
Total expenses	135,013	149,311	105,379	61,962	178,828	107,705	14,193	209,627	50,326	99,269	6,133,169
Operating (loss) income	(100,657)	(29,046)	(54,543)	30,832	(76,072)	(15,848)	5,089	(81,110)	(33,171)	51,173	(186,367)
Non-operating revenues:											
Net change in fair value of investments	(4,228)	(11,502)	(11,885)	(8,145)	(11,852)	(10,165)	(5,934)	(28,792)	(4,497)	(23,447)	(306,851)
Investment income	4,431	11,607	11,941	8,192	11,577	10,534	6,084	28,592	4,779	23,822	315,877
Total non-operating revenues	203	105	56	47	(275)	369	150	(200)	282	375	9,026
Change in net position	(100,454)	(28,941)	(54,487)	30,879	(76,347)	(15,479)	5,239	(81,310)	(32,889)	51,548	(177,341)
Net position, beginning of year	36,437	135,062	141,935	47,311	(13,799)	24,638	13,981	346,249	75,599	236,368	1,850,692
Net position, end of year	\$ (64,017)	\$ 106,121	\$ 87,448	\$ 78,190	\$ (90,146)	\$ 9,159	\$ 19,220	\$ 264,939	\$ 42,710	\$ 287,916	\$ 1,673,351

(Continued)

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
STATEMENT OF REVENUES, EXPENDITURES AND CHANGE IN NET POSITION BY MEMBER
WORKERS' COMPENSATION PROGRAM
June 30, 2013

	Shared Risk	Admin- istration	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Lone	City of Jackson
Revenues:												
Banking layer deposit	\$ -	\$ -	\$ 109,635	\$ 89,708	\$ 35,387	\$ 72,177	\$ 264,646	\$ 955,744	\$ 211,828	\$ 54,342	\$ 29,228	\$ 73,811
Shared risk layer	1,958,283	-	-	-	-	-	-	-	-	-	-	-
Other deposits/fees	603,084	709,132	-	-	-	-	-	46	24	-	-	-
Banking layer assessment	-	-	-	13,413	-	3,460	-	-	-	-	-	-
Shared layer assessment	22,635	-	610	(916)	47	(1,304)	371	(8,279)	3,455	(2,137)	(368)	(1,382)
Total revenues	2,584,002	709,132	110,245	102,205	35,434	74,333	265,017	947,511	215,307	52,205	28,860	72,429
Expenses:												
Provision for claims and												
claim adjustment expenses	2,437,712	-	307,088	461,188	80,243	112,943	133,528	987,081	476,599	172,914	(3,002)	126,223
Dividends	1,370,228	-	25,697	-	11,844	-	125,720	594,228	29,121	95,465	18,417	34,074
Insurance premiums	623,063	-	-	-	-	-	-	-	-	-	-	-
Claims administration	-	163,589	14,152	14,248	8,677	10,816	24,432	126,152	30,650	7,670	148	8,064
Program administration	-	153,558	-	-	-	-	-	-	-	-	-	-
Administrative fees	-	42,490	-	-	-	-	-	-	-	-	-	-
Safety services	-	243,112	-	-	-	-	-	-	-	-	-	-
Other expenses	-	5,324	-	-	-	-	-	-	-	-	-	-
Total expenses	4,430,993	608,072	346,947	475,436	100,764	123,759	283,680	1,707,461	536,370	276,049	15,563	168,361
Operating (loss) income	(1,846,991)	101,059	(236,702)	(373,231)	(65,330)	(49,426)	(18,663)	(759,950)	(321,063)	(223,844)	13,297	(95,932)
Non-operating revenues:												
Net change in fair value of												
investments	(456,004)	(17,068)	(13,725)	(21,079)	(6,171)	(5,444)	(27,695)	(180,338)	(31,035)	(17,964)	(2,431)	(9,980)
Investment income	416,981	16,026	12,995	20,857	5,876	5,070	25,640	168,650	28,510	16,355	2,057	9,812
Total non-operating revenues	(39,023)	(1,042)	(730)	(222)	(285)	(374)	(2,055)	(11,688)	(2,525)	(1,609)	(374)	(168)
Change in net position	(1,886,014)	100,017	(237,432)	(373,453)	(65,625)	(49,800)	(20,718)	(771,638)	(323,588)	(225,453)	12,923	(96,100)
Net position, beginning of year	4,125,548	464,104	90,434	215,090	67,802	(18,013)	256,729	2,212,176	235,469	411,975	47,155	152,756
Net position, end of year	\$ 2,239,534	\$ 564,121	\$ (146,998)	\$ (158,363)	\$ 2,177	\$ (67,813)	\$ 236,011	\$ 1,440,538	\$ (88,119)	\$ 186,522	\$ 60,078	\$ 56,656

(Continued)

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
STATEMENT OF REVENUES, EXPENDITURES AND CHANGE IN NET POSITION BY MEMBER
WORKERS' COMPENSATION PROGRAM
June 30, 2013

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City	Total
Revenues:												
Banking layer deposit	\$ 164,531	\$ 143,159	\$ 83,534	\$ 178,857	\$ 236,107	\$ 192,546	\$ 191,561	\$ 40,572	\$ 388,116	\$ 52,175	\$ 285,075	\$ 3,852,739
Shared risk layer deposit	-	-	-	-	-	-	-	-	-	-	-	1,958,283
Other deposits/fees	-	-	-	-	-	-	-	-	-	-	26	1,312,312
Banking layer assessment	5,539	-	-	-	-	-	7,128	-	-	-	-	29,540
Shared layer assessment	5,208	(764)	(471)	(3,370)	1,984	390	616	(1,321)	(9,553)	238	(5,689)	-
Total revenues	175,278	142,395	83,063	175,487	238,091	192,936	199,305	39,251	378,563	52,413	279,412	7,152,874
Expenses:												
Provision for claims and claim adjustment expenses												
Dividends	158,487	296,438	57,406	7,961	342,502	40,594	385,262	(1,541)	375,793	45,275	670,480	7,651,184
Insurance premiums	-	29,736	20,831	175,330	23,076	135,597	-	253,882	304,265	10,939	7,062	3,265,512
Claims administration	21,252	24,051	9,336	23,133	30,855	21,511	34,553	8,594	35,447	13,116	52,144	623,053
Program administration	-	-	-	-	-	-	-	-	-	-	-	882,590
Administrative fees	-	-	-	-	-	-	-	-	-	-	-	153,558
Safety services	-	-	-	-	-	-	-	-	-	-	-	42,490
Other expenses	-	-	-	-	-	-	-	-	-	-	-	243,112
Total expenses	179,739	350,225	87,573	206,424	396,433	197,702	399,815	260,835	715,505	69,330	729,686	12,666,823
Operating (loss) income	(4,461)	(207,830)	(4,510)	(30,937)	(158,342)	(4,766)	(200,510)	(221,584)	(336,942)	(16,917)	(450,274)	(5,513,949)
Non-operating revenues:												
Net change in fair value of investments	(27,275)	(28,465)	(7,426)	(19,564)	(28,288)	(19,669)	(24,427)	(14,399)	(68,552)	(10,765)	(56,357)	(1,094,121)
Investment income	25,812	26,767	6,607	18,370	25,894	17,261	23,658	13,736	53,808	10,713	53,522	1,014,977
Total non-operating revenues	(1,463)	(1,698)	(819)	(1,194)	(2,394)	(2,408)	(769)	(663)	(4,744)	(52)	(2,835)	(79,144)
Change in net position	(5,924)	(209,528)	(5,329)	(32,131)	(160,736)	(7,174)	(201,279)	(222,347)	(341,686)	(16,969)	(453,109)	(5,593,093)
Net position, beginning of year	28,601	235,298	122,366	171,914	203,413	180,391	194,600	333,393	1,056,041	125,161	400,847	11,313,250
Net position, end of year	\$ 22,677	\$ 25,770	\$ 117,037	\$ 139,783	\$ 42,677	\$ 173,217	\$ (6,679)	\$ 111,046	\$ 714,355	\$ 108,192	\$ (52,262)	\$ 5,720,157

See independent auditors' report on supplementary information.

INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER FINANCIAL
REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT
OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH
GOVERNMENT AUDITING STANDARDS

To the Board of Directors and Members
Northern California Cities Self Insurance Fund
Sacramento, California

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the basic financial statements of Northern California Cities Self Insurance Fund which comprise the statements of net position as of June 30, 2013, and the related statements of revenues, expenses and change in net position, statements of cash flows for the year then ended, and the related notes to the basic financial statements and have issued our report thereon dated September 13, 2013.

Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered Northern California Cities Self Insurance Fund internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of Northern California Cities Self Insurance Fund internal control. Accordingly, we do not express an opinion on the effectiveness of Northern California Cities Self Insurance Fund internal controls.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

(Continued)

Compliance and Other Matters

As part of obtaining reasonable assurance about whether Northern California Cities Self Insurance Fund financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Crowe Horwath LLP

Crowe Horwath LLP

Sacramento, California
September 13, 2013



NCCSIF INVESTMENT POLICY

ACTION ITEM

ISSUE: Chandler Investments, NCCSIF's Investment Manager and James Marta have reviewed NCCSIF's Investment policy and have no recommended changes to NCCSIF's Investment Policy. NCCSIF is required by the State of California to annually review and approve the Investment Policy.

FISCAL IMPACT: None.

RECOMMENDATION: Approve the NCCSIF Statement of Investment Policy.

BACKGROUND: Pursuant to Government Section Code 43646 (a) (2), the NCCSIF Statement of Investment Policy must be reviewed annually and amended as necessary. At Staff's request, James Marta and Company, Chandler Asset Management and NCCSIF's Treasurer reviewed the Policy and recommended changes to this policy. The last update was made in December 2012.

ATTACHMENTS: NCCSIF Statement of Investment Policy.

STATEMENT OF INVESTMENT POLICY

A. PURPOSE

This statement provides guidelines for the prudent investment of the funds of the Northern California Cities Self Insurance Fund (NCCSIF) and outlines the policies and procedures for maximizing the efficiency of NCCSIF's cash management system. The ultimate goal is to enhance the economic status of NCCSIF, while protecting its pooled funds.

B. SCOPE

NCCSIF's cash management system is designed to accurately monitor and forecast expenditures and revenues, thus enabling NCCSIF to invest funds to the fullest extent possible. NCCSIF will attempt to obtain the highest yield obtainable, as long as investments meet the criteria established for safety and liquidity.

NCCSIF operates its pooled idle fund investments under the prudent person rule (Civil Code Section 2261, et seq.)

C. PRUDENCE

NCCSIF shall strive to invest 100 % of all idle funds based upon, projected cash flow determinations. Idle cash management and investment transactions are the responsibility of the NCCSIF Finance Committee, of which the NCCSIF Treasurer is a committee member.

Persons authorized to make investment decisions on behalf of local agencies are trustees and therefore fiduciaries subject to the prudent investor standard. When investing, reinvesting, purchasing, acquiring, exchanging, selling, and managing public funds, a trustee shall act with care, skill, prudence, and diligence under the circumstances then prevailing, that a prudent person acting in a like capacity and familiarity with those matters would use in the conduct of funds of a like character and with like aims, to safeguard the principal and maintain the liquidity considering individual investments as part of an overall strategy, a trustee is authorized to acquire investments as authorized by law. (Government Code Section 53600.3)

D. OBJECTIVES

NCCSIF shall use the following criteria, in order of priority, when selecting investment options:

1. Safety

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

STATEMENT OF INVESTMENT POLICY

The safety and risk associated with an investment refers to the potential loss of principal, interest or a combination of these amounts. All "allowable investments" are of a very high quality and would be considered extremely safe and conservative. Safety of principal is the foremost objective of the investment program.

2. Liquidity

An adequate percentage of the portfolio will be maintained in liquid short-term securities that can be converted to cash as necessary to meet disbursement requirements. The liquidity percentage will be determined and adjusted as necessary based upon projected cash flow reports. Investments will be made in securities with active secondary or resale markets.

3. Yield

Within the constraints of safety and liquidity, the highest and best return will be sought. The portfolio will be designed to attain a market average rate of return, taking into account NCCSIF's risk constraints, the cash flow characteristics of the portfolio and state law.

4. Maturity

Maturities shall be selected to anticipate cash needs, thus avoiding forced liquidations. Since funds are invested for the specific purpose of providing for medium and long-term growth, and since the cash flow requirements of NCCSIF are met through investment in LAIF, the Board of Directors hereby grants authority for the purchase of securities with maturities in excess of five years. Such purchases shall be of U.S. Treasury and federal agency securities only (including mortgage-backed securities). The maximum maturity of individual securities is limited to ten years. Not more than 25% of the investment portfolio will be at the maximum maturity term.

5. Diversification

The portfolio will be diversified to avoid incurring unreasonable and avoidable risks regarding specific security types or individual financial institutions. No more than 5% of the portfolio may be invested in any one security issuer or institution, excluding U.S. government and agency securities.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

STATEMENT OF INVESTMENT POLICY

6. Public Trust

All participants in the investment process shall act as custodians of the public trust. Investment officials shall recognize that the investment portfolio is subject to public review and evaluation. The overall program shall be designed and managed with a degree of professionalism that is worthy of the public trust. In a diversified portfolio, it must be recognized that occasional measured losses are inevitable and must be considered within the context of the overall investment return.

7. Non Discriminatory

NCCSIF shall not knowingly make or allow investments in any institution, company, corporation, subsidiary or affiliate that practices or supports, directly or indirectly through its actions, discrimination on the basis of race, religion, creed, national or ethnic origin, age, sex, sexual preference or physical disability.

E. AUTHORITY TO INVEST MONIES

Section 53600 et seq. of the California Government Code provides legal authorization for investment of funds of local agencies. All investments of NCCSIF shall conform to the provisions of those laws.

F. DELEGATION OF AUTHORITY

The NCCSIF Board of Directors has designated the Finance Committee as investment managers of NCCSIF and responsible for ensuring that all investment activities are within the guidelines of these policies. Administrative procedures for the operation of the investment program are established under NCCSIF Administration Policy and Procedure A-13, *Review and Control of Investment Activities*. In order to optimize total return through active portfolio management, resources shall be allocated to the investment program. This commitment of resources shall include financial and staffing considerations.

The Agency may engage the services of external investment managers to assist in the management of the Agency's investment portfolio in a manner consistent with the Agency's objectives. The external manager may be granted discretion to purchase and sell investment securities in accordance with this Investment Policy. In addition, the manager must be registered under the Investment Advisers Act of 1940.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
STATEMENT OF INVESTMENT POLICY

G. REPORTING

1. Monthly

The investment advisor shall submit a monthly report to the NCCSIF Finance Committee Chair, the Accounting Services Provider and the NCCSIF Treasurer. This report will include all items required by Government Code Section 53646.

These items are:

- a. Type of investment;
- b. Issuer;
- c. Date of Maturity;
- d. Amount of deposit and cost of the security;
- e. Current market value of securities and the source of the valuation;
- f. Interest rate;
- g. A statement of compliance with the investment policy;
- h. Accrued interest;
- i. Interest earned to date;
- j. Average weighted book yield;
- k. Average term to maturity;
- l. Transactions;
- m. Percentage distribution of investment types;
- n. Modified duration;
- o. Total rate of return.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

STATEMENT OF INVESTMENT POLICY

2. Quarterly

The NCCSIF Treasurer shall submit quarterly a report to the Board of Directors of all cash and investments of NCCSIF in compliance with Government Code Sections §53646 and §53607.

3. Annually

The NCCSIF Treasurer shall prepare and provide to the Board of Directors an annual portfolio investment performance report as of June 30. The annual report and the Investment Policy shall be submitted for review and approval annually at the meeting of the Board of Directors.

H. INVESTMENT GOALS

Funds available for investment shall be invested to meet two specific goals:

- 1.** To match its duration to the duration of NCCSIF's actuarially determined liabilities;
- 2.** To provide funds to pay losses as they come due and to pay the expenses of operating NCCSIF.

The NCCSIF Finance Committee Chair will inform the investment advisor from time to time of amounts of funds needed to pay claims and operating expenses. The NCCSIF Program Administrator will provide current actuarial information to the investment advisor in order to determine the appropriate duration.

I. INVESTMENT PARAMETERS

- 1.** Investments shall be managed to a duration not to exceed the current duration of loss payment liabilities.
- 2.** The maximum stated final maturity of securities in the account shall be ten years.
- 3.** The NCCSIF Treasurer shall maintain sufficient short-term liquidity to pay claims and operating expenses as they arise.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

STATEMENT OF INVESTMENT POLICY

J. INVESTMENT INSTRUMENTS AND MATURITIES

1. Permitted Investments

Securities purchased will be maintained within statutory limits imposed by California Government Code Section 53601. The Government Code currently allows for the following:

PERMITTED INVESTMENTS – Summary of CGC 53601	MAXIMUM % OF PORTFOLIO	MINIMUM QUALITY BY S&P or MOODY	MAXIMUM MATURITY
Asset Backed and Mortgage Backed Securities	20%	AA	5 years
Bankers Acceptances	40%	None	180 days
Collateralized Bank Deposits	None	None	5 years
Commercial Paper	25%	A-1/P-1	270 days
LAIF	As law permits	None	N/A
Medium Term Notes – corporate debt	30%	A	5 years
Money Market Mutual Funds	20%	As law permits	N/A
Mutual Funds	20%	As law permits	N/A
Municipal Obligations of California or other States	None	None	5 years
Municipal Obligations of California local agencies	None	None	5 years
Negotiable Certificates of Deposit	30%	None	5 years
Repurchase Agreements	None	None	1 year
Reverse Repurchase Agreements	20%	None	92 days
Time Certificates of Deposit	None	None	5 years
U.S. Treasury Obligations	None	None	10 years*
U.S. Government and Agency Obligations	None	None	10 years*

*as specified by this investment policy, Section I, 2.; as permitted by California Government Code

Credit criteria listed in this section refers to the credit of the issuing organization at the time the security is purchased. NCCSIF may from time to time be invested in a security whose rating is downgraded. If a rating drops below “A,” the investment advisor shall notify the Treasurer and recommend a plan of action. The Treasurer shall contact the Finance Committee to appraise it of the downgrade and the investment advisor’s recommendation. The Committee shall report both the downgrade and any action taken to the Board of Directors at the Board of Directors’ next regularly scheduled meeting.

If the Government Code adopts more restrictive investment restrictions, then those restrictions will have precedence over those listed above.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

STATEMENT OF INVESTMENT POLICY

Investments shall be purchased according to the minimum credit standards listed. NCCSIF will own no more than 5% of any single issuer.

2. Excluded Investments

The following investments are not permitted under this Statement of Investment policy.

- a. Investments not specifically stated under "allowable investments," such as common or preferred stock, convertible or junk bonds, commodities, options, limited partnerships, GIC's, reverse repurchase agreements, uninsured deposits, inverse floaters, range notes, mortgage derived, interest only strips, or in any security that could result in zero interest if held to maturity, etc.;
- b. Investments denominated in any currency other than US dollars; or
- c. Collateralized Mortgage Obligations with collateral not specifically GNMA, FHLMC or FNMA.

K. PERFORMANCE EVALUATION

As a reference point for the performance of NCCSIF's portfolio, the quarterly total return of the portfolio will be compared with the quarterly return for LAIF, the quarterly total return of a 1 to 5 year government index benchmark, and the quarterly total return for a 1 to 10 year government index benchmark.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

STATEMENT OF INVESTMENT POLICY

L. SAFEKEEPING AND CUSTODY

Securities purchased from broker/dealers will be held in a third-party custodian safekeeping account except the collateral for time deposits in banks and savings and loans. Collateral for time deposits shall be held in accordance with California law.

M. CONFLICT OF INTEREST

Officers involved in the investment process shall refrain from personal business activity that could conflict with proper execution of the investment program, or which could impair their ability to make impartial investment decisions. Investment officials shall disclose to the NCCSIF Finance Committee any material financial interests in financial institutions that conduct business within this jurisdiction, and they shall further disclose any large personal financial/investment positions that could be related to the performance of NCCSIF's portfolio.

Adopted:	January 6, 2005
First Revision:	April 14, 2006
Second Revision:	June 20, 2008
Third Revision:	October 21, 2010
Fourth Revision:	December 14, 2011
Fifth Revision:	October 18, 2012

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

STATEMENT OF INVESTMENT POLICY

Appendix A Explanation of Allowable Instruments

Asset Backed and Mortgage Backed Securities: Any mortgage pass-through security, collateralized mortgage obligation, mortgage-backed or other pay-through bond, equipment lease-backed certificate, consumer receivable pass-through certificate or consumer receivable-backed bond of a maximum of five years' maturity.

Bankers' Acceptances: A bankers' acceptance is a time draft drawn on and accepted by a bank for payment of the shipment or storage of merchandise. The initial obligation of payment rests with the drawer, but the bank substitutes its credit standing for that borrower and assumes the obligation to pay face value at maturity.

Commercial Paper: Commercial Paper is a short-term unsecured obligation issued by both financial companies and non-financial companies to help satisfy their short term funding needs.

Local Agency Investment Fund (LAIF): LAIF is a voluntary program offering local agencies the opportunity to participate in a multi-billion dollar portfolio. LAIF is part of the State of California' Pooled Money Investment Account (PMIA). Oversight of the PMIA is provided by a board whose members include the State Treasurer, Director of Finance and the State controller. All securities are purchased under the authority of the California Government Code.

Medium-Term Notes (MTNs): MTNs are unsecured promissory notes issued by corporations and financial institutions. MTNs are typically issued through a shelf registration process filed with the Securities and Exchange Commission, with original maturities of one to five years. MTNs offer higher yields than Treasury or agency securities because of the additional risk of purchasing unsecured corporate debt for a period of years. Credit quality varies with the issuer and MTNs are rated by several national securities rating services such as Standard and Poor's or Moody's.

Money Market Mutual Funds: Pooled investment funds, which legally are shares of beneficial interest issued by diversified management companies registered with the Securities and Exchange Commission. Money market funds operate under strict guidelines regarding maximum maturities and diversification requirements and seek to maintain a constant net asset value of \$1.00 per share.

Mutual Funds: An entity which pools the funds of investors and invests those funds in a set of securities which is specifically defined in the fund's prospectus. Mutual funds can be invested in various types of domestic and/or international stocks, bonds, and money market instruments, as set forth in the individual fund's prospectus. For most large, institutional investors, the costs associated with investing in mutual funds are higher than the investor can obtain through an individually managed portfolio.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

STATEMENT OF INVESTMENT POLICY

Municipal Obligations: Debt obligations issued by state and local governments.

Negotiable Certificates of Deposit: Negotiable CDs are a marketable receipt for funds deposited in a bank for a fixed time period at a stated rate of interest. Negotiable CDs are not required to be collateralized.

Repurchase Agreement and Reverse Repurchase Agreement: A repurchase agreement (or reverse repurchase agreement) is a contractual arrangement between a financial institution or dealer and an investor. This agreement normally can run for one or more days. The investor puts up his funds for a certain number of days at a stated yield. In return, he takes a given block of securities as collateral. At maturity, the securities are repurchased and the funds repaid plus interest.

Time Certificates of Deposit (CDs): Time CDs are a receipt for funds deposited in a Bank or Savings and Loan Association for a specified period of time at a specific rate of interest. The first \$100,000 of a certificate of deposit is guaranteed by the Federal Deposit Insurance Corporation (FDIC) if with a bank. Time CDs with California institutions are required to be collateralized by the financial institution, as specified in the California Government Code.

U.S. Treasuries:

U.S. Treasury Bills: U.S. Treasury bills, commonly referred to as T-Bills, are short-term marketable securities sold as obligations of the U.S. Government. They are offered in three-month, six month and one-year maturities. T-Bills do not accrue interest but are sold at a discount to pay face value at maturity.

U.S. Treasury Notes: U.S. Treasury Notes are marketable, interest-bearing securities sold as obligations of the U.S. Government with original maturities of one to ten years. Interest is paid semi-annually.

U.S. Treasury Bonds: U.S. treasury Bonds are the same as U.S. Treasury Notes, except they have original maturities of ten year or longer.

U.S. Government Agency Issues: U.S. Government Agency issues include securities which fall into these categories: 1) Issues which are unconditionally backed by the full faith and credit of the United States, 2) Issues which are conditionally backed by the full faith and credit of the United States, and 3) Issues which are not backed by the full faith and credit of the United States.

Issues that are unconditionally backed by the full faith and credit of the United States include the Small business Administration and the General Services Administration (GSA).

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

STATEMENT OF INVESTMENT POLICY

Issues that are issued by corporations under the Federal Deposit Insurance Corporation (FDIC) Temporary Liquidity Guarantee Program (TLGP). These notes are backed by the full faith and credit of the United States Government.

Issues which are not backed by the full faith and credit of the United States include the Federal National Mortgage Association (FNMA), Federal Home Loan Bank (FHLB), Farm Credit System (FFCB), Banks for Cooperation (Co-ops), Federal Lands Banks (FLB), Federal Immediate Credit Banks (FICB), Federal Home Loan Mortgage Corporation (FHLMC), Tennessee Valley Authority (TVA), or other government sponsored enterprises (GSEs).

While all of the above issues are not unconditionally backed by the full faith and credit of the United States, they do in fact have de facto backing from the federal government, and it would be most unlikely that the government would let any of these agencies default on its obligations.



REVIEW OF PRELIMINARY 2014 MEETING CALENDAR

INFORMATION ITEM

ISSUE: The Board should review the proposed NCCSIF 2014 Meeting Calendar to determine if any dates should be changed due to conflicts with other meetings and advise staff so that the calendar can be finalized at the December Board of Directors Meeting.

RECOMMENDATION: Staff recommends that all members review the proposed dates and advise staff of any changes to be made at the next Executive Committee meeting on November 14, 2013 so that the calendar can be approved and finalized by the Board of Directors at the December 12, 2013 meeting.

FISCAL IMPACT: None.

BACKGROUND: Annually, the Board reviews and approves the meeting calendar for NCCSIF Board, Executive, Risk Management, Claims, Police Risk Management and Finance Committees.

ATTACHMENT(S): 2014 Preliminary Meeting Calendar.

2014 MEETING CALENDAR

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

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

ALL MEETINGS ARE SCHEDULED ON THURSDAYS

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

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

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

CJPRMA 2014 MEETING DATES –

TBD



Agenda Item I.3.

APPOINTMENT OF NCCSIF VICE PRESIDENT

ACTION ITEM

ISSUE: Mr. Andy Heath, NCCSIF Vice President, is no longer with the City of Auburn. The Board should appoint a new Vice President to serve out the term that expires December 31, 2013. The Vice President resides over the Executive Committee meetings and the Board of Directors meetings in the absence of the President and chairs the Claims Committee. Staff has reached out to Mr. Russell Hildebrand, City of Rocklin, who indicated he would accept the office of NCCSIF Vice President if offered. Mr. Hildebrand currently services on the Executive Committee.

RECOMMENDATION: It is the recommendation of the Executive Committee for the Board of Directors to appoint Mr. Russell Hildebrand as the new NCCIF Vice President.

FISCAL IMPACT: None.

BACKGROUND: In the NCCSIF Bylaws, Section 4, Executive Committee it states:

B. - Term. The terms of all members of the Executive Board shall be two (2) years, except for those of the President, Vice President, immediate Past President and Secretary, who shall all serve for one (1) year. A member may be reappointed to serve on the Executive Committee, except for the immediate Past President.

ATTACHMENT(S): None.



Agenda Item I.4.

MEDICAL PROVIDER NETWORK MANAGEMENT SERVICES

ACTION ITEM

ISSUE: The Board should review and discuss NCCSIF's Medical Provider Networks (MPN). NCCSIF had contracted with PDI the administration of NCCSIF's MPN services. They have been repeatedly unresponsive to requests from Members and Staff. Mr. Ben Burg from York and Ms. Gale Chmidling from WellComp provided the Executive Committee with a brief overview of the MPN Services offered by WellComp for NCCSIF's review and consideration.

RECOMMENDATION: It is the recommendation of the Executive Committee that the Board review the MPN Services offered by WellComp and determine if NCCSIF should consider an agreement with WellComp or reach out to other Providers for future MPN Services. Negotiations of the Agreement would be completed with the Executive Committee.

FISCAL IMPACT: TBD.

BACKGROUND: NCCSIF's current Medical Provider Network Management Services Vendor, Professional Dynamics, Inc., has been unresponsive to inquiries from members and staff as respects services, billings and/or general questions. Staff has been in contact with York Risk Services to determine the possibilities of utilizing MPN Services by WellComp Managed Care Services. NCCSIF has previously contracted with Professional Dynamics, Inc. for MPN Management Services. The current contract expired on June 18, 2013.

WellComp Managed Care Services is a subsidiary of York Risk Services Group, Inc.

ATTACHMENT(S):

1. Professional Dynamics, Inc. Letter of Agreement dated June 18, 2008.
2. WellComp Managed Care Services Medical Provider Network Narrative.
3. Medical Provider Listing in NCCSIF Area.

June 18, 2008

Andy Heath, President
Northern California Cities Self Insurance Fund

RE: Letter of Agreement

Dear Tim:

1. Purpose; Nonbinding.

The purpose of this letter ("***Letter of Agreement***") is to confirm our discussions with respect to a proposed arrangement between NCCSIF ("Customer") and Professional Dynamics, Inc. ("***Professional Dynamics***"), whereby the parties will participate in certain activities described below.

Customer and Professional Dynamics agree that this Letter of Agreement is confidential, and except as mutually agreed-upon in writing by both parties, Customer and Professional Dynamics shall not disclose any of the foregoing to any other person or entity except their respective employees, attorneys or accountants, or as may be required by applicable law or regulation.

2. Scope of Services

Medical Provider Network Management Services including but not limited to the following:

- Access to PDI's Call Center to assist Employers, their employees and claims services in obtaining MPN provider network access;
- Coordinate:
 - Transfer of care issues
 - Continuity of care issues
 - Second and third opinion processes
 - Pre-designated personal physician process
 - Out-of-network referrals
 - Nominations to add or remove physicians from the network
- Documentation of MPN Administrator activities

PO Box 1090 • Rancho Cordova, Ca 95741
Tel: 916.438.1301 • Toll-Free: 800.591.5501
Fax: 800.591.5502
www.professionaldynamics.com

3. **Terms**

(a) Professional Dynamics shall be compensated for all services rendered under this Letter of Agreement in the following manner:

7% of PPO savings with a minimum of \$1,000.00 per month

(b) All services will be invoiced to Customer no less than every 30 days. Invoices are due and payable upon receipt. Invoices not paid within 60 calendar days of date of invoice will be subject to penalties and late fees.

