



**President**  
Mr. Dave Warren  
City of Placerville

**Vice President**  
Ms. Liz Ehrenstrom  
City of Oroville

**Treasurer**  
Mr. Tim Sailsbery  
City of Willows

**Secretary**  
Ms. Corey Shaver  
City of Nevada City

## NCCSIF TRAINING & BOARD OF DIRECTORS MEETING AGENDA

**Date:** Thursday, December 8, 2016

**A – Action**  
**I – Information**

**Time:** Board Meeting 10:00 a.m. to 3:00 p.m.  
Continental Breakfast available at 9:00 a.m.  
Orientation begins at 9:30 a.m.

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

**Location:** Rocklin Event Center - Garden Room  
2650 Sunset Blvd.  
Rocklin, CA 95677  
(916) 625-5200

### 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.*

- |                                    |   |                                   |
|------------------------------------|---|-----------------------------------|
| 9:30 a.m. -<br>10:00 a.m.<br>pg. 5 | <p><b>NCCSIF Orientation and Refresher Training</b><br/><i>Alliant will provide an orientation for new members and review of NCCSIF policies and procedures. This session is open to established Board members who are interested in a refresher course.</i></p>  | <p><b>I 2</b></p>                 |
| 10:00 a.m.                         | <p><b>A. CALL TO ORDER</b></p> <p><b>B. INTRODUCTIONS</b></p> <p><b>C. APPROVAL OF AGENDA AS POSTED</b></p> <p><b>D. PUBLIC COMMENTS</b><br/><i>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.</i></p> <p><b>E. TRAINING PRESENTATIONS</b></p> | <p><b>A 1</b></p> <p><b>I</b></p> |
| 10:15 a.m.<br>pg. 6                | <p><b>1. Investment 101</b><br/><i>Ned Connolly from Chandler Asset Management will present Investment 101, covering the basics of investing.</i></p>   | <p><b>2</b></p>                   |



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10:35 a.m. pg. 7	2. <b>NCCSIF Investment Portfolio Review</b> <i>Ned Connolly from Chandler Asset Management will present a current economic overview and NCCSIF's Investment Portfolio.</i>	<b>1</b>
11:00 a.m.	<b>**10 MIN BREAK**</b>	
11:10 a.m. pg. 51	3. <b>Drone Liability and Coverage</b> <i>Michael Colson from CHUBB Commercial Insurance will present an overview of drone liability and coverage.</i>	<b>4</b>
11:30 a.m. pg. 52	4. <b>CJPRMA Overview of Services</b> <i>David Clovis, CJPRMA Manager, will provide the Board with a presentation on CJPRMA general services.</i>	<b>4</b>
12:00 p.m. pg. 53	<b>Lunch &amp; Presentation: Occu-Med</b> <i>Bill Vogeler and Amy Crowley will present an overview of Occu-Med services.</i>	<b>1</b>
12:30 p.m. pg. 55	5. <b>Resolving Workers' Compensation Claims</b> <i>Dori Zumwalt from York Risk Services and Jen Hamelin from CSAC EIA will present an overview of workers' compensation claims management</i>	<b>2</b>
1:00 p.m. pg. 56	<b>F. CONSENT CALENDAR</b> <i>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.</i>	<b>A 1</b>
pg. 57	1. Board of Directors Meeting Minutes - October 27, 2016	
pg. 66	2. Check Register from July 1, 2016 to October 31, 2016	
pg. 67	3. Investment Reports	
	a. Chandler Asset Management Short/Long Term - September 2016 to October 2016	
pg. 83	b. Local Agency Investment Fund (LAIF) Report as of September 30, 2016	
pg. 84	c. Treasurer's Report as of September 30, 2016	
	<b>G. ADMINISTRATION REPORTS</b>	<b>I</b>
	1. <b>President's Report</b> <i>Dave Warren will address the Board on items pertaining to NCCSIF.</i>	<b>4</b>
	2. <b>Program Administrator's Report - NCCSIF Annual Report</b> <i>Alliant will present NCCSIF Annual Report.</i>	<b>2</b>



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1:30 p.m.           **\*\*10 MIN BREAK\*\***

**H. FINANCIAL REPORTS**

- |                     |   |          |          |
|---------------------|---|----------|----------|
| 1:40 p.m.<br>pg. 85 | 1. <b>Quarterly Financial Report for Period Ending September 30, 2016</b><br><i>James Marta will present the quarterly financial report ending September 30, 2016 for the Board to Receive and File.</i>    | <b>A</b> | <b>1</b> |
| pg. 114             | 2. <b>Budget-to-Actual as of September 30, 2016</b><br><i>The Board will receive the Budget to Actual results as of September 30, 2016.</i>   | <b>I</b> | <b>1</b> |
| pg. 115             | 3. <b>Review of Current Financial Condition and Funding Benchmarks</b><br><i>Marcus Beverly will provide an overview of NCCSIF's current financial condition and success in meeting funding benchmarks.</i> | <b>I</b> | <b>2</b> |
| pg. 116             | 4. <b>Liability Shared Risk Layer Deficit Plan</b><br><i>James Marta and Marcus Beverly will review and recommend updating the current deficit reduction plan for the liability shared risk layer.</i>      | <b>A</b> | <b>1</b> |

**I. JPA BUSINESS**

- |                      |  |          |          |
|----------------------|--|----------|----------|
| 2:30 p.m.<br>pg. 119 | 1. <b>Risk Management Policy and Procedure Reviews</b><br><i>The Board will review and may recommend or provide direction on revisions to various Risk Management Policies:</i>              | <b>A</b> | <b>1</b> |
| pg. 121              | a.   RM-1 Risk Management Policy and Framework   |          |          |
| pg. 130              | b.   RM-5 Employment Liability Best Practices  |          |          |
| pg. 138              | c.   RM-2 Driving Standards  |          |          |
| pg. 144              | d.   RM-15 Vehicle Use and Operations  |          |          |
| pg. 146              | e.   RM-11 Review of Member Risk Assessments & Compliance  |          |          |
| pg. 150              | 2. <b>FPPC Form 700 Electronic Filing Roll Out</b><br><i>Fair Political Practices Commission (FPPC) has implemented an electronic filing system for the Form 700 beginning January 2017.</i> | <b>I</b> | <b>1</b> |
| pg. 151              | 3. <b>Round Table Discussion</b><br><i>The floor will be open to Board members for any topics or ideas that members would like to address.</i>   | <b>I</b> | <b>4</b> |



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pg. 152

**J. INFORMATION ITEMS**

**I 1**

pg. 153

1. 2016 NCCSIF Walking Challenge Results

pg. 154

2. PARMA 2017 Conference (February 12-15, 2017) in Anaheim, CA

pg. 159

3. Glossary of Terms

pg 168

4. NCCSIF Organizational Chart

pg. 169

5. NCCSIF 2017 Meeting Calendar

pg. 170

6. NCCSIF Travel Reimbursement Form

pg. 171

7. NCCSIF Resource Contact Guide

**K. ADJOURNMENT**

**UPCOMING MEETINGS**

Police Risk Management Committee Meeting - February 2, 2017

Claims Committee Meeting - March 23, 2017

Executive Committee Meeting - March 23, 2017

Risk Management Committee Meeting - April 27, 2017

Board of Directors Meeting - April 27, 2017

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

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

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



## NCCSIF ORIENTATION AND REFRESHER TRAINING

### INFORMATION ITEM

**ISSUE:** New Board Members and those who would like a refresher regarding NCCSIF governance, programs, and services are invited to attend an orientation to learn more about NCCSIF and have their questions answered.

**RECOMMENDATION:** None

**FISCAL IMPACT:** None

**BACKGROUND:** The Program Administrators regularly offer an orientation to new Members by meeting with them in person and by presenting a general overview of NCCSIF at select Board meetings.

This 'pre-Training' session will go into detail regarding NCCSIF's Coverage Programs, Funding Mechanisms, Governance, Services, and Claims Administration. The topics include a description of the various types of services and training available to Members and who to contact for resources, training, or assistance with risk management issues. Members will review their own program participation and have their questions answered about NCCSIF.

**ATTACHMENT(S):** Presentation at meeting



BACK TO AGENDA

Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
December 8, 2016

Agenda Item E.1.

## INVESTMENT 101

### INFORMATION ITEM

**ISSUE:** Ned Connolly from Chandler Asset Management will present *Investment 101*, covering the basics of investing.

**RECOMMENDATION:** None

**FISCAL IMPACT:** None

**BACKGROUND:** Chandler Asset Management is NCCSIF's asset investment firm handling over \$55,014,843 of our portfolio (with the remaining \$753,788.18 in LAIF). Annually they attend a meeting to review our portfolio and the marketplace in detail.

This Training Session will be more detailed, incorporating the NCCSIF investment portfolio in the presentation, providing Members with an understanding of how Chandler Asset Management implement some of the basic and advanced concepts for investing in public funds.

**ATTACHMENT(S):** Presentation at meeting (*handout*)



BACK TO AGENDA

Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
December 8, 2016

Agenda Item E.2.

## NCCSIF INVESTMENT PORTFOLIO REVIEW

### INFORMATION ITEM

**ISSUE:** Ned Connolly from Chandler Asset Management will provide the Board of Directors with a presentation on NCCSIF's Investment Portfolio and discuss NCCSIF's investment strategy as well as comment on specific economic factors that have had a direct impact on the rate of return.

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

**FISCAL IMPACT:** Unknown

**BACKGROUND:** Chandler Asset Management has been NCCSIF's investment portfolio manager implementing investments for the program since 1997. They perform these services for multiple Pools and Public Entities.

**ATTACHMENT(S):** Chandler Asset Management NCCSIF Investment Report for Period Ending October 31, 2016

# Northern California Cities Self Insurance Fund

Period Ending  
October 31, 2016



**SECTION 1**

**Economic Update**

**SECTION 2**

**Account Profile**

**SECTION 3**

**Consolidated Information**

**SECTION 4**

**Portfolio Holdings**

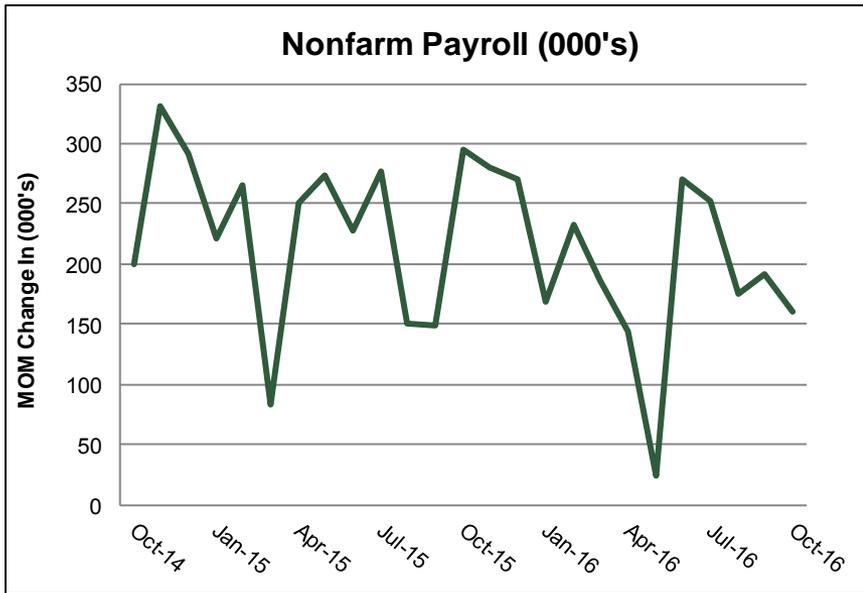
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**SECTION 1**

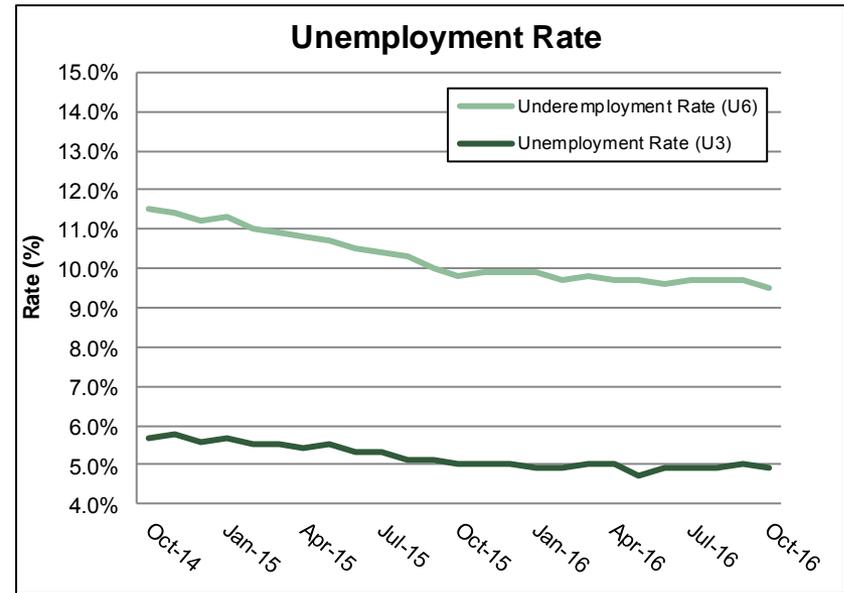
**Economic Update**



- As expected, the Federal Open Market Committee (FOMC) kept the fed funds rate unchanged at a range of 0.25%-0.50% at the November 1-2 meeting. There were two dissenting votes (out of ten), as Esther George (Kansas City) and Loretta Mester (Cleveland), preferred to raise the target range by a quarter percent. In September, there were three dissenting votes from George, Mester, and Eric Rosengren (Boston), but Rosengren decided to go along with the majority in November, likely due to the meeting's proximity to the US Presidential election. The Fed's overall assessment of the economy was little changed from September. However, the November policy statement noted that inflation has increased from earlier this year, and market-based measures of inflation have also moved up. The Committee also noted the case for an increase in the federal funds rate has continued to strengthen. In deciding whether or not to raise the fed funds rate, the Committee decided to wait for some further evidence of continued progress toward its objectives. The policy statement did not explicitly indicate that the FOMC will hike the fed funds rate at the next meeting in December, but market participants are expecting a rate hike.
- The outlook for the global economy remains unclear, but domestic economic data remains indicative of slow growth. The U.S. labor market continues to improve. The unemployment rate edged down to 4.9% in November, and wage pressure is increasing. Consumer confidence remains strong. Housing trends remain favorable. The manufacturing sector has slightly improved but may come under renewed pressure due to recent dollar strength. Third quarter 2016 GDP grew 2.9%, following growth of 1.4% in the second quarter and 0.8% in the first quarter. The consensus forecast calls for GDP growth of 2.2% in the fourth quarter. In 2017, GDP growth is expected to be 2.2%, up from an expected rate of 1.6% in 2016.
- In October, the yield curve steepened as the 2-year Treasury yield increased eight basis points and the 10-year Treasury yield increased 23 basis points. We believe global factors (including rising yields in Japan and Germany, and an expectation for ongoing stimulus from the European Central Bank) continue to influence US Treasury yields. In addition, the Federal Reserve has signaled a willingness to let the economy run hot (i.e. allow inflation to run above-target) in order to boost labor-force participation, which has fueled an increased in market-based inflation expectations. Nevertheless, the Federal Reserve is expected to hike the fed funds rate by 25 basis points in December.

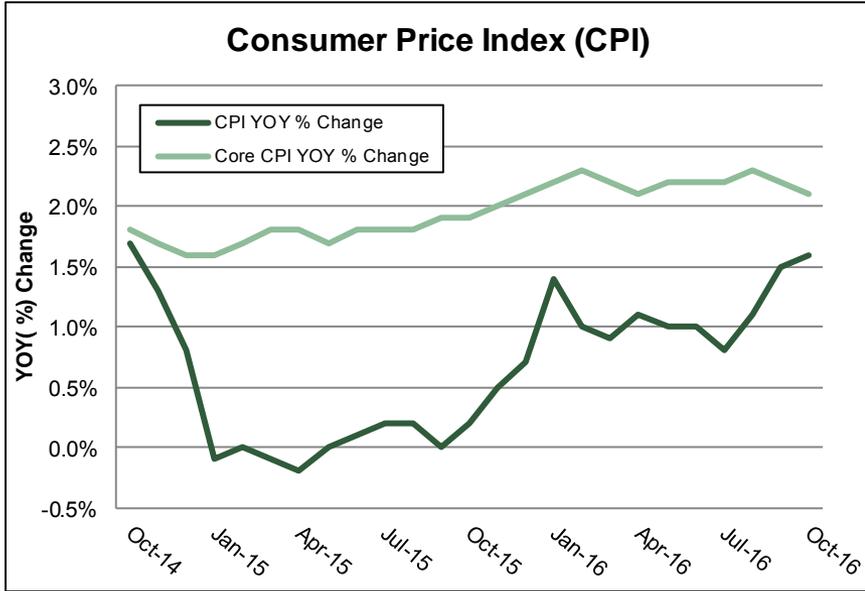


Source: US Department of Labor

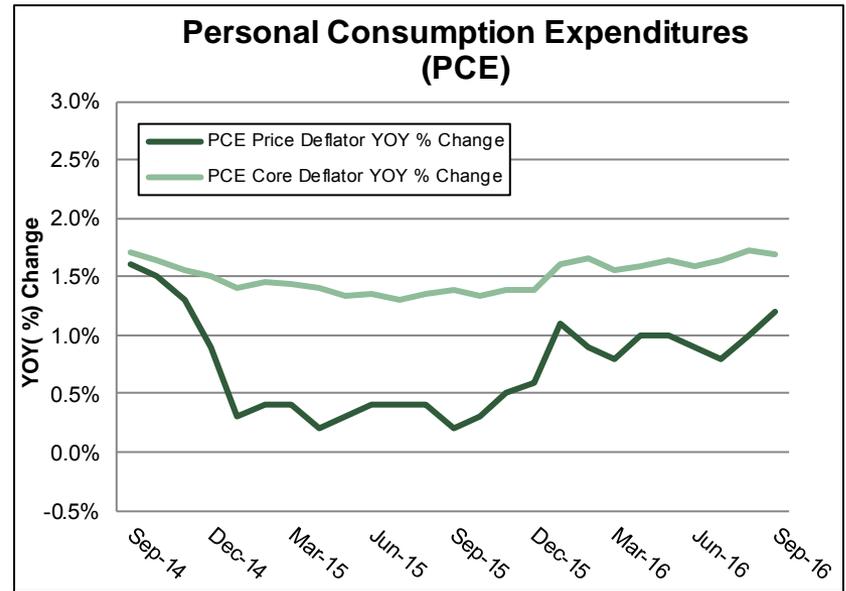


Source: US Department of Labor

Nonfarm payrolls were modestly lower than expected in October, up 161,000 versus the consensus forecast of 178,000. August and September payrolls were revised up by a total of 44,000. On a trailing 3-month and 6-month basis, payrolls increased by an average of 176,000 and 179,000 per month, respectively. The unemployment rate declined in October to 4.9% from 5.0% in September, as the participation rate declined to 62.8% from 62.9%. A broader measure of unemployment called the U-6, which includes those who are marginally attached to the labor force and employed part time for economic reasons, declined to 9.5% in October from 9.7% in September. Wages increased 0.4% in October, following a 0.3% increase in September. On a year-over-year basis, wages were up 2.8% in October, versus 2.7% in September.

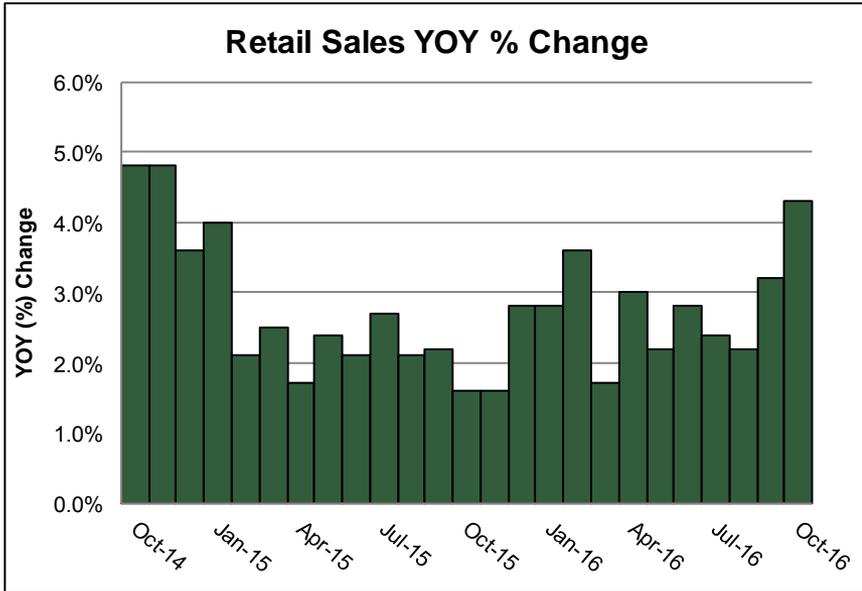


Source: US Department of Labor

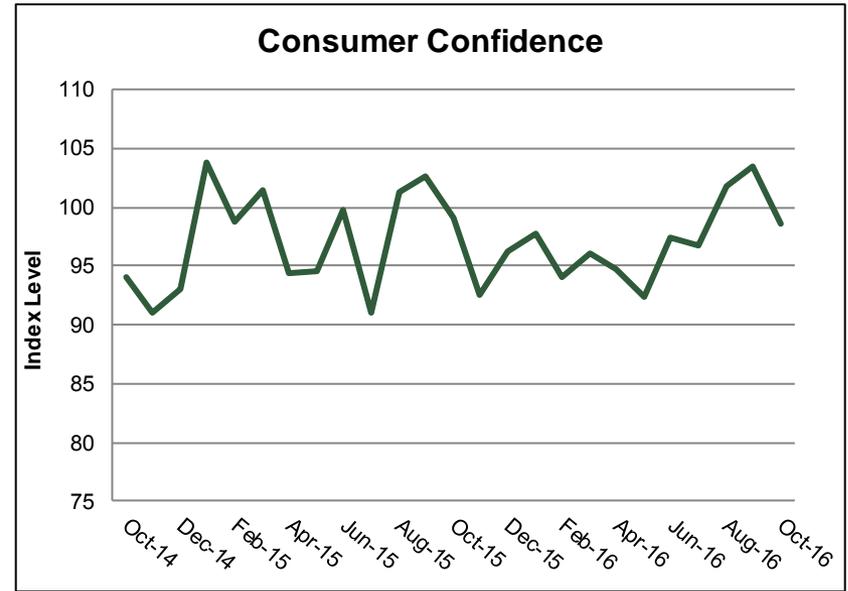


Source: US Department of Labor

The Consumer Price Index (CPI) was up 1.6% year-over-year in October, versus up 1.5% year-over-year in September. Core CPI (CPI less food and energy) was up 2.1% year-over-year in October, vs. 2.2% in September. The Personal Consumption Expenditures (PCE) index was up 1.2% year-over-year in September, versus 1.0% in August. Core PCE (excluding food and energy) was up 1.7% year-over-year in September vs. up 1.7% year-over-year in August. Although Core CPI is trending above 2.0%, the Fed's primary inflation gauge is PCE which remains below the Fed's 2.0% target.

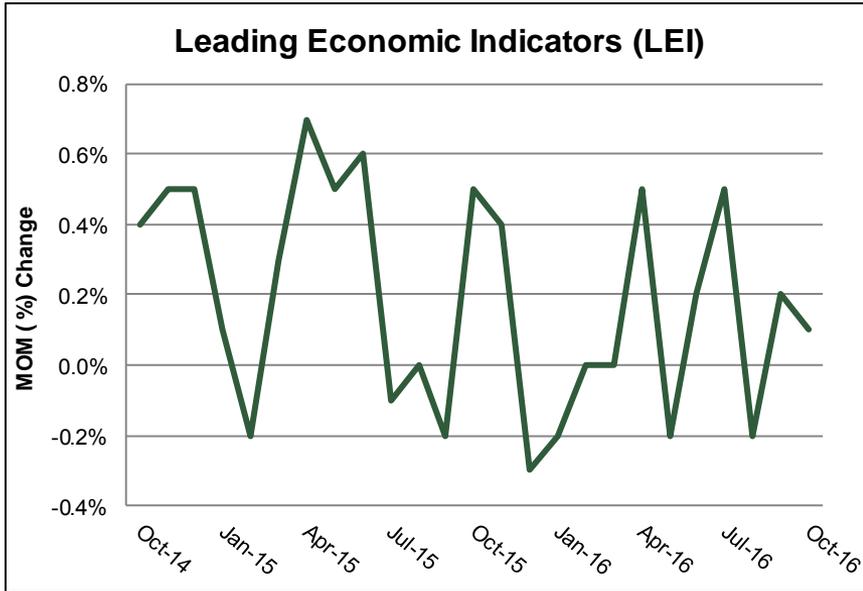


Source: US Department of Commerce

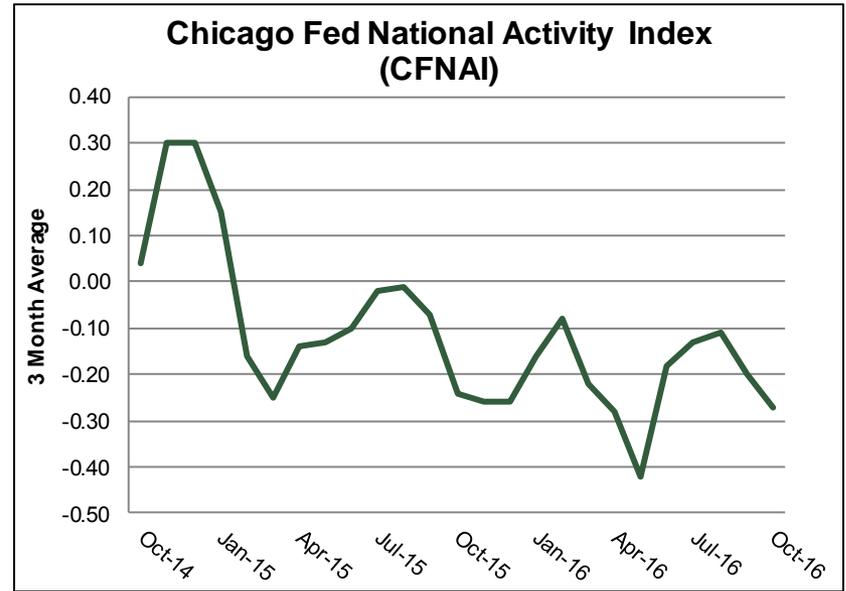


Source: Federal Reserve

On a year-over-year basis, total retail sales were solid, up 4.3% in October compared with a 3.2% increase in September. On a month-over-month basis, retail sales were up 0.8% in October, exceeding expectations. Excluding autos and gas, retail sales rose 0.6% in the month. Meanwhile, consumer confidence softened modestly, to 98.6 in October versus 103.5 in September.

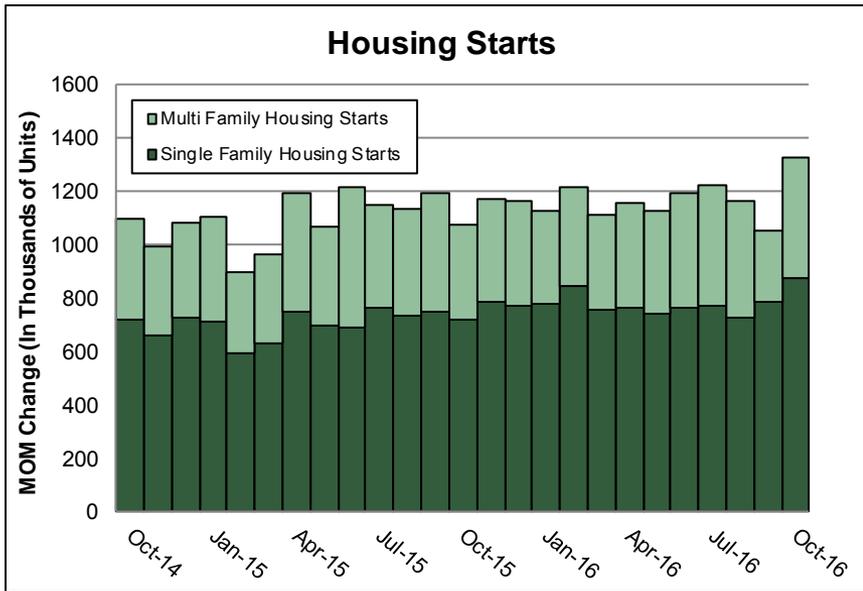


Source: The Conference Board

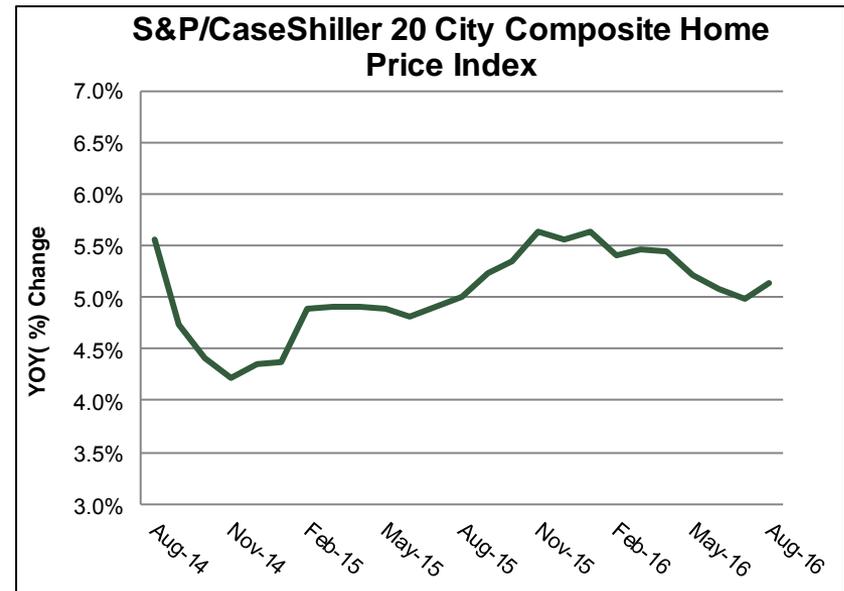


Source: Federal Reserve Bank of Chicago

The Index of Leading Economic Indicators (LEI) increased 0.1% in October, in line with expectations, pointing to slow economic growth ahead. Meanwhile, the Chicago Fed National Activity Index (CFNAI) declined further to -0.27 in October on a 3-month moving average basis, from -0.20 in September. The CFNAI suggests that the pace of economic growth is below-trend.

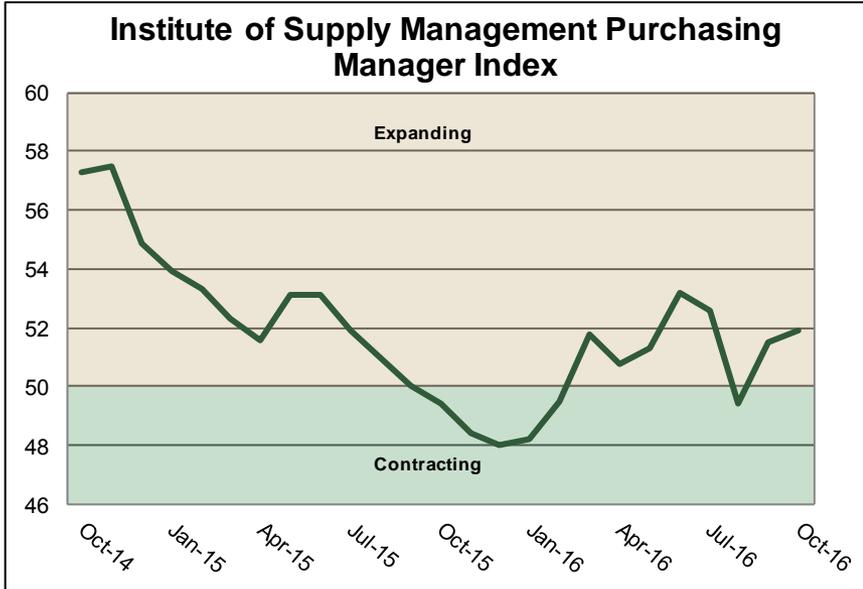


Source: US Census Bureau

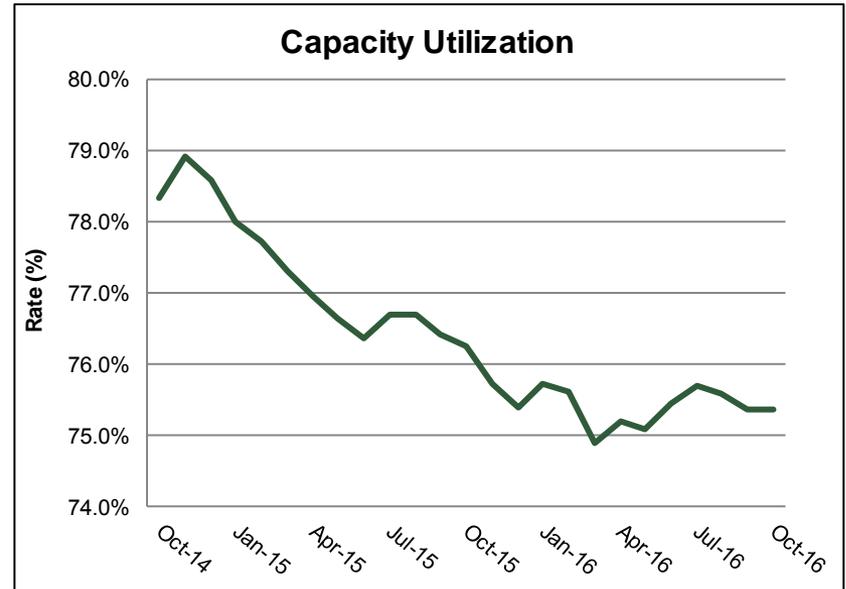


Source: S&P

Total housing starts surged 25.5% in October, following a decline of 9.5% in September. Single-family starts increased 10.7% in October and multi-family starts rose 68.8%. Housing starts tend to be volatile on a month-to-month basis. Permits were up slightly in October. According to the Case-Shiller 20-City home price index, home prices were up just 5.1% year-over-year in August, vs. up 5.0% year-over-year in July.



Source: Institute for Supply Management



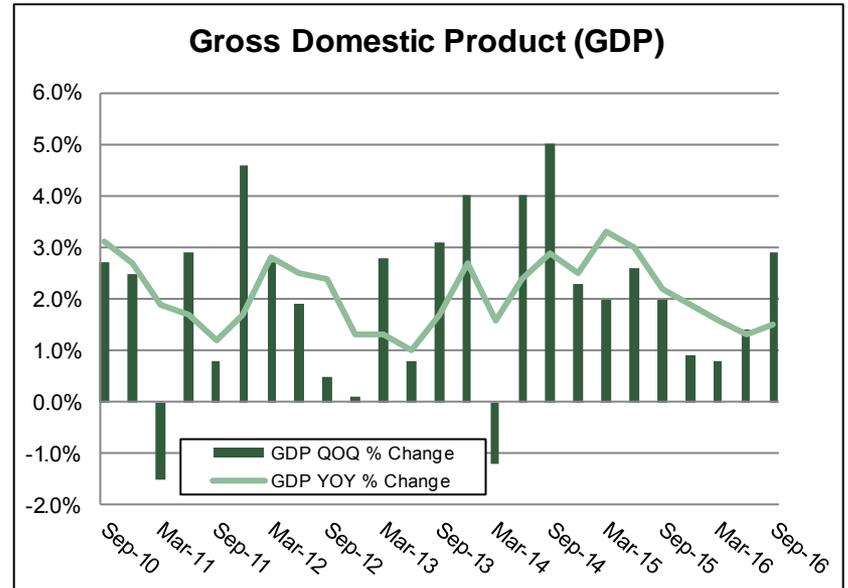
Source: Federal Reserve

The Institute for Supply Management (ISM) manufacturing index increased to 51.9 in October from 51.5 in September, suggesting that manufacturing activity is modestly improving. New orders, however, were disappointing in October at 52.1 down from 55.1 in September. Notably, a reading above 50.0 suggests the manufacturing sector is expanding. Meanwhile, capacity utilization, which is production divided by capacity, declined to 75.3% in October from 75.4% in September. The capacity utilization rate remains below the long-run average of 80.0% (1972-2015), suggesting there is still excess capacity in the industrial sector.

# GA | Gross Domestic Product (GDP)

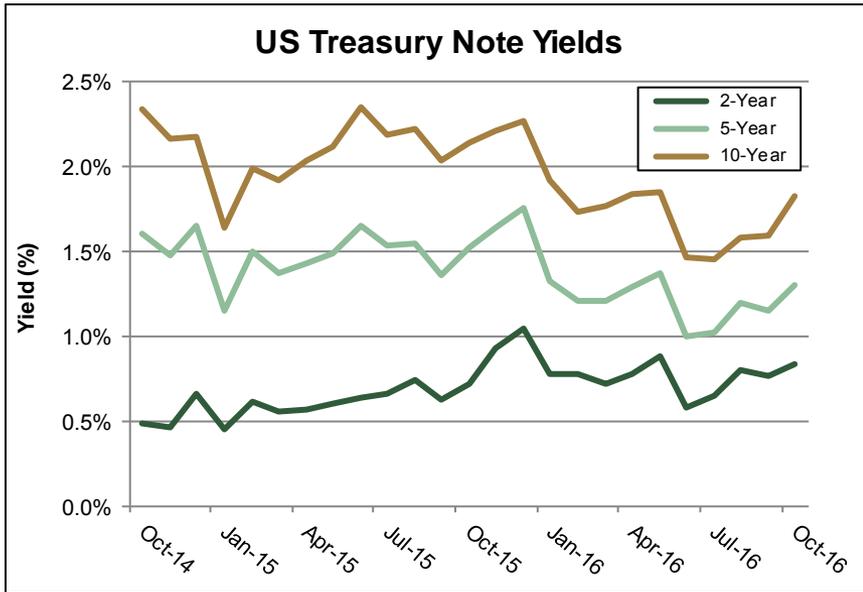
Components of GDP	12/15	3/16	6/16	9/16
Personal Consumption Expenditures	1.5%	1.1%	2.9%	1.5%
Gross Private Domestic Investment	-0.4%	-0.6%	-1.3%	0.5%
Net Exports and Imports	-0.5%	0.0%	0.2%	0.8%
Federal Government Expenditures	0.3%	-0.1%	0.0%	0.2%
State and Local (Consumption and Gross Investment)	-0.1%	0.4%	-0.3%	-0.1%
<b>Total</b>	<b>0.9%</b>	<b>0.8%</b>	<b>1.4%</b>	<b>2.9%</b>

Source: US Department of Commerce

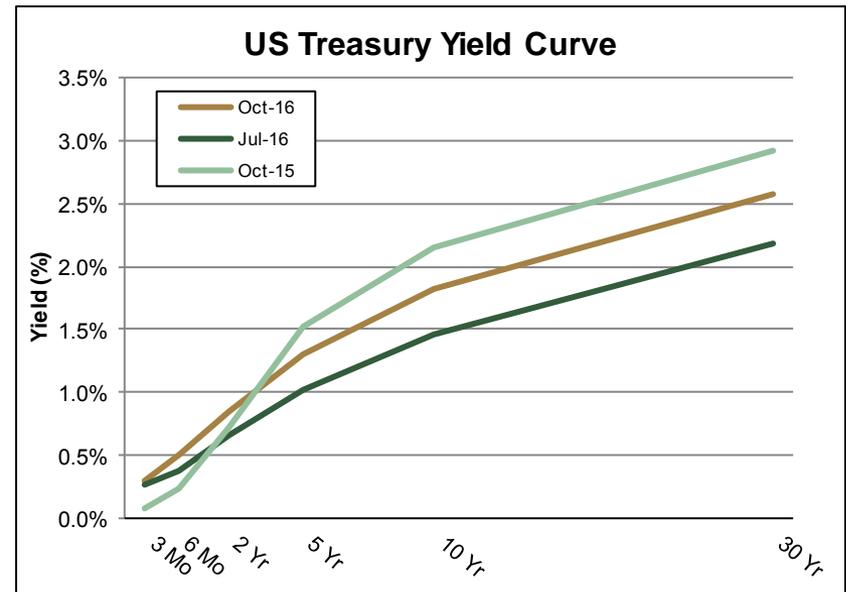


Source: US Department of Commerce

The third quarter real GDP (advance report) was released with an initial estimate of annualized growth of 2.9% versus 1.4% in the second quarter. Growth from Personal Consumption Expenditures remained strong at 1.5% although down from the second quarter. Market participants are forecasting fourth quarter growth of 2.2%.



Source: Bloomberg



Source: Bloomberg

Over the past three months, the yield curve steepened with the 2-year Treasury yield up nearly 19 basis points and the 10-year Treasury yield up more than 37 basis points. However, on a year-over-year basis the yield curve flattened with the 2-year Treasury yield up about 12 basis points and the 10-year Treasury yield down 32 basis points. Over the past year, financial market volatility has been elevated due to weak global economic growth, volatile commodity prices, political uncertainty, and divergent global central bank monetary policy.

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## SECTION 2

# Account Profile

## **Investment Objectives**

The investment goals of the Northern California Cities Self-Insurance Fund are to preserve principal, to provide liquidity, and to maximize yield within the constraints of capital preservation and liquidity.

## **Chandler Asset Management Performance Objective**

The performance objective for the Northern California Cities Self-Insurance Fund is to achieve a return over a market cycle equal to, or better than, the return on a market index of similar duration.

## **Strategy**

In order to achieve these objectives, the Northern California Cities Self-Insurance Fund invests in high-quality taxable investments, with a maximum maturity of ten years.



## Northern California Cities Self-Insurance Fund - Short Term

October 31, 2016

### COMPLIANCE WITH INVESTMENT POLICY

*The portfolio complies with State law and with the investment policy.*

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Agencies	No limitation	Complies
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody's; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody's ; 25% maximum; 270 days max	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody's; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody's	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies



# Portfolio Characteristics

## Northern CA Cities Self Ins. Fund Short Term

	10/31/2016		7/31/2016
	Benchmark*	Portfolio	Portfolio
Average Maturity (yrs)	2.70	2.68	2.65
Modified Duration	2.60	2.46	2.46
Average Purchase Yield	n/a	1.44%	1.42%
Average Market Yield	0.99%	1.16%	0.92%
Average Quality**	AAA	AA+/Aa1	AA+/Aa1
Contributions/Withdrawals		3,000,000	
Total Market Value		26,941,028	24,002,903

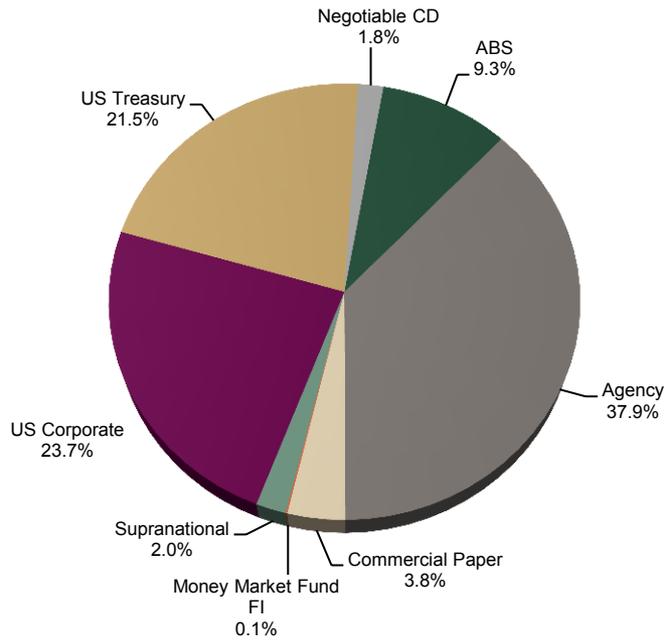
\*BAML 1-5 Yr US Treasury/Agency Index

\*\*Benchmark is a blended rating of S&P, Moody's, and Fitch. Portfolio is S&P and Moody's respectively.

