



President
Mr. Russell Hildebrand
City of Rocklin

**NCCSIF
BOARD OF DIRECTORS MEETING
AGENDA**

Vice President
Mr. Bruce Cline
City of Folsom

Treasurer
Mr. Tim Sailsbery
City of Willows

Secretary
Ms. Michelle Pellegrino
City of Dixon

Date: Thursday, October 15, 2015
Time: 1:30 p.m.

Location: Rocklin Event Center - Garden Room
2650 Sunset Blvd.
Rocklin, CA 95677
(916) 625-5227

A – Action
I – Information

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

MISSION STATEMENT

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

Page **A. CALL TO ORDER**

B. ROLL CALL

C. APPROVAL OF AGENDA AS POSTED

A 1

D. PUBLIC COMMENTS

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

pg. 5 **E. CONSENT CALENDAR**

A 1

All matters listed under the consent calendar are considered routine with no separate discussion necessary. Any member of the public or the Board of Directors may request any item to be considered separately.

pg. 6 1. Board of Directors Meeting Minutes - June 18, 2015

pg. 20 2. Check Register at June 30, 2015

3. Investment Reports

pg. 21 a. Chandler Asset Management Short/Long Term - June 2015 to September 2015

pg. 53 b. Treasurer's Report as of June 30, 2015

pg. 54 c. Local Agency Investment Fund (LAIF) Report as of June 30, 2015



pg. 55	F. SUMMARY OF THE SEPTEMBER 24, 2015 EXECUTIVE COMMITTEE MEETING	I	1
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G. ADMINISTRATION REPORTS

	1. President's Report	I	4
	<i>Russell Hildebrand will address the Board on items pertaining to NCCSIF.</i>		
	2. Program Administrator's Report	I	4
	<i>Alliant will address the Board on items pertaining to NCCSIF.</i>		
TIME CERTAIN 1:40 pm	3. Presentation and Acceptance of the CAJPA Accreditation with Excellence	I	4
	<i>Mr. Charlie Mitchell from CAJPA Accreditation Committee will present the Certificate of Accreditation with Excellence to NCCSIF.</i>		

H. FINANCIAL REPORTS

TIME CERTAIN 1:50 PM pg. 56	1. 2015 Year End Financial Audit	A	3
	<i>Mr. Matthew Nethaway from Crowe Horwath LLP will present the Financial Audit for Year Ending June 30, 2015 to the Board for review and to Receive and File.</i>		
TIME CERTAIN 2:20 PM pg.57	2. NCCSIF Investment Portfolio Review	1	2
	<i>Mr. Scott Prickett from Chandler Asset Management will provide the Board with a presentation on the current economic overview and NCCSIF's Investment Portfolio.</i>		
	<i>Est. Time 2:20 p.m.</i>		
pg. 58	3. Quarterly Financial Report for Period Ending June 30, 2015	A	1
	<i>James Marta Company will present the quarterly financial report ending June 30, 2015 for the Board to Receive and File.</i>		
pg. 87	4. Budget-to-Actual as of June 30, 2015	I	1
	<i>The Board will receive an update on the Budget to Actual as of June 30, 2015.</i>		

I. JPA BUSINESS

	<i>Est. Time 2:30 p.m.</i>		
pg. 88	1. NCCSIF 2016 Meeting Calendar	A	1
	<i>The Board will be asked to review and approve the 2016 Meeting Calendar.</i>		



2. Claims Services

pg. 90	a. Revisions to Policy and Procedure A-9: Defense Counsel Selection	A	1
	<i>The Board will be asked to review and approve the recommended revisions to Policy and Procedure A-9: Defense Counsel Selection.</i>		
pg. 103	b. Revisions to Policy and Procedure L-5: Liability Litigation Management Plan	A	1
	<i>The Board will be asked to review and approve the recommended revisions to Policy and Procedure L-5: Liability Litigation Management Plan.</i>		
	<i>Est. Time 2:45 p.m.</i>		
pg. 112	3. Service Provider Performance Evaluation Survey	A	1
	<i>The Board will be asked to recommend conducting a Performance Evaluation Survey for all Service Providers.</i>		
pg. 121	4. 2015 Long Range Planning Meeting	A	1
	<i>The Board will discuss the goals or the topics for the Long Range Planning Session and moving the date to November 19, 2015.</i>		
pg. 124	5. Round Table Discussion	I	4
	<i>The floor will be open to Board members for any topics or ideas that members would like to address.</i>		
	<i>Est. Time 3:00 p.m.</i>		
pg. 125	J. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95		
	*REQUESTING AUTHORITY		
	Liability Program - Haught vs City of Anderson*		
	K. REPORT FROM CLOSED SESSION		
	L. INFORMATION ITEMS	I	1
pg 127	1. PARMA Conference (February 23-26, 2016) in Indian Wells, CA		
pg. 128	2. NCCSIF Organizational Chart		
pg. 129	3. NCCSIF 2015 Meeting Calendar		
pg. 130	4. NCCSIF Travel Reimbursement Form		
	5. NCCSIF Resource Contact Guide		



M. ADJOURNMENT

UPCOMING MEETINGS

Police Risk Management Committee Meeting – November 5, 2015

Long Range Planning and Board Meeting – November 19, 2015

Claims Committee Meeting – November 19, 2015

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

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



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 15, 2015**

Agenda Item E.

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 - June 18, 2015
2. Check Register at June 30, 2015
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term - June 2015 to September 2015
 - b. Treasurer's Report as of June 30, 2015
 - c. Local Agency Investment Fund (LAIF) Report as of June 30, 2015



**MINUTES OF THE
NCCSIF BOARD OF DIRECTORS MEETING
ROCKLIN EVENT CENTER, ROCKLIN, CA
JUNE 18, 2015**

MEMBERS PRESENT

Liz Cottrell, City of Anderson
Dylan Feik, City of Auburn - *left at 12:25 pm*
Michelle Pellegrino, City of Dixon
Brad Koehn, City of Elk Grove
Bruce Cline, City of Folsom
Paula Islas, City of Galt
Dalacie Blankenship, City of Jackson
John Lee, City of Lincoln

Corey Shaver, City of Nevada City
Liz Ehrenstrom, City of Oroville
Crystal Peters, Town of Paradise
Sandy Ryan, City of Red Bluff
Tim Chapa, City of Rio Vista - *left at 12:30 pm*
Russell Hildebrand, City of Rocklin
Tim Sailsbery, City of Willows
Robin Bertagna, City of Yuba City

MEMBERS ABSENT

Jeff Kiser, City of Anderson
Toni Benson, City of Colusa
John Brewer, City of Corning
Matt Michaelis, City of Gridley
Dave Andres, City of Ione

Michael Daly, City of Jackson
Satwant Takhar, City of Marysville
Gina Will, Town of Paradise
Dave Warren, City of Placerville
Natalie Walter, City of Yuba City

GUESTS & CONSULTANTS

Michael Simmons, Alliant Insurance Services
Marcus Beverly, Alliant Insurance Services
Raychelle Maranan, Alliant Insurance Services
Henri Castro, Bickmore

Tom Kline, Bickmore
Dori Zumwalt, York Risk Services
Alana Theiss, James Marta & Company
Peter Urhausen, Gibbons & Conley

A. CALL TO ORDER

The meeting was called to order at 10:50 a.m.

B. PUBLIC COMMENTS

There were no public comments made.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Tim Sailsbery

SECOND: Liz Ehrenstrom

MOTION CARRIED

AYES: Cottrell, Feik, Pellegrino, Koehn, Cline, Islas, Blankenship, Lee, Shaver, Peters, Ryan, Chapa, Hildebrand, Bertagna

NAYS: None.

D. CONSENT CALENDAR

1. Board of Directors Meeting Minutes – April 16, 2015
2. Investment Reports
 - a. Chandler Asset Management Short/Long Term – March 2015 to May 2015
 - b. Treasurer’s Report as of March 31, 2015
 - c. Local Agency Investment Fund (LAIF) Report as of March 31, 2015

A motion was made to approve the Consent Calendar.

MOTION: Liz Ehrenstrom

SECOND: Tim Chapa

MOTION CARRIED

AYES: Cottrell, Feik, Pellegrino, Koehn, Cline, Islas, Blankenship, Lee, Shaver, Peters, Ryan, Hildebrand, Sailsbery, Bertagna

NAYS: None.

E. COMMITTEE MINUTES

1. Risk Management Committee Meeting Minutes – April 16, 2015 (Draft)
2. Police Risk Management Committee Meeting Minutes – May 7, 2015 (Draft)
3. Executive Committee Meeting Minutes – May 21, 2015 (Draft)
4. Claims Committee Meeting Minutes – May 21, 2015 (Draft)

There was no discussion on these items.

F. EXECUTIVE COMMITTEE MEETING OF MAY 21, 2015 SUMMARY

There was no discussion.

G. ADMINISTRATION REPORTS

G1. President’s Report

Russell Hildebrand had no items to report.

G2. Program Administrator’s Report

Marcus Beverly noted that Alliant has hired a new staff member, Raychelle Maranan, to take over as the main administrative contact for NCCSIF. She will be in training and ramping up to learn the ins and outs of NCCSIF and Michelle Minnick will be assisting over the next few months to make sure it is a smooth transition.

H. FINANCIAL REPORTS

H1. Quarterly Financial Report for Period Ending March 31, 2015

Alana Theiss presented the Board of Directors with the Quarterly Financial Report for Period Ending March 31, 2015. Ms. Theiss indicated the entire pool, the shared layer, administrative layer and banking layer, for both the Liability and Workers' Compensation (WC) program has combined assets of \$51.7 million as of March 31, 2015. The Statement of Revenues is the income statement of the pool for the nine-months ending March 31, 2015, and noted most of the revenues are coming from premiums. The total year-to-date income from investments is \$778,000.

Ms. Theiss noted in the Liability program, four members are in deficit position in the banking layer. There was a loss in the Liability program in the Admin Layer that was budgeted ahead of time to keep premiums low. For the WC program, there is a \$100,000 designated for Contingency under the Administrative layer which is new this year. The total amount in the Safety Grant is \$249,754 as a whole for the pool. This Safety Grant is the amount elected by each member to keep in their funds for safety layer expenditures. There are three members in deficit position in the WC program.

Ms. Theiss proceeded and reviewed the Budget-to-Actual. She reported this is the pool budget for the whole year and does not account for investment income and claims activity. There are some overages in the budget for Safety Services due to incorrect coding and is currently working with Marcus Beverly to reallocate and fix the coding correctly.

A motion was made to receive and file the Quarterly Financial Report for the period ending March 31, 2015.

MOTION: Brad Koehn

SECOND: Liz Ehrenstrom

MOTION CARRIED

AYES: Cottrell, Feik, Pellegrino, Cline, Islas, Blankenship, Lee, Shaver, Peters, Ryan, Chapa, Hildebrand, Sailsbery, Bertagna

NAYS: None.

H2. Budget-to-Actual as of March 31, 2015

The Budget-to-Actual was reviewed under item H1.

I. JPA BUSINESS

II. Agenda Posting Policy

Marcus Beverly indicated to meet the requirements of the Brown Act, and receive a renewal of NCCSIF'S CAJPA Accreditation with Excellence; meeting agendas must be posted at least 72 hours before a regular meeting in a location freely accessible to members of the public. The California Attorney General interpreted this provision to require posting in locations accessible to the public 24 hours a day during the 72-hour period. Although the agenda is posted on the NCCSIF website, and it is accessible 24/7, at this time that does not meet the Attorney General's interpretation. In order to meet this requirement, the Board is asked to adopt a policy whereby agendas will be posted at a member's location where it will be accessible 24 hours a day. The Treasurer's location is recommended due to the stability of the position and ability to post the agenda in an accessible location. If the agenda can't be timely posted at the Treasurer's location the backup is the President's location

After much discussion, the Board of Directors agreed to post the meeting agendas at both the Treasurer's and President's locations.

A motion was made to adopt the Agenda Posting Policy as amended by the Board of Directors.

MOTION: Tim Sailsbery

SECOND: Liz Ehrenstrom

MOTION CARRIED

AYES: Cottrell, Feik, Pellegrino, Koehn, Cline, Islas, Blankenship, Lee, Shaver, Peters, Ryan, Chapa, Hildebrand, Bertagna

NAYS: None.

II. 2015/16 NCCSIF Liability Memorandum of Coverage

Marcus Beverly indicated NCCSIF annually reviews the Liability Memorandum of Coverage (MOC) based on member feedback and/or changes made to the excess MOC provided by CJPRMA. Byrne Conley, NCCSIF Legal Counsel, has suggested adding wording to the MOC's arbitration provision that makes it clear NCCSIF will not be liable for consequential or "bad faith" damages. CJPRMA is expected to add similar language to the Conditions section of their MOC, and while the NCCSIF MOC follows their form unless otherwise noted, CJPRMA does not have an arbitration provision.

This change was presented to the Executive Committee (EC), and program administrator was asked to contact legal counsel to confirm the best location to add the language to give it more weight. Legal Counsel recommended adding the language under the arbitration section as it deals with disputes between the member and the pool. Counsel also agreed adding the language in the Limit of Liability or Insuring Agreement section is appropriate, but he recommended adding "In the event of a coverage dispute" at the beginning. Legal Counsel also recommended changing Insuring Agreement to Coverage Agreement. The Program Administrators incorporated all the changes per the advice of Legal Counsel.



Mr. Beverly also recommended combining the two endorsements dealing with certain member transit operations in to one by adding the City of Dixon to the first endorsement.

Peter Urhausen was present on behalf of Byrne Conley and provided clarification as to what bad faith or consequential damages are. Mr. Urhausen explained member attorney's fees incurred in pursuing coverage for a claim are considered consequential damages. In commercial insurance contexts, the insured can recover their attorney fees only if the insurance company acts in bad faith, meaning unreasonably denies a claim that should be covered. With the NCCSIF Board making decisions on coverage matters, a member may not get coverage, but it's unlikely to be the result of bad faith on the part of members.

A motion was made to approve the Liability Memorandum of Coverage as presented.

MOTION: Bruce Cline **SECOND:** Liz Ehrenstrom **MOTION CARRIED**
AYES: Cottrell, Feik, Pellegrino, Koehn, Islas, Blankenship, Lee, Shaver, Peters, Ryan, Chapa, Hildebrand, Sailsbery, Bertagna
NAYS: None.

I3. 2015/16 NCCSIF Workers' Compensation Memorandum of Coverage

Marcus Beverly indicated as previously discussed under item I2., legal counsel recommended changes to the Liability MOC based on a liability coverage dispute, and although the exposure to such a dispute is much less under Workers' Compensation (WC) coverage, it is the Program Administrators recommendation to include similar language in the WC MOC. Legal counsel was asked to comment and agreed the language should be placed at the end of Section A, though the wording regarding interest should be removed.

A motion was made to approve the Workers' Compensation Memorandum of Coverage as presented.

MOTION: Bruce Cline **SECOND:** Brad Koehn **MOTION CARRIED**
AYES: Cottrell, Feik, Pellegrino, Islas, Blankenship, Lee, Shaver, Ehrenstrom, Peters, Ryan, Chapa, Hildebrand, Sailsbery, Bertagna
NAYS: None.

I4. 2015/16 Property Program Renewal

I4a. NCCSIF Property Renewal Proposal

Marcus Beverly reported the Board annually reviews and approves the Property Renewal Proposal. NCCSIF Property Program members are covered through the Alliant Property Insurance Program (APIP) which is up for renewal as of July 1, 2015. Mr. Beverly reviewed the details of the proposal. NCCSIF provides optional property insurance for its members through APIP. This is a joint purchase insurance program currently providing members up to \$1,000,000,000 in all risk limits. Premiums are based on each member's exposures which are provided via a schedule of insured locations. Mr. Beverly noted the property rate decreased by

5.2%. The Total Insured Values (TIV) increased 15.4% this year, thereby increasing the premium by 12.3%. The Executive Summary listed all the changes to the coverage for 2015/16. Most of the changes are clarifications of the policy language. There are no new reductions or restrictions in coverage. There are two enhancements to the vehicle deductibles for earthquake and flood, limiting them to \$10,000 versus a sliding scale up to \$100,000. This coverage applies only for members with Vehicle Coverage through APIP program. Members with physical damage through the APD program receive their premium notices directly and are not included in the APIP numbers.

Mike Simmons explained the name of the program changed from PEPiP to APIP. The APIP program has some unique features notably earthquake and flood are covered on the auto coverage automatically, as that is what a normal auto policy would cover. However, sub-limits apply. Mr. Simmons expressed the importance of prompt reporting in the event of a claim.

Mr. Beverly noted there is up to \$25 million in coverage for Course of Construction. It is automatic coverage and members are not charged additional premium for projects under that dollar limit. Cyber Coverage is also included, but there are limits to it as outlined in the proposal. Pollution Liability is also included as outlined in the proposal. He emphasized both of these additional coverages are on claims made and recorded policies; therefore, it is important to report a claim immediately to the insurer and follow up with Alliant.

Robin Bertagna pointed out that Yuba City's contactor's equipment is missing on the deposit calculations. She indicated Yuba City updated the improvements and content values in all its buildings and subsequently had an appraisal done. Mr. Beverly stated he would have to check as to why no values listed on the report.

Michelle Pellegrino inquired about the renewal process as she had not received any confirmation from staff after she submitted the updated values for City of Dixon. It was questioned whether the proposed premium reflected their updated values. Mr. Beverly indicated staff will provide the updated TIV schedule to each member. Any minor modification should not shift the premium dramatically.

A motion was made to approve the 2015/16 Property Program Renewal with Alliant Property Insurance Program (APIP) as presented.

MOTION: Liz Ehrenstrom

SECOND: Robin Bertagna

MOTION CARRIED

AYES: Cottrell, Feik, Pellegrino, Koehn, Cline, Islas, Blankenship, Lee, Shaver, Peters, Ryan, Chapa, Hildebrand, Sailsbery

NAYS: None.

I4b. APIP Claims Reporting Acknowledgements

Marcus Beverly indicated given the importance of responding quickly to property claims, and the threat of reduced or denied coverage for late reporting of claims, Alliant has requested that all APIP members understand and acknowledge the claims reporting requirements. It is critical that members and their staff recognize and respond to property claims in a timely manner so as to

mitigate the damages and receive the full benefits of their property coverage. The acknowledgement of receipt of the Claims Reporting Requirements in the agenda packet may be signed by individual members and/or the group may authorize the Board President to sign the acknowledgement on behalf of the group. The report forms will be available on the NCCSIF website.

A motion was made to authorize the Board President to sign the APIP Claims Reporting Acknowledgement on behalf of the group.

MOTION: Liz Ehrenstrom

SECOND: Bruce Cline

MOTION CARRIED

AYES: Cottrell, Feik, Pellegrino, Koehn, Islas, Blankenship, Lee, Shaver, Peters, Ryan, Chapa, Hildebrand, Sailsbery, Bertagna

NAYS: None.

I4c. Cyber Liability Optional Coverage Enhancement

Marcus Beverly reported the Property policy includes Cyber Liability coverage. Each member of the JPA has a \$2 million Cyber Liability aggregate limit with privacy notification costs at a \$1 million limit. The privacy notification limit erodes the \$2 million aggregate. An optional coverage is available that replaces the privacy notification monetary limit with a person limit that does not erode the aggregate. The person limit provides an unlimited dollar amount for notification services subject to the number of notified individuals selected. The additional premium is based on the JPA's annual revenue or operating budget and the number of notified individuals that would be covered.

If the privacy notification option is purchased, then Excess Cyber Liability limits are available from \$1 million to \$5 million.

The Cyber Liability options can be purchased by the JPA as a whole or by individual city. The coverage can be added anytime.

The Board discussed whether additional coverage is needed for the group. The current Cyber coverage included in the Property program provides \$2 million in aggregate limit per annum and \$1 million privacy notification seems adequate coverage for the group.

Mike Simmons stated it is very complicated product to understand. Mr. Simmons indicated Alliant has a recorded webinar that outlines the benefits of the current Cyber coverage and extension of the Cyber Enhance Option coverage. Alliant will email the link to members and may pass it along to IT staff that may have a better understanding of the risk factors in the cyber world.

The general consensus of the Board was to leave this all up to individual cities to get further informed and take it up to city level to add this enhancement as opposed to pool wide approach. Russell Hildebrand encouraged all members to participate on a webinar to be fully informed.



I5. 2015/16 Crime Renewal

Marcus Beverly reported NCCSIF's Crime coverage program renews July 1, 2015. This program offers coverage for NCCSIF members' monetary loss due to Employee Dishonesty, including Faithful Performance and fraud exposures. The current coverage is placed through National Union Fire Insurance Co. of Pittsburgh, an AIG subsidiary. A majority of the members participate in the Crime coverage program. The member costs are allocated based on number of employees. The deductible is \$5,000 except \$15,000 for City of Gridley. It is important to note for those needed to be bonded such as Treasurer and City Manager, this policy covers faithful performance and therefore, the member city does not need to purchase an individual bond.

Mr. Beverly indicated the member city must pass a resolution authorizing the use of a Master Crime Policy such as that provided through NCCSIF. The city attorney determines the appropriate limit for coverage. Based on passing a resolution with city council approval, there is no need for individual city to purchase individual bonds for its Treasurer and City Manager.

Russell Hildebrand encouraged members to check whether their city has a resolution and/or policy to take advantage of this coverage.

A motion was made to approve the 2015/16 Crime Renewal as presented.

MOTION: Robin Bertagna **SECOND:** Liz Ehrenstrom **MOTION CARRIED**
AYES: Cottrell, Feik, Pellegrino, Koehn, Cline, Islas, Blankenship, Lee, Shaver, Peters, Ryan, Chapa, Hildebrand, Sailsbery
NAYS: None.