(c) Customer Specific Guidelines may be developed in collaboration with Customer and Professional Dynamics, Inc.

(d) Contacts for Professional Dynamics:

Mark Denison, Vice President - Managed Care Services

Office: 916.438.1330

Cell: 916.412.7171

Paula Baker, Director - Managed Care Services

Office: 916.438.1325

Cell: 916.801.6364

Roy Sorenson, Regional Account Manager

Office: 916.438.1337

Cell: 916.216.5181

4. **Confidentiality**

(a) The parties acknowledge and agree that as part of due diligence, they will obtain and/or have access to Confidential Information, the misappropriation, unauthorized use or disclosure of which would cause irreparable harm to its owner; and shall only use the Confidential Information of the other party in connection with the foregoing purpose of due diligence and discussions to enter into the proposed Definitive Agreement. The parties agree to use the same degree of care, but no less than reasonable degree of care, to protect against the unauthorized disclosure of Confidential Information as it uses to protect its own Confidential Information.

(b) The parties will not make copies, in whole or in part, of any or all Confidential Information disclosed during due diligence without the express consent of its owner. After the completion of negotiations, the parties will return to each other all Confidential Information in their possession. The receiving party of Confidential Information ("**Recipient**") shall have no obligation under this Section 3 of the Letter of Agreement as to Confidential Information which: (a) is known to Recipient at the time of disclosure; (b) is independently developed by Recipient without reference to or use of the disclosing party's ("**Discloser**") Confidential Information; (c) becomes known to Recipient from another source without confidentiality restriction on subsequent disclosure or use; (d) is or becomes part of the public domain through no wrongful act of Recipient; or (e) is disclosed pursuant to any judicial or governmental request or order;

provided that Recipient takes reasonable steps to give Discloser sufficient prior written notice so that Discloser may seek (with the reasonable cooperation of Recipient and at Discloser's expense) a protective order to contest or limit the scope of such request or order as much as possible, (however, the obligation to otherwise keep the Confidential Information confidential from other parties shall not be abrogated by such request or order).

(c) This Section 3 of this Letter of Agreement covers only Confidential Information disclosed between the date of this Letter of Agreement and twenty-four (24) months thereafter. This Section 3 shall expire five (5) years from date of this Letter of Agreement.

(d) As used in this Letter of Agreement, the term "**Confidential Information**" means confidential, proprietary or competitive trade secret information belonging to or in the possession of a party that is not known to the public, including, but not limited to, all information in any form relating to the design, function and operation of its products and services, systems and processes, software, models, organization and staffing and all technical information, knowledge, flow charts, specifications, design documents, sales and marketing plans and strategies or other documents of any type whether in printed or machine readable form relating thereto.

(e) This Letter of Agreement shall be governed by the laws of the State of California, without reference to its conflict of law principle. Neither party shall make a claim, nor be liable, to the other party for any damage, including without limitation, any consequential, special, indirect, incidental or punitive damages or lost profit suffered by it because of the negotiations contemplated herein or any performance or failure to perform any of the provisions hereunder.

5. Non-Solicitation

For the duration of this contract, and for one year thereafter, you agree that you, and the company, will not solicit and/or hire Professional Dynamics' employees.

6. It is acknowledged by both parties that any opinions, certifications (approval) for treatment, reviews for medical necessity, comments on causality, interactions with claimants, providers, or other entities, is based only upon the available information and that the insurer, TPA, or other client entity, bears the final responsibility (per California regulation) for payment for treatment, approval for treatment, or issues concerning the nature, extent, or type of treatment. In addition, it is acknowledged by Professional Dynamics, that the ultimate provision of treatment rests with the provider, regardless of payment methodology, source, or medical necessity.

7. If the foregoing accurately reflects the parties' understanding of the proposed transaction, please so acknowledge by executing two (2) original copies of this Letter of Agreement and returning both originals to my attention.

ACCEPTED AND AGREED TO:
THIS ____ DAY OF ____, 2008

Professional Dynamics, Inc.

Customer:

By: Betti J. Anders
Title President/CEO

Andy Heath
President-NCCSIF

Byrne Conley
JPA Legal Counsel-Gibbons/Conley



Medical Provider Network

WellComp Managed Care Services offers the WellComp™ Medical Provider Network, a network specifically designed for increased medical control and cost containment.

WellComp was created exclusively for California employers with handpicked providers who understand the impact that their medical care, decisions, and reports have on a claim and an injured worker. WellComp is designed to complement claims administration programs and work in concert with existing medical cost containment services to reduce workers' compensation costs.

WellComp is a network of 2,900 first care facilities and 3,200 medical specialists. We built our network through defense attorney, claims examiner, risk manager, and client referral nominations. Each provider was thoroughly analyzed in an effort to create the most effective network for California employers.

This is in sharp contrast to large networks that have 20,000+ providers and are rebranded HCOs or PPOs that were not designed for the California workers' compensation system. And, the larger the network, the more indistinguishable it is from others. Networks of this size not only decrease employer control but actually provide little to no control.

MPNs are not created equally. The effectiveness of a network also depends on the quality of the physicians in that program, and physicians' compensation in a network is an important factor. Deep discounts below fee schedule result in poor physicians in a network. And, good doctors demand equitable pay. Historically, large networks with the deepest discounts have resulted in inferior outcomes and lack of control.

The WellComp philosophy is that a customized, exclusive, and controllable MPN results in superior medical care and better medical outcomes, which in turn results in improved return-to-work results, reduced litigation, and greater employee satisfaction. We believe that the best providers will ultimately help contain workers' compensation costs.



Medical Provider Network Fees

The WellComp Network was designed so that direct savings negotiated in our proprietary contracts considerably offset the fees associated with network access. We have negotiated contracts below fee schedule to be allocated as direct savings for our clients.

Direct fees paid for access to the WellComp Network include a one-time \$60 per claim (for the life of the claim) access fee.

To share the cost of administering the network, we have negotiated some discounts below fee schedule with certain providers. Discounts are shared equally and are paid to WellComp as consideration for providing physicians with access into the network. Because we strive to attract and retain the best medical provider in WellComp, our maximum discount below fee schedule is 8%.

WellComp Price and Savings Summary

Administrative Filing Fee

- \$1500.00 one-time State filing fee, includes one material modification per year
- WellComp will file all required material with the Administrative Director and ensure approval of your plan.
- WellComp will assist with termination of your existing plan, if necessary.

Direct Costs to NCCSIF

- \$60 per claim entering the MPN for life of claim or contract

Direct Savings to NCCSIF

- 50% share of contractual discounts below the Official Medical Fee Schedule
- Physician contracts up to 8% below the California Official Medical Fee Schedule

Long-Term Savings

- Improved control of claim
- Reduced medical and litigation costs
- Controlled indemnity benefits

Physician's Reimbursement to WellComp

- 50% share of discounts below Official Medical Fee Schedule



Developing the NCCSIF Medical Provider Network

WellComp anticipates providing the following services to NCCSIF

Provider Network Access

Proprietary Contracts. WellComp will provide NCCSIF with access to medical providers. Our contracts with medical providers are specific to the promulgated emergency regulations in accordance with C.C.R. Title 8 Sections 9767.3(d)(8)(C), (D) and (E). A competitive advantage of our MPN contracts is that they are specific to workers' compensation; in our contracts, providers have agreed to abide by certain workers' compensation requirements, including utilization review, continuity of care, continuing education, and reporting requirements.

Customization. NCCSIF undoubtedly has critical partnerships with certain medical providers, which you will nominate for NCCSIF's MPN. After undertaking its own diligence and cross checking Member nominations, WellComp will contract directly with these medical providers for inclusion within the MPN.

Credentialing. WellComp will credential each medical provider participating in the WellComp MPN at a frequency of no less than every two years to verify that each provider is licensed, registered and/or certified by its respective board or agency, if that licensure, registration or certification is required by law.

Data manipulation and administration. WellComp will compile medical provider information, Member information, e.g. longitude and latitude of each facility location, and other data required for filing and administration of a validly organized medical provide network pursuant to Labor Code Section 4616 et seq.

Employee notice. WellComp will provide the NCCSIF with an employee notice as required under the requirements of C.C.R. Title 8 Section 9767.12 and shall assist the NCCSIF, as requested, in (i) the distribution of the employee notice to covered employees and (ii) working with the NCCSIF to produce affidavits that the employee notice was distributed. We recommend initially stocking two employee notices for each employee on your payroll.

MPN application. WellComp will prepare, on behalf of the City, the MPN application to be filed with the Administrative Director of the California Division of Workers' Compensation, and all attachments, required for the filing for a validly organized medical provider network pursuant to Labor Code Section 4616 et seq. WellComp also agrees to prepare and file on behalf of the City up to one amendment of the MPN application per each 12 months at no cost.

Website access. WellComp has constructed www.wellcomp.com to enhance the usability and attractiveness of WellComp for injured workers, NCCSIF, and claims examiners.

Data compilation and reporting. WellComp will provide reports on all data (including provider usage rates, saving rates, etc.) collected in the ordinary course of business at



the reasonable request of NCCSIF. The goal of this data is assist NCCSIF's understanding of how their MPN is reducing costs and increasing control.

Member education and training. WellComp will help train NCCSIF on how to utilize the medical provider network, including training activities such as providing educational materials, on-site and regional trainings, and teleconferences.

Information services. WellComp will publicize and monitor a toll free telephone number that is available to injured workers, who may call to learn more about the WellComp MPN.

Patient services. WellComp will coordinate patient services with NCCSIF and claims examiners. Consultant shall be responsible for developing and distributing materials, such as a provider directory, that may reasonably be requested by injured workers.

Member services. WellComp will be responsible for developing and mailing informational and training materials and provider directories as reasonably requested by NCCSIF.

Medical provider services. WellComp will be responsible for communication with medical providers within the MPN.

On-going administration. WellComp will perform such acts as required for the on-going administration of the MPN, including any such acts as may reasonably be requested by NCCSIF and as are required by statute or regulation.

Compliance with Labor Code Section 4616

The WellComp MPN is designed so that your MPN fully complies with Labor Code Section 4616 and related regulations under California Code of Regulations (C.C.R.). Specifically, WellComp MPN has been reviewed by WellComp's in-house general counsel, as well as outside counsel. Compliance includes:

- A description of the number of employees expected to be covered by the MPN Plan;
- The geographic service area within the State of California to be served;
- The name, license number and other information as required for each physician who will be providing occupational medicine services;
- The name, license number, taxpayer identification number, specialty, type of service and location of each ancillary service being provided;
- Description of the compliance requirements for second and third opinion process pursuant to the requirements of Title 8, C.C.R., §9767.7;
- A description of the mechanism of compliance with the goal of 25% physician participation whose practice is primarily engaged in the treatment of non-occupational injuries;



- A description of coverage for employees temporarily outside the MPN's geographic service area;
- A description of the provision of ancillary services;
- Description of the mechanism of compliance with all access standards pursuant to Title 8, C.C.R., §9767.5;
- A description of the notification process, including both an English and Spanish sample of the employee notification documentation pursuant to Title 8, C.C.R., §9767.12(a) and (b);
- A copy of the written Policies and Procedures for Continuity of Care Plan Policy pursuant to Title 8, C.C.R., §9767.10 and Labor Code §4616 and/or §4616.2;
- A written description of the Transfer Ongoing of Care Policy pursuant to Title 8, C.C.R., §9767.9;
- A copy of the MPN Policies and Procedures on Economic Profiling pursuant to Labor Code Sections 4616, 4616.1 and Title 8, C.C.R., §9767.11;
- A copy of the information concerning physician compensation pursuant to Title 8, C.C.R., §9767.3: by this clause the undersigned affirms that the MPN physician compensation is not structured to achieve the goal of reducing, delaying or denying medical treatment or restricting access to medical treatment;
- A description of the mechanisms to ensure that only licensed physicians competent to evaluate specific clinical issues will modify delay or deny request for authorization of medical treatment pursuant to Title 8, C.C.R., §9767.3;
- A description of the Policies and Procedures in compliance with Title 8, C.C.R. §9767.6 on Treatment and Change of Physicians within the MPN;
- A copy of the Policies and Procedures concerning Modification of the Medical Provider Network Plan pursuant to Title 8, C.C.R., §9767.8; and
- Other steps, actions, policies and procedures as may be required for a validly organized medical provider network.

Provider Economic Profiling

After careful consideration, WellComp selected not to use economic profiling with our MPN offering. Because of our strategy of building the WellComp MPN from the ground up with client, examiner, and defense attorney recommendations, we did not want to give unwanted providers access to our network. By using economic profiling, these excluded physicians could demand access to our MPN simply based on our applied economics. Our MPN options are designed to give control to the employer. Finally, by avoiding economic profiling, we can avoid poor physician MPN access as well as the creation of any liability, which would be historically customary when profiling is utilized.



We will constantly analyze client satisfaction as well as the outcomes of employees' medical care to ensure that our medical provider network or a customized network is performing up to not only our standards but the employers as well.

Employee Notice and Promotion

Covered employees will receive the Employee Notice after NCCSIF receives approval of the MPN plan from the Administrative Director of the Division of Workers' Compensation. We will work with NCCSIF to determine the most effective distribution channels; for example, inclusion within a payroll staffer. Because applicants' attorneys have already signaled that one of their first attacks on an MPN will be the employee notice requirement, we are recommending the NCCSIF have management personnel sign an affidavit that the employee notice has been distributed to all employees. Under the "mail box" rule, we have been advised that inclusion of the employee notice with payroll information or other important information will be presumed to have been received.

Covered employees may access WellComp providers by name, medical group, medical specialty, locations, geographical distance from home or office, or employer at the WellComp web-site. The website is publicized in the Employee notice and through your staff, claims examiner, or the WellComp Patient Services Department toll free telephone number. Should an injured employee require a copy of the provider list or other assistance accessing the network, the WellComp Patient Services is available for assistance.

Upon injury, the employee notice must be distributed along with form DWC-1. This is a critical component to the defensibility of a Member's MPN, which is why member education and training is critical.

Navigating the MPN

Upon receipt of notice that the injured worker is in dispute of either the diagnosis or treatment plan made by the treating physician within the MPN, the claims examiner will make immediate contact with a Member's injured employee. This will be in coordination with a WellComp service representative. The purpose of that contact will be to ensure access to another provider is facilitated immediately, in order to keep employer control and avoid litigation. The claims representative will (i) work with the initial medical provider to transfer medical records and (ii) schedule a timely appointment with another provider, and (iii) facilitate the proper documentation to all parties to ensure that the employer, injured worker and counsel are aware of the injured worker's movement within the MPN.

WellComp has developed notice letters in compliance with the labor code ensuring that at all times the injured worker is advised of his rights as well as the options and freedom provided through the MPN including his rights to an Independent Medical Review, IMR. These letters are sent to the injured employees as appropriate.



Medical Provider Training

Beyond the quality of medical care, one of our primary screening criteria is whether a provider understands the impact her decisions and reports have on a workers' compensation claim. Because we have already conducted rigorous screening, we believe that providers in our network understand the workers' compensation system, including AMA and ACOEM.

We believe that improvements and continuing education will be necessary in the future especially as MPNs are challenged and as AMA and ACOEM evolve. This has become increasingly important with the new 2005 Permanent Disability Rating Schedule, which is not well understood by medical providers. Providers in the WellComp Network have agreed within our proprietary contracts to attend classes or seek continuing education with respect to workers' compensation billing and/or Company's procedures and policies.



UC	24 Hr	Entity	Physician	Specialty	Address	City	State	Zip	County	Phone	Distance	Contract
False	False	Donaldson Eye Care Associates	Perry Hagen, MD	Ophthalmology	595 Stanislaus Ave Ste A	Angels Camp	CA	95222	Calaveras	(209) 736-6555	53.3	CFMC (Effective)
True	False	Sutter Occupational Health Services	Michael W Cohen, MD	Occupational Medicine	11795 Education Street,	Auburn	CA	95602	Placer	(530) 889-7400	17.2	WC (Effective)
False	False	Abe Kaplan, MD	Abe Kaplan, MD	Family Practice	6440 Brentwood Blvd	Brentwood	CA	94513	Contra Costa	(925) 634-3513	59.4	CFMC (Effective)
False	False	Cameron Park Chiropractic	Lorin G Farr, DC	Chiropractic	3091 Alhambra Dr Ste A	Cameron	CA	95682	El Dorado	(530) 677-4468	7.4	EIA (Effective), WC (Effective)
False	False	Debra L. Moore, PhD	Debra L. Moore, PhD	Psychology	5900 Coyle Ave Ste D	Carmichael	CA	95608	Sacramento	(916) 344-0900	11	CFMC (Effective)
False	False	Elvert Nelson, MD	Elvert F Nelson, MD	Orthopedic/Spine	6660 Coyle Ave Ste 290	Carmichael	CA	95608	Sacramento	(916) 536-9800	10.1	EIA (Effective), WC (Effective)
False	False	Elvert Nelson, MD	Elvert F Nelson, MD	Orthopedic	6660 Coyle Ave Ste 290	Carmichael	CA	95608	Sacramento	(916) 536-9800	10.1	EIA (Effective), WC (Effective)
True	False	Med-7 Urgent Care Centers	Jack C Kraft, MD	Internal Medicine	4156 Manzanita Ave	Carmichael	CA	95608	Sacramento	(916) 488-6337	11.5	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Dean Kim, MD	Occupational Medicine	4156 Manzanita Ave	Carmichael	CA	95608	Sacramento	(916) 488-6337	11.5	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Dean Kim, MD	Emergency Medicine	4156 Manzanita Ave	Carmichael	CA	95608	Sacramento	(916) 488-6337	11.5	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Jon David Overholt, MD	Family Practice	4156 Manzanita Ave	Carmichael	CA	95608	Sacramento	(916) 488-6337	11.5	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Merl W O'Brien, MD	Emergency Medicine	4156 Manzanita Ave	Carmichael	CA	95608	Sacramento	(916) 488-6337	11.5	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Floyd C David, MD	Internal Medicine	4156 Manzanita Ave	Carmichael	CA	95608	Sacramento	(916) 488-6337	11.5	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Frances P Ada, MD	Family Practice	4156 Manzanita Ave	Carmichael	CA	95608	Sacramento	(916) 488-6337	11.5	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Anne S Braunstein, MD	Family Practice	4156 Manzanita Ave	Carmichael	CA	95608	Sacramento	(916) 488-6337	11.5	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Greg Hachigian, MD	Internal Medicine	4156 Manzanita Ave	Carmichael	CA	95608	Sacramento	(916) 488-6337	11.5	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Greg Hachigian, MD	Emergency Medicine	4156 Manzanita Ave	Carmichael	CA	95608	Sacramento	(916) 488-6337	11.5	CFMC (Termed), WC (Effective)
True	False	Northern California Orthopedic Center	Hunter S Greene, MD	Orthopedic Surgery	6403 Coyle Ave Ste 170	Carmichael	CA	95608	Sacramento	(916) 965-4000	10.4	EIA (Effective), WC (Effective)
True	False	Northern California Orthopedic Center	Hunter S Greene, MD	Orthopedic	6403 Coyle Ave Ste 170	Carmichael	CA	95608	Sacramento	(916) 965-4000	10.4	EIA (Effective), WC (Effective)
True	False	Northern California Orthopedic Center	Paul M Sasaura, MD	Orthopedic Surgery	6403 Coyle Ave Ste 170	Carmichael	CA	95608	Sacramento	(916) 965-4000	10.4	EIA (Effective), WC (Effective)
True	False	Northern California Orthopedic Center	Paul M Sasaura, MD	Orthopedic	6403 Coyle Ave Ste 170	Carmichael	CA	95608	Sacramento	(916) 965-4000	10.4	EIA (Effective), WC (Effective)
True	False	Northern California Orthopedic Center	Scott K Fujii, MD	Orthopedic Surgery	6403 Coyle Ave Ste 170	Carmichael	CA	95608	Sacramento	(916) 965-4000	10.4	EIA (Effective), WC (Effective)
True	False	Northern California Orthopedic Center	Robert L Cameto, MD	Orthopedic Surgery	6403 Coyle Ave Ste 170	Carmichael	CA	95608	Sacramento	(916) 965-4000	10.4	EIA (Effective), WC (Effective)
True	False	Northern California Orthopedic Center	Robert L Cameto, MD	Orthopedic	6403 Coyle Ave Ste 170	Carmichael	CA	95608	Sacramento	(916) 965-4000	10.4	EIA (Effective), WC (Effective)
True	False	Northern California Orthopedic Center	Scott K Fujii, MD	Orthopedic	6403 Coyle Ave Ste 170	Carmichael	CA	95608	Sacramento	(916) 965-4000	10.4	EIA (Effective), WC (Effective)
True	False	Northern California Orthopedic Center	Amy L Duckworth, DPM	Podiatry	6403 Coyle Ave Ste 170	Carmichael	CA	95608	Sacramento	(916) 965-4000	10.4	EIA (Effective), WC (Effective)
False	False	Regional Cardiology Associates	Mehrdad Jafarzadeh, MD	Cardiology	6401 Coyle Ave Ste 416	Carmichael	CA	95608	Sacramento	(916) 966-3501	10.4	CFMC (Effective)
False	False	Retinal Consultants Medical Group, Inc.	Joel Pearlman, MD	Ophthalmology	6660 Coyle Ave Ste 330	Carmichael	CA	95608	Sacramento	(916) 454-4861	10.1	CFMC (Effective), WC (Pending)
False	False	Retinal Consultants Medical Group, Inc.	Robert T. Wendel, MD	Ophthalmology	6660 Coyle Ave Ste 330	Carmichael	CA	95608	Sacramento	(916) 454-4861	10.1	CFMC (Effective), WC (Pending)
False	False	Retinal Consultants Medical Group, Inc.	Arun C. Patel, MD	Ophthalmology	6660 Coyle Ave Ste 330	Carmichael	CA	95608	Sacramento	(916) 454-4861	10.1	CFMC (Effective), WC (Pending)
False	False	Chico Chiropractic Center	Nancy M. Porter, DC	Chiropractic	1140 Mangrove Ave Ste	Chico	CA	95926	Butte	(530) 345-3043	28.8	CFMC (Effective), EIA (Pending)
False	False	Chico Eye Center	Thomas K Seely, OD	Ophthalmology	605 W East Ave	Chico	CA	95926	Butte	(530) 895-1727	27	CFMC (Effective)
False	False	Chico Eye Center	Benjamin N. Gilbert, MD	Ophthalmology	605 W East Ave	Chico	CA	95926	Butte	(530) 895-1727	27	CFMC (Effective)
False	False	Chico Eye Center	Pablo M. Arregui, MD	Ophthalmology	605 W East Ave	Chico	CA	95926	Butte	(530) 895-1727	27	CFMC (Effective)
False	False	Chico Hearing Aid Center	Deanna M McCoy, BC-	Audiology	1600 Mangrove Ave Ste	Chico	CA	95926	Butte	(530) 342-8132	28.5	EIA (Effective), WC (Effective)
True	False	Chico Immediate Care Medical Center, Inc.	Jennifer L Parrish, MD	Internal Medicine	376 Vallombrosa Ave	Chico	CA	95926	Butte	(530) 891-1676	29.2	EIA (Effective), WC (Effective)
True	False	Chico Immediate Care Medical Center, Inc.	Eric T Saxman, MD	General Practice	376 Vallombrosa Ave	Chico	CA	95926	Butte	(530) 891-1676	29.2	EIA (Effective), WC (Effective)
True	False	Chico Immediate Care Medical Center, Inc.	Bradley M Smith, MD	General Practice	376 Vallombrosa Ave	Chico	CA	95926	Butte	(530) 891-1676	29.2	EIA (Effective), WC (Effective)
True	False	Chico Immediate Care Medical Center, Inc.	Ronald Johnson, MD	Emergency Medicine	376 Vallombrosa Ave	Chico	CA	95926	Butte	(530) 891-1676	29.2	EIA (Effective), WC (Effective)
True	False	Chico Immediate Care Medical Center, Inc.	Frederick M David, MD	General Practice	376 Vallombrosa Ave	Chico	CA	95926	Butte	(530) 891-1676	29.2	EIA (Effective), WC (Effective)
True	False	Chico Immediate Care Medical Center, Inc.	Megan Johnson, MD	Family Practice	376 Vallombrosa Ave	Chico	CA	95926	Butte	(530) 891-1676	29.2	EIA (Effective), WC (Effective)
True	False	Chico Immediate Care Medical Center, Inc.	William L Loker, MD	General Practice	376 Vallombrosa Ave	Chico	CA	95926	Butte	(530) 891-1676	29.2	EIA (Effective), WC (Effective)
True	False	Enloe Medical Center	Mark J. Bohlander, MD	Emergency Medicine	888 Lakeside Village	Chico	CA	95928	Butte	(530) 332-6411	30.5	EIA (Effective), WC (Effective)
False	False	Eye Life Institute	Jerome W Niswonger,	Ophthalmology	111 Raley Blvd Ste 240	Chico	CA	95928	Butte	(530) 898-9200	31.8	CFMC (Effective)
False	False	L. Richard Morgan, MD, Inc.	L. Richard Morgan, MD	Reconstructive Surgery/Hand	18 Williamsburg Ln	Chico	CA	95926	Butte	(530) 891-1311	27.7	EIA (Effective), WC (Effective)
False	False	Nicholas M. Komas	Nicholas M Komas, MD	Orthopedic Surgery	111 Raley Blvd Ste 140	Chico	CA	95928	Butte	(530) 891-6375	31.8	CFMC (Effective), EIA (Pending)
False	False	Nicholas M. Komas	Nicholas M Komas, MD	Orthopedic	111 Raley Blvd Ste 140	Chico	CA	95928	Butte	(530) 891-6375	31.8	CFMC (Effective), EIA (Pending)
False	False	Northstate Cardiology Consultants	Peter J Wolk, MD	Cardiology	198 Cohasset Rd	Chico	CA	95926	Butte	(530) 342-0123	27.8	CFMC (Effective), EIA (Effective),
False	False	Northstate Cardiology Consultants	Steven A Schwartz, MD	Cardiology	198 Cohasset Rd	Chico	CA	95926	Butte	(530) 342-0123	27.8	CFMC (Effective), EIA (Effective),
False	False	Shepherd Chiropractic	Craig C. Shepherd, DC	Chiropractic	1380 Longfellow Ave	Chico	CA	95926	Butte	(530) 891-6300	29.2	CFMC (Effective), EIA (Pending)
False	False	Stabel Eye Clinic	John E Stabel, MD	Ophthalmology	2109 Forest Ave Ste 20	Chico	CA	95928	Butte	(530) 892-4815	31.2	CFMC (Termed), WC (Effective)
False	False	Stanley Smith, DC	Stanley Smith, DC	Chiropractic	8421 Auburn Blvd Ste	Citrus	CA	95610	Sacramento	(916) 725-0101	9	CFMC (Effective)