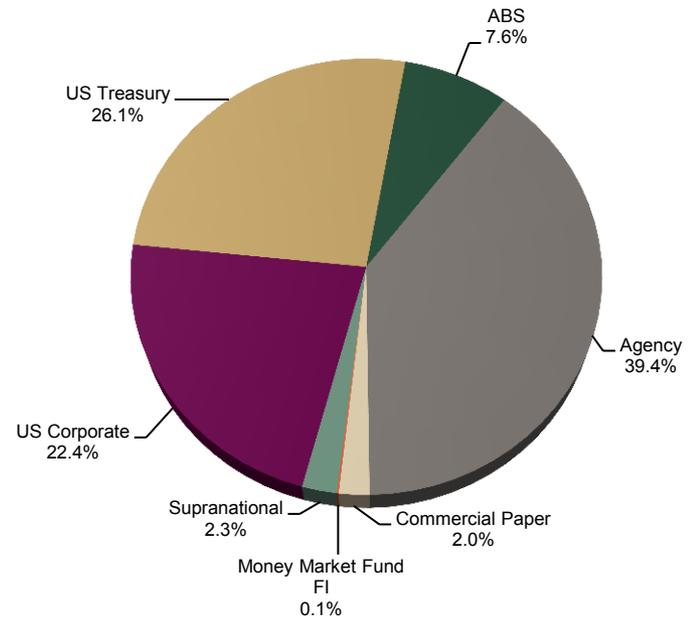


## Northern CA Cities Self Ins. Fund Short Term

October 31, 2016



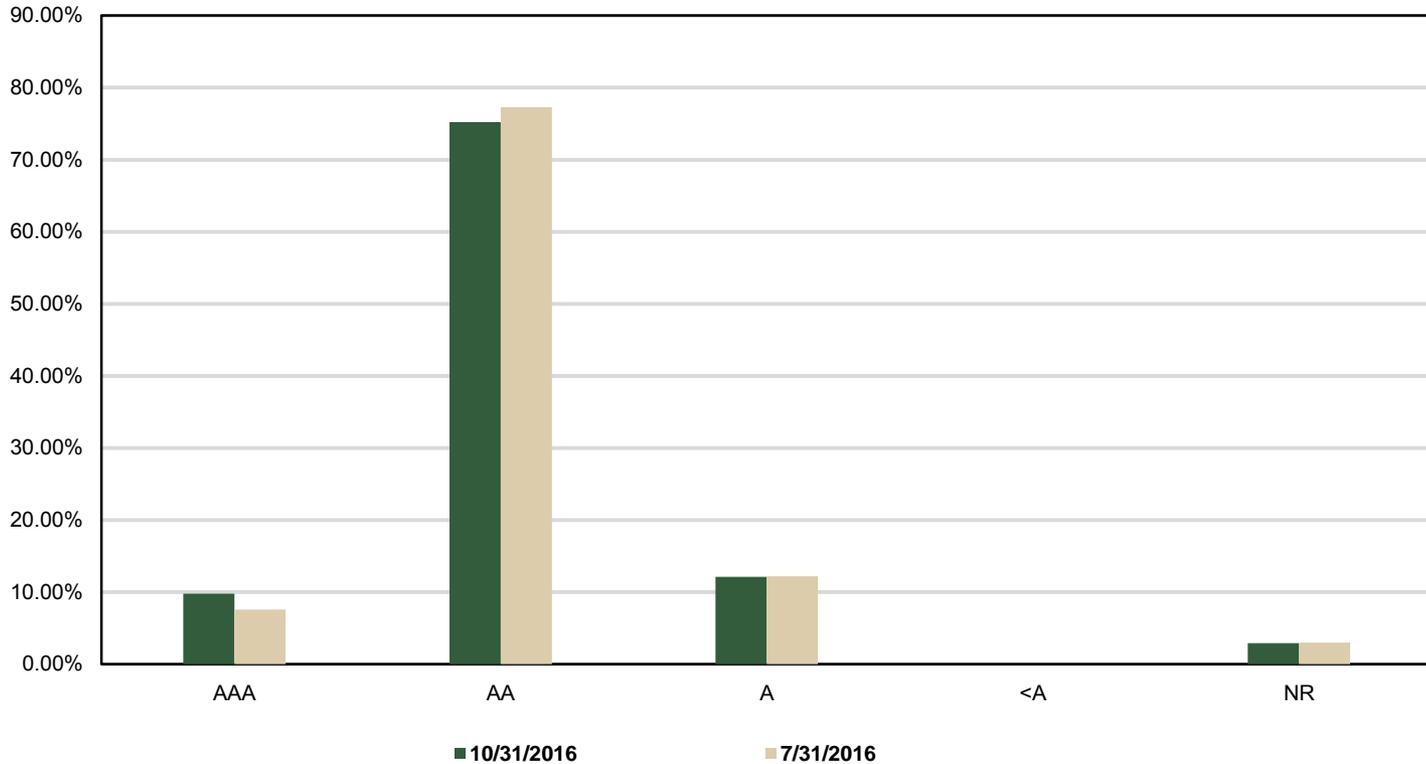
July 31, 2016





## Northern CA Cities Self Ins. Fund Short Term

October 31, 2016 vs. July 31, 2016



	AAA	AA	A	<A	NR
<b>10/31/16</b>	<b>9.8%</b>	<b>75.2%</b>	<b>12.1%</b>	<b>0.0%</b>	<b>2.9%</b>
<b>07/31/16</b>	<b>7.6%</b>	<b>77.3%</b>	<b>12.2%</b>	<b>0.0%</b>	<b>3.0%</b>

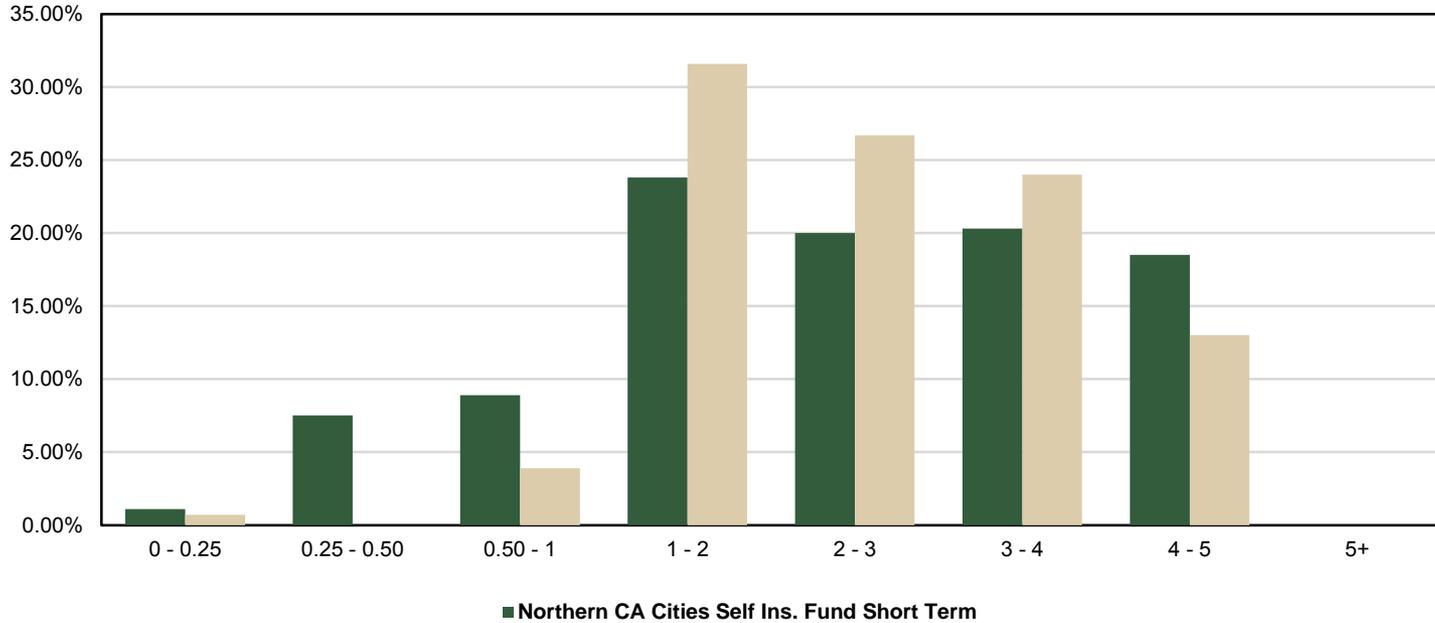
Source: S&P Ratings



# Duration Distribution

## Northern CA Cities Self Ins. Fund Short Term

Portfolio Compared to the Benchmark as of October 31, 2016



	0 - 0.25	0.25 - 0.50	0.50 - 1	1 - 2	2 - 3	3 - 4	4 - 5	5+
<b>Portfolio</b>	1.1%	7.5%	8.9%	23.8%	20.0%	20.3%	18.5%	0.0%
<b>Benchmark*</b>	0.7%	0.0%	3.9%	31.6%	26.7%	24.0%	13.0%	0.0%

\*BAML 1-5 Yr US Treasury/Agency Index

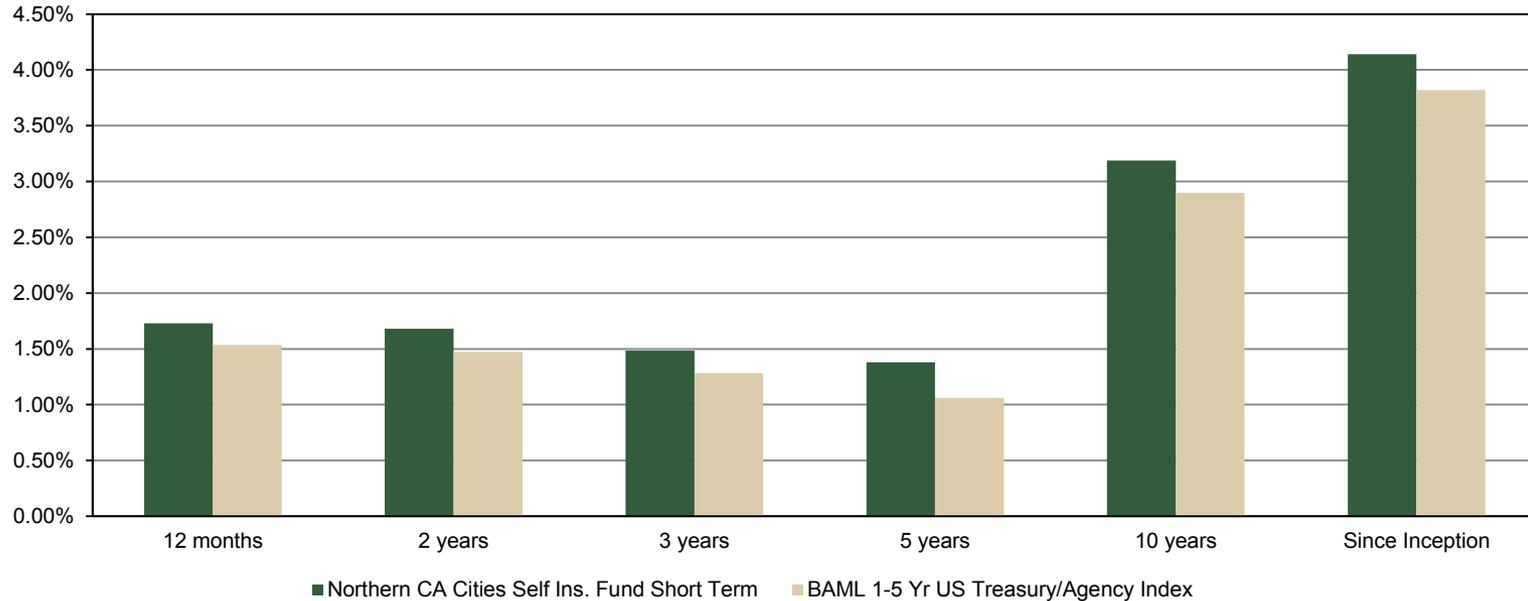


# Investment Performance

## Northern CA Cities Self Ins. Fund Short Term

Period Ending  
October 31, 2016

Total Rate of Return  
Annualized Since Inception  
December 31, 1997



	Annualized						
	3 months	12 months	2 years	3 years	5 years	10 years	Since Inception
Northern CA Cities Self Ins. Fund Short Term	-0.25%	1.73%	1.68%	1.49%	1.38%	3.19%	4.14%
BAML 1-5 Yr US Treasury/Agency Index	-0.32%	1.54%	1.47%	1.28%	1.06%	2.90%	3.82%

Total rate of return: A measure of a portfolio's performance over time. It is the internal rate of return, which equates the beginning value of the portfolio with the ending value; it includes interest earnings, realized and unrealized gains and losses in the portfolio.



## Northern California Cities Self-Insurance Fund - Long Term

October 31, 2016

### COMPLIANCE WITH INVESTMENT POLICY

*The portfolio complies with State law and with the investment policy.*

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Agencies	No limitation	Complies
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody's; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies



# Portfolio Characteristics

## Northern Cal. Cities Self Ins. Fund Long Term

	10/31/2016		7/31/2016
	Benchmark*	Portfolio	Portfolio
Average Maturity (yrs)	3.91	3.76	3.81
Modified Duration	3.67	3.45	3.50
Average Purchase Yield	n/a	1.84%	1.92%
Average Market Yield	1.17%	1.36%	1.10%
Average Quality**	AAA	AA+/Aa1	AA/Aa1
Contributions/Withdrawals		3,000,000	
Total Market Value		28,073,815	25,217,441

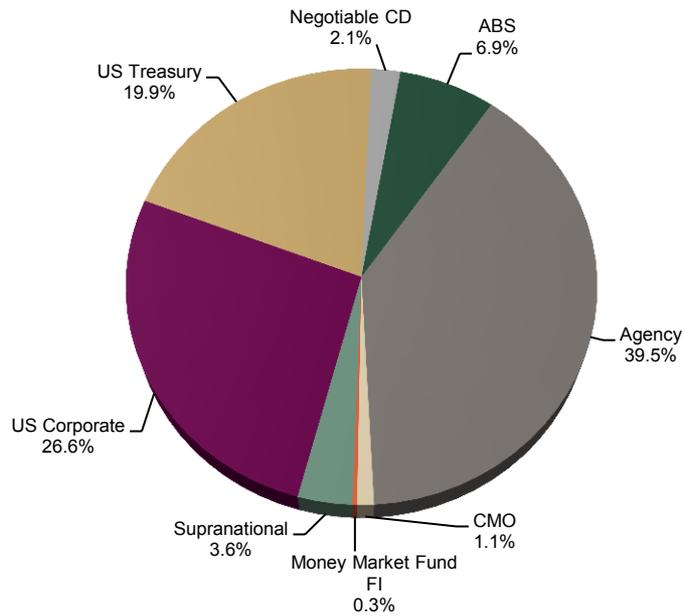
\*BAML 1-10 Yr US Treasury/Agency Index

\*\*Benchmark is a blended rating of S&P, Moody's, and Fitch. Portfolio is S&P and Moody's respectively.

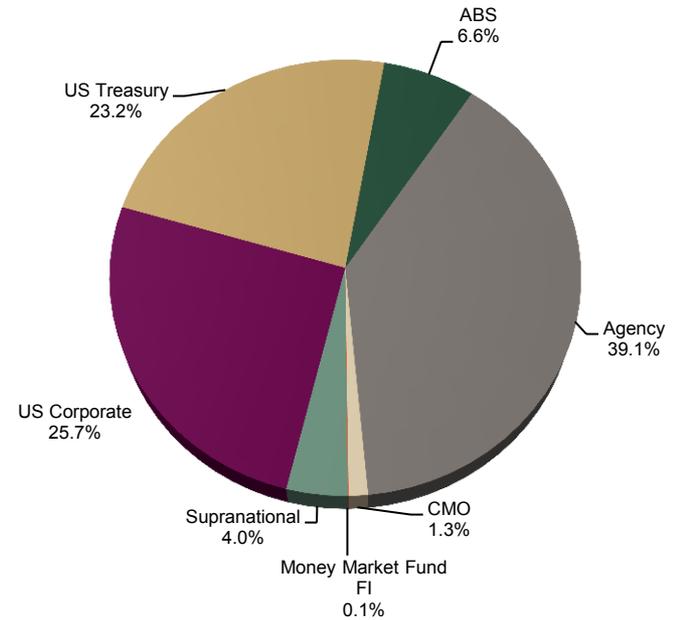


## Northern Cal. Cities Self Ins. Fund Long Term

October 31, 2016



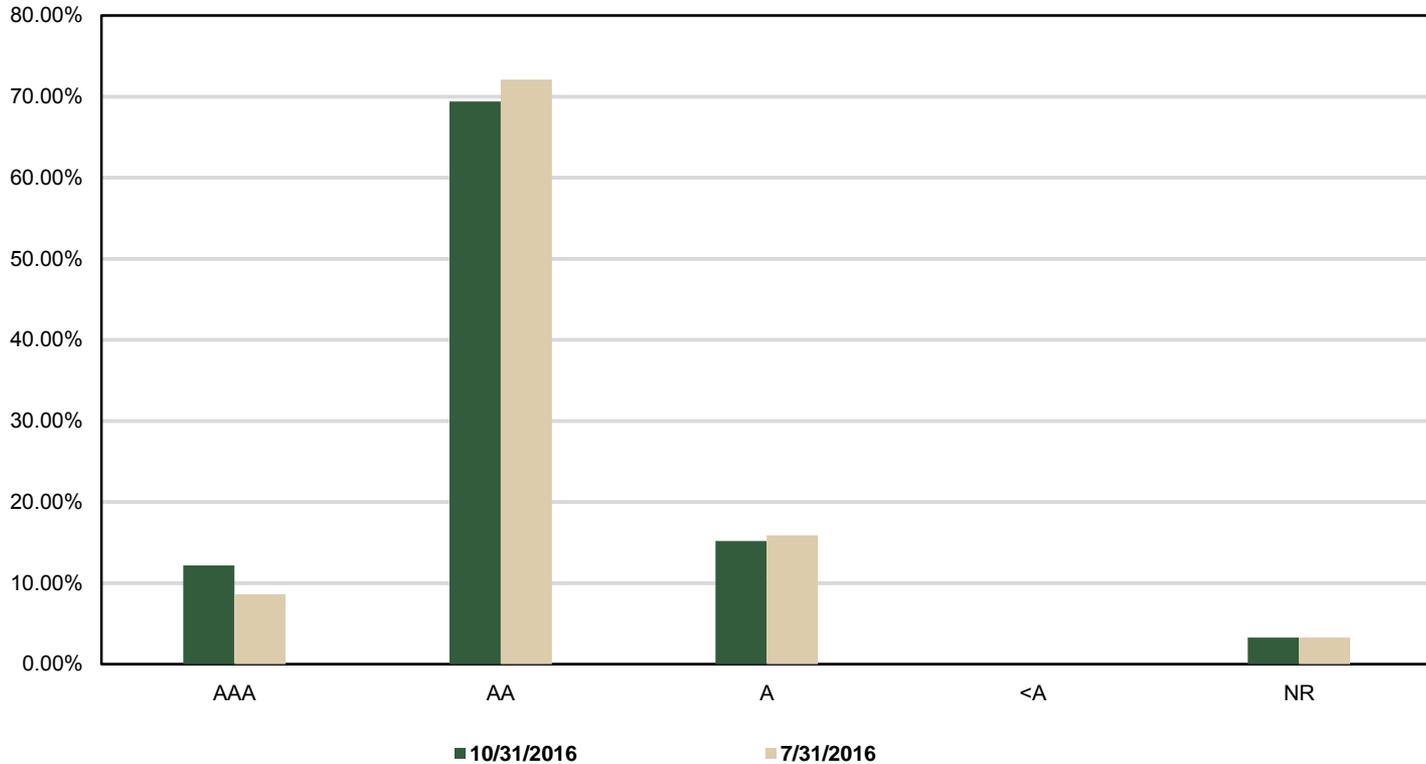
July 31, 2016





## Northern Cal. Cities Self Ins. Fund Long Term

October 31, 2016 vs. July 31, 2016



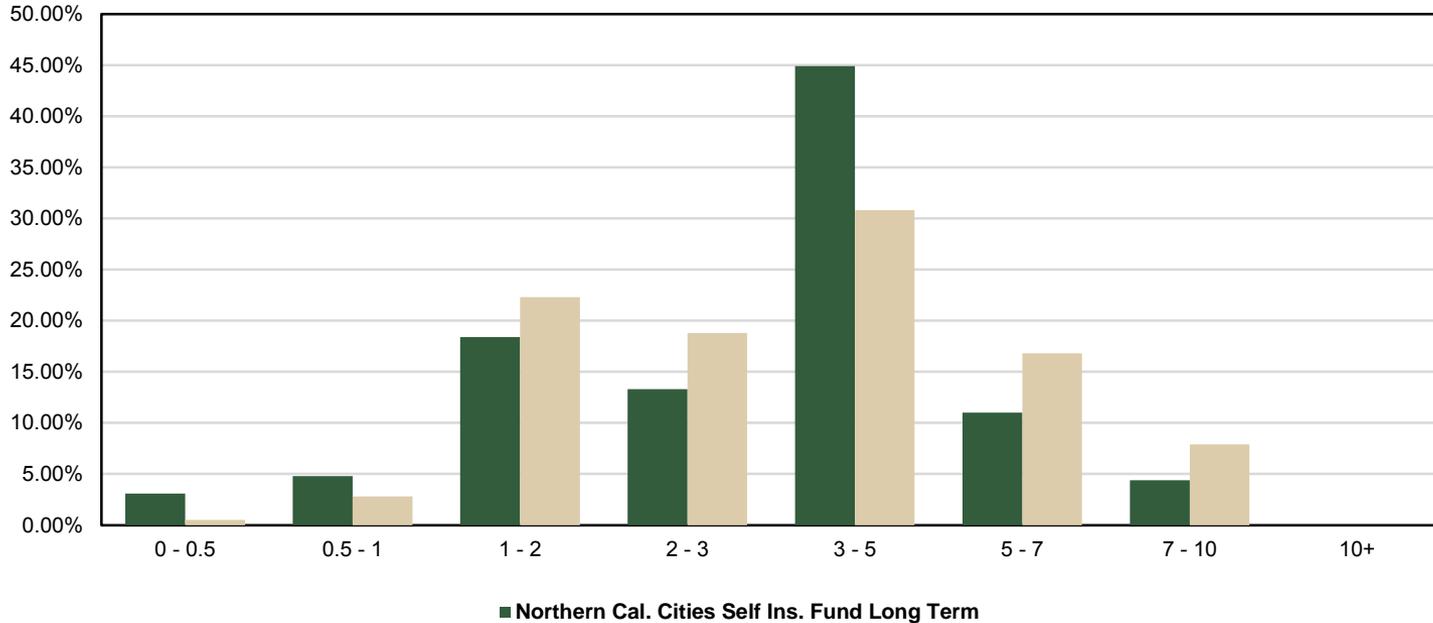
	AAA	AA	A	<A	NR
<b>10/31/16</b>	<b>12.2%</b>	<b>69.4%</b>	<b>15.2%</b>	<b>0.0%</b>	<b>3.3%</b>
<b>07/31/16</b>	<b>8.6%</b>	<b>72.1%</b>	<b>15.9%</b>	<b>0.0%</b>	<b>3.3%</b>

Source: S&P Ratings



## Northern Cal. Cities Self Ins. Fund Long Term

Portfolio Compared to the Benchmark as of October 31, 2016



	0 - 0.5	0.5 - 1	1 - 2	2 - 3	3 - 5	5 - 7	7 - 10	10+
<b>Portfolio</b>	<b>3.1%</b>	<b>4.8%</b>	<b>18.4%</b>	<b>13.3%</b>	<b>44.9%</b>	<b>11.0%</b>	<b>4.4%</b>	<b>0.0%</b>
<b>Benchmark*</b>	<b>0.5%</b>	<b>2.8%</b>	<b>22.3%</b>	<b>18.8%</b>	<b>30.8%</b>	<b>16.8%</b>	<b>7.9%</b>	<b>0.0%</b>

\*BAML 1-10 Yr US Treasury/Agency Index

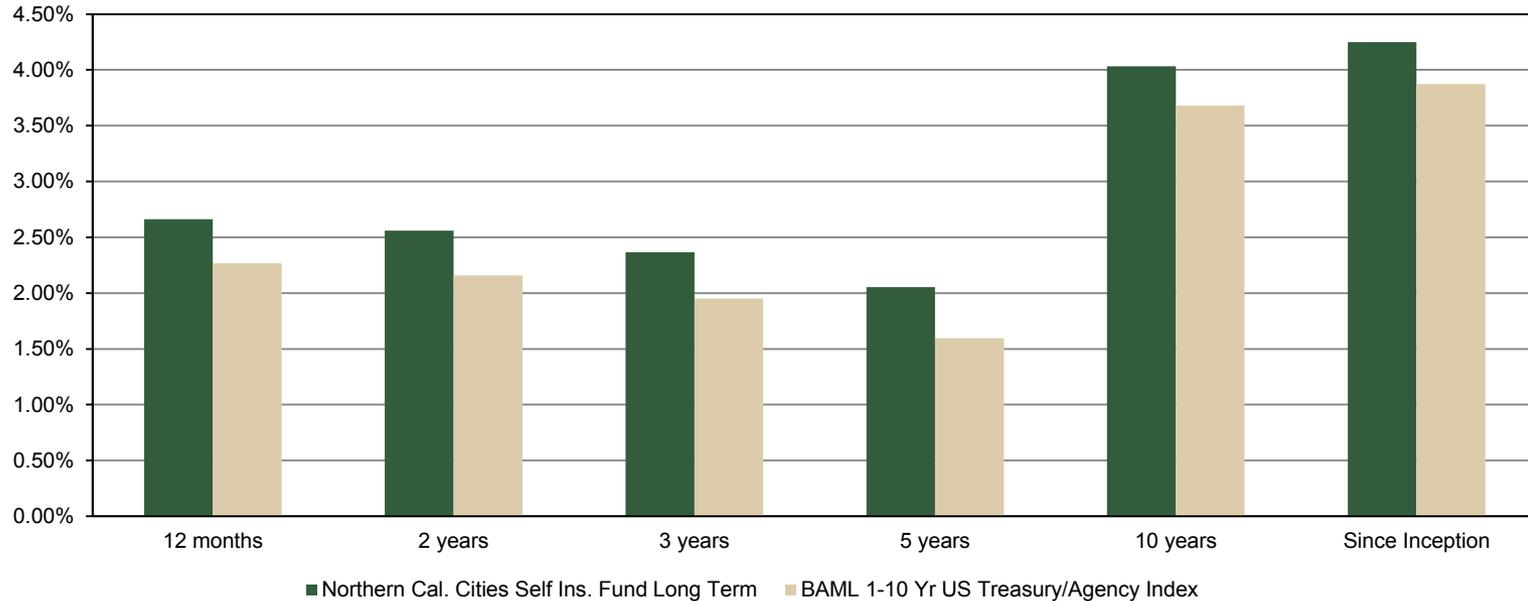


# Investment Performance

## Northern Cal. Cities Self Ins. Fund Long Term

Period Ending  
October 31, 2016

Total Rate of Return  
Annualized Since Inception  
May 31, 2006



	Annualized						
	3 months	12 months	2 years	3 years	5 years	10 years	Since Inception
Northern Cal. Cities Self Ins. Fund Long Term	-0.55%	2.66%	2.56%	2.37%	2.05%	4.03%	4.25%
BAML 1-10 Yr US Treasury/Agency Index	-0.72%	2.27%	2.16%	1.95%	1.59%	3.68%	3.87%

Total rate of return: A measure of a portfolio's performance over time. It is the internal rate of return, which equates the beginning value of the portfolio with the ending value; it includes interest earnings, realized and unrealized gains and losses in the portfolio.

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**SECTION 3**

**Consolidated Information**



# Portfolio Characteristics

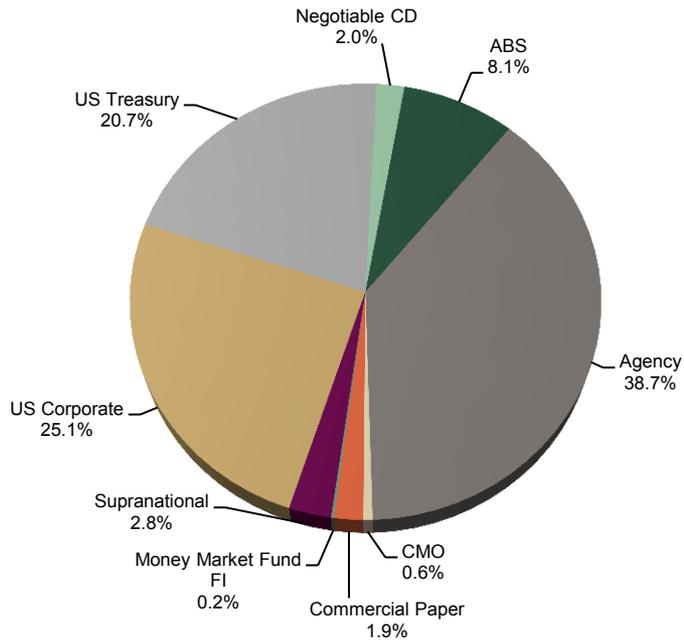
## Nor Cal Consolidated

	10/31/2016	7/31/2016
	Portfolio	Portfolio
Average Maturity (yrs)	3.23	3.24
Modified Duration	2.96	2.99
Average Purchase Yield	1.64%	1.67%
Average Market Yield	1.26%	1.01%
Average Quality**	AA+/Aa1	AA+/Aa1
Contributions/Withdrawals		
Total Market Value	55,014,843	49,220,343

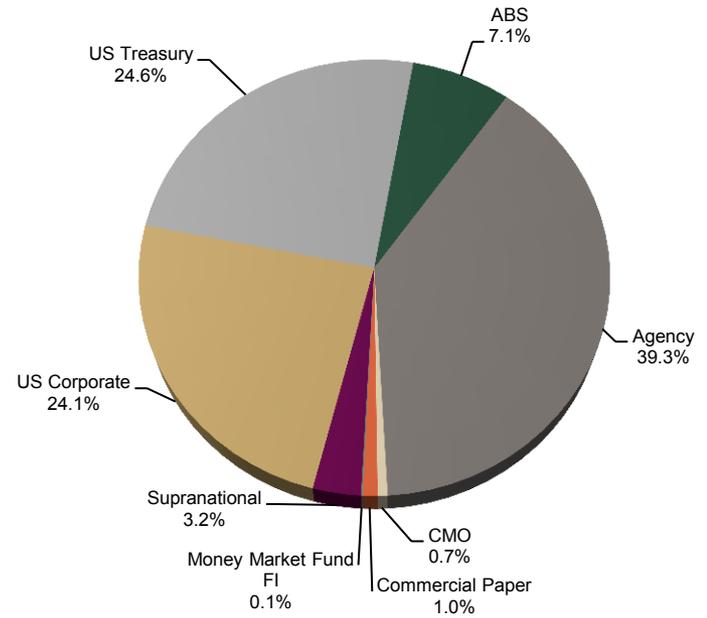


## Nor Cal Consolidated

October 31, 2016



July 31, 2016



**Nor Cal Consolidated – Account #172**
**As of 10/31/2016**

Issue Name	Investment Type	% Portfolio
Government of United States	US Treasury	20.68%
Federal National Mortgage Association	Agency	15.86%
Federal Home Loan Mortgage Corp	Agency	10.20%
Federal Home Loan Bank	Agency	8.58%
Tennessee Valley Authority	Agency	3.74%
Honda ABS	ABS	2.41%
Intl Bank Recon and Development	Supranational	2.02%
Bank of Nova Scotia	Negotiable CD	1.97%
John Deere ABS	ABS	1.95%
JP Morgan ABS	ABS	1.71%
Toyota ABS	ABS	1.43%
State Street Bank	US Corporate	1.35%
Qualcomm Inc	US Corporate	1.34%
Microsoft	US Corporate	1.34%
Wells Fargo Corp	US Corporate	1.33%
Cisco Systems	US Corporate	1.30%
Oracle Corp	US Corporate	1.23%
US Bancorp	US Corporate	1.21%
Exxon Mobil Corp	US Corporate	1.19%
General Electric Co	US Corporate	1.17%
Apple Inc	US Corporate	1.14%
Berkshire Hathaway	US Corporate	1.13%
Bank of New York	US Corporate	1.11%
Praxair	US Corporate	1.09%
Intel Corp	US Corporate	1.06%
ChevronTexaco Corp	US Corporate	1.05%
Rabobank Nederland NV NY	Commercial Paper	0.98%
Toyota Motor Corp	US Corporate	0.97%
Pepsico Inc	US Corporate	0.89%
Bank of Tokyo-Mit UFJ	Commercial Paper	0.88%

**Nor Cal Consolidated – Account #172**
**As of 10/31/2016**

Issue Name	Investment Type	% Portfolio
Paccar Financial	US Corporate	0.87%
Deere & Company	US Corporate	0.83%
Inter-American Dev Bank	Supranational	0.80%
JP Morgan Chase & Co	US Corporate	0.63%
Charles Schwab Corp/The	US Corporate	0.62%
Honda Motor Corporation	US Corporate	0.60%
Federal Home Loan Mortgage Corp	CMO	0.58%
Nissan ABS	ABS	0.56%
IBM Corp	US Corporate	0.48%
HSBC USA Corp	US Corporate	0.36%
Federal Farm Credit Bank	Agency	0.32%
Costco Wholesale Corporation	US Corporate	0.31%
Wal-Mart Stores	US Corporate	0.29%
Dreyfus Institutional Reserves Money Market Fund	Money Market Fund FI	0.19%
Pfizer Inc.	US Corporate	0.15%
United Technology Corp	US Corporate	0.09%
<b>Total</b>		<b>100.00%</b>

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**SECTION 4**

**Portfolio Holdings**



# Holdings Report

## Northern CA Cities Self Ins. Fund Short Term - Account #170

For the Month Ending 10/31/2016

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>ABS</b>									
89231MAC9	Toyota Auto Receivables Owner 2014-A 0.670% Due 12/15/2017	36,291.62	03/11/2014 0.69%	36,284.92 36,291.12	99.95 0.98%	36,273.80 10.81	0.13% (17.32)	Aaa / AAA NR	1.12 0.16
89231TAB6	Toyota Auto Receivables Owner 2015-C 0.920% Due 02/15/2018	57,176.12	08/18/2015 0.93%	57,171.53 57,173.73	99.99 0.99%	57,168.57 23.38	0.21% (5.16)	Aaa / AAA NR	1.29 0.20
43814GAC4	Honda Auto Receivables 2014-2 A3 0.770% Due 03/19/2018	87,181.44	Various 0.79%	87,155.09 87,175.19	99.95 0.93%	87,139.77 24.25	0.32% (35.42)	Aaa / AAA NR	1.38 0.31
47787VAC5	John Deere Owner Trust 2014-A A3 0.920% Due 04/16/2018	87,355.54	04/02/2014 0.93%	87,341.55 87,353.45	99.98 0.99%	87,338.33 35.72	0.32% (15.12)	Aaa / NR AAA	1.46 0.28
43814NAB1	Honda Auto Receivables 2016-1 A2 1.010% Due 06/18/2018	181,825.38	02/16/2016 1.02%	181,807.22 181,812.60	100.03 0.95%	181,873.20 66.32	0.68% 60.60	NR / AAA AAA	1.63 0.42
477877AD6	John Deere Owner Trust 2014-B A3 1.070% Due 11/15/2018	151,184.18	Various 1.06%	151,205.35 151,195.30	99.97 1.13%	151,143.21 71.90	0.56% (52.09)	Aaa / NR AAA	2.04 0.45
89236WAC2	Toyota Auto Receivables Owner 2015-A 1.120% Due 02/15/2019	183,301.52	02/24/2015 1.13%	183,273.81 183,289.42	100.05 1.03%	183,399.95 91.24	0.68% 110.53	Aaa / AAA NR	2.29 0.60
47788NAB4	John Deere Owner Trust 2016-B A2 1.090% Due 02/15/2019	215,000.00	07/19/2016 1.10%	214,986.89 214,988.25	99.97 1.13%	214,935.50 104.16	0.80% (52.75)	Aaa / NR AAA	2.29 0.86
43813NAC0	Honda Auto Receivables 2015-2 A3 1.040% Due 02/21/2019	265,000.00	05/13/2015 1.05%	264,959.32 264,975.05	99.99 1.06%	264,964.22 76.56	0.98% (10.83)	NR / AAA AAA	2.31 0.67
43814RAB2	Honda Auto Receivables 2016-4 A2 1.040% Due 04/18/2019	345,000.00	10/18/2016 1.05%	344,990.37 344,990.44	99.96 1.08%	344,878.22 59.80	1.28% (112.22)	NR / AAA AAA	2.46 0.99
65478WAB1	Nissan Auto Receivables Owner 2016-C A2A 1.070% Due 05/15/2019	150,000.00	08/02/2016 1.08%	149,994.09 149,994.58	99.92 1.16%	149,878.65 71.33	0.56% (115.93)	Aaa / NR AAA	2.54 0.92
89231LAB3	Toyota Auto Receivables Owner 2016-D 1.060% Due 05/15/2019	220,000.00	10/04/2016 1.07%	219,982.40 219,982.77	100.00 1.06%	219,995.82 123.08	0.82% 13.05	Aaa / AAA NR	2.54 0.97
161571HH0	Chase CHAIT Pool #2016-A7 1.060% Due 09/16/2019	345,000.00	09/06/2016 1.08%	344,970.26 344,974.23	99.98 1.09%	344,923.41 162.53	1.28% (50.82)	Aaa / AAA AAA	2.88 0.86
47788MAC4	John Deere Owner Trust 2016-A A3 1.360% Due 04/15/2020	180,000.00	02/23/2016 1.37%	179,971.67 179,976.26	100.01 1.36%	180,020.70 108.80	0.67% 44.44	Aaa / NR AAA	3.46 1.58
<b>Total ABS</b>		<b>2,504,315.80</b>	<b>1.07%</b>	<b>2,504,094.47</b> <b>2,504,172.39</b>	<b>1.08%</b>	<b>2,503,933.35</b> <b>1,029.88</b>	<b>9.30%</b> <b>(239.04)</b>	<b>Aaa / AAA</b> <b>Aaa</b>	<b>2.35</b> <b>0.78</b>
<b>Agency</b>									
313379VE6	FHLB Note 1.010% Due 06/19/2017	120,000.00	07/26/2012 0.82%	121,096.80 120,141.09	100.26 0.60%	120,312.84 444.40	0.45% 171.75	Aaa / AA+ AAA	0.63 0.63
3133EAY28	FFCB Note 0.830% Due 09/21/2017	175,000.00	09/18/2012 0.83%	175,000.00 175,000.00	100.11 0.71%	175,193.20 161.39	0.65% 193.20	Aaa / AA+ AAA	0.89 0.88
3135GORT2	FNMA Note 0.875% Due 12/20/2017	460,000.00	04/28/2015 0.87%	460,059.80 460,025.63	100.14 0.75%	460,664.70 1,464.65	1.72% 639.07	Aaa / AA+ AAA	1.14 1.13
3137EADP1	FHLMC Note 0.875% Due 03/07/2018	470,000.00	Various 1.25%	462,208.14 467,709.06	100.06 0.83%	470,277.30 616.87	1.75% 2,568.24	Aaa / AA+ AAA	1.35 1.34



# Holdings Report

## Northern CA Cities Self Ins. Fund Short Term - Account #170

For the Month Ending 10/31/2016

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
313378A43	FHLB Note	400,000.00	08/13/2013	397,044.00	100.75	402,992.40	1.50%	Aaa / AA+	1.35
	1.375% Due 03/09/2018		1.54%	399,126.31	0.82%	794.44	3,866.09	AAA	1.34
3130A4GJ5	FHLB Note	410,000.00	03/20/2015	411,345.21	100.40	411,657.63	1.53%	Aaa / AA+	1.48
	1.125% Due 04/25/2018		1.02%	410,643.41	0.85%	76.88	1,014.22	AAA	1.47
3135G0WJ8	FNMA Note	415,000.00	07/22/2013	403,184.95	100.03	415,116.62	1.55%	Aaa / AA+	1.55
	0.875% Due 05/21/2018		1.49%	411,204.70	0.86%	1,613.89	3,911.92	AAA	1.54
880591EQ1	Tennessee Valley Authority Note	370,000.00	Various	373,006.70	101.42	375,267.69	1.39%	Aaa / AA+	1.96
	1.750% Due 10/15/2018		1.58%	371,183.89	1.01%	287.77	4,083.80	AAA	1.92
3135G0YT4	FNMA Note	400,000.00	12/13/2013	398,408.00	101.35	405,416.00	1.52%	Aaa / AA+	2.07
	1.625% Due 11/27/2018		1.71%	399,333.21	0.96%	2,780.56	6,082.79	AAA	2.02
3135G0ZA4	FNMA Note	400,000.00	03/20/2014	400,820.40	102.00	407,994.40	1.52%	Aaa / AA+	2.30
	1.875% Due 02/19/2019		1.83%	400,383.71	0.99%	1,500.00	7,610.69	AAA	2.24
3137EADG1	FHLMC Note	310,000.00	Various	314,419.36	101.90	315,894.03	1.18%	Aaa / AA+	2.58
	1.750% Due 05/30/2019		1.37%	312,975.59	1.00%	2,275.49	2,918.44	AAA	2.51
3137EADK2	FHLMC Note	470,000.00	Various	458,415.40	100.55	472,570.90	1.76%	Aaa / AA+	2.75
	1.250% Due 08/01/2019		1.78%	463,491.89	1.05%	1,468.75	9,079.01	AAA	2.69
3135G0ZG1	FNMA Note	400,000.00	Various	402,132.70	101.95	407,794.80	1.52%	Aaa / AA+	2.87
	1.750% Due 09/12/2019		1.63%	401,333.23	1.06%	952.77	6,461.57	AAA	2.79
3137EADM8	FHLMC Note	470,000.00	Various	459,464.60	100.51	472,406.87	1.76%	Aaa / AA+	2.92
	1.250% Due 10/02/2019		1.73%	463,655.37	1.07%	473.27	8,751.50	AAA	2.86
3135G0A78	FNMA Note	465,000.00	04/07/2015	468,887.40	101.59	472,380.02	1.76%	Aaa / AA+	3.22
	1.625% Due 01/21/2020		1.44%	467,613.83	1.12%	2,098.96	4,766.19	AAA	3.12
3137EADR7	FHLMC Note	470,000.00	Various	466,918.34	100.79	473,730.86	1.77%	Aaa / AA+	3.50
	1.375% Due 05/01/2020		1.52%	467,661.16	1.14%	3,231.26	6,069.70	AAA	3.39
3135G0D75	FNMA Note	430,000.00	09/29/2015	430,232.20	101.17	435,012.94	1.62%	Aaa / AA+	3.64
	1.500% Due 06/22/2020		1.49%	430,178.69	1.17%	2,311.25	4,834.25	AAA	3.52
3135G0F73	FNMA Note	300,000.00	12/16/2015	294,330.00	100.77	302,296.20	1.13%	Aaa / AA+	4.08
	1.500% Due 11/30/2020		1.90%	295,332.43	1.31%	1,887.50	6,963.77	AAA	3.93
3130A7CV5	FHLB Note	400,000.00	02/17/2016	398,384.00	100.08	400,331.20	1.49%	Aaa / AA+	4.30
	1.375% Due 02/18/2021		1.46%	398,611.32	1.35%	1,115.28	1,719.88	AAA	4.15
3135G0J20	FNMA Note	480,000.00	Various	478,133.28	100.09	480,453.12	1.79%	Aaa / AA+	4.33
	1.375% Due 02/26/2021		1.46%	478,340.16	1.35%	1,191.66	2,112.96	AAA	4.17
3135G0K69	FNMA Note	380,000.00	Various	379,788.93	99.36	377,562.31	1.41%	Aaa / AA+	4.52
	1.250% Due 05/06/2021		1.26%	379,767.20	1.40%	2,177.09	(2,204.89)	AAA	4.35
3130A8QS5	FHLB Note	540,000.00	09/29/2016	536,549.40	98.81	533,565.36	1.99%	Aaa / AA+	4.70
	1.125% Due 07/14/2021		1.26%	536,612.57	1.39%	1,805.63	(3,047.21)	AAA	4.55
3137EAEC9	FHLMC Note	550,000.00	Various	544,694.50	98.46	541,546.50	2.02%	Aaa / AA+	4.78
	1.125% Due 08/12/2021		1.33%	544,855.63	1.46%	1,357.82	(3,309.13)	AAA	4.62
3135G0N82	FNMA Note	540,000.00	09/28/2016	539,168.40	99.10	535,151.88	1.99%	Aaa / AA+	4.80
	1.250% Due 08/17/2021		1.28%	539,183.79	1.44%	1,350.00	(4,031.91)	AAA	4.62