I6. 2015/16 Identity Fraud Reimbursement Coverage Renewal

Marcus Beverly indicated NCCSIF first purchased Identity (ID) Fraud coverage for the 2014/15 policy year. The coverage renews July 1, 2015. This is coverage for employees, not for the city. The limit of liability is \$25,000 per insured person. The coverage is for reimbursement of expenses associated with resolving a fraud event, including resolving and replacing documents. The coverage is through Travelers Excess and Surplus Lines Company. The premium is based on group as a whole.

Members requested to have some type of ID card with summary of benefits to be disseminated to employees.

A motion was made to renew the 2015/16 Identity Fraud Reimbursement Coverage as presented.

MOTION: Liz Ehrenstrom **SECOND:** Tim Sailsbery **MOTION CARRIED**
AYES: Cottrell, Feik, Pellegrino, Koehn, Cline, Islas, Blankenship, Lee, Shaver, Peters, Ryan, Chapa, Hildebrand, Bertagna
NAYS: None.

I7. ACI Contract Renewal

Marcus Beverly indicated the contract with ACI Specialty Benefits for Employee Assistance Program (EAP) and Wellness Services is up for renewal as of July 1, 2015. The Pool pays for the Wellness program. The member is billed directly for the EAP program. Each one with EAP cost may choose from three or six sessions. The CORE Wellness rate went up slightly from .97cents to \$1.00.

The Board members discussed the EAP may be offered through individual city's short or long term disability insurance as part of the disability policy. Discussion ensued whether some or may be all members are paying double coverage. The general consensus of the Board is to renew the EAP and Wellness coverage benefits through the group at this time so there is no interruption of coverage for those members currently using the service, but encouraged member cities to check whether EAP coverage is included in their disability policy to determine if this coverage is needed to have through ACI. Program Administrator was directed to survey the members whether it has EAP coverage at the city level and keep track of the utilization.

A motion was made to renew the Employee Assistance Program and Wellness Services with ACI Specialty Benefits with caveat to track utilization to determine whether this coverage is needed.

MOTION: Bruce Cline

SECOND: Liz Ehrenstrom

MOTION CARRIED

AYES: Cottrell, Feik, Pellegrino, Koehn, Islas, Blankenship, Lee, Shaver, Peters, Ryan, Chapa, Hildebrand, Sailsbery, Bertagna

NAYS: None.

The Board took a break for lunch at 12:23 pm.

Dylan Feik and Tim Chapa left the meeting during lunch.

The meeting resumed at 1:00 pm.

I8. Risk Management Services and Budget

I8a. Sewer Risk Management Proposal

Marcus Beverly reported the Risk Management Committee (RMC) discussed this item at its earlier meeting that morning which most board members were present. There were additional handouts for this agenda item: an updated Sewer Risk Management Survey, a budget Risk Management Budget with and without the Sewer services cost, and the Sewer Risk Management Services Funding Analysis. The RMC recommended not funding any grants for the Sewer Risk Management services at this point. Instead, Program Administrator was directed to survey the members and find out what the individual member needs are.

Russell Hildebrand provided some key discussion from the RMC meeting. RMC needs further evaluation of different concepts and ideas to fill the members' needs to efficiently address the weak points in the system, to audit response plans and to provide some coaching training on how to do better on those points to efficiently address and spend the pool's resources.

Corey Shaver stated the City of Nevada City has an ordinance requiring property owners install a backflow prevention device before a property can close escrow. The city inspects it and sign off in order for the property to be sold. Nevada City contracted the county building department for any work that needs to be done and would not issue a permit without the backflow device. The City does not charge the property owner for permit as an incentive and everyone is compliant. It was noted this City Ordinance is a good idea and will pass on to RMC for consideration when evaluating the needs for lateral lines related issues.

The Board acted on the RMC's recommendation not to commit to the Sewer Risk Management contract at this time, and recommended the Risk Management Policy and Procedures be updated but not necessarily to include the sewer ordinance and audit must be done by Bickmore.

A motion was made to approve updating the Risk Management Policy and Procedure #RM-9 as recommended by the Risk Management Committee.

MOTION: Bruce Cline

SECOND: Liz Ehrenstrom

MOTION CARRIED

AYES: Cottrell, Pellegrino, Koehn, Cline, Islas, Blankenship, Lee, Shaver, Ehrenstrom, Peters, Ryan, Hildebrand, Sailsbery, Bertagna

NAYS: None.

18b. Employment Practices Liability (EPL) Hotline

Marcus Beverly indicated members asked the Program Administrators (PAs) to provide an option for Employment Practices Liability (EPL) risk management. Primarily a hotline service to provide legal advice as needed, particularly prior to any decision related to discipline or termination of employment. The PAs reached out to Liebert Cassidy for a quote based on prior experience with them, the training consortium they offer that includes hotline services, and the fact that nine members are already members of their consortium and familiar with what type of services and training sessions it offers. The cost varies based on the size of the consortium and number of employees. The more people in the consortium the lower the price. The annual cost if all members join is \$53,900.

The Board discussed other options for an EPL hotline, including reaching out to various firms that are on the litigation defense list. Most members have gone through Liebert Cassidy training for a number of years and have most, if not all, of its training materials. Russell Hildebrand suggested members to compile a list of seminars and/or any training materials they may have and share resources with one another.

The Board referred this matter to Executive Committee for further discussion and to continue evaluating other options.

I8c. Police Risk Management Committee Update and Budget

Marcus Beverly reported the Risk Management Committee (RMC) discussed this item at its earlier meeting that morning where most board members were present. The RMC is recommending continuing to fund the \$50,000 annual budget for police risk management; however, before the funds are dispersed the PRMC would come to the RMC and EC with a specific plan as to what to use the money for. The plan could be mix of body cameras or storage solutions. As Tom Kline reported during the RMC meeting, there are various proposed pieces of legislation in the works that could impact the plan.

Russell Hildebrand indicated the additional budget is a place holder, but no expenditures until there is a definitive plan how exactly that money would be spent.

The Board discussed the data storage issue and members shared ideas on how some city are planning to handle this issue.

Tom Kline indicated RMC will dig in further to tackle all three components: body cameras, storage and a policy for use and storage.

A motion was made to approve the Risk Management Committee's recommendation of adding \$50,000 budget for Body Cameras and storage with \$7,900 for the operating expenses with the caveat that no money will be dispersed from the \$50,000 without approval from the Executive Committee.

MOTION: Bruce Cline

SECOND: Liz Ehrenstrom

MOTION CARRIED

AYES: Cottrell, Feik, Pellegrino, Koehn, Islas, Blankenship, Lee, Shaver, Peters, Ryan, Chapa, Hildebrand, Sailsbery, Bertagna

NAYS: None.

I8d. Risk Management Grant Policy Revision

Due to time constraint, this item was tabled until such time the Risk Management Committee has time to discuss at their next meeting.

I8e. Risk Management Services Budget

Due to time constraint, this item was tabled until such time the Risk Management Committee have time to discuss this matter at their next meeting.

I9. 2015/16 NCCSIF Budget

Marcus Beverly indicated the Board reviews and approves the budget for the next fiscal year. He noted the Budget report was handed out at the beginning of the meeting. He reviewed the budget with the Board and the items with changes under the Administrative Expenses:

- The Claims Audits: Every year either the Liability or Workers' Compensation claims are audited. The Liability claims audit was performed in FY 13/14 and will be conducted in FY 15/16.
- The Financial Audit amount has been increased in accordance with the current contract with Crowe Horwath.
- Legal Services has increased from \$10,000 to \$13,000.
- Actuarial Services are included at \$6,800 for liability and \$5,000 for WC, including the \$2,000 credit from CSAC-EIA for the actuarial each year.
- NCCSIF is currently renewing their CAJPA accreditation with excellence. This cost occurs every three years.
- Bickmore's services have been broken out this year and have been increased from a total of \$160,220 to \$164,720 to reflect a projected additional increase of 2%. Their agreement allows for annual adjustment.
- Lexipol Law Enforcement Policy Manual was increased from \$96,500 to \$106,250 to reflect current costs.
- Wellness was increased from \$14,150 to \$15,072 to reflect increase in new agreement with ACL.
- State Funding/Fraud Assessment has been increased from \$145,000 to \$165,000 in anticipation of 8% increase.
- Total Program Administration costs have been increased from \$351,826 to \$357,370 to anticipate increases in coverage renewals and the program administration agreement.

Paula Islas raised the question regarding utilization of Occu-Med services. After further discussion, it seems the Occu-Med service is not widely utilized. Russell Hildebrand suggested to survey member to find out utilization for this service, and further directed staff to comeback to address the Occu-Med utilization at the next meeting.

A motion was made to approve the 2015/16 NCCSIF Budget and to report back on the utilization of Occu-Med service.

MOTION: Robin Bertagna **SECOND:** Brad Koehn **MOTION CARRIED**
AYES: Cottrell, Feik, Pellegrino, Cline, Islas, Blankenship, Lee, Shaver, Ehrenstrom, Peters, Ryan, Chapa, Hildebrand, Sailsbery
NAYS: None.

I10. 2015/16 Deposit Calculations

I10a. Liability

Marcus Beverly stated the 2015/16 Deposit Calculations report was handed out at the beginning of the meeting. Mr. Beverly reviewed the deposit calculations with the Board. This year the Liability deposits are capped at 25% maximum increase over the prior year. The Administrative Surplus offset has been applied to the Liability Administrative Expenses in the amount of \$120,000. The Board has increased the Confidence Level funding from 65% to 67.5% and the interest discount rate remains flat at 1.5%

A motion was made to approve the 2015/16 Liability Deposit Calculation.

MOTION: Bruce Cline **SECOND:** Robin Bertagna **MOTION CARRIED**
AYES: Cottrell, Feik, Pellegrino, Koehn, Islas, Blankenship, Lee, Shaver, Ehrenstrom, Peters, Ryan, Chapa, Hildebrand, Sailsbery
NAYS: None.

I10b. Workers' Compensation

Marcus Beverly stated the 2015/16 Deposit Calculations report was handed out at the beginning of the meeting. Mr. Beverly reviewed the deposit calculations with the Board. This year the Workers' Compensation deposits are capped at a 40% maximum increase over the prior year. The Administrative Surplus offset has been applied to the Workers' Compensation Administrative Expenses in the amount of \$120,000. The Board has increased the Confidence Level funding from 65% to 67.5% and the interest discount rate remains flat at 1.5%.

A motion was made to approve the 2015/16 Workers' Compensation Deposit Calculations.

MOTION: Bruce Cline **SECOND:** Corey Shaver **MOTION CARRIED**
AYES: Cottrell, Feik, Pellegrino, Koehn, Islas, Blankenship, Lee, Ehrenstrom, Peters, Ryan, Chapa, Hildebrand, Sailsbery, Bertagna
NAYS: None.

I10c. Marysville Request for Quarterly Payments

Marcus Beverly reported the City of Marysville has provided a written notice requesting a quarterly installment payment plan for their 2015/16 Liability contributions. Unfortunately, Satwant Takhar was not able to attend due to death in the family and no other representative for City of Marysville to speak on this matter other than the letter that was provided to the Program Administrator.

It was noted no one has asked for installment payment in the past.

Alana Theiss noted the City of Marysville also has an assessment due in the amount of \$168,000 payable in 2 installments: due July 15th and October 1st.

After much deliberation, the Board did not act due to lack of information other than what is outlined in the letter that the city is having cash flow problem. Therefore, the Board referred this matter to the Executive Committee to make the decision once information is collected to determine the financial circumstances of the City of Marysville.

A motion was made to refer this matter to the Executive Committee for further discussion and evaluation of City of Marysville's financial circumstances, directed Program Administrator to gather more information from the City, with the understanding this is one time exception and that NCCSIF is not establishing ongoing policy for installment payments.



MOTION: Tim Sailsbery

SECOND: Paula Islas

MOTION CARRIED

AYES: Cottrell, Feik, Pellegrino, Koehn, Cline, Blankenship, Lee, Shaver, Ehrenstrom, Peters, Ryan, Chapa, Hildebrand, Bertagna

NAYS: None.

I11. Round Table Discussion

Marcus Beverly stated he would like to have a discussion focusing on Risk Management Services and suggested having a separate meeting just for the Risk Management Committee, not concurrent with the Board of Directors meeting. Mr. Beverly also suggested since everyone has different needs then perhaps the group may look into building a menu of services for each member to choose from similar to a cafeteria plan.

Paula Islas asked to evaluate the pool's Liability for Firing Ranges since CJPRMA limits their coverage for them and NCCSIF may have more flexibility with the use of firing ranges.

J. INFORMATION ITEMS

1. NCCSIF Organizational Chart
2. NCCSIF 2015 Meeting Calendar
3. NCCSIF Travel Reimbursement Form
4. NCCSIF Resource Contact Guide
5. CAJPA Conference: September 16-18, 2015 in South Lake Tahoe, CA

K. Adjournment - This meeting was adjourned at 1:50 p.m.

NEXT MEETING DATE: October 15, 2015 in Rocklin, CA

Respectfully Submitted,

Michelle Pellegrino, Secretary

Date

Northern California Cities Self Insurance Fund
Check/Voucher Register
From 5/1/2015 Through 6/30/2015

11010 - Cash - General

Check No	Vendor Name	Description	G/L Code	Effective Date	Check Amount
8592	Simple Pleasures	Risk Mgmt Comm Services	52201	5/6/2015	582.57
8593	York	Claims Administration-Monthly wc only	52300	5/8/2015	44,556.15
8594	York Risk Services Group, Inc.	Liability Monthly Claims Administration	51135	5/8/2015	39,203.32
8595	James Marta	Monthly Accounting Fee	52403	5/8/2015	5,363.50
8596	Alliant Insurance Services	Administration	52401	5/8/2015	23,833.33
8597	Occu-Med Inc.	OCCUMED	52214	5/8/2015	1,500.00
8598	Bickmore Risk Services Inc.	Onsite Monthly Fee	52204	5/8/2015	13,806.33
8599	City of Corning	Seminars and PARMA	52207	5/8/2015	81.32
8600	DKF Solutions Group, LLC	Backsafe (Police)	52215	5/8/2015	1,050.00
8601	Jim Ramsey	Board Meetings	52503	5/8/2015	47.73
8602	Chandler Asset Management, Inc.	Portfolio Mgmt Fee	44040	5/21/2015	4,587.00
8603	City of Folsom	Risk Mgmt Reserve Funds	54200	5/21/2015	19,299.59
8603	City of Folsom	Shared Risk Refund	41060	5/21/2015	73,021.00
8603	City of Folsom	Banking Layer Refund	41050	5/21/2015	152,107.00
8604	City of Dixon	Shared Risk Refund	41060	5/21/2015	13,418.00
8604	City of Dixon	Banking Layer Refund	41050	5/21/2015	44,826.00
8605	Town of Paradise	Shared Risk Refund	41060	5/21/2015	25,104.00
8605	Town of Paradise	Banking Layer Refund	41050	5/21/2015	1,668.00
8606	Farley Consulting Services	Claims Audit	52101	5/21/2015	10,500.00
8607	City of Ione	Banking Layer Refund	41050	5/21/2015	18,548.00
8608	ACI Specialty Benefits	Wellness Optional	52217	5/21/2015	13,838.40
8609	Chandler Asset Management, Inc.	Portfolio Mgmt Fee	44040	6/9/2015	4,808.00
8610	York	Claims Administration-Monthly wc only	52300	6/9/2015	44,556.15
8611	York Risk Services Group, Inc.	Liability Monthly Claims Administration	51135	6/9/2015	25,327.59
8612	James Marta	Monthly Accounting Fee	52403	6/9/2015	5,363.50
8613	Gibbons & Conley	Legal Services	52103	6/9/2015	3,766.88
8614	Alliant Insurance Services	Administration	52401	6/9/2015	23,833.37
8615	Occu-Med Inc.	OCCUMED	52214	6/9/2015	1,500.00
8616	Bickmore Risk Services Inc.	Onsite Monthly Fee	52204	6/9/2015	13,806.33
8617	Void	Void	Void	6/9/2015	0.00
8618	LEXIPOL LLC	Prepaid Expense	13500	6/9/2015	47,850.00
8619	City of Rio Vista	Board Meetings	52503	6/9/2015	70.15
8620	City of Placerville	Shared Risk Refund	41060	6/9/2015	23,589.00
8620	City of Placerville	Banking Layer Refund	41050	6/9/2015	28,125.00
8621	DKF Solutions Group, LLC	Backsafe (Police)	52215	6/9/2015	1,050.00
8622	LEXIPOL LLC	Prepaid Expense	13500	6/9/2015	57,050.00
8622	LEXIPOL LLC	Police Risk Mgmt	52208	6/9/2015	1,350.00
8623	City of Nevada City	Shared Risk Refund	41060	6/9/2015	5,412.00
8623	City of Nevada City	Banking Layer Refund	41050	6/9/2015	27,702.00
8624	Aubergine Catering	Risk Mgmt Comm Services	52201	6/17/2015	487.50
8625	Void	Void	Void	6/17/2015	0.00
8626	Gibbons & Conley	Legal Services	52103	6/24/2015	1,040.38
8627	City of Rio Vista	Member Travel	52502	6/24/2015	41.40
8628	Champion Awards Enterprises	Board Meetings	52503	6/24/2015	12.66
8629	Dalacie Blankenship	Member Travel	52502	6/24/2015	58.65
8630	Kristine Haile	Member Travel	52502	6/24/2015	16.10
8631	Liz Cottrell	Member Travel	52502	6/24/2015	193.20
8632	Liz Ehrenstrom	Member Travel	52502	6/24/2015	124.78
8633	Sandy Ryan	Member Travel	52502	6/24/2015	172.50

Report Total

824,248.38

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

June 1, 2015 through June 30, 2015

Chandler Team

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

Custodian

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

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



PORTFOLIO CHARACTERISTICS

Average Duration	2.55
Average Coupon	1.23 %
Average Purchase YTM	1.27 %
Average Market YTM	1.10 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.76 yrs
Average Life	2.61 yrs

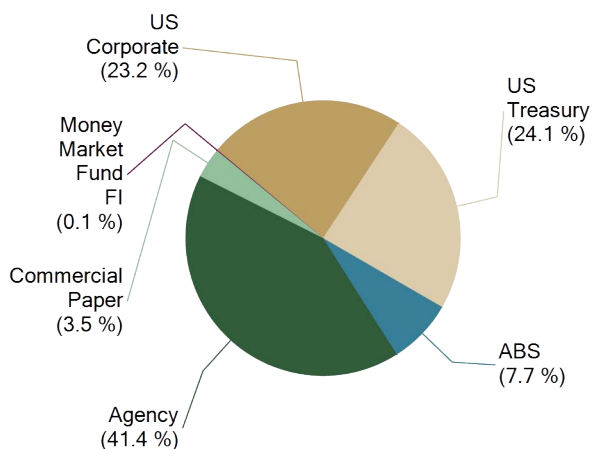
ACCOUNT SUMMARY

	Beg. Values as of 5/31/15	End Values as of 6/30/15
Market Value	23,376,827	23,330,980
Accrued Interest	60,930	69,073
Total Market Value	23,437,756	23,400,053
Income Earned	24,115	24,354
Cont/WD		0
Par	23,284,001	23,306,812
Book Value	23,231,149	23,249,583
Cost Value	23,250,312	23,261,190

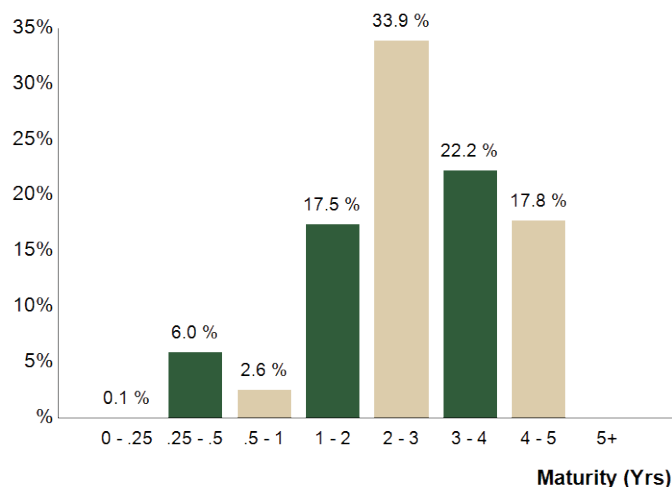
TOP ISSUERS

Issuer	% Portfolio
Government of United States	24.1 %
Federal National Mortgage Assoc	15.3 %
Federal Home Loan Mortgage Corp	11.7 %
Federal Home Loan Bank	11.1 %
Honda ABS	2.6 %
John Deere ABS	2.3 %
Bank of Tokyo-Mit UFJ	2.0 %
Toyota Motor Corp	1.8 %
	70.9 %

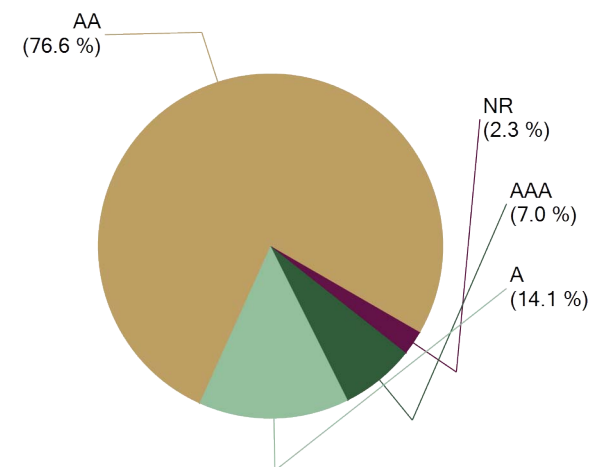
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 6/30/2015	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized				Since 12/31/1997
					3 Yrs	5 Yrs	10 Yrs	12/31/1997	
Northern CA Cities Self Ins. Fund Short Term	-0.16 %	-0.04 %	0.91 %	1.38 %	1.10 %	1.62 %	3.38 %	4.33 %	109.88 %
BAML 1-5 Yr US Treasury/Agency Index	-0.09 %	0.03 %	0.94 %	1.37 %	0.85 %	1.36 %	3.09 %	4.00 %	98.53 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	-0.12 %	0.00 %	0.95 %	1.38 %	1.02 %	1.55 %	3.14 %	4.10 %	102.10 %