UC	24 Hr	Entity	Physician	Specialty	Address	City	State	Zip	County	Phone	Distance	Contract
False	False	North Valley Family Physicians Med Grp	Michael R Goodman, MD	Family Practice	173 E Webster Street	Colusa	CA	95932	Colusa	(530) 458-8050	58.8	EIA (Effective), WC (Effective)
False	False	North Valley Family Physicians Med Grp	Julian L Delgado, MD	Family Practice	173 E Webster Street	Colusa	CA	95932	Colusa	(530) 458-8050	58.8	EIA (Effective), WC (Effective)
False	False	North Valley Family Physicians Med Grp	Michael R Goodman, MD	Family Practice	173 E Webster Street	Colusa	CA	95932	Colusa	(530) 458-8050	52.3	EIA (Effective), WC (Effective)
False	False	North Valley Family Physicians Med Grp	Julian L Delgado, MD	Family Practice	173 E Webster Street	Colusa	CA	95932	Colusa	(530) 458-8050	52.3	EIA (Effective), WC (Effective)
False	False	Corning Medical Associates, Inc.	Connie M Massie, LCSW	Psychology	155 Solano St	Corning	CA	96021	Tehama	(530) 824-4663	8.4	EIA (Effective), WC (Effective)
False	False	Corning Medical Associates, Inc.	Dwaine L Jones, MD	General Practice	155 Solano St	Corning	CA	96021	Tehama	(530) 824-4663	8.4	EIA (Effective), WC (Effective)
False	False	Darby J. Kremer, DC	Darby J. Kremer, DC	Chiropractic	1518 Solano St Ste A	Corning	CA	96021	Tehama	(530) 824-2448	7.6	CFMC (Effective)
False	False	Cottonwood Medical Group	Mirtha L. Balcazar, MD	Internal Medicine	20633 Gas Point Rd	Cottonwood	CA	96022	Shasta	(530) 347-4867	32.5	CFMC (Effective), EIA (Pending)
False	False	Elise Smith-Hoefer, MD	Elise Smith-Hoefer, MD	Orthopedic/Hand/Upper Extremity	635 Anderson Rd #18	Davis	CA	95616	Yolo	(530) 771-4000	35.7	EIA (Effective), WC (Effective)
False	False	Elise Smith-Hoefer, MD	Elise Smith-Hoefer, MD	Orthopedic Surgery	635 Anderson Rd #18	Davis	CA	95616	Yolo	(530) 771-4000	35.7	EIA (Effective), WC (Effective)
True	False	Sutter Occupational Health Services	Andrew R Opfell, MD	Orthopedic	2020 Risling Court Ste	Davis	CA	95616	Yolo	(530) 750-5900	34.9	WC (Effective)
True	False	Sutter Occupational Health Services	Andrew R Opfell, MD	Orthopedic Surgery	2020 Risling Court Ste	Davis	CA	95616	Yolo	(530) 750-5900	34.9	WC (Effective)
True	False	Sutter Occupational Health Services	Arfan Din, DO	Occupational Medicine	2020 Risling Court Ste	Davis	CA	95616	Yolo	(530) 750-5900	34.9	WC (Effective)
False	False	Sutter Occupational Health Services	Thomas E Elliott, MD	General Surgery	2030 Sutter Place, Ste	Davis	CA	95616	Yolo	(530) 750-5890	36.1	WC (Effective)
True	False	Sutter Occupational Health Services	Kraig Katzenmeyer, MD	Occupational Medicine	2020 Risling Court Ste	Davis	CA	95616	Yolo	(530) 750-5900	34.9	WC (Effective)
False	False	Woodland Clinic a service of Dignity Health	Marcia Isakari, MD	Occupational Medicine	2330 W. Covell Blvd	Davis	CA	95616	Yolo	(530) 662-3961	36.8	EIA (Effective), WC (Effective)
False	False	Woodland Clinic a service of Dignity Health	Christie Carroll, MD	Dermatology	2330 W. Covell Blvd	Davis	CA	95616	Yolo	(530) 662-3961	36.8	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Hiep Ngo, MD	Neurology	9394 Big Horn Blvd	Elk Grove	CA	95758	Sacramento	(916) 691-8505	24.5	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Samantha Mullins, DPM	Podiatry	9394 Big Horn Blvd	Elk Grove	CA	95758	Sacramento	(916) 691-8505	24.5	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Steven Littlewood, MD	Otolaryngology (ENT)	9394 Big Horn Blvd	Elk Grove	CA	95758	Sacramento	(916) 691-8505	24.5	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Franklin J Chinn, Jr., MD	Occupational Medicine	9394 Big Horn Blvd	Elk Grove	CA	95758	Sacramento	(916) 691-8505	24.5	EIA (Effective), WC (Effective)
True	False	Sutter Occupational Health Services	G. Jude Shadday, DO	Family Practice	8170 Laguna Blvd II Ste	Elk Grove	CA	95758	Sacramento	(916) 691-5952	24	WC (Effective)
True	False	Sutter Occupational Health Services	G. Jude Shadday, DO	Occupational Medicine	8170 Laguna Blvd II Ste	Elk Grove	CA	95758	Sacramento	(916) 691-5952	24	WC (Effective)
True	False	Sutter Occupational Health Services	Katie C Askew, MD	Occupational Medicine	8170 Laguna Blvd II Ste	Elk Grove	CA	95758	Sacramento	(916) 691-5952	24	WC (Effective)
True	False	Sutter Occupational Health Services	Scott C Cannon, MD	Occupational Medicine	8170 Laguna Blvd II Ste	Elk Grove	CA	95758	Sacramento	(916) 691-5952	24	WC (Effective)
True	False	Sutter Occupational Health Services	George Y Hisatomi, MD	Occupational Medicine	8170 Laguna Blvd II Ste	Elk Grove	CA	95758	Sacramento	(916) 691-5952	24	WC (Effective)
False	False	Barbara Glisson PhD	Barbara A. Glisson, PhD	Psychology	4088 Bridge St Ste 3	Fair Oaks	CA	95628	Sacramento	(916) 967-1042	8.6	CFMC (Effective)
False	False	Dwayne Highsmith	Dwayne L Highsmith,	Podiatry	1555 Webster St Ste E	Fairfield	CA	94533	Solano	(707) 448-8469	58.3	EIA (Effective), WC (Effective)
True	False	Northbay Occupational Health	Charles H Kitchens, MD	Emergency Medicine	1101 B. Gale Wilson	Fairfield	CA	94533	Solano	(707) 646-4600	58.1	EIA (Effective), WC (Effective)
False	False	San Francisco Multi-Specialty Medical Group	Tanja L Kujac, MD	Physical Medicine & Rehabilitation	1261 Travis Blvd #290	Fairfield	CA	94533	Solano	(707) 399-0214	58.4	EIA (Effective), WC (Effective)
False	False	San Francisco Multi-Specialty Medical Group	Varsha R Sikka, MD	Physical Medicine & Rehabilitation	1261 Travis Blvd #290	Fairfield	CA	94533	Solano	(707) 399-0214	58.4	EIA (Effective), WC (Effective)
False	False	San Francisco Multi-Specialty Medical Group	Varsha R Sikka, MD	Pain Management	1261 Travis Blvd #290	Fairfield	CA	94533	Solano	(707) 399-0214	58.4	EIA (Effective), WC (Effective)
False	False	San Francisco Multi-Specialty Medical Group	Roy Kim, MD	Reconstructive Surgery/Hand	1261 Travis Blvd #290	Fairfield	CA	94533	Solano	(707) 399-0214	58.4	EIA (Effective), WC (Effective)
False	False	San Francisco Multi-Specialty Medical Group	Robert S Ferretti, MD	Orthopedic	1261 Travis Blvd #290	Fairfield	CA	94533	Solano	(707) 399-0214	58.4	EIA (Effective), WC (Effective)
False	False	San Francisco Multi-Specialty Medical Group	Natalia Balytsky, MD	Anesthesiology	1261 Travis Blvd #290	Fairfield	CA	94533	Solano	(707) 399-0214	58.4	EIA (Effective), WC (Effective)
False	False	San Francisco Multi-Specialty Medical Group	Roy Kim, MD	Plastic Surgery	1261 Travis Blvd #290	Fairfield	CA	94533	Solano	(707) 399-0214	58.4	EIA (Effective), WC (Effective)
False	False	San Francisco Multi-Specialty Medical Group	Robert S Ferretti, MD	Orthopedic Surgery	1261 Travis Blvd #290	Fairfield	CA	94533	Solano	(707) 399-0214	58.4	EIA (Effective), WC (Effective)
False	False	Simon C. Chan, MD	Simon C Chan, MD	Internal Medicine	1261 Travis Blvd Ste 130	Fairfield	CA	94533	Solano	(707) 426-6060	58.4	CFMC (Effective)
False	False	Sutter Occupational Health Services	Michael S Petersen, MD	Orthopedic Surgery	2720 Low Court	Fairfield	CA	94534	Solano	(707) 427-4900	55.7	WC (Effective)
False	False	Sutter Occupational Health Services	Michael S Petersen, MD	Orthopedic	2720 Low Court	Fairfield	CA	94534	Solano	(707) 427-4900	55.7	WC (Effective)
False	False	Sutter Occupational Health Services	John Kofoed, MD	Orthopedic Surgery	2720 Low Court	Fairfield	CA	94534	Solano	(707) 427-4900	55.7	WC (Effective)
False	False	Sutter Occupational Health Services	Haroon Mojaddidi, MD	General Surgery	2720 Low Court	Fairfield	CA	94534	Solano	(707) 427-4900	55.7	WC (Effective)
False	False	Sutter Occupational Health Services	Richard Stern, MD	Cardiology	2720 Low Court	Fairfield	CA	94534	Solano	(707) 427-4900	55.7	WC (Effective)
False	False	Sutter Occupational Health Services	Edward Yoon, MD	Cardiology	2720 Low Court	Fairfield	CA	94534	Solano	(707) 427-4900	55.7	WC (Effective)
False	False	Sutter Occupational Health Services	Martha Corcoran, MD	Ophthalmology	2720 Low Court	Fairfield	CA	94534	Solano	(707) 427-4900	55.7	WC (Effective)
False	False	Sutter Occupational Health Services	Douglas Dennis, MD	General Surgery	2720 Low Court	Fairfield	CA	94534	Solano	(707) 427-4900	55.7	WC (Effective)
False	False	Sutter Occupational Health Services	Steven Anton, MD	Cardiology	2720 Low Court	Fairfield	CA	94534	Solano	(707) 427-4900	55.7	WC (Effective)
False	False	Sutter Occupational Health Services	Stephen Arnold, MD	Cardiology	2720 Low Court	Fairfield	CA	94534	Solano	(707) 427-4900	55.7	WC (Effective)
False	False	Sutter Occupational Health Services	Julie Chen, MD	Ophthalmology	2720 Low Court	Fairfield	CA	94534	Solano	(707) 427-4900	55.7	WC (Effective)
False	False	Sutter Occupational Health Services	Henry Chen, MD	Cardiology	2720 Low Court	Fairfield	CA	94534	Solano	(707) 427-4900	55.7	WC (Effective)
False	False	Sutter Occupational Health Services	Behrouz Jamnani, MD	General Surgery	2720 Low Court	Fairfield	CA	94534	Solano	(707) 427-4900	55.7	WC (Effective)
False	False	Sutter Occupational Health Services	Nancy Kaplan, DPM	Podiatry	2720 Low Court	Fairfield	CA	94534	Solano	(707) 427-4900	55.7	WC (Effective)

UC	24 Hr	Entity	Physician	Specialty	Address	City	State	Zip	County	Phone	Distance	Contract
False	False	Sutter Occupational Health Services	Donna Hinman-	Ophthalmology	2720 Low Court	Fairfield	CA	94534	Solano	(707) 427-4900	55.7	WC (Effective)
False	False	Sutter Occupational Health Services	Lorre Henderson, MD	Otolaryngology (ENT)	2720 Low Court	Fairfield	CA	94534	Solano	(707) 427-4900	55.7	WC (Effective)
False	False	Sutter Occupational Health Services	David Hill, MD	Cardiology	2720 Low Court	Fairfield	CA	94534	Solano	(707) 427-4900	55.7	WC (Effective)
False	False	Hendrickson & Hunt Pain Management	Brian Kelly Hunt, MD	Pain Management	2575 E Bidwell St Ste 230	Folsom	CA	95630	Sacramento	(916) 984-3899	3.2	EIA (Effective), WC (Effective)
True	False	Kaiser Permanente Medical Group	Peter W. Yip, MD	Occupational Medicine	2155 Iron Point Rd 2nd Fl	Folsom	CA	95630	Sacramento	(916) 817-5660	3.5	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Stella Hanh-Ngoc Dao,	Emergency Medicine	2155 Iron Point Rd 2nd Fl	Folsom	CA	95630	Sacramento	(916) 817-5660	3.5	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Christina W Bosserman,	Occupational Medicine	2155 Iron Point Rd 2nd Fl	Folsom	CA	95630	Sacramento	(916) 817-5660	3.5	Kaiser (Effective)
True	False	Med-7 Urgent Care Centers	Jack C Kraft, MD	Internal Medicine	1201 E Bidwell St	Folsom	CA	95630	Sacramento	(916) 920-6337	2.4	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Jon David Overholt, MD	Family Practice	1201 E Bidwell St	Folsom	CA	95630	Sacramento	(916) 920-6337	2.4	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Merl W O'Brien, MD	Emergency Medicine	1201 E Bidwell St	Folsom	CA	95630	Sacramento	(916) 920-6337	2.4	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Dean Kim, MD	Occupational Medicine	1201 E Bidwell St	Folsom	CA	95630	Sacramento	(916) 920-6337	2.4	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Floyd C David, MD	Internal Medicine	1201 E Bidwell St	Folsom	CA	95630	Sacramento	(916) 920-6337	2.4	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Anne S Braunstein, MD	Family Practice	1201 E Bidwell St	Folsom	CA	95630	Sacramento	(916) 920-6337	2.4	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Dean Kim, MD	Emergency Medicine	1201 E Bidwell St	Folsom	CA	95630	Sacramento	(916) 920-6337	2.4	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Greg Hachigian, MD	Internal Medicine	1201 E Bidwell St	Folsom	CA	95630	Sacramento	(916) 920-6337	2.4	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Greg Hachigian, MD	Emergency Medicine	1201 E Bidwell St	Folsom	CA	95630	Sacramento	(916) 920-6337	2.4	CFMC (Termed), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Evelyn G Fainsztein, MD	Occupational Medicine	1730 Prairie City Road	Folsom	CA	95630	Sacramento	(916) 351-4801	3.7	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Robert Hsu, MD	Allergy and Immunology	1730 Prairie City Road	Folsom	CA	95630	Sacramento	(916) 351-4801	3.7	EIA (Effective), WC (Effective)
False	False	Regional Cardiology Associates	Karanjit Singh, MD	Cardiology	1580 Creekside Dr Ste	Folsom	CA	95630	Sacramento	(916) 984-5318	2.3	CFMC (Effective)
False	False	Regional Cardiology Associates	Rohit Bhaskar, MD	Cardiology	1580 Creekside Dr Ste	Folsom	CA	95630	Sacramento	(916) 984-5318	2.3	CFMC (Effective)
False	False	Jay Patt	Jay R Patt, DC	Chiropractic	123 Margaret Lane, Suite	Grass Valley	CA	95945	Nevada	(530) 477-6252	37.1	EIA (Effective), WC (Effective)
False	False	Mountain View Rehabilitation Medical	Joel D Richnak, MD	Physiatry	380 Sierra College Dr Ste	Grass Valley	CA	95945	Nevada	(530) 477-0893	37.5	EIA (Effective), WC (Effective)
False	False	Mountain View Rehabilitation Medical	Michael L Jensen, DO	Physical Medicine & Rehabilitation	380 Sierra College Dr Ste	Grass Valley	CA	95945	Nevada	(530) 477-0893	37.5	EIA (Effective), WC (Effective)
False	False	Rideout Medical Associates, Inc.	Garrett M. Eckerling, MD	Family Practice	402 South Auburn St.	Grass Valley	CA	95945	Nevada	(530) 273-6129	35.9	WC (Effective)
False	False	Sierra Care Physicians, AMC	Jack K Deitchman, MD	Occupational Medicine	140 Litton Dr #100	Grass Valley	CA	95945	Nevada	(530) 274-8483	37.4	CFMC (Termed), EIA (Effective),
False	False	Gridley Medical Group Inc.	James C Brown, Jr, DO	General Practice	225 Spruce St	Gridley	CA	95948	Butte	(530) 846-5655	55.4	EIA (Effective), WC (Effective)
False	False	Gridley Medical Group Inc.	Maralee C Bowers, MD	General Practice	225 Spruce St	Gridley	CA	95948	Butte	(530) 846-5655	55.4	EIA (Effective), WC (Effective)
False	False	Gridley Medical Group Inc.	James C Brown, Jr, DO	General Practice	225 Spruce St	Gridley	CA	95948	Butte	(530) 846-5655	51.2	EIA (Effective), WC (Effective)
False	False	Gridley Medical Group Inc.	Maralee C Bowers, MD	General Practice	225 Spruce St	Gridley	CA	95948	Butte	(530) 846-5655	51.2	EIA (Effective), WC (Effective)
False	False	Lodi Podiatry Group	Thomas Shock, DPM	Podiatry	813 Court St Ste 2	Jackson	CA	95642	Amador	(209) 334-6664	30.7	CFMC (Effective)
False	False	Ardavan M. Aslie, MD, Inc.	Ardavan M Aslie, MD	Orthopedic	605 G Street Ste 330	Lincoln	CA	95648	Placer	(916) 645-8324	16.3	EIA (Effective), WC (Effective)
False	False	Ardavan M. Aslie, MD, Inc.	Ardavan M Aslie, MD	Orthopedic/Spine	605 G Street Ste 330	Lincoln	CA	95648	Placer	(916) 645-8324	16.3	EIA (Effective), WC (Effective)
False	False	Lodi Memorial Hospital Memorial Hospital	Kevin J. Buckman, MD	Internal Medicine	845 S. Fairmont Ave, Ste.	Lodi	CA	95240	San Joaquin	(209) 339-7441	40.5	WC (Effective)
False	False	Lodi Podiatry Group	Thomas Shock, DPM	Podiatry	1300 W Lodi Ave Ste W	Lodi	CA	95242	San Joaquin	(209) 334-6664	40.1	CFMC (Effective)
True	False	Lodi Urgent Care	Mobin P Ghavami, MD	Internal Medicine	900 S. Fairmont Street	Lodi	CA	95240	San Joaquin	(209) 333-2500	40.6	WC (Effective)
False	False	Sutter Gould Medical Foundation	Carol L Nakashima, MD	OB/GYN	999 S Fairmont Ave #200	Lodi	CA	95240	San Joaquin	(209) 366-2001	40.7	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Jane M Maloney, MD	OB/GYN	999 S Fairmont Ave #200	Lodi	CA	95240	San Joaquin	(209) 366-2001	40.7	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Leslie D B Sackschewsky,	OB/GYN	999 S Fairmont Ave #200	Lodi	CA	95240	San Joaquin	(209) 366-2001	40.7	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Philip A Dodd, MD	OB/GYN	999 S Fairmont Ave #200	Lodi	CA	95240	San Joaquin	(209) 366-2001	40.7	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Syed S Ali, MD	Family Practice	1335 S. Fairmont Avenue	Lodi	CA	95240	San Joaquin	(209) 366-2007	41	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Robert G Howen, MD	OB/GYN	999 S Fairmont Ave #200	Lodi	CA	95240	San Joaquin	(209) 366-2001	40.7	EIA (Pending), WC (Effective)
False	False	Ardavan M. Aslie, MD, Inc.	Ardavan M Aslie, MD	Orthopedic	414 G Street Ste 210	Marysville	CA	95901	Yuba	(916) 645-8324	39.6	EIA (Effective), WC (Effective)
False	False	Ardavan M. Aslie, MD, Inc.	Ardavan M Aslie, MD	Orthopedic/Spine	414 G Street Ste 210	Marysville	CA	95901	Yuba	(916) 645-8324	39.6	EIA (Effective), WC (Effective)
False	False	Feather River Cardiology Medical Group,	Michael L Chin, MD	Internal Medicine	414 G St. Ste 208	Marysville	CA	95901	Yuba	(530) 741-1122	39.6	WC (Effective)
False	False	Feather River Cardiology Medical Group,	Michael L Chin, MD	Cardiology	414 G St. Ste 208	Marysville	CA	95901	Yuba	(530) 741-1122	39.6	WC (Effective)
False	False	Michael Fairshter, MD	Michael J Fairshter, MD	General Surgery	320 H Street Ste 1	Marysville	CA	95901	Yuba	(530) 743-6531	39.6	CFMC (Effective), EIA (Effective),
False	False	Rideout Medical Associates, Inc.	Baron D Harper, MD	Thoracic Surgery	401 I Street, Suite A	Marysville	CA	95901	Yuba	(530) 743-5125	39.7	WC (Effective)
False	False	Rideout Medical Associates, Inc.	Patrick Griffith, MD	Thoracic Surgery	401 I Street, Suite A	Marysville	CA	95901	Yuba	(530) 743-5125	39.7	WC (Effective)
False	False	Rideout Medical Associates, Inc.	Patrick Griffith, MD	Vascular Surgery	401 I Street, Suite A	Marysville	CA	95901	Yuba	(530) 743-5125	39.7	WC (Effective)
False	False	Rideout Medical Associates, Inc.	Gordon A Macbeth, MD	General Surgery	414 G Street, Suite 221	Marysville	CA	95901	Yuba	(530) 749-6650	39.6	WC (Effective)
False	False	Rideout Medical Associates, Inc.	Babak Sanei Fard, MD	Cardiology	414 G Street, Suite 108	Marysville	CA	95901	Yuba	(530) 749-6628	39.6	WC (Effective)
False	False	Rideout Medical Associates, Inc.	Babak Sanei Fard, MD	Internal Medicine	414 G Street, Suite 108	Marysville	CA	95901	Yuba	(530) 749-6628	39.6	WC (Effective)

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False	False	Rideout Medical Associates, Inc.	Floyd V. Burton, MD	Gastroenterology	414 G Street, Suite 106	Marysville	CA	95901	Yuba	(530) 742-0242	39.6	WC (Effective)
False	False	Rideout Medical Associates, Inc.	Floyd V. Burton, MD	Internal Medicine	414 G Street, Suite 106	Marysville	CA	95901	Yuba	(530) 742-0242	39.6	WC (Effective)
False	False	Rideout Medical Associates, Inc.	Royce Calhoun II, MD	Thoracic Surgery	401 I Street, Suite A	Marysville	CA	95901	Yuba	(530) 743-5125	39.7	WC (Effective)
False	False	Rideout Medical Associates, Inc.	Michael L Chin, MD	Cardiology	414 G Street, Suite 208	Marysville	CA	95901	Yuba	(530) 741-1122	39.6	WC (Effective)
False	False	Rideout Medical Associates, Inc.	Michael L Chin, MD	Internal Medicine	414 G Street, Suite 208	Marysville	CA	95901	Yuba	(530) 741-1122	39.6	WC (Effective)
False	False	Michael J. Joyce, DC	Michael J. Joyce, DC	Chiropractic	220 Walker St	Orland	CA	95963	Glenn	(530) 865-5930	14	CFMC (Effective)
False	False	C.J. Shieh, MD	Chih J Shieh, MD	General Surgery	2630 Olive Hwy Ste B	Oroville	CA	95966	Butte	(530) 534-3037	60	EIA (Effective), WC (Effective)
False	False	C.J. Shieh, MD	Chih J Shieh, MD	Colorectal Surgery	2630 Olive Hwy Ste B	Oroville	CA	95966	Butte	(530) 534-3037	60	EIA (Effective), WC (Effective)
False	False	M. Robert Ching, MD	Robert M Ching, MD	Orthopedic	2809 Olive Hwy #230	Oroville	CA	95966	Butte	(530) 533-5044	60	CFMC (Effective), EIA (Effective),
False	False	Brian T. Ching, MD	Brian T Ching, MD	Orthopedic	2809 Olive Hwy Ste 230	Oroville	CA	95966	Butte	(530) 533-5044	50.7	CFMC (Effective), EIA (Effective)
False	False	C.J. Shieh, MD	Chih J Shieh, MD	General Surgery	2630 Olive Hwy Ste B	Oroville	CA	95966	Butte	(530) 534-3037	51.1	EIA (Effective), WC (Effective)
False	False	C.J. Shieh, MD	Chih J Shieh, MD	Colorectal Surgery	2630 Olive Hwy Ste B	Oroville	CA	95966	Butte	(530) 534-3037	51.1	EIA (Effective), WC (Effective)
False	False	Lowell D. Nickel, MD	Lowell D Nickel, MD	Orthopedic	2809 Olive Hwy Ste 203	Oroville	CA	95966	Butte	(530) 533-5044	50.7	EIA (Effective), WC (Effective)
False	False	M. Robert Ching, MD	Robert M Ching, MD	Orthopedic	2809 Olive Hwy #230	Oroville	CA	95966	Butte	(530) 533-5044	51.1	CFMC (Effective), EIA (Effective),
False	False	North Valley Urgent Care	David W McKinney, MD	Occupational Medicine	1940 Featherriver Blvd	Oroville	CA	95965	Butte	(530) 534-5135	49.6	EIA (Effective), WC (Effective)
False	False	Northstate Cardiology Consultants	Steven A Schwartz, MD	Cardiology	2721 Olive Hwy, Ste. 11	Oroville	CA	95966	Butte	(530) 342-0123	50.7	CFMC (Effective), EIA (Effective),
False	False	Oro Health Corporation	Deepak Khanna, MD	Emergency Medicine	2767 Olive Hwy	Oroville	CA	95966	Butte	(530) 533-8500	50.7	CFMC (Effective)
False	False	Oro Health Corporation	Deepak Khanna, MD	Internal Medicine	2767 Olive Hwy	Oroville	CA	95966	Butte	(530) 533-8500	50.7	CFMC (Effective)
False	False	Oro Health Corporation	Mark T Heinrich, DO	Emergency Medicine	2767 Olive Hwy	Oroville	CA	95966	Butte	(530) 533-8500	50.7	CFMC (Effective)
False	False	Oro Health Corporation	Mark T Heinrich, DO	Emergency Medicine	900 Oro Dam Blvd	Oroville	CA	95965	Butte	(530) 534-9183	49.2	CFMC (Effective)
False	False	Oro Health Corporation	Peter M Russo, MD	Emergency Medicine	1611 Feather River Blvd	Oroville	CA	95965	Butte	(530) 534-4530	49.5	CFMC (Effective)
False	False	Oro Health Corporation	Peter M Russo, MD	Emergency Medicine	900 Oro Dam Blvd	Oroville	CA	95965	Butte	(530) 534-9183	49.2	CFMC (Effective)
False	False	Oro Health Corporation	Laurence R. Seaman, MD	Emergency Medicine	2767 Olive Hwy	Oroville	CA	95966	Butte	(530) 533-8500	50.7	CFMC (Effective)
False	False	Oro Health Corporation	Peter M Russo, MD	Emergency Medicine	1940 Feather River Blvd	Oroville	CA	95965	Butte	(530) 532-8824	49.6	CFMC (Effective)
False	False	Oro Health Corporation	Peter M Russo, MD	Emergency Medicine	2767 Olive Hwy	Oroville	CA	95966	Butte	(530) 533-8500	50.7	CFMC (Effective)
False	False	Oro Health Corporation	Matthew A Grove, DC	Chiropractic	1940 Feather River Blvd	Oroville	CA	95965	Butte	(530) 532-8824	49.6	CFMC (Effective)
False	False	Oro Health Corporation	Matthew A Grove, DC	Chiropractic	2767 Olive Hwy	Oroville	CA	95966	Butte	(530) 533-8500	50.7	CFMC (Effective)
False	False	Oro Health Corporation	Brent A. Bills, MD	Emergency Medicine	2767 Olive Hwy	Oroville	CA	95966	Butte	(530) 533-8500	50.7	CFMC (Effective)
False	False	Oro Health Corporation	Matthew A Grove, DC	Chiropractic	1611 Feather River Blvd	Oroville	CA	95965	Butte	(530) 534-4530	49.5	CFMC (Effective)
False	False	Oro Health Corporation	Matthew A Grove, DC	Chiropractic	900 Oro Dam Blvd	Oroville	CA	95965	Butte	(530) 534-9183	49.2	CFMC (Effective)
False	False	Oro Health Corporation	Mark T Heinrich, DO	Emergency Medicine	1611 Feather River Blvd	Oroville	CA	95965	Butte	(530) 534-4530	49.5	CFMC (Effective)
False	False	Oro Health Corporation	Mark T Heinrich, DO	Emergency Medicine	1940 Feather River Blvd	Oroville	CA	95965	Butte	(530) 532-8824	49.6	CFMC (Effective)
False	False	Oro Health Corporation	David H Hall, MD	Emergency Medicine	2767 Olive Hwy	Oroville	CA	95966	Butte	(530) 533-8500	50.7	CFMC (Effective)
False	False	Oro Health Corporation	Patricia J. Harman, MD	Emergency Medicine	2767 Olive Hwy	Oroville	CA	95966	Butte	(530) 533-8500	50.7	CFMC (Effective)
True	False	Chico Immediate Care Medical Center, Inc.	Jennifer L Parrish, MD	Internal Medicine	5875 Clark Rd	Paradise	CA	95969	Butte	(530) 877-5433	40	EIA (Effective), WC (Effective)
True	False	Chico Immediate Care Medical Center, Inc.	William L Loker, MD	General Practice	5875 Clark Rd	Paradise	CA	95969	Butte	(530) 877-5433	40	EIA (Effective), WC (Effective)
True	False	Chico Immediate Care Medical Center, Inc.	Bradley M Smith, MD	General Practice	5875 Clark Rd	Paradise	CA	95969	Butte	(530) 877-5433	40	EIA (Effective), WC (Effective)
True	False	Chico Immediate Care Medical Center, Inc.	Eric T Saxman, MD	General Practice	5875 Clark Rd	Paradise	CA	95969	Butte	(530) 877-5433	40	EIA (Effective), WC (Effective)
True	False	Chico Immediate Care Medical Center, Inc.	Frederick M David, MD	General Practice	5875 Clark Rd	Paradise	CA	95969	Butte	(530) 877-5433	40	EIA (Effective), WC (Effective)
True	False	Chico Immediate Care Medical Center, Inc.	Megan Johnson, MD	Family Practice	5875 Clark Rd	Paradise	CA	95969	Butte	(530) 877-5433	40	EIA (Effective), WC (Effective)
True	False	Chico Immediate Care Medical Center, Inc.	Ronald Johnson, MD	Emergency Medicine	5875 Clark Rd	Paradise	CA	95969	Butte	(530) 877-5433	40	EIA (Effective), WC (Effective)
False	False	Eye Life Institute	Jerome W Niswonger,	Ophthalmology	6283 Clark Rd Ste 10	Paradise	CA	95969	Butte	(530) 898-9200	40.1	CFMC (Effective)
False	False	Rideout Medical Associates, Inc.	George Broder, MD	Internal Medicine	11386 Pleasant Valley	Penn Valley	CA	95946	Nevada	(530) 205-9850	36.8	WC (Effective)
False	False	Ronald E. Foltz, MD	Ronald E Foltz, MD	Ophthalmology	1000 Fowler Way Ste 2	Placerville	CA	95667	El Dorado	(530) 626-0058	18.1	CFMC (Effective)
False	False	Martel Eye Medical Group	Michael J. Sakamoto, MD	Ophthalmology	11216 Trinity River Dr	Rancho	CA	95670	Sacramento	(916) 635-6161	9.2	CFMC (Effective)
False	False	Martel Eye Medical Group	Charles Bradbrook, MD	Ophthalmology	11216 Trinity River Dr	Rancho	CA	95670	Sacramento	(916) 635-6161	9.2	CFMC (Effective)
False	False	Martel Eye Medical Group	Joseph Martel, MD	Ophthalmology	11216 Trinity River Dr	Rancho	CA	95670	Sacramento	(916) 635-6161	9.2	CFMC (Effective)
False	False	Sacramento Occupational Medical Group	David E Root, MD	Occupational Medicine	2708 Mercantile Dr.	Rancho	CA	95742	Sacramento	(916) 287-4420	9.6	WC (Effective)
False	False	Sacramento Occupational Medical Group	Gregory Kusic, MD	Occupational Medicine	2708 Mercantile Dr.	Rancho	CA	95742	Sacramento	(916) 287-4420	9.6	WC (Effective)
False	False	Sacramento Occupational Medical Group	Gregory Kusic, MD	Family Practice	2708 Mercantile Dr.	Rancho	CA	95742	Sacramento	(916) 287-4420	9.6	WC (Effective)
True	False	Sutter Occupational Health Services	Rudolf Iskandar, MD	Physical Medicine & Rehabilitation	11121 Sun Center Dr Ste	Rancho	CA	95670	Sacramento	(916) 635-3570	10.3	WC (Effective)
True	False	Sutter Occupational Health Services	Rudolf Iskandar, MD	Occupational Medicine	11121 Sun Center Dr Ste	Rancho	CA	95670	Sacramento	(916) 635-3570	10.3	WC (Effective)