# Holdings Report

## Northern CA Cities Self Ins. Fund Short Term - Account #170

For the Month Ending 10/31/2016

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
3135G0Q89	FNMA Note 1.375% Due 10/07/2021	300,000.00	10/27/2016 1.50%	298,173.00 298,177.05	99.49 1.48%	298,461.30 275.00	1.11% 284.25	Aaa / AA+ AAA	4.94 4.75
<b>Total Agency</b>		<b>10,125,000.00</b>	<b>1.44%</b>	<b>10,071,865.51</b> <b>10,092,540.92</b>	<b>1.12%</b>	<b>10,164,051.07</b> <b>33,712.58</b>	<b>37.85%</b> <b>71,510.15</b>	<b>Aaa / AA+</b> <b>Aaa</b>	<b>3.05</b> <b>2.96</b>
<b>Commercial Paper</b>									
06538BQ63	Bank of Tokyo Mitsubishi NY Discount CP 1.030% Due 03/06/2017	485,000.00	10/26/2016 1.05%	483,196.07 483,196.07	99.63 1.05%	483,196.07 69.38	1.79% 0.00	P-1 / A-1 NR	0.35 0.34
21687AQU0	Rabobank Nederland NV NY Discount CP 1.120% Due 03/28/2017	540,000.00	09/27/2016 1.14%	536,959.20 536,959.20	99.44 1.14%	536,959.20 571.20	2.00% 0.00	P-1 / A-1 NR	0.41 0.40
<b>Total Commercial Paper</b>		<b>1,025,000.00</b>	<b>1.10%</b>	<b>1,020,155.27</b> <b>1,020,155.27</b>	<b>1.10%</b>	<b>1,020,155.27</b> <b>640.58</b>	<b>3.79%</b> <b>0.00</b>	<b>P-1 / A-1</b> <b>NR</b>	<b>0.38</b> <b>0.37</b>
<b>Money Market Fund FI</b>									
26200X845	Dreyfus Funds Inst! Reserve Treasury #6541	23,467.48	Various 0.01%	23,467.48 23,467.48	1.00 0.01%	23,467.48 0.00	0.09% 0.00	Aaa / AAA NR	0.00 0.00
<b>Total Money Market Fund FI</b>		<b>23,467.48</b>	<b>0.01%</b>	<b>23,467.48</b> <b>23,467.48</b>	<b>0.01%</b>	<b>23,467.48</b> <b>0.00</b>	<b>0.09%</b> <b>0.00</b>	<b>Aaa / AAA</b> <b>NR</b>	<b>0.00</b> <b>0.00</b>
<b>Negotiable CD</b>									
06417GNP9	Bank of Nova Scotia Yankee CD 1.260% Due 03/01/2017	480,000.00	08/29/2016 1.26%	479,999.89 479,999.93	100.00 1.26%	479,999.93 1,075.20	1.79% 0.00	P-1 / A-1 F-1+	0.33 0.33
<b>Total Negotiable CD</b>		<b>480,000.00</b>	<b>1.26%</b>	<b>479,999.89</b> <b>479,999.93</b>	<b>1.26%</b>	<b>479,999.93</b> <b>1,075.20</b>	<b>1.79%</b> <b>0.00</b>	<b>Aaa / AA</b> <b>Aaa</b>	<b>0.33</b> <b>0.33</b>
<b>Supranational</b>									
459058ER0	Intl. Bank Recon & Development Note 1.000% Due 10/05/2018	545,000.00	09/30/2015 1.06%	544,073.50 544,404.63	99.98 1.01%	544,895.36 393.61	2.02% 490.73	Aaa / AAA AAA	1.93 1.90
<b>Total Supranational</b>		<b>545,000.00</b>	<b>1.06%</b>	<b>544,073.50</b> <b>544,404.63</b>	<b>1.01%</b>	<b>544,895.36</b> <b>393.61</b>	<b>2.02%</b> <b>490.73</b>	<b>Aaa / AAA</b> <b>Aaa</b>	<b>1.93</b> <b>1.90</b>
<b>US Corporate</b>									
24422ERL5	John Deere Capital Corp Note 2.000% Due 01/13/2017	165,000.00	09/11/2012 1.05%	171,618.15 165,305.39	100.21 0.95%	165,342.54 990.00	0.62% 37.15	A2 / A A	0.20 0.20
717081DJ9	Pfizer Inc. Note 1.100% Due 05/15/2017	80,000.00	05/12/2014 1.13%	79,929.60 79,987.47	100.13 0.86%	80,101.84 405.78	0.30% 114.37	A1 / AA A+	0.54 0.53
913017BU2	United Tech Corp Note 1.800% Due 06/01/2017	25,000.00	05/24/2012 1.82%	24,978.50 24,997.50	100.50 0.93%	25,125.68 187.50	0.09% 128.18	A3 / A- A-	0.58 0.58
68389XAN5	Oracle Corp Note 1.200% Due 10/15/2017	275,000.00	11/01/2013 1.48%	272,071.25 274,291.73	100.22 0.96%	275,616.00 146.67	1.02% 1,324.27	A1 / AA- A+	0.96 0.95
166764AA8	Chevron Corp Callable Note Cont 11/5/17 1.104% Due 12/05/2017	230,000.00	Various 1.33%	227,875.40 229,446.92	100.00 1.10%	229,992.88 1,029.79	0.86% 545.96	Aa2 / AA- NR	1.10 1.00



# Holdings Report

Northern CA Cities Self Ins. Fund Short Term - Account #170

For the Month Ending 10/31/2016

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
02665WAQ4	American Honda Finance Note 1.550% Due 12/11/2017	180,000.00	12/08/2014 1.58%	179,832.60 179,938.14	100.55 1.05%	180,985.50 1,085.00	0.68% 1,047.36	A1 / A+ NR	1.11 1.09
458140AL4	Intel Corp Note 1.350% Due 12/15/2017	285,000.00	12/12/2012 1.29%	285,851.25 285,190.88	100.37 1.02%	286,058.49 1,453.50	1.07% 867.61	A1 / A+ A+	1.12 1.11
89236TCA1	Toyota Motor Credit Corp Note 1.450% Due 01/12/2018	125,000.00	Various 1.47%	124,925.35 124,972.69	100.21 1.27%	125,261.63 548.79	0.47% 288.94	Aa3 / AA- A	1.20 1.18
459200HZ7	IBM Corp Note 1.125% Due 02/06/2018	265,000.00	02/03/2015 1.23%	264,191.75 264,659.30	99.99 1.13%	264,975.62 703.91	0.99% 316.32	Aa3 / AA- A+	1.27 1.25
931142DF7	Wal-Mart Stores Note 1.125% Due 04/11/2018	160,000.00	04/04/2013 1.14%	159,852.80 159,957.60	100.08 1.07%	160,130.56 100.00	0.59% 172.96	Aa2 / AA AA	1.44 1.43
713448CR7	PepsiCo Inc Note 1.250% Due 04/30/2018	250,000.00	Various 1.26%	249,900.00 249,950.24	100.14 1.15%	250,361.50 8.68	0.93% 411.26	A1 / A A	1.50 1.48
037833AJ9	Apple Inc Note 1.000% Due 05/03/2018	275,000.00	05/20/2013 1.20%	272,431.50 274,220.63	99.87 1.09%	274,636.72 1,359.72	1.02% 416.09	Aa1 / AA+ NR	1.50 1.48
02665WAC5	American Honda Finance Note 2.125% Due 10/10/2018	145,000.00	Various 1.93%	146,162.00 145,509.16	101.61 1.28%	147,328.85 179.74	0.55% 1,819.69	A1 / A+ NR	1.94 1.90
74005PBH6	Praxair Note 1.250% Due 11/07/2018	300,000.00	Various 1.66%	295,537.00 297,625.08	99.97 1.26%	299,915.40 1,812.50	1.12% 2,290.32	A2 / A NR	2.02 1.97
91159HHE3	US Bancorp Callable Note Cont 10/15/2018 1.950% Due 11/15/2018	30,000.00	02/12/2014 1.90%	30,063.60 30,026.67	101.11 1.37%	30,333.06 269.75	0.11% 306.39	A1 / A+ AA	2.04 1.90
24422ESF7	John Deere Capital Corp Note 1.950% Due 12/13/2018	80,000.00	12/10/2013 1.99%	79,829.60 79,927.96	101.43 1.26%	81,143.28 598.00	0.30% 1,215.32	A2 / A A	2.12 2.06
36962G7G3	General Electric Capital Corp Note 2.300% Due 01/14/2019	305,000.00	Various 2.19%	306,135.90 305,700.67	102.12 1.32%	311,465.70 2,085.02	1.16% 5,765.03	A1 / AA- AA-	2.21 2.13
17275RAR3	Cisco Systems Note 2.125% Due 03/01/2019	365,000.00	Various 1.83%	368,113.35 367,453.97	101.70 1.38%	371,196.24 1,292.70	1.38% 3,742.27	A1 / AA- NR	2.33 2.27
91159HHH6	US Bancorp Callable Note Cont 3/25/2019 2.200% Due 04/25/2019	315,000.00	Various 1.91%	317,202.15 317,094.16	101.94 1.38%	321,096.51 115.50	1.19% 4,002.35	A1 / A+ AA	2.48 2.34
084664CK5	Berkshire Hathaway Note 1.300% Due 08/15/2019	340,000.00	Various 1.31%	339,864.20 339,873.87	99.79 1.38%	339,270.02 933.11	1.26% (603.85)	Aa2 / AA A+	2.79 2.72
06406HCW7	Bank of New York Callable Note Cont 8/11/2019 2.300% Due 09/11/2019	255,000.00	Various 2.29%	255,099.45 255,055.88	102.14 1.51%	260,468.22 814.59	0.97% 5,412.34	A1 / A AA-	2.86 2.68
94974BGF1	Wells Fargo Corp Note 2.150% Due 01/30/2020	320,000.00	Various 2.15%	320,028.60 320,026.55	100.74 1.91%	322,383.05 1,739.12	1.20% 2,356.50	A2 / A AA-	3.25 3.11
22160KAG0	Costco Wholesale Corp Note 1.750% Due 02/15/2020	170,000.00	02/05/2015 1.77%	169,821.50 169,882.47	100.58 1.57%	170,992.97 628.06	0.64% 1,110.50	A1 / A+ A+	3.29 3.17
747525AD5	Qualcomm Inc Note 2.250% Due 05/20/2020	380,000.00	Various 2.22%	379,560.00 380,331.34	101.64 1.77%	386,238.84 3,823.75	1.45% 5,907.50	A1 / A+ NR	3.55 3.37
594918BG8	Microsoft Callable Note Cont. 10/03/20 2.000% Due 11/03/2020	120,000.00	10/29/2015 2.02%	119,904.00 119,923.13	101.43 1.62%	121,713.00 1,186.67	0.46% 1,789.87	Aaa / AAA AA+	4.01 3.73
30231GAV4	Exxon Mobil Corp Callable Note Cont 2/1/2021 2.222% Due 03/01/2021	320,000.00	Various 1.97%	323,593.65 323,252.18	101.40 1.88%	324,480.33 1,185.06	1.21% 1,228.15	Aaa / AA+ NR	4.33 4.10



# Holdings Report

## Northern CA Cities Self Ins. Fund Short Term - Account #170

For the Month Ending 10/31/2016

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration		
857477AV5	State Street Bank Note 1.950% Due 05/19/2021	325,000.00	Various 1.84%	326,619.80 326,578.70	100.12 1.92%	325,396.83 2,851.88	1.22% (1,181.87)	A1 / A AA-	4.55 4.30		
594918BP8	Microsoft Callable Note Cont 7/8/21 1.550% Due 08/08/2021	220,000.00	Various 1.57%	219,737.80 219,750.01	98.98 1.77%	217,764.15 786.19	0.81% (1,985.86)	Aaa / AAA AA+	4.77 4.56		
<b>Total US Corporate</b>				<b>6,310,730.75</b>	<b>1.69%</b>	<b>6,310,930.29</b>	<b>1.39%</b>	<b>28,320.98</b>	<b>38,845.12</b>	<b>A1 / AA-</b> <b>AA-</b>	<b>2.39</b> <b>2.30</b>
<b>US Treasury</b>											
912828UU2	US Treasury Note 0.750% Due 03/31/2018	140,000.00	Various 1.31%	136,545.66 138,926.68	99.95 0.79%	139,928.88 92.31	0.52% 1,002.20	Aaa / AA+ AAA	1.41 1.40		
912828VQ0	US Treasury Note 1.375% Due 07/31/2018	400,000.00	11/05/2013 1.31%	401,251.34 400,461.29	100.91 0.85%	403,656.40 1,389.95	1.50% 3,195.11	Aaa / AA+ AAA	1.75 1.72		
912828WD8	US Treasury Note 1.250% Due 10/31/2018	350,000.00	Various 1.45%	346,743.75 348,639.33	100.71 0.89%	352,474.50 12.08	1.31% 3,835.17	Aaa / AA+ AAA	2.00 1.97		
912828SH4	US Treasury Note 1.375% Due 02/28/2019	400,000.00	03/31/2014 1.72%	393,548.22 396,946.73	101.02 0.93%	404,078.00 941.99	1.50% 7,131.27	Aaa / AA+ AAA	2.33 2.29		
912828ST8	US Treasury Note 1.250% Due 04/30/2019	415,000.00	Various 1.70%	406,574.63 410,588.12	100.77 0.94%	418,209.61 14.34	1.55% 7,621.49	Aaa / AA+ AAA	2.50 2.46		
912828R85	US Treasury Note 0.875% Due 06/15/2019	380,000.00	07/28/2016 0.82%	380,595.02 380,541.24	99.77 0.96%	379,138.92 1,262.77	1.41% (1,402.32)	Aaa / AA+ AAA	2.62 2.58		
912828UB4	US Treasury Note 1.000% Due 11/30/2019	415,000.00	Various 1.63%	402,590.65 407,249.53	99.92 1.03%	414,675.89 1,746.17	1.55% 7,426.36	Aaa / AA+ AAA	3.08 3.01		
912828H52	US Treasury Note 1.250% Due 01/31/2020	470,000.00	04/07/2015 1.34%	468,055.48 468,688.91	100.57 1.07%	472,698.74 1,484.71	1.76% 4,009.83	Aaa / AA+ AAA	3.25 3.17		
912828J84	US Treasury Note 1.375% Due 03/31/2020	460,000.00	04/28/2015 1.39%	459,660.13 459,764.47	100.91 1.10%	464,186.92 556.04	1.73% 4,422.45	Aaa / AA+ AAA	3.42 3.33		
912828VF4	US Treasury Note 1.375% Due 05/31/2020	450,000.00	07/10/2015 1.62%	444,921.43 446,279.32	100.86 1.13%	453,884.85 2,603.48	1.69% 7,605.53	Aaa / AA+ AAA	3.58 3.47		
912828L32	US Treasury Note 1.375% Due 08/31/2020	470,000.00	09/29/2015 1.37%	470,148.45 470,115.57	100.71 1.19%	473,322.90 1,106.84	1.76% 3,207.33	Aaa / AA+ AAA	3.84 3.72		
912828L99	US Treasury Note 1.375% Due 10/31/2020	475,000.00	11/23/2015 1.71%	467,561.16 468,976.31	100.62 1.22%	477,950.23 18.04	1.77% 8,973.92	Aaa / AA+ AAA	4.00 3.88		
912828N89	US Treasury Note 1.375% Due 01/31/2021	455,000.00	03/09/2016 1.40%	454,557.19 454,615.42	100.48 1.26%	457,204.02 1,581.06	1.70% 2,588.60	Aaa / AA+ AAA	4.25 4.10		



# Holdings Report

## Northern CA Cities Self Ins. Fund Short Term - Account #170

For the Month Ending 10/31/2016

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
912828B90	US Treasury Note 2.000% Due 02/28/2021	450,000.00	04/26/2016 1.40%	462,640.18 461,302.48	103.07 1.27%	463,816.35 1,541.44	1.73% 2,513.87	Aaa / AA+ AAA	4.33 4.13
<b>Total US Treasury</b>		<b>5,730,000.00</b>	<b>1.45%</b>	<b>5,695,393.29</b> <b>5,713,095.40</b>	<b>1.07%</b>	<b>5,775,226.21</b> <b>14,351.22</b>	<b>21.49%</b> <b>62,130.81</b>	<b>Aaa / AA+</b> <b>Aaa</b>	<b>3.17</b> <b>3.08</b>
<b>TOTAL PORTFOLIO</b>		<b>26,737,783.28</b>	<b>1.44%</b>	<b>26,649,780.16</b> <b>26,688,766.31</b>	<b>1.16%</b>	<b>26,861,504.08</b> <b>79,524.05</b>	<b>100.00%</b> <b>172,737.77</b>	<b>Aa1 / AA+</b> <b>Aaa</b>	<b>2.68</b> <b>2.46</b>
<b>TOTAL MARKET VALUE PLUS ACCRUALS</b>						<b>26,941,028.13</b>			



# Holdings Report

Northern Cal. Cities Self Ins. Fund Long Term - Account #171

For the Month Ending 10/31/2016

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>ABS</b>									
89231MAC9	Toyota Auto Receivables Owner 2014-A 0.670% Due 12/15/2017	37,359.04	03/11/2014 0.68%	37,352.14 37,358.53	99.95 0.98%	37,340.70 11.12	0.13% (17.83)	Aaa / AAA NR	1.12 0.16
43814GAC4	Honda Auto Receivables 2014-2 A3 0.770% Due 03/19/2018	89,559.77	Various 0.79%	89,533.02 89,553.43	99.95 0.93%	89,516.97 24.90	0.32% (36.46)	Aaa / AAA NR	1.38 0.31
47787VAC5	John Deere Owner Trust 2014-A A3 0.920% Due 04/16/2018	89,175.45	04/02/2014 0.93%	89,161.16 89,173.31	99.98 0.99%	89,157.88 36.46	0.32% (15.43)	Aaa / NR AAA	1.46 0.28
43814HAC2	Honda Auto Receivables 2014-3 A3 0.880% Due 06/15/2018	84,788.90	08/12/2014 0.89%	84,772.54 84,784.95	99.96 0.98%	84,759.22 33.16	0.30% (25.73)	NR / AAA AAA	1.62 0.36
477877AD6	John Deere Owner Trust 2014-B A3 1.070% Due 11/15/2018	161,492.18	Various 1.06%	161,516.61 161,504.88	99.97 1.13%	161,448.41 76.80	0.58% (56.47)	Aaa / NR AAA	2.04 0.45
43813NAC0	Honda Auto Receivables 2015-2 A3 1.040% Due 02/21/2019	275,000.00	05/13/2015 1.05%	274,957.79 274,974.11	99.99 1.06%	274,962.88 79.44	0.98% (11.23)	NR / AAA AAA	2.31 0.67
65478WAB1	Nissan Auto Receivables Owner 2016-C A2A 1.070% Due 05/15/2019	160,000.00	08/02/2016 1.08%	159,993.70 159,994.22	99.92 1.16%	159,870.56 76.09	0.57% (123.66)	Aaa / NR AAA	2.54 0.92
161571HH0	Chase CHAIT Pool #2016-A7 1.060% Due 09/16/2019	285,000.00	09/06/2016 1.08%	284,975.43 284,978.71	99.98 1.09%	284,936.73 134.27	1.02% (41.98)	Aaa / AAA AAA	2.88 0.86
161571GY4	Chase CHAIT Pool #2015-A5 1.360% Due 04/15/2020	310,000.00	04/30/2015 1.37%	309,945.38 309,973.05	100.26 1.18%	310,810.03 187.38	1.11% 836.98	NR / AAA AAA	3.46 1.42
47788MAC4	John Deere Owner Trust 2016-A A3 1.360% Due 04/15/2020	190,000.00	02/23/2016 1.37%	189,970.09 189,974.94	100.01 1.36%	190,021.85 114.84	0.68% 46.91	Aaa / NR AAA	3.46 1.58
89231UAD9	Toyota Auto Receivables 2016-B 1.300% Due 04/15/2020	250,000.00	05/02/2016 1.31%	249,987.23 249,989.31	100.18 1.20%	250,448.50 144.44	0.89% 459.19	Aaa / AAA NR	3.46 1.67
<b>Total ABS</b>		<b>1,932,375.34</b>	<b>1.14%</b>	<b>1,932,259.44</b>	<b>1.13%</b>	<b>1,933,273.73</b> <b>918.90</b>	<b>6.89%</b> <b>1,014.29</b>	<b>Aaa / AAA</b> <b>Aaa</b>	<b>2.70</b> <b>0.98</b>
<b>Agency</b>									
880591CU4	Tennessee Valley Authority Note 6.250% Due 12/15/2017	350,000.00	08/30/2010 2.36%	440,587.00 363,912.91	106.05 0.82%	371,171.50 8,263.89	1.35% 7,258.59	NR / AA+ AAA	1.12 1.07
880591EC2	Tennessee Valley Authority Note 4.500% Due 04/01/2018	335,000.00	04/20/2010 3.84%	350,078.35 337,681.06	105.02 0.93%	351,807.62 1,256.25	1.26% 14,126.56	Aaa / AA+ AAA	1.42 1.38
3133X0PF0	FHLB Note 5.375% Due 08/15/2018	300,000.00	08/26/2010 2.52%	361,446.00 313,767.28	107.85 0.94%	323,554.20 3,404.17	1.16% 9,786.92	Aaa / AA+ AAA	1.79 1.71
3135GOZA4	FNMA Note 1.875% Due 02/19/2019	175,000.00	Various 1.56%	177,234.04 176,204.47	102.00 0.99%	178,497.56 656.26	0.64% 2,293.09	Aaa / AA+ AAA	2.30 2.24
3137EADG1	FHLMC Note 1.750% Due 05/30/2019	400,000.00	04/27/2012 1.66%	402,347.20 400,853.20	101.90 1.00%	407,605.20 2,936.11	1.46% 6,752.00	Aaa / AA+ AAA	2.58 2.51
3137EADK2	FHLMC Note 1.250% Due 08/01/2019	490,000.00	Various 2.00%	470,416.52 480,489.71	100.55 1.05%	492,680.30 1,531.25	1.76% 12,190.59	Aaa / AA+ AAA	2.75 2.69
3137EADM8	FHLMC Note 1.250% Due 10/02/2019	435,000.00	Various 1.60%	425,978.42 430,762.79	100.51 1.07%	437,227.64 438.02	1.56% 6,464.85	Aaa / AA+ AAA	2.92 2.86



# Holdings Report

Northern Cal. Cities Self Ins. Fund Long Term - Account #171

For the Month Ending 10/31/2016

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
3135G0ZY2	FNMA Note 1.750% Due 11/26/2019	425,000.00	Various 1.83%	423,306.25 423,952.82	101.91 1.11%	433,124.73 3,202.25	1.55% 9,171.91	Aaa / AA+ AAA	3.07 2.96
3135G0A78	FNMA Note 1.625% Due 01/21/2020	450,000.00	04/20/2015 1.40%	454,630.50 453,136.79	101.59 1.12%	457,141.95 2,031.25	1.64% 4,005.16	Aaa / AA+ AAA	3.22 3.12
3137EADR7	FHLMC Note 1.375% Due 05/01/2020	485,000.00	Various 1.99%	467,945.46 475,247.13	100.79 1.14%	488,849.93 3,334.38	1.75% 13,602.80	Aaa / AA+ AAA	3.50 3.39
3135G0F73	FNMA Note 1.500% Due 11/30/2020	475,000.00	10/28/2015 1.57%	473,366.00 473,690.34	100.77 1.31%	478,635.65 2,988.54	1.72% 4,945.31	Aaa / AA+ AAA	4.08 3.93
3135G0H55	FNMA Note 1.875% Due 12/28/2020	430,000.00	11/13/2015 1.88%	429,961.30 429,968.57	102.19 1.33%	439,426.03 2,754.69	1.58% 9,457.46	Aaa / AA+ AAA	4.16 3.97
880591EL2	Tennessee Valley Authority Note 3.875% Due 02/15/2021	425,000.00	07/28/2011 3.33%	443,904.00 433,490.27	110.15 1.43%	468,136.23 3,476.74	1.68% 34,645.96	Aaa / AA+ AAA	4.30 3.95
3130A7CV5	FHLB Note 1.375% Due 02/18/2021	545,000.00	Various 1.41%	543,883.20 544,103.99	100.08 1.35%	545,451.26 1,519.56	1.95% 1,347.27	Aaa / AA+ AAA	4.30 4.15
3135G0J20	FNMA Note 1.375% Due 02/26/2021	500,000.00	09/08/2016 1.24%	502,930.00 502,834.79	100.09 1.35%	500,472.00 1,241.32	1.79% (2,362.79)	Aaa / AA+ AAA	4.33 4.17
3133732Y7	FHLB Note 3.625% Due 03/12/2021	435,000.00	Various 1.92%	480,708.00 465,176.01	109.32 1.41%	475,559.84 2,146.30	1.70% 10,383.83	Aaa / AA+ AAA	4.36 4.04
3135G0K69	FNMA Note 1.250% Due 05/06/2021	475,000.00	07/22/2016 1.27%	474,653.25 474,672.72	99.36 1.40%	471,952.88 2,721.35	1.69% (2,719.84)	Aaa / AA+ AAA	4.52 4.35
3130A8QS5	FHLB Note 1.125% Due 07/14/2021	500,000.00	09/08/2016 1.30%	495,800.00 495,925.83	98.81 1.39%	494,042.00 1,671.88	1.77% (1,883.83)	Aaa / AA+ AAA	4.70 4.55
3137EAEC9	FHLMC Note 1.125% Due 08/12/2021	500,000.00	08/16/2016 1.32%	495,225.00 495,424.29	98.46 1.46%	492,315.00 1,234.38	1.76% (3,109.29)	Aaa / AA+ AAA	4.78 4.62
3133827M9	FHLB Note 1.930% Due 12/01/2021	445,000.00	03/11/2013 1.99%	442,855.10 443,749.31	102.01 1.52%	453,925.81 3,578.54	1.63% 10,176.50	Aaa / AA+ AAA	5.09 4.79
3137EADB2	FHLMC Note 2.375% Due 01/13/2022	500,000.00	01/24/2012 2.53%	493,081.00 496,389.34	104.46 1.48%	522,303.00 3,562.50	1.87% 25,913.66	Aaa / AA+ AAA	5.21 4.86
3130A5P45	FHLB Note 2.375% Due 06/10/2022	515,000.00	07/24/2015 2.31%	517,157.85 516,760.51	104.33 1.57%	537,291.26 4,790.57	1.93% 20,530.75	Aaa / AA+ AAA	5.61 5.21
880591EN8	Tennessee Valley Authority Note 1.875% Due 08/15/2022	470,000.00	08/29/2012 1.94%	467,161.20 468,350.28	101.47 1.61%	476,913.70 1,860.42	1.71% 8,563.42	Aaa / AA+ AAA	5.79 5.45
3135G0ZR7	FNMA Note 2.625% Due 09/06/2024	410,000.00	Various 2.42%	417,094.80 415,818.90	105.45 1.87%	432,365.09 1,644.27	1.55% 16,546.19	Aaa / AA+ AAA	7.85 7.07
3135G0K36	FNMA Note 2.125% Due 04/24/2026	300,000.00	10/06/2016 2.03%	302,481.00 302,466.04	99.99 2.13%	299,956.80 123.96	1.07% (2,509.24)	Aaa / AA+ AAA	9.48 8.54
<b>Total Agency</b>		<b>10,770,000.00</b>	<b>1.95%</b>	<b>10,954,231.44</b> <b>10,814,829.35</b>	<b>1.32%</b>	<b>11,030,407.18</b> <b>62,368.85</b>	<b>39.51%</b> <b>215,577.83</b>	<b>Aaa / AA+</b> <b>Aaa</b>	<b>4.20</b> <b>3.97</b>



# Holdings Report

## Northern Cal. Cities Self Ins. Fund Long Term - Account #171

For the Month Ending 10/31/2016

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>CMO</b>									
3137AH6Q6	FHLMC K704 A2 2.412% Due 08/25/2018	311,501.32	03/06/2014 1.68%	321,065.39 315,390.40	101.69 1.27%	316,766.63 125.22	1.13% 1,376.23	Aaa / NR AAA	1.82 1.59
<b>Total CMO</b>		<b>311,501.32</b>	<b>1.68%</b>	<b>315,390.40</b>	<b>1.27%</b>	<b>125.22</b>	<b>1,376.23</b>	<b>Aaa / NR</b> <b>Aaa</b>	<b>1.82</b> <b>1.59</b>
<b>Money Market Fund FI</b>									
26200X845	Dreyfus Funds Inst'l Reserve Treasury #6541	78,998.42	Various 0.01%	78,998.42 78,998.42	1.00 0.01%	78,998.42 0.00	0.28% 0.00	Aaa / AAA NR	0.00 0.00
<b>Total Money Market Fund FI</b>		<b>78,998.42</b>	<b>0.01%</b>	<b>78,998.42</b>	<b>0.01%</b>	<b>0.00</b>	<b>0.28%</b> <b>0.00</b>	<b>Aaa / AAA</b> <b>NR</b>	<b>0.00</b> <b>0.00</b>
<b>Negotiable CD</b>									
06417GPZ5	Bank of Nova Scotia Yankee CD 1.260% Due 06/26/2017	600,000.00	09/29/2016 1.26%	600,000.00 600,000.00	100.00 1.26%	600,000.00 672.00	2.14% 0.00	P-1 / A-1+ F-1+	0.65 0.65
<b>Total Negotiable CD</b>		<b>600,000.00</b>	<b>1.26%</b>	<b>600,000.00</b>	<b>1.26%</b>	<b>672.00</b>	<b>2.14%</b> <b>0.00</b>	<b>Aaa / AAA</b> <b>Aaa</b>	<b>0.65</b> <b>0.65</b>
<b>Supranational</b>									
459058ER0	Intl. Bank Recon & Development Note 1.000% Due 10/05/2018	565,000.00	09/30/2015 1.06%	564,039.50 564,382.79	99.98 1.01%	564,891.52 408.06	2.01% 508.73	Aaa / AAA AAA	1.93 1.90
4581X0CD8	Inter-American Dev Bank Note 2.125% Due 11/09/2020	425,000.00	04/22/2016 1.49%	436,840.50 435,484.45	102.69 1.43%	436,452.05 4,314.93	1.57% 967.60	Aaa / AAA AAA	4.03 3.81
<b>Total Supranational</b>		<b>990,000.00</b>	<b>1.25%</b>	<b>1,000,880.00</b> <b>999,867.24</b>	<b>1.20%</b>	<b>1,001,343.57</b> <b>4,722.99</b>	<b>3.58%</b> <b>1,476.33</b>	<b>Aaa / AAA</b> <b>Aaa</b>	<b>2.85</b> <b>2.74</b>
<b>US Corporate</b>									
36962G5W0	General Electric Capital Corp Note 2.300% Due 04/27/2017	330,000.00	03/07/2013 1.44%	341,295.90 331,326.72	100.65 0.96%	332,145.66 84.33	1.18% 818.94	A1 / AA- AA-	0.49 0.49
913017BU2	United Tech Corp Note 1.800% Due 06/01/2017	25,000.00	05/24/2012 1.82%	24,978.50 24,997.50	100.50 0.93%	25,125.68 187.50	0.09% 128.18	A3 / A- A-	0.58 0.58
166764AA8	Chevron Corp Callable Note Cont 11/5/17 1.104% Due 12/05/2017	345,000.00	Various 1.21%	343,828.30 344,620.18	100.00 1.10%	344,989.32 1,544.67	1.23% 369.14	Aa2 / AA- NR	1.10 1.00
458140AL4	Intel Corp Note 1.350% Due 12/15/2017	295,000.00	12/12/2012 1.29%	295,880.40 295,197.42	100.37 1.02%	296,095.63 1,504.50	1.06% 898.21	A1 / A+ A+	1.12 1.11
40428HPH9	HSBC USA Inc Note 1.625% Due 01/16/2018	195,000.00	08/21/2015 1.75%	194,426.70 194,710.73	100.06 1.57%	195,115.83 924.22	0.70% 405.10	A2 / A AA-	1.21 1.19
69371RM45	Paccar Financial Corp Note 1.450% Due 03/09/2018	335,000.00	Various 1.41%	335,397.00 335,187.89	100.39 1.16%	336,303.15 701.64	1.20% 1,115.26	A1 / A+ NR	1.35 1.34
808513AK1	Charles Schwab Corp Callable Note Cont 2/10/2018 1.500% Due 03/10/2018	340,000.00	Various 1.45%	340,441.10 340,208.21	100.44 1.14%	341,509.60 722.50	1.22% 1,301.39	A2 / A A	1.36 1.26



# Holdings Report

## Northern Cal. Cities Self Ins. Fund Long Term - Account #171

For the Month Ending 10/31/2016

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
037833AJ9	Apple Inc Note 1.000% Due 05/03/2018	350,000.00	Various 1.19%	346,977.40 349,036.85	99.87 1.09%	349,537.65 1,730.55	1.25% 500.80	Aa1 / AA+ NR	1.50 1.48
74005PBH6	Praxair Note 1.250% Due 11/07/2018	295,000.00	01/08/2015 1.69%	290,262.50 292,498.71	99.97 1.26%	294,916.81 1,782.29	1.06% 2,418.10	A2 / A NR	2.02 1.97
91159HHE3	US Bancorp Callable Note Cont 10/15/2018 1.950% Due 11/15/2018	310,000.00	Various 1.66%	313,202.90 311,681.97	101.11 1.37%	313,441.62 2,787.42	1.13% 1,759.65	A1 / A+ AA	2.04 1.90
24422ESF7	John Deere Capital Corp Note 1.950% Due 12/13/2018	205,000.00	12/10/2013 1.99%	204,563.35 204,815.39	101.43 1.26%	207,929.66 1,532.38	0.75% 3,114.27	A2 / A A	2.12 2.06
89236TBB0	Toyota Motor Credit Corp Note 2.100% Due 01/17/2019	399,000.00	Various 1.79%	402,230.31 401,604.00	101.68 1.33%	405,711.58 2,420.60	1.45% 4,107.58	Aa3 / AA- A	2.21 2.15
46625HJR2	JP Morgan Chase Note 2.350% Due 01/28/2019	340,000.00	Various 2.20%	341,865.90 341,063.59	101.63 1.61%	345,547.79 2,064.08	1.24% 4,484.20	A3 / A- A+	2.24 2.17
17275RAR3	Cisco Systems Note 2.125% Due 03/01/2019	335,000.00	Various 1.90%	338,005.15 336,651.26	101.70 1.38%	340,686.96 1,186.46	1.22% 4,035.70	A1 / AA- NR	2.33 2.27
06406HCW7	Bank of New York Callable Note Cont 8/11/2019 2.300% Due 09/11/2019	340,000.00	Various 2.26%	340,381.55 340,313.15	102.14 1.51%	347,290.96 1,086.11	1.24% 6,977.81	A1 / A AA-	2.86 2.68
94974BGF1	Wells Fargo Corp Note 2.150% Due 01/30/2020	400,000.00	Various 2.09%	400,807.55 400,785.48	100.74 1.91%	402,978.81 2,173.89	1.44% 2,193.33	A2 / A AA-	3.25 3.11
713448CS5	PepsiCo Inc Callable Note Cont 3/30/2020 1.850% Due 04/30/2020	240,000.00	04/27/2015 1.86%	239,863.20 239,904.46	100.70 1.64%	241,687.68 12.33	0.86% 1,783.22	A1 / A A	3.50 3.30
747525AD5	Qualcomm Inc Note 2.250% Due 05/20/2020	340,000.00	05/13/2015 2.25%	340,075.30 340,053.42	101.64 1.77%	345,582.12 3,421.26	1.24% 5,528.70	A1 / A+ NR	3.55 3.37
30231GAV4	Exxon Mobil Corp Callable Note Cont 2/1/2021 2.222% Due 03/01/2021	325,000.00	05/16/2016 1.84%	330,697.25 330,155.90	101.40 1.88%	329,550.33 1,203.58	1.18% (605.57)	Aaa / AA+ NR	4.33 4.10
084670BQ0	Berkshire Hathaway Callable Note Cont 2/15/2021 2.200% Due 03/15/2021	275,000.00	03/08/2016 2.25%	274,417.00 274,490.75	102.19 1.67%	281,011.50 773.06	1.00% 6,520.75	Aa2 / AA A+	4.37 4.08
857477AV5	State Street Bank Note 1.950% Due 05/19/2021	410,000.00	Various 1.98%	409,421.60 409,512.40	100.12 1.92%	410,500.62 3,597.76	1.48% 988.22	A1 / A AA-	4.55 4.30
594918BP8	Microsoft Callable Note Cont 7/8/21 1.550% Due 08/08/2021	400,000.00	Various 1.59%	399,280.20 399,305.13	98.98 1.77%	395,934.81 1,429.44	1.42% (3,370.32)	Aaa / AAA AA+	4.77 4.56
69371RN44	Paccar Financial Corp Note 1.650% Due 08/11/2021	140,000.00	08/04/2016 1.68%	139,812.40 139,820.82	99.71 1.71%	139,593.72 513.33	0.50% (227.10)	A1 / A+ NR	4.78 4.56
68389XBK0	Oracle Corp Callable Note Cont 8/01/21 1.900% Due 09/15/2021	400,000.00	10/05/2016 1.93%	399,404.00 399,410.95	99.61 1.98%	398,430.80 2,406.67	1.43% (980.15)	A1 / AA- A+	4.88 4.60
<b>Total US Corporate</b>		<b>7,369,000.00</b>	<b>1.77%</b>	<b>7,387,515.46</b> <b>7,377,352.88</b>	<b>1.49%</b>	<b>7,421,618.29</b> <b>35,790.57</b>	<b>26.56%</b> <b>44,265.41</b>	<b>A1 / A+</b> <b>A+</b>	<b>2.71</b> <b>2.58</b>
<b>US Treasury</b>									
912828TH3	US Treasury Note 0.875% Due 07/31/2019	125,000.00	10/25/2012 1.21%	122,266.13 123,888.71	99.72 0.98%	124,648.50 276.41	0.44% 759.79	Aaa / AA+ AAA	2.75 2.70
912828UB4	US Treasury Note 1.000% Due 11/30/2019	450,000.00	Various 1.74%	431,004.31 440,310.58	99.92 1.03%	449,648.55 1,893.44	1.61% 9,337.97	Aaa / AA+ AAA	3.08 3.01



# Holdings Report

Northern Cal. Cities Self Ins. Fund Long Term - Account #171

For the Month Ending 10/31/2016

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
912828NT3	US Treasury Note 2.625% Due 08/15/2020	450,000.00	05/16/2011 3.06%	434,304.53 443,570.25	105.34 1.18%	474,047.10 2,503.74	1.70% 30,476.85	Aaa / AA+ AAA	3.79 3.60
912828PC8	US Treasury Note 2.625% Due 11/15/2020	435,000.00	06/27/2011 2.80%	428,578.69 432,236.23	105.53 1.22%	459,043.76 5,274.97	1.65% 26,807.53	Aaa / AA+ AAA	4.04 3.80
912828QN3	US Treasury Note 3.125% Due 05/15/2021	430,000.00	Various 1.94%	474,538.05 450,925.51	108.00 1.30%	464,416.78 6,207.54	1.68% 13,491.27	Aaa / AA+ AAA	4.54 4.20
912828RC6	US Treasury Note 2.125% Due 08/15/2021	485,000.00	08/29/2011 2.28%	478,541.59 481,896.84	103.63 1.34%	502,600.17 2,184.48	1.80% 20,703.33	Aaa / AA+ AAA	4.79 4.54
912828SF8	US Treasury Note 2.000% Due 02/15/2022	500,000.00	Various 1.96%	498,809.81 501,010.66	103.02 1.41%	515,097.50 2,119.56	1.84% 14,086.84	Aaa / AA+ AAA	5.30 5.00
912828SV3	US Treasury Note 1.750% Due 05/15/2022	435,000.00	07/29/2013 2.41%	412,368.15 420,755.54	101.57 1.45%	441,830.81 3,516.64	1.59% 21,075.27	Aaa / AA+ AAA	5.54 5.23
912828TJ9	US Treasury Note 1.625% Due 08/15/2022	400,000.00	Various 1.68%	396,048.48 398,893.16	100.83 1.47%	403,328.00 1,377.72	1.44% 4,434.84	Aaa / AA+ AAA	5.79 5.49
912828TY6	US Treasury Note 1.625% Due 11/15/2022	440,000.00	05/27/2014 2.37%	415,062.70 422,222.20	100.57 1.53%	442,526.48 3,302.99	1.59% 20,304.28	Aaa / AA+ AAA	6.04 5.69
912828VB3	US Treasury Note 1.750% Due 05/15/2023	410,000.00	Various 1.85%	405,221.75 407,427.97	101.05 1.58%	414,308.28 3,314.54	1.49% 6,880.31	Aaa / AA+ AAA	6.54 6.11
912828B66	US Treasury Note 2.750% Due 02/15/2024	325,000.00	12/29/2015 2.17%	339,055.01 337,601.70	107.62 1.64%	349,755.90 1,894.36	1.25% 12,154.20	Aaa / AA+ AAA	7.30 6.60
912828J27	US Treasury Note 2.000% Due 02/15/2025	500,000.00	08/31/2015 2.15%	493,634.81 494,423.09	101.91 1.75%	509,570.50 2,119.57	1.82% 15,147.41	Aaa / AA+ AAA	8.30 7.59
<b>Total US Treasury</b>		<b>5,385,000.00</b>	<b>2.19%</b>	<b>5,329,434.01</b> <b>5,355,162.44</b>	<b>1.39%</b>	<b>5,550,822.33</b> <b>35,985.96</b>	<b>19.90%</b> <b>195,659.89</b>	<b>Aaa / AA+</b> <b>Aaa</b>	<b>5.33</b> <b>4.99</b>
<b>TOTAL PORTFOLIO</b>		<b>27,436,875.08</b>	<b>1.84%</b>	<b>27,604,289.81</b> <b>27,473,860.17</b>	<b>1.36%</b>	<b>27,933,230.15</b> <b>140,584.49</b>	<b>100.00%</b> <b>459,369.98</b>	<b>Aa1 / AA+</b> <b>Aaa</b>	<b>3.76</b> <b>3.45</b>
<b>TOTAL MARKET VALUE PLUS ACCRUALS</b>						<b>28,073,814.64</b>			



## DRONE LIABILITY AND COVERAGE

### INFORMATION ITEM

**ISSUE:** Michael Colson from CHUBB Commercial Insurance will present an overview of drone liability and coverage. Drones are becoming much more common place in municipalities with a variety of uses in the Police Department, Planning and Inspections. Currently, the NCCSIF MOC excludes liability arising from the use of drones, since it incorporates the “aircraft” exclusion in the CPRMA MOC. However, this is an issue that will be addressed prior to July 1, 2017.