Northern California Cities Self-Insurance Fund - Short Term

June 30, 2015

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
Asset-backed/MBS/CMOs	20% maximum	Complies
Banker's Acceptances	A1/P1; 30% max; <180 days; L/T = AA	Complies
Commercial Paper	A1/P1; 25% max.; <270 days	Complies
LAIF	\$50 million	Complies
Medium Term Notes	30% max; A rated; 5 year maximum	Complies
Money Market Acct	15% maximum; AAA	Complies
Mutual Funds	15% maximum; AAA	Complies
Negotiable CDs	30% overall; 3-year maximum	Complies
Repurchase Agreements	10% overall; 30 days	Complies
Time CDs	3 year maximum	Complies
Per Issuer Maximum	5% (except gov'ts)	Complies
Maximum Maturity	10 years	Complies
Futures and Options	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies



Reconciliation Summary

As of 6/30/2015

BOOK VALUE RECONCILIATION		
Beginning Book Value		\$23,231,149.05
Acquisition		
+ Security Purchases	\$1,035,898.30	
+ Money Market Fund Purchases	\$982,119.25	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$2,018,017.55
Dispositions		
- Security Sales	\$508,595.20	
- Money Market Fund Sales	\$1,036,353.30	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$414,593.30	
- Calls	\$0.00	
- Principal Paydowns	\$42,954.81	
Total Dispositions		\$2,002,496.61
Amortization/Accretion		
+/- Net Accretion	\$688.82	
		\$688.82
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$2,223.82	
		\$2,223.82
Ending Book Value		\$23,249,582.63

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$74,025.36
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$508,595.20	
Accrued Interest Received	\$1,244.23	
Interest Received	\$14,325.01	
Dividend Received	\$0.00	
Principal on Maturities	\$414,593.30	
Interest on Maturities	\$406.70	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$42,954.81	
Total Acquisitions	\$982,119.25	
Disposition		
Withdrawals	\$0.00	
Security Purchase	\$1,035,898.30	
Accrued Interest Paid	\$455.00	
Total Dispositions	\$1,036,353.30	
Ending Book Value		\$19,791.31

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

June 1, 2015 through June 30, 2015

Chandler Team

For questions about your account,
please call (800) 317-4747 or
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Custodian

Bank of New York Mellon Trust
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Gaby Rodriguez
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PORTFOLIO CHARACTERISTICS

Average Duration	3.56
Average Coupon	2.03 %
Average Purchase YTM	1.84 %
Average Market YTM	1.50 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.95 yrs
Average Life	3.77 yrs

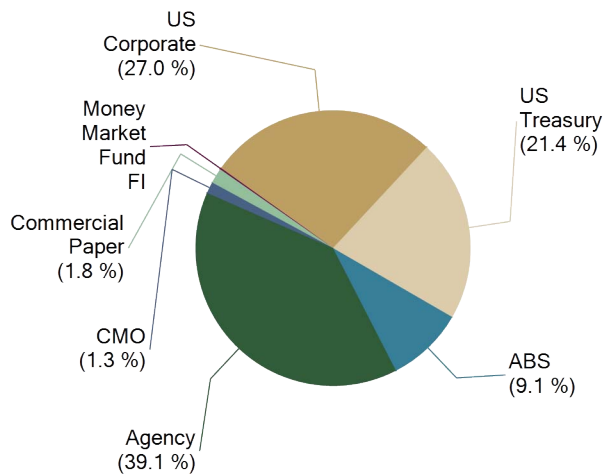
ACCOUNT SUMMARY

	Beg. Values as of 5/31/15	End Values as of 6/30/15
Market Value	24,174,563	24,061,675
Accrued Interest	109,633	114,452
Total Market Value	24,284,196	24,176,127
Income Earned	37,058	36,447
Cont/WD		0
Par	23,697,533	23,735,641
Book Value	23,780,562	23,812,189
Cost Value	23,973,893	24,009,060

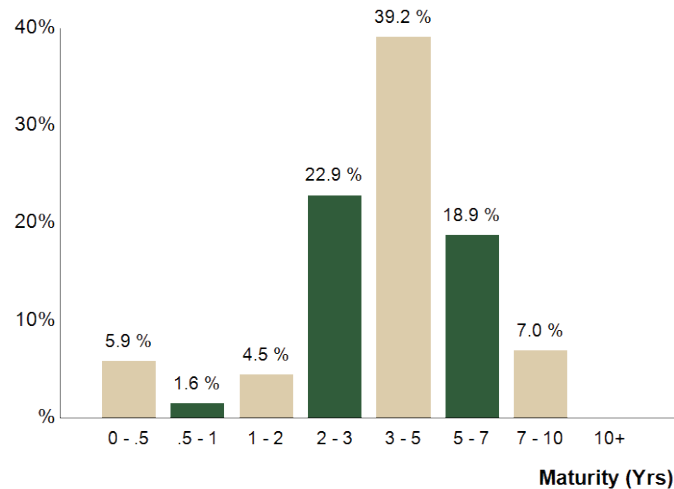
TOP ISSUERS

Issuer	% Portfolio
Government of United States	21.4 %
Federal National Mortgage Assoc	12.2 %
Federal Home Loan Mortgage Corp	10.5 %
Tennessee Valley Authority	8.7 %
Federal Home Loan Bank	8.2 %
Honda ABS	3.0 %
JP Morgan ABS	2.3 %
John Deere ABS	2.2 %
	68.5 %

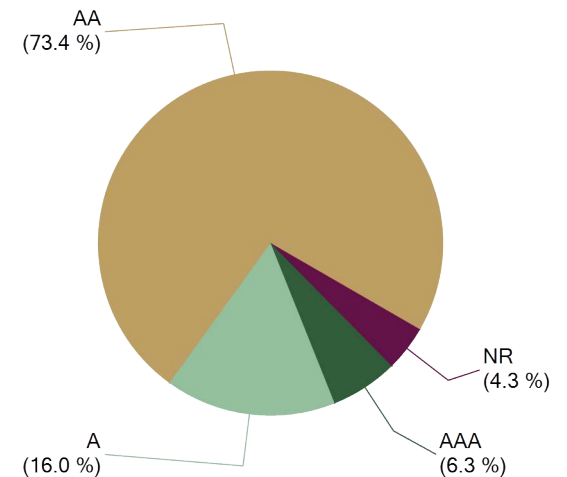
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 6/30/2015	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			5/31/2006	Since 5/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Northern Cal. Cities Self Ins. Fund Long Term	-0.45 %	-0.41 %	0.97 %	2.05 %	1.28 %	2.48 %	N/A	4.47 %	48.71 %
BAML 1-10 Yr US Treasury/Agency Index	-0.39 %	-0.44 %	0.87 %	1.91 %	0.91 %	2.14 %	N/A	4.10 %	44.00 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	-0.48 %	-0.52 %	0.88 %	1.90 %	1.36 %	2.56 %	N/A	4.19 %	45.17 %



Northern California Cities Self-Insurance Fund - Long Term

June 30, 2015

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
Asset-backed/MBS/CMOs	20% maximum	Complies
Banker's Acceptances	A1/P1; 30% max; <180 days; L/T = AA	Complies
Commercial Paper	A1/P1; 25% max.; <270 days	Complies
LAIF	\$50 million	Complies
Medium Term Notes	A rated; 30% max; 5 year maximum	Complies
Money Market Acct	15% maximum; AAA	Complies
Mutual Funds	15% maximum; AAA	Complies
Negotiable CDs	30% overall; 3-year maximum	Complies
Repurchase Agreements	10% overall; 30 days	Complies
Time CDs	3 year maximum	Complies
Per Issuer Maximum	5% (except gov'ts)	Complies
Maximum Maturity	10 years	Complies
Futures and Options	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies



Reconciliation Summary

As of 6/30/2015

BOOK VALUE RECONCILIATION		
Beginning Book Value		\$23,780,561.73
Acquisition		
+ Security Purchases	\$516,630.18	
+ Money Market Fund Purchases	\$495,617.33	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$1,012,247.51
Dispositions		
- Security Sales	\$0.00	
- Money Market Fund Sales	\$516,771.66	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$434,573.70	
- Calls	\$0.00	
- Principal Paydowns	\$25,737.70	
Total Dispositions		\$977,083.06
Amortization/Accretion		
+/- Net Accretion	(\$3,536.75)	
		(\$3,536.75)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$0.00	
		\$0.00
Ending Book Value		\$23,812,189.43

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$61,452.84
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$0.00	
Accrued Interest Received	\$0.00	
Interest Received	\$34,879.63	
Dividend Received	\$0.00	
Principal on Maturities	\$434,573.70	
Interest on Maturities	\$426.30	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$25,737.70	
Total Acquisitions	\$495,617.33	
Disposition		
Withdrawals	\$0.00	
Security Purchase	\$516,630.18	
Accrued Interest Paid	\$141.48	
Total Dispositions	\$516,771.66	
Ending Book Value		\$40,298.51

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

July 1, 2015 through July 31, 2015

Chandler Team

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Custodian

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PORTFOLIO CHARACTERISTICS

Average Duration	2.52
Average Coupon	1.24 %
Average Purchase YTM	1.29 %
Average Market YTM	1.10 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.73 yrs
Average Life	2.59 yrs

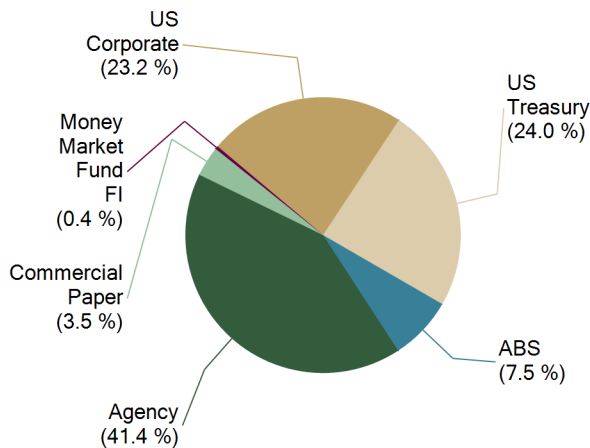
ACCOUNT SUMMARY

	Beg. Values as of 6/30/15	End Values as of 7/31/15
Market Value	23,330,980	23,369,090
Accrued Interest	69,073	71,223
Total Market Value	23,400,053	23,440,312
Income Earned	24,354	25,001
Cont/WD		0
Par	23,306,812	23,333,957
Book Value	23,249,583	23,272,434
Cost Value	23,261,190	23,283,082

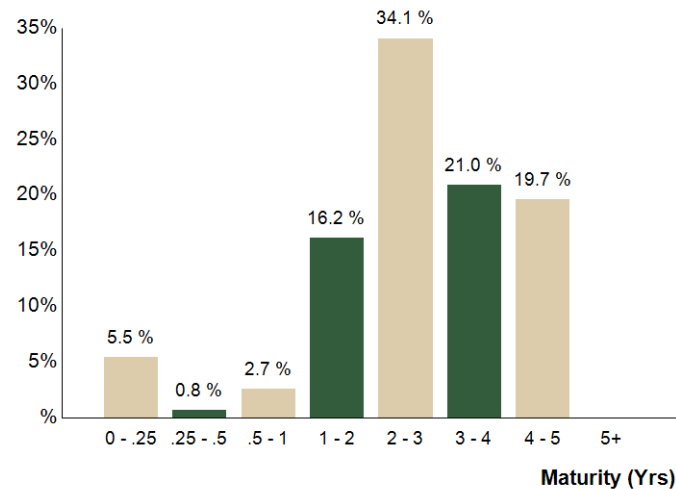
TOP ISSUERS

Issuer	% Portfolio
Government of United States	24.0 %
Federal National Mortgage Assoc	15.2 %
Federal Home Loan Mortgage Corp	11.7 %
Federal Home Loan Bank	11.1 %
Honda ABS	2.6 %
John Deere ABS	2.3 %
Bank of Tokyo-Mit UFJ	2.0 %
Toyota Motor Corp	1.8 %
	70.7 %

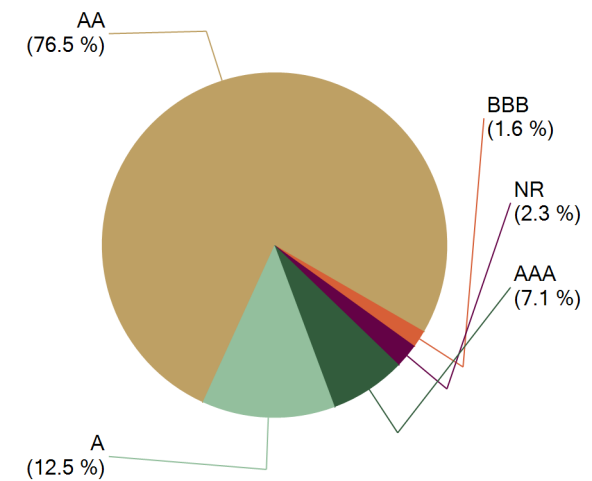
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 7/31/2015	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized				Since 12/31/1997
					3 Yrs	5 Yrs	10 Yrs	12/31/1997	
Northern CA Cities Self Ins. Fund Short Term	0.17 %	0.11 %	1.08 %	1.73 %	1.01 %	1.53 %	3.45 %	4.32 %	110.25 %
BAML 1-5 Yr US Treasury/Agency Index	0.18 %	0.18 %	1.12 %	1.78 %	0.77 %	1.29 %	3.17 %	3.99 %	98.89 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	0.19 %	0.15 %	1.14 %	1.79 %	0.92 %	1.46 %	3.21 %	4.09 %	102.48 %



Northern California Cities Self-Insurance Fund - Short Term

July 31, 2015

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
Asset-backed/MBS/CMOs	20% maximum	Complies
Banker's Acceptances	A1/P1; 30% max; <180 days; L/T = AA	Complies
Commercial Paper	A1/P1; 25% max.; <270 days	Complies
LAIF	\$50 million	Complies
Medium Term Notes	30% max; A rated; 5 year maximum	Complied at time of Purchase*
Money Market Acct	15% maximum; AAA	Complies
Mutual Funds	15% maximum; AAA	Complies
Negotiable CDs	30% overall; 3-year maximum	Complies
Repurchase Agreements	10% overall; 30 days	Complies
Time CDs	3 year maximum	Complies
Per Issuer Maximum	5% (except gov'ts)	Complies
Maximum Maturity	10 years	Complies
Futures and Options	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies



Reconciliation Summary

As of 7/31/2015

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$23,249,582.63
Acquisition	
+ Security Purchases	\$444,921.43
+ Money Market Fund Purchases	\$64,847.83
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$509,769.26
Dispositions	
- Security Sales	\$450,068.81
- Money Market Fund Sales	\$0.00
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$37,702.44
Total Dispositions	\$487,771.25
Amortization/Accretion	
+/- Net Accretion	\$853.78
	\$853.78
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	(\$0.65)
	(\$0.65)
Ending Book Value	\$23,272,433.77

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$19,791.31
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$450,068.81
Accrued Interest Received	\$330.43
Interest Received	\$22,394.53
Dividend Received	\$0.00
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$37,702.44
Total Acquisitions	\$510,496.21
Disposition	
Withdrawals	\$0.00
Security Purchase	\$444,921.43
Accrued Interest Paid	\$726.95
Total Dispositions	\$445,648.38
Ending Book Value	\$84,639.14

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

July 1, 2015 through July 31, 2015

Chandler Team

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

Custodian

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

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PORTFOLIO CHARACTERISTICS

Average Duration	3.60
Average Coupon	2.05 %
Average Purchase YTM	1.85 %
Average Market YTM	1.49 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	4.00 yrs
Average Life	3.83 yrs

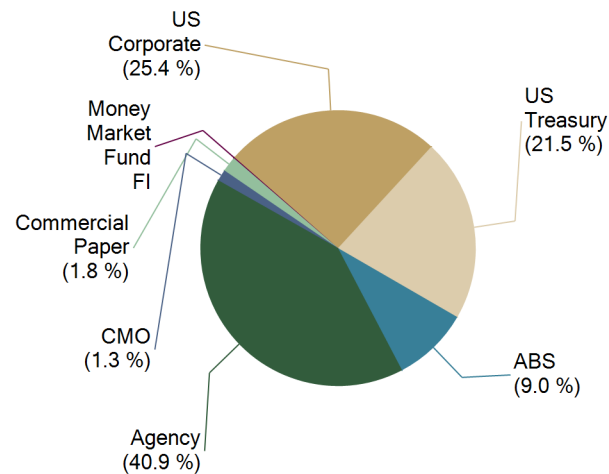
ACCOUNT SUMMARY

	Beg. Values as of 6/30/15	End Values as of 7/31/15
Market Value	24,061,675	24,144,306
Accrued Interest	114,452	118,587
Total Market Value	24,176,127	24,262,894
Income Earned	36,447	36,740
Cont/WD		0
Par	23,735,641	23,770,040
Book Value	23,812,189	23,846,114
Cost Value	24,009,060	24,047,892

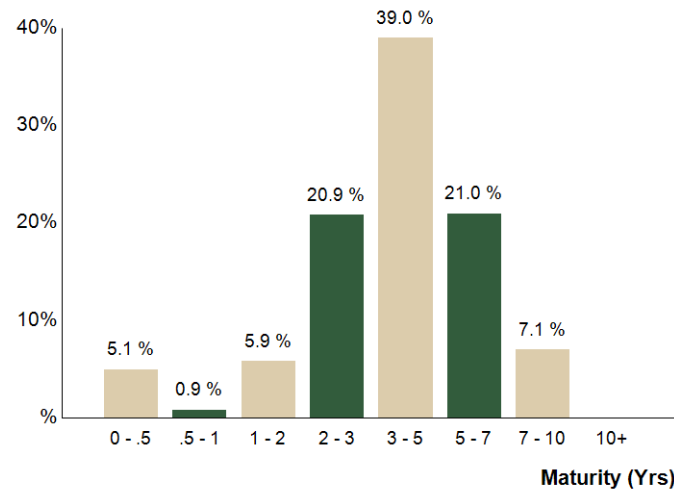
TOP ISSUERS

Issuer	% Portfolio
Government of United States	21.5 %
Federal National Mortgage Assoc	11.9 %
Federal Home Loan Mortgage Corp	10.4 %
Federal Home Loan Bank	10.3 %
Tennessee Valley Authority	8.6 %
Honda ABS	3.0 %
JP Morgan ABS	2.3 %
John Deere ABS	2.2 %
	70.2 %

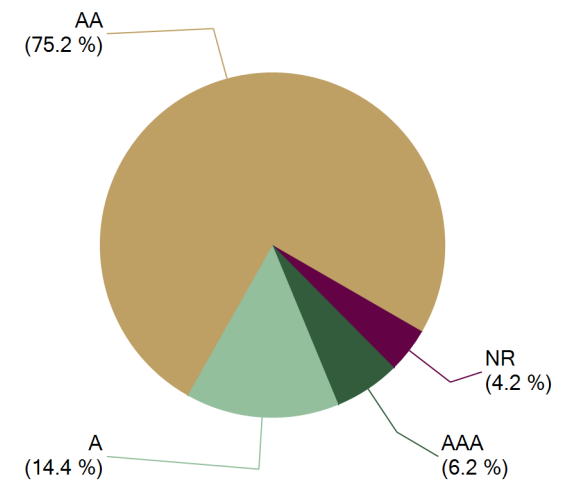
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 7/31/2015	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	0.36 %	-0.01 %	1.33 %	2.68 %	1.16 %	2.35 %	N/A	4.46 %	49.24 %
BAML 1-10 Yr US Treasury/Agency Index	0.40 %	0.06 %	1.28 %	2.60 %	0.83 %	2.06 %	N/A	4.10 %	44.58 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	0.39 %	-0.06 %	1.27 %	2.56 %	1.20 %	2.43 %	N/A	4.19 %	45.74 %



Northern California Cities Self-Insurance Fund - Long Term

July 31, 2015

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
Asset-backed/MBS/CMOs	20% maximum	Complies
Banker's Acceptances	A1/P1; 30% max; <180 days; L/T = AA	Complies
Commercial Paper	A1/P1; 25% max.; <270 days	Complies
LAIF	\$50 million	Complies
Medium Term Notes	A rated; 30% max; 5 year maximum	Complies
Money Market Acct	15% maximum; AAA	Complies
Mutual Funds	15% maximum; AAA	Complies
Negotiable CDs	30% overall; 3-year maximum	Complies
Repurchase Agreements	10% overall; 30 days	Complies
Time CDs	3 year maximum	Complies
Per Issuer Maximum	5% (except gov'ts)	Complies
Maximum Maturity	10 years	Complies
Futures and Options	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies



Reconciliation Summary

As of 7/31/2015

BOOK VALUE RECONCILIATION		
Beginning Book Value		\$23,812,189.43
Acquisition		
+ Security Purchases	\$517,157.85	
+ Money Market Fund Purchases	\$135,275.25	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$652,433.10
Dispositions		
- Security Sales	\$445,306.05	
- Money Market Fund Sales	\$146,338.19	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$24,538.61	
Total Dispositions		\$616,182.85
Amortization/Accretion		
+/- Net Accretion	(\$3,645.58)	
		(\$3,645.58)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$1,319.45	
		\$1,319.45
Ending Book Value		\$23,846,113.55