UC	24 Hr	Entity	Physician	Specialty	Address	City	State	Zip	County	Phone	Distance	Contract
False	False	Daniel King, MD	Daniel King, MD	Ophthalmology	411 Cedar St	Red Bluff	CA	96080	Tehama	(530) 527-6123	18.5	EIA (Effective), WC (Effective)
False	False	Red Bluff Cancer Center	John Thomas, MD	Oncology	2516 Sister Mary	Red Bluff	CA	96080	Tehama	(530) 528-8295	16.9	EIA (Effective), WC (Effective)
False	False	Robert R. Chase MD	Robert R Chase, MD	Orthopedic	2480 Sister Mary	Red Bluff	CA	96080	Tehama	(530) 527-0148	16.9	EIA (Effective), WC (Effective)
False	False	Robert R. Chase MD	Robert R Chase, MD	Orthopedic Surgery	2480 Sister Mary	Red Bluff	CA	96080	Tehama	(530) 527-0148	16.9	EIA (Effective), WC (Effective)
False	False	Cosh Chiropractic Care	Christina Cosh, DC	Chiropractic	405 South St Ste D	Redding	CA	96001	Shasta	(530) 244-1185	45.6	CFMC (Effective), EIA (Pending)
False	False	Matthew J. Peltz, DO	Matthew J. Peltz, DO	Internal Medicine	2510 Airport Dr Ste 101	Redding	CA	96001	Shasta	(530) 229-1310	45.3	CFMC (Effective), EIA (Pending)
False	False	Melinda Adams, LCSW	Melinda Adams, LCSW	Psychology	448 Redcliff Dr Ste 12-13	Redding	CA	96002	Shasta	(530) 222-8687	45.4	EIA (Effective), WC (Effective)
False	False	North State Sleep Disorders Center	Everett D. Trevor, MD	Pulmonology	2701 Old Eureka Way Ste	Redding	CA	96001	Shasta	(530) 246-4180	46.3	CFMC (Effective), EIA (Pending)
False	False	North Valley Orthopaedic Med Grp Inc	Jack C Nichols II, MD	Orthopedic Surgery	1230 East St Ste A	Redding	CA	96001	Shasta	(530) 246-2430	46.3	EIA (Effective), WC (Effective)
False	False	North Valley Orthopaedic Med Grp Inc	Jack C Nichols II, MD	Orthopedic	1230 East St Ste A	Redding	CA	96001	Shasta	(530) 246-2430	46.3	EIA (Effective), WC (Effective)
True	False	Redding Occupational Medical Center, Inc.	Clayton Reinhardt, DO	Family Practice	1710 Churn Creek Rd	Redding	CA	96002	Shasta	(530) 646-4242	45.8	EIA (Effective), WC (Effective)
True	False	Redding Occupational Medical Center, Inc.	Albert G Lui, MD	Family Practice	1710 Churn Creek Rd	Redding	CA	96002	Shasta	(530) 646-4242	45.8	EIA (Effective), WC (Effective)
True	False	Redding Occupational Medical Center, Inc.	Robert J Stanfield, MD	Family Practice	1710 Churn Creek Rd	Redding	CA	96002	Shasta	(530) 646-4242	45.8	EIA (Effective), WC (Effective)
True	False	Redding Occupational Medical Center, Inc.	Clayton Reinhardt, DO	Osteopathic Manipulation Medicine	1710 Churn Creek Rd	Redding	CA	96002	Shasta	(530) 646-4242	45.8	EIA (Effective), WC (Effective)
True	False	Redding Occupational Medical Center, Inc.	Steven A Gest, MD	Emergency Medicine	1710 Churn Creek Rd	Redding	CA	96002	Shasta	(530) 646-4242	45.8	EIA (Effective), WC (Effective)
True	False	Redding Occupational Medical Center, Inc.	William Baker, MD	Family Practice	1710 Churn Creek Rd	Redding	CA	96002	Shasta	(530) 646-4242	45.8	EIA (Effective), WC (Effective)
True	False	Redding Occupational Medical Center, Inc.	Norman D Kikuchi, MD	Family Practice	1710 Churn Creek Rd	Redding	CA	96002	Shasta	(530) 646-4242	45.8	EIA (Effective), WC (Effective)
True	False	Redding Occupational Medical Center, Inc.	Steven A Gest, MD	Family Practice	1710 Churn Creek Rd	Redding	CA	96002	Shasta	(530) 646-4242	45.8	EIA (Effective), WC (Effective)
False	False	Riverside Eye Care	Michael A. Sumsion, MD	Ophthalmology	2801 Park Marina Dr	Redding	CA	96001	Shasta	(530) 244-2273	45.3	CFMC (Effective)
False	False	Robert L. Greve, DC	Robert L. Greve, DC	Chiropractic	2334 Washington Ave	Redding	CA	96001	Shasta	(530) 243-0381	45.6	CFMC (Effective), EIA (Pending)
False	False	Robert R. Chase MD	Robert R Chase, MD	Orthopedic	2888 Eureka Way #200	Redding	CA	96001	Shasta	(530) 243-0893	46.3	EIA (Effective), WC (Effective)
False	False	Robert R. Chase MD	Robert R Chase, MD	Orthopedic Surgery	2888 Eureka Way #200	Redding	CA	96001	Shasta	(530) 243-0893	46.3	EIA (Effective), WC (Effective)
False	False	Shasta Orthopedics & Sports Medicine, A	Farzad H Sabet, MD	Pain Management	2701 Old Eureka Way Ste	Redding	CA	96001	Shasta	(530) 225-8863	46.3	EIA (Effective), WC (Effective)
False	False	Shasta Orthopedics & Sports Medicine, A	John C Lange, MD	Orthopedic Surgery	1238 West St	Redding	CA	96001	Shasta	(530) 246-2467	46.2	EIA (Effective), WC (Effective)
False	False	Shasta Orthopedics & Sports Medicine, A	Farzad H Sabet, MD	Physical Medicine & Rehabilitation	2701 Old Eureka Way Ste	Redding	CA	96001	Shasta	(530) 225-8863	46.3	EIA (Effective), WC (Effective)
False	False	Shasta Orthopedics & Sports Medicine, A	Paul E Schwartz, MD	Orthopedic	1238 West St	Redding	CA	96001	Shasta	(530) 246-2467	46.2	EIA (Effective), WC (Effective)
False	False	Shasta Orthopedics & Sports Medicine, A	Jack D Schillen, MD	Orthopedic	1238 West St	Redding	CA	96001	Shasta	(530) 246-2467	46.2	EIA (Effective), WC (Effective)
False	False	Shasta Orthopedics & Sports Medicine, A	Stephen P Ferraro, MD	Orthopedic Surgery	1238 West St	Redding	CA	96001	Shasta	(530) 246-2467	46.2	EIA (Effective), WC (Effective)
False	False	Shasta Orthopedics & Sports Medicine, A	Thomas Daniel, MD	Orthopedic	1238 West St	Redding	CA	96001	Shasta	(530) 246-2467	46.2	EIA (Effective), WC (Effective)
False	False	Shasta Orthopedics & Sports Medicine, A	David Bradley Jones, MD	Orthopedic Surgery	2701 Old Eureka Way Ste	Redding	CA	96001	Shasta	(530) 225-8863	46.3	EIA (Effective), WC (Effective)
False	False	Shasta Orthopedics & Sports Medicine, A	John C Lange, MD	Orthopedic	1238 West St	Redding	CA	96001	Shasta	(530) 246-2467	46.2	EIA (Effective), WC (Effective)
False	False	Shasta Orthopedics & Sports Medicine, A	David Bradley Jones, MD	Spine Surgery	2701 Old Eureka Way Ste	Redding	CA	96001	Shasta	(530) 225-8863	46.3	EIA (Effective), WC (Effective)
False	False	Sutter Occupational Health Services	Daniel Ferrick, MD	Occupational Medicine	690 Main Street	Rio Vista	CA	94571	Solano	(707) 374-6833	48.3	WC (Effective)
True	False	US Healthworks	Craig A Wilkes, DPM	Podiatry	2305 Sunset Blvd	Rocklin	CA	95765	Placer	(916) 632-9606	10.4	EIA (Effective), WC (Effective)
True	False	US Healthworks	Craig A Wilkes, DPM	Podiatric Surgery	2305 Sunset Blvd	Rocklin	CA	95765	Placer	(916) 632-9606	10.4	EIA (Effective), WC (Effective)
True	False	US Healthworks	Thor Strandholt, DC	Chiropractic	2305 Sunset Blvd	Rocklin	CA	95765	Placer	(916) 632-9606	10.4	EIA (Effective), WC (Effective)
True	False	US Healthworks	Kevin R Hilton, MD	Orthopedic	2305 Sunset Blvd	Rocklin	CA	95765	Placer	(916) 632-9606	10.4	EIA (Effective), WC (Effective)
True	False	US Healthworks	Peter Heitke, MD	Occupational Medicine	2305 Sunset Blvd	Rocklin	CA	95765	Placer	(916) 632-9606	10.4	EIA (Effective), WC (Effective)
True	False	US Healthworks	Peter Heitke, MD	Internal Medicine	2305 Sunset Blvd	Rocklin	CA	95765	Placer	(916) 632-9606	10.4	EIA (Effective), WC (Effective)
False	False	Barbara Glisson PhD	Barbara A. Glisson, PhD	Psychology	729 Sunrise Ave Ste 101	Roseville	CA	95661	Placer	(916) 967-1042	8.3	CFMC (Effective)
False	False	Debra L. Moore, PhD	Debra L. Moore, PhD	Psychology	775 Sunrise Ave Ste 110	Roseville	CA	95661	Placer	(916) 344-0900	8.3	CFMC (Effective)
True	False	Kaiser Permanente Medical Group	Donald K Matthews, MD	Orthopedic Surgery	1600 Eureka Rd Bldg C	Roseville	CA	95661	Placer	(916) 784-4100	7.5	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Donald K Matthews, MD	Orthopedic	1600 Eureka Rd Bldg C	Roseville	CA	95661	Placer	(916) 784-4100	7.5	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Rudolph J Holguin, MD	Occupational Medicine	1600 Eureka Rd Bldg C	Roseville	CA	95661	Placer	(916) 784-4100	7.5	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Meredith G. Tallman,	Occupational Medicine	1600 Eureka Rd Bldg C	Roseville	CA	95661	Placer	(916) 784-4100	7.5	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Robert S Burger, MD	Orthopedic	1600 Eureka Rd Bldg C	Roseville	CA	95661	Placer	(916) 784-4100	7.5	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Florence B Chong, DO	Emergency Medicine	1600 Eureka Rd Bldg C	Roseville	CA	95661	Placer	(916) 784-4100	7.5	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Harinder K Dhir, MD	Family Practice	1600 Eureka Rd Bldg C	Roseville	CA	95661	Placer	(916) 784-4100	7.5	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Harinder K Dhir, MD	Occupational Medicine	1600 Eureka Rd Bldg C	Roseville	CA	95661	Placer	(916) 784-4100	7.5	Kaiser (Effective)
True	False	Med-7 Urgent Care Centers	Dean Kim, MD	Occupational Medicine	701 Sunrise Ave	Roseville	CA	95661	Placer	(916) 772-6337	8.3	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Dean Kim, MD	Emergency Medicine	701 Sunrise Ave	Roseville	CA	95661	Placer	(916) 772-6337	8.3	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Jon David Overholt, MD	Family Practice	701 Sunrise Ave	Roseville	CA	95661	Placer	(916) 772-6337	8.3	CFMC (Termed), WC (Effective)

UC	24 Hr	Entity	Physician	Specialty	Address	City	State	Zip	County	Phone	Distance	Contract
True	False	Med-7 Urgent Care Centers	Merl W O'Brien, MD	Emergency Medicine	701 Sunrise Ave	Roseville	CA	95661	Placer	(916) 772-6337	8.3	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Jack C Kraft, MD	Internal Medicine	701 Sunrise Ave	Roseville	CA	95661	Placer	(916) 772-6337	8.3	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Floyd C David, MD	Internal Medicine	701 Sunrise Ave	Roseville	CA	95661	Placer	(916) 772-6337	8.3	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Anne S Braunstein, MD	Family Practice	701 Sunrise Ave	Roseville	CA	95661	Placer	(916) 772-6337	8.3	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Greg Hachigian, MD	Emergency Medicine	701 Sunrise Ave	Roseville	CA	95661	Placer	(916) 772-6337	8.3	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Greg Hachigian, MD	Internal Medicine	701 Sunrise Ave	Roseville	CA	95661	Placer	(916) 772-6337	8.3	CFMC (Termed), WC (Effective)
True	False	Sutter Occupational Health Services	James Y Mamone, MD	Orthopedic	Three Medical Plaza Dr	Roseville	CA	95661	Placer	(916) 797-4700	8.1	WC (Effective)
True	False	Sutter Occupational Health Services	James Y Mamone, MD	Orthopedic Surgery	Three Medical Plaza Dr	Roseville	CA	95661	Placer	(916) 797-4700	8.1	WC (Effective)
True	False	Sutter Occupational Health Services	Jeffrey O McGillicuddy, MD	Orthopedic Surgery	Three Medical Plaza Dr	Roseville	CA	95661	Placer	(916) 797-4700	8.1	WC (Effective)
True	False	Sutter Occupational Health Services	Daniel N Switlick, MD	Orthopedic	Three Medical Plaza Dr	Roseville	CA	95661	Placer	(916) 797-4700	8.1	WC (Effective)
True	False	Sutter Occupational Health Services	Daniel N Switlick, MD	Orthopedic/Hand/Upper Extremity	Three Medical Plaza Dr	Roseville	CA	95661	Placer	(916) 797-4700	8.1	WC (Effective)
False	False	Sutter Occupational Health Services	Derek Allan Taggard, MD	Neurosurgery	Two Medical Plaza Drive,	Roseville	CA	95661	Placer	(916) 733-8247	8.1	WC (Effective)
False	False	Sutter Occupational Health Services	Derek Allan Taggard, MD	Spine Surgery	Two Medical Plaza Drive,	Roseville	CA	95661	Placer	(916) 733-8247	8.1	WC (Effective)
True	False	Sutter Occupational Health Services	Charles E Gage, MD	Otolaryngology (ENT)	Three Medical Plaza Dr	Roseville	CA	95661	Placer	(916) 797-4700	8.1	WC (Effective)
True	False	Sutter Occupational Health Services	Michael W Cohen, MD	Occupational Medicine	Three Medical Plaza Dr	Roseville	CA	95661	Placer	(916) 797-4700	8.1	WC (Effective)
False	False	Sutter Occupational Health Services	Ted Ian Brindle, MD	Spine Surgery	Two Medical Plaza Drive,	Roseville	CA	95661	Placer	(916) 733-8247	8.1	WC (Effective)
True	False	Sutter Occupational Health Services	Stephen Michael	Orthopedic Surgery	Three Medical Plaza Dr	Roseville	CA	95661	Placer	(916) 797-4700	8.1	WC (Effective)
True	False	Sutter Occupational Health Services	Stephen Michael	Orthopedic/Hand/Upper Extremity	Three Medical Plaza Dr	Roseville	CA	95661	Placer	(916) 797-4700	8.1	WC (Effective)
True	False	Sutter Occupational Health Services	Jonathan Gant, MD	Orthopedic Surgery	Three Medical Plaza Dr	Roseville	CA	95661	Placer	(916) 797-4700	8.1	WC (Effective)
True	False	Sutter Occupational Health Services	Jonathan Gant, MD	Orthopedic/Hand/Upper Extremity	Three Medical Plaza Dr	Roseville	CA	95661	Placer	(916) 797-4700	8.1	WC (Effective)
False	False	Barbara Glisson PhD	Barbara A. Glisson, PhD	Psychology	1922 21st St	Sacramento	CA	95814	Sacramento	(916) 733-0437	21.2	CFMC (Effective)
False	False	Barrington Psychiatric Center	Matthew Hepner Ryan,	Psychology	980 Ninth St 16th Flr	Sacramento	CA	95814	Sacramento	(800) 771-7955	21.4	EIA (Effective), WC (Effective)
False	False	Barrington Psychiatric Center	Mary Saunders-Watts,	Psychology	980 Ninth St 16th Flr	Sacramento	CA	95814	Sacramento	(800) 771-7955	21.4	EIA (Effective), WC (Effective)
False	False	Barrington Psychiatric Center	Loretta A Fox, PhD	Psychology	980 Ninth St 16th Flr	Sacramento	CA	95814	Sacramento	(800) 771-7955	21.4	EIA (Effective), WC (Effective)
False	False	Barrington Psychiatric Center	David J Allen, PhD	Neuropsychology	980 Ninth St 16th Flr	Sacramento	CA	95814	Sacramento	(800) 771-7955	21.4	EIA (Effective), WC (Effective)
False	False	Barrington Psychiatric Center	David J Allen, PhD	Psychology	980 Ninth St 16th Flr	Sacramento	CA	95814	Sacramento	(800) 771-7955	21.4	EIA (Effective), WC (Effective)
False	False	Christine Tippet	Christine L Tippet, LCSW	Psychology	2 Scripps Dr Ste 306	Sacramento	CA	95825	Sacramento	(916) 923-0911	17.6	EIA (Effective), WC (Effective)
False	False	Fair Oaks Psychiatric Associates	Janak K Mehtani, MD	Psychiatry	2951 Fulton Ave	Sacramento	CA	95821	Sacramento	(916) 486-7555	15.8	CFMC (Termed), WC (Effective)
False	False	Fair Oaks Psychiatric Associates	Ailene Isleta Florento,	Psychiatry	2951 Fulton Ave	Sacramento	CA	95821	Sacramento	(916) 486-7555	15.8	CFMC (Termed), WC (Effective)
False	False	Genesis Psychology Group	William P Boehm, PhD	Psychology	980 Ninth St 16th Fl	Sacramento	CA	95814	Sacramento	(310) 837-2444	21.4	EIA (Effective), WC (Effective)
False	False	Genesis Psychology Group	David M Appleton, PsyD	Psychology	980 Ninth St 16th Fl	Sacramento	CA	95814	Sacramento	(310) 837-2444	21.4	EIA (Effective), WC (Effective)
False	False	Hand Surgery Associates. A Medical Group,	Geoffrey P Wiedeman,	Orthopedic	1201 Alhambra Blvd	Sacramento	CA	95816	Sacramento	(916) 457-4263	20.3	EIA (Effective), WC (Effective)
False	False	Hand Surgery Associates. A Medical Group,	Scott R Lipson, MD	Orthopedic/Hand/Upper Extremity	1201 Alhambra Blvd	Sacramento	CA	95816	Sacramento	(916) 457-4263	20.3	EIA (Effective), WC (Effective)
False	False	Hand Surgery Associates. A Medical Group,	Geoffrey P Wiedeman,	Orthopedic/Hand/Upper Extremity	1201 Alhambra Blvd	Sacramento	CA	95816	Sacramento	(916) 457-4263	20.3	EIA (Effective), WC (Effective)
False	False	Hand Surgery Associates. A Medical Group,	Christopher J Wilson,	Orthopedic/Hand/Upper Extremity	1201 Alhambra Blvd	Sacramento	CA	95816	Sacramento	(916) 457-4263	20.3	EIA (Effective), WC (Effective)
False	False	Hand Surgery Associates. A Medical Group,	Christopher J Wilson,	Orthopedic	1201 Alhambra Blvd	Sacramento	CA	95816	Sacramento	(916) 457-4263	20.3	EIA (Effective), WC (Effective)
False	False	Hand Surgery Associates. A Medical Group,	Erin E Forest, MD	Orthopedic/Hand/Upper Extremity	1201 Alhambra Blvd	Sacramento	CA	95816	Sacramento	(916) 457-4263	20.3	EIA (Effective), WC (Effective)
False	False	Hand Surgery Associates. A Medical Group,	Erin E Forest, MD	Orthopedic Surgery	1201 Alhambra Blvd	Sacramento	CA	95816	Sacramento	(916) 457-4263	20.3	EIA (Effective), WC (Effective)
False	False	Hand Surgery Associates. A Medical Group,	Martin R Goldberg, MD	Orthopedic	1201 Alhambra Blvd	Sacramento	CA	95816	Sacramento	(916) 457-4263	20.3	EIA (Effective), WC (Effective)
False	False	Hand Surgery Associates. A Medical Group,	Scott R Lipson, MD	Orthopedic Surgery	1201 Alhambra Blvd	Sacramento	CA	95816	Sacramento	(916) 457-4263	20.3	EIA (Effective), WC (Effective)
False	False	Hand Surgery Associates. A Medical Group,	Martin R Goldberg, MD	Orthopedic/Hand/Upper Extremity	1201 Alhambra Blvd	Sacramento	CA	95816	Sacramento	(916) 457-4263	20.3	EIA (Effective), WC (Effective)
False	False	Jonathan Rutchik	Jonathan S Rutchik, MD	Occupational Medicine	650 Howe Ave #830	Sacramento	CA	95825	Sacramento	(415) 381-3133	17.6	EIA (Effective), WC (Effective)
False	False	Jonathan Rutchik	Jonathan S Rutchik, MD	Neurology	650 Howe Ave #830	Sacramento	CA	95825	Sacramento	(415) 381-3133	17.6	EIA (Effective), WC (Effective)
True	False	Kaiser Permanente Medical Group	George C Lin, DO	Physical Medicine & Rehabilitation	6600 Bruceville Rd Bldg 3	Sacramento	CA	95823	Sacramento	(916) 688-2005	22.4	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Ted T Lee, MD	Occupational Medicine	6600 Bruceville Rd Bldg 3	Sacramento	CA	95823	Sacramento	(916) 688-2005	22.4	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Douglas B. Merrill, MD	Occupational Medicine	2016 Morse Ave	Sacramento	CA	95825	Sacramento	(916) 973-5499	15.7	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Ronald T. Whitmore, MD	Occupational Medicine	6600 Bruceville Rd Bldg 3	Sacramento	CA	95823	Sacramento	(916) 688-2005	22.4	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Peter W. Yip, MD	Occupational Medicine	2016 Morse Ave	Sacramento	CA	95825	Sacramento	(916) 973-5499	15.7	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Yi Y. Myint, MD	Occupational Medicine	6600 Bruceville Rd Bldg 3	Sacramento	CA	95823	Sacramento	(916) 688-2005	22.4	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Steven L Seto, MD	Occupational Medicine	6600 Bruceville Rd Bldg 3	Sacramento	CA	95823	Sacramento	(916) 688-2005	22.4	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Susan E.G. Scholey, MD	Occupational Medicine	6600 Bruceville Rd Bldg 3	Sacramento	CA	95823	Sacramento	(916) 688-2005	22.4	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Michael R Bugola, MD	Occupational Medicine	2016 Morse Ave	Sacramento	CA	95825	Sacramento	(916) 973-5499	15.7	Kaiser (Effective)

UC	24 Hr	Entity	Physician	Specialty	Address	City	State	Zip	County	Phone	Distance	Contract
True	False	Kaiser Permanente Medical Group	Wesley H Hashimoto,	Occupational Medicine	6600 Bruceville Rd Bldg 3	Sacramento	CA	95823	Sacramento	(916) 688-2005	22.4	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Irving Hellman, PhD	Psychology	2016 Morse Ave	Sacramento	CA	95825	Sacramento	(916) 973-5499	15.7	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Wesley H Hashimoto,	Physical Medicine & Rehabilitation	6600 Bruceville Rd Bldg 3	Sacramento	CA	95823	Sacramento	(916) 688-2005	22.4	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Harinder K Dhir, MD	Family Practice	2016 Morse Ave	Sacramento	CA	95825	Sacramento	(916) 973-5499	15.7	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Harinder K Dhir, MD	Occupational Medicine	2016 Morse Ave	Sacramento	CA	95825	Sacramento	(916) 973-5499	15.7	Kaiser (Effective)
False	False	Kenneth W Hood PhD	Kenneth W Hood, PhD	Psychology	711 University Ave	Sacramento	CA	95825	Sacramento	(916) 925-2571	18.2	CFMC (Effective)
False	False	Martel Eye Medical Group	Joseph Martel, MD	Ophthalmology	650 Howe Ave. Ste 830	Sacramento	CA	95825	Sacramento	(916) 451-3990	17.6	CFMC (Effective)
False	False	Martel Eye Medical Group	Michael J. Sakamoto, MD	Ophthalmology	650 Howe Ave. Ste 830	Sacramento	CA	95825	Sacramento	(916) 451-3990	17.6	CFMC (Effective)
False	False	Martel Eye Medical Group	Charles Bradbrook, MD	Ophthalmology	650 Howe Ave. Ste 830	Sacramento	CA	95825	Sacramento	(916) 451-3990	17.6	CFMC (Effective)
True	False	Med-7 Urgent Care Centers	Jack C Kraft, MD	Internal Medicine	4112 E Commerce Way	Sacramento	CA	95834	Sacramento	(916) 447-6337	21.5	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Dean Kim, MD	Occupational Medicine	4112 E Commerce Way	Sacramento	CA	95834	Sacramento	(916) 447-6337	21.5	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Dean Kim, MD	Emergency Medicine	4112 E Commerce Way	Sacramento	CA	95834	Sacramento	(916) 447-6337	21.5	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Jon David Overholt, MD	Family Practice	4112 E Commerce Way	Sacramento	CA	95834	Sacramento	(916) 447-6337	21.5	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Merl W O'Brien, MD	Emergency Medicine	4112 E Commerce Way	Sacramento	CA	95834	Sacramento	(916) 447-6337	21.5	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Floyd C David, MD	Internal Medicine	4112 E Commerce Way	Sacramento	CA	95834	Sacramento	(916) 447-6337	21.5	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Anne S Braunstein, MD	Family Practice	4112 E Commerce Way	Sacramento	CA	95834	Sacramento	(916) 447-6337	21.5	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Greg Hachigian, MD	Internal Medicine	4112 E Commerce Way	Sacramento	CA	95834	Sacramento	(916) 447-6337	21.5	CFMC (Termed), WC (Effective)
True	False	Med-7 Urgent Care Centers	Greg Hachigian, MD	Emergency Medicine	4112 E Commerce Way	Sacramento	CA	95834	Sacramento	(916) 447-6337	21.5	CFMC (Termed), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Phoung-Anh Pham, MD	Cardiology	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Michael Alan Shea, MD	Physiatry	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Anastacia Shaver, MD	Urology	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Marc Lenaerts, MD	Neurology	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Suzanne May, MD	Audiology	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Janis McClain, MD	Dermatology	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Suzanne May, MD	Otolaryngology (ENT)	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Shoab Siddique, MD	Otolaryngology (ENT)	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Amy G Wandel, MD	Plastic Surgery	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Kevin Talaga, OD	Ophthalmology	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Amy G Wandel, MD	Reconstructive Surgery	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	John Young, MD	General Surgery	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Patricia Wiggins, MD	Internal Medicine	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Christopher Stephenson,	Physical Medicine & Rehabilitation	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Alan Sjatzel, MD	Neurology	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Chao Sun, MD	Internal Medicine	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Michael Sweat, MD	Plastic Surgery	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Christian Swanson, MD	General Surgery	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Franklin J Chinn, Jr., MD	Occupational Medicine	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Ricky Childers, DPM	Podiatry	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Rachel Davids, MD	Pain Management	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Edwin Cruz, MD	Urology	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Michael Barger, MD	Rheumatology	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Enass A Arahman, MD	Occupational Medicine	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Robert Bellinoff, MD	Ophthalmology	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	James Brennan, MD	Urology	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Frank Boutin, MD	Ophthalmology	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Ron Ernest James, MD	Orthopedic	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	S. Rubina Inamdar, MD	Allergy and Immunology	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	William Junglas, MD	Orthopedic	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Marshall Lee, MD	Internal Medicine	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Jesse Kramer, MD	Dermatology	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Afshine Ghaemi, MD	Occupational Medicine	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Afshine Ghaemi, MD	Family Practice	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)