**RECOMMENDATION:** None

**FISCAL IMPACT:** None

**BACKGROUND:** Most all General Liability policies currently exclude Drones (because they consider them aircraft and exclude aircraft). Some though, only consider aircraft planes or helicopters that carry passengers and payloads, so drones alone are not specifically excluded. This is a changing environment. The following are the NEW FACTS that have recently changed the landscape:

1. Only ‘hobby’ drones have built in cameras anymore – all Commercial drones have ‘detachable’ cameras, and therefore this equipment is now payload so they are clearly not covered.
2. The FAA now has standards for Commercial drone operators (some, of course still flying ‘hobby’ drones for things like wedding/real estate photography and inspections), but they are still Commercial use and Pilots are now becoming FAA licensed ‘drone pilots’.
3. Very soon it will be common place for larger Commercial drones to carry payloads for things like agricultural spraying and air sampling.

At this point we are not considering that coverage for Drones in the MOC, and anyone with a drone should be purchasing separate coverage because,

- ✓ We don’t yet have a good understanding of what exactly departments are purchasing and how they are using them.
- ✓ Now that non-hobbyist use requires a Commercial license, the drones in use are rarely the \$500 type with a built-in camera.

**ATTACHMENT(S):** Presentation at meeting



## **CJPRMA OVERVIEW OF SERVICES INFORMATION ITEM**

**ISSUE:** David Clovis, CJPRMA Manager, will provide the Board with a presentation on CJPRMA's programs and services, including recent strategic planning objectives and training opportunities.

**RECOMMENDATION:** None

**FISCAL IMPACT:** None

**BACKGROUND:** The California Joint Powers Risk Management Authority (CJPRMA), <http://www.cjprma.org> is the excess liability Pool that NCCSIF participates in to provide coverage above our \$500,000 SIR. This Pool has 17 member cities and three JPAs with another sixty-two cities and a number of special districts. NCCSIF 'shares risk' with these other members from various SIR levels to a limit of \$5 million. CJPRMA then purchase excess insurance through the commercial market to a limit of \$40 million, with a \$10 million sublimit for Employment Practices Liability claims.

**ATTACHMENT(S):** Presentation at meeting



**LUNCH TIME PRESENTATION BY OCCU-MED**

**INFORMATION ITEM**

**ISSUE:** Bill Vogeler and Amy Crowley will present an overview of Occu-Med services.

**RECOMMENDATION:** None

**FISCAL IMPACT:** None

**BACKGROUND:** Occu-Med offers comprehensive medical examination scheduling, examination review services, job analysis and fitness-for-duty evaluations. They have provided services to NCCSIF since 2008.

**ATTACHMENT(S):** Occu-Med Brochure



EVERYTHING MATTERS

Occu-Med is pleased to continue to offer its comprehensive medical examination scheduling and examination review services to member cities of Northern California Cities Self Insurance Fund ("NCCSIF"):



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#### **QA<sup>2</sup> Services:**

NCCSIF members will continue to have access to Occu-Med's QA<sup>2</sup> services for only \$85.00 per applicant which is reimbursed by NCCSIF:

- Medical Examination Scheduling
- Exam Harvesting to minimize delays caused by the failure of clinics to submit exams to Occu-Med in a timely fashion
- Review and Evaluation of completed medical examinations (EXAMQA) with results sent to you on the same day that the exam is received
- Written reports for each review undertaken for each applicant
- Employment Agreements for any employees placed with accommodations
- Additional reviews for applicant with medical or physical conditions requiring further testing or submission of additional information
- Explanation (by telephone and by letter) to prospective employees of additional medical information necessary for job clearance
- Submission of legally defensible hiring recommendations
- Assistance with Reasonable Accommodation recommendations
- Consultation relative to pre-placement, Return-To-Work, and Fitness-For-Duty issues
- Review of clinic and laboratory invoices for accuracy for exams scheduled with Occu-Med
- Submission of clear and correct invoices to the client for exams scheduled with Occu-Med
- Periodic reports documenting the results of Occu-Med's work upon request
- Fitness-For-Duty evaluations
- Return-To-Work (following injury or illness) evaluations
- OSHA compliant medical evaluation programs and administration

#### **Job Analysis:**

Job Analysis is offered to members of NCCSIF in addition to the aforementioned services. Occu-Med's Job Analysis is performed to identify the most demanding essential job tasks of each position evaluated so that a medically appropriate, legally defensible, and cost effective medical exam can be performed. Further, Occu-Med uses the information collected during Job Analysis to ensure that the most accurate job information is considered when rendering an employment recommendation for the member agency.

Please contact Amy Crowley at 559.435.2800 x102 [acrowley@occu-med.com](mailto:acrowley@occu-med.com), or Bill Vogeler x101 [bvogeler@occu-med.com](mailto:bvogeler@occu-med.com) to access these benefits or to discuss any questions you may have.



BACK TO AGENDA

Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
December 8, 2016

Agenda Item E.5.

## RESOLVING WORKERS' COMPENSATION CLAIMS

### INFORMATION ITEM

**ISSUE:** Dori Zumwalt from York Risk Services and Jen Hamelin from CSAC-EIA will present an overview of resolving workers' compensation claims.

**RECOMMENDATION:** None

**FISCAL IMPACT:** None

**BACKGROUND:** The purpose of this presentation is to provide members with an overview of the workers' compensation claims process focusing on the different types of settlement options. The presentation will cover the details about Stipulations and Compromise and Release settlements as well as offer some creative solutions for resolving workers' compensation claims.

**ATTACHMENT(S):** Presentation at meeting (*handout*)



## CONSENT CALENDAR

### ACTION ITEM

**ISSUE:** The Board of Directors reviews items on the Consent Calendar and, if any item requires clarification or discussion, a Member should ask that it be removed for separate action. The Board should then consider action to approve the Consent Calendar excluding those items removed. Any items removed from the Consent Calendar will be placed later on the agenda in an order determined by the President.

**RECOMMENDATION:** Adoption of the Consent Calendar after review by the Board.

**FISCAL IMPACT:** None.

**BACKGROUND:** Routine items that generally do not require discussion are regularly placed on the Consent Calendar for approval.

### ATTACHMENT(S):

1. Board of Directors Meeting Minutes - October 27, 2016
2. Check Register from July 1, 2016 to October 31, 2016
3. Investment Reports
  - a. Chandler Asset Management Short/Long Term - September 2016 to October 2016
  - b. Local Agency Investment Fund (LAIF) Report as of September 30, 2016
  - c. Treasurer's Report as of September 30, 2016



**MINUTES OF THE  
NCCSIF BOARD OF DIRECTORS MEETING  
ROCKLIN EVENT CENTER, ROCKLIN, CA  
OCTOBER 27, 2016**

**BOARD OF DIRECTORS PRESENT**

Liz Cottrell, City of Anderson (Alternate)  
Toni Benson, City of Colusa  
Kristina Miller, City of Corning  
Michelle Pellegrino, City of Dixon  
Brad Koehn, City of Elk Grove  
Kristine Haile, City of Folsom (Alternate)  
Paula Islas, City of Galt  
Michael Daly, City of Jackson

Astrida Trupovnieks, City of Lincoln  
Corey Shaver, City of Nevada City  
Liz Ehrenstrom, City of Oroville  
Gina Will, Town of Paradise  
Dave Warren, City of Placerville (Chair)  
Kimberly Sarkovich, City of Rocklin  
Tim Sailsbery, City of Willows

**OTHER MEMBERS PRESENT**

Kim Stalie, City of Dixon  
Jim Ramsey, City of Elk Grove  
Dalacie Blankenship, City of Jackson

Michael Green, City of Rocklin  
Spencer Morrison, City of Yuba City

**BOARD OF DIRECTORS ABSENT**

Jeff Kiser, City of Anderson  
Nita Wracker, City of Auburn  
Jim Francis, City of Folsom  
Matt Michaelis, City of Gridley  
Jon Hanken, City of Ione

Satwant Takhar, City of Marysville  
Sandy Ryan, City of Red Bluff  
Robert Hickey, City of Rio Vista  
Natalie Springer, City of Yuba City

**CONSULTANTS & GUESTS**

Marcus Beverly, Alliant Insurance Services  
Michael Simmons, Alliant Insurance Services  
Raychelle Maranan, Alliant Insurance Services  
James Marta, James Marta & Company  
Arthur Ngo, Crowe Horwath LLP

Dori Zumwalt, York Risk Services  
Cameron Dewey, York Risk Services  
Alex Davis, York Risk Services  
Kathryn Mullis, ACI Specialty Benefits

**A. CALL TO ORDER**

Mr. Dave Warren, Chair, called the meeting to order at 1:04 p.m.

**B. INTRODUCTIONS**

The above-mentioned members were present constituting a quorum.



**C. APPROVAL OF AGENDA AS POSTED**

Mr. Warren requested to move item J.5. (Change in Members Transit Coverage Structure) after item I.1. (FY 15/16 Financial Audit).

**A motion was made to approve the Agenda as amended.**

**Motion:** Tim Sailsbery                      **Second:** Michael Daly                      **Motion Carried**  
**Ayes:** Cottrell, Benson, Miller, Pellegrino, Koehn, Haile, Islas, Daly, Trupovnieks, Shaver, Ehrenstrom, Will, Warren, Sarkovich, Sailsbery  
**Nays:** None

**D. PUBLIC COMMENTS**

There were no public comments.

**E. CONSENT CALENDAR**

1. Board of Directors Meeting Minutes - June 9, 2016
2. Check Register from May 1, 2016 to August 31, 2016
3. Investment Reports
  - a. Chandler Asset Management Short/Long Term - May 2016 to August 2016
  - b. Local Agency Investment Fund (LAIF) Report as of June 30, 2016
  - c. Treasurer's Report as of June 30, 2016
4. Quarterly Financial Report for Period Ending June 30, 2016
5. Engagement Letter with Farley Consulting for the 2016 Workers' Compensation Claims Audit Services
6. Alliant Commission Disclosure Letter and Retail vs. Wholesale Commissions

**A motion was made to approve the items in the Consent Calendar as presented.**

**Motion:** Corey Shaver                      **Second:** Michael Daly                      **Motion Carried**  
**Ayes:** Cottrell, Benson, Miller, Pellegrino, Koehn, Haile, Islas, Daly, Trupovnieks, Shaver, Ehrenstrom, Will, Warren, Sarkovich, Sailsbery  
**Nays:** None

*Kim Stalie left the meeting at 1:07 p.m.*

**F. Summary of the September 29, 2016 Executive Committee Meeting**

Mr. Marcus Beverly indicated the summary report listed the action items taken by the Executive Committee most of which are recommendations to the Board at this meeting. The Board had no questions.

Information only.



## **G. ADMINISTRATION REPORTS**

### **G1. President's Report**

Mr. Warren indicated that James Marta & Company has completed the transition to the new accounting system, Intacct. This is a web-based financial accounting software that the Board approved at the April meeting. Mr. Warren stated the system is intuitive and it makes the check approval a seamless process.

### **G2. Program Administrator's Report**

Mr. Beverly stated that he attended the CJPRMA October 26, 2016, Strategic Planning Meeting and reported that CJPRMA have had some challenges in members' lack of support in risk management.

## **H. 2017 Officers and Executive Committee**

Mr. Beverly reported that the President position is the only officer position that is up for nomination. Mr. Beverly indicated that Mr. Dave Warren assumed the office of President less than six months ago and is serving the remainder of the prior President's term ending December 31, 2016. The Executive Committee nominated Dave Warren for the President position. The Treasurer and the Representative to the CJPRMA Board of Directors positions are appointed annually. The current Treasurer, Tim Sailsbery, and the current CJPRMA Board Representative, Paula Islas are willing to continue to serve their respective position.

There were no nominations from the floor for the President position.

**A motion was made to approve the 2017 Slate of Officers and Executive Committee as presented.**

**Motion:** Brad Koehn

**Second:** Paula Islas

**Motion Carried**

**Ayes:** Cottrell, Benson, Miller, Pellegrino, Koehn, Haile, Islas, Daly, Trupovnieks, Shaver, Ehrenstrom, Will, Warren, Sarkovich, Sailsbery

**Nays:** None

## **I. FINANCIAL REPORTS**

### **II. FY 15/16 Financial Audit**

Mr. Arthur Ngo, Crowe Horwath, presented an overview of the FY 15/16 financial audit. Mr. Ngo indicated that the financials are free of material misstatements as noted in the Management Discussion and Analysis report. He noted the implementation of GASB 72 as new disclosure. This Statement is an input used to determine the fair value of the investments. NCCSIF investment falls under level 2 category.



Mr. James Marta noted that the Liability Shared Risk Program remains in a deficit. He pointed to the Liability Program Shared Risk Layer Claims Development page in the financial statement and noted that from 2010 to 2013, although the total shows a positive figure it means the opposite. The claims developed higher than what the actuary originally estimated. The total claims paid for those years is over \$5 million which is in excess of liabilities. Mr. Marta indicated the Pool have been working on this deficit plan for the last four years, but have not made any progress due to the claims development. The Shared Risk Layer Deficit Plan will be discussed at the December Board meeting. On the other hand, the Workers' Compensation (WC) Shared Risk Layer Program is in favorable position.

Mr. Beverly noted that the Pool's Net Position is \$4.6 million with significant dividends paid to members at \$1.2 million. Without dividends, the net position would have increased by \$5.7 million. Overall, the pool is doing exceptionally well due in part in closing more claims. The Net Cash decreased as the pool expended more in claims up front and the future liabilities are going down. The WC program has been aggressive in closing claims by Compromise and Release.

**A motion was made to receive and file the FY 15/16 Financial Audit.**

**Motion:** Astrida Trupovnieks      **Second:** Liz Ehrenstrom      **Motion Carried**  
**Ayes:** Cottrell, Benson, Miller, Pellegrino, Koehn, Haile, Islas, Daly, Trupovnieks, Shaver, Ehrenstrom, Will, Warren, Sarkovich, Sailsbery  
**Nays:** None

*Arthur Ngo left the meeting at 1:25 p.m.*

**J5. Change in Members Transit Coverage Structure**

Mr. Beverly indicated that the California Transit Indemnity Pool (CalTIP) is going to consolidate their two program structures into one. Currently, CalTIP allowed some of its members to adjust their own claims and report losses when it could potentially penetrate the CalTIP program. CalTIP will no longer allow that practice as that method provides less control in the management and oversight of claims in the pipeline. With this change, it impacted three NCCSIF members: City of Auburn, City of Dixon and City of Folsom. These cities are member of CalTIP for their transit risk exposures. This poses a dilemma to NCCSIF as these members transit risk exposures are also covered by NCCSIF Banking and Shared Risk Layer program up to \$250,000, but excluded for excess coverage through CJPRMA. The SIR for Auburn and Dixon is \$50,000; and Folsom at \$100,000.

Mr. Simmons indicated that the Executive Committee discussed this matter extensively at the September meeting and the Committee tabled this item pending discussion with the members on effective transition of coverage. There are a number of interrelated issues that complicate an easy transition between the two Pool programs. Mainly, the NCCSIF rating plan is based on payroll and loss experience and CalTIP's rating plan is based on driven miles.



Alternative options were discussed:

- If coverage remains the same through NCCSIF, this means another York team (CalTIP's TPA is also York Risk Services) is the responsible adjuster for the claims. However, this would not work as well in the Shared Risk Layer and therefore, NCCSIF would need to exclude this coverage entirely in the Shared Risk Layer. From a financial audit standpoint, this is tremendously complex.
- If NCCSIF excludes this coverage in the Shared Risk Layer, consequently these members would have a premium charge at the various self-insured retentions offered by CalTIP. NCCSIF may allow members to pay claims in the Banking layer. The claim cost can be journaled as it occurs in the CalTIP Pool and paid out of the member's Banking Layer. This only works as long as York is the TPA for both Pools.

Mr. Simmons indicated that CalTIP have contacted these three members and are aware of the change. Mr. Beverly stated that he attempted to make contact with these three members to discuss their options, but was unable to make contact with the City of Auburn and City of Folsom. Michelle Pellegrino, City of Dixon, was present at the meeting and she stated that she does not foresee a problem as the City had direct coverage with CalTIP. Ms. Kristine Haile, City of Folsom, indicated that Jim Francis was out all week and she will follow up with him on the matter. No representative from Auburn was at the meeting.

A question was raised of how this affects actuarially if members are allowed to use their Banking Layer to pay claims in the CalTIP pool. Mr. Marta weighed in on the matter and explained that the payment is to the member as other distribution and not as claims expense.

**After a lengthy discussion, a motion was made to approve excluding transit coverage in the NCCSIF program with option for Auburn, Dixon and Folsom to use their Banking Layer to pay CalTIP claims; to authorize Marcus Beverly to discuss the alternatives with these three members and to work with NCCSIF legal counsel to effectively transition coverage on May 1, 2017.**

**Motion:** Liz Ehrenstrom

**Second:** Tim Sailsbery

**Motion Carried**

**Ayes:** Cottrell, Benson, Miller, Pellegrino, Koehn, Haile, Islas, Daly, Trupovnieks, Shaver, Ehrenstrom, Will, Warren, Sarkovich, Sailsbery

**Nays:** None

*Michael Simmons left the meeting at 1:41 p.m.*

## **I2. Investment Policy**

Mr. Beverly explained that the Investment Policy has been reviewed by Chandler Asset Management and James Marta & Company and revisions were recommended. The changes were minor: added introduction about the Pool, added investment pool and money market funds to those



excluded from the 5% cap, and replaced references to the Finance Committee with Treasurer, Program Administrator and/or Accounting Service Provider.

**A motion was made to approve the suggested changes to the Investment Policy as presented.**

**Motion:** Brad Koehn                      **Second:** Michael Daly                      **Motion Carried**  
**Ayes:** Cottrell, Benson, Miller, Pellegrino, Koehn, Haile, Islas, Daly, Trupovnieks, Shaver, Ehrenstrom, Will, Warren, Sarkovich, Sailsbery  
**Nays:** None

**I3. Resolution 17-01 Authorizing Signers for the Investment of Monies in the Local Agency Investment Fund (LAIF)**

Mr. Beverly indicated that the Resolution 17-01 gives authority to certain officers to order deposits or withdrawals of monies in the LAIF account.

**A motion was made to approve the Resolution 17-01 as presented.**

**Motion:** Brad Koehn                      **Second:** Michael Daly                      **Motion Carried**  
**Ayes:** Cottrell, Benson, Miller, Pellegrino, Koehn, Haile, Islas, Daly, Trupovnieks, Shaver, Ehrenstrom, Will, Warren, Sarkovich, Sailsbery  
**Nays:** None

**I4. Resolution 17-02 Authorizing the Treasurer to Invest and Re-invest Funds**

Mr. Beverly indicated that the Board must annually approve a resolution authorizing the NCCSIF Treasurer to invest and reinvest funds, including the sale or exchange of securities.

**A motion was made to approve the NCCSIF Resolution 17-02 as presented.**

**Motion:** Brad Koehn                      **Second:** Michael Daly                      **Motion Carried**  
**Ayes:** Cottrell, Benson, Miller, Pellegrino, Koehn, Haile, Islas, Daly, Trupovnieks, Shaver, Ehrenstrom, Will, Warren, Sarkovich, Sailsbery  
**Nays:** None

**I5. Consideration for Positive Pay Services with Tri Counties Bank**

Mr. Beverly indicated that NCCSIF maintains three checking accounts with Tri Counties Bank, one for each coverage program and a general fund account. None of the accounts currently provide the Positive Pay feature to reduce the potential for fraud, considered to be a best practice for claims administration accounts in particular. Mr. Beverly outlined the difference between the two positive pay accounts to the Board.



After discussion, the Board approved the Positive Pay Analysis account with interest accrual of 0.55% and an estimate cost of \$0.10 fee per check. The fee will be paid from the “soft” interest earned from that account.

**A motion was made to approve the Positive Pay Analysis account.**

**Motion:** Kimberly Sarkovich      **Second:** Gina Will      **Motion Carried**  
**Ayes:** Cottrell, Benson, Miller, Pellegrino, Koehn, Haile, Islas, Daly, Trupovnieks, Shaver, Ehrenstrom, Will, Warren, Sarkovich, Sailsbery  
**Nays:** None

**J. JPA BUSINESS**

**J1. 2016 Board Training Day Agenda**

Mr. Beverly indicated the Executive Committee recommended conducting a Board Training Day this year in combination with a regular Board meeting on December 8, 2016. Mr. Beverly reviewed the suggested topics for the training session as follows:

- Overview of Funding Formulas
- Liability Shared Risk Layer Deficit Plan
- Drone Coverage
- Best Practices for Workers’ Compensation Claims
- CJPRMA Update and Services
- Investment 101

Mr. Warren suggested that the Legal Marijuana training is a hot topic especially with the passage of Proposition 64 in the November ballot.

**J2. Workers’ Compensation Claims Administration Performance Plan & Report**

Mr. Beverly indicated that the regular Service Provider Survey conducted recently revealed concerns with the Workers’ Compensation (WC) claims management by York. A subsequent survey and Board discussion regarding the WC claims administration led to a meeting with York and select Executive Committee members to address member concerns and developed the Performance Plan. Mr. Beverly reviewed the Performance Plan to the Board. The objective is to keep member apprised on the status of the claims and an open line of communication with the members.

Ms. Dori Zumwalt from York reviewed the quarterly report to the Board. This report is part of the Performance Plan to keep members informed on trends and claims statistics on a quarterly basis. York is conducting Workers’ Compensation 101 Trainings at member’s locations. The Utilization Review delays the treatment process as most medical providers have lag time in document processing. Ms. Zumwalt indicated that York is now issuing the medical authorization letter to the

doctor's office immediately when a new claim is reported so the doctor can provide immediate and appropriate treatment without delays.

Discussion ensued on the accountability measures of the plan specifically the follow up communication. Mr. Beverly indicated that those are one of the factors that an independent claims auditor reviews as part of the annual claims audit. Mr. Beverly indicated that he also conducts claims review with York.

Mr. Warren acknowledged the assistance of the AdHoc team consisting of Elizabeth Ehrenstrom, Natalie Springer, Paula Islas and Marcus Beverly for their time in developing the Performance Plan. Mr. Warren also acknowledged the York Team on being receptive to address the issues.

Presented as information only.

### **J3. 2017 Service Calendar**

Mr. Beverly reviewed the Service Calendar to the Board that outlines the timeline of the annual activities to be completed on behalf of NCCSIF.

There was no discussion on this item.

**A motion was made to receive and file the 2017 Service Calendar.**

**Motion:** Liz Ehrenstrom                      **Second:** Paula Islas                      **Motion Carried**  
**Ayes:** Cottrell, Benson, Miller, Pellegrino, Koehn, Haile, Islas, Daly, Trupovnieks, Shaver, Ehrenstrom, Will, Warren, Sarkovich, Sailsbery  
**Nays:** None

### **J4. 2017 Meeting Calendar**

Mr. Marcus Beverly indicated the Executive Committee reviewed the Preliminary Meeting Calendar for 2017 at the September 29, 2016 meeting and noted that the EC is recommending approval of the meeting calendar to the Board.

**A motion was made to receive and file the 2017 Meeting Calendar.**

**Motion:** Corey Shaver                      **Second:** Liz Ehrenstrom                      **Motion Carried**  
**Ayes:** Cottrell, Benson, Miller, Pellegrino, Koehn, Haile, Islas, Daly, Trupovnieks, Shaver, Ehrenstrom, Will, Warren, Sarkovich, Sailsbery  
**Nays:** None

### **J6. Round Table Discussion**

None.



**K. INFORMATION ITEMS**

1. CalPELRA 2016 Conference (November 1-4, 2016) in Monterey, CA
2. PARMA 2017 Conference (February 12-15, 2017) in Anaheim, CA
3. Glossary of Terms
4. NCCSIF Organizational Chart
5. NCCSIF 2016 Meeting Calendar
6. NCCSIF Travel Reimbursement Form
7. NCCSIF Resource Contact Guide

These items were provided as information only.

**L. ADJOURNMENT**

The meeting was adjourned at 2:26 p.m.

**Next Meeting Date:** December 8, 2016 in Rocklin, CA

Respectfully Submitted,

\_\_\_\_\_  
Corey Shaver, Secretary

\_\_\_\_\_  
Date

DRAFT

NCCSIF Check Register  
07/01/2016- 10/31/2016

Document/ Check No.	Vendor Name	Account title	Account	Payment Date	Payment Amount
8857	Alliant Insurance Services	Program Admin Fee	52401	7/8/2016	24,796.33
8858	Bickmore Risk Services Inc.	On Site	52204	7/8/2016	14,726.67
8859	Chandler Asset Management, Inc.	Investment Income	44040	7/8/2016	4,170.00
8860	CSAC Excess Insurance Authority	Prepaid Expense	13500	7/8/2016	1,184,691.00
8861	James Marta	Accounting Services Administrative Expense	52403 52000	7/8/2016	5,476.95
8862	PAULA ISLAS	Board Meetings	52503	7/8/2016	51.84
8863*	York Risk Services Group, Inc.	Claims Admin - Liability	51135	7/8/2016	45,053.79
11000^	Aubergine Catering	Board Meetings	52503	7/27/2016	442.00
11001	Alliant Insurance Services	Contingency Reserves Prepaid Expense	52900 13500	7/27/2016	806,507.67
11002	York	Claims Admin Fee	52302	7/27/2016	24,200.00
11003	City of Yuba City	Member Travel	52502	7/27/2016	5,027.60
11004	Liz Ehrenstrom	Member Travel	52502	7/27/2016	66.96
11005	Bickmore Risk Services Inc.	Actuarial Services Risk Mgmt Comm Services On Site	52104 52201 52204	8/18/2016	17,785.26
11006	Chandler Asset Management, Inc.	Investment Income	44040	8/18/2016	4,189.94
11007	James Marta	Computer Services Accounting Services	52105 52403	8/18/2016	11,540.17
11008	York Risk Services Group, Inc.	Claims Admin - Liability	51135	8/18/2016	24,014.41
11009	York	Claims Admin Fee Claims Admin - Monthly WC Only	52302 52300	8/18/2016	121,503.50
11010	Total Aquatic Management	Risk Mgmt Comm Services	52201	8/18/2016	2,500.00
11011	Alliant Insurance Services	Program Admin Fee	52401	8/18/2016	24,796.33
11012	Alliant Insurance Services, Inc.	Fidelity Bond	52107	8/18/2016	897.00
11013	Aubergine Catering	Police Risk Mgmt Comm Svcs	52203	8/18/2016	405.00
11014	Law Office of Chris Halsor	Police Risk Mgmt Comm Svcs	52203	8/18/2016	2,000.00
11015	California Joint Powers Risk Management Authority	Prepaid Expense	13500	8/18/2016	1,052,427.00
11016	Crowe Horwath	Financial Audit	52102	9/16/2016	18,270.00
11017	VIEVU	Safety Contingency	52209	9/16/2016	6,582.52
11018	Chandler Asset Management, Inc.	Investment Income	44040	9/16/2016	4,411.31
11019	Gibbons and Conley	Legal Services	52103	9/16/2016	15,193.06
11020	York Risk Services Group, Inc.	Claims Admin - Liability	51135	9/16/2016	39,943.32
11021	Alliant Insurance Services	Program Admin Fee	52401	9/16/2016	24,796.33
11022	York	Claims Admin - Monthly WC Only	52300	9/16/2016	45,901.75
11023	Bickmore Risk Services Inc.	On Site	52204	9/16/2016	14,726.66
11024	James Marta	Computer Services Accounting Services	52105 52403	10/7/2016	11,580.34
11025	VIEVU	Safety Contingency	52209	10/7/2016	20,640.74
11026	City of Oroville	Safety Contingency	52209	10/7/2016	6,060.00
11027	York Risk Services Group, Inc.	Claims Admin - Liability	51135	10/7/2016	40,219.24
11028	Alliant Insurance Services	Program Admin Fee	52401	10/7/2016	24,796.33
11029	Bickmore Risk Services Inc.	On Site	52204	10/7/2016	14,726.67
11030	Chandler Asset Management, Inc.	Investment Income	44040	10/7/2016	4,633.26
11031	City of Placerville	Member Travel	52502	10/10/2016	41.36

\*Last manual check printed before switch to check paying service.

^First check paid with check paying service.

# Monthly Account Statement

## Northern CA Cities Self Ins. Fund Short Term

September 1, 2016 through September 30, 2016

### Chandler Team

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

### Custodian

Bank of New York Mellon  
Lauren Dehner  
(904)645-1918

***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	2.46
Average Coupon	1.36 %
Average Purchase YTM	1.42 %
Average Market YTM	1.07 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.67 yrs
Average Life	2.51 yrs

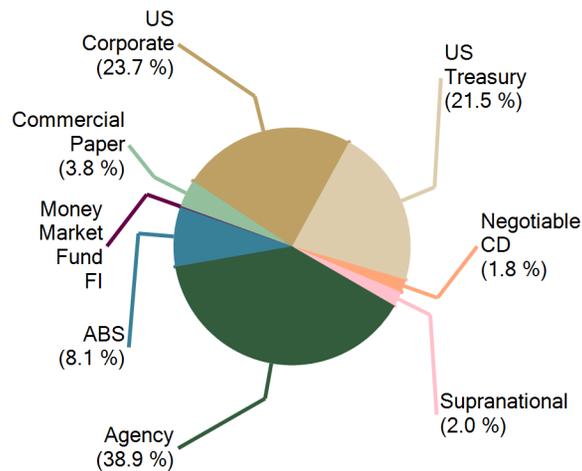
ACCOUNT SUMMARY

	Beg. Values as of 8/31/16	End Values as of 9/30/16
<b>Market Value</b>	26,879,184	26,894,708
<b>Accrued Interest</b>	72,194	81,526
<b>Total Market Value</b>	<b>26,951,378</b>	<b>26,976,234</b>
<b>Income Earned</b>	28,199	29,215
<b>Cont/WD</b>		0
<b>Par</b>	26,678,123	26,699,853
<b>Book Value</b>	26,633,171	26,653,054
<b>Cost Value</b>	26,599,958	26,618,538

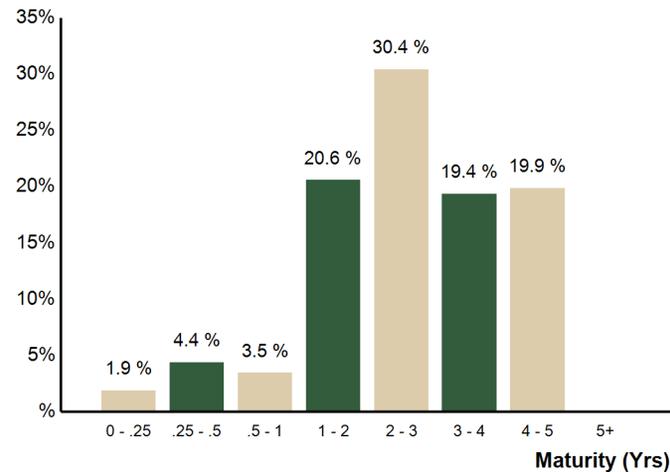
TOP ISSUERS

Issuer	% Portfolio
Government of United States	21.5 %
Federal National Mortgage Assoc	17.7 %
Federal Home Loan Mortgage Corp	11.1 %
Federal Home Loan Bank	7.9 %
John Deere ABS	2.4 %
Honda ABS	2.0 %
Intl Bank Recon and Development	2.0 %
Rabobank Nederland NV NY	2.0 %
<b>Total</b>	<b>66.7 %</b>

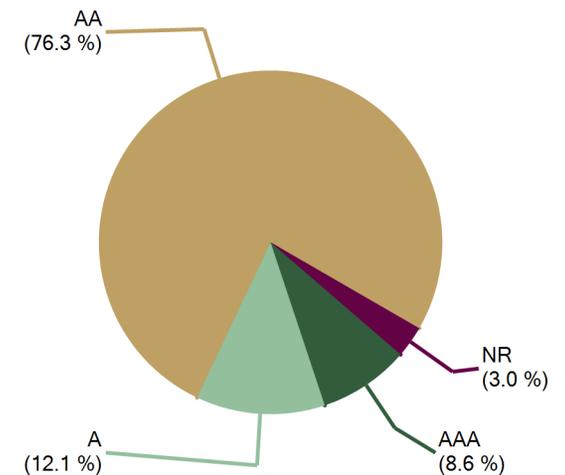
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 9/30/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 12/31/1997	
					3 Yrs	5 Yrs	10 Yrs		
Northern CA Cities Self Ins. Fund Short Term	0.09 %	-0.08 %	2.23 %	1.77 %	1.64 %	1.47 %	3.25 %	4.17 %	115.04 %
BAML 1-5 Yr US Treasury/Agency Index	0.17 %	-0.17 %	2.18 %	1.51 %	1.43 %	1.12 %	2.96 %	3.85 %	102.93 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	0.14 %	-0.12 %	2.30 %	1.70 %	1.57 %	1.33 %	3.02 %	3.96 %	106.96 %



## Northern California Cities Self-Insurance Fund - Short Term

September 30, 2016

### COMPLIANCE WITH INVESTMENT POLICY

*The portfolio complies with State law and with the investment policy.*

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Agencies	No limitation	Complies
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody's; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody's ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody's; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody's	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies



Reconciliation Summary

As of 9/30/2016

BOOK VALUE RECONCILIATION	
<b>Beginning Book Value</b>	<b>\$26,633,170.60</b>
<b>Acquisition</b>	
+ Security Purchases	\$3,071,843.36
+ Money Market Fund Purchases	\$82,077.74
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
<b>Total Acquisitions</b>	<b>\$3,153,921.10</b>
<b>Dispositions</b>	
- Security Sales	\$0.00
- Money Market Fund Sales	\$3,077,264.31
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$58,083.42
<b>Total Dispositions</b>	<b>\$3,135,347.73</b>
<b>Amortization/Accretion</b>	
+/- Net Accretion	\$1,309.71
	\$1,309.71
<b>Gain/Loss on Dispositions</b>	
+/- Realized Gain/Loss	\$0.00
	\$0.00
<b>Ending Book Value</b>	<b>\$26,653,053.68</b>

CASH TRANSACTION SUMMARY	
<b>BEGINNING BALANCE</b>	<b>\$3,024,161.29</b>
<b>Acquisition</b>	
Contributions	\$0.00
Security Sale Proceeds	\$0.00
Accrued Interest Received	\$0.00
Interest Received	\$23,992.36
Dividend Received	\$1.96
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$58,083.42
<b>Total Acquisitions</b>	<b>\$82,077.74</b>
<b>Disposition</b>	
Withdrawals	\$0.00
Security Purchase	\$3,071,843.36
Accrued Interest Paid	\$5,420.95
<b>Total Dispositions</b>	<b>\$3,077,264.31</b>
<b>Ending Book Value</b>	<b>\$28,974.72</b>

# Monthly Account Statement

## Northern Cal. Cities Self Ins. Fund Long Term

September 1, 2016 through September 30, 2016

### Chandler Team

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

### Custodian

Bank of New York Mellon  
Lauren Dehner  
(904)645-1918

***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	3.42
Average Coupon	1.92 %
Average Purchase YTM	1.81 %
Average Market YTM	1.24 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	3.72 yrs
Average Life	3.58 yrs

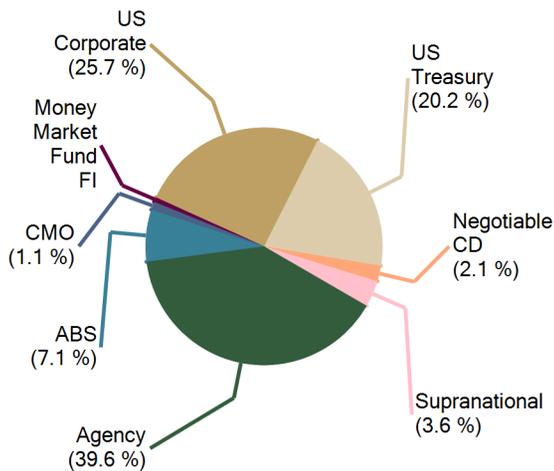
ACCOUNT SUMMARY

	Beg. Values as of 8/31/16	End Values as of 9/30/16
<b>Market Value</b>	28,023,286	28,044,824
<b>Accrued Interest</b>	106,537	118,027
<b>Total Market Value</b>	<b>28,129,823</b>	<b>28,162,851</b>
<b>Income Earned</b>	38,511	39,638
<b>Cont/WD</b>		0
<b>Par</b>	27,398,804	27,411,171
<b>Book Value</b>	27,421,921	27,450,068
<b>Cost Value</b>	27,549,253	27,579,294

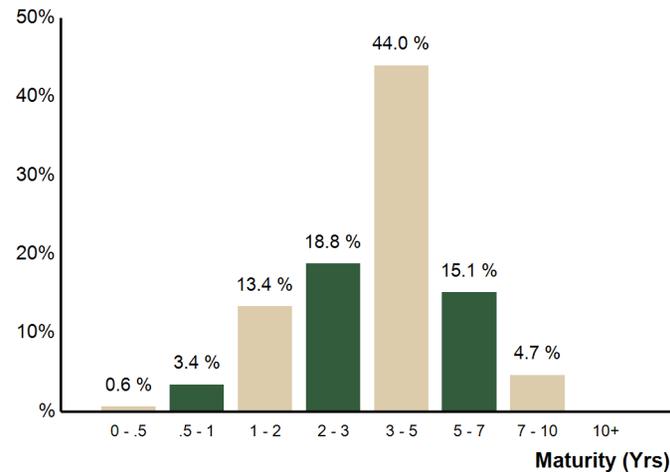
TOP ISSUERS

Issuer	% Portfolio
Government of United States	20.2 %
Federal National Mortgage Assoc	13.3 %
Federal Home Loan Mortgage Corp	11.3 %
Federal Home Loan Bank	10.2 %
Tennessee Valley Authority	6.0 %
Bank of Nova Scotia	2.1 %
JP Morgan ABS	2.1 %
Intl Bank Recon and Development	2.0 %
<b>Total</b>	<b>67.1 %</b>

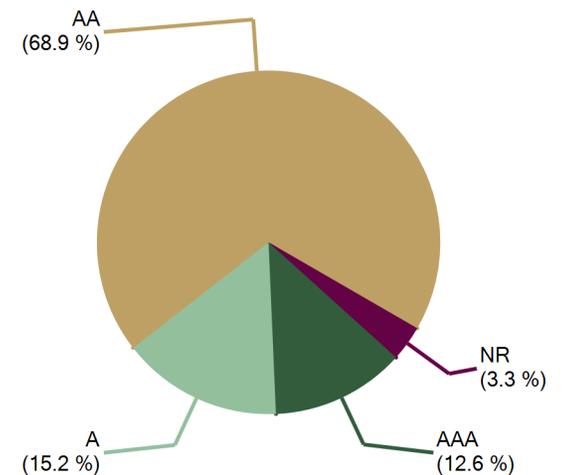
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 9/30/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 5/31/2006	
					3 Yrs	5 Yrs	10 Yrs		
Northern Cal. Cities Self Ins. Fund Long Term	0.12 %	-0.10 %	3.44 %	2.79 %	2.65 %	2.12 %	4.12 %	4.32 %	54.76 %
BAML 1-10 Yr US Treasury/Agency Index	0.17 %	-0.24 %	3.27 %	2.40 %	2.25 %	1.65 %	3.77 %	3.95 %	49.24 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	0.13 %	-0.05 %	3.63 %	2.94 %	2.59 %	2.16 %	3.89 %	4.08 %	51.15 %



**Northern California Cities Self-Insurance Fund - Long Term**  
**September 30, 2016**

**COMPLIANCE WITH INVESTMENT POLICY**

*The portfolio complies with State law and with the investment policy.*

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Agencies	No limitation	Complies
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody's; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies



## Reconciliation Summary

As of 9/30/2016

BOOK VALUE RECONCILIATION	
<b>Beginning Book Value</b>	<b>\$27,421,920.91</b>
<b>Acquisition</b>	
+ Security Purchases	\$2,997,681.08
+ Money Market Fund Purchases	\$93,332.25
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
<b>Total Acquisitions</b>	<b>\$3,091,013.33</b>
<b>Dispositions</b>	
- Security Sales	\$0.00
- Money Market Fund Sales	\$3,002,250.89
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$58,714.77
<b>Total Dispositions</b>	<b>\$3,060,965.66</b>
<b>Amortization/Accretion</b>	
+/- Net Accretion	(\$1,900.35)
	(\$1,900.35)
<b>Gain/Loss on Dispositions</b>	
+/- Realized Gain/Loss	\$0.00
	\$0.00
<b>Ending Book Value</b>	<b>\$27,450,068.23</b>