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$40,298.51
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$445,306.05	
Accrued Interest Received	\$1,840.55	
Interest Received	\$35,972.58	
Dividend Received	\$0.00	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$24,538.61	
Total Acquisitions	\$507,657.79	
Disposition		
Withdrawals	\$0.00	
Security Purchase	\$517,157.85	
Accrued Interest Paid	\$1,562.88	
Total Dispositions	\$518,720.73	
Ending Book Value		\$29,235.57

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

August 1, 2015 through August 31, 2015

Chandler Team

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

Custodian

Bank of New York Mellon Trust
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Gaby Rodriguez
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PORTFOLIO CHARACTERISTICS

Average Duration	2.48
Average Coupon	1.25 %
Average Purchase YTM	1.30 %
Average Market YTM	1.15 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.68 yrs
Average Life	2.56 yrs

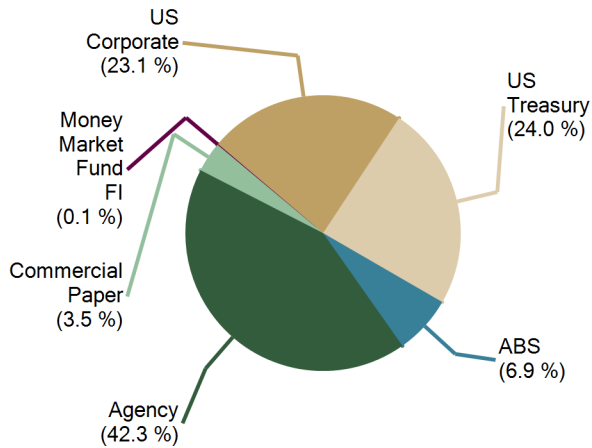
ACCOUNT SUMMARY

	Beg. Values as of 7/31/15	End Values as of 8/31/15
Market Value	23,369,090	23,368,053
Accrued Interest	71,223	72,619
Total Market Value	23,440,312	23,440,673
Income Earned	25,001	25,107
Cont/WD		0
Par	23,333,957	23,358,622
Book Value	23,272,434	23,296,144
Cost Value	23,283,082	23,305,901

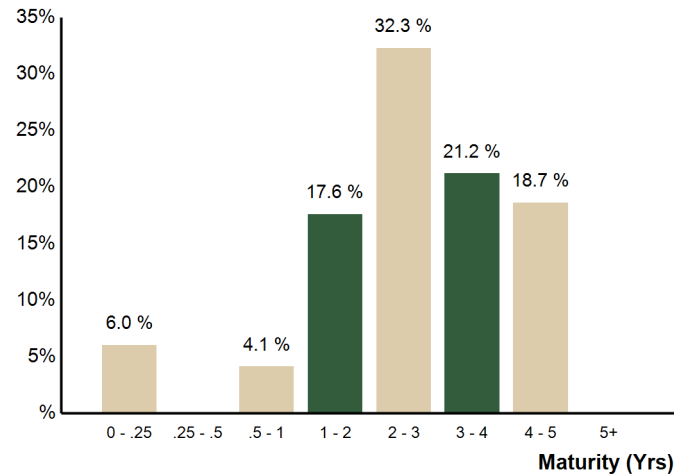
TOP ISSUERS

Issuer	% Portfolio
Government of United States	24.0 %
Federal National Mortgage Assoc	15.2 %
Federal Home Loan Mortgage Corp	12.6 %
Federal Home Loan Bank	11.1 %
Honda ABS	2.5 %
John Deere ABS	2.2 %
Toyota ABS	2.2 %
Bank of Tokyo-Mit UFJ	2.0 %
	71.9 %

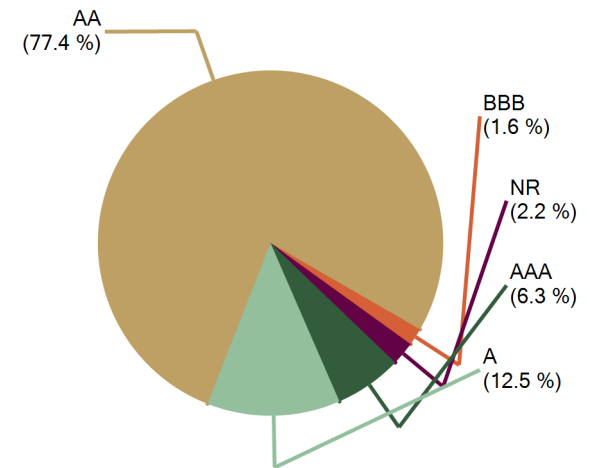
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 8/31/2015	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized				Since 12/31/1997
					3 Yrs	5 Yrs	10 Yrs	12/31/1997	
Northern CA Cities Self Ins. Fund Short Term	0.00 %	0.01 %	1.08 %	1.47 %	0.95 %	1.45 %	3.37 %	4.30 %	110.25 %
BAML 1-5 Yr US Treasury/Agency Index	-0.01 %	0.08 %	1.11 %	1.42 %	0.75 %	1.20 %	3.08 %	3.97 %	98.87 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	-0.03 %	0.04 %	1.11 %	1.41 %	0.88 %	1.36 %	3.12 %	4.07 %	102.43 %



Northern California Cities Self-Insurance Fund - Short Term

August 31, 2015

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
Asset-backed/MBS/CMOs	20% maximum	Complies
Banker's Acceptances	A1/P1; 30% max; <180 days; L/T = AA	Complies
Commercial Paper	A1/P1; 25% max.; <270 days	Complies
LAIF	\$50 million	Complies
Medium Term Notes	30% max; A rated; 5 year maximum	Complied at time of Purchase*
Money Market Acct	15% maximum; AAA	Complies
Mutual Funds	15% maximum; AAA	Complies
Negotiable CDs	30% overall; 3-year maximum	Complies
Repurchase Agreements	10% overall; 30 days	Complies
Time CDs	3 year maximum	Complies
Per Issuer Maximum	5% (except gov'ts)	Complies
Maximum Maturity	10 years	Complies
Futures and Options	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies



Reconciliation Summary

As of 8/31/2015

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$23,272,433.77
<u>Acquisition</u>	
+ Security Purchases	\$363,150.94
+ Money Market Fund Purchases	\$301,270.29
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$664,421.23
<u>Dispositions</u>	
- Security Sales	\$0.00
- Money Market Fund Sales	\$364,147.82
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$240,000.00
- Principal Paydowns	\$37,457.29
Total Dispositions	\$641,605.11
<u>Amortization/Accretion</u>	
+/- Net Accretion	\$894.59
	\$894.59
<u>Gain/Loss on Dispositions</u>	
+/- Realized Gain/Loss	\$0.00
	\$0.00
Ending Book Value	\$23,296,144.48

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$84,639.14
<u>Acquisition</u>	
Contributions	\$0.00
Security Sale Proceeds	\$0.00
Accrued Interest Received	\$0.00
Interest Received	\$23,695.00
Dividend Received	\$0.00
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$240,000.00
Interest from Calls/Redemption	\$118.00
Principal Paydown	\$37,457.29
Total Acquisitions	\$301,270.29
<u>Disposition</u>	
Withdrawals	\$0.00
Security Purchase	\$363,150.94
Accrued Interest Paid	\$996.88
Total Dispositions	\$364,147.82
Ending Book Value	\$21,761.61

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

August 1, 2015 through August 31, 2015

Chandler Team

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

Custodian

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Company
Gaby Rodriguez
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PORTFOLIO CHARACTERISTICS

Average Duration	3.72
Average Coupon	2.07 %
Average Purchase YTM	1.88 %
Average Market YTM	1.55 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	4.10 yrs
Average Life	3.95 yrs

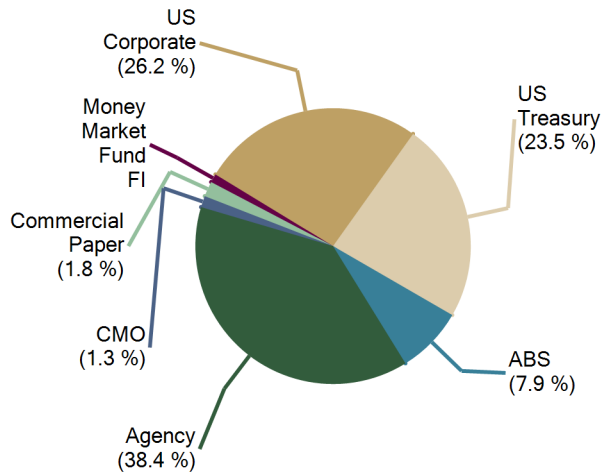
ACCOUNT SUMMARY

	Beg. Values as of 7/31/15	End Values as of 8/31/15
Market Value	24,144,306	24,170,364
Accrued Interest	118,587	108,484
Total Market Value	24,262,894	24,278,848
Income Earned	36,740	36,861
Cont/WD		0
Par	23,770,040	23,827,602
Book Value	23,846,114	23,893,078
Cost Value	24,047,892	24,094,843

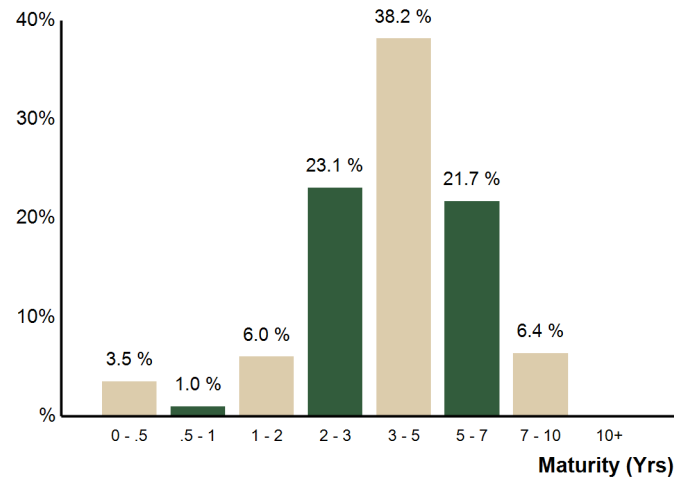
TOP ISSUERS

Issuer	% Portfolio
Government of United States	23.5 %
Federal National Mortgage Assoc	11.8 %
Federal Home Loan Mortgage Corp	10.4 %
Tennessee Valley Authority	8.6 %
Federal Home Loan Bank	8.2 %
Honda ABS	2.9 %
John Deere ABS	2.2 %
Bank of Tokyo-Mit UFJ	1.8 %
	69.5 %

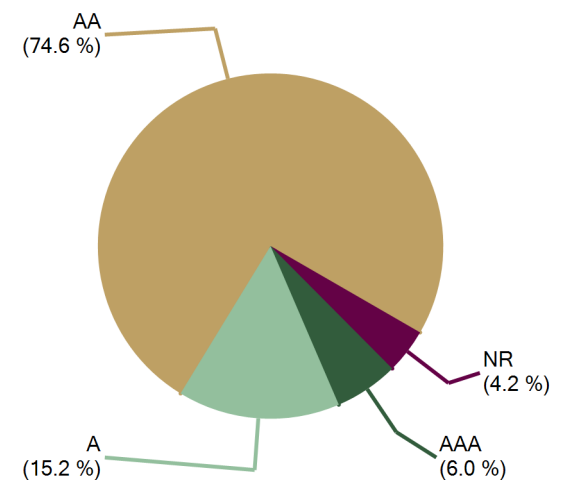
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 8/31/2015	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			5/31/2006	Since 5/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Northern Cal. Cities Self Ins. Fund Long Term	0.07 %	-0.02 %	1.40 %	2.09 %	1.10 %	2.17 %	N/A	4.43 %	49.34 %
BAML 1-10 Yr US Treasury/Agency Index	0.06 %	0.06 %	1.34 %	1.99 %	0.83 %	1.85 %	N/A	4.07 %	44.66 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	0.01 %	-0.08 %	1.28 %	1.87 %	1.15 %	2.19 %	N/A	4.16 %	45.75 %



Northern California Cities Self-Insurance Fund - Long Term

August 31, 2015

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
Asset-backed/MBS/CMOs	20% maximum	Complies
Banker's Acceptances	A1/P1; 30% max; <180 days; L/T = AA	Complies
Commercial Paper	A1/P1; 25% max.; <270 days	Complies
LAIF	\$50 million	Complies
Medium Term Notes	A rated; 30% max; 5 year maximum	Complies
Money Market Acct	15% maximum; AAA	Complies
Mutual Funds	15% maximum; AAA	Complies
Negotiable CDs	30% overall; 3-year maximum	Complies
Repurchase Agreements	10% overall; 30 days	Complies
Time CDs	3 year maximum	Complies
Per Issuer Maximum	5% (except gov'ts)	Complies
Maximum Maturity	10 years	Complies
Futures and Options	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies



Reconciliation Summary

As of 8/31/2015

BOOK VALUE RECONCILIATION		
Beginning Book Value		\$23,846,113.55
<u>Acquisition</u>		
+ Security Purchases	\$688,061.51	
+ Money Market Fund Purchases	\$905,072.46	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$1,593,133.97
<u>Dispositions</u>		
- Security Sales	\$0.00	
- Money Market Fund Sales	\$688,848.37	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$585,000.00	
- Calls	\$245,000.00	
- Principal Paydowns	\$23,661.31	
Total Dispositions		\$1,542,509.68
<u>Amortization/Accretion</u>		
+/- Net Accretion	(\$3,659.73)	
		(\$3,659.73)
<u>Gain/Loss on Dispositions</u>		
+/- Realized Gain/Loss	\$0.00	
		\$0.00
Ending Book Value		\$23,893,078.11

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$29,235.57
<u>Acquisition</u>		
Contributions	\$0.00	
Security Sale Proceeds	\$0.00	
Accrued Interest Received	\$0.00	
Interest Received	\$51,290.69	
Dividend Received	\$0.00	
Principal on Maturities	\$585,000.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$245,000.00	
Interest from Calls/Redemption	\$120.46	
Principal Paydown	\$23,661.31	
Total Acquisitions	\$905,072.46	
<u>Disposition</u>		
Withdrawals	\$0.00	
Security Purchase	\$688,061.51	
Accrued Interest Paid	\$786.86	
Total Dispositions	\$688,848.37	
Ending Book Value		\$245,459.66

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

September 1, 2015 through September 30, 2015

Chandler Team

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please call (800) 317-4747 or
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Custodian

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PORTFOLIO CHARACTERISTICS

Average Duration	2.52
Average Coupon	1.27 %
Average Purchase YTM	1.32 %
Average Market YTM	1.04 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.73 yrs
Average Life	2.60 yrs

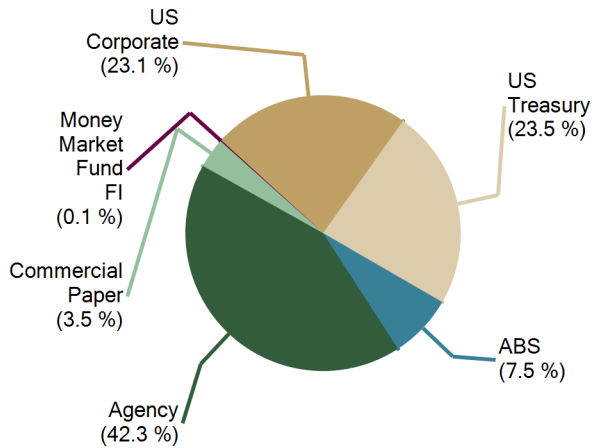
ACCOUNT SUMMARY

	Beg. Values as of 8/31/15	End Values as of 9/30/15
Market Value	23,368,053	23,491,791
Accrued Interest	72,619	67,371
Total Market Value	23,440,673	23,559,162
Income Earned	25,107	25,419
Cont/WD		0
Par	23,358,622	23,393,397
Book Value	23,296,144	23,331,701
Cost Value	23,305,901	23,339,321

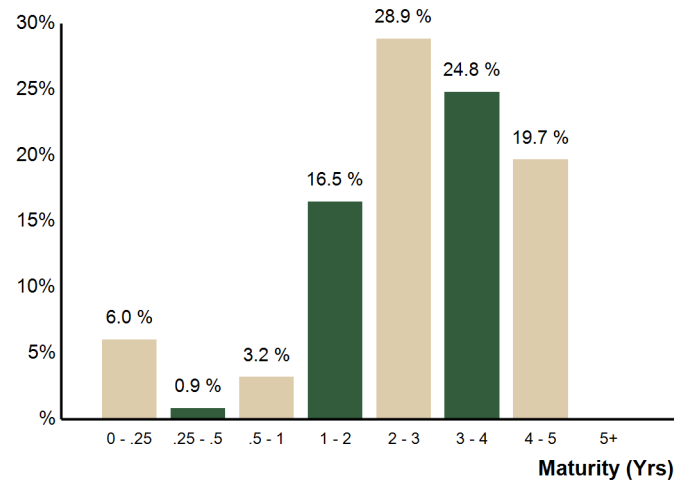
TOP ISSUERS

Issuer	% Portfolio
Government of United States	23.5 %
Federal National Mortgage Assoc	16.2 %
Federal Home Loan Mortgage Corp	11.6 %
Federal Home Loan Bank	11.1 %
Honda ABS	2.4 %
John Deere ABS	2.2 %
Toyota ABS	2.2 %
Bank of Tokyo-Mit UFJ	2.0 %
	71.1 %

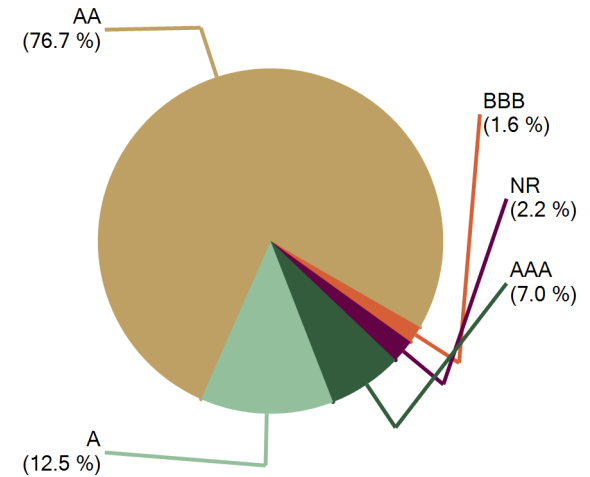
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 9/30/2015	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized				Since 12/31/1997
					3 Yrs	5 Yrs	10 Yrs	12/31/1997	
Northern CA Cities Self Ins. Fund Short Term	0.51 %	0.68 %	1.59 %	2.13 %	1.10 %	1.49 %	3.47 %	4.31 %	111.31 %
BAML 1-5 Yr US Treasury/Agency Index	0.52 %	0.69 %	1.64 %	2.13 %	0.92 %	1.25 %	3.18 %	3.98 %	99.91 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	0.53 %	0.70 %	1.65 %	2.15 %	1.03 %	1.41 %	3.23 %	4.08 %	103.51 %



Northern California Cities Self-Insurance Fund - Short Term
September 30, 2015

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; 5 years max maturity	Complied at time of Purchase*
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

*Complied at time of purchase; Ebay was downgraded to BBB+ by S&P (Stable) and BBB by Fitch 7/20/15; Portfolio holds Ebay Inc Note 1.625% Due 10/15/2015 rated Baa1/BBB+/BBB



Reconciliation Summary

As of 9/30/2015

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$23,296,144.48
<u>Acquisition</u>	
+ Security Purchases	\$1,085,633.58
+ Money Market Fund Purchases	\$78,036.60
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$1,163,670.18
<u>Dispositions</u>	
- Security Sales	\$1,030,626.34
- Money Market Fund Sales	\$71,143.71
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$32,118.44
Total Dispositions	\$1,133,888.49
<u>Amortization/Accretion</u>	
+/- Net Accretion	\$886.19
	\$886.19
<u>Gain/Loss on Dispositions</u>	
+/- Realized Gain/Loss	\$4,888.85
	\$4,888.85
Ending Book Value	\$23,331,701.21

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$21,761.61
<u>Acquisition</u>	
Contributions	\$0.00
Security Sale Proceeds	\$1,030,626.34
Accrued Interest Received	\$2,320.35
Interest Received	\$29,848.41
Dividend Received	\$0.00
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$32,118.44
Total Acquisitions	\$1,094,913.54
<u>Disposition</u>	
Withdrawals	\$0.00
Security Purchase	\$1,085,633.58
Accrued Interest Paid	\$2,387.07
Total Dispositions	\$1,088,020.65
Ending Book Value	\$28,654.50

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

September 1, 2015 through September 30, 2015

Chandler Team

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

Custodian

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

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



PORTFOLIO CHARACTERISTICS

Average Duration	3.67
Average Coupon	2.07 %
Average Purchase YTM	1.89 %
Average Market YTM	1.39 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	4.04 yrs
Average Life	3.89 yrs

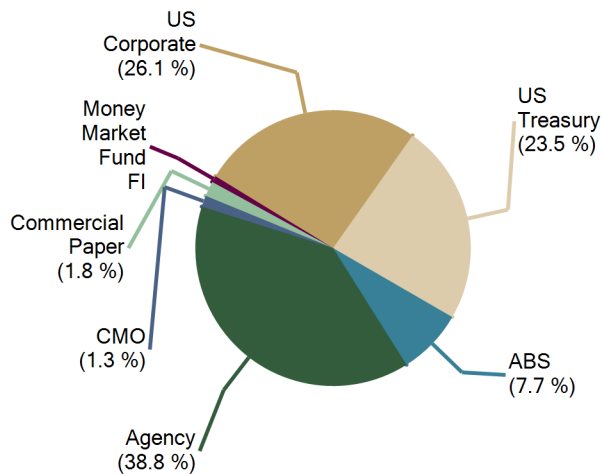
ACCOUNT SUMMARY

	Beg. Values as of 8/31/15	End Values as of 9/30/15
Market Value	24,170,364	24,355,596
Accrued Interest	108,484	120,112
Total Market Value	24,278,848	24,475,709
Income Earned	36,861	37,463
Cont/WD		0
Par	23,827,602	23,857,587
Book Value	23,893,078	23,918,913
Cost Value	24,094,843	24,124,042