UC	24 Hr	Entity	Physician	Specialty	Address	City	State	Zip	County	Phone	Distance	Contract
False	False	Mercy Medical Group, a service of Dignity	Albert Hwang, MD	Physical Medicine & Rehabilitation	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Mercy Medical Group, a service of Dignity	Samuel Hu, MD	Orthopedic	3000 Q Street	Sacramento	CA	95816	Sacramento	(916) 733-3390	20.6	EIA (Effective), WC (Effective)
False	False	Michael L Levin	Michael L Levin, MD	Pain Management	777 Campus Commons	Sacramento	CA	95825	Sacramento	(916) 444-9446	18	EIA (Effective), WC (Effective)
False	False	Michael L Levin	Michael L Levin, MD	Anesthesiology	777 Campus Commons	Sacramento	CA	95825	Sacramento	(916) 444-9446	18	EIA (Effective), WC (Effective)
False	False	Northern California Spine & Rehabilitation	Stephen I Mann, MD	Pain Management	2801 K St Ste 410	Sacramento	CA	95816	Sacramento	(916) 733-8277	20.4	EIA (Effective), WC (Effective)
False	False	Northern California Spine & Rehabilitation	Christopher O.	Orthopedic	2801 K St Ste 410	Sacramento	CA	95816	Sacramento	(916) 733-8277	20.4	EIA (Effective), WC (Effective)
False	False	Northern California Spine & Rehabilitation	Christopher O.	Orthopedic Surgery	2801 K St Ste 410	Sacramento	CA	95816	Sacramento	(916) 733-8277	20.4	EIA (Effective), WC (Effective)
False	False	Northern California Spine & Rehabilitation	Mark F. Hambly, MD	Orthopedic	2801 K St Ste 410	Sacramento	CA	95816	Sacramento	(916) 733-8277	20.4	EIA (Effective), WC (Effective)
False	False	Northern California Spine & Rehabilitation	Mark F. Hambly, MD	Orthopedic Surgery	2801 K St Ste 410	Sacramento	CA	95816	Sacramento	(916) 733-8277	20.4	EIA (Effective), WC (Effective)
False	False	Northern California Spine & Rehabilitation	Dennis Michael Hembd,	Pain Management	2801 K St Ste 410	Sacramento	CA	95816	Sacramento	(916) 733-8277	20.4	EIA (Effective), WC (Effective)
False	False	Randall Schaefer, MD	Randall K Schaefer, MD	Orthopedic Surgery	2801 K St Ste 505	Sacramento	CA	95816	Sacramento	(916) 454-7500	20.4	EIA (Effective), WC (Effective)
False	False	Randall Schaefer, MD	Randall K Schaefer, MD	Orthopedic	2801 K St Ste 505	Sacramento	CA	95816	Sacramento	(916) 454-7500	20.4	EIA (Effective), WC (Effective)
False	False	Regional Cardiology Associates	Karanjit Singh, MD	Cardiology	3941 J St Ste 260	Sacramento	CA	95819	Sacramento	(916) 736-2323	19.7	CFMC (Effective)
False	False	Regional Cardiology Associates	Rohit Bhaskar, MD	Cardiology	3941 J St Ste 260	Sacramento	CA	95819	Sacramento	(916) 736-2323	19.7	CFMC (Effective)
False	False	Regional Cardiology Associates	Rohit Bhaskar, MD	Cardiology	8120 Timberlake Way	Sacramento	CA	95823	Sacramento	(916) 688-5551	22.4	CFMC (Effective)
False	False	Retinal Consultants Medical Group, Inc.	Robert T. Wendel, MD	Ophthalmology	3939 J St Ste 106	Sacramento	CA	95819	Sacramento	(916) 454-4861	19.7	CFMC (Effective), WC (Pending)
False	False	Retinal Consultants Medical Group, Inc.	Arun C. Patel, MD	Ophthalmology	3939 J St Ste 106	Sacramento	CA	95819	Sacramento	(916) 454-4861	19.7	CFMC (Effective), WC (Pending)
False	False	Retinal Consultants Medical Group, Inc.	Joel Pearlman, MD	Ophthalmology	3939 J St Ste 106	Sacramento	CA	95819	Sacramento	(916) 454-4861	19.7	CFMC (Effective), WC (Pending)
False	False	Royo Eye and Laser Center	Michael Wang, OD	Ophthalmology	8120 Timberlake Way	Sacramento	CA	95823	Sacramento	(916) 423-2134	22.4	CFMC (Effective)
False	False	Royo Eye and Laser Center	Paris E. Royo, MD	Ophthalmology	8120 Timberlake Way	Sacramento	CA	95823	Sacramento	(916) 423-2134	22.4	CFMC (Effective)
False	False	Sacramento Diagnostics and Spine Center	Randall W Armstrong,	Family Practice	3195 Folsom Blvd	Sacramento	CA	95816	Sacramento	(916) 737-7600	20.3	WC (Effective)
False	False	Sacramento Knee & Sports Medicine	Soheil A Payvandi, DO	Orthopedic Surgery	2801 K St Ste 310	Sacramento	CA	95816	Sacramento	(916) 454-6677	20.4	EIA (Effective), WC (Effective)
False	False	Sacramento Knee & Sports Medicine	Soheil A Payvandi, DO	Orthopedic	2801 K St Ste 310	Sacramento	CA	95816	Sacramento	(916) 454-6677	20.4	EIA (Effective), WC (Effective)
False	False	Sacramento Knee & Sports Medicine	David W Wang, MD	Orthopedic	2801 K St Ste 310	Sacramento	CA	95816	Sacramento	(916) 454-6677	20.4	EIA (Effective), WC (Effective)
False	False	Sacramento Knee & Sports Medicine	Stephen C Weber, MD	Orthopedic Surgery	2801 K St Ste 310	Sacramento	CA	95816	Sacramento	(916) 454-6677	20.4	EIA (Effective), WC (Effective)
False	False	Sacramento Knee & Sports Medicine	David W Wang, MD	Orthopedic Surgery	2801 K St Ste 310	Sacramento	CA	95816	Sacramento	(916) 454-6677	20.4	EIA (Effective), WC (Effective)
False	False	Sacramento Knee & Sports Medicine	John P Meehan, MD	Orthopedic Surgery	2801 K St Ste 310	Sacramento	CA	95816	Sacramento	(916) 454-6677	20.4	EIA (Effective), WC (Effective)
False	False	Sacramento Knee & Sports Medicine	David B Coward, MD	Orthopedic/Knee	2801 K St Ste 310	Sacramento	CA	95816	Sacramento	(916) 454-6677	20.4	EIA (Effective), WC (Effective)
False	False	Sacramento Knee & Sports Medicine	David B Coward, MD	Orthopedic Surgery	2801 K St Ste 310	Sacramento	CA	95816	Sacramento	(916) 454-6677	20.4	EIA (Effective), WC (Effective)
False	False	Sacramento Knee & Sports Medicine	Masoud Ghalambor, MD	Orthopedic Surgery	2801 K St Ste 310	Sacramento	CA	95816	Sacramento	(916) 454-6677	20.4	EIA (Effective), WC (Effective)
False	False	Sacramento Knee & Sports Medicine	John P Meehan, MD	Orthopedic	2801 K St Ste 310	Sacramento	CA	95816	Sacramento	(916) 454-6677	20.4	EIA (Effective), WC (Effective)
False	False	Sacramento Knee & Sports Medicine	Masoud Ghalambor, MD	Orthopedic/Foot	2801 K St Ste 310	Sacramento	CA	95816	Sacramento	(916) 454-6677	20.4	EIA (Effective), WC (Effective)
False	False	Sacramento Occupational Medical Group	Frances LeBas, MD	Occupational Medicine	15 Business Park Way	Sacramento	CA	95828	Sacramento	(916) 387-6929	18.8	WC (Effective)
False	False	Sacramento Occupational Medical Group	David E Root, MD	Occupational Medicine	15 Business Park Way	Sacramento	CA	95828	Sacramento	(916) 387-6929	18.8	WC (Effective)
False	False	Sacramento Occupational Medical Group	Frances LeBas, MD	Family Practice	15 Business Park Way	Sacramento	CA	95828	Sacramento	(916) 387-6929	18.8	WC (Effective)
False	False	Sacramento Occupational Medical Group	Gregory Kusic, MD	Occupational Medicine	15 Business Park Way	Sacramento	CA	95828	Sacramento	(916) 387-6929	18.8	WC (Effective)
False	False	Sacramento Occupational Medical Group	Gregory Kusic, MD	Family Practice	15 Business Park Way	Sacramento	CA	95828	Sacramento	(916) 387-6929	18.8	WC (Effective)
False	False	San Francisco Multi-Specialty Medical Group	George C Lin, DO	Physical Medicine & Rehabilitation	2 Scripps Drive, Ste 104	Sacramento	CA	95825	Sacramento	(916) 452-0576	17.6	EIA (Effective), WC (Effective)
False	False	Stephen M. Howell, MD	Stephen M Howell, MD	Orthopedic	8100 Timberlake Way	Sacramento	CA	95823	Sacramento	(916) 689-7306	22.4	EIA (Effective), WC (Effective)
False	False	Steven J. Barad, MD	Steven J Barad, MD	Orthopedic	8100 Timberlake Way	Sacramento	CA	95823	Sacramento	(916) 689-7370	22.4	EIA (Effective), WC (Effective)
False	False	Sutter Occupational Health Services	Navdeep S Nijher, MD	Pain Management	2800 L Street Ste 501	Sacramento	CA	95816	Sacramento	(916) 454-6850	20.5	WC (Effective)
False	False	Sutter Occupational Health Services	Michael W Nielsen, MD	Orthopedic	2725 Capitol Ave #302	Sacramento	CA	95816	Sacramento	(916) 262-9440	20.6	WC (Effective)
False	False	Sutter Occupational Health Services	Michael W Nielsen, MD	Orthopedic Surgery	2725 Capitol Ave #302	Sacramento	CA	95816	Sacramento	(916) 262-9440	20.6	WC (Effective)
False	False	Sutter Occupational Health Services	Roseanne E Pevec, MD	Otolaryngology (ENT)	2725 Capitol Ave #302	Sacramento	CA	95816	Sacramento	(916) 262-9440	20.6	WC (Effective)
False	False	Sutter Occupational Health Services	Spencer S Lockson, DPM	Podiatry	2725 Capitol Ave #302	Sacramento	CA	95816	Sacramento	(916) 262-9440	20.6	WC (Effective)
False	False	Sutter Occupational Health Services	Malcolm M McHenry,	Cardiology	5301 F Street, #117	Sacramento	CA	95819	Sacramento	(916) 733-1788	18.9	WC (Effective)
False	False	Sutter Occupational Health Services	Gary A Schneiderman,	Orthopedic	2800 L Street Ste 501	Sacramento	CA	95816	Sacramento	(916) 454-6850	20.5	WC (Effective)
False	False	Sutter Occupational Health Services	Gary A Schneiderman,	Orthopedic/Spine	2800 L Street Ste 501	Sacramento	CA	95816	Sacramento	(916) 454-6850	20.5	WC (Effective)
False	False	Sutter Occupational Health Services	George Picetti, MD	Spine Surgery	2800 L Street Ste 501	Sacramento	CA	95816	Sacramento	(916) 454-6850	20.5	WC (Effective)
False	False	Sutter Occupational Health Services	Richard B. Riemer, DO	Neurology	2800 L Street Ste 501	Sacramento	CA	95816	Sacramento	(916) 454-6850	20.5	WC (Effective)
False	False	Sutter Occupational Health Services	Scott G Smith, MD	Orthopedic	2725 Capitol Ave #302	Sacramento	CA	95816	Sacramento	(916) 262-9440	20.6	WC (Effective)
False	False	Sutter Occupational Health Services	Scott G Smith, MD	Orthopedic Surgery	2725 Capitol Ave #302	Sacramento	CA	95816	Sacramento	(916) 262-9440	20.6	WC (Effective)

UC	24 Hr	Entity	Physician	Specialty	Address	City	State	Zip	County	Phone	Distance	Contract
False	False	Sutter Occupational Health Services	Stephen F Knox, MD	Neurology	2800 L Street Ste 501	Sacramento	CA	95816	Sacramento	(916) 454-6850	20.5	WC (Effective)
False	False	Sutter Occupational Health Services	Andrew Fox, MD	Spine Surgery	2800 L Street Ste 501	Sacramento	CA	95816	Sacramento	(916) 454-6850	20.5	WC (Effective)
False	False	Sutter Occupational Health Services	Andrew Fox, MD	Neurosurgery	2800 L Street Ste 501	Sacramento	CA	95816	Sacramento	(916) 454-6850	20.5	WC (Effective)
False	False	Sutter Occupational Health Services	Yuhwan Hong, MD	Orthopedic Surgery	2725 Capitol Ave #302	Sacramento	CA	95816	Sacramento	(916) 262-9440	20.6	WC (Effective)
False	False	Sutter Occupational Health Services	Shawn J Kile, MD	Neurology	2800 L Street Ste 501	Sacramento	CA	95816	Sacramento	(916) 454-6850	20.5	WC (Effective)
True	False	Sutter Occupational Health Services	Lyle R Justesen, MD	Occupational Medicine	1201 Alhambra Blvd Ste	Sacramento	CA	95816	Sacramento	(916) 731-7775	20.3	WC (Effective)
False	False	Sutter Occupational Health Services	Yuhwan Hong, MD	Ophthalmic Surgery	2725 Capitol Ave #302	Sacramento	CA	95816	Sacramento	(916) 262-9440	20.6	WC (Effective)
True	False	US Healthworks	George Lin, DO	Physical Medicine & Rehabilitation	9261 Folsom Blvd #200	Sacramento	CA	95826	Sacramento	(916) 364-1733	15.4	EIA (Effective), WC (Effective)
True	False	US Healthworks	Robert Jaeger, DC	Chiropractic	1675 Alhambra Blvd Ste	Sacramento	CA	95816	Sacramento	(916) 451-4580	20.6	EIA (Effective), WC (Effective)
True	False	US Healthworks	Kevin R Hilton, MD	Orthopedic	9261 Folsom Blvd #200	Sacramento	CA	95826	Sacramento	(916) 364-1733	15.4	EIA (Effective), WC (Effective)
True	False	US Healthworks	George Lin, DO	Neurology	9261 Folsom Blvd #200	Sacramento	CA	95826	Sacramento	(916) 364-1733	15.4	EIA (Effective), WC (Effective)
True	False	US Healthworks	George Lin, DO	Physical Medicine & Rehabilitation	4700 Northgate Blvd	Sacramento	CA	95834	Sacramento	(916) 929-6161	19.2	EIA (Effective), WC (Effective)
True	False	US Healthworks	George Lin, DO	Neurology	4700 Northgate Blvd	Sacramento	CA	95834	Sacramento	(916) 929-6161	19.2	EIA (Effective), WC (Effective)
True	False	US Healthworks	Thor Strandholt, DC	Chiropractic	9261 Folsom Blvd #200	Sacramento	CA	95826	Sacramento	(916) 364-1733	15.4	EIA (Effective), WC (Effective)
True	False	US Healthworks	Craig A Wilkes, DPM	Podiatric Surgery	4700 Northgate Blvd	Sacramento	CA	95834	Sacramento	(916) 929-6161	19.2	EIA (Effective), WC (Effective)
True	False	US Healthworks	Christopher J Wilson,	Orthopedic/Hand/Upper Extremity	9261 Folsom Blvd #200	Sacramento	CA	95826	Sacramento	(916) 364-1733	15.4	EIA (Effective), WC (Effective)
True	False	US Healthworks	Christopher J Wilson,	Orthopedic	9261 Folsom Blvd #200	Sacramento	CA	95826	Sacramento	(916) 364-1733	15.4	EIA (Effective), WC (Effective)
True	False	US Healthworks	Craig A Wilkes, DPM	Podiatry	4700 Northgate Blvd	Sacramento	CA	95834	Sacramento	(916) 929-6161	19.2	EIA (Effective), WC (Effective)
True	False	US Healthworks	Monte W Penner, MD	Occupational Medicine	4700 Northgate Blvd	Sacramento	CA	95834	Sacramento	(916) 929-6161	19.2	EIA (Effective), WC (Effective)
True	False	US Healthworks	Monte W Penner, MD	General Practice	4700 Northgate Blvd	Sacramento	CA	95834	Sacramento	(916) 929-6161	19.2	EIA (Effective), WC (Effective)
True	False	US Healthworks	Maurice A Minervini, DO	Family Practice	1675 Alhambra Blvd Ste	Sacramento	CA	95816	Sacramento	(916) 451-4580	20.6	EIA (Effective), WC (Effective)
True	False	US Healthworks	Imad M Rashid, DO	Physiatry	4700 Northgate Blvd	Sacramento	CA	95834	Sacramento	(916) 929-6161	19.2	EIA (Effective), WC (Effective)
True	False	US Healthworks	Erin E Forest, MD	Orthopedic Surgery	1675 Alhambra Blvd Ste	Sacramento	CA	95816	Sacramento	(916) 451-4580	20.6	EIA (Effective), WC (Effective)
True	False	US Healthworks	Erin E Forest, MD	Orthopedic/Hand/Upper Extremity	1675 Alhambra Blvd Ste	Sacramento	CA	95816	Sacramento	(916) 451-4580	20.6	EIA (Effective), WC (Effective)
True	False	US Healthworks	Erin E Forest, MD	Orthopedic/Hand/Upper Extremity	4700 Northgate Blvd	Sacramento	CA	95834	Sacramento	(916) 929-6161	19.2	EIA (Effective), WC (Effective)
True	False	US Healthworks	Erin E Forest, MD	Orthopedic Surgery	4700 Northgate Blvd	Sacramento	CA	95834	Sacramento	(916) 929-6161	19.2	EIA (Effective), WC (Effective)
True	False	US Healthworks	Steven J Barad, MD	Orthopedic	1675 Alhambra Blvd Ste	Sacramento	CA	95816	Sacramento	(916) 451-4580	20.6	EIA (Effective), WC (Effective)
True	False	US Healthworks	Richard Arco, DC	Chiropractic	4700 Northgate Blvd	Sacramento	CA	95834	Sacramento	(916) 929-6161	19.2	EIA (Effective), WC (Effective)
True	False	US Healthworks	Steven J Barad, MD	Orthopedic	4700 Northgate Blvd	Sacramento	CA	95834	Sacramento	(916) 929-6161	19.2	EIA (Effective), WC (Effective)
True	False	US Healthworks	Britt H Hatfield, MD	Occupational Medicine	9261 Folsom Blvd #200	Sacramento	CA	95826	Sacramento	(916) 364-1733	15.4	EIA (Effective), WC (Effective)
True	False	US Healthworks	Sheryl Haggerty, MD	Occupational Medicine	9261 Folsom Blvd #200	Sacramento	CA	95826	Sacramento	(916) 364-1733	15.4	EIA (Effective), WC (Effective)
True	False	US Healthworks	Martin R Goldberg, MD	Orthopedic/Hand/Upper Extremity	9261 Folsom Blvd #200	Sacramento	CA	95826	Sacramento	(916) 364-1733	15.4	EIA (Effective), WC (Effective)
True	False	US Healthworks	Stephanie Hawkins, DO	Family Practice	9261 Folsom Blvd #200	Sacramento	CA	95826	Sacramento	(916) 364-1733	15.4	EIA (Effective), WC (Effective)
True	False	US Healthworks	Martin R Goldberg, MD	Orthopedic/Hand/Upper Extremity	1675 Alhambra Blvd Ste	Sacramento	CA	95816	Sacramento	(916) 451-4580	20.6	EIA (Effective), WC (Effective)
True	False	US Healthworks	Martin R Goldberg, MD	Orthopedic	1675 Alhambra Blvd Ste	Sacramento	CA	95816	Sacramento	(916) 451-4580	20.6	EIA (Effective), WC (Effective)
True	False	US Healthworks	Martin R Goldberg, MD	Orthopedic	9261 Folsom Blvd #200	Sacramento	CA	95826	Sacramento	(916) 364-1733	15.4	EIA (Effective), WC (Effective)
True	False	US Healthworks	Martin R Goldberg, MD	Orthopedic/Hand/Upper Extremity	4700 Northgate Blvd	Sacramento	CA	95834	Sacramento	(916) 929-6161	19.2	EIA (Effective), WC (Effective)
True	False	US Healthworks	Martin R Goldberg, MD	Orthopedic	4700 Northgate Blvd	Sacramento	CA	95834	Sacramento	(916) 929-6161	19.2	EIA (Effective), WC (Effective)
False	False	Vincent C. Marino, DPM., Inc.	Vincent C Marino, DPM	Podiatry	2801 K Street #410	Sacramento	CA	95816	Sacramento	(916) 452-2005	20.4	EIA (Effective), WC (Effective)
False	False	Vincent C. Marino, DPM., Inc.	Vincent C Marino, DPM	Podiatric Surgery	2801 K Street #410	Sacramento	CA	95816	Sacramento	(916) 452-2005	20.4	EIA (Effective), WC (Effective)
False	False	Alpine Orthopaedic Medical Group, Inc	Alex H Phan, MD	Physical Medicine & Rehabilitation	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)
False	False	Alpine Orthopaedic Medical Group, Inc	Peter B Salamon, MD	Orthopedic	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)
False	False	Alpine Orthopaedic Medical Group, Inc	Gary T Murata, MD	Orthopedic Surgery	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)
False	False	Alpine Orthopaedic Medical Group, Inc	Vincent C Leung, MD	Orthopedic/Hand/Upper Extremity	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)
False	False	Alpine Orthopaedic Medical Group, Inc	Gary T Murata, MD	Orthopedic	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)
False	False	Alpine Orthopaedic Medical Group, Inc	Roland H Winter, MD	Orthopedic	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)
False	False	Alpine Orthopaedic Medical Group, Inc	Roland H Winter, MD	Orthopedic Surgery	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)
False	False	Alpine Orthopaedic Medical Group, Inc	George W Westin, Jr.,	Orthopedic Surgery	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)
False	False	Alpine Orthopaedic Medical Group, Inc	Peter B Salamon, MD	Orthopedic Surgery	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)
False	False	Alpine Orthopaedic Medical Group, Inc	George W Westin, Jr.,	Orthopedic	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)
False	False	Alpine Orthopaedic Medical Group, Inc	Vincent C Leung, MD	Orthopedic Surgery	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)
False	False	Alpine Orthopaedic Medical Group, Inc	Edward L Cahill, MD	Orthopedic Surgery	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)

UC	24 Hr	Entity	Physician	Specialty	Address	City	State	Zip	County	Phone	Distance	Contract
False	False	Alpine Orthopaedic Medical Group, Inc	Steven E Eager, MD	Orthopedic	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)
False	False	Alpine Orthopaedic Medical Group, Inc	Edward L Cahill, MD	Orthopedic	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)
False	False	Alpine Orthopaedic Medical Group, Inc	Gary M Alegre, MD	Orthopedic	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)
False	False	Alpine Orthopaedic Medical Group, Inc	Gary M Alegre, MD	Orthopedic Surgery	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)
False	False	Alpine Orthopaedic Medical Group, Inc	Anh X Le, MD	Orthopedic	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)
False	False	Alpine Orthopaedic Medical Group, Inc	Anh X Le, MD	Orthopedic/Spine	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)
False	False	Alpine Orthopaedic Medical Group, Inc	Alan T Kawaguchi, MD	Orthopedic Surgery	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)
False	False	Alpine Orthopaedic Medical Group, Inc	Steven E Eager, MD	Orthopedic Surgery	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)
False	False	Alpine Orthopaedic Medical Group, Inc	Alan T Kawaguchi, MD	Orthopedic	2488 N. California St	Stockton	CA	95209	San Joaquin	(209) 948-3333	50.6	EIA (Effective), WC (Effective)
False	False	Center for Sight	Philip Edington, MD	Ophthalmology	1805 N California St Ste	Stockton	CA	95204	San Joaquin	(209) 948-5515	51.1	CFMC (Effective)
False	False	Central California Neurology Medical	Dale A Helman, MD	Neurology	2027 Grand Canal Blvd	Stockton	CA	95207	San Joaquin	(209) 373-1335	50.4	CFMC (Termed), WC (Effective)
False	False	Central Valley Eye Medical Group	Stephen A Lin, MD	Ophthalmology	36 W Yokuts Ave Ste 1	Stockton	CA	95207	San Joaquin	(209) 952-3700	49.3	CFMC (Effective)
False	False	Central Valley Eye Medical Group	Stevens Y Kim, MD	Ophthalmology	36 W Yokuts Ave Ste 1	Stockton	CA	95207	San Joaquin	(209) 952-3700	49.3	CFMC (Effective)
False	False	Central Valley Eye Medical Group	Robert Scott Foster, MD	Ophthalmology	36 W Yokuts Ave Ste 1	Stockton	CA	95207	San Joaquin	(209) 952-3700	49.3	CFMC (Effective)
False	False	COMP (Co Occupational Medical Partners)	Johnston L Co, MD	Occupational Medicine	1801 E March Lane #D-	Stockton	CA	95210	San Joaquin	(209) 954-3200	48.7	WC (Effective)
False	False	Crawford Chiropractic, Inc.	Brian Crawford, DC	Chiropractic	2027 W March Ln Ste 1	Stockton	CA	95207	San Joaquin	(209) 474-2252	50.5	CFMC (Effective)
False	False	Delta Heart Medical Clinic	John O. Olowoyeye, MD	Cardiology	87 W March Ln Ste 3	Stockton	CA	95207	San Joaquin	(209) 951-9884	49.6	CFMC (Effective)
True	False	Kaiser Permanente Medical Group	Zhong Ling, MD	Occupational Medicine	7373 West Lane 1st Fl	Stockton	CA	95210	San Joaquin	(209) 476-3115	47.7	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Ted T Lee, MD	Occupational Medicine	7373 West Lane 1st Fl	Stockton	CA	95210	San Joaquin	(209) 476-3115	47.7	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Hui Han, MD	Occupational Medicine	7373 West Lane 1st Fl	Stockton	CA	95210	San Joaquin	(209) 476-3115	47.7	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Vijendra Prasad Govind,	Occupational Medicine	7373 West Lane 1st Fl	Stockton	CA	95210	San Joaquin	(209) 476-3115	47.7	Kaiser (Effective)
False	False	Kyle Barclay Heron MD	Kyle B Heron, MD	Pain Management	3031 W March Ln #101	Stockton	CA	95219	San Joaquin	(209) 951-5960	50.7	EIA (Effective), WC (Effective)
False	False	Simoni Chiropractic	Suzanne E Simoni, DC	Chiropractic	2904 Pacific Ave	Stockton	CA	95204	San Joaquin	(209) 943-0502	50.8	CFMC (Effective)
False	False	Stockton Chiropractic Health Center	K Peter Huber, DC	Chiropractic	1502 Saint Marks Plz Ste	Stockton	CA	95207	San Joaquin	(209) 957-6555	50.2	CFMC (Effective)
False	False	Sutter Gould Medical Foundation	Kevin K Mikaelian, MD	Orthopedic	2545 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 948-1641	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Ton V Ngo, MD	Internal Medicine	2545 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 948-1641	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Andrew P Lazar, MD	Dermatology	2545 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 948-1641	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Victor W Macko, MD	Orthopedic	2545 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 948-1641	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Sohan S Mahil, MD	Gastroenterology	2626 N California St Ste	Stockton	CA	95204	San Joaquin	(209) 466-2235	50.5	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Joseph A Redding, MD	OB/GYN	2545 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 948-1641	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Dean D Sloan, MD	General Surgery	2545 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 948-1641	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Patrick L Snyder, MD	OB/GYN	2545 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 948-1641	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Peter T Yip, MD	Family Practice	2545 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 948-1641	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Juan F Sarti, MD	Anesthesiology	2505 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 957-7050	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	George E Rishwain, MD	Gastroenterology	1805 N California #310	Stockton	CA	95204	San Joaquin	(209) 941-0127	50.9	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Ronald K Robinson, MD	Orthopedic	2545 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 948-1641	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Chai J Chang, MD	Anesthesiology	2505 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 957-7050	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Jerry C Crooks, MD	Orthopedic	2545 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 948-1641	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Craig Bottke, MD	Orthopedic	2545 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 948-1641	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	David S Bethune, MD	Orthopedic	2545 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 948-1641	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Kishore S Bhende, MD	Anesthesiology	2505 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 957-7050	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Lisa M Dorsey, MD	Occupational Medicine	2545 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 948-1641	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	William J Huckaby, PhD	Psychology	2505 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 957-7050	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	I. Christopher Hudlin,	General Surgery	2545 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 948-1641	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Ronald Hart, MD	Dermatology	2545 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 948-1641	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Rajnish A Gupta, MD	Dermatology	2545 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 948-1641	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Deepshikha Gupta-	Podiatry	2545 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 948-1641	48.2	EIA (Pending), WC (Effective)
False	False	Sutter Gould Medical Foundation	Ilia Gur, MD	General Surgery	2545 W Hammer Lane	Stockton	CA	95209	San Joaquin	(209) 948-1641	48.2	EIA (Pending), WC (Effective)
True	True	US Healthworks	Eric McMillan, MD	Orthopedic	1429 W Fremont St	Stockton	CA	95203	San Joaquin	(209) 546-7767	52.3	EIA (Effective), WC (Effective)
True	False	US Healthworks	Eric McMillan, MD	Orthopedic Surgery	3663 E Arch Rd #400	Stockton	CA	95215	San Joaquin	(209) 943-2202	54.9	EIA (Effective), WC (Effective)
True	False	US Healthworks	Eric McMillan, MD	Orthopedic	3663 E Arch Rd #400	Stockton	CA	95215	San Joaquin	(209) 943-2202	54.9	EIA (Effective), WC (Effective)
True	True	US Healthworks	Eric McMillan, MD	Orthopedic Surgery	1429 W Fremont St	Stockton	CA	95203	San Joaquin	(209) 546-7767	52.3	EIA (Effective), WC (Effective)