CASH TRANSACTION SUMMARY	
<b>BEGINNING BALANCE</b>	<b>\$3,089,865.11</b>
<b>Acquisition</b>	
Contributions	\$0.00
Security Sale Proceeds	\$0.00
Accrued Interest Received	\$0.00
Interest Received	\$34,615.44
Dividend Received	\$2.04
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$58,714.77
<b>Total Acquisitions</b>	<b>\$93,332.25</b>
<b>Disposition</b>	
Withdrawals	\$0.00
Security Purchase	\$2,997,681.08
Accrued Interest Paid	\$4,569.81
<b>Total Dispositions</b>	<b>\$3,002,250.89</b>
<b>Ending Book Value</b>	<b>\$180,946.47</b>

# Monthly Account Statement

## Northern CA Cities Self Ins. Fund Short Term

October 1, 2016 through October 31, 2016

### Chandler Team

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

### Custodian

Bank of New York Mellon  
Lauren Dehner  
(904)645-1918

***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	2.46
Average Coupon	1.37 %
Average Purchase YTM	1.44 %
Average Market YTM	1.16 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.68 yrs
Average Life	2.51 yrs

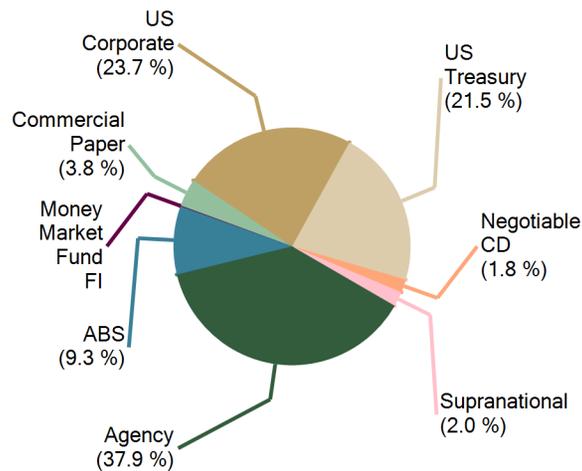
ACCOUNT SUMMARY

	Beg. Values as of 9/30/16	End Values as of 10/31/16
Market Value	26,894,708	26,861,504
Accrued Interest	81,526	79,524
<b>Total Market Value</b>	<b>26,976,234</b>	<b>26,941,028</b>
Income Earned	9,194	31,609
Cont/WD		0
Par	26,699,853	26,737,783
Book Value	26,653,054	26,688,766
Cost Value	26,618,538	26,649,780

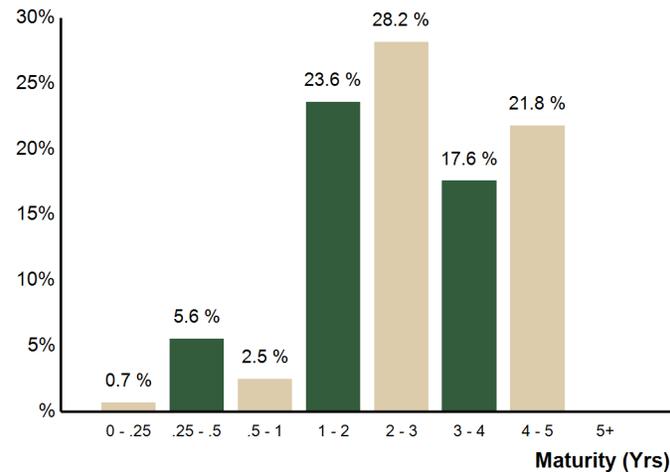
TOP ISSUERS

Issuer	% Portfolio
Government of United States	21.5 %
Federal National Mortgage Assoc	18.6 %
Federal Home Loan Mortgage Corp	10.2 %
Federal Home Loan Bank	7.0 %
Honda ABS	3.3 %
John Deere ABS	2.4 %
Intl Bank Recon and Development	2.0 %
Rabobank Nederland NV NY	2.0 %
<b>Total</b>	<b>66.9 %</b>

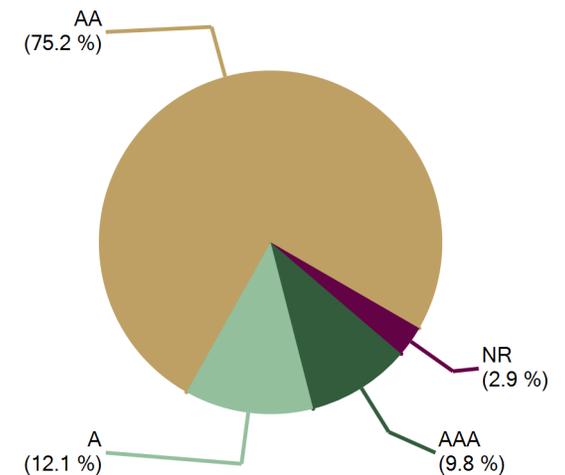
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 10/31/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 12/31/1997	12/31/1997
					3 Yrs	5 Yrs	10 Yrs		
Northern CA Cities Self Ins. Fund Short Term	-0.13 %	-0.25 %	2.09 %	1.73 %	1.49 %	1.38 %	3.19 %	4.14 %	114.76 %
BAML 1-5 Yr US Treasury/Agency Index	-0.19 %	-0.32 %	1.98 %	1.54 %	1.28 %	1.06 %	2.90 %	3.82 %	102.54 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	-0.18 %	-0.30 %	2.11 %	1.69 %	1.40 %	1.25 %	2.95 %	3.93 %	106.59 %



## Northern California Cities Self-Insurance Fund - Short Term

October 31, 2016

### COMPLIANCE WITH INVESTMENT POLICY

*The portfolio complies with State law and with the investment policy.*

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Agencies	No limitation	Complies
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody's; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody's ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody's; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody's	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies



Reconciliation Summary

As of 10/31/2016

BOOK VALUE RECONCILIATION	
<b>Beginning Book Value</b>	<b>\$26,653,053.68</b>
<b>Acquisition</b>	
+ Security Purchases	\$1,590,671.77
+ Money Market Fund Purchases	\$1,068,416.69
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
<b>Total Acquisitions</b>	<b>\$2,659,088.46</b>
<b>Dispositions</b>	
- Security Sales	\$817,360.55
- Money Market Fund Sales	\$1,073,923.93
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$478,816.00
- Calls	\$0.00
- Principal Paydowns	\$256,561.99
<b>Total Dispositions</b>	<b>\$2,626,662.47</b>
<b>Amortization/Accretion</b>	
+/- Net Accretion	\$1,184.52
	\$1,184.52
<b>Gain/Loss on Dispositions</b>	
+/- Realized Gain/Loss	\$2,102.12
	\$2,102.12
<b>Ending Book Value</b>	<b>\$26,688,766.31</b>

CASH TRANSACTION SUMMARY	
<b>BEGINNING BALANCE</b>	<b>\$28,974.72</b>
<b>Acquisition</b>	
Contributions	\$0.00
Security Sale Proceeds	\$817,360.55
Accrued Interest Received	\$2,340.31
Interest Received	\$30,315.73
Dividend Received	\$17.54
Principal on Maturities	\$478,816.00
Interest on Maturities	\$1,184.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$256,561.99
<b>Total Acquisitions</b>	<b>\$1,586,596.12</b>
<b>Disposition</b>	
Withdrawals	\$0.00
Security Purchase	\$1,590,671.77
Accrued Interest Paid	\$1,431.59
<b>Total Dispositions</b>	<b>\$1,592,103.36</b>
<b>Ending Book Value</b>	<b>\$23,467.48</b>

# Monthly Account Statement

## Northern Cal. Cities Self Ins. Fund Long Term

October 1, 2016 through October 31, 2016

### Chandler Team

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

### Custodian

Bank of New York Mellon  
Lauren Dehner  
(904)645-1918

***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	3.45
Average Coupon	1.94 %
Average Purchase YTM	1.84 %
Average Market YTM	1.36 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	3.76 yrs
Average Life	3.62 yrs

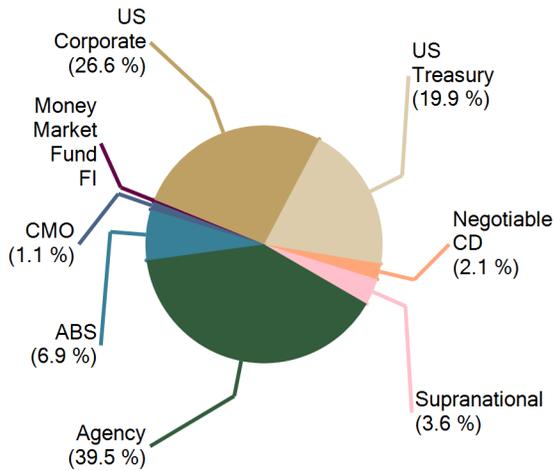
ACCOUNT SUMMARY

	Beg. Values as of 9/30/16	End Values as of 10/31/16
<b>Market Value</b>	28,044,824	27,933,230
<b>Accrued Interest</b>	118,027	140,584
<b>Total Market Value</b>	<b>28,162,851</b>	<b>28,073,815</b>
<b>Income Earned</b>	10,165	42,007
<b>Cont/WD</b>		0
<b>Par</b>	27,411,171	27,436,875
<b>Book Value</b>	27,450,068	27,473,860
<b>Cost Value</b>	27,579,294	27,604,290

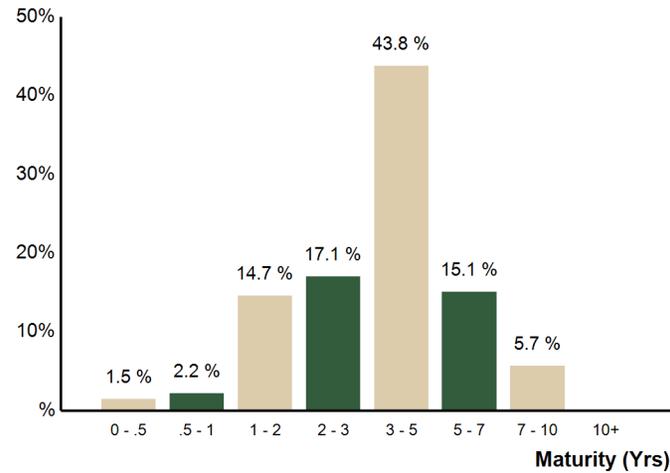
TOP ISSUERS

Issuer	% Portfolio
Government of United States	19.9 %
Federal National Mortgage Assoc	13.2 %
Federal Home Loan Mortgage Corp	11.3 %
Federal Home Loan Bank	10.1 %
Tennessee Valley Authority	6.0 %
Bank of Nova Scotia	2.1 %
JP Morgan ABS	2.1 %
Intl Bank Recon and Development	2.0 %
<b>Total</b>	<b>66.8 %</b>

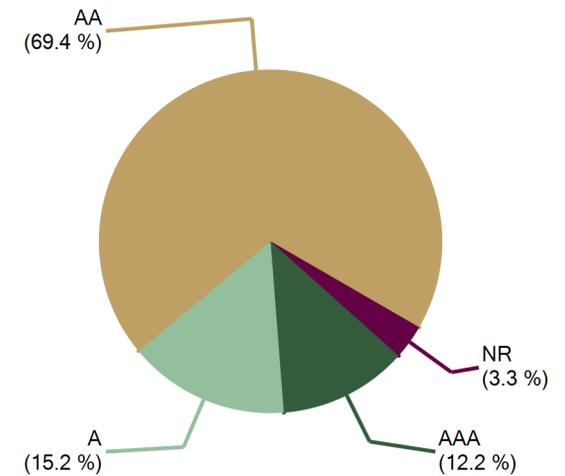
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 10/31/2016	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	-0.32 %	-0.55 %	3.11 %	2.66 %	2.37 %	2.05 %	4.03 %	4.25 %	54.27 %
BAML 1-10 Yr US Treasury/Agency Index	-0.45 %	-0.72 %	2.80 %	2.27 %	1.95 %	1.59 %	3.68 %	3.87 %	48.57 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	-0.44 %	-0.65 %	3.18 %	2.69 %	2.25 %	2.04 %	3.79 %	4.00 %	50.49 %



**Northern California Cities Self-Insurance Fund - Long Term**  
**October 31, 2016**

**COMPLIANCE WITH INVESTMENT POLICY**

*The portfolio complies with State law and with the investment policy.*

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Agencies	No limitation	Complies
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody's; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies



Reconciliation Summary

As of 10/31/2016

BOOK VALUE RECONCILIATION	
<b>Beginning Book Value</b>	<b>\$27,450,068.23</b>
<b>Acquisition</b>	
+ Security Purchases	\$701,885.00
+ Money Market Fund Purchases	\$439,793.77
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
<b>Total Acquisitions</b>	<b>\$1,141,678.77</b>
<b>Dispositions</b>	
- Security Sales	\$520,966.33
- Money Market Fund Sales	\$541,741.82
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$57,347.37
<b>Total Dispositions</b>	<b>\$1,120,055.52</b>
<b>Amortization/Accretion</b>	
+/- Net Accretion	(\$2,172.89)
	(\$2,172.89)
<b>Gain/Loss on Dispositions</b>	
+/- Realized Gain/Loss	\$4,341.58
	\$4,341.58
<b>Ending Book Value</b>	<b>\$27,473,860.17</b>

CASH TRANSACTION SUMMARY	
<b>BEGINNING BALANCE</b>	<b>\$180,946.47</b>
<b>Acquisition</b>	
Contributions	\$0.00
Security Sale Proceeds	\$520,966.33
Accrued Interest Received	\$829.65
Interest Received	\$25,684.42
Dividend Received	\$15.50
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$57,347.37
<b>Total Acquisitions</b>	<b>\$604,843.27</b>
<b>Disposition</b>	
Withdrawals	\$0.00
Security Purchase	\$701,885.00
Accrued Interest Paid	\$4,906.32
<b>Total Dispositions</b>	<b>\$706,791.32</b>
<b>Ending Book Value</b>	<b>\$78,998.42</b>



**BETTY T. YEE**  
**California State Controller**

**LOCAL AGENCY INVESTMENT FUND  
 REMITTANCE ADVICE**

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

As of 10/14/2016, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 09/30/2016.

Earnings Ratio	.00001651908048883
Interest Rate	0.60%
Dollar Day Total	\$ 369,558,193.54
Quarter End Principal Balance	\$ 753,788.18
Quarterly Interest Earned	\$ 6,104.76

# NCCSIF

## Northern California Cities Self Insurance Fund

c/o Alliant Insurance Services, Inc.  
Corporate Insurance License No. 0C36861

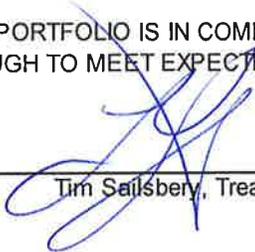
Main Location: 2180 Harvard Street, Suite 460, Sacramento, CA 95815 \* (916) 643-2700 \* Facsimile: (916) 643-2750  
Accounting Location: Mr. James Marta, James Marta & Company, 701 Howe Avenue, Suite E3, Sacramento, CA 95825 \* (916) 993-9494

### NCCSIF INVESTMENT REPORT FOR THE QUARTER ENDING SEPTEMBER 30, 2016

	<u>MARKET VALUE</u>
CASH:	
(1) Tri Counties Checking	\$ 296,721.51
(2) Local Agency Inv Fund (LAIF)	753,788.18
Total Cash	<u>1,050,509.69</u>
INVESTMENTS (Unrestricted):	
(3) Chandler Investments	
Account no. 170	26,894,708.00
Account no. 171	28,044,824.00
Total Unrestricted Investments	<u>54,939,532.00</u>
TOTAL CASH AND INVESTMENTS	<u>\$ 55,990,041.69</u>

- (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 September 30, 2016 0.60%
- (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

10/31/16  
\_\_\_\_\_  
Date

*A Joint Powers Authority*

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



BACK TO AGENDA

Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
December 8, 2016

Agenda Item H.1.

**QUARTERLY FINANCIAL REPORT  
FOR PERIOD ENDING SEPTEMBER 30, 2016**

**ACTION ITEM**

**ISSUE:** The Board receives a quarterly report on the financial status of NCCSIF. James Marta & Company will present the NCCSIF's Financials for the Quarter ending September 30, 2016, to the Board.

**RECOMMENDATION:** Receive and file the Quarterly Financials as presented.

**FISCAL IMPACT:** None.

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

**ATTACHMENT(S):** Quarterly Financial Report for Period Ending September 30, 2016

**FINANCIAL REPORT**

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**SEPTEMBER 30, 2016**

**AND FOR THE**

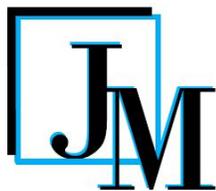
**THREE MONTHS THEN ENDED**

# **Northern California Cities Self Insurance Fund**

**Northern California Cities Self Insurance Fund**  
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**September 30, 2016**

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**James Marta & Company LLP**

*Certified Public Accountants*

*Accounting, Auditing, Tax, and Consulting*

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**ACCOUNTANT'S COMPILATION REPORT**

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

Management is responsible for the accompanying statement of financial position of Northern California Cities Self Insurance Fund as of September 30, 2016, and the related statement of revenues, expenses and changes in net position for the three months then ended and the related notes to the financial statements in accordance with accounting principles generally accepted in the United States of America. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or the completeness of the information provided by management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on these financial statements.

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

The supplementary information on pages 4 through 24 is presented for purposes of additional analysis and is not a required part of the basic financial statements. The information is the representation of management. The information was subject to our compilation engagement; however, we have not audited or reviewed the information and, accordingly, do not express an opinion, a conclusion, nor provide any assurance on such information.

A statement of cash flows for the three months ended September 30, 2016 has not been presented. Accounting principles generally accepted in the United States of America require that such a statement of cash flows be presented when financial statements purport to present financial position and results of operations.

Management has elected to present designations of net position on the Statement of Net Position as of September 30, 2016, contrary to accounting principles generally accepted in the United States of America which bar the presentation of designations of net position on the Statement of Net Position.

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

*James Marta & Company LLP*

James Marta & Company LLP  
Certified Public Accountants  
Sacramento, California  
November 3, 2016

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Statement of Net Position  
September 30, 2016**

**Assets**

Current Assets	
Cash and Cash Equivalents	\$ 1,050,509
Accounts Receivable	245,089
Interest Receivable	199,554
Excess Accounts Receivable	465,415
Prepaid Expense	<u>2,404,723</u>
Total Current Assets	<u>4,365,290</u>
Non-Current Assets	
Investments*	<u>54,939,532</u>
Total Assets	<u>\$ 59,304,822</u>

**Liabilities & Net Position**

Current Liabilities	
Accounts Payable	\$ 82,479
Unearned Revenue	<u>4,751,586</u>
Total Current Liabilities	<u>4,834,065</u>
Non-Current Liabilities	
Outstanding Liabilities*	39,096,581
ULAE*	<u>1,627,485</u>
Total Non-Current Liabilities	<u>40,724,066</u>
Total Liabilities	<u>\$ 45,558,131</u>
Net Position	
Designated for Contingency	200,000
Designated for Safety Grants	225,737
Undesignated	<u>13,320,954</u>
Total Net Position	<u>13,746,691</u>
Liability & Net Position	<u>\$ 59,304,822</u>

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

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Statement of Revenues, Expenses and Changes in Net Position  
For the Three Months Ended September 30, 2016**

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Operating Income		
Administration Deposit	\$	287,266
Banking Layer Deposit		1,928,005
Shared Risk Layer		1,209,500
Excess Deposit/Premium		566,152
Property/Crime Insurance Income		169,270
Other Income		108,425
Excess Insurance Refund		93,420
Total Operating Income		<u>4,362,038</u>
 Operating Expenses		
Claims Paid		2,341,980
O/S Liability adj.		958,635
ULAE		20,402
Consultants		36,860
Administration-Other		8,492
Safety Service		125,647
Claims Administration		191,606
Program Administration		91,129
Board Expenses		5,826
Excess Insurance		559,280
Property/Crime Insurance Expense		211,357
Member Identity Theft Protection		11,477
Total Operating Expenses		<u>4,562,691</u>
 Operating Income (Loss)		(200,653)
 Non-Operating Income		
Change in Fair Market Value		(270,228)
Investment Income		218,015
Total Non-Operating Income		<u>(52,213)</u>
 Change in Net Position		(252,866)
 Beginning Net Position		<u>13,999,557</u>
 Ending Net Position	\$	<u>13,746,691</u>

## **SUPPLEMENTARY INFORMATION**

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

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Net Position - Liability  
September 30, 2016**

	<b>Total All Layers</b>	<b>Admin Layer</b>	<b>Shared Layer</b>	<b>Total Banking Layer</b>
<b>Current Assets</b>				
Cash and Cash Equivalents	\$ 443,365	\$ 23,639	\$ 27,351	\$ 392,375
Accounts Receivable	43,364	-	-	43,364.00
Interest Receivable	50,167	851	27,066	22,250
Excess Accounts Receivable	57,769	-	57,769	-
Prepaid Expense	1,505,350	81,818	1,423,532	-
<b>Total Current Assets</b>	<b>2,100,015</b>	<b>106,308</b>	<b>1,535,718</b>	<b>457,989</b>
<b>Non-Current Assets</b>				
Investments*	14,880,093	416,536	8,142,410	6,321,147
<b>Total Assets</b>	<b>\$ 16,980,108</b>	<b>\$ 522,844</b>	<b>\$ 9,678,128</b>	<b>\$ 6,779,136</b>
<b>Current Liabilities</b>				
Accounts Payable	\$ 60,108	\$ 18,835	\$ 156	\$ 41,117
Unearned Revenue	4,565,322	395,488	2,755,265	1,414,569
<b>Total Current Liabilities</b>	<b>4,625,430</b>	<b>414,323</b>	<b>2,755,421</b>	<b>1,455,686</b>
<b>Non-Current Liabilities</b>				
Outstanding Liabilities*	10,547,302	-	7,832,108	2,715,194
ULAE*	-	-	-	-
<b>Total Non-Current Liabilities</b>	<b>10,547,302</b>	<b>-</b>	<b>7,832,108</b>	<b>2,715,194</b>
<b>Total Liabilities</b>	<b>\$ 15,172,732</b>	<b>\$ 414,323</b>	<b>\$ 10,587,529</b>	<b>\$ 4,170,880</b>
<b>Net Position</b>				
Designated for Contingency	100,000	100,000	-	-
Undesignated	1,707,376	8,521	(909,401)	2,608,256
<b>Total Net Position</b>	<b>1,807,376</b>	<b>108,521</b>	<b>(909,401)</b>	<b>2,608,256</b>
<b>Liability &amp; Net Position</b>	<b>\$ 16,980,108</b>	<b>\$ 522,844</b>	<b>\$ 9,678,128</b>	<b>\$ 6,779,136</b>

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

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Net Position - Liability  
September 30, 2016**

	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
<b>Current Assets</b>									
Cash and Cash Equivalents	\$ 23,745	\$ 23,232	\$ 6,722	\$ 29,288	\$ 26,602	\$ 24,744	\$ 26,458	\$ 15,350	\$ 9,560
Accounts Receivable	-	20,200	3,523	-	-	-	-	-	-
Interest Receivable	519	786	24	377	665	7,322	1,405	572	76
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-
<b>Total Current Assets</b>	<b>24,264</b>	<b>44,218</b>	<b>10,269</b>	<b>29,665</b>	<b>27,267</b>	<b>32,066</b>	<b>27,863</b>	<b>15,922</b>	<b>9,636</b>
<b>Non-Current Assets</b>									
Investments*	124,192	235,922	4,980	92,360	168,845	2,165,973	406,237	138,024	13,054
<b>Total Assets</b>	<b>\$ 148,456</b>	<b>\$ 280,140</b>	<b>\$ 15,249</b>	<b>\$ 122,025</b>	<b>\$ 196,112</b>	<b>\$ 2,198,039</b>	<b>\$ 434,100</b>	<b>\$ 153,946</b>	<b>\$ 22,690</b>
<b>Current Liabilities</b>									
Accounts Payable	\$ 179	\$ 2,782	\$ 153	\$ 108	\$ 676	\$ 8,331	\$ 2,044	\$ 1,798	\$ 5
Deferred Revenue	23,150	89,062	11,815	28,755	23,022	405,575	92,417	27,944	10,098
<b>Total Current Liabilities</b>	<b>23,329</b>	<b>91,844</b>	<b>11,968</b>	<b>28,863</b>	<b>23,698</b>	<b>413,906</b>	<b>94,461</b>	<b>29,742</b>	<b>10,103</b>
<b>Non-Current Liabilities</b>									
Outstanding Liabilities*	15,407	227,888	11,358	73,868	38,663	858,341	192,738	37,075	16,722
ULAE*	-	-	-	-	-	-	-	-	-
<b>Total Non-Current Liabilities</b>	<b>15,407</b>	<b>227,888</b>	<b>11,358</b>	<b>73,868</b>	<b>38,663</b>	<b>858,341</b>	<b>192,738</b>	<b>37,075</b>	<b>16,722</b>
<b>Total Liabilities</b>	<b>\$ 38,736</b>	<b>\$ 319,732</b>	<b>\$ 23,326</b>	<b>\$ 102,731</b>	<b>\$ 62,361</b>	<b>\$ 1,272,247</b>	<b>\$ 287,199</b>	<b>\$ 66,817</b>	<b>\$ 26,825</b>
<b>Net Position</b>									
Designated for Contingency	-	-	-	-	-	-	-	-	-
Undesignated	109,720	(39,592)	(8,077)	19,294	133,751	925,792	146,901	87,129	(4,135)
<b>Total Net Position</b>	<b>109,720</b>	<b>(39,592)</b>	<b>(8,077)</b>	<b>19,294</b>	<b>133,751</b>	<b>925,792</b>	<b>146,901</b>	<b>87,129</b>	<b>(4,135)</b>
<b>Liability &amp; Net Position</b>	<b>\$ 148,456</b>	<b>\$ 280,140</b>	<b>\$ 15,249</b>	<b>\$ 122,025</b>	<b>\$ 196,112</b>	<b>\$ 2,198,039</b>	<b>\$ 434,100</b>	<b>\$ 153,946</b>	<b>\$ 22,690</b>

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

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Net Position - Liability  
September 30, 2016**

	City of Jackson	City of Lincoln	City of Marysville	City of Orville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
<b>Current Assets</b>										
Cash and Cash Equivalents	\$ 19,025	\$ 25,318	\$ 24,620	\$ 29,629	\$ 28,606	\$ 28,809	\$ 11,720	\$ 10,522	\$ 12,727	\$ 15,698
Accounts Receivable	-	-	9,860	3,765	6,016	-	-	-	-	-
Interest Receivable	178	1,762	1,023	700	1,095	1,296	255	1,590	262	2,343
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-
<b>Total Current Assets</b>	<b>19,203</b>	<b>27,080</b>	<b>35,503</b>	<b>34,094</b>	<b>35,717</b>	<b>30,105</b>	<b>11,975</b>	<b>12,112</b>	<b>12,989</b>	<b>18,041</b>
<b>Non-Current Assets</b>										
Investments*	51,619	475,057	305,575	185,624	299,669	378,840	66,161	474,386	64,343	670,286
<b>Total Assets</b>	<b>\$ 70,822</b>	<b>\$ 502,137</b>	<b>\$ 341,078</b>	<b>\$ 219,718</b>	<b>\$ 335,386</b>	<b>\$ 408,945</b>	<b>\$ 78,136</b>	<b>\$ 486,498</b>	<b>\$ 77,332</b>	<b>\$ 688,327</b>
<b>Current Liabilities</b>										
Accounts Payable	\$ 90	\$ 5,169	\$ 1,638	\$ 3,230	\$ 2,775	\$ 236	\$ 651	\$ 6,100	\$ 17	\$ 5,135
Deferred Revenue	34,148	111,114	83,351	43,918	42,451	83,478	17,513	150,868	10,237	125,653
<b>Total Current Liabilities</b>	<b>34,238</b>	<b>116,283</b>	<b>84,989</b>	<b>47,148</b>	<b>45,226</b>	<b>83,714</b>	<b>18,164</b>	<b>156,968</b>	<b>10,254</b>	<b>130,788</b>
<b>Non-Current Liabilities</b>										
Outstanding Liabilities*	13,437	137,013	289,684	119,794	171,577	33,619	9,789	222,963	21,431	223,827
ULAE*	-	-	-	-	-	-	-	-	-	-
<b>Total Non-Current Liabilities</b>	<b>13,437</b>	<b>137,013</b>	<b>289,684</b>	<b>119,794</b>	<b>171,577</b>	<b>33,619</b>	<b>9,789</b>	<b>222,963</b>	<b>21,431</b>	<b>223,827</b>
<b>Total Liabilities</b>	<b>\$ 47,675</b>	<b>\$ 253,296</b>	<b>\$ 374,673</b>	<b>\$ 166,942</b>	<b>\$ 216,803</b>	<b>\$ 117,333</b>	<b>\$ 27,953</b>	<b>\$ 379,931</b>	<b>\$ 31,685</b>	<b>\$ 354,615</b>
<b>Net Position</b>										
Designated for Contingency	-	-	-	-	-	-	-	-	-	-
Undesignated	23,147	248,841	(33,595)	52,776	118,583	291,612	50,183	106,567	45,647	333,712
<b>Total Net Position</b>	<b>23,147</b>	<b>248,841</b>	<b>(33,595)</b>	<b>52,776</b>	<b>118,583</b>	<b>291,612</b>	<b>50,183</b>	<b>106,567</b>	<b>45,647</b>	<b>333,712</b>
<b>Liability &amp; Net Position</b>	<b>\$ 70,822</b>	<b>\$ 502,137</b>	<b>\$ 341,078</b>	<b>\$ 219,718</b>	<b>\$ 335,386</b>	<b>\$ 408,945</b>	<b>\$ 78,136</b>	<b>\$ 486,498</b>	<b>\$ 77,332</b>	<b>\$ 688,327</b>

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

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability  
For the Three Months Ended September 30, 2016**

	<b>Total All Layers</b>	<b>Admin Layer</b>	<b>Shared Layer</b>	<b>Total Banking Layer</b>
Operating Income				
Administration Deposit	\$ 131,829	\$ 131,829	\$ -	\$ -
Banking Layer Deposit	467,251	-	-	467,251
Shared Risk Layer	488,500	-	488,500	-
Excess Deposit/Premium	260,652	-	260,652	-
Property/Crime Insurance Income	169,270	-	169,270	-
Excess Insurance Refund	93,420	-	93,420	-
<b>Total Operating Income</b>	<b>1,610,922</b>	<b>131,829</b>	<b>1,011,842</b>	<b>467,251</b>
Operating Expenses				
Claims Paid	797,594	-	351,488	446,106
O/S Liability adj.	600,723	-	657,865	(57,142)
Consultants	21,188	21,188	-	-
Administration-Other	4,246	4,246	-	-
Safety Service	64,560	64,560	-	-
Claims Administration	-	-	-	-
Program Administration	49,284	49,284	-	-
Board Expenses	2,913	2,913	-	-
Excess Insurance	263,107	-	263,107	-
Property/Crime Insurance Expense	211,357	-	211,357	-
Member Identity Theft Protection	11,477	11,477	-	-
<b>Total Operating Expense</b>	<b>2,026,449</b>	<b>153,668</b>	<b>1,483,817</b>	<b>388,964</b>
<b>Operating Income (Loss)</b>	<b>(415,527)</b>	<b>(21,839)</b>	<b>(471,975)</b>	<b>78,287</b>
Non-Operating Income				
Change in Fair Market Value	(67,935)	(1,153)	(36,652)	(30,130)
Investment Income	57,140	1,295	30,340	25,505
<b>Total Non-Operating Income</b>	<b>(10,795)</b>	<b>142</b>	<b>(6,312)</b>	<b>(4,625)</b>
<b>Change in Net Position</b>	<b>(426,322)</b>	<b>(21,697)</b>	<b>(478,287)</b>	<b>73,662</b>
<b>Beginning Net Position</b>	<b>2,233,698</b>	<b>130,218</b>	<b>(431,114)</b>	<b>2,534,594</b>
<b>Ending Net Position</b>	<b>\$ 1,807,376</b>	<b>\$ 108,521</b>	<b>\$ (909,401)</b>	<b>\$ 2,608,256</b>

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund**  
**(Governmental Enterprise Fund)**  
**Combining Statement of Revenues, Expenses and Changes in Net Position - Liability**  
**For the Three Months Ended September 30, 2016**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Operating Income									
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	7,717	27,345	2,764	9,585	7,674	135,192	30,806	9,315	3,366
Shared Risk Layer	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-
Excess Insurance Refund	-	-	-	-	-	-	-	-	-
<b>Total Operating Income</b>	<b>7,717</b>	<b>27,345</b>	<b>2,764</b>	<b>9,585</b>	<b>7,674</b>	<b>135,192</b>	<b>30,806</b>	<b>9,315</b>	<b>3,366</b>
Operating Expenses									
Claims Paid	17,423	18,416	712	306	1,391	142,647	20,657	36,328	8,106
O/S Liability adj.	(17,529)	6,279	(985)	(1,257)	(1,960)	80,180	(404)	(20,624)	(8,045)
Consultants	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-
Claims Administration	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-
Member Identity Theft Protection	-	-	-	-	-	-	-	-	-
<b>Total Operating Expense</b>	<b>(106)</b>	<b>24,695</b>	<b>(273)</b>	<b>(951)</b>	<b>(569)</b>	<b>222,827</b>	<b>20,253</b>	<b>15,704</b>	<b>61</b>
Operating Income (Loss)	7,823	2,650	3,037	10,536	8,243	(87,635)	10,553	(6,389)	3,305
Non-Operating Income									
Change in Fair Market Value	(702)	(1,064)	(33)	(511)	(901)	(9,916)	(1,902)	(774)	(102)
Investment Income	529	1,001	56	495	692	8,163	1,640	593	68
<b>Total Non-Operating Income</b>	<b>(173)</b>	<b>(63)</b>	<b>23</b>	<b>(16)</b>	<b>(209)</b>	<b>(1,753)</b>	<b>(262)</b>	<b>(181)</b>	<b>(34)</b>
Change in Net Position	7,650	2,587	3,060	10,520	8,034	(89,388)	10,291	(6,570)	3,271
Beginning Net Position	102,070	(42,179)	(11,137)	8,774	125,717	1,015,180	136,610	93,699	(7,406)
Ending Net Position	\$ 109,720	\$ (39,592)	\$ (8,077)	\$ 19,294	\$ 133,751	\$ 925,792	\$ 146,901	\$ 87,129	\$ (4,135)

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability  
For the Three Months Ended September 30, 2016**

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Operating Income										
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	11,383	37,038	27,028	14,639	14,150	27,826	5,838	50,289	3,412	41,884
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-	-
Excess Insurance Refund	-	-	-	-	-	-	-	-	-	-
<b>Total Operating Income</b>	<b>11,383</b>	<b>37,038</b>	<b>27,028</b>	<b>14,639</b>	<b>14,150</b>	<b>27,826</b>	<b>5,838</b>	<b>50,289</b>	<b>3,412</b>	<b>41,884</b>
Operating Expenses										
Claims Paid	214	33,133	12,385	14,194	3,256	1,528	3,942	93,222	-	38,246
O/S Liability adj.	(362)	(41,233)	75,327	15,470	(46,347)	(30,340)	(9,197)	(89,248)	(937)	34,070
Consultants	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-
Claims Administration	-	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-	-
Member Identity Theft Protection	-	-	-	-	-	-	-	-	-	-
<b>Total Operating Expense</b>	<b>(148)</b>	<b>(8,100)</b>	<b>87,712</b>	<b>29,664</b>	<b>(43,091)</b>	<b>(28,812)</b>	<b>(5,255)</b>	<b>3,974</b>	<b>(937)</b>	<b>72,316</b>
Operating Income (Loss)	11,531	45,138	(60,684)	(15,025)	57,241	56,638	11,093	46,315	4,349	(30,432)
Non-Operating Income										
Change in Fair Market Value	(241)	(2,386)	(1,385)	(948)	(1,483)	(1,755)	(345)	(2,154)	(355)	(3,173)
Investment Income	288	2,029	1,255	809	1,265	1,572	291	1,856	296	2,607
<b>Total Non-Operating Income</b>	<b>47</b>	<b>(357)</b>	<b>(130)</b>	<b>(139)</b>	<b>(218)</b>	<b>(183)</b>	<b>(54)</b>	<b>(298)</b>	<b>(59)</b>	<b>(566)</b>
Change in Net Position	11,578	44,781	(60,814)	(15,164)	57,023	56,455	11,039	46,017	4,290	(30,998)
Beginning Net Position	11,569	204,060	27,219	67,940	61,560	235,157	39,144	60,550	41,357	364,710
<b>Ending Net Position</b>	<b>\$ 23,147</b>	<b>\$ 248,841</b>	<b>\$ (33,595)</b>	<b>\$ 52,776</b>	<b>\$ 118,583</b>	<b>\$ 291,612</b>	<b>\$ 50,183</b>	<b>\$ 106,567</b>	<b>\$ 45,647</b>	<b>\$ 333,712</b>

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Net Position – Workers’ Compensation  
September 30, 2016**

	<b>Total All Layers</b>	<b>Admin Layer</b>	<b>Shared Layer</b>	<b>Total Banking Layer</b>
<b>Current Assets</b>				
Cash and Cash Equivalents	\$ 607,144	\$ 22,863	\$ 46,438	\$ 537,843
Accounts Receivable	201,725	-	-	201,725
Interest Receivable	149,387	1,547	71,552	76,288
Excess Accounts Receivable	407,646	-	407,646	-
Prepaid Expense	899,373	10,855	888,518	-
<b>Total Current Assets</b>	<b>2,265,275</b>	<b>35,265</b>	<b>1,414,154</b>	<b>815,856</b>
<b>Non-Current Assets</b>				
Investments*	40,059,439	403,509	19,071,102	20,584,828
<b>Total Assets</b>	<b>\$ 42,324,714</b>	<b>\$ 438,774</b>	<b>\$ 20,485,256</b>	<b>\$ 21,400,684</b>
<b>Current Liabilities</b>				
Accounts Payable	\$ 22,371	\$ 18,860	\$ 1,805	\$ 1,706
Unearned Revenue	186,264	-	7,641	178,623
<b>Total Current Liabilities</b>	<b>208,635</b>	<b>18,860</b>	<b>9,446</b>	<b>180,329</b>
<b>Non-Current Liabilities</b>				
Outstanding Liabilities*	28,549,279	-	14,503,670	14,045,609
ULAE*	1,627,485	-	826,799	800,686
<b>Total Non-Current Liabilities</b>	<b>30,176,764</b>	<b>-</b>	<b>15,330,469</b>	<b>14,846,295</b>
<b>Total Liabilities</b>	<b>\$ 30,385,399</b>	<b>\$ 18,860</b>	<b>\$ 15,339,915</b>	<b>\$ 15,026,624</b>
<b>Net Position</b>				
Designated for Contingency	100,000	100,000	-	-
Designated for Safety Grants	225,737	225,737	-	-
Undesignated	11,613,578	94,177	5,145,341	6,374,060
<b>Total Net Position</b>	<b>11,939,315</b>	<b>419,914</b>	<b>5,145,341</b>	<b>6,374,060</b>
<b>Liability &amp; Net Position</b>	<b>\$ 42,324,714</b>	<b>\$ 438,774</b>	<b>\$ 20,485,256</b>	<b>\$ 21,400,684</b>

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

See Accompanying Accountant’s Report

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Net Position – Workers’ Compensation  
September 30, 2016**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
<b>Current Assets</b>											
Cash and Cash Equivalents	\$ 14,695	\$ 12,486	\$ 21,608	\$ 13,884	\$ 17,163	\$ 27,852	\$ 24,170	\$ 26,968	\$ 12,919	\$ 26,315	\$ 14,006
Accounts Receivable	19,169	-	-	-	-	41,901	-	-	-	-	-
Interest Receivable	1,271	2,723	799	1,092	3,119	5,053	22,198	3,713	1,776	400	858
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
<b>Total Current Assets</b>	<b>35,135</b>	<b>15,209</b>	<b>22,407</b>	<b>14,976</b>	<b>20,282</b>	<b>74,806</b>	<b>46,368</b>	<b>30,681</b>	<b>14,695</b>	<b>26,715</b>	<b>14,864</b>
<b>Non-Current Assets</b>											
Investments*	337,139	741,151	254,644	284,555	854,058	1,493,202	6,074,511	960,873	473,356	83,198	223,436
<b>Total Assets</b>	<b>\$ 372,274</b>	<b>\$ 756,360</b>	<b>\$ 277,051</b>	<b>\$ 299,531</b>	<b>\$ 874,340</b>	<b>\$ 1,568,008</b>	<b>\$ 6,120,879</b>	<b>\$ 991,554</b>	<b>\$ 488,051</b>	<b>\$ 109,913</b>	<b>\$ 238,300</b>
<b>Current Liabilities</b>											
Accounts Payable	\$ 30	\$ 58	\$ 13	\$ 23	\$ 81	\$ 44	\$ 489	\$ 93	\$ 41	\$ 8	\$ 23
Deferred Revenue	7,846	-	104,836	813	-	4,757	-	10,595	-	-	543
<b>Total Current Liabilities</b>	<b>7,876</b>	<b>58</b>	<b>104,849</b>	<b>836</b>	<b>81</b>	<b>4,801</b>	<b>489</b>	<b>10,688</b>	<b>41</b>	<b>8</b>	<b>566</b>
<b>Non-Current Liabilities</b>											
Outstanding Liabilities*	446,218	454,253	83,123	150,555	579,166	1,196,635	3,087,865	678,259	139,021	26,391	131,552
ULAE*	25,437	25,895	4,739	8,583	33,016	68,216	176,027	38,665	7,925	1,504	7,499
<b>Total Non-Current Liabilities</b>	<b>471,655</b>	<b>480,148</b>	<b>87,862</b>	<b>159,138</b>	<b>612,182</b>	<b>1,264,851</b>	<b>3,263,892</b>	<b>716,924</b>	<b>146,946</b>	<b>27,895</b>	<b>139,051</b>
<b>Total Liabilities</b>	<b>\$ 479,531</b>	<b>\$ 480,206</b>	<b>\$ 192,711</b>	<b>\$ 159,974</b>	<b>\$ 612,263</b>	<b>\$ 1,269,652</b>	<b>\$ 3,264,381</b>	<b>\$ 727,612</b>	<b>\$ 146,987</b>	<b>\$ 27,903</b>	<b>\$ 139,617</b>
<b>Net Position</b>											
Designated for Contingency	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety Grants	-	-	-	-	-	-	-	-	-	-	-
Undesignated	(107,257)	276,154	84,340	139,557	262,077	298,356	2,856,498	263,942	341,064	82,010	98,683
<b>Total Net Position</b>	<b>(107,257)</b>	<b>276,154</b>	<b>84,340</b>	<b>139,557</b>	<b>262,077</b>	<b>298,356</b>	<b>2,856,498</b>	<b>263,942</b>	<b>341,064</b>	<b>82,010</b>	<b>98,683</b>
<b>Liability &amp; Net Position</b>	<b>\$ 372,274</b>	<b>\$ 756,360</b>	<b>\$ 277,051</b>	<b>\$ 299,531</b>	<b>\$ 874,340</b>	<b>\$ 1,568,008</b>	<b>\$ 6,120,879</b>	<b>\$ 991,554</b>	<b>\$ 488,051</b>	<b>\$ 109,913</b>	<b>\$ 238,300</b>