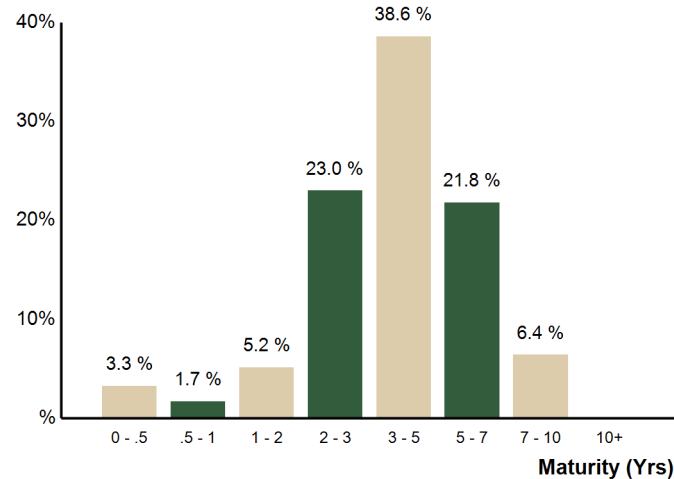
TOP ISSUERS

Issuer	% Portfolio
Government of United States	23.5 %
Federal National Mortgage Assoc	11.8 %
Federal Home Loan Mortgage Corp	10.9 %
Tennessee Valley Authority	8.6 %
Federal Home Loan Bank	8.2 %
Honda ABS	2.9 %
John Deere ABS	2.2 %
Bank of Tokyo-Mit UFJ	1.8 %
	69.9 %

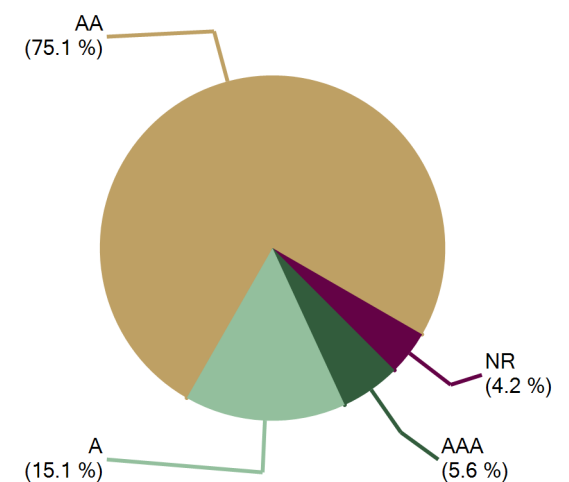
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 9/30/2015	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			5/31/2006	Since 5/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Northern Cal. Cities Self Ins. Fund Long Term	0.81 %	1.24 %	2.22 %	3.33 %	1.36 %	2.25 %	N/A	4.48 %	50.55 %
BAML 1-10 Yr US Treasury/Agency Index	0.75 %	1.22 %	2.10 %	3.14 %	1.10 %	1.95 %	N/A	4.12 %	45.75 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	0.74 %	1.14 %	2.03 %	3.06 %	1.35 %	2.27 %	N/A	4.20 %	46.83 %



Northern California Cities Self-Insurance Fund - Long Term
September 30, 2015

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; 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 9/30/2015

BOOK VALUE RECONCILIATION		
Beginning Book Value		\$23,893,078.11
<u>Acquisition</u>		
+ Security Purchases	\$109,211.76	
+ Money Market Fund Purchases	\$50,590.83	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$159,802.59
<u>Dispositions</u>		
- Security Sales	\$0.00	
- Money Market Fund Sales	\$109,503.43	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$21,102.55	
Total Dispositions		\$130,605.98
<u>Amortization/Accretion</u>		
+/- Net Accretion	(\$3,361.53)	
		(\$3,361.53)
<u>Gain/Loss on Dispositions</u>		
+/- Realized Gain/Loss	\$0.00	
		\$0.00
Ending Book Value		\$23,918,913.19

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$245,459.66
<u>Acquisition</u>		
Contributions	\$0.00	
Security Sale Proceeds	\$0.00	
Accrued Interest Received	\$0.00	
Interest Received	\$29,488.28	
Dividend Received	\$0.00	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$21,102.55	
Total Acquisitions	\$50,590.83	
<u>Disposition</u>		
Withdrawals	\$0.00	
Security Purchase	\$109,211.76	
Accrued Interest Paid	\$291.67	
Total Dispositions	\$109,503.43	
Ending Book Value		\$186,547.06

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 JUNE 30, 2015

		MARKET VALUE
CASH:		
(1)	Tri Counties Checking	\$ 362,638.83
(2)	Local Agency Inv Fund (LAIF)	1,962,001.30
Total Cash		2,324,640.13
INVESTMENTS (Unrestricted):		
(3)	Chandler Investments	
	Account no. 170	23,330,980.00
	Account no. 171	24,061,675.00
Total Unrestricted Investments		47,392,655.00
TOTAL CASH AND INVESTMENTS		\$49,717,295.13

- (1) This consists of one interest-bearing checking account and two pass-thru accounts (liability and workers comp claims). The rate of interest is 0.10%
- (2) The LAIF rate of return as of quarter ended June 30, 2015 0.28%
- (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 Salsbery, Treasurer


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.



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 07/15/2015, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 06/30/2015.

Earnings Ratio		.00000776875573384
Interest Rate		0.28%
Dollar Day Total	\$	204,602,086.02
Quarter End Principal Balance	\$	1,962,001.30
Quarterly Interest Earned	\$	1,589.50



SUMMARY OF THE SEPTEMBER 24, 2015 EXECUTIVE COMMITTEE MEETING

INFORMATION ITEM

ACTION TAKEN

- **Quarterly Financial Report for Period Ending June 30, 2015**
The Committee reviewed the report and took action to accept and file.
- **Proposed 2016 Meeting Calendar**
The Committee approved recommending the proposed 2016 Meeting Calendar.
- **Revisions to Policy and Procedure A-9: Defense Counsel Selection**
The Committee approved the revisions with slight changes and recommended Board approval.
- **Revisions to Policy and Procedure L-9: Liability Litigation Management**
The Committee approved the revisions with slight changes and recommended Board approval.
- **Defense Attorney List for Liability**
The Committee approved the addition of Jonathan P. Hobbs, Christopher Onstott, David W. Tyra and Kristianne T. Seargeant from the law firm of Kronick, Moskovitz, Tiedemann and Girard
- **Defense Attorney List for Workers' Compensation**
The Committee approved the addition of Kurt M. Petersen from the law firm of D'Andre, Peterson Bobus & Rosenberg.
- **Workers' Compensation Claims Audit as of May 2015**
The Committee reviewed and took action to accept and file the claims audit and York response.
- **Liability Claims Auditor - Risk Management Services**
The Committee approved the proposal from Risk Management Services to conduct the 2015 Liability Claims Audit.
- **Service Provider Performance Evaluation Survey**
The Committee recommended the Board approve conducting a Performance Evaluation Survey for all Service Providers.
- **Proposed 2015 Meeting Calendar Change**
The Committee recommended changing the November 19, 2015 Executive Committee Meeting to a Board Meeting and canceling the December 10, 2015 Board Meeting.



Agenda Item H.1.

2015 YEAR END FINANCIAL AUDIT

ACTION ITEM

ISSUE: NCCSIF's auditor, Crowe Horwath, will present the annual audited financial statements. Changes in NCCSIF's financial condition over the last fiscal year include:

- Total assets increased by just over \$4 million, though total liabilities increased by almost \$5 million, resulting in a decrease in Net Position of approximately \$700,000, from \$10,063,932 to \$9,380,125.
- Net cash from operations increased from \$1.4 million to \$4.5 million due to increased cash received from members (\$1.3 million), less cash paid for claims (\$1.3 million), and less paid to vendors (\$700,000). These changes were offset by an increase of almost \$300,000 in dividends paid.

RECOMMENDATION: Receive and file the 2015 Year End Financials as presented.

FISCAL IMPACT: None.

BACKGROUND: The annual financial audit has been conducted by Crowe Horwath since FY 2010/11. In spite of the increased cash, NCCSIF sustained an operating loss of \$1.3 million compared to net income of almost \$1.9 million last year. This is largely due to an increase of \$3.1 million in the provision for claims and claim adjustment expenses.

ATTACHMENT(S):

1. Audited Financial Statements as of June 30, 2015 and 2014 (*Separate Cover*)
2. Financial Audit Management Letter (*Separate Cover*)



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 15, 2015

Agenda Item H.2.

NCCSIF INVESTMENT PORTFOLIO REVIEW

INFORMATION ITEM

ISSUE: 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 (*Handout at the meeting*)



[BACK TO AGENDA](#)

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 15, 2015**

Agenda Item H.3.

**QUARTERLY FINANCIAL REPORT
FOR PERIOD ENDING JUNE 30, 2015**

ACTION ITEM

ISSUE: James Marta & Company will present the Quarterly Financial Report for the Quarter and year ending June 30, 2015.

RECOMMENDATION: Receive and file the Quarterly Financials as presented.

FISCAL IMPACT: None

BACKGROUND: The Board regularly reviews the quarterly financials, refers questions or issues for follow-up, and/or receives and files the report as presented.

ATTACHMENT(S): Quarterly Financial Report for Period Ending June 30, 2015

FINANCIAL REPORT

**JUNE 30, 2015
AND FOR THE YEAR THEN ENDED**

Northern California Cities Self Insurance Fund

Northern California Cities Self Insurance Fund
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June 30, 2015

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James Marta & Company LLP

Certified Public Accountants

Accounting, Auditing, Tax, and Consulting

ACCOUNTANT'S REPORT

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

We have compiled the accompanying statement of net position of Northern California Cities Self Insurance Fund as of June 30, 2015, and the related statement of revenues, expenses and changes in net position for the year then ended. We have not audited or reviewed the accompanying financial statements and, accordingly, do not express an opinion or provide any assurance about whether the financial statements are in accordance with accounting principles generally accepted in the United States of America.

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

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

A statement of cash flows for the year ended June 30, 2015 has not been presented. Accounting principles generally accepted in the United States of America require that such a statement be presented when financial statements purport to present financial position and results of operations. Management has elected to present designations of net position on the Statement of Net Position as of June 30, 2015, 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.

The supplementary information on pages 4 through 24 are presented for purposes of additional analysis and is not a required part of the basic financial statements. The supplementary information has been compiled from information that is the representation of management. We have not audited or reviewed the supplementary information and, according, do not express an opinion or provide and assurance on such supplementary information.

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

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

James Marta & Company LLP

James Marta & Company LLP
Certified Public Accountants
Sacramento, California
July 23, 2015

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Net Position
June 30, 2015

Assets

Current Assets		
Cash and Cash Equivalents	\$	2,324,641
Accounts Receivable		634,016
Interest Receivable		185,118
Excess Accounts Receivable		385,695
Prepaid Expense		104,900
Total Current Assets		<u>3,634,370</u>
Non-Current Assets		
Investments*		<u>47,392,658</u>
Total Assets	\$	<u><u>51,027,028</u></u>

Liabilities & Net Position

Current Liabilities		
Accounts Payable	\$	233,480
Deferred Revenue		667,257
Total Current Liabilities		<u>900,737</u>
Non-Current Liabilities		
Outstanding Liabilities*		39,078,425
ULAE*		<u>1,667,738</u>
Total Non-Current Liabilities		<u>40,746,163</u>
Total Liabilities	\$	<u>41,646,900</u>
Net Position		
Designated for Contingency		200,000
Designated for Safety Grants		170,351
Undesignated		<u>9,009,777</u>
Total Net Position		<u>9,380,128</u>
Liability & Net Position	\$	<u><u>51,027,028</u></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 Year Ended June 30, 2015

Operating Income	
Administration Deposit	\$ 838,846
Banking Layer Deposit	6,903,774
Shared Risk Layer	3,967,319
Excess Deposit/Premium	1,934,290
Property/Crime Insurance Income	874,265
Banking Layer Assessment	581,064
Shared Risk Refund	(566,413)
Shared Risk Layer Assessment	348,814
Banking Layer Refund	(940,155)
Risk Management Grants	91,532
Other Income	11,459
Excess Insurance Refund	251,186
Total Operating Income	<u>14,295,981</u>
Operating Expenses	
Claims Paid	6,929,287
O/S Liability adj.	4,666,650
ULAE	(347,530)
Consultants	67,516
Administration-Other	298
Safety Service	540,886
Claims Administration	739,975
Program Administration	350,362
Board Expenses	11,806
Excess Insurance	1,780,584
Property/Crime Insurance Expense	874,259
Contingency Reserves	10,168
Total Operating Expenses	<u>15,624,261</u>
Operating Income (Loss)	(1,328,280)
Non-Operating Income	
Change in Fair Market Value	(93,616)
Investment Income	738,094
Total Non-Operating Income	<u>644,478</u>
Change in Net Position	(683,802)
Beginning Net Position	<u>10,063,930</u>
Ending Net Position	<u>\$ 9,380,128</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
June 30, 2015

	Total			Total Banking	
	All Layers	Admin Layer	Shared Layer	Layer	
Current Assets					
Cash and Cash Equivalents	\$ 557,871	\$ 35,231	\$ 31,858	\$ 490,782	
Accounts Receivable	249,239	-	100,421	148,818	
Interest Receivable	46,678	675	9,296	36,707	
Excess Accounts Receivable	58,674	-	58,674	-	
Prepaid Expense	92,500	92,500	-	-	
Total Current Assets	1,004,962	128,406	200,249	676,307	
Non-Current Assets					
Investments*	10,917,804	75,118	6,520,374	4,322,312	
Total Assets	\$ 11,922,766	\$ 203,524	\$ 6,720,623	\$ 4,998,619	
Current Liabilities					
Accounts Payable	\$ 53,250	\$ 24,078	\$ 215	\$ 28,957	
Deferred Revenue	94,949	-	17,945	77,004	
Total Current Liabilities	148,199	24,078	18,160	105,961	
Non-Current Liabilities					
Outstanding Liabilities*	10,258,970	-	7,176,220	3,082,750	
ULAE*	-	-	-	-	
Total Non-Current Liabilities	10,258,970	-	7,176,220	3,082,750	
Total Liabilities	\$ 10,407,169	\$ 24,078	\$ 7,194,380	\$ 3,188,711	
Net Position					
Designated for Contingency	100,000	100,000	-	-	
Undesignated	1,415,597	79,446	(473,757)	1,809,908	
Total Net Position	1,515,597	179,446	(473,757)	1,809,908	
Liability & Net Position	\$ 11,922,766	\$ 203,524	\$ 6,720,623	\$ 4,998,619	

*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
June 30, 2015

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Current Assets									
Cash and Cash Equivalents	\$ 15,774	\$ 14,459	\$ 3,551	\$ 22,052	\$ 16,304	\$ 59,682	\$ 26,136	\$ 19,211	\$ 7,096
Accounts Receivable	-	-	-	36,727	-	-	-	-	-
Interest Receivable	707	1,288	270	457	2,004	11,599	2,140	947	203
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-
Total Current Assets	16,481	15,747	3,821	59,236	18,308	71,281	28,276	20,158	7,299
Non-Current Assets									
Investments*	129,412	138,777	6,836	29,552	160,486	1,561,334	243,596	112,280	12,002
Total Assets	\$ 145,893	\$ 154,524	\$ 10,657	\$ 88,788	\$ 178,794	\$ 1,632,615	\$ 271,872	\$ 132,438	\$ 19,301
Current Liabilities									
Accounts Payable	\$ 320	\$ 2,069	\$ 303	\$ 172	\$ 1,197	\$ 7,378	\$ 2,907	\$ 90	\$ 4
Deferred Revenue	-	-	-	25,789	-	-	-	5,225	-
Total Current Liabilities	320	2,069	303	25,961	1,197	7,378	2,907	5,315	4
Non-Current Liabilities									
Outstanding Liabilities*	54,332	99,353	69,852	92,015	18,482	971,812	165,949	14,937	3,442
ULAE*	-	-	-	-	-	-	-	-	-
Total Non-Current Liabilities	54,332	99,353	69,852	92,015	18,482	971,812	165,949	14,937	3,442
Total Liabilities	\$ 54,652	\$ 101,422	\$ 70,155	\$ 117,976	\$ 19,679	\$ 979,190	\$ 168,856	\$ 20,252	\$ 3,446
Net Position									
Designated for Contingency	-	-	-	-	-	-	-	-	-
Undesignated	91,241	53,102	(59,498)	(29,188)	159,115	653,425	103,016	112,186	15,855
Total Net Position	91,241	53,102	(59,498)	(29,188)	159,115	653,425	103,016	112,186	15,855
Liability & Net Position	\$ 145,893	\$ 154,524	\$ 10,657	\$ 88,788	\$ 178,794	\$ 1,632,615	\$ 271,872	\$ 132,438	\$ 19,301

*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
June 30, 2015**

	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
Current Assets										
Cash and Cash Equivalents	\$ (24,801)	\$ 58,957	\$ 31,130	\$ 37,922	\$ 37,990	\$ 36,775	\$ 34,257	\$ 13,779	\$ 23,914	\$ 56,594
Accounts Receivable	-	-	88,132	-	-	23,959	-	-	-	-
Interest Receivable	589	1,917	1,815	1,248	1,711	1,364	443	3,750	701	3,554
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-
Total Current Assets	(24,212)	60,874	121,077	39,170	39,701	62,098	34,700	17,529	24,615	60,148
Non-Current Assets										
Investments*	-	311,399	126,580	118,986	230,113	159,324	43,710	327,294	61,512	549,119
Total Assets	\$ (24,212)	\$ 372,273	\$ 247,657	\$ 158,156	\$ 269,814	\$ 221,422	\$ 78,410	\$ 344,823	\$ 86,127	\$ 609,267
Current Liabilities										
Accounts Payable	\$ 1,746	\$ 1,622	\$ 3,389	\$ 209	\$ 1,064	\$ 1,042	\$ 353	\$ 2,745	\$ 17	\$ 2,330
Deferred Revenue	-	12,082	13,416	-	-	-	20,492	-	-	-
Total Current Liabilities	1,746	13,704	16,805	209	1,064	1,042	20,845	2,745	17	2,330
Non-Current Liabilities										
Outstanding Liabilities*	2,473	147,569	352,486	111,551	263,835	180,393	10,211	236,174	19,912	267,972
ULAE*	-	-	-	-	-	-	-	-	-	-
Total Non-Current Liabilities	2,473	147,569	352,486	111,551	263,835	180,393	10,211	236,174	19,912	267,972
Total Liabilities	\$ 4,219	\$ 161,273	\$ 369,291	\$ 111,760	\$ 264,899	\$ 181,435	\$ 31,056	\$ 238,919	\$ 19,929	\$ 270,302
Net Position										
Designated for Contingency	-	-	-	-	-	-	-	-	-	-
Undesignated	(28,431)	211,000	(121,634)	46,396	4,915	39,987	47,354	105,904	66,198	338,965
Total Net Position	(28,431)	211,000	(121,634)	46,396	4,915	39,987	47,354	105,904	66,198	338,965
Liability & Net Position	\$ (24,212)	\$ 372,273	\$ 247,657	\$ 158,156	\$ 269,814	\$ 221,422	\$ 78,410	\$ 344,823	\$ 86,127	\$ 609,267

*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 Year Ended June 30, 2015

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 376,723	\$ 376,723	\$ -	\$ -
Banking Layer Deposit	1,716,897	-	-	1,716,897
Shared Risk Layer	1,346,193	-	1,346,193	-
Excess Deposit/Premium	969,778	-	969,778	-
Property/Crime Insurance Income	874,265	-	874,265	-
Banking Layer Assessment	181,502	-	-	181,502
Shared Risk Layer Assessment	348,814	-	348,814	-
Banking Layer Refund	(242,373)	-	-	(242,373)
Other Income	878	-	50	828
Excess Insurance Refund	251,186	-	251,186	-
Total Operating Income	5,823,863	376,723	3,790,286	1,656,854
Operating Expenses				
Claims Paid	2,288,088	-	880,829	1,407,259
O/S Liability adj.	1,637,882	-	1,135,093	502,789
Consultants	29,508	29,508	-	-
Administration-Other	149	149	-	-
Safety Service	234,043	234,043	-	-
Claims Administration	52,550	52,550	-	-
Program Administration	189,481	189,481	-	-
Board Expenses	5,903	5,903	-	-
Excess Insurance	816,072	-	816,072	-
Property/Crime Insurance Expense	874,259	-	874,259	-
Contingency Reserves	10,168	10,168	-	-
Total Operating Expense	6,138,103	521,802	3,706,253	1,910,048
Operating Income (Loss)	(314,240)	(145,079)	84,033	(253,194)
Non-Operating Income				
Change in Fair Market Value	(20,968)	493	(7,845)	(13,616)
Investment Income	187,559	2,210	39,841	145,508
Total Non-Operating Income	166,591	2,703	31,996	131,892
Change in Net Position	(147,649)	(142,376)	116,029	(121,302)
Beginning Net Position	1,663,246	321,822	(589,786)	1,931,210
Ending Net Position	\$ 1,515,597	\$ 179,446	\$ (473,757)	\$ 1,809,908