UC	24 Hr	Entity	Physician	Specialty	Address	City	State	Zip	County	Phone	Distance	Contract
True	True	US Healthworks	Rodney Quessenberry,	Chiropractic	1429 W Fremont St	Stockton	CA	95203	San Joaquin	(209) 546-7767	52.3	EIA (Effective), WC (Effective)
True	True	US Healthworks	James L Sepiol, MD	Family Practice	1429 W Fremont St	Stockton	CA	95203	San Joaquin	(209) 546-7767	52.3	EIA (Effective), WC (Effective)
True	False	US Healthworks	Jon Eck, MD	Family Practice	3663 E Arch Rd #400	Stockton	CA	95215	San Joaquin	(209) 943-2202	54.9	EIA (Effective), WC (Effective)
True	False	US Healthworks	Jon Eck, MD	Anesthesiology	3663 E Arch Rd #400	Stockton	CA	95215	San Joaquin	(209) 943-2202	54.9	EIA (Effective), WC (Effective)
True	True	US Healthworks	Gurinder S Dhindsa, MD	Occupational Medicine	1429 W Fremont St	Stockton	CA	95203	San Joaquin	(209) 546-7767	52.3	EIA (Effective), WC (Effective)
True	False	US Healthworks	Ramnik Clair, MD	Physical Medicine & Rehabilitation	3663 E Arch Rd #400	Stockton	CA	95215	San Joaquin	(209) 943-2202	54.9	EIA (Effective), WC (Effective)
True	False	US Healthworks	Ramnik Clair, MD	Physiatry	3663 E Arch Rd #400	Stockton	CA	95215	San Joaquin	(209) 943-2202	54.9	EIA (Effective), WC (Effective)
False	False	Dwayne Highsmith	Dwayne L Highsmith,	Podiatry	1001 Nut Tree Rd Ste	Vacaville	CA	95687	Solano	(707) 448-8469	50.5	EIA (Effective), WC (Effective)
True	False	Kaiser Permanente Medical Group	Brian E Knapp, MD	Occupational Medicine	1 Quality Dr Medical	Vacaville	CA	95688	Solano	(707) 624-2480	51.8	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Alica Rucekova, MD	Occupational Medicine	1 Quality Dr Medical	Vacaville	CA	95688	Solano	(707) 624-2480	51.8	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Patty M Bilhartz, MD	Occupational Medicine	1 Quality Dr Medical	Vacaville	CA	95688	Solano	(707) 624-2480	51.8	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Susan Barnard, MD	Family Practice	1 Quality Dr Medical	Vacaville	CA	95688	Solano	(707) 624-2480	51.8	Kaiser (Effective)
True	False	Kaiser Permanente Medical Group	Samuel J Brown, MD	Occupational Medicine	1 Quality Dr Medical	Vacaville	CA	95688	Solano	(707) 624-2480	51.8	Kaiser (Effective)
True	False	Sutter Occupational Health Services	Suzanne Cynthia Nash,	Occupational Medicine	770 Mason Street, 2nd	Vacaville	CA	95688	Solano	(707) 454-9540	52	WC (Effective)
True	False	Sutter Occupational Health Services	Steven Suga, MD	Neurology	770 Mason Street, 2nd	Vacaville	CA	95688	Solano	(707) 454-9540	52	WC (Effective)
True	False	Sutter Occupational Health Services	Lawrence Tkach, MD	Orthopedic Surgery	770 Mason Street, 2nd	Vacaville	CA	95688	Solano	(707) 454-9540	52	WC (Effective)
True	False	Sutter Occupational Health Services	Melissa Smith, MD	Ophthalmology	770 Mason Street, 2nd	Vacaville	CA	95688	Solano	(707) 454-9540	52	WC (Effective)
False	False	Sacramento Occupational Medical Group	Fidel Realyvasquez, MD	Occupational Medicine	1550 Harbor Blvd.	West	CA	95691	Yolo	(916) 372-9893	24.4	WC (Effective)
False	False	Sacramento Occupational Medical Group	Fidel Realyvasquez, MD	Cardiology	1550 Harbor Blvd.	West	CA	95691	Yolo	(916) 372-9893	24.4	WC (Effective)
False	False	Sacramento Occupational Medical Group	David E Root, MD	Occupational Medicine	1550 Harbor Blvd.	West	CA	95691	Yolo	(916) 372-9893	24.4	WC (Effective)
False	False	Sacramento Occupational Medical Group	Gregory Kusic, MD	Family Practice	1550 Harbor Blvd.	West	CA	95691	Yolo	(916) 372-9893	24.4	WC (Effective)
False	False	Sacramento Occupational Medical Group	Gregory Kusic, MD	Occupational Medicine	1550 Harbor Blvd.	West	CA	95691	Yolo	(916) 372-9893	24.4	WC (Effective)
True	False	US Healthworks	Scott R Lipson, MD	Orthopedic/Hand/Upper Extremity	3680 Industrial Blvd	West	CA	95691	Yolo	(916) 373-7575	25.2	EIA (Effective), WC (Effective)
True	False	US Healthworks	Scott R Lipson, MD	Orthopedic Surgery	3680 Industrial Blvd	West	CA	95691	Yolo	(916) 373-7575	25.2	EIA (Effective), WC (Effective)
True	False	US Healthworks	George Lin, DO	Neurology	3680 Industrial Blvd	West	CA	95691	Yolo	(916) 373-7575	25.2	EIA (Effective), WC (Effective)
True	False	US Healthworks	George Lin, DO	Physical Medicine & Rehabilitation	3680 Industrial Blvd	West	CA	95691	Yolo	(916) 373-7575	25.2	EIA (Effective), WC (Effective)
True	False	US Healthworks	Steven Friend, MD	Occupational Medicine	3680 Industrial Blvd	West	CA	95691	Yolo	(916) 373-7575	25.2	EIA (Effective), WC (Effective)
True	False	US Healthworks	Arthur Auerbach, MD	Orthopedic	3680 Industrial Blvd	West	CA	95691	Yolo	(916) 373-7575	25.2	EIA (Effective), WC (Effective)
True	False	US Healthworks	Martin R Goldberg, MD	Orthopedic	3680 Industrial Blvd	West	CA	95691	Yolo	(916) 373-7575	25.2	EIA (Effective), WC (Effective)
True	False	US Healthworks	Martin R Goldberg, MD	Orthopedic/Hand/Upper Extremity	3680 Industrial Blvd	West	CA	95691	Yolo	(916) 373-7575	25.2	EIA (Effective), WC (Effective)
False	False	North Valley Family Physicians Med Grp	Michael R Goodman, MD	Family Practice	501 E Street Ste. B	Williams	CA	95987	Colusa	(530) 473-5255	53.7	EIA (Effective), WC (Effective)
False	False	North Valley Family Physicians Med Grp	Julian L Delgado, MD	Family Practice	501 E Street Ste. B	Williams	CA	95987	Colusa	(530) 473-5255	53.7	EIA (Effective), WC (Effective)
True	False	Sutter Occupational Health Services	Randall H Leefeldt, MD	Occupational Medicine	475 Pioneer Ave Ste 100	Woodland	CA	95776	Yolo	(530) 406-5616	33.5	WC (Effective)
False	False	Woodland Clinic a service of Dignity Health	Douglas Lurie, OD	Orthopedic Surgery	1207 Fairchild Ct	Woodland	CA	95695	Yolo	(530) 662-3961	36.1	EIA (Effective), WC (Effective)
False	False	Woodland Clinic a service of Dignity Health	Marcia Isakari, MD	Occupational Medicine	632 W. Gibson Rd	Woodland	CA	95695	Yolo	(530) 668-2635	36.1	EIA (Effective), WC (Effective)
False	False	Woodland Clinic a service of Dignity Health	Eric Mitchel, MD	Radiology	632 W. Gibson Rd	Woodland	CA	95695	Yolo	(530) 668-2635	36.1	EIA (Effective), WC (Effective)
False	False	Woodland Clinic a service of Dignity Health	Hoang Tran, MD	Orthopedic Surgery	632 W. Gibson Rd	Woodland	CA	95695	Yolo	(530) 668-2635	36.1	EIA (Effective), WC (Effective)
False	False	Woodland Clinic a service of Dignity Health	Michael Starkweather,	Podiatry	632 W. Gibson Rd	Woodland	CA	95695	Yolo	(530) 668-2635	36.1	EIA (Effective), WC (Effective)
False	False	Woodland Clinic a service of Dignity Health	Patrick Saunders, MD	Radiology	632 W. Gibson Rd	Woodland	CA	95695	Yolo	(530) 668-2635	36.1	EIA (Effective), WC (Effective)
False	False	Woodland Clinic a service of Dignity Health	Christie Carroll, MD	Dermatology	1207 Fairchild Ct	Woodland	CA	95695	Yolo	(530) 662-3961	36.1	EIA (Effective), WC (Effective)
False	False	Woodland Clinic a service of Dignity Health	Richard Beyer, MD	Neurology	1207 Fairchild Ct	Woodland	CA	95695	Yolo	(530) 662-3961	36.1	EIA (Effective), WC (Effective)
False	False	Woodland Clinic a service of Dignity Health	Timothy Bernard, DPM	Podiatry	632 W. Gibson Rd	Woodland	CA	95695	Yolo	(530) 668-2635	36.1	EIA (Effective), WC (Effective)
False	False	Woodland Clinic a service of Dignity Health	Matthew Gargulinski, DO	Orthopedic Surgery	632 W. Gibson Rd	Woodland	CA	95695	Yolo	(530) 668-2635	36.1	EIA (Effective), WC (Effective)
False	False	Woodland Clinic a service of Dignity Health	John Forsyth, MD	Occupational Medicine	632 W. Gibson Rd	Woodland	CA	95695	Yolo	(530) 668-2635	36.1	EIA (Effective), WC (Effective)
False	False	Laura McMorrow, DC	Laura McMorrow, DC	Chiropractic	415 Alturas St Ste 5	Yuba City	CA	95991	Sutter	(530) 755-4034	40.6	CFMC (Effective)
False	False	North Valley Orthopaedics & Hand Surgery	Richard D Tortosa, MD	Orthopedic	1526 Plumas Court, Suite	Yuba City	CA	95991	Sutter	(530) 671-2650	41.2	EIA (Effective), WC (Effective)
False	False	North Valley Orthopaedics & Hand Surgery	Robert R Vogel, MD	Orthopedic	1526 Plumas Court, Suite	Yuba City	CA	95991	Sutter	(530) 671-2650	41.2	EIA (Effective), WC (Effective)
False	False	North Valley Orthopaedics & Hand Surgery	Robert E Burkyl, Jr, MD	Orthopedic	1526 Plumas Court, Suite	Yuba City	CA	95991	Sutter	(530) 671-2650	41.2	EIA (Effective), WC (Effective)
False	False	North Valley Orthopaedics & Hand Surgery	Christopher D Page, DPM	Podiatry	1526 Plumas Court, Suite	Yuba City	CA	95991	Sutter	(530) 671-2650	41.2	EIA (Effective), WC (Effective)
False	False	Price Chiropractic, Inc.	Charles N Price, DC	Chiropractic	471 Ainsley Ave	Yuba City	CA	95991	Sutter	(530) 755-3200	40.8	EIA (Effective), WC (Effective)
False	False	Price Chiropractic, Inc.	Mark D Fullmer, DC	Chiropractic	471 Ainsley Ave	Yuba City	CA	95991	Sutter	(530) 755-3200	40.8	EIA (Effective), WC (Effective)
False	False	Rideout Medical Associates, Inc.	Vineet Gupta, MD	Family Practice	481 Plumas Blvd., Suite	Yuba City	CA	95991	Sutter	(530) 674-2434	40	WC (Effective)

UC	24 Hr	Entity	Physician	Specialty	Address	City	State	Zip	County	Phone	Distance	Contract
False	False	Rideout Medical Associates, Inc.	Jasbir S. Kang, MD	Internal Medicine	481 Plumas Blvd., Suite	Yuba City	CA	95991	Sutter	(530) 674-2434	40	WC (Effective)
False	False	Rideout Medical Associates, Inc.	Christopher Genobaga,	OB/GYN	1007 Live Oak Blvd.	Yuba City	CA	95991	Sutter	(530) 671-8718	40.8	WC (Effective)
False	False	Rideout Medical Associates, Inc.	Lee P Tocchi, MD	Orthopedic	435 Del Norte Ave.	Yuba City	CA	95991	Sutter	(530) 751-7201	40.8	WC (Effective)
False	False	Rideout Medical Associates, Inc.	Lee P Tocchi, MD	Orthopedic Surgery	435 Del Norte Ave.	Yuba City	CA	95991	Sutter	(530) 751-7201	40.8	WC (Effective)
False	False	Rideout Medical Associates, Inc.	Douglas G Tolley Jr., MD	OB/GYN	1007 Live Oak Blvd.	Yuba City	CA	95991	Sutter	(530) 671-8718	40.8	WC (Effective)
False	False	Rideout Medical Associates, Inc.	Mushfeka Sharif, MD	Internal Medicine	1531 Plumas Court	Yuba City	CA	95991	Sutter	(530) 821-2020	41.2	WC (Effective)
False	False	Rideout Medical Associates, Inc.	Yash Brar, MD	Internal Medicine	481 Plumas Blvd., Suite	Yuba City	CA	95991	Sutter	(530) 674-2434	40	WC (Effective)
False	False	Rideout Medical Associates, Inc.	Muhammed Alghannam,	Pain Management	1531 Plumas Court, Suite	Yuba City	CA	95991	Sutter	(530) 751-4900	41.2	WC (Effective)
False	False	Rideout Medical Associates, Inc.	Muhammed Alghannam,	Physical Medicine & Rehabilitation	1531 Plumas Court, Suite	Yuba City	CA	95991	Sutter	(530) 751-4900	41.2	WC (Effective)
False	False	Rideout Medical Associates, Inc.	Jagdeep Bal, MD	Internal Medicine	481 Plumas Blvd., Suite	Yuba City	CA	95991	Sutter	(530) 674-2434	40	WC (Effective)
False	False	Rideout Medical Associates, Inc.	Rajpreet S Dhesi, MD	Pain Management	1531 Plumas Court, Suite	Yuba City	CA	95991	Sutter	(530) 751-4900	41.2	WC (Effective)
False	False	Rideout Medical Associates, Inc.	Rajpreet S Dhesi, MD	Physical Medicine & Rehabilitation	1531 Plumas Court, Suite	Yuba City	CA	95991	Sutter	(530) 751-4900	41.2	WC (Effective)
False	False	Robert A. Del Pero, MD	Robert A. Del Pero, MD	Ophthalmology	1045 Live Oak Blvd Ste B	Yuba City	CA	95991	Sutter	(530) 671-7100	40.9	CFMC (Effective), EIA (Pending)
False	False	Ronald A. Kalayta, MD	Ronald A. Kalayta, MD	Ophthalmology	901 Maple Ave	Yuba City	CA	95991	Sutter	(530) 674-8170	40.8	CFMC (Effective)



Agenda Item I.5.

NCCSIF RATING PLAN REVIEW UPDATE

INFORMATION ITEM

ISSUE: Should NCCSIF make any changes to the current rating formulas? From time to time NCCSIF reviews the rating methodology for both programs and compares them to other JPA's and internally for suggestions.

RECOMMENDATION: There is no recommendation at this time. The Executive Committee reviewed the evaluation and determined no need to makes changes at this time. This is an information only item. Should any recommendations come forward from this review by the Board of Directors the final evaluations will be brought back to the November Executive Committee for consideration and selection of options, if any, to carry forward as presentation to the Board of Directors at the December Board meeting. Any changes would be implemented in the 2014-15 Fiscal Year.

FISCAL IMPACT: None at this time. Please see comparisons for potential impact.

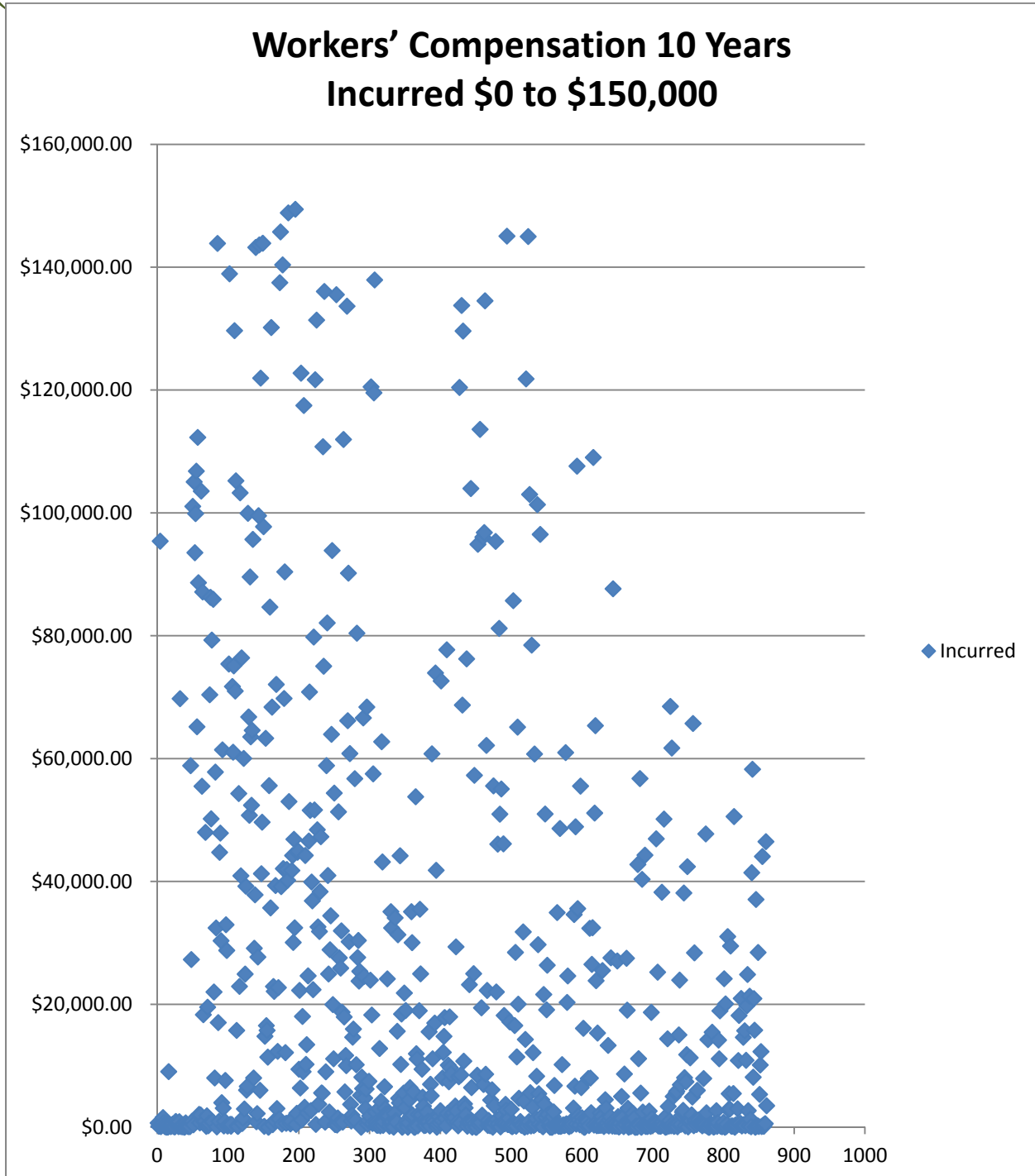
BACKGROUND: This year NCCSIF staff reviewed the NCCSIF rating plans to determine if there are any parameters within the plans that should be amended. For review staff contacted several other JPA's to discuss the elements of their rating plans. We found other options using:

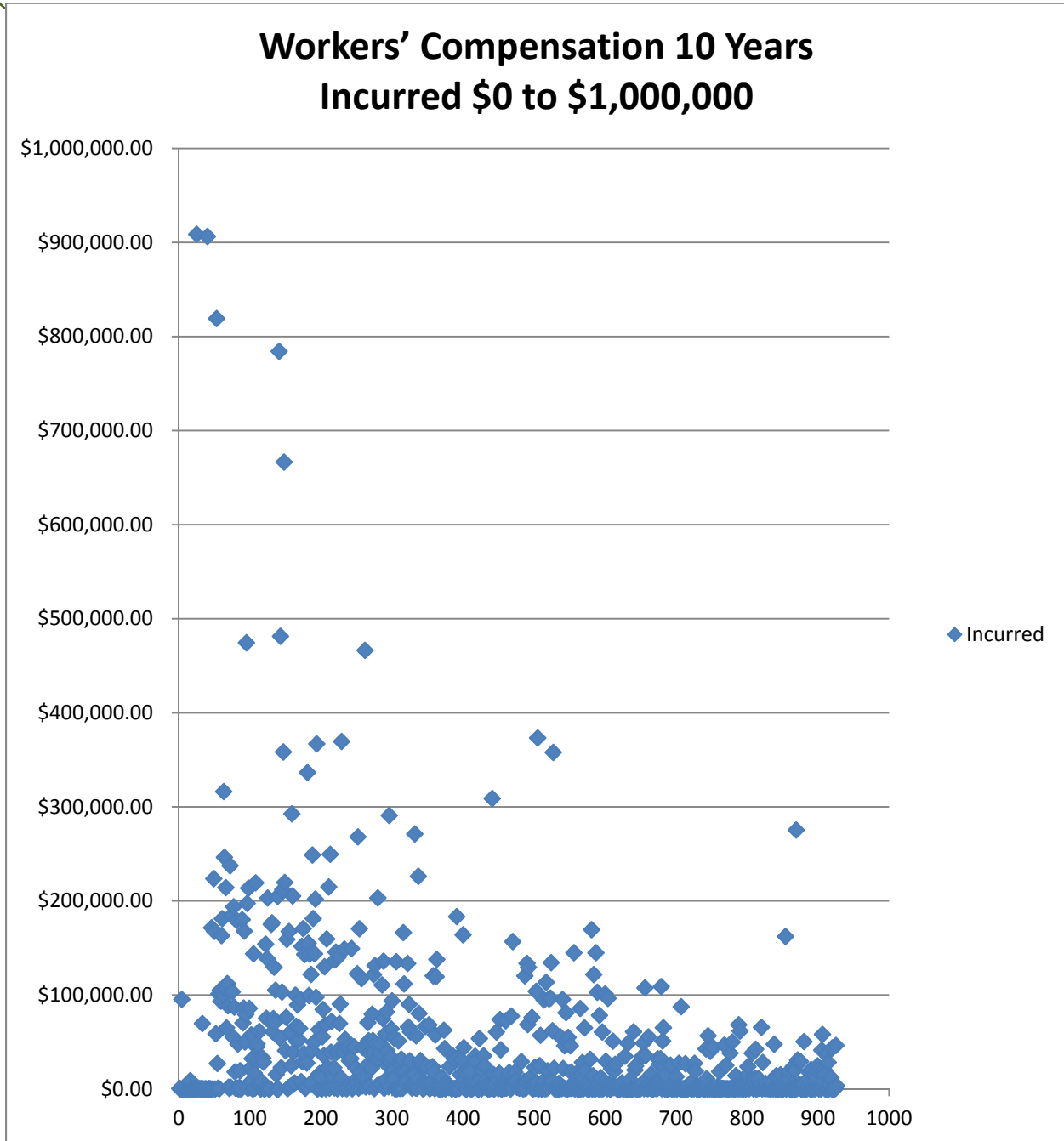
- Three years of losses (NCCSIF uses five);
- Capping the Experience Modification rather than the final deposit;
- Using Paid losses rather than Total Incurred losses;

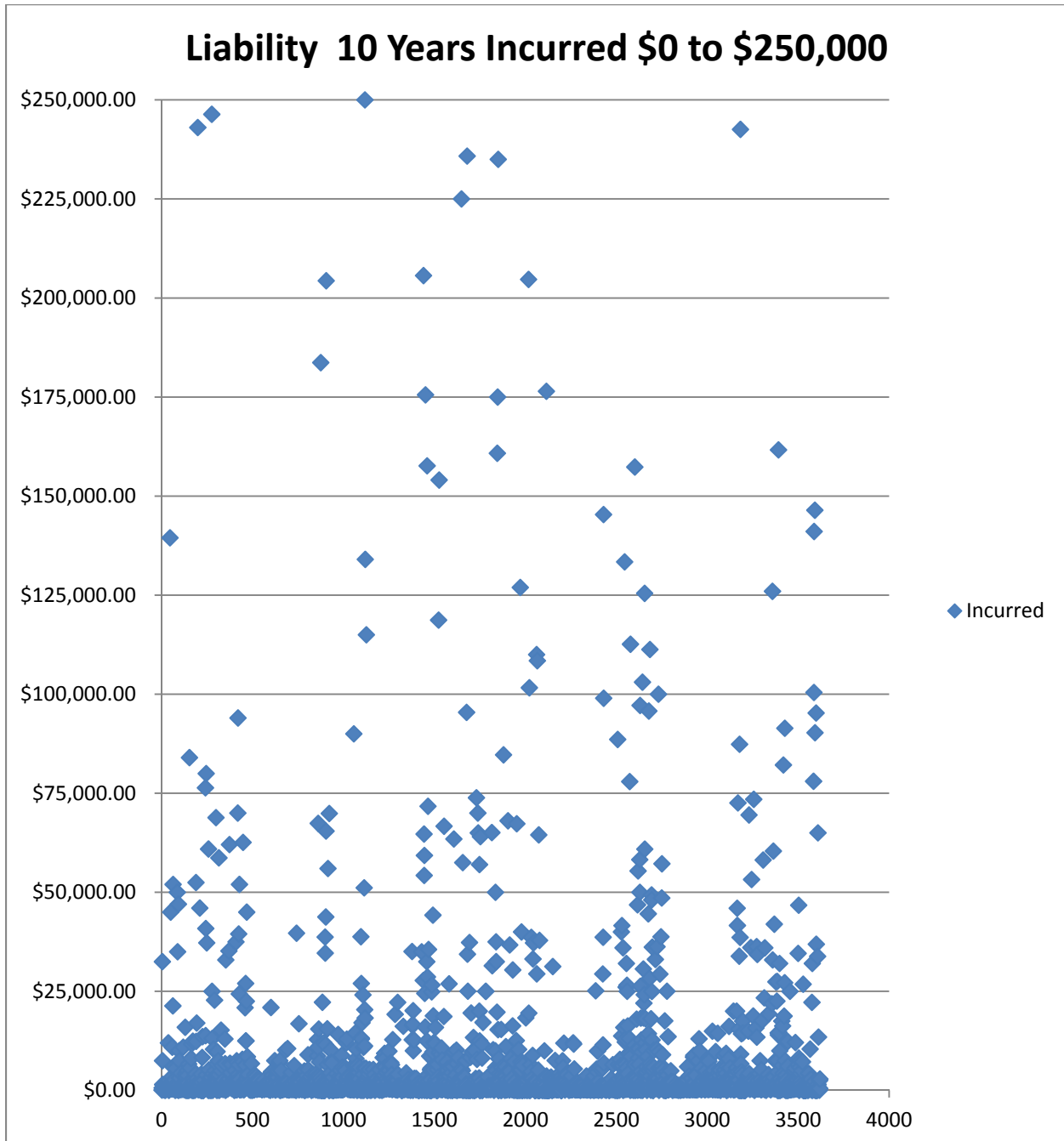
The first step was to review the current layering structure. To review this we created several scatter charts of the past ten years of losses. A review of these charts showed that for both programs there is no need to change the current Banking or Shared Risk Layers. The objective is for a majority of claims to be within the Banking Layer and for the Shared Risk Layer to represent less common losses. Please see the scatter charts on the following pages.

Workers' Compensation: The current Banking Layer is \$0 to \$100,000. As you can see from the two charts shown below, \$100,000 is still a reasonable cut off for the Banking Layer.

Liability: The current Banking Layer is \$50,000 except for Folsom at \$100,000. As you can see from the chart below, \$50,000 is still a reasonable cut off for the Banking Layer. We also looked at Folsom losses alone and found that their pattern of loss costs is similar to other JPA Members.







The next step was to try out the various options we looked at and at combinations and determine if there was any reason to pursue that option. Would it:

- Improve the rating process?
- Produce a positive impact for the Members?
- Make it less likely for Members to exceed the annual maximums?

Staff developed the following options with the following outcomes.

Option 1 (Three years incurred losses): This is intended to get large losses out of a Member's calculation sooner. Five years ago NCCSIF went from using four years to five years to lessen the impact of a large loss, but having the losses stay in the system for five years has been punitive. This option would impact Members more as each year's losses would have greater weight (33% compared to 20%), but they would move through the system more quickly. The loss pick would be 3 years beginning two years prior to four years prior, so that losses that are further developed are used.

Comparison of Current Program to Current Program with 3 Year's Losses:

Liability Program Original 13-14 Rating				Option #1 Three Years Losses		
MEMBER	13-14	12-13	% Change	13-14	12-13	% Change
Anderson	\$101,108	\$113,698	0.89	\$99,041	\$113,698	0.87
Auburn	\$164,013	\$150,208	1.09	\$145,536	\$150,208	0.97
Colusa	\$ 84,395	\$66,881	1.26	\$63,055	\$ 66,881	0.94
Corning	\$73,453	\$65,497	1.12	\$76,513	\$65,497	1.17
Dixon	\$157,486	\$162,085	0.97	\$152,415	\$162,085	0.94
Folsom	\$938,097	\$830,382	1.13	\$926,532	\$830,382	1.12
Galt	\$260,583	\$237,620	1.10	\$308,002	\$237,620	1.30
Gridley	\$111,123	\$94,727	1.17	\$129,806	\$94,727	1.37
Ione	\$42,280	\$44,239	0.96	\$42,155	\$44,239	0.95
Jackson	\$62,916	\$51,811	1.21	\$53,797	\$51,811	1.04
Lincoln	\$315,487	\$301,740	1.05	\$321,042	\$301,740	1.06
Marysville	\$125,128	\$107,051	1.17	\$113,113	\$107,051	1.06
Oroville	\$222,407	\$221,111	1.01	\$226,760	\$221,111	1.03
Paradise	\$178,861	\$159,818	1.12	\$144,674	\$159,818	0.91
Red Bluff	\$204,323	\$172,214	1.19	\$243,026	\$172,214	1.41
Rio Vista	\$68,940	\$64,662	1.07	\$59,753	\$64,662	0.92
Rocklin	\$430,160	\$414,529	1.04	\$437,258	\$414,529	1.05
Willows	\$48,562	\$55,978	0.87	\$47,610	\$55,978	0.85
Yuba City	\$463,130	\$423,963	1.09	\$454,918	\$423,963	1.07
Total:	\$4,052,451	\$3,738,214	1.08	\$4,045,005	\$3,738,214	1.08

Workers' Compensation:

Original 13-14 Rating				Option #1 3 Years Losses		
Member	13-14	12-13	% Change	13-14	12-13	% Change
Anderson	\$179,793	\$190,396	0.94	\$178,582	\$190,396	0.94
Auburn	\$270,342	\$191,450	1.41	\$213,057	\$191,450	1.11
Colusa	\$104,622	\$85,175	1.23	\$118,642	\$85,175	1.39
Corning	\$139,871	\$132,340	1.06	\$168,247	\$132,340	1.27
Dixon	\$390,942	\$440,911	0.89	\$445,536	\$440,911	1.01
Folsom	\$1,715,576	\$1,675,878	1.02	\$1,767,156	\$1,675,878	1.05
Galt	\$385,484	\$385,056	1.00	\$387,864	\$385,056	1.01
Gridley	\$128,625	\$133,212	0.97	\$107,177	\$133,212	0.80
Ione	\$66,897	\$68,453	0.98	\$46,402	\$68,453	0.68
Jackson	\$136,485	\$126,501	1.08	\$158,953	\$126,501	1.26
Lincoln	\$429,041	\$335,218	1.28	\$471,839	\$335,218	1.41
Marysville	\$212,584	\$221,149	0.96	\$234,381	\$221,149	1.06
Nevada City	\$107,000	\$138,907	0.77	\$122,435	\$138,907	0.88
Oroville	\$319,473	\$327,311	0.98	\$339,460	\$327,311	1.04
Paradise	\$297,814	\$384,718	0.77	\$259,410	\$384,718	0.67
Placerville	\$327,458	\$317,506	1.03	\$296,180	\$317,506	0.93
Red Bluff	\$373,114	\$311,896	1.20	\$295,410	\$311,896	0.95
Rio Vista	\$96,214	\$97,036	0.99	\$92,050	\$97,036	0.95
Rocklin	\$629,321	\$705,544	0.89	\$699,388	\$705,544	0.99
Willows	\$142,034	\$102,773	1.38	\$148,836	\$102,773	1.45
Yuba City	\$854,547	\$557,736	1.53	\$756,232	\$557,736	1.36
TOTALS	\$7,307,239	\$6,929,166	1.05	\$7,307,239	\$6,929,166	1.05

Conclusion: As expected this option is favorable to some and punitive to others. The Executive Committee recommended not to pursue this option further.

Option #2 - Using the same calculation formula for both the Banking and Shared Risk layers:

The Banking Layer is currently based on % of Average of prior year losses and % of WCIRB WC Premium. The losses are weighted 75% and the WC Premium is weighted 25%. The Shared Risk Layer utilizes an experience modification rather than the average of prior year losses. Additionally, the Shared Risk Layer uses WC Payroll rather than the WCIRB Premium which is weighted more heavily for the higher exposures such as Police and Fire.