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

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Net Position – Workers’ Compensation  
September 30, 2016**

	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
<b>Current Assets</b>											
Cash and Cash Equivalents	\$ 20,205	\$ 39,575	\$ 25,675	\$ 33,359	\$ 15,457	\$ 33,773	\$ 26,614	\$ 33,071	\$ 25,813	\$ 39,512	\$ 32,723
Accounts Receivable	-	-	-	7,193	10,490	-	122,972	-	-	-	-
Interest Receivable	3,762	2,896	1,082	2,097	2,417	2,775	2,536	951	6,783	1,055	6,932
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
<b>Total Current Assets</b>	<b>23,967</b>	<b>42,471</b>	<b>26,757</b>	<b>42,649</b>	<b>28,364</b>	<b>36,548</b>	<b>152,122</b>	<b>34,022</b>	<b>32,596</b>	<b>40,567</b>	<b>39,655</b>
<b>Non-Current Assets</b>											
Investments*	1,038,924	747,443	272,873	537,896	602,863	731,458	674,665	228,730	1,821,265	256,663	1,891,925
<b>Total Assets</b>	<b>\$ 1,062,891</b>	<b>\$ 789,914</b>	<b>\$ 299,630</b>	<b>\$ 580,545</b>	<b>\$ 631,227</b>	<b>\$ 768,006</b>	<b>\$ 826,787</b>	<b>\$ 262,752</b>	<b>\$ 1,853,861</b>	<b>\$ 297,230</b>	<b>\$ 1,931,580</b>
<b>Current Liabilities</b>											
Accounts Payable	\$ (105)	\$ 75	\$ 20	\$ 55	\$ 74	\$ 43	\$ 74	\$ 18	\$ 168	\$ 30	\$ 351
Deferred Revenue	-	-	-	6,598	5,948	-	10,183	13,448	-	13,056	-
<b>Total Current Liabilities</b>	<b>(105)</b>	<b>75</b>	<b>20</b>	<b>6,653</b>	<b>6,022</b>	<b>43</b>	<b>10,257</b>	<b>13,466</b>	<b>168</b>	<b>13,086</b>	<b>351</b>
<b>Non-Current Liabilities</b>											
Outstanding Liabilities*	440,358	520,357	244,739	675,389	680,788	391,189	947,542	138,148	1,396,498	102,906	1,534,657
ULAE*	25,103	29,664	13,952	38,501	38,809	22,300	54,016	7,875	79,609	5,866	87,485
<b>Total Non-Current Liabilities</b>	<b>465,461</b>	<b>550,021</b>	<b>258,691</b>	<b>713,890</b>	<b>719,597</b>	<b>413,489</b>	<b>1,001,558</b>	<b>146,023</b>	<b>1,476,107</b>	<b>108,772</b>	<b>1,622,142</b>
<b>Total Liabilities</b>	<b>\$ 465,356</b>	<b>\$ 550,096</b>	<b>\$ 258,711</b>	<b>\$ 720,543</b>	<b>\$ 725,619</b>	<b>\$ 413,532</b>	<b>\$ 1,011,815</b>	<b>\$ 159,489</b>	<b>\$ 1,476,275</b>	<b>\$ 121,858</b>	<b>\$ 1,622,493</b>
<b>Net Position</b>											
Designated for Contingency	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety Grants	-	-	-	-	-	-	-	-	-	-	-
Undesignated	597,535	239,818	40,919	(139,998)	(94,392)	354,474	(185,028)	103,263	377,586	175,372	309,087
<b>Total Net Position</b>	<b>597,535</b>	<b>239,818</b>	<b>40,919</b>	<b>(139,998)</b>	<b>(94,392)</b>	<b>354,474</b>	<b>(185,028)</b>	<b>103,263</b>	<b>377,586</b>	<b>175,372</b>	<b>309,087</b>
<b>Liability &amp; Net Position</b>	<b>\$ 1,062,891</b>	<b>\$ 789,914</b>	<b>\$ 299,630</b>	<b>\$ 580,545</b>	<b>\$ 631,227</b>	<b>\$ 768,006</b>	<b>\$ 826,787</b>	<b>\$ 262,752</b>	<b>\$ 1,853,861</b>	<b>\$ 297,230</b>	<b>\$ 1,931,580</b>

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

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation  
For the Three Months Ended September 30, 2016**

	<b>Total All Layers</b>	<b>Admin Layer</b>	<b>Shared Layer</b>	<b>Total Banking Layer</b>
<b>Operating Income</b>				
Administration Deposit	\$ 155,437	\$ 155,437	\$ -	\$ -
Banking Layer Deposit	1,460,754	-	-	1,460,754
Shared Risk Layer	721,000	-	721,000	-
Excess Deposit/Premium	305,500	-	305,500	-
Other Income	108,425	-	-	108,425
<b>Total Operating Income</b>	<b>2,751,116</b>	<b>155,437</b>	<b>1,026,500</b>	<b>1,569,179</b>
<b>Operating Expenses</b>				
Claims Paid	1,544,386	-	680,533	863,853
O/S Liability adj.	357,912	-	(63)	357,975
ULAE	20,402	-	(4)	20,406
Consultants	15,672	15,672	-	-
Administration-Other	4,246	4,246	-	-
Safety Service	61,087	61,087	-	-
Claims Administration	191,606	53,900	-	137,706
Program Administration	41,845	41,845	-	-
Board Expenses	2,913	2,913	-	-
Excess Insurance	296,173	-	296,173	-
<b>Total Operating Expenses</b>	<b>2,536,242</b>	<b>179,663</b>	<b>976,639</b>	<b>1,379,940</b>
<b>Operating Income (Loss)</b>	<b>214,874</b>	<b>(24,226)</b>	<b>49,861</b>	<b>189,239</b>
<b>Non-Operating Income</b>				
Change in Fair Market Value	(202,293)	(2,095)	(96,893)	(103,305)
Investment Income	160,875	1,564	76,232	83,079
<b>Total Non-Operating Income</b>	<b>(41,418)</b>	<b>(531)</b>	<b>(20,661)</b>	<b>(20,226)</b>
<b>Change in Net Position</b>	<b>173,456</b>	<b>(24,757)</b>	<b>29,200</b>	<b>169,013</b>
<b>Beginning Net Position</b>	<b>11,765,859</b>	<b>444,671</b>	<b>5,116,141</b>	<b>6,205,047</b>
<b>Ending Net Position</b>	<b>\$ 11,939,315</b>	<b>\$ 419,914</b>	<b>\$ 5,145,341</b>	<b>\$ 6,374,060</b>

See Accompanying Accountant’s Report

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers' Compensation  
For the Three Months Ended September 30, 2016**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Operating Income											
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	43,396	50,083	19,018	18,678	78,422	146,720	268,330	63,710	15,949	2,488	16,942
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	108,425	-	-	-	-	-
Total Operating Income	43,396	50,083	19,018	18,678	78,422	255,145	268,330	63,710	15,949	2,488	16,942
Operating Expenses											
Claims Paid	37,280	21,493	4,669	12,391	29,531	(8,320)	129,624	97,516	8,165	919	7,138
O/S Liability adj.	(18,820)	23,951	(3,001)	(34,101)	(139,221)	80,133	39,245	(31,211)	1,965	3,597	(12,158)
ULAE	(1,073)	1,365	(171)	(1,944)	(7,936)	4,568	2,237	(1,779)	112	205	(693)
Consultants	-	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	5,473	3,559	1,643	3,745	4,654	9,675	26,558	8,302	1,916	90	1,734
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	22,860	50,368	3,140	(19,909)	(112,972)	86,056	197,664	72,828	12,158	4,811	(3,979)
Operating Income (Loss)	20,536	(285)	15,878	38,587	191,394	169,089	70,666	(9,118)	3,791	(2,323)	20,921
Non-Operating Income											
Change in Fair Market Value	(1,720)	(3,687)	(1,082)	(1,479)	(4,224)	(6,843)	(30,060)	(5,028)	(2,404)	(541)	(1,162)
Investment Income	1,455	2,998	1,054	1,151	3,435	6,192	23,908	3,849	1,913	440	886
Total Non-Operating Income	(265)	(689)	(28)	(328)	(789)	(651)	(6,152)	(1,179)	(491)	(101)	(276)
Change in Net Position	20,271	(974)	15,850	38,259	190,605	168,438	64,514	(10,297)	3,300	(2,424)	20,645
Beginning Net Position	(127,528)	277,128	68,490	101,298	71,472	129,918	2,791,984	274,239	337,764	84,434	78,038
Ending Net Position	\$ (107,257)	\$ 276,154	\$ 84,340	\$ 139,557	\$ 262,077	\$ 298,356	\$ 2,856,498	\$ 263,942	\$ 341,064	\$ 82,010	\$ 98,683

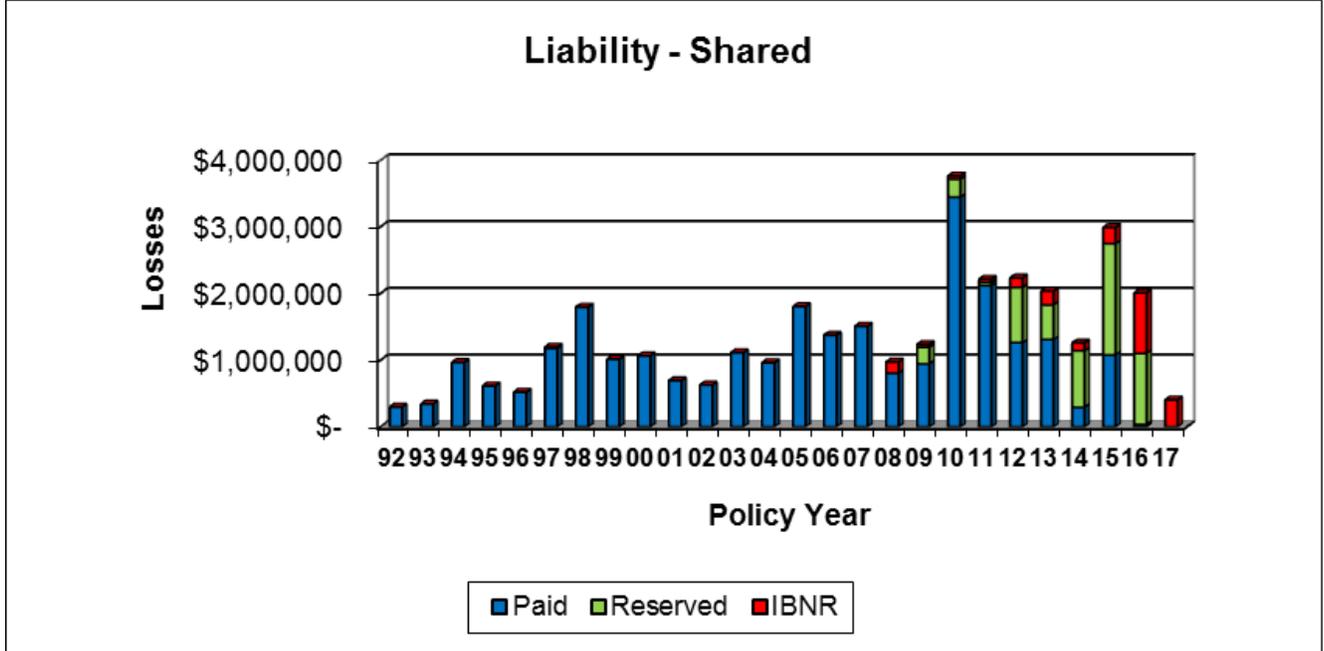
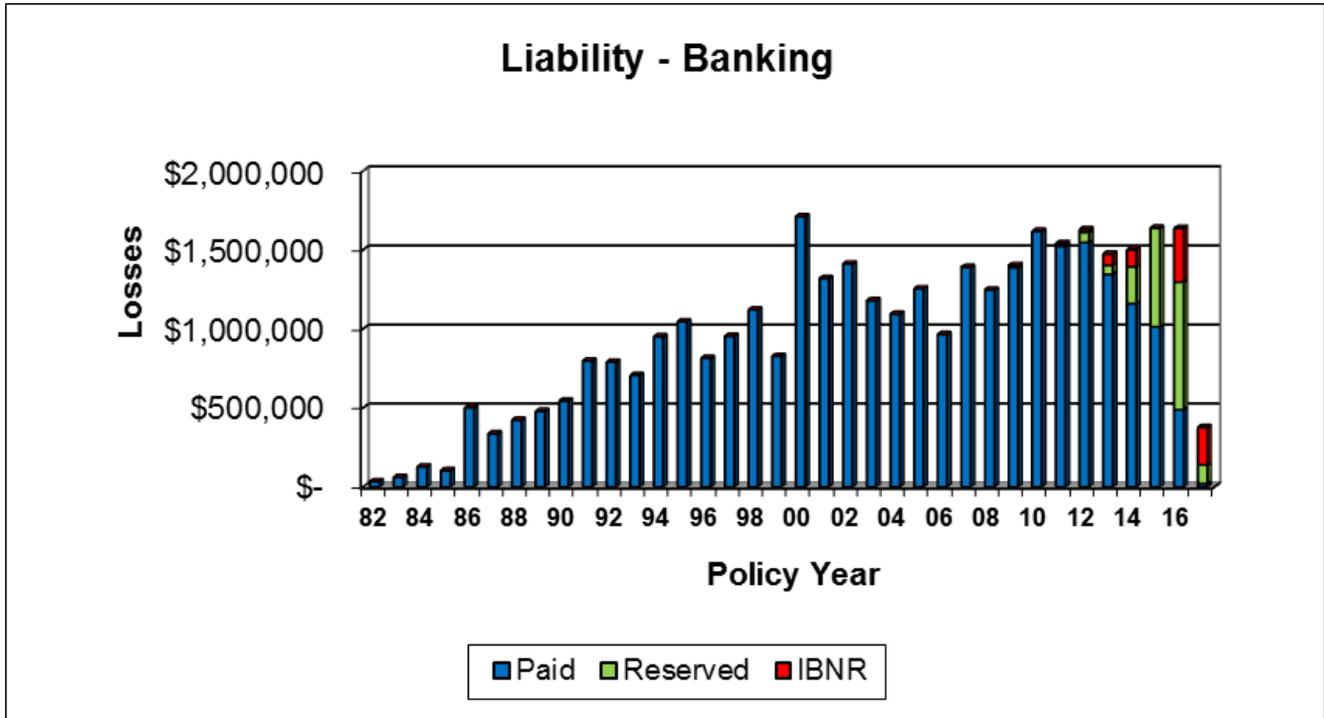
**Northern California Cities Self Insurance Fund**  
**(Governmental Enterprise Fund)**  
**Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation**  
**For the Three Months Ended September 30, 2016**

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Operating Income											
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	86,345	40,155	16,881	41,930	41,917	37,429	96,572	17,442	121,832	29,617	206,898
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	86,345	40,155	16,881	41,930	41,917	37,429	96,572	17,442	121,832	29,617	206,898
Operating Expenses											
Claims Paid	12,083	37,619	6,984	36,451	119,337	12,851	64,984	4,842	107,230	5,616	115,450
O/S Liability adj.	1,097	(33,655)	78,945	288,253	53,578	29,721	16,725	41,383	8,885	(9,637)	(27,699)
ULAE	63	(1,919)	4,500	16,432	3,054	1,694	953	2,359	507	(549)	(1,579)
Consultants	-	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	4,382	5,204	1,733	5,287	6,385	4,746	9,490	2,187	13,043	1,929	15,971
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	17,625	7,249	92,162	346,423	182,354	49,012	92,152	50,771	129,665	(2,641)	102,143
Operating Income (Loss)	68,720	32,906	(75,281)	(304,493)	(140,437)	(11,583)	4,420	(33,329)	(7,833)	32,258	104,755
Non-Operating Income											
Change in Fair Market Value	(5,095)	(3,922)	(1,465)	(2,840)	(3,273)	(3,757)	(3,434)	(1,288)	(9,185)	(1,429)	(9,387)
Investment Income	4,185	3,044	1,181	2,272	2,352	3,039	2,786	1,025	7,316	1,073	7,525
Total Non-Operating Income	(910)	(878)	(284)	(568)	(921)	(718)	(648)	(263)	(1,869)	(356)	(1,862)
Change in Net Position	67,810	32,028	(75,565)	(305,061)	(141,358)	(12,301)	3,772	(33,592)	(9,702)	31,902	102,893
Beginning Net Position	529,725	207,790	116,484	165,063	46,966	366,775	(188,800)	136,855	387,288	143,470	206,194
Ending Net Position	\$ 597,535	\$ 239,818	\$ 40,919	\$ (139,998)	\$ (94,392)	\$ 354,474	\$ (185,028)	\$ 103,263	\$ 377,586	\$ 175,372	\$ 309,087

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Reconciliation of Claims Liability by Program  
As of September 30, 2016 and June 30, 2016**

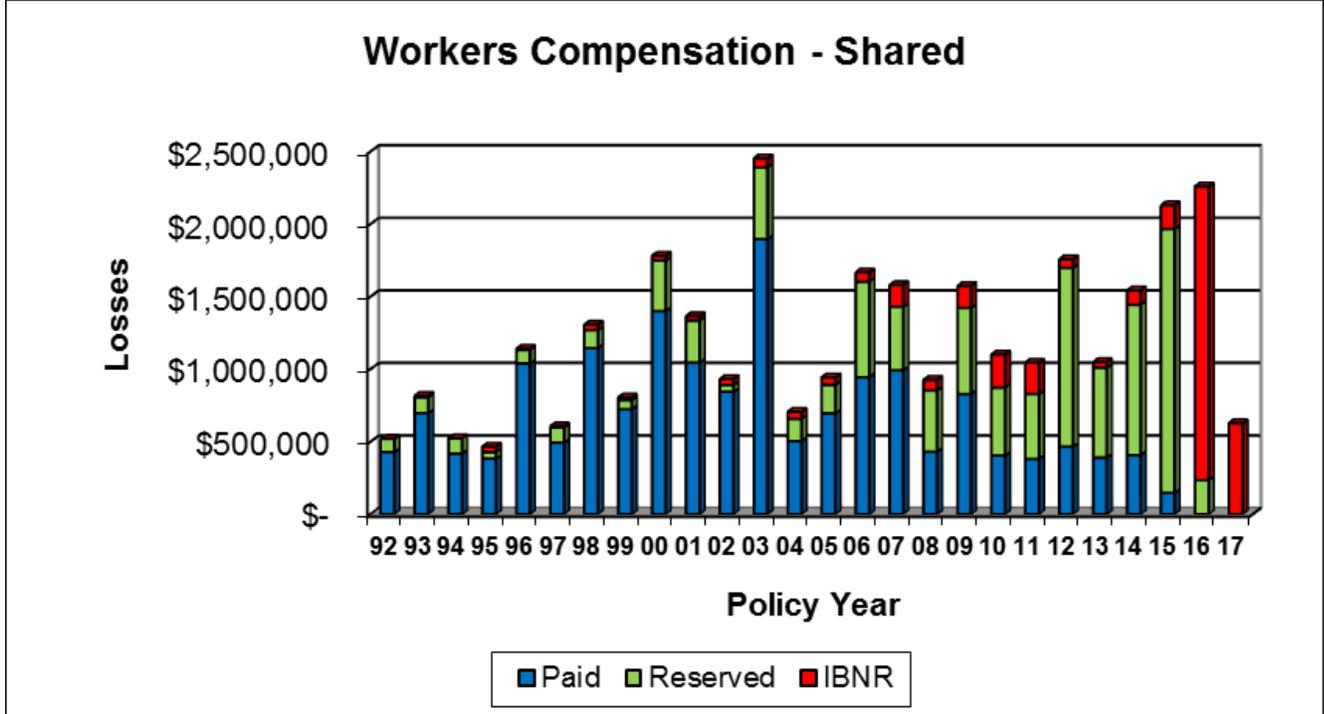
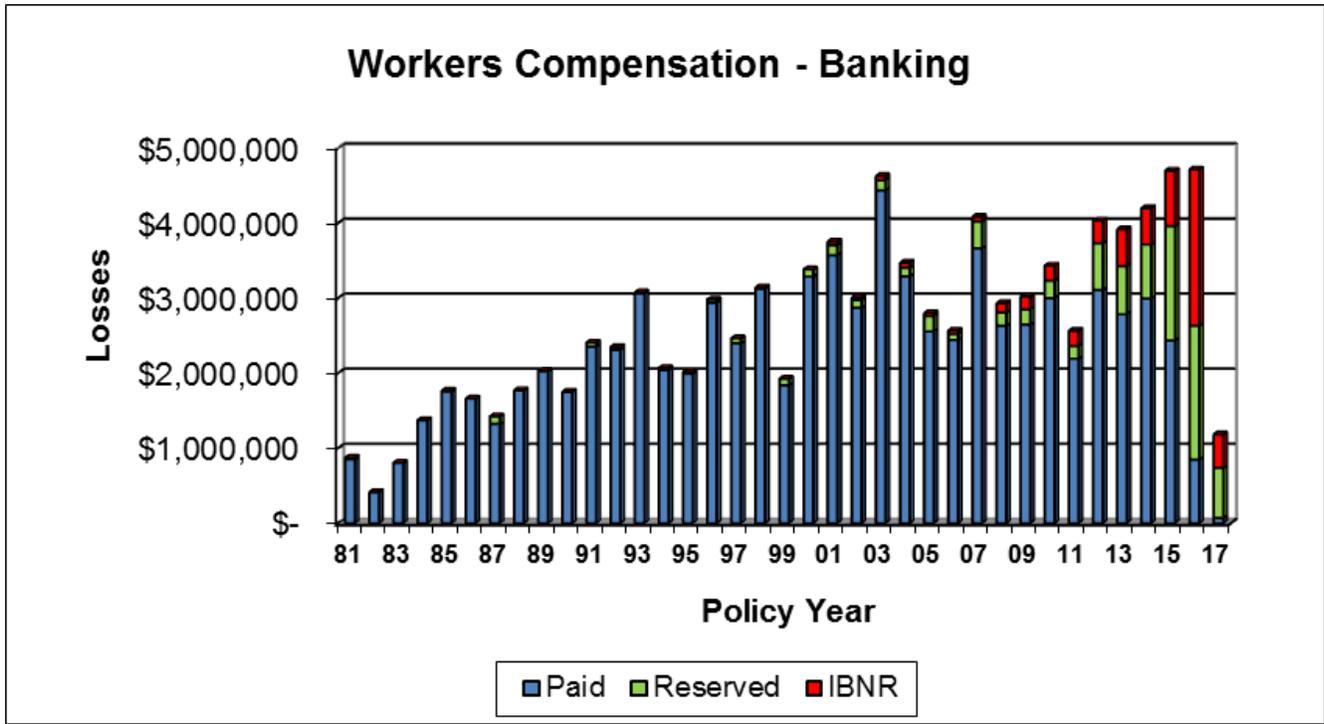
	<b>Liability Banking 2017</b>	<b>Liability Shared Risk 2017</b>	<b>Total Liability Program</b>		<b>WC Banking 2017</b>	<b>WC Shared Risk 2017</b>	<b>Total WC Program</b>		<b>Totals</b>	
			<b>2017</b>	<b>2016</b>			<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>
Unpaid claims and claim adjustment expenses at beginning of the fiscal year	\$ 2,772,332	\$ 7,174,243	\$ 9,946,575	\$ 10,258,970	\$ 14,467,914	\$ 15,330,535	\$ 29,798,449	\$ 30,487,191	\$ 39,745,024	\$ 40,746,161
Incurred claims and claim adjustment expenses:										
Provision for insured events of the current fiscal year	376,815	404,073	780,888	3,636,601	1,183,307	627,136	1,810,443	6,961,050	2,591,331	10,597,651
Increases (Decreases) in provision for insured events of prior fiscal years	12,432	605,233	617,665	(425,868)	38,518	41,511	80,029	(1,958,991)	697,694	(2,384,860)
Change in provision for ULAE in current year	-	-	-	-	20,407	(4)	20,403	(60,654)	20,403	(60,654)
<b>Total incurred claims and claim adjustment expenses</b>	<b>389,247</b>	<b>1,009,306</b>	<b>1,398,553</b>	<b>3,210,733</b>	<b>1,242,232</b>	<b>668,643</b>	<b>1,910,875</b>	<b>4,941,405</b>	<b>3,309,428</b>	<b>8,152,137</b>
Payments:										
Claims and claim adjustment expenses attributable to insured events of the current fiscal year	20,186	-	20,186	358,490	71,014	-	71,014	617,872	91,200	976,362
Claims and claim adjustment expenses attributable to insured events of prior fiscal years	426,199	351,441	777,640	3,164,638	792,837	668,709	1,461,546	5,012,275	2,239,186	8,176,913
<b>Total Payments</b>	<b>446,385</b>	<b>351,441</b>	<b>797,826</b>	<b>3,523,128</b>	<b>863,851</b>	<b>668,709</b>	<b>1,532,560</b>	<b>5,630,147</b>	<b>2,330,386</b>	<b>9,153,275</b>
<b>Total unpaid claims and claim adjustment expenses at end of the fiscal year</b>	<b>\$ 2,715,194</b>	<b>\$ 7,832,108</b>	<b>\$ 10,547,302</b>	<b>\$ 9,946,575</b>	<b>\$ 14,846,295</b>	<b>\$ 15,330,469</b>	<b>\$ 30,176,764</b>	<b>\$ 29,798,449</b>	<b>\$ 40,724,066</b>	<b>\$ 39,745,024</b>
Claims Liability	\$ 2,715,194	\$ 7,832,108	\$ 10,547,302	\$ 9,946,575	\$ 14,045,609	\$ 14,503,670	\$ 28,549,279	\$ 28,191,365	\$ 39,096,581	\$ 38,137,940
Claims ULAE	-	-	-	-	800,686	826,799	1,627,485	1,607,084	1,627,485	1,607,084
<b>Total Claim Liabilities</b>	<b>\$ 2,715,194</b>	<b>\$ 7,832,108</b>	<b>\$ 10,547,302</b>	<b>\$ 9,946,575</b>	<b>\$ 14,846,295</b>	<b>\$ 15,330,469</b>	<b>\$ 30,176,764</b>	<b>\$ 29,798,449</b>	<b>\$ 40,724,066</b>	<b>\$ 39,745,024</b>

**Northern California Cities Self Insurance Fund**  
**Graphical Summary of Claims**  
**As of September 30, 2016**



See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund**  
**Graphical Summary of Claims**  
**As of September 30, 2016**



See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund**  
**Budget to Actual**  
**As of September 30, 2016**

	Budget 2016-2017			YTD Expended 2016-2017			Remaining 2016-2017			
	Total	WC	Liab	Total	WC	Liab	Total \$	Total %	WC	Liab
<b>ADMIN BUDGET</b>										
<b>Administrative Revenue</b>										
41010 Administrative Deposit - See Note 1	\$ 1,149,064	\$ 621,747	\$ 527,317	\$ 287,266	\$ 155,437	\$ 131,829	\$ 861,798	75%	\$ 466,310	\$ 395,488
44030 Change in Fair Value - See Note 2	-	-	-	(3,248)	(2,095)	(1,153)	3,248		2,095	1,153
44040 Interest Income - See Note 2	-	-	-	2,861	1,566	1,295	(2,861)		(1,566)	(1,295)
Total Admin Revenue	\$ 1,149,064	\$ 621,747	\$ 527,317	\$ 286,879	\$ 154,908	\$ 131,971	\$ 862,185	75%	\$ 466,839	\$ 395,346
<b>Administrative Expenses</b>										
52101 Claims Audit	\$ 8,000	\$ 8,000	\$ -	\$ -	\$ -	\$ -	\$ 8,000	100%	\$ 8,000	\$ -
52102 Financial Audit	27,000	13,500	13,500	18,270	9,135	9,135	8,730	32%	4,365	4,365
52103 Legal Services	10,000	3,000	7,000	15,192	4,588	10,604	(5,192)	-52%	(1,588)	(3,604)
52104 Actuarial Services	11,800	5,000	6,800	2,500	1,500	1,000	9,300	79%	3,500	5,800
52105 Computer Services	8,400	4,200	4,200	6,380	3,190	3,190	2,020		1,010	1,010
52107 Fidelity Bonds	1,100	550	550	3,010	1,505	1,505	(1,910)	-174%	(955)	(955)
52109 Miscellaneous Consultants	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
Total Admin Expenses	\$ 71,300	\$ 36,750	\$ 34,550	\$ 45,352	\$ 19,918	\$ 25,434	\$ 25,948	36%	\$ 16,832	\$ 9,116
<b>Safety Services</b>										
52201 Outside Training	\$ 30,000	\$ 15,000	\$ 15,000	\$ 3,058	\$ 1,529	\$ 1,529	\$ 26,942	90%	\$ 13,471	\$ 13,471
52202 Risk Mgmt Comm Mtg Expense	1,500	750	750	-	-	-	1,500	100%	750	750
52203 Police Risk Mgmt Comm Svcs	7,900	3,950	3,950	2,406	1,203	1,203	5,494	70%	2,747	2,747
52204 On Site Monthly Fee	168,820	94,910	73,910	44,180	24,741	19,439	124,640	74%	70,169	54,471
52207 Seminars and PARMA	72,600	40,000	32,600	-	-	-	72,600	100%	40,000	32,600
52208 Police Risk Mgmt Manual	132,546	15,903	116,643	30,891	3,618	27,273	101,655	77%	12,285	89,370
52209 Safety Contingency	50,000	25,000	25,000	30,234	15,117	15,117	19,766	40%	9,883	9,883
52217 Wellness Optional	15,072	15,072	-	14,880	14,880	-	192	1%	192	-
Total Safety Services Expenses	\$ 478,438	\$ 210,585	\$ 267,853	\$ 125,649	\$ 61,088	\$ 64,561	\$ 352,789	74%	\$ 149,497	\$ 203,292

**Northern California Cities Self Insurance Fund**  
**Budget to Actual**  
**As of September 30, 2016**

	Budget 2016-2017			YTD Expended 2016-2017			Remaining 2016-2017			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
<b>ADMIN BUDGET CONTINUED</b>										
<b>Claims Administration</b>										
52302 Claims Administration Fee	\$ 48,150	\$ 28,350	\$ 19,800	\$ 53,900	\$ 53,900	\$ -	\$ (5,750)	-12%	\$ (25,550)	\$ 19,800
52304 State Funding/Fraud Assessment	168,000	168,000	-	-	-	-	168,000	100%	168,000	-
Total Claims Admin Expenses	\$ 216,150	\$ 196,350	\$ 19,800	\$ 53,900	\$ 53,900	\$ -	\$ 162,250	75%	\$ 142,450	\$ 19,800
<b>Program Administration</b>										
52401 Program Administration Fee	\$ 297,556	\$ 135,252	\$ 162,304	\$ 74,389	\$ 33,475	\$ 40,914	\$ 223,167	75%	\$ 101,777	\$ 121,390
52403 Accounting Services	67,620	33,810	33,810	16,740	8,370	8,370	50,880	75%	25,440	25,440
Total Program Admin Expenses	\$ 365,176	\$ 169,062	\$ 196,114	\$ 91,129	\$ 41,845	\$ 49,284	\$ 274,047	75%	\$ 127,217	\$ 146,830
<b>Board Expenses</b>										
52501 Executive Committee	\$ 3,000	\$ 1,500	\$ 1,500	\$ -	\$ -	\$ -	\$ 3,000	100%	\$ 1,500	\$ 1,500
52502 Executive Committee Member Travel	3,000	1,500	1,500	5,134	2,567	2,567	(2,134)	-71%	(1,067)	(1,067)
52503 Board of Directors Meetings (includes Travel)	6,000	3,000	3,000	240	120	120	5,760	96%	2,880	2,880
XXXX Board of Directors Long Range Planning Session	2,000	1,000	1,000	-	-	-	2,000	100%	1,000	1,000
52504 Association Memberships	4,000	2,000	2,000	450	225	225	3,550	89%	1,775	1,775
Total Board Expenses	\$ 18,000	\$ 9,000	\$ 9,000	\$ 5,824	\$ 2,912	\$ 2,912	\$ 12,176	68%	\$ 6,088	\$ 6,088
<b>Other Administration Expenses - Not identified with above budget line items</b>										
52000 Administrative Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
52900 Member Identity Theft Protection	11,500	11,500	-	11,477	-	11,477	23	0%	11,500	(11,477)
Total Other Admin	\$ 11,500	\$ 11,500	\$ -	\$ 11,477	\$ -	\$ 11,477	\$ 23	0%	\$ 11,500	\$ (11,477)
<b>Total Admin Expenses</b>	\$ 1,160,564	\$ 633,247	\$ 527,317	\$ 333,331	\$ 179,663	\$ 153,668	\$ 827,233	71%	\$ 453,584	\$ 373,649
<b>TOTAL ADMIN REVENUE OVER EXPENSES</b>	\$ (11,500)	\$ (11,500)	\$ -	\$ (46,452)	\$ (24,755)	\$ (21,697)	\$ 34,952		\$ 13,255	\$ 21,697

**Northern California Cities Self Insurance Fund**  
**Budget to Actual**  
**As of September 30, 2016**

	Budget 2016-2017			YTD Expended 2016-2017			Remaining 2016-2017			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
<b>BANKING LAYER BUDGET</b>										
<b>Banking Layer Revenue</b>										
41020 Banking Layer Deposit - See Note 1	\$ 7,712,000	\$ 5,843,000	\$ 1,869,000	\$ 1,928,002	\$ 1,460,751	\$ 467,251	\$ 5,783,998	75%	\$ 4,382,249	\$ 1,401,749
44030 Change in Fair Value - See Note 2	-	-	-	(133,433)	(103,302)	(30,131)	133,433		103,302	30,131
44040 Interest Income - See Note 2	-	-	-	108,590	83,078	25,512	(108,590)		(83,078)	(25,512)
44010 Other Income	-	-	-	108,425	108,425	-	(108,425)		(108,425)	-
Total Banking Layer Revenue	\$ 7,712,000	\$ 5,843,000	\$ 1,869,000	\$ 2,011,584	\$ 1,548,952	\$ 462,632	\$ 5,700,416	74%	\$ 4,294,048	\$ 1,406,368
<b>Banking Layer Expenses</b>										
51100 Claims Expense - See Note 4	\$ 6,868,018	\$ 5,058,157	\$ 1,809,861	\$ 1,205,780	\$ 863,851	\$ 341,929	\$ 5,662,238	82%	\$ 4,194,306	\$ 1,467,932
51135 Claims Admin - Liability - See Note 4	-	-	-	104,177	-	104,177	(104,177)		-	(104,177)
51400 OS Liability Adjustment - See Note 4	-	-	-	300,830	357,974	(57,144)	(300,830)		(357,974)	57,144
51800 ULAE Adjustment - See Note 4	-	-	-	20,405	20,405	-	(20,405)		(20,405)	-
52300 Claims Admin - Monthly WC Only - See Note 4	550,815	550,815	-	137,708	137,708	-	413,107	75%	413,107	-
Total Banking Layer Expenses	\$ 7,418,833	\$ 5,608,972	\$ 1,809,861	\$ 1,768,900	\$ 1,379,938	\$ 388,962	\$ 5,649,933	76%	\$ 4,229,034	\$ 1,420,899
<b>TOTAL BANKING REVENUE OVER EXPENSES</b>	<b>\$ 293,167</b>	<b>\$ 234,028</b>	<b>\$ 59,139</b>	<b>\$ 242,684</b>	<b>\$ 169,014</b>	<b>\$ 73,670</b>	<b>\$ 50,483</b>		<b>\$ 65,014</b>	<b>\$ (14,531)</b>

**Northern California Cities Self Insurance Fund**  
**Budget to Actual**  
**As of September 30, 2016**

	Budget 2016-2017			YTD Expended 2016-2017			Remaining 2016-2017			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
<b>SHARED RISK LAYER BUDGET</b>										
<b>Shared Layer Revenue</b>										
41030 Shared Risk Layer Deposit - See Note 1	\$ 4,838,000	\$ 2,884,000	\$ 1,954,000	\$ 1,209,500	\$ 721,000	\$ 488,500	\$ 3,628,500	75%	\$ 2,163,000	\$ 1,465,500
41040 Excess Deposit/Premium - See Note 1	2,264,606	1,222,000	1,042,606	566,152	305,500	260,652	1,698,454	75%	916,500	781,954
44020 Excess Insurance Refund - See Note 3	-	-	-	93,420	-	93,420	(93,420)	-	-	(93,420)
44030 Change in Fair Value	-	-	-	(133,545)	(96,893)	(36,652)	133,545	-	96,893	36,652
44040 Interest Income	-	-	-	106,570	76,231	30,339	(106,570)	-	(76,231)	(30,339)
44060 Property Premium - See Note 1	626,496	-	626,496	156,624	-	156,624	469,872	75%	-	469,872
44070 Crime Premium - See Note 1	50,585	-	50,585	12,646	-	12,646	37,939	75%	-	37,939
Total Shared Layer Revenue	<u>\$ 7,779,687</u>	<u>\$ 4,106,000</u>	<u>\$ 3,673,687</u>	<u>\$ 2,011,367</u>	<u>\$ 1,005,838</u>	<u>\$ 1,005,529</u>	<u>\$ 5,768,320</u>	<u>74%</u>	<u>\$ 3,100,162</u>	<u>\$ 2,668,158</u>
<b>Shared Layer Expenses</b>										
51100 Claims Expense	\$ 5,208,750	\$ 2,492,617	\$ 2,716,133	\$ 1,689,819	\$ 680,466	\$ 1,009,353	\$ 3,518,931	68%	\$ 1,812,151	\$ 1,706,780
54100 Excess Deposit/Premium Exp - See Note 5	2,264,606	1,222,000	1,042,606	559,280	296,173	263,107	1,705,326	75%	925,827	779,499
54150 Member Property Coverage - See Note 5	794,982	-	794,982	198,711	-	198,711	596,271	75%	-	596,271
54150 Member Crime Coverage - See Note 5	50,585	-	50,585	12,646	-	12,646	37,939	75%	-	37,939
Total Shared Layer Expenses	<u>\$ 8,318,923</u>	<u>\$ 3,714,617</u>	<u>\$ 4,604,306</u>	<u>\$ 2,460,456</u>	<u>\$ 976,639</u>	<u>\$ 1,483,817</u>	<u>\$ 5,858,467</u>	<u>70%</u>	<u>\$ 2,737,978</u>	<u>\$ 3,120,489</u>
<b>TOTAL SHARED REVENUE OVER EXPENSES</b>	<b>\$ (539,236)</b>	<b>\$ 391,383</b>	<b>\$ (930,619)</b>	<b>\$ (449,089)</b>	<b>\$ 29,199</b>	<b>\$ (478,288)</b>	<b>\$ (90,147)</b>		<b>\$ 362,184</b>	<b>\$ (452,331)</b>
<b>OTHER INCOME/(EXPENSE)</b>										
Rounding	-	-	-	(9)	(2)	(7)	9		2	7
Total Other Income/(Expense)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ (9)</u>	<u>\$ (2)</u>	<u>\$ (7)</u>	<u>\$ 9</u>		<u>\$ 2</u>	<u>\$ 7</u>
<b>TOTAL INCOME/(EXPENSE)</b>	<b>\$ (257,569)</b>	<b>\$ 613,911</b>	<b>\$ (871,480)</b>	<b>\$ (252,866)</b>	<b>\$ 173,456</b>	<b>\$ (426,322)</b>	<b>\$ (4,703)</b>		<b>\$ 440,455</b>	<b>\$ (445,158)</b>

**Northern California Cities Self Insurance Fund**  
**Notes to Budget to Actual**  
**As of September 30, 2016**

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**1. Revenue Recognition**

The budget presents revenue to be earned during the entire fiscal year. In accordance with the accrual basis of accounting, the YTD Expended columns show only the amount earned by the organization, year-to-date.

**2. Investment Income**

No budget is developed for the Change in Fair Value and Interest Income amounts, as it is difficult to predict the yield on the organization's portfolio.

**3. CJPRMA Refund**

For budgeting purposes, the CJPRMA refund is recorded in the year following its approval. In accordance with the accrual basis of accounting, the refund to the organization is recorded on the books in the period it was declared.

**4. Claims Expenses**

Claims related expenses are budgeted based on the estimated claims expense for the year. Claims related expenses are recorded on the books in several additional categories. Review of the budget to actual performance of claims related items should take this into consideration.

**5. Insurance Expense Recognition**

The budget presents excess and other insurance expense based on the policy fee paid for entire fiscal year. In accordance with the accrual basis of accounting, the YTD Expended columns show only the portion of the policy used by the organization, year-to-date. The remainder of the policy fee paid, but not used to date is recorded in Prepaid Expenses on the Statement of Net Position, as applicable.

**Northern California Cities Self Insurance Fund  
Safety Grant Historic Usage Report  
As of September 30, 2016**

Member	ADA Grants	Risk Management Grants elected to be retained in WC admin by members from their WC shared refund						Total funds available	Total	Funds Available
	Declared in FY 2009 Board Meeting 4/24/2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2009 - FY 2014 for ADA grants and Risk Management Grants	Disbursements Paid through Last Update	
Anderson	\$ 6,496.00	\$ 8,039.00	\$ 7,650.00	\$ 7,540.00	\$ 7,451.00	\$ 3,860.00	\$ -	\$ 41,036.00	\$ 31,355.00	\$ 9,681.00
Auburn	6,397.00	-	-	8,098.00	-	-	-	\$ 14,495.00	6,397.00	8,098.00
Colusa	6,258.00	-	-	5,817.00	5,662.00	-	-	\$ 17,737.00	17,737.00	-
Corning	6,157.00	6,149.00	5,788.00	5,678.00	-	-	-	\$ 23,772.00	23,772.00	-
Dixon	6,592.00	-	-	-	10,379.00	-	10,602.00	\$ 27,573.00	11,762.47	15,810.53
Elk Grove	-	-	-	-	-	-	-	\$ -	-	-
0	16,732.00	62,977.00	-	61,737.00	61,566.00	32,328.00	57,693.00	\$ 293,033.00	245,721.00	47,312.00
Galt	7,613.00	14,375.00	14,135.00	14,171.00	14,153.00	11,310.00	16,586.00	\$ 92,343.00	84,412.00	7,931.00
Gridley	6,144.00	6,391.00	-	6,507.00	6,476.00	5,152.00	6,614.00	\$ 37,284.00	6,144.00	31,140.00
lone	-	-	-	-	-	514.00	-	\$ 514.00	-	514.00
Jackson	5,627.00	3,510.00	3,487.00	-	-	-	4,285.00	\$ 16,909.00	5,500.00	11,409.00
Lincoln	6,303.00	8,638.00	10,028.00	-	10,854.00	-	10,078.00	\$ 45,901.00	24,969.00	20,932.00
Marysville	6,758.00	-	-	-	-	-	-	\$ 6,758.00	731.00	6,027.00
Nevada City	5,665.00	-	-	-	3,618.00	1,896.00	4,275.00	\$ 15,454.00	5,665.00	9,789.00
Oroville	7,633.00	-	-	-	-	-	12,309.00	\$ 19,942.00	17,412.50	2,529.50
Placerville	6,883.00	-	-	-	-	9,048.00	-	\$ 15,931.00	6,883.00	9,048.00
Paradise	7,182.00	-	-	-	-	-	-	\$ 7,182.00	7,182.00	-
Red Bluff	7,339.00	12,860.00	12,493.00	12,290.00	-	-	-	\$ 44,982.00	44,982.00	-
Rio Vista	5,818.00	-	4,770.00	4,766.00	-	3,759.00	-	\$ 19,113.00	15,602.50	3,510.50
Rocklin	9,178.00	24,019.00	25,254.00	25,419.00	25,476.00	20,260.00	22,851.00	\$ 152,457.00	110,451.00	42,006.00
Willows	5,856.00	4,618.00	4,412.00	-	-	3,405.00	7,156.00	\$ 25,447.00	25,448.00	(1.00)
Yuba City	8,607.00	-	-	22,184.00	-	-	-	\$ 30,791.00	30,791.00	-
	<b>\$ 145,238.00</b>	<b>\$ 151,576.00</b>	<b>\$ 88,017.00</b>	<b>\$ 174,207.00</b>	<b>\$ 145,635.00</b>	<b>\$ 91,532.00</b>	<b>\$ 152,449.00</b>	<b>\$ 948,654.00</b>	<b>\$ 722,917.47</b>	<b>\$ 225,736.53</b>



BACK TO AGENDA

Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
December 8, 2016

Agenda Item H.2.