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 Year Ended June 30, 2015

	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	31,108	77,589	17,485	25,274	37,436	511,741	134,723	54,174	14,333
Shared Risk Layer	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	22,281	36,727	-	-	-	-	-
Shared Risk Layer Assessment	-	-	-	-	-	-	-	-	-
Banking Layer Refund	(24,979)	(10,081)	-	-	(21,601)	(60,669)	(14,811)	(14,124)	(908)
Other Income	-	-	-	-	-	-	-	-	828
Excess Insurance Refund	-	-	-	-	-	-	-	-	-
Total Operating Income	6,129	67,508	39,766	62,001	15,835	451,072	119,912	40,050	14,253
Operating Expenses									
Claims Paid	1,944	41,466	60,947	30,761	14,241	356,759	51,857	66,599	21,204
O/S Liability adj.	51,953	78,585	13,634	(73,349)	12,949	259,275	(28,709)	(84,710)	(20,678)
Consultants	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-
Claims Administration	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-
Contingency Reserves	-	-	-	-	-	-	-	-	-
Total Operating Expense	53,897	120,051	74,581	(42,588)	27,190	616,034	23,148	(18,111)	526
Operating Income (Loss)	(47,768)	(52,543)	(34,815)	104,589	(11,355)	(164,962)	96,764	58,161	13,727
Non-Operating Income									
Change in Fair Market Value	(195)	(572)	(63)	(269)	(371)	(4,903)	(861)	(441)	(54)
Investment Income	2,568	5,089	1,009	1,945	7,591	46,392	8,698	3,713	778
Total Non-Operating Income	2,373	4,517	946	1,676	7,220	41,489	7,837	3,272	724
Change in Net Position	(45,395)	(48,026)	(33,869)	106,265	(4,135)	(123,473)	104,601	61,433	14,451
Beginning Net Position	136,636	101,128	(25,629)	(135,453)	163,250	776,898	(1,585)	50,753	1,404
Ending Net Position	\$ 91,241	\$ 53,102	\$ (59,498)	\$ (29,188)	\$ 159,115	\$ 653,425	\$ 103,016	\$ 112,186	\$ 15,855

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 Year Ended June 30, 2015

	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	26,148	128,526	75,994	65,638	62,327	125,067	24,350	135,886	12,412	156,686
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	88,132	-	7,140	23,959	-	-	3,263	-
Shared Risk Layer Assessment	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	(1,465)	(39,431)	-	(17,920)	-	-	(8,765)	(13,723)	-	(13,896)
Other Income	-	-	-	-	-	-	-	-	-	-
Excess Insurance Refund	-	-	-	-	-	-	-	-	-	-
Total Operating Income	24,683	89,095	164,126	47,718	69,467	149,026	15,585	122,163	15,675	142,790
Operating Expenses										
Claims Paid	66,813	68,304	129,729	54,729	30,437	101,519	20,507	183,608	7,420	98,415
O/S Liability adj.	(19,458)	11,072	68,461	52,947	108,533	1,288	(13,027)	66,615	(15,357)	32,765
Consultants	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-
Claims Administration	-	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-	-
Contingency Reserves	-	-	-	-	-	-	-	-	-	-
Total Operating Expense	47,355	79,376	198,190	107,676	138,970	102,807	7,480	250,223	(7,937)	131,180
Operating Income (Loss)	(22,672)	9,719	(34,064)	(59,958)	(69,503)	46,219	8,105	(128,060)	23,612	11,610
Non-Operating Income										
Change in Fair Market Value	(13)	(760)	(571)	(456)	(726)	(377)	(181)	(1,429)	(401)	(973)
Investment Income	2,251	7,850	7,231	4,937	6,511	5,303	1,783	14,874	2,863	14,122
Total Non-Operating Income	2,238	7,090	6,660	4,481	5,785	4,926	1,602	13,445	2,462	13,149
Change in Net Position	(20,434)	16,809	(27,404)	(55,477)	(63,718)	51,145	9,707	(114,615)	26,074	24,759
Beginning Net Position	(7,997)	194,191	(94,230)	101,873	68,633	(11,158)	37,647	220,519	40,124	314,206
Ending Net Position	\$ (28,431)	\$ 211,000	\$ (121,634)	\$ 46,396	\$ 4,915	\$ 39,987	\$ 47,354	\$ 105,904	\$ 66,198	\$ 338,965

See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers' Compensation
June 30, 2015

	Total		Total Banking	
	All Layers	Admin Layer	Shared Layer	Layer
Current Assets				
Cash and Cash Equivalents	\$ 1,766,770	\$ 49,586	\$ 454,086	\$ 1,263,098
Accounts Receivable	384,777	-	-	384,777
Interest Receivable	138,440	2,851	53,704	81,885
Excess Accounts Receivable	327,021	-	327,021	-
Prepaid Expense	12,400	12,400	-	-
Total Current Assets	2,629,408	64,837	834,811	1,729,760
Non-Current Assets				
Investments*	36,474,854	529,423	17,731,898	18,213,533
Total Assets	\$ 39,104,262	\$ 594,260	\$ 18,566,709	\$ 19,943,293
Current Liabilities				
Accounts Payable	\$ 180,230	\$ 24,131	\$ 153,916	\$ 2,183
Deferred Revenue	572,308	-	117,543	454,765
Total Current Liabilities	752,538	24,131	271,459	456,948
Non-Current Liabilities				
Outstanding Liabilities*	28,819,455	-	15,181,486	13,637,969
ULAE*	1,667,738	-	878,528	789,210
Total Non-Current Liabilities	30,487,193	-	16,060,014	14,427,179
Total Liabilities	\$ 31,239,731	\$ 24,131	\$ 16,331,473	\$ 14,884,127
Net Position				
Designated for Contingency	100,000	100,000	-	-
Designated for Safety Grants	170,351	170,351	-	-
Undesignated	7,594,180	299,778	2,235,236	5,059,166
Total Net Position	7,864,531	570,129	2,235,236	5,059,166
Liability & Net Position	\$ 39,104,262	\$ 594,260	\$ 18,566,709	\$ 19,943,293

*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
June 30, 2015

	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
Current Assets											
Cash and Cash Equivalents	\$ 51,578	\$ 51,532	\$ 44,844	\$ 42,294	\$ 66,720	\$ 50,437	\$ 66,017	\$ 63,080	\$ 59,930	\$ 30,777	\$ 70,326
Accounts Receivable	79,049	-	-	-	-	82,653	-	-	-	-	-
Interest Receivable	1,470	2,677	561	951	4,169	1,992	24,120	4,449	1,969	421	1,226
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	132,097	54,209	45,405	43,245	70,889	135,082	90,137	67,529	61,899	31,198	71,552
Non-Current Assets											
Investments*	187,502	619,627	99,992	225,521	874,995	663,048	5,562,156	1,028,483	408,800	70,112	266,166
Total Assets	\$ 319,599	\$ 673,836	\$ 145,397	\$ 268,766	\$ 945,884	\$ 798,130	\$ 5,652,293	\$ 1,096,012	\$ 470,699	\$ 101,310	\$ 337,718
Current Liabilities											
Accounts Payable	\$ 34	\$ 74	\$ 14	\$ 25	\$ 104	\$ 80	\$ 636	\$ 121	\$ 52	\$ 10	\$ 31
Deferred Revenue	41,275	-	-	-	-	-	-	44,947	-	-	34,716
Total Current Liabilities	41,309	74	14	25	104	80	636	45,068	52	10	34,747
Non-Current Liabilities											
Outstanding Liabilities*	423,438	566,423	96,104	102,242	671,110	980,167	3,386,828	661,478	111,462	8,330	175,754
ULAE*	24,504	32,778	5,561	5,917	38,836	56,721	195,990	38,279	6,450	482	10,171
Total Non-Current Liabilities	447,942	599,201	101,665	108,159	709,946	1,036,888	3,582,818	699,757	117,912	8,812	185,925
Total Liabilities	\$ 489,251	\$ 599,275	\$ 101,679	\$ 108,184	\$ 710,050	\$ 1,036,968	\$ 3,583,454	\$ 744,825	\$ 117,964	\$ 8,822	\$ 220,672
Net Position											
Designated for Contingency	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety Grants	-	-	-	-	-	-	-	-	-	-	-
Undesignated	(169,652)	74,561	43,718	160,582	235,834	(238,838)	2,068,839	351,187	352,735	92,488	117,046
Total Net Position	(169,652)	74,561	43,718	160,582	235,834	(238,838)	2,068,839	351,187	352,735	92,488	117,046
Liability & Net Position	\$ 319,599	\$ 673,836	\$ 145,397	\$ 268,766	\$ 945,884	\$ 798,130	\$ 5,652,293	\$ 1,096,012	\$ 470,699	\$ 101,310	\$ 337,718

*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
June 30, 2015**

	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
Current Assets											
Cash and Cash Equivalents	\$ 88,849	\$ 51,451	\$ 46,845	\$ 63,715	\$ 60,614	\$ 50,215	\$ 55,337	\$ 61,965	\$ 69,934	\$ 59,328	\$ 57,310
Accounts Receivable	-	-	-	-	-	-	143,150	-	-	-	79,925
Interest Receivable	3,986	3,774	1,001	2,596	3,558	2,557	2,837	922	7,799	1,458	7,392
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	92,835	55,225	47,846	66,311	64,172	52,772	201,324	62,887	77,733	60,786	144,627
Non-Current Assets											
Investments*	733,635	872,912	239,908	555,587	729,740	720,525	534,253	141,132	1,896,635	326,949	1,455,855
Total Assets	\$ 826,470	\$ 928,137	\$ 287,754	\$ 621,898	\$ 793,912	\$ 773,297	\$ 735,577	\$ 204,019	\$ 1,974,368	\$ 387,735	\$ 1,600,482
Current Liabilities											
Accounts Payable	\$ 108	\$ 95	\$ 26	\$ 71	\$ 95	\$ 67	\$ 71	\$ 25	\$ 208	\$ 40	\$ 196
Deferred Revenue	44,435	-	-	43,891	-	-	25,896	-	137,469	31,633	50,503
Total Current Liabilities	44,543	95	26	43,962	95	67	25,967	25	137,677	31,673	50,699
Non-Current Liabilities											
Outstanding Liabilities*	291,717	770,068	101,861	339,598	642,625	507,816	1,023,248	69,458	956,075	243,957	1,508,210
ULAE*	16,881	44,563	5,895	19,652	37,188	29,387	59,214	4,019	55,327	14,117	87,278
Total Non-Current Liabilities	308,598	814,631	107,756	359,250	679,813	537,203	1,082,462	73,477	1,011,402	258,074	1,595,488
Total Liabilities	\$ 353,141	\$ 814,726	\$ 107,782	\$ 403,212	\$ 679,908	\$ 537,270	\$ 1,108,429	\$ 73,502	\$ 1,149,079	\$ 289,747	\$ 1,646,187
Net Position											
Designated for Contingency	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety Grants	-	-	-	-	-	-	-	-	-	-	-
Undesignated	473,329	113,411	179,972	218,686	114,004	236,027	(372,852)	130,517	825,289	97,988	(45,705)
Total Net Position	473,329	113,411	179,972	218,686	114,004	236,027	(372,852)	130,517	825,289	97,988	(45,705)
Liability & Net Position	\$ 826,470	\$ 928,137	\$ 287,754	\$ 621,898	\$ 793,912	\$ 773,297	\$ 735,577	\$ 204,019	\$ 1,974,368	\$ 387,735	\$ 1,600,482

*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 Year Ended June 30, 2015

	Total			
	All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 462,123	\$ 462,123	\$ -	\$ -
Banking Layer Deposit	5,186,877	-	-	5,186,877
Shared Risk Layer	2,621,126	-	2,621,126	-
Excess Deposit/Premium	964,512	-	964,512	-
Banking Layer Assessment	399,562	-	-	399,562
Shared Risk Refund	(566,413)	-	(566,413)	-
Banking Layer Refund	(697,782)	-	-	(697,782)
Risk Management Grants	91,532	91,532	-	-
Other Income	10,581	-	10,581	-
Total Operating Income	8,472,118	553,655	3,029,806	4,888,657
Operating Expenses				
Claims Paid	4,641,199	-	1,450,467	3,190,732
O/S Liability adj.	3,028,768	-	2,277,228	751,540
ULAE	(347,530)	-	(129,803)	(217,727)
Consultants	38,008	38,008	-	-
Administration-Other	149	149	-	-
Safety Service	306,843	306,843	-	-
Claims Administration	687,425	152,751	-	534,674
Program Administration	160,881	160,881	-	-
Board Expenses	5,903	5,903	-	-
Excess Insurance	964,512	-	964,512	-
Total Operating Expenses	9,486,158	664,535	4,562,404	4,259,219
Operating Income (Loss)	(1,014,040)	(110,880)	(1,532,598)	629,438
Non-Operating Income				
Change in Fair Market Value	(72,648)	561	(41,953)	(31,256)
Investment Income	550,535	10,098	213,509	326,928
Total Non-Operating Income	477,887	10,659	171,556	295,672
Change in Net Position	(536,153)	(100,221)	(1,361,042)	925,110
Beginning Net Position	8,400,684	670,350	3,596,278	4,134,056
Ending Net Position	\$ 7,864,531	\$ 570,129	\$ 2,235,236	\$ 5,059,166

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 Year Ended June 30, 2015

	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	110,928	163,290	57,922	90,865	191,405	743,641	1,101,913	202,419	52,847	15,384	91,067
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	79,049	8,600	-	-	-	82,653	-	-	-	-	-
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	(14,032)	(13,351)	(40,756)	-	(152,107)	(53,979)	-	(18,644)	(40,114)
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	189,977	171,890	43,890	77,514	150,649	826,294	949,806	148,440	52,847	(3,260)	50,953
Operating Expenses											
Claims Paid	208,530	178,646	37,457	40,541	225,810	452,480	354,127	112,010	31,673	888	53,543
O/S Liability adj.	49,381	(100,603)	24,725	(70,893)	184,060	502,669	(85,565)	(44,262)	(50,801)	3,217	70,805
ULAE	(4,725)	(19,343)	(16)	(7,612)	778	19,409	(75,340)	(16,867)	(6,229)	83	1,970
Consultants	-	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	15,021	19,815	7,559	9,118	19,447	27,479	126,240	29,780	7,128	773	6,406
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	268,207	78,515	69,725	(28,846)	430,095	1,002,037	319,462	80,661	(18,229)	4,961	132,724
Operating Income (Loss)	(78,230)	93,375	(25,835)	106,360	(279,446)	(175,743)	630,344	67,779	71,076	(8,221)	(81,771)
Non-Operating Income											
Change in Fair Market Value	(426)	(1,264)	(135)	(604)	(779)	(73)	(10,718)	(1,889)	(966)	(115)	(15)
Investment Income	5,332	10,627	2,094	4,101	15,787	9,059	96,908	18,208	7,731	1,617	4,695
Total Non-Operating Income	4,906	9,363	1,959	3,497	15,008	8,986	86,190	16,319	6,765	1,502	4,680
Change in Net Position	(73,324)	102,738	(23,876)	109,857	(264,438)	(166,757)	716,534	84,098	77,841	(6,719)	(77,091)
Beginning Net Position	(96,328)	(28,177)	67,594	50,725	500,272	(72,081)	1,352,305	267,089	274,894	99,207	194,137
Ending Net Position	\$ (169,652)	\$ 74,561	\$ 43,718	\$ 160,582	\$ 235,834	\$ (238,838)	\$ 2,068,839	\$ 351,187	\$ 352,735	\$ 92,488	\$ 117,046

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 Year Ended June 30, 2015

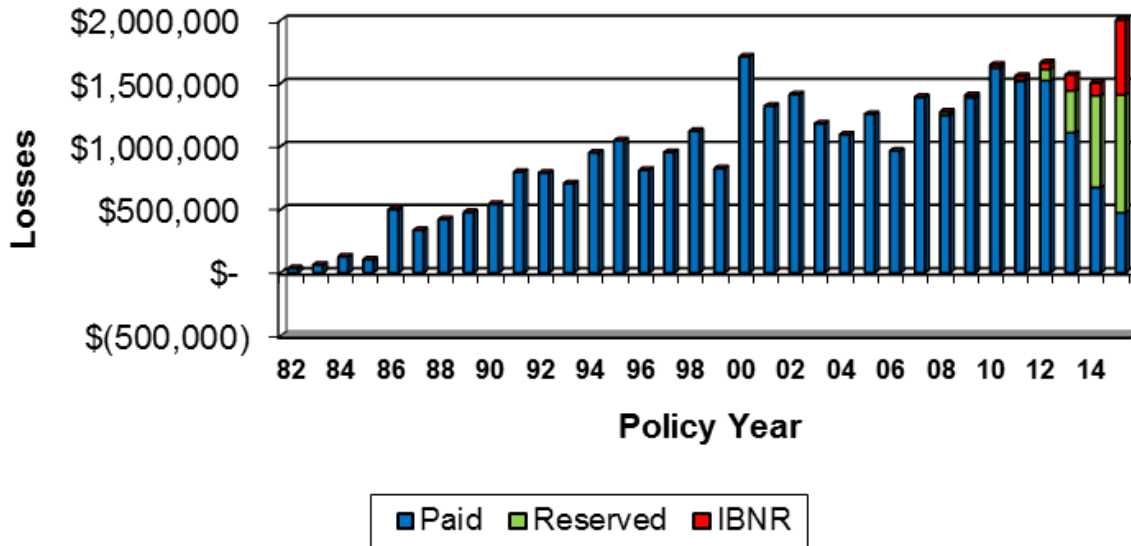
	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Operating Income											
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	320,538	205,777	48,813	158,595	145,388	149,662	196,661	48,888	397,233	92,679	600,962
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	6,185	-	-	-	-	143,150	-	-	-	79,925
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	(44,435)	-	(27,702)	(49,523)	(1,668)	(28,125)	-	(19,679)	(154,721)	(38,946)	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	276,103	211,962	21,111	109,072	143,720	121,537	339,811	29,209	242,512	53,733	680,887
Operating Expenses											
Claims Paid	82,000	86,103	53,610	98,623	266,783	63,918	179,362	23,211	150,371	18,479	472,567
O/S Liability adj.	(204,709)	39,283	(50,262)	47,665	(136,948)	26,391	219,117	(49,144)	34,674	186,350	156,390
ULAE	(21,909)	(12,540)	(5,992)	(3,159)	(23,728)	(8,232)	(3,620)	(5,248)	(16,671)	9,616	(18,352)
Consultants	-	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	15,626	28,630	6,003	16,323	25,467	27,090	42,906	6,948	37,246	8,624	51,045
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	(128,992)	141,476	3,359	159,452	131,574	109,167	437,765	(24,233)	205,620	223,069	661,650
Operating Income (Loss)	405,095	70,486	17,752	(50,380)	12,146	12,370	(97,954)	53,442	36,892	(169,336)	19,237
Non-Operating Income											
Change in Fair Market Value	(1,675)	(1,242)	(323)	(996)	(1,589)	(1,088)	(817)	(396)	(3,117)	(886)	(2,143)
Investment Income	16,481	15,126	3,735	10,302	13,517	10,181	11,074	3,726	31,049	5,987	29,591
Total Non-Operating Income	14,806	13,884	3,412	9,306	11,928	9,093	10,257	3,330	27,932	5,101	27,448
Change in Net Position	419,901	84,370	21,164	(41,074)	24,074	21,463	(87,697)	56,772	64,824	(164,235)	46,685
Beginning Net Position	53,428	29,041	158,808	259,760	89,930	214,564	(285,155)	73,745	760,465	262,223	(92,390)
Ending Net Position	\$ 473,329	\$ 113,411	\$ 179,972	\$ 218,686	\$ 114,004	\$ 236,027	\$ (372,852)	\$ 130,517	\$ 825,289	\$ 97,988	\$ (45,705)

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Reconciliation of Claims Liability by Program
As of June 30, 2015 and June 30, 2014**

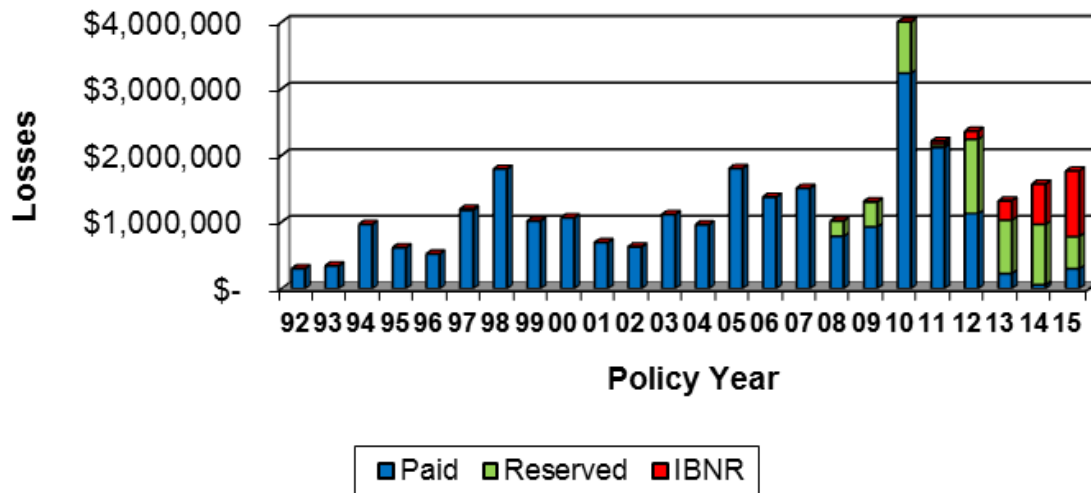
	Liability Banking 2015	Liability Shared Risk 2015	Total Liability Program		WC Banking 2015	WC Shared Risk 2015	Total WC Program		Totals	
	2015	2015	2015	2014	2015	2015	2015	2014	2015	2014
Unpaid claims and claim adjustment expenses at beginning of the fiscal year	2,579,981	6,041,127	8,621,108	7,872,023	13,893,362	13,912,620	27,805,982	27,589,496	36,427,090	35,461,519
Adjustment to beginning balance for prior treatment of 4850 and TD voucher difference	-	-	-	-	(509,761)	509,761	-	-	-	-
Incurred claims and claim adjustment expenses:										
Provision for insured events of the current fiscal year	2,006,984	1,765,163	3,772,147	2,752,547	4,909,104	2,939,904	7,849,008	6,648,142	11,621,155	9,400,689
Increases (Decreases) in provision for insured events of prior fiscal years	(96,936)	250,759	153,823	886,914	(457,070)	278,030	(179,040)	(2,238,470)	(25,217)	(1,351,556)
Change in provision for ULAE in current year	-	-	-	-	(217,728)	(129,803)	(347,531)	97,416	(347,531)	97,416
Total incurred claims and claim adjustment expenses	1,910,048	2,015,922	3,925,970	3,639,462.00	3,724,545	3,597,892	7,322,437	4,507,088	11,248,407	8,146,549
Payments:										
Claims and claim adjustment expenses attributable to insured events of the current fiscal year	674,538	301,122	975,660	331,505	972,148	-	972,148	912,428	1,947,808	1,243,933
Claims and claim adjustment expenses attributable to insured events of prior fiscal years	732,741	579,707	1,312,448	2,558,872	2,218,580	1,450,498	3,669,078	3,378,174	4,981,526	5,937,046
Total Payments	1,407,279	880,829	2,288,108	2,890,377	3,190,728	1,450,498	4,641,226	4,290,602	6,929,334	7,180,979
Total unpaid claims and claim adjustment expenses at end of the fiscal year	3,082,750	7,176,220	10,258,970	8,621,108	14,427,179	16,060,014	30,487,193	27,805,982	40,746,163	36,427,090
Claims Liability	3,082,750	7,176,220	10,258,970	8,621,108	13,637,972	15,181,486	28,819,458	25,790,716	39,078,428	34,411,824
Claims ULAE	-	-	-	-	789,207	878,528	1,667,735	2,015,266	1,667,735	2,015,266
Total Claim Liabilities	3,082,750	7,176,220	10,258,970	8,621,108	14,427,179	16,060,014	30,487,193	27,805,982	40,746,163	36,427,090

Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of June 30, 2015

Liability - Banking

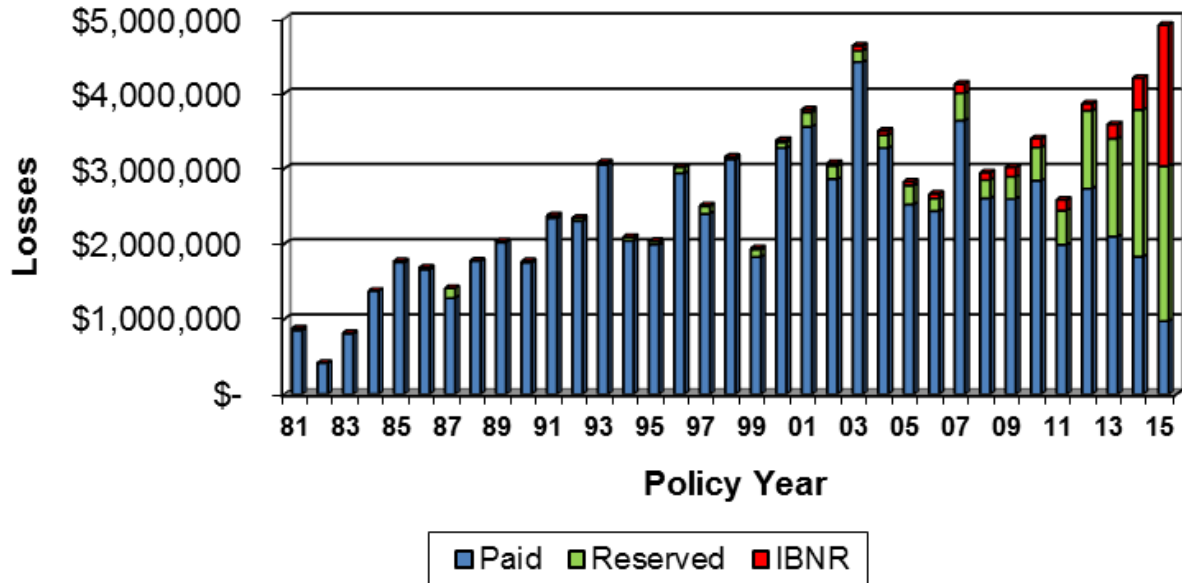


Liability - Shared

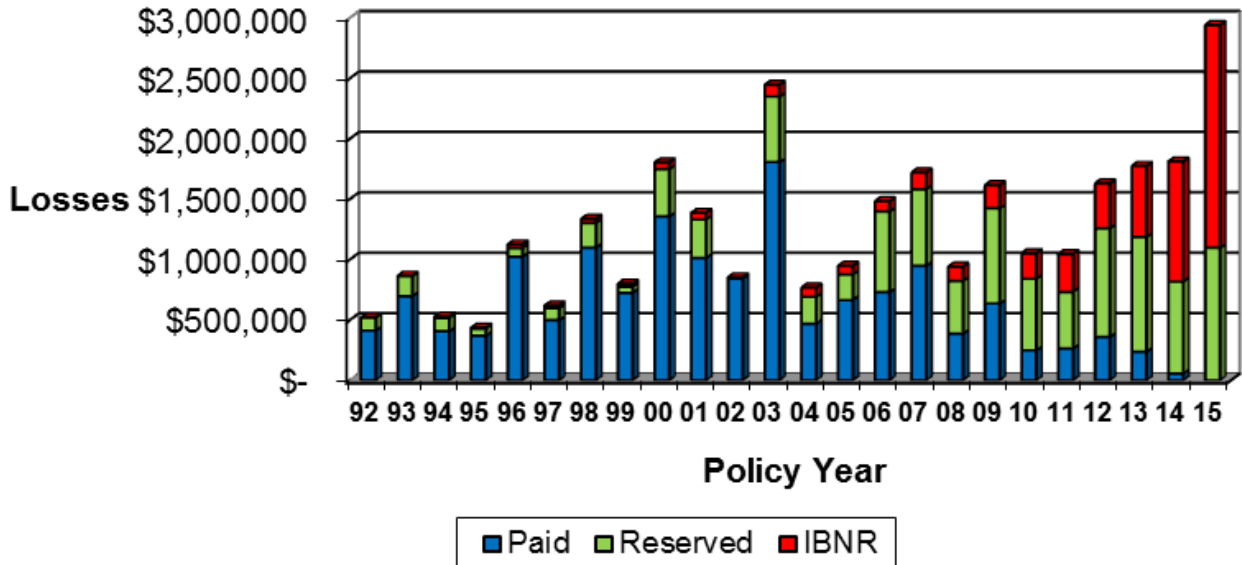


Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of June 30, 2015

Workers Compensation - Banking



Workers Compensation - Shared



Northern California Cities Self Insurance Fund
Budget to Actual
As of June 30, 2015

	Budget 2014-2015			YTD Expended 2014-2015			Remaining 2014-2015			
	Total	WC	Liab	Total	WC	Liab	Total \$	Total %	WC	Liab
ADMIN BUDGET										
Administrative Revenue										
41010 Administrative Deposit - See Note 1	\$ 838,846	\$ 462,123	\$ 376,723	\$ 838,845	\$ 462,122	\$ 376,723	\$ 1	0%	\$ 1	\$ -
44030 Change in Fair Value - See Note 2	-	-	-	1,054	561	493	(1,054)		(561)	(493)
44040 Interest Income - See Note 2	-	-	-	12,307	10,098	2,209	(12,307)		(10,098)	(2,209)
44080 Risk Management Grants - See Note 3	-	-	-	91,532	91,532	-	(91,532)		(91,532)	-
Total Admin Revenue	\$ 838,846	\$ 462,123	\$ 376,723	\$ 943,738	\$ 564,313	\$ 379,425	\$ (13,360)	-2%	\$ (102,190)	\$ (2,702)
Administrative Expenses										
52101 Claims Audit	\$ 7,350	\$ 7,350	\$ -	\$ 10,500	\$ 10,500	\$ -	\$ (3,150)	-43%	\$ (3,150)	\$ -
52102 Financial Audit	27,000	13,500	13,500	26,100	13,050	13,050	900	3%	450	450
52103 Legal Services	10,000	5,000	5,000	12,961	6,480	6,481	(2,961)	-30%	(1,480)	(1,481)
52104 Actuarial Services	10,500	4,200	6,300	9,200	3,600	5,600	1,300	12%	600	700
52106 JPA Accreditation	-	-	-	5,850	2,925	2,925	(5,850)		(2,925)	(2,925)
52107 Fidelity Bonds	2,000	1,000	1,000	2,906	1,453	1,453	(906)	-45%	(453)	(453)
52109 Miscellaneous Consultants	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
Total Admin Expenses	\$ 61,850	\$ 33,550	\$ 28,300	\$ 67,517	\$ 38,008	\$ 29,509	\$ (5,667)	-9%	\$ (4,458)	\$ (1,209)
Safety Services										
52200 Safety Service	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
52201 Outside Training	30,000	15,000	15,000	19,938	9,969	9,969	10,062	34%	5,031	5,031
52202 Risk Mgmt Comm Mtg Expense	1,000	500	500	-	-	-	1,000	100%	500	500
52203 Police Risk Mgmt Comm Svcs	12,400	6,200	6,200	1,082	541	541	11,318	91%	5,659	5,659
52204 On Site Monthly Fee	178,140	104,230	73,910	165,677	82,839	82,838	12,463	7%	21,391	(8,928)
52207 Seminars and PARMA	72,600	40,000	32,600	15,500	7,750	7,750	57,100	79%	32,250	24,850
52208 Police Risk Mgmt Manual	96,500	6,500	90,000	97,763	-	97,763	(1,263)	-1%	6,500	(7,763)
52209 Safety Contingency	50,000	25,000	25,000	45,457	22,728	22,729	4,543	9%	2,272	2,271
52214 OCCUMED	18,000	18,000	-	18,000	18,000	-	-	0%	-	-
52215 Online Risk Management Services	14,000	7,000	7,000	24,907	12,453	12,454	(10,907)	-78%	(5,453)	(5,454)
52217 Wellness Optional	14,150	14,150	-	13,838	13,838	-	312	2%	312	-
Total Safety Services Expenses	\$ 486,790	\$ 236,580	\$ 250,210	\$ 402,162	\$ 168,118	\$ 234,044	\$ 84,628	17%	\$ 68,462	\$ 16,166

Northern California Cities Self Insurance Fund
Budget to Actual
As of June 30, 2015

	Budget 2014-2015			YTD Expended 2014-2015			Remaining 2014-2015			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
ADMIN BUDGET CONTINUED										
Claims Administration										
52302 Claims Administration Fee	\$ 19,800	\$ -	\$ 19,800	\$ 52,550	\$ -	\$ 52,550	\$ (32,750)	-165%	\$ -	\$ (32,750)
52305 MPN Services	24,900	24,900	-	-	-	-	24,900	100%	24,900	-
52304 State Funding/Fraud Assessment	145,000	145,000	-	152,751	152,751	-	(7,751)	-5%	(7,751)	-
Total Claims Admin Expenses	\$ 189,700	\$ 169,900	\$ 19,800	\$ 205,301	\$ 152,751	\$ 52,550	\$ (15,601)	-8%	\$ 17,149	\$ (32,750)
Program Administration										
52401 Program Administration Fee	\$ 286,000	\$ 130,000	\$ 156,000	\$ 286,000	\$ 128,700	\$ 157,300	\$ -	0%	\$ 1,300	\$ (1,300)
52403 Accounting Services	65,826	32,913	32,913	64,362	32,181	32,181	1,464	2%	732	732
Total Program Admin Expenses	\$ 351,826	\$ 162,913	\$ 188,913	\$ 350,362	\$ 160,881	\$ 189,481	\$ 1,464	0%	\$ 2,032	\$ (568)
Board Expenses										
52501 Executive Committee	\$ 3,000	\$ 1,500	\$ 1,500	\$ 310	\$ 155	\$ 155	\$ 2,690	90%	\$ 1,345	\$ 1,345
52502 Executive Committee Member Travel	2,000	1,000	1,000	2,518	1,259	1,258	(518)	-26%	(259)	(258)
52503 Board of Directors Meetings (includes Travel)	5,000	2,500	2,500	6,623	3,311	3,312	(1,623)	-32%	(811)	(812)
XXXXX Board of Directors Long Range Planning Session (every 3 years, 2012)	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
52504 Association Memberships	4,000	2,000	2,000	1,998	999	999	2,002	50%	1,001	1,001
Total Board Expenses	\$ 19,000	\$ 9,500	\$ 9,500	\$ 11,449	\$ 5,724	\$ 5,724	\$ 7,551	40%	\$ 3,776	\$ 3,776
Other Administration Expenses - Not identified with above budget line items										
52000 Administrative Expense	\$ -	\$ -	\$ -	\$ 298	\$ 149	\$ 149	\$ (298)		\$ (149)	\$ (149)
Total Other Admin	\$ -	\$ -	\$ -	\$ 298	\$ 149	\$ 149	\$ (298)		\$ (149)	\$ (149)
Total Admin Expenses	\$ 1,109,166	\$ 612,443	\$ 496,723	\$ 1,037,089	\$ 525,631	\$ 511,457	\$ 72,077	6%	\$ 86,812	\$ (14,734)
TOTAL ADMIN REVENUE OVER EXPENSES	\$ (270,320)	\$ (150,320)	\$ (120,000)	\$ (93,351)	\$ 38,682	\$ (132,032)	\$ (85,437)		\$ (189,002)	\$ 12,032

Northern California Cities Self Insurance Fund
Budget to Actual
As of June 30, 2015

	Budget 2014-2015			YTD Expended 2014-2015			Remaining 2014-2015			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
BANKING LAYER BUDGET										
Banking Layer Revenue										
41020 Banking Layer Deposit - See Note 1	\$ 6,903,775	\$ 5,186,876	\$ 1,716,899	\$ 6,903,775	\$ 5,186,876	\$ 1,716,897	\$ -	0%	\$ (2)	\$ 2
41050 Banking Layer Refund	-	-	-	(940,155)	(697,782)	(242,373)	940,155		697,782	242,373
43010 Banking Layer Assessment	-	-	-	581,064	399,562	181,502	(581,064)		(399,562)	(181,502)
44020 CJPRMA Refund Transfer - See Note 4	(399,360)	-	(399,360)	-	-	-	(399,360)	100%	-	(399,360)
44030 Change in Fair Value - See Note 2	-	-	-	(44,871)	(31,255)	(13,616)	44,871		31,255	13,616
44040 Interest Income - See Note 2	-	-	-	472,428	326,928	145,500	(472,428)		(326,928)	(145,500)
44010 Other Income	-	-	-	11,459	10,581	878	(11,459)		(10,581)	(878)
Total Banking Layer Revenue	\$ 6,504,415	\$ 5,186,876	\$ 1,317,539	\$ 6,983,700	\$ 5,194,912	\$ 1,788,788	\$ (479,285)	-7%	\$ (8,036)	\$ (471,249)
Banking Layer Expenses										
51100 Claims Paid - See Note 5	\$ -	\$ -	\$ -	\$ 4,229,049	\$ 3,190,733	\$ 1,038,316	\$ (4,229,049)		\$ (3,190,733)	\$ (1,038,316)
51110 Claims Refunds	-	-	-	(13,938)	(13,901)	(37)	13,938		13,901	37
51000 Claims Adjusting Fee - See Note 5	924,000	540,000	432,000	-	-	-	-		-	-
51050 Voids - claims	-	-	-	(117,401)	(73,232)	(44,169)	117,401		73,232	44,169
51115 Claims Subrogation/Recoveries	-	-	-	(1,325,200)	(653,705)	(671,495)	1,325,200		653,705	671,495
51135 Claims Admin - Liability	-	-	-	368,943	-	368,943	(368,943)		-	(368,943)
51140 Claims Excess Adj	-	-	-	909,985	331,178	578,808	(909,985)		(331,178)	(578,808)
51400 OS Liability Adjustment	-	-	-	4,666,602	3,028,739	1,637,863	(4,666,602)		(3,028,739)	(1,637,863)
51800 ULAE Adjustment	-	-	-	(347,530)	(347,530)	-	347,530		347,530	-
52300 Claims Admin - Monthly WC Only	-	-	-	534,674	534,674	-	(534,674)		(534,674)	-
Total Banking Layer Expenses	\$ 924,000	\$ 540,000	\$ 432,000	\$ 8,905,184	\$ 5,996,956	\$ 2,908,229	\$ (8,905,184)		\$ (5,996,956)	\$ (2,908,229)
TOTAL BANKING REVENUE OVER EXPENSES	\$ 5,580,415	\$ 4,646,876	\$ 885,539	\$ (1,921,484)	\$ (802,044)	\$ (1,119,441)	\$ 8,425,899		\$ 5,988,920	\$ 2,436,980

Northern California Cities Self Insurance Fund
Budget to Actual
As of June 30, 2015

	Budget 2014-2015			YTD Expended 2014-2015			Remaining 2014-2015			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
SHARED RISK LAYER BUDGET										
Shared Layer Revenue										
41030 Shared Risk Layer Deposit - See Note 1	\$ 3,967,319	\$ 2,621,126	\$ 1,346,193	\$ 3,967,320	\$ 2,621,126	\$ 1,346,193	\$ (1)	0%	\$ -	\$ -
41040 Excess Deposit/Premium - See Note 1	1,934,290	964,512	969,778	1,934,290	964,512	969,778	-	0%	-	-
41060 Shared Risk Refund	-	-	-	(566,413)	(566,413)	-	566,413		566,413	-
43020 Shared Risk Layer Assessment	-	-	-	348,814	-	348,814	(348,814)		-	(348,814)
44030 Change in Fair Value	-	-	-	(49,798)	(41,953)	(7,845)	49,798		41,953	7,845
44040 Interest Income	-	-	-	253,352	213,512	39,840	(253,352)		(213,512)	(39,840)
44060 Property Premium - See Note 1	850,361	-	850,361	850,366	-	850,366	(5)	0%	-	(5)
44070 Crime Premium - See Note 1	23,897	-	23,897	23,899	-	23,899	(2)	0%	-	(2)
Total Shared Layer Revenue	<u>\$ 6,775,867</u>	<u>\$ 3,585,638</u>	<u>\$ 3,190,229</u>	<u>\$ 6,761,830</u>	<u>\$ 3,190,784</u>	<u>\$ 3,571,045</u>	<u>\$ 14,037</u>	<u>0%</u>	<u>\$ 394,854</u>	<u>\$ (380,816)</u>
Shared Layer Expenses										
51100 Claims Paid - See Note 5	\$ -	\$ -	\$ -	\$ 2,877,850	\$ 1,860,128	\$ 1,017,722	\$ (2,877,850)		\$ (1,860,128)	\$ (1,017,722)
54100 Excess Deposit/Premium Exp - See Note 6	1,934,290	964,512	969,778	1,780,584	964,512	816,072	153,706	8%	-	153,706
54200 Risk Mgmt Reserve Funds	-	150,000	-	138,724	138,724	-	(138,724)		(138,724)	-
54150 Member Property Coverage - See Note 6	850,361	-	850,361	850,360	-	850,360	1	0%	-	1
54150 Member Crime Coverage - See Note 6	23,897	-	23,897	23,899	-	23,899	(2)	0%	-	(2)
Total Shared Layer Expenses	<u>\$ 2,808,548</u>	<u>\$ 1,114,512</u>	<u>\$ 1,844,036</u>	<u>\$ 5,671,417</u>	<u>\$ 2,963,364</u>	<u>\$ 2,708,053</u>	<u>\$ (2,862,869)</u>	<u>-102%</u>	<u>\$ (1,998,852)</u>	<u>\$ (864,017)</u>
TOTAL SHARED REVENUE OVER EXPENSES	\$ 3,967,319	\$ 2,471,126	\$ 1,346,193	\$ 1,090,413	\$ 227,420	\$ 862,992	\$ 2,876,906		\$ 2,393,706	\$ 483,201
OTHER INCOME/(EXPENSE)										
44020 Excess Insurance Refund - See Note 4	-	-	-	251,186	-	251,186	(251,186)		-	(251,186)
51900 Claims Expense - Other	-	-	-	(49)	(31)	(18)	49		31	18
52505 Board Expenses - Other	-	-	-	(355)	(177)	(177)	355	355	177	177
52900 Contingency Reserves	(9,853)	-	(9,853)	(10,168)	-	(10,168)	315	-3%	-	315
Rounding	-	-	-	6	(3)	9	-		-	-
Total Other Income/(Expense)	<u>\$ (9,853)</u>	<u>\$ -</u>	<u>\$ (9,853)</u>	<u>\$ 240,620</u>	<u>\$ (211)</u>	<u>\$ 240,832</u>	<u>\$ (250,467)</u>		<u>\$ 208</u>	<u>\$ (250,676)</u>
TOTAL INCOME/(EXPENSE)	9,277,414	6,967,682	2,101,879	(683,802)	(536,153)	(147,649)	11,217,368		8,193,832	2,681,537

Northern California Cities Self Insurance Fund
Notes to Budget to Actual
As of June 30, 2015

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. Risk Management Grants

Individual members have elected to have amounts withheld from past refunds to fund risk management specific to their City. There is no budget for this income as it will be used for individual members' risk management, not for the organization as a whole.

4. 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.

5. Claims Expenses

Claims related expenses are budgeted based on the "claims paid" and "claims adjusting fee" estimates only. 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.