Liability Original 13-14 Rating				Option #2 Shared Risk Formula Both Layers		
MEMBER	13-14	12-13	% Diff.	13-14	12-13	% Diff.
Anderson	\$101,108	\$113,698	0.89	\$95,351	\$113,698	0.84
Auburn	\$164,013	\$150,208	1.09	\$153,194	\$150,208	1.02
Colusa	\$84,395	\$66,881	1.26	\$72,187	\$66,881	1.08
Corning	\$73,453	\$65,497	1.12	\$80,911	\$65,497	1.24
Dixon	\$157,486	\$162,085	0.97	\$177,027	\$162,085	1.09
Folsom	\$938,097	\$830,382	1.13	\$960,890	\$830,382	1.16
Galt	\$260,583	\$237,620	1.10	\$244,612	\$237,620	1.03
Gridley	\$111,123	\$94,727	1.17	\$117,610	\$94,727	1.24
Ione	\$42,280	\$44,239	0.96	\$40,131	\$44,239	0.91
Jackson	\$62,916	\$51,811	1.21	\$67,700	\$51,811	1.31
Lincoln	\$315,487	\$301,740	1.05	\$299,334	\$301,740	0.99
Marysville	\$125,128	\$107,051	1.17	\$100,463	\$107,051	0.94
Oroville	\$222,407	\$221,111	1.01	\$225,518	\$221,111	1.02
Paradise	\$178,861	\$159,818	1.12	\$165,309	\$159,818	1.03
Red Bluff	\$204,323	\$172,214	1.19	\$159,661	\$172,214	0.93
Rio Vista	\$68,940	\$64,662	1.07	\$68,257	\$64,662	1.06
Rocklin	\$430,160	\$414,529	1.04	\$469,445	\$414,529	1.13
Willows	\$48,562	\$55,978	0.87	\$58,092	\$55,978	1.04
Yuba City	\$463,130	\$423,963	1.09	\$488,857	\$423,963	1.15
Total:	\$4,052,451	\$3,738,214	1.08	\$4,044,549	\$3,738,214	1.08

Workers' Comp. Original 13-14 Rating				Option #2 Shared Risk Formula Both Layers		
Member	13-14	12-13	% Diff.	13-14	12-13	% Diff
Anderson	\$179,793	\$190,396	0.94	\$157,068	\$190,396	0.82
Auburn	\$270,342	\$191,450	1.41	\$268,158	\$191,450	1.40
Colusa	\$104,622	\$85,175	1.23	\$113,338	\$85,175	1.33
Corning	\$139,871	\$132,340	1.06	\$137,177	\$132,340	1.04
Dixon	\$390,942	\$440,911	0.89	\$349,974	\$440,911	0.79
Folsom	\$1,715,576	\$1,675,878	1.02	\$1,758,062	\$1,675,878	1.05
Galt	\$385,484	\$385,056	1.00	\$397,274	\$385,056	1.03
Gridley	\$128,625	\$133,212	0.97	\$185,584	\$133,212	1.39
Ione	\$66,897	\$68,453	0.98	\$61,498	\$68,453	0.90
Jackson	\$136,485	\$126,501	1.08	\$110,193	\$126,501	0.87
Lincoln	\$429,041	\$335,218	1.28	\$507,359	\$335,218	1.51
Marysville	\$212,584	\$221,149	0.96	\$164,427	\$221,149	0.74
Nevada City	\$107,000	\$138,907	0.77	\$101,407	\$138,907	0.73
Oroville	\$319,473	\$327,311	0.98	\$353,893	\$327,311	1.08
Paradise	\$297,814	\$384,718	0.77	\$256,737	\$384,718	0.67
Placerville	\$327,458	\$317,506	1.03	\$250,286	\$317,506	0.79
Red Bluff	\$373,114	\$311,896	1.20	\$275,348	\$311,896	0.88
Rio Vista	\$96,214	\$97,036	0.99	\$116,488	\$97,036	1.20
Rocklin	\$629,321	\$705,544	0.89	\$760,017	\$705,544	1.08
Willows	\$142,034	\$102,773	1.38	\$105,119	\$102,773	1.02
Yuba City	\$854,547	\$557,736	1.53	\$877,833	\$557,736	1.57
TOTALS	\$7,307,239	\$6,929,166	1.05	\$7,307,239	\$6,929,166	1.05

Conclusion: Again this option should not be considered. The benefit to this option is rating consistently for both layers. But as you can tell from the differences in the % change this formula is not as loss sensitive. So there is a possibility that this could leave Members more prone to deficit adjustments since not enough banking layer funds would be collected.

Option #3 - Paid Losses instead of Incurred Losses

Liability Original 13-14 Rating				Option #3 Paid Losses			
MEMBER	13-14	12-13	% Diff.		13-14	12-13	% Diff.
Anderson	\$101,108	\$113,698	0.89		\$107,473	\$113,698	0.95
Auburn	\$164,013	\$150,208	1.09		\$166,175	\$150,208	1.11
Colusa	\$84,395	\$66,881	1.26		\$84,216	\$66,881	1.26
Corning	\$73,453	\$65,497	1.12		\$66,526	\$65,497	1.02
Dixon	\$157,486	\$162,085	0.97		\$161,469	\$162,085	1.00
Folsom	\$938,097	\$830,382	1.13		\$946,369	\$830,382	1.14
Galt	\$260,583	\$237,620	1.10		\$274,866	\$237,620	1.16
Gridley	\$111,123	\$94,727	1.17		\$102,999	\$94,727	1.09
Ione	\$42,280	\$44,239	0.96		\$41,907	\$44,239	0.95
Jackson	\$62,916	\$51,811	1.21		\$56,105	\$51,811	1.08
Lincoln	\$315,487	\$301,740	1.05		\$334,300	\$301,740	1.11
Marysville	\$125,128	\$107,051	1.17		\$129,167	\$107,051	1.21
Oroville	\$222,407	\$221,111	1.01		\$233,783	\$221,111	1.06
Paradise	\$178,861	\$159,818	1.12		\$171,448	\$159,818	1.07
Red Bluff	\$204,323	\$172,214	1.19		\$208,633	\$172,214	1.21
Rio Vista	\$68,940	\$64,662	1.07		\$65,406	\$64,662	1.01
Rocklin	\$430,160	\$414,529	1.04		\$405,564	\$414,529	0.98
Willows	\$48,562	\$55,978	0.87		\$47,768	\$55,978	0.85
Yuba City	\$463,130	\$423,963	1.09		\$453,691	\$423,963	1.07
Total:	\$4,052,451	\$3,738,214	1.08		\$4,057,867	\$3,738,214	1.09

Workers' Comp. Original 13-14 Rating					Option #3 Paid Losses		
Member	13-14	12-13	% Diff.		13-14	12-13	% Diff
Anderson	\$179,793	\$190,396	0.94		\$150,520	\$190,396	0.79
Auburn	\$270,342	\$191,450	1.41		\$204,998	\$191,450	1.07
Colusa	\$104,622	\$85,175	1.23		\$98,437	\$85,175	1.16
Corning	\$139,871	\$132,340	1.06		\$119,481	\$132,340	0.90
Dixon	\$390,942	\$440,911	0.89		\$401,057	\$440,911	0.91
Folsom	\$1,715,576	\$1,675,878	1.02		\$1,804,712	\$1,675,878	1.08
Galt	\$385,484	\$385,056	1.00		\$372,341	\$385,056	0.97
Gridley	\$128,625	\$133,212	0.97		\$121,787	\$133,212	0.91
Ione	\$66,897	\$68,453	0.98		\$79,606	\$68,453	1.16
Jackson	\$136,485	\$126,501	1.08		\$130,106	\$126,501	1.03
Lincoln	\$429,041	\$335,218	1.28		\$399,001	\$335,218	1.19
Marysville	\$212,584	\$221,149	0.96		\$249,847	\$221,149	1.13
Nevada City	\$107,000	\$138,907	0.77		\$99,375	\$138,907	0.72
Oroville	\$319,473	\$327,311	0.98		\$336,866	\$327,311	1.03
Paradise	\$297,814	\$384,718	0.77		\$380,228	\$384,718	0.99
Placerville	\$327,458	\$317,506	1.03		\$340,721	\$317,506	1.07
Red Bluff	\$373,114	\$311,896	1.20		\$362,762	\$311,896	1.16
Rio Vista	\$96,214	\$97,036	0.99		\$91,385	\$97,036	0.94
Rocklin	\$629,321	\$705,544	0.89		\$664,762	\$705,544	0.94
Willows	\$142,034	\$102,773	1.38		\$143,141	\$102,773	1.39
Yuba City	\$854,547	\$557,736	1.53		\$777,121	\$557,736	1.39
TOTALS	\$7,307,239	\$6,929,166	1.05		\$7,328,254	\$6,929,166	1.06

Conclusion: This option produced some significant differences, but there is no need to implement. Except for one or two Members it does not significantly impact volatility

Option #4: Capping the Experience Modification: This example caps the experience modification, but lets the premium increase due to exposures. Because the Banking Layer does not use an experience modification, the differences were minimal.

Liability Original 13-14 Rating				Option #4 Capping the Ex. Mod. (.8-1.2)		
MEMBER	13-14	12-13	% Diff.	13-14	12-13	% Diff.
Anderson	101,108	113,698	0.89	100,916	113,698	0.89
Auburn	164,013	150,208	1.09	165,642	150,208	1.10
Colusa	84,395	66,881	1.26	83,378	66,881	1.25
Corning	73,453	65,497	1.12	74,247	65,497	1.13
Dixon	157,486	162,085	0.97	159,220	162,085	0.98
Folsom	938,097	830,382	1.13	920,061	830,382	1.11
Galt	260,583	237,620	1.10	252,932	237,620	1.06
Gridley	111,123	94,727	1.17	112,271	94,727	1.19
Ione	42,280	44,239	0.96	42,615	44,239	0.96
Jackson	62,916	51,811	1.21	63,576	51,811	1.23
Lincoln	315,487	301,740	1.05	318,813	301,740	1.06
Marysville	125,128	107,051	1.17	123,896	107,051	1.16
Oroville	222,407	221,111	1.01	217,541	221,111	0.98
Paradise	178,861	159,818	1.12	176,089	159,818	1.10
Red Bluff	204,323	172,214	1.19	192,965	172,214	1.12
Rio Vista	68,940	64,662	1.07	69,583	64,662	1.08
Rocklin	430,160	414,529	1.04	434,953	414,529	1.05
Willows	48,562	55,978	0.87	49,091	55,978	0.88
Yuba City	463,130	423,963	1.09	468,010	423,963	1.10
Total:	4,052,451	3,738,214	1.08	4,025,799	3,738,214	1.08

Workers' Comp. Original 13-14 Rating				Option #4 Capping the Ex. Mod. (.8-1.2)		
Member	13-14	12-13	% Diff.	13-14	12-13	% Diff
Anderson	\$ 179,793	\$190,396	0.94	\$178,994	\$190,396	0.94
Auburn	\$270,342	\$191,450	1.41	\$272,703	\$191,450	1.42
Colusa	\$104,622	\$85,175	1.23	\$105,539	\$85,175	1.24
Corning	\$139,871	\$132,340	1.06	\$139,547	\$132,340	1.05
Dixon	\$390,942	\$440,911	0.89	\$390,255	\$440,911	0.89
Folsom	\$1,715,576	\$1,675,878	1.02	\$1,729,069	\$1,675,878	1.03
Galt	\$85,484	\$385,056	1.00	\$388,718	\$385,056	1.01
Gridley	\$128,625	\$133,212	0.97	\$129,997	\$133,212	0.98
Ione	\$66,897	\$68,453	0.98	\$66,367	\$68,453	0.97
Jackson	\$136,485	\$126,501	1.08	\$134,908	\$126,501	1.07
Lincoln	\$429,041	\$335,218	1.28	\$433,272	\$335,218	1.29
Marysville	\$212,584	\$221,149	0.96	\$205,897	\$221,149	0.93
Nevada City	\$107,000	\$138,907	0.77	\$107,675	\$138,907	0.78
Oroville	\$319,473	\$327,311	0.98	\$322,305	\$327,311	0.98
Paradise	\$297,814	\$384,718	0.77	\$289,103	\$384,718	0.75
Placerville	\$327,458	\$317,506	1.03	\$318,486	\$317,506	1.00
Red Bluff	\$373,114	\$311,896	1.20	\$362,121	\$311,896	1.16
Rio Vista	\$96,214	\$97,036	0.99	\$97,179	\$97,036	1.00
Rocklin	\$629,321	\$705,544	0.89	\$634,696	\$705,544	0.90
Willows	\$142,034	\$102,773	1.38	\$138,902	\$102,773	1.35
Yuba City	\$854,547	\$557,736	1.53	\$861,508	\$557,736	1.54
TOTALS	\$7,307,239	\$6,929,166	1.05	\$7,307,239	\$6,929,166	1.05

Conclusion: Not worth pursuing as the differences are minimal.



DECEMBER 13, 2012 LONG RANGE PLANNING MEETING UPDATE

INFORMATION ITEM

ISSUE: The Long range Planning Items List provides the Board with a document detailing items that have developed from the Long Range Planning meetings, the action to be taken, who is responsible and the status.

RECOMMENDATION: None. This is provided as information only.

FISCAL IMPACT: None.

BACKGROUND: At least every three years the Board conducts a Long Range Planning meeting to consider and develop Action Items to further address during the year(s). Historically this has been held in December. The NCCSIF Board of Directors is tasked with the development of a Long Range Planning to establish its long-range vision for NCCSIF and assigns responsibilities and tasks in order to accomplish its vision. The last meeting was held on December 21, 2012.

ATTACHMENT(S): December 13, 2012 Long Range Planning Items List.

NCCSIF Long Range Planning Items List

ITEM	TITLE	ACTION	RESPONSIBILITY	STATUS/COMPLETION
1.	MEMBER GROWTH	<ol style="list-style-type: none"> 1. Identify prospective members and whether or not to share risk 2. Discuss pros and cons of prospective member becoming a member of the JPA. 3. Progress Reports 4. Evaluate prospects and determine whether or not to proceed 	<ol style="list-style-type: none"> 1. EC; BOD 2. EC; BOD 3. Alliant Staff; EC; BOD 4. Alliant Staff; EC; BOD 	<ol style="list-style-type: none"> 1. December 2011 2. March – April 2012 3. Ongoing 4. Ongoing
2013 – The City of Elk Grove has joined NCCSIF’s Workers’ Compensation program effective September 1, 2013.				
2.	NEW COVERAGE PROGRAMS	<p><i>Evaluate insurable risks and evaluate cost effectiveness.</i></p> <ol style="list-style-type: none"> 1. Review current NCCSIF coverages and industry trends to identify where programs can be improved or develop new program (i.e. Health Ins.; SLIP; Special Events, etc.) 2. Form Ad Hoc Committee 3. Define scope of risk 4. Discuss pros and cons of prospective program 5. Report progress of findings and recommendations 6. Evaluate results and determine whether or not to develop prospective program 	<ol style="list-style-type: none"> 1. Alliant Staff; EC; BOD 2. EC; BOD 3. Ad Hoc; Alliant Staff 4. Ad Hoc; Alliant Staff 5. Ad Hoc; Alliant Staff; EC; BOD 6. Alliant Staff; EC; BOD 	<ol style="list-style-type: none"> 1. Ongoing 2. March – April 2012 3. Ongoing 4. Ongoing 5. Ongoing 6. Ongoing
<p>2012 – Marketed the property insurance program and crime program. Found that the current programs have the best coverage and price.</p> <p>We will look at JPA Board Errors and Omissions coverage in the spring for 2013. We previously were asked to obtain a quote. But when we reported the costs of the other JPA’s who purchase this coverage in San Francisco, it was decided not to pursue at that time.</p>				
3.	RISK MANAGEMENT	<p><i>Enhance services to provide improved loss control.</i></p> <ol style="list-style-type: none"> 1. Communicate training matrix 2. Coordinate training between all Service Providers 3. Provide sample list of available training to members via Training Matrix and website 4. Create “Safety Awards” to be presented annually 	<ol style="list-style-type: none"> 1. Alliant/BRS Staff 2. Alliant/BRS Staff 3. Alliant Staff 4. Staff; BOD 	<ol style="list-style-type: none"> 1. Ongoing 2. Ongoing 3. Completed/Ongoing 4. Dec LRP 2013

NCCSIF Long Range Planning Items List

ITEM	TITLE	ACTION	RESPONSIBILITY	STATUS/COMPLETION
		5. Distribute Quarterly Risk Management newsletter 6. ADA Transition Plans 7. Develop Scorecard to monitor compliance	5. BOD 6. Alliant/BRS Staff 7. BRS Staff	5. Ongoing 6. Ongoing 7. Completed/Ongoing
<p>Jan. 2012, NCCSIF contracted with Bickmore Risk Services for risk management services. BRS completed a matrix which has been presented to the Board and is available on the website. The Matrix provides the types of training available and how to avail the training, i.e., on site or on line and the cost if any. BRS will be issuing quarterly newsletters.</p> <p>BRS is currently evaluating each member by doing assessments of the cities. They will provide a scorecard after these are finalized and develop training needs for individual members as well as the entire JPA as a whole.</p>				
4.	MARKETING EXCESS PLACEMENTS	<i>Consideration of marketing excess placements</i> 1. Review of current Excess Placements and identify placements for prospective marketing 2. Define prospective markets 3. Report progress of findings and recommendations 4. Evaluate results and determine whether or not to market	1. EC; BOD 2. Alliant Staff; EC; BOD 3. Alliant Staff; EC; BOD 4. EC; BOD	1. Dec 2012 BOD Meeting 2. Jan 2013 BOD Meeting 3. April 2013 BOD Meeting 4. April 2013 BOD Meeting
<p>We have looked at alternatives for the Excess Workers' Compensation program as well as the Excess Liability program and found that they are not as competitive and the terms and conditions are not as favorable.</p> <p>Effective June 30, 2013 NCCSIF has decided to lower their Liability Self Insured Retention from \$1,000,000 to \$500,000.</p>				
5.	NEW BOARD MEMBER ORIENTATION	<i>Enhance the education process for new Board members</i> 1. Review of current new BOD member orientation 2. Define areas for improvement and develop orientation 3. Survey BOD members "what do you want to know about..." 4. Report findings from survey and offer recommendations 5. Develop timeline for conducting orientations; conduct orientations	1. Alliant Staff 2. Alliant Staff 3. Alliant Staff; BOD 4. Alliant Staff; BOD 5. Alliant Staff; BOD	1. Dec 2011 – March 2012 2. Dec 2011 – March 2012 3. April 2012 BOD Meeting 4. June 2012 BOD Meeting 5. June 2012 - Ongoing
<p>Staff has provided new Board members and their staff with orientations presentation on who NCCSIF is, programs, etc. During 2011/12 staff has met with Folsom, Marysville, Red Bluff and Rocklin. During 2012/13 staff met with the Anderson, Corning, Dixon, Elk Grove, Ione, Red Bluff and Maryville.</p>				

NCCSIF Long Range Planning Items List

ITEM	TITLE	ACTION	RESPONSIBILITY	STATUS/COMPLETION
6.	WHAT CAN NCCSIF DO FOR ITS MEMBERS	<i>Define services NCCSIF can provide to the members (i.e. talk to member's City Council; Develop additional Risk Management Committees or Sub-Committees</i> 1. Identify areas where NCCSIF can assist the members (i.e. talk to City Council; develop additional RMC, etc.) 2. Survey BOD members "what do you want to know about..." 3. Report findings from survey and offer recommendations 4. Develop process and timeline 5. Become more involved in legislative issues that affect members.	1. Alliant Staff 2. Alliant Staff; BOD 3. Alliant Staff; BOD 4. Alliant Staff; BOD 5. Alliant Staff; BOD	1. Ongoing 2. Ongoing 3. Ongoing 4. Ongoing 5. Ongoing
<p>Staff has met with members to provide educational presentations on Insurance Requirements in Contract – risk transfer; Special Events programs – which members can purchase to transfer risk.</p> <p>In 2012/2013 NCCSIF has scheduled property appraisals to be done for their members in NCCSIF's property program.</p>				
7.	WEBSITE ENHANCEMENTS	1. Survey membership and determine possible enhancements 2. Report findings from survey and offer recommendations 3. Develop timeline and implement enhancements	1. Alliant Staff 2. Alliant Staff; BOD 3. Alliant Staff	1. Ongoing 2. Ongoing 3. Ongoing
<p>We are continuing to update the website to contain current member information, staff information, claims administrator information and risk management services contact information. The website also contains agendas, minutes, governing documents and risk control information. The website should be the first stop for members looking for information.</p>				



CONSIDERATION OF DECEMBER 12, 2013 LONG RANGE PLANNING SESSION OR TRAINING DAY

ACTION ITEM

ISSUE: The Board should discuss if there is a need for a Long Range Planning or Training Day session to be held on December 12, 2013.

RECOMMENDATION: Staff recommends the Board discuss the consideration of a December 12, 2013 Training Day session.

FISCAL IMPACT: The cost of the meeting is included in the current NCCSIF budget for meetings.

BACKGROUND: The NCCSIF Board of Directors is tasked with the development of a Long Range Plan to establish its strategic vision for NCCSIF, and as part of this process, to assign responsibilities of tasks in order to accomplish this vision. NCCSIF has held Long Range Planning meetings in 2011 and 2012. Long Range Planning meetings are required by the CAJPA Accreditation standards to be held once every 3 years.

Most Pools hold a Long Range Planning every other year or every three years, and for other years hold more of a “training day”. Others at member cities, besides Board Members, could be invited to these events, dependent of the presentation items selected.

ATTACHMENT(S): None.



NCCSIF SERVICE PROVIDER EVALUTATIONS – P&P A-2

ACTION ITEM

ISSUE: The Board of Directors should determine if a Service Provider Performance Evaluation should be performed. If approved, all Board and Committee members will be asked to evaluate the services of the primary Services Providers the following spring. If the Board of Directors determines that the Performance Evaluation is not necessary, the Executive Committee will assume responsibility for the Service Provider feedbacks. During the meeting, discussion will include use of electronic survey tools in lieu of printed documents.

RECOMMENDATION: Staff recommends that the Board adopts the administrative changes to Policy and Procedure A-2 and instruct staff to send out vendor surveys to be completed by member cities and their employees to be reviewed at the December 12, 2013 Board of Directors meeting. (All vendor surveys except Program Administration will be returned to Alliant; Alliant's survey will be returned to the NCCSIF President.)

FISCAL IMPACT: The cost of the meeting is included in the current NCCSIF budget for meetings.

BACKGROUND: NCCSIF Policy and Procedure A-2 was first effective on May 26, 1989. The policy has been revised four times with the last revision done on October 13, 2011. Historically, performance evaluations have had very few returns from members.

ATTACHMENT(S): NCCSIF Policy & Procedure A-2, *Services Provider Performance Evaluation*.



ADMINISTRATIVE POLICY AND PROCEDURE #A-2

SUBJECT: SERVICE PROVIDER PERFORMANCE EVALUATION

Policy Statement:

It shall be the policy of the Northern California Cities Self Insurance Fund every odd numbered year to ask the Board of Directors, at the October Board Meeting, if a Service Provider Performance Evaluation should be performed, with all Board and Committee members to evaluate the services of the primary Service Providers the following Spring.

If the Board determines that the Performance Evaluation is not needed, then the Executive Committee will assume responsibility for Service Provider feedback.

Procedure:

1. The bi-annual Service Provider performance evaluation shall take place bi-annually, in the Spring, prior to the anniversary date of the Service Provider's contract regardless of the duration of the contract.
2. An evaluation form provides for the review of the performance of the Service Provider. An evaluation form for the following Service Providers is attached:
 - a. Third Party Claims Administrators
 - b. Safety & Risk Control Services
 - c. Program Administrator
3. A copy of the evaluation form shall be sent to each Board and Committee member.
4. The evaluation may be conducted on-line, via the NCCSIF website (nccsif.org) or by printing, completing the form and return per the instructions on the form either to the Program Administrator or to the president of NCCSIF.
5. The evaluation may be anonymous.
6. The results of the evaluation will be reviewed by the Executive Committee and shall be made available to the Board of Directors.
7. The Service Provider shall be made aware of the overall results and shall be provided with an opportunity to respond to specific deficiencies, with the said response being forwarded to the president of NCCSIF.

Effective Date: May 26, 1989

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

First Revision Date: June 20, 2008
Second Revision Date: June 26, 2009
Third Revision Date: December 15, 2010
Fourth Revision Date: October 13, 2011
Fifth Revision Date: October 10, 2013

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

PURPOSE:

This survey provides the member an opportunity to evaluate the level of service, communication, professionalism, and responsiveness of service providers listed below. All responses are confidential. Your candid response is greatly appreciated and will help us ensure you receive excellent service. To take the survey on the nccsif.org website, click on the **Begin Survey** button or you may elect to take the survey by printing a copy and completing the same.

Alliant Insurance Services

Brokerage Risk Management and Program Administration

York ~~Insurance Risk~~ Services Group, Inc.

Third Party Claims Administrators

York ~~Insurance Services, Inc.~~ Bickmore

Safety and Risk Control Services

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

This page refers to your interactions with Alliant Insurance Services. Choose the answer that best describes your experience working with Alliant Insurance Services. If you cannot rate an item, or it is not applicable, please select N/A.

Alliant Insurance Services

The broker/administrator for NCCSIF, providing services including administration support for the NCCSIF Board of Directors, NCCSIF Executive Committee, NCCSIF Risk Management Committee, administrative services for self-insurance programs, consultative support for NCCSIF Members on insurance issues, and broker services for purchasing insurance.

	WELL BELOW/ DOES NOT MEET EXPECTATIONS	FAIR/ BELOW EXPECTATIONS	GOOD/ MEETS EXPECTATIONS	VERY GOOD/ ABOVE EXPECTATIONS	N/A DON'T HAVE SUFFICIENT EXPERIENCE TO EVALUATE
1. RESPONDS PROMPTLY TO INQUIRIES AND REQUESTS	_____	_____	_____	_____	_____
2. MAINTAINS CONTACT AND KEEPS MEMBER APPRISED ON ALL IMPORTANT AND PERTINENT MATTERS	_____	_____	_____	_____	_____
3. PROVIDES HIGH QUALITY ADVICE AND ASSISTANCE	_____	_____	_____	_____	_____
4. COMMUNICATES WELL BOTH ORALLY AND IN WRITING	_____	_____	_____	_____	_____
5. HANDLES ALL INTERACTIONS IN A PROFESSIONAL MANNER	_____	_____	_____	_____	_____
6. ACCOMPLISHES GOALS AND OBJECTIVES AND ALSO PROVIDES ADDITIONAL VALUE	_____	_____	_____	_____	_____
7. OVERALL LEVEL OF SATISFACTION	_____	_____	_____	_____	_____

COMMENTS/SUGGESTIONS: _____

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

This page refers to your interactions with York ~~Insurance-Risk~~ Services Group, Inc., the Third Party Claims Administrator. Choose the answer that best describes your experience working with York ~~Insurance-Risk~~ Services Group, Inc. as the third party administrator. If you cannot rate an item, or it is not applicable, please select N/A.

York ~~Insurance-Risk~~ Services Group, Inc. – Third Party Liability Claims Administrator

The third party claims administrator for NCCSIF providing comprehensive and appropriate claims adjusting and claims administration services for all liability and claims reported by NCCSIF or its members.

	WELL BELOW/ DOES NOT MEET EXPECTATIONS	FAIR/ BELOW EXPECTATIONS	GOOD/ MEETS EXPECTATIONS	VERY GOOD/ ABOVE EXPECTATIONS	N/A DON'T HAVE SUFFICIENT EXPERIENCE TO EVALUATE
1. CONTROL THE CLAIMS HANDLING PROCESS WELL	_____	_____	_____	_____	_____
2. LOOKS OUT FOR THE CITY'S BEST INTEREST	_____	_____	_____	_____	_____
3. ARE EMPLOYEE/PUBLIC COMPLAINTS CONCERNING THE PROVIDER'S SERVICE HELD TO A MINIMUM	_____	_____	_____	_____	_____
4. ARE THE RESERVES PLACED ON CLAIMS WITHIN WHAT YOU CONSIDER TO BE REASONABLE	_____	_____	_____	_____	_____
5. ARE CLAIMS PAYMENTS MADE IN A TIMELY MANNER	_____	_____	_____	_____	_____
6. SUBMIT TIMELY WRITTEN STATUS REPORTS ON CLAIMS	_____	_____	_____	_____	_____
7. ARE MEDICAL AND/OR LEGAL EXPENSES MONITORED AND CONTROLLED	_____	_____	_____	_____	_____
8. ARE RECOMMENDATION CONCERNING CLAIMS SETTLEMENT OR DENIAL GENERALLY ACCEPTED	_____	_____	_____	_____	_____

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

9. MAINTAINS CONTACT AND KEEPS MEMBER APPRISED ON ALL IMPORTANT AND PERTINENT MATTERS	_____	_____	_____	_____	_____
10. PROVIDES HIGH QUALITY ADVICE AND ASSISTANCE	_____	_____	_____	_____	_____
11. COMMUNICATES WELL BOTH ORALLY AND IN WRITING	_____	_____	_____	_____	_____
12. HANDLES ALL INTERACTIONS IN A PROFESSIONAL MANNER	_____	_____	_____	_____	_____
13. ACCOMPLISHES GOALS AND OBJECTIVES AND ALSO PROVIDES ADDITIONAL VALUE	_____	_____	_____	_____	_____
14. OVERALL LEVEL OF SATISFACTION	_____	_____	_____	_____	_____

COMMENTS/SUGGESTIONS: _____

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

This page refers to your interactions with York ~~Insurance-Risk~~ Services Group, Inc., the Third Party Claims Administrator. Choose the answer that best describes your experience working with York ~~Insurance-Risk~~ Services Group, Inc. as the third party administrator. If you cannot rate an item, or it is not applicable, please select N/A.

York ~~Insurance-Risk~~ Services Group, Inc.– Third Party Workers’ Compensation Claims Administrator

The third party claims administrator for NCCSIF providing comprehensive and appropriate claims adjusting and claims administration services for all workers’ compensation claims reported by NCCSIF or its members.

	WELL BELOW/ DOES NOT MEET EXPECTATIONS	FAIR/ BELOW EXPECTATIONS	GOOD/ MEETS EXPECTATIONS	VERY GOOD/ ABOVE EXPECTATIONS	N/A DON’T HAVE SUFFICIENT EXPERIENCE TO EVALUATE
1. CONTROL THE CLAIMS HANDLING PROCESS WELL	_____	_____	_____	_____	_____
2. LOOKS OUT FOR THE CITY’S BEST INTEREST	_____	_____	_____	_____	_____
3. ARE EMPLOYEE/PUBLIC COMPLAINTS CONCERNING THE PROVIDER’S SERVICE HELD TO A MINIMUM	_____	_____	_____	_____	_____
4. ARE THE RESERVES PLACED ON CLAIMS WITHIN WHAT YOU CONSIDER TO BE REASONABLE	_____	_____	_____	_____	_____
5. ARE CLAIMS PAYMENTS MADE IN A TIMELY MANNER	_____	_____	_____	_____	_____
6. SUBMIT TIMELY WRITTEN STATUS REPORTS ON CLAIMS	_____	_____	_____	_____	_____
7. ARE MEDICAL AND/OR LEGAL EXPENSES MONITORED AND CONTROLLED	_____	_____	_____	_____	_____
8. ARE RECOMMENDATION CONCERNING CLAIMS SETTLEMENT OR DENIAL GENERALLY ACCEPTED	_____	_____	_____	_____	_____

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

9. MAINTAINS CONTACT AND KEEPS MEMBER APPRISED ON ALL IMPORTANT AND PERTINENT MATTERS	_____	_____	_____	_____	_____
10. PROVIDES HIGH QUALITY ADVICE AND ASSISTANCE	_____	_____	_____	_____	_____
11. COMMUNICATES WELL BOTH ORALLY AND IN WRITING	_____	_____	_____	_____	_____
12. HANDLES ALL INTERACTIONS IN A PROFESSIONAL MANNER	_____	_____	_____	_____	_____
13. ACCOMPLISHES GOALS AND OBJECTIVES AND ALSO PROVIDES ADDITIONAL VALUE	_____	_____	_____	_____	_____
14. OVERALL LEVEL OF SATISFACTION	_____	_____	_____	_____	_____

COMMENTS/SUGGESTIONS: _____

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

This page refers to your interactions with ~~York Insurance Services, Inc.~~Bickmore for Safety and Risk Control Services. Choose the answer that best describes your experience working with ~~York Insurance Services, Inc.~~Bickmore. If you cannot rate an item, or it is not applicable, please select N/A.