## BUDGET TO ACTUAL AS OF SEPTEMBER 30, 2016

### INFORMATION ITEM

**ISSUE:** Members have asked for this item to be reviewed at each meeting to ensure that NCCSIF is on track. They have requested that the Program Administrators discuss any items pertaining to the budget, updating members on the status of the current budget-to-actual.

NCCSIF Administrative expenses year-to-date are currently on track with the FY 16/17 Budget.

**RECOMMENDATION:** None.

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**ATTACHMENT(S):** Please refer to pages 19-23 of the Quarterly Financial Report for Period Ending September 30, 2016 - Budget to Actual as of September 30, 2016.



BACK TO AGENDA

Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
December 8, 2016

Agenda Item H.3.

## REVIEW OF CURRENT FINANCIAL CONDITION AND FUNDING BENCHMARKS

### INFORMATION ITEM

**ISSUE:** NCCSIF has established a Target Funding Policy (P&P A-17) to guide members in making annual decisions regarding loss funding, assessments and dividends. The Policy contains a number of benchmarks designed to assess the financial strength of each Program's *Shared Risk Layer*, including exposure to large losses, ability to absorb pricing shortfalls, and susceptibility to reserving corrections.

The Members will review the pool's current financial position and how each Program measures up to the benchmarks. Overall the Workers' Compensation Program is within applicable benchmarks and holding steady while the Liability Shared Risk Program remains in a deficit.

**RECOMMENDATION:** None - information only

**FISCAL IMPACT:** None

**BACKGROUND:** The target funding benchmarks were first implemented as Administrative Policy and Procedure A-17 in 2005. They were updated to reflect changes in accounting terminology in 2014.

**ATTACHMENT(S):** NCCSIF Target Funding Benchmarks 2016 (*handout*)



## LIABILITY SHARED RISK LAYER DEFICIT PLAN

### ACTION ITEM

**ISSUE:** The Liability Shared Risk Layer continues in a deficit of ~~(\$909,401)~~ as of 9/30/16, in spite of an assessment plan that has added at least \$600,000 per year to the funding for the last four years. In addition to the impact of increasing the SIR from \$500,000 to \$1,000,000, this most recent development is because of an increase in claims paid over the last year (\$4.1M versus an average of about \$3M), and significant reserve increases on several claims. The attached chart provides a summary of changes over the last eleven months, with paid amounts for certain years highlighted.

As we approach the 5<sup>th</sup> and anticipated final year of the planned assessments in FY17/18, the Program Administrators and Accountant recommend taking additional steps to eliminate the deficit and build net assets back to the *benchmark of \$2,250,000*, five times the SIR of \$450,000. To accomplish this over the next 4 to 5 years, the additional funding will need to be at least \$800,000 per year less any CJPRMA dividends paid and favorable loss development (rather than the \$600,000 per year that have been paid over the last 4 years).

**RECOMMENDATION:** Increase the planned assessment from \$600,000 to \$800,000 (less any CJPRMA dividends) and increase the Liability Shared Layer funding to the 80% Confidence Level. Review the plan annually to approve the amount of additional funding. (The Program Administrators recommend increasing the annual funding for the *Shared Layer only* from 75% to 80% and Members should consider increasing the funding for both the Banking and Shared Layers to 80% over the next few years, though currently the Banking Layer is adequately funded).

**FISCAL IMPACT:** The increase in the Shared Layer Confidence Level from 75% to 80% represents an increase of 7.8%, or \$162,000, based on the Funding Guidelines for 2016/17. The plan recommended would add an additional \$200,000 per year to the funding.

**BACKGROUND:** The Liability Shared Risk Layer was in a negative net position of ~~(\$927,728)~~ as of 12/31/12, due to a combination of large losses while the Program SIR was increased to \$1 million, dividends paid, and decreasing interest income. This prompted the Program Administrators and Accountant to recommend a planned assessment of \$600,000 to \$800,000 per year for a five-year period to reach the benchmark funding for losses. Members agreed to the assessment plan, with the deficits and assessments summarized in the following table.



**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
December 8, 2016**

<b>Fiscal Year</b>	<b>Deficit</b>	<b>Assessment</b>	<b>Less CJPRMA Dividend</b>
2013/14	<\$ 927,728>	\$647,200	\$207,200
2014/15	<\$ 696,799>	\$600,000	\$267,571
2015/16	<\$ 500,037>	\$600,000	\$251,186
2016/17	<\$ 686,000>	\$600,000	\$274,337
9/30/16	<\$ 909,401	TBD	TBD

The deficit has essentially remained unchanged over the last few years due to continued adverse development that has consumed the expected increase in Net Position.

**ATTACHMENT(S):** NCCSIF GL Claims Changes from 12/31/15 to 11/27/16.

NCCSIF GL Claims as of 12/31/15				
Fiscal Year	# Claims	Total Paid	Total Reserves	Incurred
2007-2008	327	\$ 2,054,394	\$ 164,269	\$ 2,218,663
2008-2009	314	\$ 2,326,163	\$ 414,518	\$ 2,740,682
2009-2010	318	\$ 5,084,785	\$ 3,194,967	\$ 8,279,752
2010-2011	294	\$ 3,639,562	\$ 50,471	\$ 3,690,033
2011-2012	270	\$ 2,722,879	\$ 1,024,460	\$ 3,747,339
2012-2013	249	\$ 1,478,774	\$ 1,076,299	\$ 2,555,073
2013-2014	238	\$ 1,052,225	\$ 1,654,098	\$ 2,706,323
2014-2015	234	\$ 1,137,935	\$ 2,050,086	\$ 3,188,021
2015-2016	65	\$ 88,036	\$ 291,142	\$ 379,178
Grand Total	2309	\$ 19,584,754	\$ 9,920,309	\$ 29,505,063

NCCSIF GL Claims as of 11/27/16					
Fiscal Year	# Claims	Total Paid	Total Reserves	Incurred	Change Incurred
2007-2008	327	\$ 2,050,555	\$ -	\$ 2,050,555	\$ (168,108)
2008-2009	315	\$ 2,332,534	\$ 260,657	\$ 2,593,190	\$ (147,491)
2009-2010	319	\$ 5,818,029	\$ 1,603,188	\$ 7,421,217	\$ (858,536)
2010-2011	294	\$ 3,641,324	\$ 48,743	\$ 3,690,067	\$ 34
2011-2012	270	\$ 2,822,648	\$ 599,972	\$ 3,422,620	\$ (324,719)
2012-2013	251	\$ 2,713,709	\$ 583,910	\$ 3,297,620	\$ 742,546
2013-2014	240	\$ 1,650,100	\$ 700,319	\$ 2,350,419	\$ (355,903)
2014-2015	243	\$ 2,127,618	\$ 2,122,776	\$ 4,250,394	\$ 1,062,373
2015-2016	211	\$ 590,200	\$ 4,209,773	\$ 4,799,973	\$ 4,420,795
Grand Total	2470	\$ 23,746,716	\$ 10,129,338	\$ 33,876,054	\$ 4,370,991
<b>Change</b>	<b>161</b>	<b>\$ 4,161,962</b>	<b>\$ 209,029</b>	<b>\$ 4,370,991</b>	



## RISK MANAGEMENT POLICY AND PROCEDURE REVIEWS

### ACTION ITEM

**ISSUE:** Many of NCCSIF's Risk Management Policies have recently been reviewed and revised by the Program Administrators and the Risk Management Committee (RMC), and Members have provided direction for revising and expanding the policies.

The Program Administrators recently identified three additional policies needing updates, and one new policy, based on the current risk management assessments and feedback from members regarding the most critical areas to be addressed. The changes presented in the first four policies have been reviewed and recommended by the Risk Management Committee. The Program Administrator is also presenting suggested revisions to RM-11 for the Board's direction, since it contains a process for appealing risk management recommendations to the Board.

#### Revisions of Current Policies:

- a) **RM-1 Risk Management Policy and Framework** – this sets the foundation for each Member's risk management program, starting with a resolution of support for risk management from the City Council and including the elements of the OSHA-required Injury and Illness Prevention Plan (IIPP). Included are a sample Member Risk Management Policy Resolution and Admin Policy.

This is really a "gut and amend" replacement of the current RM-1, Compliance with Risk Management Standards. Since the Policy and Framework are the beginning foundation of the rest of the risk management policies we wanted to make it the first on the list. The Compliance language is being amended in to RM 11, Risk Assessment with Enforcement Process, described below.

- b) **RM-5 Employment Liability Best Practices** – this is also a complete re-write of the current RM-5, Unlawful Harassment Policy. The current Policy is out of date and being replaced with a set of Employment Liability Best Practices that cover not only the Harassment Policy but a variety of other personnel related items, including orientation and training, performance evaluation and discipline procedures, leave policies, and consultation with legal counsel prior to serious adverse employment actions. A revised sample Harassment Policy will be shared as an attachment once received.
- c) **RM-2 Driving Standards** – this policy is being revised to refer to the DMV website for details regarding specific motor vehicle violations, licensing requirements, and the Pull Program, to condense the policy and provide reference to the latest information. The significant change is to add recommended auto liability limits of 100/300/50 for employees or volunteers who drive their personal vehicles on city business.



**Agenda Item I.1.a - e. (continued)**

This policy is being supplemented by the new RM-15 policy listed below but is kept in this format due to the impact on coverage for employees with five or more points on their record in the last three years and the attached letter to members that annually advises them of the requirements.

New Policy:

- d) RM-15 Vehicle Use and Operation** – this policy follows the Best Practices format used for the other revised policies and in the member risk management assessments. The policy includes a section on driver selection and training as well as vehicle operations and maintenance.

Revised Policy For Feedback:

- e) RM-11 Review of Member Risk Assessments and Compliance with Recommendations** – the current Policy was created in 2011, just before the detailed set of member assessments was to be conducted. The policy states the Risk Management Committee (RMC) will review and discuss the reports and take action as necessary. The RMC receives updates on the overall progress of the assessments and a Scorecard meant to highlight those areas that need more focus.

Rather than review each assessment the Program Administrators and Risk Management Consultant recommend regular feedback via the Scorecard and discussion of assessment findings. If a member is noncompliance such that it poses a risk to the pool or engages in other activities that are beyond the scope of risks currently accepted by the members the issue will be brought to the RMC for advice and direction. We recommend adding the former RM-1 language regarding compliance with risk management standards to this policy since the two go hand-in-hand, with the ability to appeal any decisions by the RMC to the Board.

**RECOMMENDATION:** Review and approve or provide direction for each of the following:

- a. RM-1 Risk Management Policy and Framework
- b. RM-5 Unlawful Harassment Policy - Employment Liability Best Practices
- c. RM-2 Driving Standards
- d. RM-15 Vehicle Use and Operations
- e. RM-11 Review of Member Risk Assessments & Compliance

**FISCAL IMPACT:** None.

**BACKGROUND:** NCCSIF's Risk Management Policies were discussed at the last Risk Management Committee meeting, with a recommendation to update the current policies as needed and work toward condensing and customizing the assessment criteria currently in use. The goal is to achieve a unified set of policies and best practices that will provide a framework for member risk management programs.

**ATTACHMENT(S):** Four revised and one new Risk Management Policies (as listed above)



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## **RISK MANAGEMENT POLICY AND PROCEDURE #RM-1**

**SUBJECT: RISK MANAGEMENT POLICY AND FRAMEWORK**

### 1.0 Policy

It is the policy of the Northern California Cities Self Insurance Fund (NCCSIF) to prudently manage its programs to minimize the frequency and severity of losses incurred by its members. We will achieve this by recommending members implement a risk management program that utilizes the operational best practices as provided herein.

### 2.0 Scope

This Policy applies to all members of NCCSIF.

### 3.0 Objective

Provide a process to effectively identify, analyze, and manage member risks.

### 4.0 Criteria

The following Risk Management Policy and Framework are used to assess member achievement in establishing effective risk management policies and procedures.

Approved By Board of Directors - TBD



<b>Risk Management Policy and Framework</b>	
<b>Risk Management Policy</b>	
To reduce or eliminate costs associated with risks of loss, the City has created a risk management structure with visible support of upper management and adequate resources to address the City's risk exposures.	
1-1-1	City Council has adopted a resolution supporting a formal Risk Management Policy and Framework and provides appropriate resources to maintain it.
1-1-2	City Manager endorses the Risk Management Program and Policy and communicates to all employees.
<b>Risk Management Framework</b>	
<b>Risk Management Organization</b>	
The City maintains a Risk Management Committee (RMC) or Team with clearly defined accountabilities. This may be a scope enhancement of current safety committees.	
1-2-1	A Risk Management Coordinator is appointed who is responsible for the implementation of risk management and safety programs.
1-2-2	The Chair of the RMC attends and reports on risk management plans and activities at monthly senior management meetings.
1-2-3	The Committee holds regular meetings, at least quarterly.
1-2-4	Written minutes are kept of each meeting along with an attendance list.
1-2-5	The Committee (or subcommittee) reviews all accidents and near misses to: 1. Evaluate adequacy of root cause analysis, 2. Ensure action plan and follow-up accountability are developed, and 3. Determine if broader exposure to loss exists.
1-2-6	The RMC serves as a mechanism for review and approval of equipment purchases or new practices/programs to evaluate risk exposure that may be created for the City.
<b>Goals &amp; Objectives</b>	
1-3-1	Trending of accident claims/reports by type is maintained and used to define action plans to address actual and potential claim types.
1-3-2	Each risk management goal has a corresponding action plan, the components of which may be measured.
1-3-3	Participation in NCCSIF Risk Management programs demonstrated by: 1. Active participation in loss prevention/risk control surveys and discussions by NCCSIF staff on strategies to prevent loss, 2. Written response within 45 days upon request providing status of "best practice" recommendations, 3. Development of action plan/strategy to address the five most significant risk exposures as defined by audits and data analysis.
1-3-4	Performance measures for all employee levels are established to ensure risk management goals and objectives are addressed.
1-3-5	Annual goals and objectives are developed and distributed to all employees.
1-3-6	Costs are allocated to each department for general liability.
1-3-7	Costs are allocated to each department for workers' compensation.



<b>Claim Reporting and Follow-Up</b>	
Successful claim resolution is ensured by good communications among claimant, City, and adjuster with immediate reporting of claims.	
	An effective system is in place to immediately report and investigate claims.
	The City has a claims liaison who is assigned to work with adjusters to investigate and resolve claims.
	Designees from each City are identified and trained to provide claimants with information and address their needs without inappropriately increasing the liability of the City.
	All claims filed against the City that may be covered by NCCSIF are reported promptly (within 48 hours).
	City staff is trained to recognize and reports incidents that may result in claims against the City.
	All claims covered by NCCSIF but paid by the City should be reported to NCCSIF to maintain the accuracy of loss data and provide trending information. Only claims for property damage that settle for no greater than \$7,500 within 30 days of notice may be paid directly without first reporting to NCCSIF.
	An effective Return-To-Work Program is in place to aid in employee recovery and reduce claim costs.
<b>Injury &amp; Illness Prevention Program (IIPP)</b>	
The City actively maintains an Injury & Illness Prevention Program (IIPP) as required by OSHA.	
	IIPP is available for review and shows proof of periodic review/revision.
	IIPP identifies person of authority who is responsible for IIPP administration.
	Accountability standards and methods of enforcement are included.
	System for communicating hazards to employees and receiving employee feedback on safety concerns is in place.
	Procedure for identifying workplace hazards is in place, including regular inspections and observations of work practices.
	A formal accident investigation procedure is in place with mandatory review by senior management to ensure corrective action is based on management action to prevent a reoccurrence rather than placing blame on employee.
	System of follow-up of identified unsafe conditions or physical hazards in place, with records of mitigation maintained for three years.
	Required and/or appropriate training is documented and maintained for two years or as required by law.



~~SUBJECT: COMPLIANCE WITH RISK MANAGEMENT STANDARDS~~

~~Policy Statement:~~

~~It shall be the policy of the Northern California Cities Self Insurance Fund (NCCSIF) that all Member Participants comply with NCCSIF's risk management standards. As determined by the Board of Directors, upon discovery of noncompliance, the following steps will be taken:~~

- ~~1. The Member Participant will be given 90 days to comply with the risk management standard.~~
- ~~2. If the Member Participant is not in compliance after 90 days, one of the following may occur:~~
  - ~~• The Member Participant may be given an extension of time to comply;~~
  - ~~• The Member Participant's self-insured retention may be increased;~~
  - ~~• The Member Participants coverage through the JPA may be limited through exclusions of coverage;~~
  - ~~• A financial penalty may be levied against the Member Participant; and~~
  - ~~• The Member Participant may be expelled from the JPA.~~
- ~~3. The Member Participant has the right to appeal to the Board of Directors.~~

RESOLUTION NO. \_\_\_\_\_

A RESOLUTION OF THE \_\_\_\_\_ COUNCIL OF THE \_\_\_\_\_ OF  
\_\_\_\_\_ ADOPTING A RISK MANAGEMENT PROGRAM

WHEREAS, the \_\_\_\_\_ of \_\_\_\_\_ is a member of the Northern California Cities Self Insured Fund (NCCSIF), and

WHEREAS, it is recommended that a risk management policy and framework be established in a public agency to accomplish certain goals, and

WHEREAS, it is the intent of the \_\_\_\_\_ of \_\_\_\_\_ to provide a safe environment for its residents, visitors, and employees in which to live and work,

NOW, THEREFORE, BE IT RESOLVED that the City Council of the \_\_\_\_\_ of \_\_\_\_\_ does hereby adopt a risk management program to preserve its human, physical, and financial resources from the risk of accidental loss. The major goals of this risk management program are:

- To eliminate or reduce the risk of loss;
- To apply responsive claims management techniques to losses that do occur; and
- To protect the City budget from catastrophic losses, or an annual accumulation of losses, that would cause financial hardship.

Overall responsibility for the risk management program shall lie with the City Manager. Risk management shall be the responsibility of each employee, with each department head responsible for activities and results of their operations.

Risk Management Program Policies

- The risk management program is a systematic process to identify, measure and control loss exposures. A citywide hazard identification system will be implemented by the *Risk Management Coordinator* to identify hazardous conditions and respond accordingly. All employees shall be encouraged to notify their supervisor, department head, or the *City Risk Management Coordinator* of any condition that may expose someone to injury or damage.
- The risk management program is a responsive claims administration system. The *Risk Management Coordinator* will notify the appropriate claims examiner in a timely manner of all claims or incidents that could become claims. Department heads and supervisors will review all accident reports, incident reports, and claims affecting their operations, and provide requested information or follow up to the *Risk Management Coordinator* and claims examiner.
- The risk management program is the transfer of the city's risk of loss to others whenever possible and practical. The *Risk Management Coordinator* will develop a

risk transfer process that assures the use of hold harmless and indemnity clauses in all city agreements, contracts, leases, permits, purchase orders and rental agreements, and the use of insurance clauses that provide adequate protection to the City, within the judgment of the City Manager.

Accident Review Process

An accident review process shall be implemented by the *Risk Management Coordinator* to review all accidents, incidents and claims to determine their cause, preventability, methods to prevent future occurrences, and claims defense strategy. The review process should be conducted periodically, as needed.

Safety Review Process

A safety review process shall be implemented by the *Risk Management Coordinator* to discuss safety issues and get feedback from City employees on how to make City operations safer. The safety review process shall take into account standard industrial safety practices and safety orders issued by the state agencies. The review process should be conducted periodically, but no less than quarterly.

Insurance

The City will establish self-insurance retention limits consistent with its financial resources. The City will maintain reserves on all self-insured losses to recognize the expected future cost, and appropriate funds to cover all self-insured liabilities.

Insurance for risks and catastrophic loss potential shall be purchased whenever it is economically feasible, within the judgment of the City Manager.

The *Risk Management Coordinator* shall be the City’s liaison with NCCSIF and its claim administration program.

PASSED AND ADOPTED at an adjourned meeting of the City Council of the \_\_\_\_\_ of \_\_\_\_\_ on \_\_\_\_\_ by the following vote:

AYES:            COUNCILMEMBERS:

NOES:            COUNCILMEMBERS:

ABSENT:        COUNCILMEMBERS:

\_\_\_\_\_  
Mayor  
\_\_\_\_\_ OF \_\_\_\_\_

ATTEST: \_\_\_\_\_

CITY CLERK

**City of Belvedere**  
**Administrative Policy**  
**Policy 01-\_\_\_\_\_**  
**Risk Management**

Risk Management Mission Statement

The Belvedere local government has a moral and legal duty to its citizens, employees, and assets. It will meet its duty by ensuring that risk management plays an integral part in sound governance at both a strategic and operational level.

Risk Management Goals

- To eliminate or reduce the risk of loss.
- To transfer the City's risk of loss to others whenever possible and practical.
- To apply responsive claims management techniques to losses that do occur.
- To protect the City budget from catastrophic losses, or an annual accumulation of losses, that would cause financial hardship.

Responsibilities

- City Council: The City Council shall support the risk management effort through setting policy in accordance with its Resolution No. 2005-23.
- City Manager: The City Manager shall have overall responsibility for the risk management program and for assigning responsibilities to the City staff. He shall be responsible for the City's disaster preparedness program. He shall serve as the City's alternate member on the boards of insurance JPAs to which the City belongs and/or as alternate liaison to the City's insurance brokers, carriers, and claims administrators.
- Risk Manager: The Risk Manager shall have responsibility for the day-to-day administration of the City's risk coverage, claims processing, and safety training program (non-sworn personnel). The Risk Manager shall serve as: board member of insurance JPA's to which the City belongs; liaison to the City's insurance brokers, carriers, and claims administrators; and chairman of the combined Personnel Safety Committee and Risk Management Committee. The Risk Manager shall serve as an advisor to the City Manager and City Council on risk-related matters.
- Police Chief: The Police Chief shall have responsibility for the day-to-day administration of the Police Department's risk management program and safety training program for sworn personnel and non-sworn employees of the police department. The Chief of Police shall serve on the combined Personnel Safety Committee and Risk Management Committee.
- Supervisors and Department Heads: The following staff members shall also serve on the combined Personnel Safety Committee and Risk Management Committee: City Engineer/Assistant City Manager/Public Works Director; Building Official; Public Works Superintendent.

Organization of Personnel Safety & Risk Management Committee

- The Committee is responsible for keeping the City's Illness and Injury Prevention Program (IIPP) up-to-date and for making policy recommendations regarding the safety and health of City employees; decisions are made by majority vote of those present with

each member having one vote. The Committee's organization and duties, as far as personnel matters are concerned, are prescribed in the City's IIPP.

- In all other areas of risk management, the Committee shall serve as a non-voting, advisory body to the Risk Manager.
- The Committee shall review all incident reports and liability claims.
- Meetings shall be held at least quarterly, and minutes prepared of the proceedings.

#### Accident Investigation & Claims Processing

- Work-related injuries and illnesses shall be investigated as prescribed in the City's IIPP.
- Vehicle collisions, citizen injuries, property and equipment damage or theft/vandalism shall be investigated by the Police Department with the full cooperation and assistance of other departments, as needed.
- The Risk Manager shall review all draft incident reports and claims, sign off on them, and submit them to the appropriate claims investigator within 24 hours. Department heads and supervisors shall review all accident reports, incident reports, and claims affecting their departments and provide timely information to the Risk Manager for forwarding to the appropriate claims investigator. The Risk Manager shall keep the City Manager apprised of all incidents and claims.
- The Risk Manager shall be responsible for all paperwork & documentation of claims and OSHA reporting.

#### Hazard Identification Program

- Hazards in the workplace are covered by the City's IIPP.
- All City employees who work in the field are responsible for identifying and reporting hazards to the head of the department that is responsible for correcting them. The City's compact size and limited number of employees creates a unique situation in which hazards can immediately be reported directly to the responsible department head and corrected in a time-frame appropriate to their severity.
- The Risk Manager shall work with the City Engineer/Public Works Director and Public Works Superintendent to formally document established and proven safety programs of the City, such as the tree and brush trimming program and the sidewalk repair program

#### Insurance Coverage, Litigation, and Settlement Authority

- General Liability. The City shall maintain a self-insured retention limit, with primary and excess coverage being purchased in appropriate amounts consistent with the City's financial resources. The City shall maintain a reserve account as a restricted fund to cover the self-insured liability. A separate reserve account shall be maintained for legal fees and settlements associated specifically with claims for sewer backups that damage private property.
- Property. The City shall maintain insurance sufficient to cover the replacement cost of its real and personal property, with appropriate deductibles.
- Employee Crime/Errors and Omissions. The City shall maintain coverage for employee crime/errors and omissions with appropriate deductibles.
- Workers' Compensation. The City shall maintain an appropriate insured retention plan for workers' compensation. The City shall maintain a self-insured retention limit, with primary and excess coverage being purchased in appropriate amounts consistent with the City's financial resources. The City shall maintain an appropriate reserve to cover the self-insured liability.

- Funding sources. All insurance premiums shall be paid out of the General Fund as a regular line item under Operations in the General Administration budget of the City.
- Claims administration. The City shall use outside professional claims management for all of its insurance claims.
- Settlement authority. By Resolution No. 90-33, the City Council gave authority to the City Manager to settle all general liability claims under \$2,500, providing the City Manager first obtains the concurrence of the Mayor, or in the Mayor's absence, the concurrence of the Vice-Mayor. The Belvedere City Council has ultimate authority for resolving any general liability claim above \$2,500. **[AMOUNTS TO BE UPDATED]**
- Comparison of providers. By November 15 of every third year, beginning with 2005, the Risk Manager shall prepare a comparison of providers for the City's insurance needs with a recommendation to the City Manager for any changes.

#### Contractual Liability

- The City Engineer/Assistant City Manager shall be responsible for determining indemnity requirements for contractors and for monitoring certificates of insurance and endorsements for all City public works projects.
- The Director of the Belvedere-Tiburon Joint Recreation Department shall be responsible for determining indemnity requirements for users of the Community Center and Community Park and for monitoring certificates of insurance and endorsements from facility users.
- The Deputy City Attorney, in consultation with the Risk Manager and the program administrator of the City's liability insurance provider, shall be responsible for determining indemnity requirements for City contractors, facility users, and providers not described above. The Risk Manager shall be responsible for monitoring certificates of insurance and endorsements required from such entities.

#### Employment Issues

The following issues shall be addressed as prescribed in the City's Personnel Rules and Regulations and/or the IIPP: Pre-placement screening; first aid certification; background checks (motor vehicle and criminal); employee indemnification; employee activities; employee benefit coordination and plan document responsibilities.

#### Risk Management Policy Review

The City Manager shall cause this policy to be reviewed every three years and a report to be prepared covering the effectiveness of the policy and any recommendations for amendment.



## **RISK MANAGEMENT POLICY AND PROCEDURE #RM-5**

**SUBJECT: EMPLOYMENT LIABILITY BEST PRACTICES**

### 1.0 Policy

It is the policy of the Northern California Cities Self Insurance Fund (NCCSIF) to prudently manage its programs to minimize the frequency and severity of losses incurred by its members. We will achieve this by recommending members implement a risk management program that utilizes the operational best practices as provided herein.

### 2.0 Scope

This Policy applies to all members of the Liability Program.

### 3.0 Objective

Provide a process to effectively identify, analyze, and manage risks related to employment practices.

### 4.0 Criteria

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

Approved By Board of Directors - TBD

**DRAFT**

<b>Employment Liability Best Practices</b>	
The program measures below are not a comprehensive list of all the important practices which should be in place for well-managed and safe employment practices. However these measures are good to use in the self-evaluation process. They will assist in ensuring that a City’s employment practices include the most highly recommended management controls.	
	The City has a comprehensive, written personnel policy manual that has been updated as needed and reviewed at least every two years by a municipal employment practices legal expert.
	The City has recruitment procedures that comply with applicable State and Federal laws regulating employment discrimination. The City completes a background/reference check on applicants prior to hire.
	The City ensures that all new employees are educated (oriented) on all applicable and relevant personnel policies, procedures, rules, regulations as part of the orientation process. This process shall include a written acknowledgement by the new hire to document receipt of the important information.



	All employees have access to the latest personnel policy manual and are notified of changes. Important changes or modifications to policies (such as a new leave policy) require written acknowledgement by all personnel.
	The City has a current anti-harassment, anti-discrimination, and anti-retaliation policy in place and trains supervisors and managers on the policy in compliance with AB 1825. The training is presented a minimum of every two years and also includes training on the prevention of workplace abusive conduct (bullying). Workplace safety training, including violence prevention, is completed as required by state and federal laws and regulations (e.g. OSHA).
	The City complies with AB1234 by providing ethics training for local government leaders (i.e., City Council, Planning Commission, Library Board, etc.) and key employees every two years.
	The City has an internal complaint and grievance procedure and processes in order to resolve employment related disputes.
	The City has a comprehensive discipline policy that includes processes and procedures that are timely, reasonable, consistent, well-supported, and provides for procedural due process.
	The City periodically evaluates compliance with FLSA to ensure that jobs are correctly classified as exempt or non-exempt and to ensure that payroll processing is accurate relative to the regular rate of pay and overtime compliance.
	The City has current policies, procedures and/or forms in place relative to the many types of leaves available to employees (including but not limited to): industrial leave, ADA/FEHA accommodation leave, CA family sick leave, CA pregnancy disability leave, FMLA/CFRA leave, family temporary disability leave, military leave, leave to appear at child's school, leave for victim of domestic violence, leave for jury duty and court appearances, and time off to vote.
	The City has adopted and distributed written protocols for reporting and investigating alleged workplace wrongdoing, including all forms of unlawful workplace harassment, with several avenues for reporting to management.
	The City complies with all posting requirements, including those mandated by the Department of Industrial Relations and Department of Labor.
	The City has written job descriptions for all City jobs, with essential functions, that are updated as needed and reviewed at least every 2 years.
	Performance evaluations are conducted as part of a probationary period for new hires and regularly thereafter. Evaluations are objective, with examples of both good and poor performance and action plans to address any needs or issues.
	The City consults with an experienced employment practices attorney prior to engaging in serious adverse employment actions as part of disciplinary process including terminating employment, reduction in pay, suspension, or demotion. The City also consults with an experienced employment attorney prior to modifying or implementing significant personnel policies.



## ~~RISK MANAGEMENT POLICY AND PROCEDURE #RM-5~~

### ~~SUBJECT: UNLAWFUL HARASSMENT POLICY~~

#### ~~Policy Statement:~~

~~It shall be the policy of the Northern California Cities Self Insurance Fund to require that all Members have in place an Unlawful Harassment Policy which includes the mandatory key elements shown below.~~

<del>KEY POLICY AND PROCEDURE ELEMENTS</del>	<del>RECOMMENDED MANDATORY OR ADVISORY</del>
<del>No (or zero) tolerance</del>	<del>Mandatory</del>
<del>Covers harassment not only of employees, but also members of the public, vendors and suppliers</del>	<del>Mandatory</del>
<del>Violation of federal, state or local law (since there are differences in federal, state and local laws)</del>	<del>Mandatory</del>
<del>Including, but not limited to: race, religion, religious creed, color, sex, gender, sexual orientation, national origin, ancestry, citizenship status, uniformed service member status, marital status, pregnancy, age, medical condition (cancer and genetic characteristics), disability (mental and physical) including HIV and AIDS, denial of Family and Medical Care leave, and any other federal, state or locally protected category</del>	<del>Members should review with City Attorneys regularly</del>
<del>Includes slurs and other offensive remarks, jokes, e-mails, other verbal, graphic or physical conduct</del>	<del>Mandatory</del>
<del>Includes:            Unwanted sexual advances;            Employment benefit offer in exchange for sexual favors;            Employment detriment threatened for failure to engage in sexual activity;            Visually offensive conduct, such as leering, making sexual gestures, displaying of sexually suggestive objects or pictures, cartoon or posters;            Verbal sexual advances, propositions or requests;            Verbal abuse of a sexual nature, graphic verbal commentaries about an individual's body, sexually degrading words used to describe an individual, suggestive or obscene letters, notes or invitations; and            Physical conduct, such as touching, assault, impeding or blocking movements</del>	<del>Members should review with City Attorneys regularly</del>
<del>Advises that violation will subject employee to disciplinary action, up to and including termination</del>	<del>Mandatory</del>
<del>Instruct employee they may be held personally liable</del>	<del>Mandatory</del>
<del>Advises employees that if they are being harassed they should immediately notify their supervisor, the Human Resources department, another supervisor or the City Manager</del>	<del>Mandatory</del>
<del>Harassment of employees in connection with their work by non-employees may also be a violation of this policy and any employee who experiences harassment by a non-employee or observes harassment of an employee by a non-employee should report the incident so that appropriate action can be taken.</del>	<del>Mandatory</del>

<del>KEY POLICY AND PROCEDURE ELEMENTS</del>	<del>RECOMMENDED MANDATORY OR ADVISORY</del>
<del>Harassment of the public or employees of vendors or suppliers by employees is strictly prohibited and will subject an employee to disciplinary action, up to and including immediate discharge</del>	Mandatory
<del>All complaints will be investigated as promptly as possible and corrective action taken as warranted. The complaint will be kept as confidential on a “need to know” basis.</del>	Mandatory
<del>The City prohibits employees from hindering an internal investigation or internal complaint procedure.</del>	Mandatory
<del>There is no retaliation against an employee for reporting a harassment complaint. There will be no retaliation by the City, its managers and/or co-workers.</del>	Mandatory
<del>Notification of the problem is essential to resolution; therefore, it is the employee’s responsibility to bring these kinds of problems to the City’s attention so that steps can be taken to correct the problem.</del>	Mandatory
<del>Dissemination will be to all employees, supervisors and managers to implement and follow the procedure. All employees should sign and acknowledge that they have received a copy of the policy upon employment, periodically for review and any time the policy is amended.</del>	Mandatory at the onset of employment and on a yearly basis thereafter
<del>Include complaint form</del>	Mandatory

~~Effective Date:~~      ~~April 14, 1995~~

~~First Revision:~~      ~~January 14, 2005~~

~~Second Revision:~~      ~~April 15, 2010~~

## ~~SAMPLE HARASSMENT POLICY~~

~~We do not tolerate harassment of any of our employees, members of the public, applicants, vendors or suppliers. Any form of harassment which violates federal, state or local law, including, but not limited to harassment related to an individual's race, religion, religious creed, color, sex, gender, sexual orientation, national origin, ancestry, citizenship status, uniformed service member status, marital status, pregnancy, age, denial of Family and Medical Care leave, medical condition (cancer or genetic characteristics), disability (mental and physical), including HIV and AIDS, is a violation of this policy and will be treated as a disciplinary matter. For these purposes, the term "harassment" includes slurs and any other offensive remarks, jokes, other verbal, graphic or physical conduct.~~

~~In addition to the above listed conduct, "sexual harassment" can also include the following examples of unacceptable behavior:~~

- ~~• unwanted sexual advances~~
- ~~• offering an employment benefit (such as a raise or promotion or assistance with one's career) in exchange for sexual favors, or threatening an employment detriment (such as termination, demotion, or disciplinary action) for an employee's failure to engage in sexual activity~~
- ~~• visual conduct, such as leering, making sexual gestures, displaying of sexually suggestive objects or pictures, cartoons or posters~~
- ~~• verbal sexual advances, propositions or requests~~
- ~~• verbal abuse of a sexual nature, graphic verbal commentaries about an individual's body, sexually degrading words used to describe an individual, suggestive or obscene letters, notes or invitations~~
- ~~• physical conduct, such as touching, assault, impeding or blocking movements~~

~~If you have any questions about what constitutes harassing behavior, ask your supervisor or another management official.~~

~~Violation of this policy will subject an employee to disciplinary action, up to and including immediate discharge. You can be **personally liable** in a civil action for unlawful harassment of a coworker, supervisor or any third party you come into contact with while performing your job duties.~~

~~If you feel that you are being harassed by another employee, supervisor or third party, you should immediately notify your supervisor. **If you do not feel that the matter can be discussed with your supervisor, you should contact another supervisor or the Human Resources Department to report your complaint.** You will not be retaliated against for reporting a harassment complaint.~~

~~All complaints of harassment that are reported to management will be investigated as promptly as possible and corrective action will be taken where warranted. The City prohibits employees from hindering our own internal investigations and our internal complaint procedure. All complaints of harassment that are reported to management will be treated as confidential (on a “need to know” basis) consistent with the need to conduct an adequate investigation.~~

~~If after an impartial investigation it is determined that harassment occurred, the employee will be subject to appropriate disciplinary procedures up to and including termination.~~

~~Harassment of employees in connection with their work by non employees may also be a violation of this policy. Any employee who experiences harassment by a non employee, or who observes harassment of an employee by a non employee should report such harassment to his or her supervisor, another supervisor or to Human Resources. Appropriate action will be taken against violation of this policy by any non employee.~~

~~Harassment of members of the public or employees of vendors, or suppliers by our employees is also strictly prohibited. Such harassment includes sexual advances, verbal or physical conduct of a sexual nature, sexual comments and gender based insults. Any such harassment will subject an employee to disciplinary action, up to and including immediate discharge.~~

~~Your notification of the problem is essential to us. We cannot help resolve a harassment problem unless we know about it. Therefore, it is your responsibility to bring actual and potential complaints of unlawful harassment to our attention so that we can take appropriate steps to correct the problem.~~

~~If management finds that an employee has violated our City policy, appropriate disciplinary action will be taken, up to and including termination.~~

~~The City does not consider a violation of this policy to be within the course and scope of employment and does not sanction such conduct on the part of any employee, including Management employees.~~

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~~I have received a copy of this policy, acknowledge that I have read and understand the policy and agree to abide by all its terms and conditions.~~

~~\_\_\_\_\_~~  
Employee Name

~~\_\_\_\_\_~~  
Date

~~\_\_\_\_\_~~

Employee Signature





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## **RISK MANAGEMENT POLICY & PROCEDURE #RM-2**

### **SUBJECT: DRIVING STANDARDS**

#### Issue:

This policy and procedure addresses necessary measures aimed at reducing losses related to vehicle operation.

#### Discussion:

Employees and volunteers whose duties necessitate driving vehicles in the course of their assignments and duties need to maintain certain acceptable standards in order to reduce the City's exposure to loss. The privilege of driving is granted through the issuance of a license by the Department of Motor Vehicles. Certain proficiency and physical requirements must also be proven prior to the granting of such license. Failure to meet these requirements results in revocation or non-issuance of such a state license.

Because of bad driving experience, a financial burden may be placed on the City due to increased insurance costs and exposure to liability. Therefore, in order to control the risk of losses and the accompanying expense of paying for losses, it is necessary to ensure that employees maintain an acceptable driving record.

#### Policy:

It is the policy of NCCSIF to require each Member City to institute and enforce the driving standards as set forth in this policy and procedure. Member Cities failing to institute and enforce the standards may be subject to disciplinary actions up to and including the provisions of Article XIII, Expulsion, of the Joint Powers Authority Agreement.

#### Member Requirements and Standards:

1. All NCCSIF members shall enroll in the Department of Motor Vehicles' [Employee Pull Notice Program](#), as described [on the DMV website](#) ~~in the information attached to this policy and procedure.~~
2. All employees who are required to drive in the course of their employment ~~any vehicle identified in Vehicle Code Section 1808.1(k)~~ shall be placed in DMV's pull notice program upon hire, ~~unless the employee is a "casual driver" as defined in Vehicle Code Section 1808.1(j). It is further required that the NCCSIF Member request~~ All existing and prospective employees who ~~do now or will~~ drive "frequently" on the Member's behalf ~~during employment~~ must sign a written waiver allowing ~~such existing or prospective~~

~~employees [them](#) to be enrolled in the pull-notice program, and if such waiver is obtained, to enroll the employees in the pull-notice program.~~

3. On an annual basis employees shall be informed of the policy guidelines and standards, [as described in the attached sample letter](#).
4. Job descriptions, or other formally adopted policies of the City, should state that employees must continue to meet established driving standards as a condition of employment for that position. Decisions regarding employment or assignment of non-qualifying employees are the purview of the Member City.
5. Driving standards shall be enforced consistently and fairly among all employees working in classifications where driving is required.
6. ~~It is suggested that~~ [T](#)he City [will](#) require applicants for positions requiring driving on the City's behalf to provide a current DMV driving report prior to employment.

#### Employee Requirements and Standards:

1. Employees ~~that~~ [who](#) are required to drive vehicles in the course their employment must possess a valid driver's license to legally operate the class of vehicle(s) they operate in their employment.
2. Employees accumulating two violation points, as valued and enumerated ~~i~~[n](#) the ~~attached version of the~~ [Department of Motor Vehicles' Negligent Operator Count Sheet DL551 \(Rev. 2/90\)](#) in one year, three points in two years, and four points in three years, shall be considered marginally acceptable and may be required to attend a defensive driving class, the duration and nature of such class to be determined by the City. Employees or volunteers will be counseled and/or disciplined, and advised of the consequences of accumulation of more than five points.
3. Employees accumulating five violation points, ~~as valued and enumerated on the Department of Motor Vehicles' Negligent Operator Count Sheet (attached)~~, within the last three years, **shall be excluded from the City's coverage under the Risk Sharing Layer** of the NCCSIF liability insurance coverage.
4. The conviction date as determined by the DMV shall be considered as the starting date for the periods discussed in #2 and #3 above.
5. The provisions of #2 and #3 above shall apply regardless of whether the driving which resulted in acquiring the violation points was or was not in the course of employment.

#### Volunteer and Non-Employee Requirements and Standards:

1. All volunteers and non-employees who may ~~have occasion to~~ drive a City vehicle [or their own vehicle on City business](#) shall be required to read the policy standards.

2. Volunteers and non-employees who may ~~use-drive~~ City vehicles or their own vehicle on City business must meet the established minimum driving standards ~~as those set forth for applicable to~~ employees, as noted above.
3. Driving standards shall be enforced consistently and fairly among all volunteers and non-employees who may drive a City vehicle.
4. Department of Motor Vehicle license checks shall be made at the time of enlistment and at least annually thereafter.
5. Elected Officials are subject to these requirements.