~~York Insurance Services, Inc.~~Bickmore - Risk Control

~~York Insurance Services, Inc.~~Bickmore provides Safety and Risk Control services and develops injury and illness policies to meet standards, consults and coordinates with the Program Administrator, and coordinates the Police Risk Management Committee, consulting with the Program Administrator.

	WELL BELOW/ DOES NOT MEET EXPECTATIONS	FAIR/ BELOW EXPECTATIONS	GOOD/ MEETS EXPECTATIONS	VERY GOOD/ ABOVE EXPECTATIONS	N/A DON'T HAVE SUFFICIENT EXPERIENCE TO EVALUATE
1. HAS BRAGG MET WITH YOUR CITY THIS FISCAL YEAR	_____	_____	_____	_____	_____
2. IF YOU RECEIVED TRAINING PLEASE DESCRIBE BELOW WHAT TRAINING YOU RECEIVED	_____ _____ _____				
3. IF YOU USED THE SAFETY LIBRARY THIS YEAR WERE YOU ABLE TO OBTAIN THE TAPES YOU WANTED EASILY	_____	_____	_____	_____	_____
4. SAFETY LIBRARY TAPES QUALITY	_____	_____	_____	_____	_____
COMMENTS	_____ _____ _____				
5. HAS YOUR CITY UTILIZED THE HOTLINE SERVICES THIS YEAR? IF YES, PLEASE COMMENT ON THE SERVICES PROVIDED	_____ _____				

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

6. RESPONDS PROMPTLY TO INQUIRIES AND REQUESTS	_____	_____	_____	_____	_____
7. MAINTAINS CONTACT AND KEEPS MEMBER APPRISED ON ALL IMPORTANT AND PERTINENT MATTERS	_____	_____	_____	_____	_____
8. PROVIDES HIGH QUALITY ADVICE AND ASSISTANCE	_____	_____	_____	_____	_____
9. COMMUNICATES WELL BOTH ORALLY AND IN WRITING	_____	_____	_____	_____	_____
10. OVERALL LEVEL OF SATISFACTION	_____	_____	_____	_____	_____

COMMENTS/SUGGESTIONS: _____



CSAC-EIA PAYROLL AUDIT 12/13 ASSESSMENT

INFORMATION ITEM

ISSUE: CSAC-EIA annually performs a Payroll Audit for its members to determine whether an assessment or a credit should be applied upon receipt of members' June 30th DE-9 Reports. This year NCCSIF's Actual 2012/13 Payroll was \$156,077,365 which was \$4,963,217 higher than the estimated payroll of \$151,114,148 resulting in an additional premium of \$17,604 for the policy year.

Members should take action on payment options as listed below:

1. Receive an invoice to be paid separately by members prior to June 30, 2014.
2. Apply payment to the 2014/15 CSAC-EIA Excess Workers' Compensation premium.

FISCAL IMPACT: \$17,604 additional premium due to CSAC-EIA.

RECOMMENDATION: None.

BACKGROUND: This is an annual Payroll Audit done by CSAC-EIA according to their Excess Workers' Compensation program provisions.

ATTACHMENT(S): CSAC-EIA Payroll Audit 12/13 Assessment Calculations.

Name of Entity:	<u>NCCSIF</u>		
2012/13 Estimated Payroll:	<u>\$151,114,148</u>		
Reported on Renewal Application completed in Fall of 2011			
2012/13 EWC Effective Rate:	<u>\$0.355</u>	2012/13 EWC Deposit Premium:	<u>\$535,992</u>
2012/13 Actual Payroll:	<u>\$156,077,365</u>	2012/13 Final EWC Premium:	<u>\$553,596</u>
2012/13 Total Premium Adjustment:	<u>\$17,604</u>	An invoice in this amount will be sent by the EIA in the next couple of weeks	

The actual payroll being reported should include salaries and wages, but not employee benefits such as reimbursements and allowances. The following should be included:

1. Salary/Wages - Regular
2. Salary/Wages - Extra Help
3. Two-thirds (2/3rds) of Salary/Wages for overtime and call-backs (call-backs as defined in personnel documents, i.e. union MOU, merit system policies, HR manual, etc.)

For more information on the payroll to report, please review the WCIRB's explanation at

https://wcirbonline.org/wcirb/root/pdf/usrp_ic_regs_only.pdf

Go to Appendix 3 on page 225

By completion of this form, I certify that the actual payroll is being reported in accordance with the instructions provided and is accurate to the best of my knowledge. I understand that the actual payroll information will be used to recalculate the entity's final premium for the 2012/13 year.

Form Completed By:	<u>Johnny Yang</u>
Title:	<u>JPA Program Administration</u>
Date Completed:	<u>10/01/13</u>



Agenda Item I.9.

APPROVAL OF REVISION TO DEFENSE COUNSEL SELECTION P&P A-9

ACTION ITEM

ISSUE: The Board should review, discuss and approve the revision to the Defense Counsel Selection P&P A-9. The revisions include the addition of Liability Defense Attorney Stephanie Quinn and the removal for Liability Defense Attorney Scott Smith and he is no longer employed with Angelo, Kilday and Kilduff, LLP. Mr. Scott Smith is currently assisting Mr. Douglas Thorne on a couple NCCSIF cases and Executive Committee recommends that he is retained for those cases. Upon completion of those cases, Mr. Scott Smith will need to be referred by an NCCSIF member to be added to NCCSIF's Defense Counsel List.

FISCAL IMPACT: N.A.

RECOMMENDATION: The Executive Committee recommends approval of the revision to Admin Policy & Procedure A-9, *Defense Counsel Selection*.

BACKGROUND: Ms. Stephanie Quinn was recommended by Mr. Bruce Cline, City of Folsom and reviewed and approved by York Risk Services as well as the Executive Committee. Mr. Scott Smith is no longer with Angelo, Kilday and Kilduff, LLP. The Defense Counsel Selection List has been updated to reflect these changes.

ATTACHMENT(S):

1. Stephanie L. Quinn Curriculum Vitae
2. Stephanie L. Quinn Biography
3. Revised P&P A-2

8801 Folsom Boulevard, Suite 230
Sacramento, CA 95826
Phone: (916) 400-2300
Fax: (916) 400-2311

STEPHANIE L. QUINN

Curriculum Vitae

EDUCATION:

- Juris Doctor with Distinction, University of the Pacific, McGeorge School of Law (2001); Order of the Coif, Traynor Honor Society
- Bachelor of Arts, California State University, Sacramento, Government and Italian (1998); Golden Key National Honor Society

BAR & COURT ADMISSIONS:

- Admitted to practice in all state courts in California (December 2001).
- Admitted to practice in all state courts in Nevada (May 2012).
- Admitted to practice in the United States District Court for the Eastern, Northern and Central Districts.
- Admitted to practice in the Ninth Circuit Court of Appeals.

PROFESSIONAL EXPERIENCE:

- **Murphy, Campbell, Alliston & Quinn**, Sacramento, CA (February 2011 – Present): Represents public entities and private clients in civil litigation matters, with a focus on personal injury and property damage cases, employment law claims, and railroad litigation.
 - Defends public entities in personal injury and property damage cases, including automobile accidents, wrongful death cases, slip and falls, fire cases, and trespass claims.

- Substantial experience litigating claims brought under Government Code section 830 et seq., alleging the dangerous condition of public property.
 - Public entity work also includes representing a large municipal utility district in litigation to recover for damages to property and for power theft.
 - Employment work includes counseling employers on employment and labor law matters and defending employers in litigation involving claims of discrimination, harassment, retaliation, reasonable accommodation, among others. Conducts independent investigations for employers in employment matters.
 - Railroad litigation involves defending railroad companies in personal injury cases brought under the Federal Employers' Liability Act and defending railroad companies in retaliation and other employment law cases.
- **Randolph, Cregger & Chalfant**, Sacramento, CA (December 2003 – February 2011): Practiced in the area of civil rights and employment law, personal injury and property damage matters, and handled administrative writ of mandate proceedings for public agencies. Handled crossing cases and Federal Employers' Liability Act cases on behalf of Class I railroad companies.
 - **Farmer, Murphy, Smith & Alliston**, Sacramento, CA (July 2001 – December 2003): Practiced in the area of insurance coverage and bad faith litigation. Analysis of insurance policies and joint powers authority agreements and drafting coverage opinions for insurers, policyholders and public entity self-insured risk pools. Represented large apartment management company in personal injury cases.

LEGAL ORGANIZATIONS AND MEMBERSHIPS:

- Sacramento County Bar Association; Labor & Employment Law Section
- Washoe County Bar Association
- National Association of Railroad Trial Counsel
- Board Member, Young Lawyers Executive Advisory Board for the National Association of Railroad Trial Counsel
- Women Lawyers of Sacramento
- St. Thomas More Society of Sacramento

PROFESSIONAL ACCOMPLISHMENTS:

- Defense verdict in a Federal Employers' Liability Act case in San Joaquin County Superior Court, in the matter of *Harper v. BNSF Railway Company* (March 2013).
- Defense verdict in a Federal Employers' Liability Act case in San Bernardino County Superior Court, in the matter of *Andujo v. BNSF Railway Company* (August 2012).
- Named by Super Lawyers as a *Rising Star* in Northern California (2011, 2012, and 2013).

- Graduate, National Association of Railroad Trial Counsel Trial College (June 2010).
- Summary judgment motion granted in wrongful termination in violation of public policy case, *Ruiz v. Union Pacific Railroad Company*, Los Angeles County Superior Court (February 2010).
- Speaker, League of California Cities 2009 City Attorneys Spring Conference, *Elimination of Bias*, presented with Samuel L. Jackson (former City Attorney, City of Sacramento) (May 2009).
- Argued First Amendment case in front of the Ninth Circuit Court of Appeals and obtained published opinion, in the matter of *Gibson v. Office of the Attorney General, State of California, et al.*, 554 F.3d 759 (9th Cir. 2009) (affirming Central District's dismissal of complaint and upholding Office of the Attorney General's policy restricting outside litigation activities by attorneys).
- Argued employment law case in front of the Ninth Circuit Court of Appeals, in the matter of *Randal Anderson v. Union Pacific Railroad Company*, 359 Fed.Appx. 800 (9th Cir. 2009) (unpublished opinion) (affirming summary judgment in favor of defendant in wrongful termination and implied employment contract case).
- Summary judgment granted in employment law case alleging wrongful termination and discrimination, *Torres v. Union Pacific Railroad Company*, Placer County Superior Court (2006).
- Summary judgment granted in breach of contract case involving the federal Railway Labor Act, in *Ware v. Burlington Northern Santa Fe Railway*, U.S. District Court for the Eastern District of California (2006).
- Summary judgment granted in wrongful death case alleging dangerous condition of public property, *Christison v. Sacramento Municipal Utility District*, Sacramento County Superior Court (2006).
- Summary judgment granted in employment law case alleging discrimination and harassment, *Glow v. Union Pacific Railroad Company*, Placer County Superior Court (2005).
- Summary judgment granted in case alleging civil rights violations under 42 U.S.C. section 1983, inverse condemnation and nuisance, *County of Sacramento v. Jerome H. Sprague/Sprague v. Sacramento Municipal Utility District*, Sacramento County Superior Court (2005).

MURPHY • CAMPBELL • ALLISTON • QUINN

A PROFESSIONAL LAW CORPORATION



STEPHANIE L. QUINN

EDUCATION:

B.A., California State University, Sacramento, 1998; Government and Italian; J.D., McGeorge School of Law with Distinction, 2001; Member of the Order of the Coif.

STEPHANIE L. QUINN

Ms. Quinn represents private and public clients in a variety of employment related matters, including those involving allegations of wrongful termination, discrimination, harassment and retaliation. She handles leave of absence and reasonable accommodation issues under both state and federal law, and has experience with the Uniformed Services Employment and Reemployment Rights Act (USERRA). She defends employment matters in state and federal court, and at the California State Personnel Board. She has conducted independent investigations in employment matters and provides advice to clients on employment related matters.

Ms. Quinn has successfully represented clients in front of the Ninth Circuit Court of Appeals. One of those matters resulted in a published opinion, *Gibson v. Office of the Attorney General, State of California, et al.*, 554 F.3d 759 (9th Cir. 2009).

Ms. Quinn also represents private and public clients in personal injury and property damage matters, and handles administrative writ of mandate proceedings. She has substantial experience with the California Tort Claims Act and regularly defends public entity clients in claims alleging dangerous conditions of public property, under Government Code section 830, et seq. Her public entity work includes litigating claims on behalf of public entities for damage to public property and for power theft.

A substantial portion of Ms. Quinn's practice is defending railroad companies in personal injury, property damage, and employment matters. In her practice, she regularly defends Federal Employers' Liability Act (FELA) claims. Her railroad related employment work includes defending whistleblower claims and matters involving interpretation of the Railway Labor Act.

She is licensed and regularly practices in California state courts and the United States District Courts for the Eastern, Northern and Central Districts of California, as well as the Ninth Circuit Court of Appeals. She is a member of the Sacramento County Bar Association and its Labor and Employment Law Section. She is also a member of Women Lawyers of Sacramento and the National Association of Railroad Trial Counsel. Ms. Quinn is also licensed to practice in the state of Nevada and is a member of the Washoe County Bar Association.



ADMINISTRATIVE POLICY & PROCEDURE #A-9

SUBJECT: DEFENSE COUNSEL SELECTION & EMPLOYMENT PRACTICES RECOMMENDED INVESTIGATORS

The following Policy and Procedure is established to govern the selection of defense counsel and employment practices recommended investigators.

1. The Claims Administrator shall recommend and assign, with the approval of the Member City, and direct defense counsel in cases requiring legal representation. The Member City may make a change in the choice of defense firms as long as it keeps to the defense firms and/or individuals on the approved lists.
2. The Claims Administrator shall maintain the list of recommended law firms to which litigation will be assigned. This list of recommended law firms is attached to this Policy and Procedure as “Attachment A” for Liability defense firms, “Attachment B” for Workers’ Compensation defense firms and “Attachment C” for Employment Practices Recommended Investigators. It is assumed that the use of legal counsel (including City staff), other than those on the approved list, shall not be approved. In special cases, other defense counsel not on the recommended list may be used for particular expertise or where a conflict of interest may arise. Exceptions shall be reviewed and approved on a case-by-case basis by the Claims Committee.
3. Any Member City wishing to recommend a law firm for inclusion on the list of recommended law firms may do so by submitting justification and experience of the individual and/or firm to the JPA staff. The JPA Legal Counsel and the Claims Administrator will review the recommended firm and/or individual, research the firm’s and/or individual’s qualifications and submit a written recommendation to the Claims Committee for review and approval or disapproval.
4. If any Member City or the Claims Administrator wishes to delete a law firm from the list of recommended law firms, this may be done by submitting the request to the JPA staff. The JPA Legal Counsel and the TPA will make written recommendation to the Claims Committee for approval or disapproval of the deletion.
5. Once approved by the Claims Committee, any changes to the approved lists of law firms/attorneys for Liability and Workers’ Compensation claims shall be brought to the Executive Committee and Board of Directors for review, revision (if needed) and adoption..
6. The Claims Administrator shall recommend, but the Member shall have final approval of outside investigators for Employment Practices claims.

Effective Date:	October 4, 1996	Tenth Revision:	June 23, 2006
First Revision:	September 18, 1998	Eleventh Revision:	October 27, 2006
Second Revision:	August 19, 1999	Twelfth Revision:	April 25, 2008
Third Revision:	October 26, 2001	Thirteenth Revision:	October 16, 2009
Fourth Revision:	November 9, 2001	Fourteenth Revision:	December 17, 2009
Fifth Revision:	April 12, 2002	Fifteenth Revision:	October 21, 2010
Sixth Revision:	June 21, 2002	Sixteenth Revision:	December 1, 2010
Seventh Revision:	May 16, 2003	Seventeenth Revision:	May 9, 2013
Eighth Revision:	April 22, 2005	<i>Eighteenth Revision:</i>	<i>October 10, 2013</i>
Ninth Revision:	September 16, 2005		

ADMINISTRATIVE POLICY & PROCEDURE #A-9

ATTACHMENT A

LIABILITY Approved Law Firms

Name of Law Firm	Attorneys	Areas of Expertise
Angelo, Kilday & Kilduff 601 University Avenue, Suite 150 Sacramento, CA 95825 (916) 564-6100	Bruce A. Kilday Carolee Kilduff Larry Angelo J. Scott Smith Serena Sanders Carrie Frederickson Corri Sarno Alex Hughes	Police Liability, General Liability, Auto, Personnel, Heavy Trial Experience
Ayers & Associates 930 Executive Way Suite 200 Redding, CA 96002 (530) 229-1340	William Ayers	Dangerous Condition, Auto, General Liability, Environmental Liability
Barkett and Gumpert 2862 Arden Way, Suite 101 Sacramento, CA 95828 (916) 481-3683 Fax: (916) 481-3948	Frank Gumpert	Dangerous Condition, Police, Civil Rights, Inverse Condemnation, Auto General Liability, Heavy to Light Trial Experience
Bertrand, Fox, Elliott et al 2749 Hyde Street San Francisco, CA 94109 (415) 353-0999	Eugene Elliott	
Gary Brickwood Brickwood, Olmstead & Underwood 1135 Pine Street, #210 Redding, CA 96001 (530) 245-1877	Gary Brickwood	Police, Auto, Dangerous Conditions
Caulfield, Davies and Donahue 3500 American River Drive Sacramento, CA 95864 (916) 487-7700 Fax: (916) 487-7091	Rich Caulfield Brian Hayden (P.E., J.D.) Robert E. Davies	Same as above, with Construction Defect, Heavy to Medium Trial Experience
Gregory P. Einhorn 48 Hanover Lane, Suite 2 Chico, CA 95973 (530) 898-0228	Gregory P. Einhorn	Employment Law, General Liability, Municipal

ADMINISTRATIVE POLICY & PROCEDURE #A-9

Name of Law Firm	Attorneys	Areas of Expertise
Dennis Halsey, Esq. Attorney at Law 9 Highland Circle Chico, CA 95926 (530) 345-1976 Fax: (530) 894-7783	Dennis Halsey	Dangerous Condition, Police Liability, Auto, General Liability, Medium Train Experience
Kronick, Moskovitz Tiedemann & Girard 400 Capitol Mall, 27 th Floor Sacramento, CA 95814	Ronald Scholar Bruce A. Scheidt *	Civil Rights, California Fair Employment and Housing, Tort Claims, California Public Records
Peters, Rush, Habib & McKenna P.O. Box 3509 Chico, CA 95927 (530) 342-3593	Dave Rush Mark Habib Jim McKenna	Dangerous Condition, Police Liability, General Liability, Auto, Good Trial Experience
Porter, Scott, Weiberg & Delehant P.O. Box 255428 Sacramento, CA 95865 (916) 929-1481 Fax: (916) 927-3706	Nancy Sheehan Michael Pott John Whitefleet Clayton Cook Katherine Mola Kevin Kreutz Terry Cassidy Carl L. Fessenden Steve Horan Russell Porter Russ Wunderli	Police, Civil Rights, Dangerous Condition, Inverse Condemnation, Auto, General Liability, Heavy to Light Trial Experience
Matheny Sears Linkert & Jaime, LLP 3638 American River Drive Sacramento, CA 95864 (916) 978-3434 Fax: (916) 978-3430	Matthew Jaime Douglas Sears Richard Linkert Michael Bishop	
Justin N. Tierney 1006 Fourth Street, Suite 212 Sacramento, CA 95814	Justin N. Tierney	Dangerous Condition, Auto, Medium Trial Experience
The Law Office of James A. Wyatt 2130 Eureka Way Redding, CA 96001 (530) 244-6060 P.O. Box 992338 Redding, CA 96099-2338	James A. Wyatt	Dangerous Condition, Civil Rights, Police, Wrongful Termination, Auto Liability, Labor Law, Heavy Trial Experience
<u>Murphy, Campbell, Alliston & Quinn, PLC.</u> <u>8801 Folsom Boulevard, Suite 230</u> <u>Sacramento, CA 95826</u> <u>(916) 400-2300</u>	<u>Stephanie L. Quinn</u>	<u>Auto, Wrongful Deaths, Slip and falls, Fire and Trespassing Experience</u>

* Bruce A. Scheidt will be used only as respects the Eaton vs. Rocklin litigation.

ADMINISTRATIVE POLICY & PROCEDURE #A-9

ATTACHMENT B

WORKERS' COMPENSATION

Approved Law Firms

Name of Law Firm	Attorneys
Law Offices of Tim Huber 935 University Ave. Sacramento, Ca. 95825	Tim Huber
Hanna, Brophy, et al P.O. Box 255267 Sacramento, CA 95825	Laurie Dunlap Russell O. Youmans
Laughlin, Falbo, Levy and Moresi 930 Executive Way, 2nd Floor Redding, CA 96049	Hank Slowik David V. Huscher
Hanna, Brophy, et al P.O. Box 491720 Redding, CA 96049	Russ Youmans Mike White Leslie Tuxhorn
Lehanan, Lee, Slater & Pearse, LLP 1030 15 th Street Sacramento, CA CA 95814 (916) 443-1030	Gerald Lenahan Yolanda S.G. Tuckerman Christine M. Green Colin S. Connor Charleton S. Pearse Ira Cleary
Mullin and Filippi 1335 Buenaventura Blvd #106 Redding, CA 96001	Lawrence P. Johnson
Matthew Brueckner Law Firm 1007 7 th Street, Mezzanine 107 Sacramento, CA 95814 (916) 448-8816	Matthew Brueckner

ADMINISTRATIVE POLICY & PROCEDURE #A-9

ATTACHMENT C

**EMPLOYMENT PRACTICES
RECOMMENDED INVESTIGATORS**

Valentina Reiner
Law Office of Valentina Reiner
2377 Gold Meadow Way, Suite 100
Gold River, CA 95670
916.526.2748

Dona Bertain
Bertain Consulting
2485 Marsh Court
Durham, CA 95938
530.898.1199

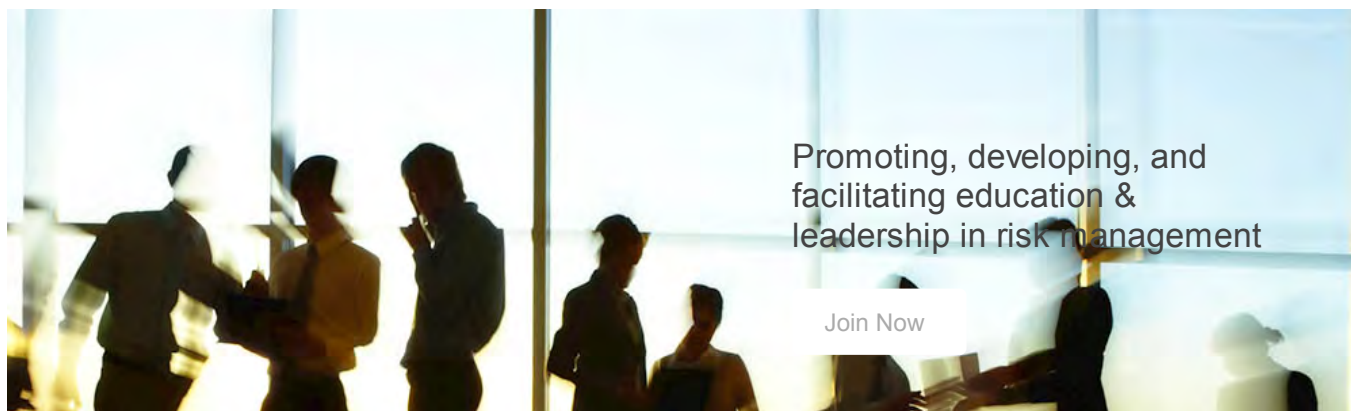
Donna S. Selnick, J.D.
2154 University Park Dr.
Sacramento, CA 95825
916.764.2883

Paul E. Lacy, Esq.
University of the Pacific, McGeorge School of Law
Institute for Administrative Justice
3200 5th Avenue
Sacramento, CA 95817
916.739.7049

Vincent Pastorino
University of the Pacific, McGeorge School of Law
Institute for Administrative Justice
3200 5th Avenue
Sacramento, CA 95817
916.739.7049



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PARMA 2014 CONFERENCE REGISTRATION IS NOW OPEN

New at PARMA

PARMA SCHOLARSHIPS FOR THE ANNUAL CONFERENCE

If you would like to attend the PARMA Conference, February 9-12, 2014 in San Jose, CA, but your entity does not have the funding to allow it, consider applying for a PARMA Scholarship. Information on how to apply can be found in the PARMA Community. Just log in with your email address and passcode, go to the Resource Pages and download an application. Don't miss out on a fabulous educational opportunity - let us help you get there!

To find the Resource pages simple look on the left side of the PARMA Community pages for Resources. Click on that link and then scroll down to find the PARMA Conference Scholarship Application. Click on that link and then download the application by clicking on the green Download Resource Button on the right side of the page. Open the document, print it out and fill in the application. Instructions on where to send it are on the form.

REGISTER FOR THE PARMA GOLF TOURNAMENT

You can register for the annual PARMA Golf Tournament to be held at the Coyote Creek Golf Course in Morgan Hill, CA on Sunday, February 9, 2014. Just go to www.parma.com and click on Events. Then close the 2014 PARMA Golf Tournament, log in and follow the prompts. No need to be a good golfer - you just need to want to have fun!

If you want to sponsor a tee box you can click on the PARMA Store and choose the event you would like to sponsor by clicking on it and adding it to your shopping cart. A receipt will be sent to you once you have paid for it.

NEW FOR THE 2014 CONFERENCE

PARMA is offering Continuing Education Certificates and MCLE Credits for Attorneys and Paralegals for attending selected sessions. These sessions are noted with a comment in the title field, so be sure to look for these when you register. This is part of PARMA's Strategic Plan to address requests from and meet the needs of its members.

EVENTS WORTH NOTING

Attendees at the 2014 PARMA Conference are in for a real treat this year. They will be hosted for a networking opportunity at the San Jose Tech Museum on Monday evening from 6-10 pm thanks to the sponsorship from Alliant Insurance Services and Carl Warren & Company. For those without plans for later in the evening the IMAX Theater at the Museum will have an 8 pm showing of the movie "Everest". All attendees are welcome to attend this event.

A 40th Anniversary deserves a special celebration and PARMA's banquet intends to be just that. This is that event where you can dress up -

bring along the cocktail dress and guys, wear a jacket. Of course you can come in business attire if you prefer but be a part of this Ruby Celebration. With a menu of Surf & Turf, dancing with your favorite band from last year and prizes generously sponsored by Mullen & Filippi, you can be guaranteed an evening to remember.

PARMA EXHIBIT BOOTH INFORMATION

Exhibit booths are available for sale for the PARMA Conference. The exposition will be at the San Jose Convention Center with set up on Sunday, February 9 from 1-6pm. The show is Monday, February 10 from 7:30 - 4:00 pm and Tuesday, February 11 from 7:30 - 1:30pm. Tear down can begin at 1:45 following lunch which will be served both days in the exhibit hall. For a booth contract please click [HERE](#). For a diagram of the expo hall, please click [HERE](#). Please note that there are a large number of booths already sold for this show. For an updated list of booth availability please email exhibit@parma.com and request a listing so you do not choose booths that are already sold.

PARMA COMMUNITY

The Community is a place to find not only chapter information for PARMA, updates about the conference and resources to make your life easier, but also a place to allow other PARMA members to post their meetings and white papers. Speakers can promote the sessions they will be presenting at both Chapter Meetings and the Annual Conference, AND it will be easier than before to actually reach out and make connections with other PARMA members. It also provides a forum for group discussions, news feeds and messaging.

PARMA Members have full access to everything in the Community. You can post meetings, make contacts, participate in group discussions, send/receive messages, take surveys and access/download/post resources. Non Members can view posted meetings, group discussions, resources and surveys. Non Members can view posted meetings, group discussions, resources and surveys.

What to do First?

Click on the Community link, log in and create a profile for yourself. Then explore. Look up other members with the search box and invite them to link to you. Set your permissions so that you have set up when you want to get notifications. This is the NEW LOOK of PARMA!

Membership: PARMA's membership runs from January 1 - December 31 each year. For public agency employees the cost is \$100 for an entity and for associates/non-public agency employees the cost is \$275. Your employer/agency becomes the member and covers as many people from your location as would like to be a PARMA member. (If you have additional branches each must become their own member but will also have the ability to have multiple employees under the umbrella of the membership.)

Our Platinum Sponsors



PARMA 2014 Annual Conference

February 9-12, 2014
San Jose, CA Convention Center



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Sacramento

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[San Diego](#)

NCCSIF Organizational Chart

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

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

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

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

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

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

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

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

2013 MEETING CALENDAR

BOARD OF DIRECTORS 12:00 p.m.	EXECUTIVE COMMITTEE 10:30 a.m.	CLAIMS COMMITTEE 12:30 p.m.
January 24	January 9	March 14
April 25	March 14	May 9
June 13	May 30	September 12
October 10	September 12	November 14
December 12	November 14	

RISK MANAGEMENT COMMITTEE 9:30 a.m.	POLICE RISK MANAGEMENT COMMITTEE 10:30 a.m.	FINANCE COMMITTEE 10:30 a.m.
January 24	January 10	September 5
April 25	April	
June 13	August	
October 10	November	
December 12		

ALL MEETINGS ARE SCHEDULED ON THURSDAYS

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

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

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

CJPRMA 2013 MEETING DATES –

March 21, 2013 – Board of Directors

May 14-16, 2013 – Annual Membership Meeting

June 20, 2013 – Board Meeting

October 16-17, 2013 – Board Meeting

December 19, 2013 – Board Meeting

Northern California Cities State Self Insurance Fund

Travel Reimbursement Expense Form

Member Representative: _____
Entity: _____
Payee Address: _____

Meeting or Committee: _____
Date of Meeting: _____
Location of Meeting: _____
Total Mileage: _____

Payment Made to:

Signature _____ Date _____

2013 NCCSIF RESOURCE CONTACT GUIDE

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

2013 NCCSIF RESOURCE CONTACT GUIDE

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