Use of Private Vehicles on City Business:

There may be times when it may be necessary and expeditious for employees and volunteers to use their own vehicles in the course of City business. In this situation reimbursement is often provided in the form of a mileage allowance. The allowance is intended to compensate the employee or volunteer for the cost of gasoline and oil, wear and tear on the auto and **for insurance costs**. Insurance coverage for autos ~~is purchased on the basis that the coverage~~ “follows the car” ~~auto~~, meaning the insurance covering the auto is primary and any coverage from NCCSIF is excess. If there is no liability insurance on the auto, in the case of an occurrence the Member City may be subject to a penalty from the JPA.

It is therefore important that the employee or volunteer ~~who is receiving an allowance~~ be expected to have appropriate automobile insurance coverage. ~~If not, the City will likely be held responsible~~. In addition, State law requires drivers to have automobile insurance. It is, therefore, prudent for the City to require proof of automobile insurance coverage prior to allowing an employee or volunteer to use a private vehicle on City business.

Requirements and Standards for Use of Private Vehicles on City Business:

1. Driving standards required of Employees shall also apply to persons using private vehicles on City business.
2. Employees shall show proof of automobile liability insurance annually in accordance with the State of California minimum requirements, and NCCSIF recommends that employees who drive for the City on a regular basis obtain higher limits:

<b>Coverage Type</b>	<u>Minimum</u>	<u>Recommended</u>
Bodily Injury Each Person	\$15,000	<u>\$100,000</u>
Bodily Injury Each Accident	\$30,000	<u>\$300,000</u>
Property Damage Each Accident	\$5,000	<u>\$50,000</u>

**Effective Date:** June 14, 1996  
First Revision: October 27, 2006  
Second Revision: April 24, 2009  
Third Revision: TBD

[SAMPLE LETTER TO MEMBERS]

Member Name  
Address

**NCCSIF RISK MANAGEMENT  
REVISED POLICY AND PROCEDURE RM-2 – DRIVING STANDARDS  
EFFECTIVE ~~APRIL 24, 2009~~ TBD**

Dear \_\_\_\_\_ :

At the most recent NCCSIF Board of Directors meeting, the mandatory Risk Management Policy and Procedure RM-2, *Driving Standards* was revised.

The policy addresses measures aimed at reducing losses related to vehicle operation. It covers two aspects of vehicle usage:

The first section is unchanged and deals with employees and volunteers whose duties necessitate driving vehicles in the course of their assignments. Members are required to institute the driving standards summarized below (please refer to the complete policy):

- Members must enroll in the DMV pull notice program and utilize this programs for all employees or volunteers who are required to drive frequently (once a month or more) in the course of their employment;
- Employees or volunteers are to be informed of the guidelines annually, usually this has been accomplished in pay envelopes;
- Employees or volunteers required to drive must possess a valid license to legally operate the class of vehicle they operate in their employment;
- Employees or volunteers accumulating two to four violation points will be considered marginally acceptable and may be required by the city to attend defensive driving class;
- Employees or volunteers accumulating five violation points within the past three years shall be excluded from the City’s coverage under the Risk Sharing Layer of the NCCSIF liability insurance coverage.

The second section deals with employee and volunteer use of private vehicles on City business and is summarized here:

- Private insurance coverage for automobiles follows the vehicle.;
- Employees who drive their vehicles for City business are covered first by **their private insurance** and excess of that amount by the City. ~~(this is because the City~~

~~has no responsibility for the maintenance of the employee or volunteer vehicles and should not be held responsible for its operation);~~

- Employees and volunteers who use their own vehicles must have insurance and must provide proof of insurance prior to allowing use of their vehicle on City business;

~~In accordance with~~ the State of California ~~minimum requirements, the following~~ minimum amounts of coverage apply to all employees. NCCSIF recommends that employees who drive for the City on a regular basis obtain higher limits, as indicated below:

<u>Coverage Type</u>	<u>Minimum</u>	<u>Recommended</u>
<u>Bodily Injury Each Person</u>	<u>\$15,000</u>	<u>\$100,000</u>
<u>Bodily Injury Each Accident</u>	<u>\$30,000</u>	<u>\$300,000</u>
<u>Property Damage Each Accident</u>	<u>\$5,000</u>	<u>\$50,000</u>



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## **RISK MANAGEMENT POLICY & PROCEDURE #RM-15**

**SUBJECT: VEHICLE USE AND OPERATIONS**

### 1.0 Policy

It is the policy of the Northern California Cities Self Insurance Fund (NCCSIF) to prudently manage its programs to minimize the frequency and severity of losses incurred by its members. We will achieve this by recommending members implement a risk management program that utilizes the operational best practices provided herein.

### 2.0 Scope

This Policy applies to all members of NCCSIF.

### 3.0 Objective

Provide a process to effectively identify, analyze and manage risks related to vehicle operation.

### 4.0 Criteria

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



<b>Vehicle Use and Operations</b>	
Each City has a comprehensive fleet management program to include defensive driver training, driver screening and selection, vehicle use, non-owned vehicle use, and vehicle maintenance.	
<b>Driver Selection and Training Measures</b>	
	There is a written program in place that is reviewed annually and actively utilized that establishes, at a minimum, vehicle use, vehicle selection and maintenance, and driver selection criteria.
	Employees and supervisors are trained on the City's fleet safety and driving policy and procedures at hire and annually thereafter. Defensive driver training is provided to new hires within six months and as needed thereafter.
	There is evidence that employees with negative Motor Vehicle Records (MVR) activity as defined by the NCCSIF Driving Standards are provided personnel counseling, training, rehabilitation, and/or removed from driving responsibilities depending on the nature and seriousness of the activity on their MVR or observed driving behavior.
	All employees who drive any vehicle on City business are enrolled in the DMV Employer Pull Notice (EPN) program and MVRs are reviewed to prevent negligent retention. Note: Release required for drivers whose license does not require participation in the EPN program.
	There is a written drug and alcohol testing program in place for covered drivers.
<b>Vehicle Operations Measures</b>	
	Vehicles and records are maintained to meet standards and warranties relevant to the vehicles or equipment and to help defend negligence claims.
	The City has adopted a vehicle use policy detailing when and how City and personal vehicles may be used for City business.
	The City has adopted a cell phone or distracted driver policy and all vehicle accident investigations reflect any "distracted driver" implication as part of the root cause analysis.



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## **RISK MANAGEMENT POLICY AND PROCEDURE #RM-11**

**SUBJECT:** ~~RISK MANAGEMENT COMMITTEE~~ REVIEW OF MEMBER RISK ASSESSMENTS AND COMPLIANCE WITH RECOMMENDATIONS

Policy Statement:

It shall be the policy of the Northern California Cities Self Insurance Fund (NCCSIF) Risk Management Committee to review and take action if necessary on Risk Assessments conducted by NCCSIF Consultants.

Procedure:

1. At the conclusion of a ~~Member r~~Member ~~Risk Control A~~Risk Control assessment ~~or inspection of a Member City, "Member"~~ conducted by NCCSIF'S Risk Control Consultant ~~"Consultant"~~, the Consultant will provide the Member ~~with~~ a written assessment of their findings and recommendations within 30 days of ~~the physical inspection~~conducting the risk assessment
2. Consultant will follow-up with the Member to obtain the status of the recommendations ~~to the recommendations within 60 days of the original inspection or assessment throughout the program year~~throughout the program year.
3. If the member does not comply with critical best practices and/or causes an unacceptable risk exposure to NCCSIF, the Consultant will provide a copy of the original assessment, recommendations and Member's response ~~to those recommendations~~ to the Risk Management Committee. ~~90 days after the initial physical inspection~~.
4. The Risk Management Committee will review and discuss these reports and take action if necessary.
- 4.5. If necessary, the Risk Management Committee and/or the Member will refer any noncompliance or unacceptable risk exposure to the Board of Directors for further action or appeal, per the process below.

## **RISK MANAGEMENT POLICY AND PROCEDURE RM-1**

**SUBJECT:** COMPLIANCE WITH RISK MANAGEMENT STANDARDS

Policy Statement:

~~It shall be the policy of the Northern California Cities Self Insurance Fund (NCCSIF) that all Member Participants comply with NCCSIF's risk management standards.~~ As determined by the Board of Directors, ~~upon discovery of noncompliance,~~ the following steps ~~will~~ may be taken:

~~1.~~ The Member ~~Participant~~ will be given 90 days to comply with the Board's risk management ~~standard.~~ recommendation.

~~2.~~ 1. If the Member Participant is not in compliance after 90 days, one or more of the following may occur:

- The Member ~~Participant~~ may be given an extension of time to comply;
- The Member's ~~Participant's~~ self-insured retention may be increased;
- The Member ~~Participant's~~ coverage ~~through the JPA~~ may be limited or through ~~exclusions of coverage;~~
- A financial penalty may be levied against the Member ~~Participant;~~ and or
- The Member ~~Participant~~ may be expelled from the JPA.

~~3.~~ ~~The Member Participant has the right to appeal to the Board of Directors.~~

**Effective Date:** June 23, 2011

Revised: TBD



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## **RISK MANAGEMENT POLICY AND PROCEDURE #RM-11**

**SUBJECT: REVIEW OF MEMBER RISK ASSESSMENTS AND COMPLIANCE WITH RECOMMENDATIONS**

Policy Statement:

It shall be the policy of the Northern California Cities Self Insurance Fund (NCCSIF) Risk Management Committee to review and take action if necessary on Risk Assessments conducted by NCCSIF Consultants.

Procedure:

1. At the conclusion of a Member risk assessment conducted by NCCSIF'S Risk Control Consultant, the Consultant will provide the Member a written assessment of their findings and recommendations within 30 days of conducting the risk assessment
2. Consultant will follow-up with the Member to obtain the status of the recommendations throughout the program year
3. If the member does not comply with critical best practices and/or causes an unacceptable risk exposure to NCCSIF, the Consultant will provide a copy of the original assessment, recommendations and Member's response to the Risk Management Committee..
4. The Risk Management Committee will review and discuss these reports and take action if necessary.
5. If necessary, the Risk Management Committee and/or the Member will refer any noncompliance or unacceptable risk exposure to the Board of Directors for further action or appeal, per the process below.

As determined by the Board of Directors, the following steps may be taken:

1. The Member will be given 90 days to comply with the Board's risk management recommendation. If the Member Participant is not in compliance after 90 days, one or more of the following may occur:
  - The Member may be given an extension of time to comply;
  - The Member's self-insured retention may be increased;
  - The Member's coverage may be limited or excluded;

- A financial penalty may be levied against the Member; or
- The Member may be expelled from the JPA.

**Effective Date:** June 23, 2011

Revised: TBD



**FPPC FORM 700 ELECTRONIC FILING ROLL OUT**  
**INFORMATION ITEM**

**ISSUE:** The Fair Political Practices Commission (FPPC) has implemented an electronic filing system for the Form 700. Beginning January 2017, NCCSIF Members will need to file their assuming office, leaving office and annual reports online.

The Program Administrators are working directly with the FPPC to verify NCCSIF member agency filers' information and ensure completeness and accuracy. This step must be done prior to January before going live. *Expect to receive an email from the FPPC in January* that will provide your log-in information, a temporary password and a tutorial video that provides step-by-step instructions on how to file online.

**RECOMMENDATION:** None - information only

**FISCAL IMPACT:** None

**BACKGROUND:** The Fair Political Practices Commission (FPPC) has purchased SouthTech Systems online management system to automate the management of the 25,000 Government Employees who are required to submit their Form 700's to the FPPC. This online system helps streamline the filing process with a cost effective solution that eliminates the time-consuming, manual process of tracking the Agency's Form 700's. This system will help our member agencies stay fully compliant with the FPPC regulations.

**ATTACHMENT(S):** None



BACK TO AGENDA

Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
December 8, 2016

Agenda Item I.3.

## ROUND TABLE DISCUSSION

### INFORMATION ITEM

**ISSUE:** The floor will be open to the Board for discussion.

**RECOMMENDATION:** None.

**FISCAL IMPACT:** None.

**BACKGROUND:** This item is added to each agenda for any topics or ideas that members would like to discuss.

**ATTACHMENT(S):** None.



## INFORMATION ITEMS

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

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

**FISCAL IMPACT:** None.

**BACKGROUND:** None

### ATTACHMENT(S):

1. 2016 NCCSIF Walking Challenge Results
2. PARMA 2017 Conference (February 12-15, 2017) in Anaheim, CA
3. Glossary of Terms
4. NCCSIF Organizational Chart
5. NCCSIF 2017 Meeting Calendar
6. NCCSIF Travel Reimbursement Form
7. NCCSIF Resource Contact Guide

# The 2016 NCCSIF Walking Challenge Winners!

## Winning City

**TOWN OF PARADISE**

with a total of 6,117,014 steps!

## Winning Individual

**JODIE VANMEERTEN**

from City of Dixon with a total of 636,334 steps!

Team Standings (Total Steps/User)	
1 <sup>st</sup> Town of Paradise	6,117,014
2 <sup>nd</sup> City of Folsom	4,637,327
3 <sup>rd</sup> City of Dixon	4,382,798
4 <sup>th</sup> City of Rocklin	3,595,657
5 <sup>th</sup> Yuba City	365,125

Individual Standings (Total Steps)	
1 <sup>st</sup> Jodie VanMeerten (Dixon)	636,334
2 <sup>nd</sup> Daniel Rivers (Folsom)	609,271
3 <sup>rd</sup> Kevin Peppas (Paradise)	525,275
4 <sup>th</sup> Chris Rainey (Paradise)	522,779
5 <sup>th</sup> Bob Styczynski (Rocklin)	511,007

This year we had **85 participants** from 8 cities/teams who participated in the 7<sup>th</sup> annual walking challenge! During the 4-week challenge, our participants logged **19,930,637 steps**, which equates to over **9,549 miles!** This is very impressive! The CORE Wellness Team would like to thank you all for your support and promotional efforts. We are already looking forward to next year's walking challenge! Please feel free to reach out to us with any questions.

Have a great day!

# Ride the Risk

43rd



FEBRUARY 12 - 15, 2017 • DISNEYLAND® HOTEL • ANAHEIM, CA

## Welcome Message



Dear Colleagues,

On behalf of the Public Agency Risk Management Association (PARMA), I am proud to present our 43rd Annual Risk Management Conference! Themed Ride the Risk, the annual meeting will be held at the Disneyland® Hotel in Anaheim, California from February 12-15, 2017. Join risk management colleagues from across the state for what is sure to be a high-quality educational experience.

This year, PARMA underwent a few modifications that included changing our name to Public Agency Risk Management Association. The name change from “Manager” to “Management” provides a better representation of all of the different public entity positions that are a part of our industry and signifies the true purpose of the association.

As part of our mission to promote, develop, and facilitate educational and leadership training, we have developed an outstanding list of interactive sessions that are taught by renowned speakers with immense knowledge of the risk management industry. Attend in-depth sessions on liability, safety, workers’ compensation, risk management, and professional development.

There is even fun for the family! After a packed three-day conference, why not unwind with the family at Disneyland® and California Adventure®? Go on all the thrilling rides and tours or check out the Downtown Disney® to experience unique shopping, exceptional dining, and live entertainment.

Don’t miss out on this exciting educational experience at the happiest place on earth! I look forward to seeing you in February.

Kim Hunt, PARMA President

## Board of Directors & Conference Planning Committee

### Officers

- Kim Hunt..... President
- Sam Mann..... Vice President
- Susan Eldridge.....Secretary/Treasurer
- Jim Thyden..... Immediate Past President

### Directors

- Catherine Jones.....Jeff Rush
- Karen Bianchini.....LeAnne Daly

### Planning Committee

- Tani Bragg..... Larry Costello, ARM
- Melissa Delaney.....Brad Keenan
- Mauri McGuire.....Chuck Pode
- Steven Schwarz, CSP.....Kathy Thomas
- Tanisha Welch.....Paul Zeglovitch

### Staff

- Brenda Johnson.....Conference Manager, PARMA
- Gloria Peterson.....Executive Director, PARMA
- Stacey Siqueiros.....Meeting Support, PARMA

### PARMA Identity Statement

PARMA is a professional community of California public agency personnel with responsibility for risk management, and a network of risk management service providers.

### Mission Statement

PARMA is dedicated to providing relevant, career-long educational opportunities, information on the latest risk management trends and best practices, and the resources public entities need to manage a broad spectrum of risk in an ever-changing environment.

## PARMA Social Media Links

Facebook page: <https://www.facebook.com/PublicAgencyRiskManagementAssociation/>

PARMA 2017 Conference Hashtags: #ridetherisk, #ridetherisk2017, #PARMAConf2017

LinkedIn: <https://www.linkedin.com/in/parma2762>

Vimeo: <https://vimeo.com/parmavideos>

Twitter: <https://twitter.com/PARMA2762>

Instagram: <https://www.instagram.com/parma2762/>

# How to Register

## Three Ways to Register!

ONLINE:  
www.PARMA.com

MAIL TO:  
PARMA  
One Capitol Mall, Suite 800  
Sacramento, CA 95814

FACSIMILE:  
(916) 444-7462

## Registration Pricing

	MBR EARLY	MBR REGULAR	MBR ONSITE	NON EARLY**	NON REGULAR**	NON ONSITE**
Public Entity Registration- 1st Person	350.00	450.00	550.00	500.00*	600.00*	700.00*
Public Entity Registration - 2nd and Additional Registrations	320.00	420.00	520.00	380.00	480.00	580.00
Associate Registration	800.00	900.00	1,000.00	1,000.00	1,100.00	1,200.00
Sponsor Additional Registrants	350.00	350.00	350.00	350.00	350.00	350.00
Guest	350.00	350.00	350.00	350.00	350.00	350.00
Exhibitor Registration ( <i>Additional Registrations After First Two Comps</i> )	425.00	425.00	525.00	425.00	425.00	525.00

### Attendee Pricing for Non-PARMA Members

\*\*Registration includes a one-year, non-refundable membership to PARMA. Only one person from each company needs to register at the non-member rate. All others from the same company/entity can use the additional member pricing above.

### Important Deadlines

12/1/2016 Early Bird Pricing End Date (register on or before this date)  
12/2/2016 Regular Pricing Start Date  
2/12/2017 Onsite Registration Fees Apply

### Refund Policy

Requests for refunds must be received in writing. Cancellations postmarked on or before December 5, 2016 will receive a full refund. Membership dues will not be refunded if registering as a non-member. Cancellations postmarked after December 5, 2016 will be subject to a \$100 service charge. No reimbursement will be given after January 16, 2017 but substitutions will be accepted. Please allow 60 days after the close of the conference for refund processing.

No refunds on golf fees or membership dues. If PARMA must cancel this conference for any reason, liability is limited to the registration fees paid only. PARMA is not responsible for any other expenses incurred, including travel and accommodation fees.

### Special Needs

If for any reason, you require assistance or special accommodations, please indicate so on the online registration form. PARMA conference management will contact you to ensure proper accommodations are made.

When registering online, please check the appropriate box to indicate the requirement of vegetarian meals.

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LinkedIn: <https://www.linkedin.com/in/parma2762>

Vimeo: <https://vimeo.com/parmavideos>

Twitter: <https://twitter.com/PARMA2762>

Instagram: <https://www.instagram.com/parma2762/>

## Conference Location & Accommodations

### Conference Location

Disneyland, Hotel Conference Center  
1150 West Magic Way  
Anaheim, California 92802

### Hotel Reservations

Upon completion of and payment of your registration, you will receive a confirmation email with details on reserving a hotel room.

### Room Rates

Disney's Grand Californian Hotel, & Spa	\$249.00 / night
Disneyland, Hotel	\$189.00 / night
Disney's Paradise Pier, Hotel	\$169.00 / night

Prices do not include room fees and Taxes. Cancellation Policy: 14 Days Prior to Arrival. Final day to book hotel is January 18, 2017. PARMA requires a One Night Non-Refundable deposit.

### Parking

Self-parking \$10.00 / night  
Valet parking \$22.00 / night



### Discounted Special Group Theme Park Tickets Available

You may purchase discount special group rate theme park tickets when making your hotel reservation by using the hotel link provided in your PARMA registration email confirmation. Theme park tickets must be purchased through the link before February 12. You will not be able to purchase theme park tickets after this date or onsite.

## Keynote Speaker:

**Tim East, Director of Risk Management**  
**The Walt Disney® Company**

### Risk Management at Disney®

Tim East will share an overview of how various risks faced by *The Walt Disney® Company* are assessed and the strategies used to manage key exposures. Along the way, he will describe challenges and opportunities that are faced by many organizations, including public agencies, and provide insights on how these can be applied in multiple settings. This keynote presentation will provide some take-aways and practical ideas for risk managers in public entities and government services.

Tim East is Director of Risk Management for The Walt Disney® Company at its headquarters in Burbank, California. In this role, he is responsible for risk finance, construction risk management and oversight of risk issues for Disney's international theme parks.

In addition, Tim is active in government affairs involving public policy and the insurance industry in California and other states. Tim is currently chair of the California Self-Insurers Security Fund, past-chair of the California Coalition on Workers' Compensation, and serves on the executive committee of the Worker's Compensation Action Network.

Prior to assuming his current position in January, 1996, Tim served in a variety of risk management positions at The Disneyland® Resort in Anaheim. Starting as Supervisor of Safety in 1982, Tim supervised the Workers' Compensation Claims Department and implemented the first return-to-work program at Disneyland.



## PARMA Social Media Links



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 Vimeo: <https://vimeo.com/parmavideos>



Instagram: <https://www.instagram.com/parma2762/>

# Conference At A Glance

## Session Color Codes

 General	 Risk Management	 Liability	 Insurance
 Wellness/Safety	 Worker's Comp	 Leadership	

Sessions are color coded by their educational focus.

### Sunday, February 12, 2017

8:00 am - 2:00 pm 2017 PARMA Annual Golf Tournament at Coyote Hills Golf Course (separate fee, \$150 per golfer)  
Golf - 8am reg, 9am shotgun start

1:00 - 6:00 pm Conference Registration Desk Open

### Monday, February 13, 2017

6:30 - 7:15 am Morning Walk - Jack Blyskal

7:30 - 8:45 am Exhibit Hall Continental Breakfast

9:00 - 10:00 am Keynote (close exhibit hall) **Risk Management at Disney**, Tim East, Director of Risk Management, The Walt Disney Company

10:00 - 10:30 am Exhibit Time

#### W101 Special Workers' Comp 101 Session - Novice Risk Manager Program

	A1	A2	A3	A4	A5
10:30 am - Noon	Addressing Municipalities' Biggest Workers' Compensation Challenges <i>CE</i>	Making the Most of Governmental Immunities (1 Hour) <i>CE/MCLE</i>	Cyber Security: Plan, Prepare, Prevent.	Public Speaking Skills Inside and Out	Property Valuation & Data Collection Knowledge is Savings

12:15 - 1:00 pm Lunch; PARMA Annual Membership Meeting and Vote and Sponsor Appreciation

1:00 - 1:30 pm Exhibit Time and Dessert in the Exhibit Hall

#### R101 Special Risk Management 101 Session - Novice Risk Manager Program

	B1	B2	B3	B4	B5
1:30 - 3:30 pm	Workers' Comp Bingo - Workers' Compensation Legal Update 2017 <i>CE/MCLE</i>	Navigating the Discrimination and Retaliation Maze: Learning How To Avoid Common Landmines and Pitfalls With a Disabled Worker <i>CE/MCLE</i>	Things That Go Bump In The Night: Streets, Storm Drains and Other Dark and Scary Places <i>CE</i>	What's So Risky About Alternative Energies? <i>CE</i>	Law Enforcement Body Cams - What Have We Seen? <i>CE</i>

3:30 - 3:45 pm Break and Dedicated Exhibit Time

	C1	C2	C3	C4
3:45 - 5:00 pm	"Investigations, Doing Due Diligence And/Or Digging For Dirt" - The "Ins And Outs" Of Public Entities and JPA Investigations <i>CE/MCLE</i>	Roadway to Liability: Evaluating Dangerous Condition of Roadway Claims after Cordova v. City of Los Angeles <i>CE/MCLE</i>	Shaping the Future of Risk Management	The State of California Workers' Compensation

6:30 - 11:00 pm PARMA Annual Reception and Banquet

# Conference At-A-Glance

## Tuesday, February 14, 2017

6:30 - 7:15 am	Morning Walk - Jack Blyskal				
8:00 - 9:00 am	Plated Breakfast/Chapter Breakfast				
	D1	D2	D3	D4	D5
9:00 - 10:30 am	Get Us Back In! A Workshop on Resolving Complex Property Claims with Your Insurer <i>CE</i>	Managing People - What's Personality Got to do with it?	Getting Lean with Liens <i>CE / MCLE</i>	Get 10x the Results in 12 Weeks	Disaster Response for Public Entity Employers
	E1	E2	E3	E4	E5
10:45am - 12:15 pm	Cyber Liability: Overview of Risks Facing Public Sector Entities	Health and Wellness: Realistic Goals and Expectations	Shoot for The Moon - Advanced Settlement Strategies in Workers' Compensation	Reducing OPEBs: The New Strategies <i>CE</i>	Public Entity Use of the Anti-SLAPP Motion to Strike complaints Brought Against the Entity and its Employees; Explain Anti-SLAPP and How to Effectively Use Those Motions to Dispose of Cases at the Outset <i>CE / MCLE</i>
12:15 - 2:00 pm	Exhibit Prize Drawings/Lunch TBD /Exhibit Tear Down				
1:45 pm	Exhibitor Prize Drawings				
	F1	F2	F3	F4	F5
2:00 - 3:15 pm	Benchmarking Against Your Virtual Perfect Workers' Compensation Program Index	Mastering the Sidewalk Trip and Fall Claim	It is a Bird, It is a Plane...It's an Unmanned Aerial Vehicle!"	Thinking about Millennials as an Opportunity Instead of a Risk from a Millennial's Perspective	2017 Risk Transfer Update
	G1	G2	G3	G4	G5
3:30 - 5:00 pm	Armed to Learn: Aiming at California K-12 School Gun Policy <i>CE / MCLE</i>	"Leveraging Technology to Optimize Injury Prevention, Employee Health, and Satisfaction in Public Agencies – A Case Study Presentation	Workers' Compensation Issues to Watch	Cite It, Don't Fight It: The 2017 Case Law Hit Parade. <i>CE / MCLE</i>	2017 Risk Transfer Update ( <i>Continued</i> )
6:00 - 7:30 pm	PARMA Reception				

## Wednesday, February 15, 2017

6:45-7:30 am	Morning Walk - Jack Blyskal				
8:00 - 9:00 am	Breakfast				
	H1	H2	H3	H4	H5
9:00 - 10:15 am	Armed to Learn: Police Best Practices: Cutting Costs Through Culture Change	The Safety Matrix	Offensive Risk Management Dollars and Sense	Litigating an FLSA Case	Anything You Can Do I Can Do Better
10:15 - 10:30 am	Morning Break				
10:30 am - 12:00 pm	Closing Speaker - I1 <b>Life Balance - Redefining Humanly Possible</b> , Andy Core, M.S.				

# GLOSSARY OF TERMS

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

## GLOSSARY OF TERMS

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

## GLOSSARY OF TERMS

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

## GLOSSARY OF TERMS

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

## GLOSSARY OF TERMS

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

## GLOSSARY OF TERMS

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

## GLOSSARY OF TERMS

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

## GLOSSARY OF TERMS

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

## GLOSSARY OF TERMS

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

## 2016 NCCSIF Organizational Chart

MEMBER ENTITY	BOARD OF DIRECTORS	BOARD ALTERNATES	RISK MANAGEMENT COMMITTEE	POLICE RISK MANAGEMENT COMMITTEE
City of ANDERSON	Jeff Kiser	Liz Cottrell	Juanita Barnett	Chief Michael L. Johnson
City of AUBURN	Nita Wracker	Larry Combs	Shari Harris	Chief John Ruffcorn ( <b>Chair</b> )
City of COLUSA	<b>EC</b> Toni Benson	<i>Vacant</i>	<i>Vacant</i>	Chief Josh Fitch
City of CORNING	Kristina Miller	Tom Watson	Tom Watson	Chief Jeremiah Fears
City of DIXON	Michelle Pellegrino	Kim Stalie	Michelle Pellegrino	Michelle Pellegrino
City of ELK GROVE	Brad Koehn	Jonathan Hobbs	Jim Ramsey	Lieutenant Jeff Scott
City of FOLSOM	<b>EC</b> Jim Francis	Kristine Haile	Kristine Haile	Chief Cynthia Renaud
City of GALT	<b>EC /</b> CJPRMA Rep. Paula Islas	Steven Rudolph	Paula Islas	Chief Tod Sockman
City of GRIDLEY	Matt Michaelis	Elisa Arteaga	Matt Michaelis	Chief Dean Price
City of IONE	<b>EC / CC</b> Jon Hanken	Anna Daneri	Jon Hanken	Chief Tracy Busby
City of JACKSON	<b>EC / CC</b> CJPRMA Alt. Rep. Michael Daly	Dalacie Blankenship	Dalacie Blankenship	Chief Scott Morrison
City of LINCOLN	Astrida Trupovnieks	Ruthann Codina	Astrida Trupovnieks	Chief Brent Craft
City of MARYSVILLE	<b>EC</b> Satwant Takhar	Walter Munchheimer	Satwant Takhar	Chief Aaron W. Easton
City of NEVADA CITY	<b>S / EC</b> Corey Shaver	Catrina Olson	Corey Shaver	Chief Tim Foley
City of OROVILLE	<b>VP / EC / CC</b> Liz Ehrenstrom ( <b>Vice-Chair</b> )	<i>Vacant</i>	Liz Ehrenstrom ( <b>Chair</b> )	Asst. Chief Allen Byers
Town of PARADISE	Gina Will	Crystal Peters	Crystal Peters	Lieutenant Steve Rowe
City of PLACERVILLE	<b>P / EC / CC</b> Dave Warren ( <b>Chair</b> )	Cleve Morris	Dave Warren	Commander Kim Nida
City of RED BLUFF	Sandy Ryan	Cheryl Smith	Sandy Ryan	Chief Kyle Sanders ( <b>Vice-Chair</b> )
City of RIO VISTA	Donna Lee	Robert Hickey	Donna Lee	Chief Greg Bowman
City of ROCKLIN	Kimberly Sarkovich	Jason Johnson	Kimberly Sarkovich	Captain Chad Butler
City of WILLOWS	<b>T / EC / CC</b> Tim Sailsbery	<i>Vacant</i>	Wayne Peabody	Chief Jason Dahl
City of YUBA CITY	<b>EC / CC</b> Natalie Springer	Robin Bertagna	Natalie Springer	Chief Robert Landon

**OFFICERS**

**P = President      VP = Vice President**  
**S = Secretary      T = Treasurer**  
**CJPRMA Representative**

**EC = Executive Committee**  
**CC = Claims Committee**

PROGRAM ADMINISTRATORS (Alliant Insurance Services)
Marcus Beverly
Michael Simmons
Raychelle Maranan
Michelle Minnick
Joan Crossley

CLAIMS ADMINISTRATORS (York Risk Services)
Dorienne Zumwalt
Ben Burg (Workers' Comp)
Cameron Dewey (Liability)

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

ADVISORS
Byrne Conley (Legal)
James Marta (Accounting)
Alana Theiss (Accounting)



**2017 MEETING CALENDAR**

February 2, 2017 ..... Police Risk Management Committee - 10:00 a.m.

March 23, 2017 ..... Claims Committee - 10:00 a.m.  
Executive Committee - 11:30 a.m.

April 27, 2017 ..... Risk Management Committee - 10:00 a.m.  
Board of Directors - 12 noon

May 4, 2017 ..... Police Risk Management Committee - 10:00 a.m.

May 18, 2017 ..... Claims Committee - 10:00 a.m.  
Executive Committee - 11:30 a.m.

June 15, 2017 ..... Risk Management Committee - 10:00 a.m.  
Board of Directors - 12 noon

August 3, 2017 ..... Police Risk Management Committee - 10:00 a.m.

September 21, 2017 ..... Claims Committee - 10:00 a.m.  
Executive Committee - 11:30 a.m.

October 19, 2017..... Risk Management Committee Expanded Meeting- 10:00 a.m.  
(Claims Analysis)  
Board of Directors - 12:30 p.m.  
(Finance Focus)

November 2, 2017..... Police Risk Management Committee - 10:00 a.m.

December 7, 2017 ..... Board of Directors - 10:00 a.m. - 3:00 p.m.  
(Long Range Planning)

Meeting location: TBD

No meetings are scheduled for January or July.

# Northern California Cities Self Insurance Fund

## Travel Reimbursement Expense Form

Member Representative: \_\_\_\_\_

Entity: \_\_\_\_\_

Payee Address: \_\_\_\_\_

Meeting or Committee: \_\_\_\_\_

Date of Meeting: \_\_\_\_\_

Location of Meeting: \_\_\_\_\_

Total Mileage: \_\_\_\_\_

Payment Made to: 


 \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

# 2016 NCCSIF RESOURCE CONTACT GUIDE

<p><b><u>PROGRAM ADMINISTRATION</u></b>  <b>Alliant Insurance Services, Inc.</b>                  2180 Harvard Street, Suite 460                  Sacramento, CA 95815                  Main: (916) 643-2700 Fax: (916) 643-2750  <a href="http://www.alliant.com">www.alliant.com</a></p>	
SUBJECT	MAIN CONTACT
<p><b>JPA MANAGEMENT ISSUES</b></p> <ul style="list-style-type: none"> <li>➤ <b>Governance</b> - policies and procedures, program budget/funding, financial analysis, program management, personnel, contracts, consultants.</li> <li>➤ <b>Coverage</b> - coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development.</li> <li>➤ <b>Risk Management</b> - Insurance Requirements in Contracts (IRIC), third party contract review, hold harmless and indemnification clauses, risk management program planning, RFPs for JPA payment approval of budgeted funds.</li> </ul>	<p><b>Marcus Beverly</b>                  Michael Simmons                  Raychelle Maranan                  Michelle Minnick                  Joan Crossley</p>
<p><b>JPA ADMINISTRATIVE ISSUES</b></p> <ul style="list-style-type: none"> <li>➤ <b>Meetings &amp; Compliance</b> - agendas; minutes; development/maintenance of governing documents, development/interpretation of policies &amp; procedures, JPA state compliance, Form 700, changes in Board members, website updates.</li> <li>➤ <b>Certificates</b> - certificates of coverage, additions/deletions of coverages, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs.</li> </ul>	<p><b>Raychelle Maranan</b>                  Michelle Minnick                  Marcus Beverly                  Joan Crossley</p>
<p>Michael Simmons (415) 403-1425 / (925) 708-3374 cell                  Marcus Beverly (916) 643-2704 / (916) 660-2725 cell                  Raychelle Maranan (916) 643-2712                  Michelle Minnick (916) 643-2715                  Joan Crossley (916) 643-2708</p>	<p><a href="mailto:msimmons@alliant.com">msimmons@alliant.com</a>  <a href="mailto:Marcus.Beverly@alliant.com">Marcus.Beverly@alliant.com</a>  <a href="mailto:Raychelle.Maranan@alliant.com">Raychelle.Maranan@alliant.com</a>  <a href="mailto:Michelle.Minnick@alliant.com">Michelle.Minnick@alliant.com</a>  <a href="mailto:jcrossley@alliant.com">jcrossley@alliant.com</a></p>
<p style="text-align: center;"><b><u>ACCOUNTING SERVICES</u></b>  <b>James Marta &amp; Company CPAs</b>                  701 Howe Avenue, Suite E3                  Sacramento, CA 95825                  Main: (916) 993-9494 · Fax: (916) 993-9489  <a href="http://www.jpmpca.com">www.jpmpca.com</a></p> <p><b>Jim Marta</b> - <a href="mailto:jmarta@jpmpca.com">jmarta@jpmpca.com</a>  <b>Alana Theiss</b> - <a href="mailto:atheiss@jpmpca.com">atheiss@jpmpca.com</a></p>	<p style="text-align: center;"><b><u>SAFETY &amp; RISK CONTROL SERVICES</u></b>  <b>Bickmore</b>                  1750 Creekside Oaks Drive, Suite 200                  Sacramento, CA 95833                  Main: (800) 541-4591 Fax: (855) 242-8919  <a href="http://www.bickmore.net">www.bickmore.net</a></p> <p><b>Henri Castro</b> - <a href="mailto:hcastro@bickmore.net">hcastro@bickmore.net</a> - (916) 244-1107                  Police Risk Management  <b>Tom Kline</b> - <a href="mailto:tkline@bickmore.net">tkline@bickmore.net</a> - (916) 244-1121</p>

# 2016 NCCSIF RESOURCE CONTACT GUIDE

<p><u>CLAIMS ADMINISTRATION</u>  <b>York Risk Services Group, Inc.</b>                  P.O. Box 619079                  Roseville, CA 95661-9058                  Main: (916) 783-0100 · Fax (866) 548-2637  <a href="http://www.yorkrsg.com">www.yorkrsg.com</a></p>	<p><u>EMPLOYEE ASSISTANCE PROGRAM</u>  <b>ACI Specialty Benefits Corporation</b>                  6480 Weathers Place, Suite 300                  San Diego, CA 92121                  Main: (858) 452-1254 · Fax: (858) 452-7819  <a href="http://www.acispecialtybenefits.com">www.acispecialtybenefits.com</a>                  Kathryn Mullis - <a href="mailto:kmullis@acispecialtybenefits.com">kmullis@acispecialtybenefits.com</a></p>
<b>CLAIMS LIABILITY CONTACTS</b>	<b>CLAIMS WORKERS' COMPENSATION CONTACTS</b>
<p><b>Alex Davis</b>, Claims Analyst                  (925) 349-3890  <a href="mailto:alex.davis@yorkrsg.com">alex.davis@yorkrsg.com</a>  <i>Handles All Cities As Needed</i></p> <p><b>Gianna Polli</b>, Subrogation Specialist                  (916) 580-2452  <a href="mailto:gianna.polli@yorkrsg.com">gianna.polli@yorkrsg.com</a>  <i>Handles All Cities As Needed</i></p> <p><b>John Tucker</b>, Senior Adjuster                  (209) 320-0804  <a href="mailto:john.tucker@yorkrsg.com">john.tucker@yorkrsg.com</a>  <i>Dixon, Galt, Ione, Rio Vista</i></p> <p><b>Kelley Winters</b>, Senior Adjuster                  (916) 960-1024  <a href="mailto:kelley.winters@yorkrsg.com">kelley.winters@yorkrsg.com</a>  <i>Auburn, Lincoln, All Cities As Needed</i></p> <p><b>Erica Nichols</b>, Adjuster                  (916) 960-1026  <a href="mailto:erica.nichols@yorkrsg.com">erica.nichols@yorkrsg.com</a>  <i>Folsom, Rocklin, All Cities As Needed</i></p> <p><b>Dan Lamb</b>, Senior Adjuster                  (209) 795-0742  <a href="mailto:dan.lamb@yorkrsg.com">dan.lamb@yorkrsg.com</a>  <i>Jackson</i></p> <p style="text-align: center;"><b>Cameron Dewey</b>, AIC, PCLA, Unit Manager                  (530) 243-3249  <a href="mailto:cameron.dewey@yorkrsg.com">cameron.dewey@yorkrsg.com</a></p> <p style="text-align: center;"><u>RESOURCES</u></p> <p><b>Mike Berndt</b>                  Assistant Vice President                  Liability                  (925) 349-3891  <a href="mailto:mike.berndt@yorkrsg.com">mike.berndt@yorkrsg.com</a></p>	<p><b>Irina Ganchenko</b>, Adjuster                  (916) 746-8856  <a href="mailto:irina.ganchenko@yorkrsg.com">irina.ganchenko@yorkrsg.com</a>  <i>Handles All Cities As Needed</i></p> <p><b>Sarah Briasco</b>, Recovery Specialist                  (916) 960-0920  <a href="mailto:sarah.briasco@yorkrsg.com">sarah.briasco@yorkrsg.com</a>  <i>Handles All Cities As Needed</i></p> <p><b>Kenneth Sloan</b>, Senior Adjuster                  (916) 960-0927  <a href="mailto:ken.sloan@yorkrsg.com">ken.sloan@yorkrsg.com</a>  <i>Galt, Rio Vista</i></p> <p><b>Craig Nunn</b>                  (530) 768-4801  <a href="mailto:craig.nunn@yorkrsg.com">craig.nunn@yorkrsg.com</a>  <i>Red Bluff, All Cities As Needed</i></p> <p><b>D'Ana Seivert</b>, Adjuster/Subro Unit Mgr                  (916) 960-0980  <a href="mailto:dana.seivert@yorkrsg.com">dana.seivert@yorkrsg.com</a>  <i>Handles All Cities As Needed</i></p> <p><b>Shawn Millar</b>, Senior Adjuster                  (530) 345-5998  <a href="mailto:shawn.millar@yorkrsg.com">shawn.millar@yorkrsg.com</a>  <i>Colusa, Gridley, Marysville, Oroville,                  Paradise, Willows, Yuba City</i></p> <p><b>Dori Zumwalt</b>                  Senior Account Manager                  Client Services                  (916) 960-1017  <a href="mailto:dorienn.zumwalt@yorkrsg.com">dorienn.zumwalt@yorkrsg.com</a></p>
<p><b>Sara Marshall</b>                  Senior Claims Examiner                  (916) 960-0982  <a href="mailto:sara.marshall@yorkrsg.com">sara.marshall@yorkrsg.com</a></p> <p><b>Cristal Rhea</b>                  Senior Claims Examiner                  (916) 746-6307  <a href="mailto:crystal.rhea@yorkrsg.com">crystal.rhea@yorkrsg.com</a></p> <p><b>Christine Stillwell</b>                  Future Medical Examiner                  (916) 960-0950  <a href="mailto:christine.stillwell@yorkrsg.com">christine.stillwell@yorkrsg.com</a></p>	<p><b>Kara Kennedy</b>                  Senior Claims Examiner                  (916) 742-3100  <a href="mailto:kara.kennedy@yorkrsg.com">kara.kennedy@yorkrsg.com</a></p> <p><b>Teresa Utterback</b>                  Senior Claims Examiner                  (916) 960-0975  <a href="mailto:teresa.utterback@yorkrsg.com">teresa.utterback@yorkrsg.com</a></p> <p><b>Kristin Maddox</b>                  Future Medical Examiner                  (916) 580-1835  <a href="mailto:kristin.maddox@yorkrsg.com">kristin.maddox@yorkrsg.com</a></p> <p style="text-align: center;"><b>Ben Burg</b>                  Unit Manager                  (916) 960-0946  <a href="mailto:ben.burg@yorkrsg.com">ben.burg@yorkrsg.com</a></p> <p style="text-align: center;"><u>RESOURCES</u></p> <p><b>Jeff Ponta</b>                  Vice President                  Workers' Compensation                  (916) 960-0965  <a href="mailto:jeff.ponta@yorkrsg.com">jeff.ponta@yorkrsg.com</a></p> <p><b>Dori Zumwalt</b>                  Senior Account Manager                  Client Services                  (916) 960-1017  <a href="mailto:dorienn.zumwalt@yorkrsg.com">dorienn.zumwalt@yorkrsg.com</a></p>