6. 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 June 30, 2015**

ADA Grants Declared in FY 2009 Board Meeting 4/24/2009						Risk Management Grants elected to be retained in WC admin by members from their WC shared refund				Total funds available FY 2009 - FY 2014 for ADA grants and Risk Management Grants		Total Accrued through Last Update	
Member	FY 2010		FY 2011		FY 2012		FY 2013		FY 2014		Funds Available		
Anderson	\$ 6,496.00	\$ 8,039.00	\$ 7,650.00	\$ 7,540.00	\$ 7,451.00	\$ 3,860.00	\$ 41,036.00	\$ 26,478.00	\$ 14,558.00				
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	-	16,971.00	11,762.47	5,208.53				
Elk Grove	-	-	-	-	-	-	-	-	-				
Folsom	16,732.00	62,977.00	-	61,737.00	61,566.00	32,328.00	235,340.00	183,661.00	51,679.00				
Galt*	7,613.00	14,375.00	14,135.00	14,171.00	14,153.00	11,310.00	75,757.00	84,412.00	(8,655.00)				
Gridley	6,144.00	6,391.00	-	6,507.00	6,476.00	5,152.00	30,670.00	6,144.00	24,526.00				
Ione	-	-	-	-	-	514.00	514.00	-	514.00				
Jackson	5,627.00	3,510.00	3,487.00	-	-	-	12,624.00	5,500.00	7,124.00				
Lincoln	6,303.00	8,638.00	10,028.00	-	10,854.00	-	35,823.00	24,969.00	10,854.00				
Marysville	6,758.00	-	-	-	-	-	6,758.00	731.00	6,027.00				
Nevada City	5,665.00	-	-	-	3,618.00	1,896.00	11,179.00	5,665.00	5,514.00				
Oroville	7,633.00	-	-	-	-	-	7,633.00	7,633.00	-				
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	5,818.00	13,295.00				
Rocklin	9,178.00	24,019.00	25,254.00	25,419.00	25,476.00	20,260.00	129,606.00	110,451.00	19,155.00				
Willows	5,856.00	4,618.00	4,412.00	-	-	3,405.00	18,291.00	14,886.00	3,405.00				
Yuba City	8,607.00	-	-	22,184.00	-	-	30,791.00	30,791.00	-				
	\$ 145,238.00	\$ 151,576.00	\$ 88,017.00	\$ 174,207.00	\$ 145,635.00	\$ 91,532.00	\$ 796,205.00	\$ 625,854.47	\$ 170,350.53				

*NOTE: Total accrued for City of Galt includes amounts expended by the City prior to June 30, 2015 and reimbursed by the pool in July 2015. The City of Galt elected for \$16,586 to be retained in the pool for risk management grant payments made in 2015-2016 fiscal year.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 15, 2015**

Agenda Item H.4.

BUDGET-TO-ACTUAL AS OF JUNE 30, 2015

INFORMATION ITEM

ISSUE: The Budget to Actual exhibit from the Quarterly Financial Report is placed on the agenda as a separate item, per member request, for review and discussion as needed. The Program Administrators will discuss any items that are not on track with the budget.

RECOMMENDATION: None; NCCSIF administrative expenses for FY 2014/15 came in under budget, with minor corrections needed for the current budget.

FISCAL IMPACT: None.

BACKGROUND: The total Administrative Budget expenses were \$72,077 below projections, resulting in better than expected results overall. For the year administrative expenses were over budget by \$5,667 due to unbudgeted expense of renewed CAJPA accreditation. Safety services were under budget by \$84,628, mostly due to unused budgets for seminars and training. Claims administration expenses were over budget by \$32,750 and the Program administrators have corrected the budget for FY 2015/16.

ATTACHMENT(S): **Agenda Pages 81-85** (*Pages 19-23 of the Quarterly Financial Report*) for Period Ending June 30, 2015 - Budget to Actual as of June 30, 2015



Agenda Item I.1.

NCCSIF 2016 MEETING CALENDAR

ACTION ITEM

ISSUE: The proposed NCCSIF 2016 Meeting Calendar is presented for review to determine if any dates should be modified due to conflicts. The proposed times for the Executive and Claims Committee meetings have been reversed from the current meeting schedule, to hold the Claims Committee meeting and Closed Session Items at the beginning of the day.

Note: The composition of the Executive Committee (EC) will change in 2016.

Rotating On EC 1/1/2016

Colusa - Toni Benson
Marysville - Satwant Takhar
Yuba City - Natalie Springer

Rotating Off EC 12/31/2015

Dixon - Michelle Pelegrino
Elk Grove - Brad Koehn
Galt - Paula Islas
Rio Vista - Tim Chapa

Stay On EC for another year

Folsom - Bruce Cline
Ione - Jon Hanken
Jackson - Michael Daly
Placerville - Dave Warren

Russell Hildebrand - Board President
(serving 2nd year of two-year term)

Non-Voting Members

Willows - Tim Sailsbery (Treasurer)
Galt - Paula Islas (CJPRMA Board Rep)

RECOMMENDATION: Approve the proposed dates and times as presented or revised.

FISCAL IMPACT: None.

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

ATTACHMENT(S): Preliminary NCCSIF 2016 Meeting Calendar

NCCSIF

2016 PRELIMINARY MEETING CALENDAR

BOARD OF DIRECTORS 12:00 p.m.	EXECUTIVE COMMITTEE 12:00 p.m.	CLAIMS COMMITTEE 10:30 a.m.
April 28	March 31	March 31
June 9	May 19	May 19
October 27	September 15	September 15
December 8		

RISK MANAGEMENT COMMITTEE 10:30 a.m.	POLICE RISK MANAGEMENT COMMITTEE 10:30 a.m.	FINANCE COMMITTEE 10:30 a.m.
April 28	February 4	As Needed
June 9	May 5	
October 27	August 4	
December 8	November 3	

ALL MEETINGS ARE SCHEDULED ON THURSDAYS

Board of Directors and Risk Management Committee meetings are on the same date.

Executive Committee and Claims Committee meetings are on the same date.

Meeting Location: TBD

CJPRMA 2016 MEETING DATES (*Proposed*)

EXECUTIVE COMMITTEE	BOARD OF DIRECTORS
January 14	March 17
April 21	May 17, 18 & 19
July 21	June 16
September 22	October 20
November 17	December 15

Proposed 10/15/2015



REVISIONS TO POLICY AND PROCEDURE A-9: DEFENSE COUNSEL SELECTION

ACTION ITEM

ISSUE: NCCSIF's Policy and Procedure (P&P) A-9, regarding selection and use of legal counsel and investigators, has been reviewed by Claims Committee members for recommended additions and revisions. Bruce Cline, Chair, has made many recommended changes as summarized here:

1. We should only use attorneys and investigators on the Approved List. The list should be recommended by the Claims Committee and approved by the Executive Committee, rather than the full Board.
2. A new section addresses partners, associates and paralegals working with an attorney on the Approved List. This will clarify a question and a practice that often arises.
3. It identifies the Claims Administrator's Role and the role of the Member City. The client is the City and should control the key decisions and settlement authority.
4. It provides that a City Attorney or Contract City attorney or members of his/her office may not defend claims against the City for whom they are City Attorney but could defend another City.
5. A section was added for use of attorneys prior to litigation and during the pendency of a disputed coverage issue. This section might ultimately belong in the Memorandum of Coverage (MOC), but it is couched as an explanation not an expansion of rights under the MOC.

Attached are both versions with **tracked changes** and a clean draft, for further review and discussion.

RECOMMENDATION: Review and approve changes to P&P A-9

FISCAL IMPACT: None.

BACKGROUND: The policy has been in effect since October 4, 1996, with relatively frequent revisions to the Approved List. The policy itself was last updated on April 25, 2008.

ATTACHMENT(S):

1. Policy and Procedure A-9 clean draft
2. Policy and Procedure A-9 with tracked changes
3. Policy and Procedure A-9 Revised Attachment Defense Attorney List

ADMINISTRATIVE POLICY & PROCEDURE #A-9

SUBJECT: SELECTION AND USE OF DEFENSE COUNSEL & EMPLOYMENT PRACTICES INVESTIGATORS

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

DEFENSE COUNSEL SELECTION

1. The NCCSIF Claims Committee shall recommend and the Executive Committee shall approve all attorneys who are authorized to defend liability and Workers' Compensation cases against a Member City. The Claims Committee shall also recommend and the Executive Committee shall approve employment practice investigators authorized to conduct investigation arising out of employment complaints. Following approval, the attorneys and investigators are identified on the NCCSIF Approved List of Counsel and Investigators (Approved List). The Executive Committee may also remove attorneys and investigators from the Approved List. Any Member City may nominate attorneys or investigators for consideration of placement on the Approved List. The Approved List of Attorneys is attached to this Policy and Procedure as "Attachment A" for Liability defense attorneys, "Attachment B" for Workers' Compensation defense attorneys and "Attachment C" for Employment Practices Investigators.

2. Qualifications of Attorneys and Investigators shall be reviewed by the Claims Administrator and the Claims Committee. Approved attorneys and investigators shall have the requisite experience and billing rates generally consistent with other attorneys and investigators on the Approved List. The Claims Committee may approve billing rates that are higher than those on the Approved List, but only in cases where specialized knowledge, experience or other factors support the higher billing rate.

3. The Claims Administrator shall recommend and assign, with the concurrence of the Member City defense counsel in cases requiring legal representation. Attorneys and investigators must be on the Approved List prior to assignment. If a Member City wishes to use an attorney or investigator who is not on the Approved List, it may request that the case be assigned to another qualified attorney or investigator provided the Member City shall be responsible for the costs if the attorney or investigator is not subsequently approved as described in this Policy, and may be responsible for any amounts by which the billing rates are higher than those on the Approved List, unless a higher rate is approved by the Claims Committee.

Notwithstanding the above, in specialized cases, defense counsel not on the Approved List may be used where particular expertise is required or where a conflict of interest may arise. Exceptions shall be reviewed and approved on a case-by-case basis by the Executive Committee.

The Member City may request a change of defense attorneys for good cause, provided the matter is assigned to an attorney on the NCCSIF Approved List of counsel or to an attorney who qualifies based on special circumstances as outlined above.

The Claims Administrator, with the approval of the Member City and Executive Committee may approve other qualified defense counsel to handle claims on a limited basis to determine if the attorney should be considered for approval on the Approved List. If time does not permit approval by the Executive Committee, the Administrator may authorize assignment of a case(s) and shall report the assignment to the Claims Committee and Executive Committee at their next committee meetings.



4. The Claims Administrator shall be responsible for case coordination, direction of counsel and approval of expenditures. The Member City may direct the level of involvement that it wishes to have on its cases and shall be consulted in all key decisions and settlement approvals.

5. City Attorneys, or a contract City Attorney and attorneys in his/her firm, shall not be approved to handle cases for cities for whom they act as the City Attorney, however an attorney on the Approved List may provide defense to another City in NCCSIF to whom the attorney or a member of his/her firm is not the City Attorney.

6. Partners, Associate Attorneys and paralegals working with an attorney on the Approved List may work on a case assigned to the attorney. The Claims Administrator shall notify any attorney assigned to defense of a case for a Member City that NCCSIF will not pay for training time or duplicative work, but other attorneys/paralegal working directly with an attorney from the Approved List may be utilized on a case if such use is necessary and an efficient way to provide legal services. Attorneys assigned cases, shall be notified of their obligation to inform the Claims Administrator of the name of the attorney/paralegal who will be assisting on the case. In no event, shall a case be handled at trial or arbitration by any attorney except the assigned attorney without the written consent of the Claims Administrator and the Member City.

EMPLOYMENT PRACTICE INVESTIGATORS

Employment Practice investigations arise with Member Cities and should be investigated by the City or utilizing outside qualified Employment Practice Investigators. Promptly investigating complaints or employment practice incidents can reduce liability exposure.

1. Where the claim or potential claim may give rise to a claim covered under the NCCSIF Memorandum of Coverage the investigator may be paid through NCCSIF and the Member City's banking layer. Only Employment Practice Investigators on the Approved List may conduct Employment Practice investigations paid for through NCCSIF.

2. The Claims Administrator shall recommend, but the Member City shall have final approval of outside investigators for Employment Practices claims.

3. Where applicable and in the discretion of the Member City, a written report should be prepared of the Investigation and should be directed to the Member City's City Attorney, protected by the attorney-client privilege.

PAYMENT FOR ATTORNEYS PRE-LITIGATION AND PENDING A COVERAGE DECISION

1. From time to time, incidents will occur where it is prudent to assign defense counsel to assist the Member City with evaluation of the potential claim, prepare for the later defense of a claim or suit, engage expert witnesses or to assist with early settlement. Member Cities are encouraged to work with the Claims Administrator to engage legal counsel at the earliest possible time to assist the Claims Administrator and the Member City. Legal and other expenses are paid through the Member City's banking layer in the same manner as if the case arose through litigation.

2. In some cases, a claim will arise where coverage under the NCCSIF Memorandum of Coverage is disputed between the Member City and NCCSIF. Where the claim seeks damages but may be subject to an exclusion, a Member City may utilize the services of attorneys from the Approved List and legal expenses shall be paid from the Member City's banking layer. Upon a final determination by Coverage Counsel, the Claims Committee or the Board, as provided in the Memorandum of Coverage, that coverage and/or payment of defense costs do not



apply, then no further legal expenses shall be paid by NCCSIF and the Member City shall thereafter pay for and determine if it wishes to continue with the assigned attorney or select other counsel.

In no case shall legal expenses in a disputed coverage case be paid by NCCSIF after the banking layer has been expended. Expenditures in a disputed coverage case after the banking layer is expended are the responsibility of the Member City. If it is determined after the banking layer is expended that 1) defense coverage does apply under the Memorandum of Coverage and 2) the Member City has incurred legal expenses with counsel qualifying under this policy, then NCCSIF will reimburse the Member City for its actual expenditures for counsel, up to the approved rates. A Member City may not be reimbursed for its expenditures for counsel who is not on the Approved List unless approved by the Board of Directors, up to the approved rates.

4. This Policy is intended to explain and set forth procedures as provided herein and does not modify or amend the Memorandum of Coverage. In the event of a conflict between this Policy and Memorandum of Coverage, the Memorandum of Coverage shall control.

Effective Date: December, 10, 2015

ADMINISTRATIVE POLICY & PROCEDURE #A-9

SUBJECT: SELECTION AND USE OF DEFENSE COUNSEL SELECTION
& EMPLOYMENT PRACTICES RECOMMENDED
INVESTIGATORS ; AND USE OF DEFENSE COUNSEL ON POTENTIAL CLAIMS AND
PENDING A COVERAGE DECISION

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

DEFENSE COUNSEL SELECTION

1. The NCCSIF Claims Committee shall recommend and the Executive Committee shall approve all attorneys who are authorized to defend liability and Workers' Compensation cases against a Member City. The Claims Committees shall also recommend and the Executive Committee shall approve employment practice investigators authorized to conduct investigation arising out of employment complaints. Following approval, the attorneys and investigators are identified on the NCCSIF Approved List of Counsel and Investigators (Approved List). The Executive Committee may also remove attorneys and investigators from the Approved List. Any Member City may nominate attorneys or investigators for consideration of placement on the Approved List. The Approved List of Attorneys is attached to this Policy and Procedure as "Attachment A" for Liability defense attorneys, "Attachment B" for Workers' Compensation defense attorneys and "Attachment C" for Employment Practices Investigators.

~~1.2. Qualifications~~ Qualifications of Attorneys and Investigators ~~qualifications~~ shall be reviewed by the Claims Administrator and the Claims Committee. Approved attorneys and investigators shall have the requisite experience and billing rates generally consistent with other attorneys and investigators on the Approved List. Attorneys and investigators may be approved with The Claims Committee may approve billing rates that are higher than those on the Approved List, but only in cases where specialized knowledge, experience or other factors support the higher billing rate.

3. The Claims Administrator shall recommend and assign, with the concurrence approval of the Member City, and direct defense counsel in cases requiring legal representation. Attorneys and investigators must be on the Approved List prior to assignment. If a Member City wishes to use an attorney or investigator who is not on the Approved List, it may request that the case be assigned to another qualified attorney or investigator and may do so provided the Member City shall be responsible for the costs if the attorney or investigator is not subsequently approved as described in this Policy, and may be responsible for any amounts by which the billing rates are higher than those on the Approved List, unless a higher rate is approved by the Claims Committee.

Notwithstanding the above, in specialized cases, defense counsel not on the Approved List may be used where particular expertise is required or where a conflict of interest may arise. Exceptions shall be reviewed and approved on a case-by-case basis by the Executive Committee.

The Member City may ~~make a request a change in the choice of defense attorneys~~ firms for good cause, provided the matter is assigned to an attorney on the NCCSIF Approved List of counsel or to an attorney who qualifies based on special circumstances as outlined above, as long as it keeps to the defense firms and/or individuals on the approved lists.



The Claims Administrator, with the approval of the Member City and Executive Committee may approve other qualified defense counsel to handle claims on a limited basis to determine if the attorney should be considered for approval on the Approved List. If time does not permit approval by the Executive Committee, the Administrator may authorize assignment of a case(s) and shall report the assignment to the Claims Committee and Executive Committee at their next committee meetings.

4. The Claims Administrator shall be responsible for case coordination, direction of counsel and approval of expenditures. The Member City may direct the level of involvement that it wishes to have on its cases and shall be consulted in all key decisions and settlement approvals.

5. City Attorneys, or ~~in the case of a contract City Attorney or~~ attorneys in his/her firm, shall not be approved to handle cases for cities ~~to~~for whom they act as the City Attorney, however an attorney on the Approved List may provide defense to another City in NCCSIF to whom the attorney or a member of his/her firm is not the City Attorney.

~~2-6.~~ Partners, Associate Attorneys and paralegals working with an attorney on the Approved List may work on a case assigned to the attorney. The Claims Administrator shall notify any attorney assigned to defense of a case for a Member City that NCCSIF will not pay for training time or duplicative work, but other attorneys/paralegal working directly with an attorney from the Approved List may be utilized on a case if such use is necessary and an efficient way to provide legal services. Attorneys assigned cases, shall be notified of their obligation to inform the Claims Administrator of the name of the attorney/paralegal who will be assisting on the case. In no event, shall a case be handled at trial or arbitration by any attorney except the assigned attorney without the written consent of the Claims Administrator and the Member City.

~~3-7.~~ The Claims Administrator shall maintain the list of recommended law firms to which litigation will be assigned. This list of recommended law firms is attached to this Policy and Procedure as "Attachment A" for Liability defense firms, "Attachment B" for Workers' Compensation defense firms and "Attachment C" for Employment Practices Recommended Investigators. It is assumed that the use of legal counsel (including City staff), other than those on the approved list, shall not be approved. In special cases, other defense counsel not on the recommended list may be used for particular expertise or where a conflict of interest may arise. Exceptions shall be reviewed and approved on a case by case basis by the Claims Committee.

~~4.8.~~ Any Member City wishing to recommend a law firm for inclusion on the list of recommended law firms may do so by submitting justification and experience of the individual and/or firm to the JPA staff. The JPA Legal Counsel and the Claims Administrator will review the recommended firm and/or individual, research the firm's and/or individual's qualifications and submit a written recommendation to the Claims Committee for review and approval or disapproval.

~~5.~~ If any Member City or the Claims Administrator wishes to delete a law firm from the list of recommended law firms, this may be done by submitting the request to the JPA staff. The JPA Legal Counsel and the TPA will make written recommendation to the Claims Committee for approval or disapproval of the deletion.

~~9.~~ Once approved by the Claims Committee, any changes to the approved lists of law firms/attorneys for Liability and Workers' Compensation claims shall be brought to the Executive Committee and Board of Directors for review, revision (if needed) and adoption..



EMPLOYMENT PRACTICE INVESTIGATORS

Employment Practice investigations arise with Member Cities and should be investigated by the City or utilizing outside qualified Employment Practice Investigators. Promptly investigating complaints or employment practice incidents can reduce liability exposure.

1. Where the claim or potential claim may give rise to a claim covered under the NCCSIF Memorandum of Coverage the investigator may be paid through NCCSIF and the Member City's banking layer. Only Employment Practice Investigators on the Approved List may conduct Employment Practice -investigations paid for through NCCSIF.

2. The Claims Administrator shall recommend, but the Member City shall have final approval of outside investigators for Employment Practices claims.

3. Where applicable and in the discretion of the Member City, a written report should be prepared of the Investigation and should be directed to ~~protected by the Attorney-Client privilege through the Member City's City Attorney.~~ protected by the attorney-client privilege.

PAYMENT FOR ATTORNEYS PRE-LITIGATION AND PENDING A COVERAGE DECISION

1. From time to time, incidents will occur where –it is prudent to assign defense counsel to assist the Member City with evaluation of the potential claim, prepare for the later defense of a claim or suit, engage expert witnesses or to assist with early settlement. Member Cities are encouraged to work with the Claims Administrator to engage legal counsel at the earliest possible time to assist the Claims Administrator and the Member City. Legal and other expenses are paid through the Member City's banking layer in the same manner as if the case arose through litigation.

2. In some cases, a claim will arise where coverage under the NCCSIF Memorandum of Coverage is disputed between the Member City and NCCSIF. ~~In such cases, Where the claim seeks damages but may be subject to an exclusion,~~ a Member City may utilize the services of attorneys from the Approved List and legal expenses ~~may~~ shall be paid from the Member City's banking layer. Upon a final determination finding by Coverage Counsel, the Claims Committee or the Board–, as provided in the Memorandum of Coverage, that coverage and/or payment of defense costs does not apply, then no further legal expenses shall be paid by NCCSIF and the Member City shall thereafter pay for and determine if it wishes to continue with the assigned attorney or select other counsel.

In no case shall legal expenses in a disputed coverage case be paid by NCCSIF after the banking layer has been expended. Expenditures in a disputed coverage case after the banking layer is expended are the responsibility of the Member City. ~~See the Underlying Memorandum of Coverage at Section 11(b).~~ If it is determined after the banking layer is expended that 1) defense coverage does apply under the Memorandum of Coverage and 2) the Member City has incurred legal expenses with counsel on the Approved List–qualifying under sections 1-3 above this policy, then NCCSIF will reimburse the Member City for its actual expenditures for counsel, up to the approved rates. A Member City may not be reimbursed for its expenditures for counsel who is not on the Approved List unless approved by the Board of Directors, up to the approved rates.

3. This Policy is intended to explain and set forth procedures as provided herein and does not modify or amend the Memorandum of Coverage. In the event of a conflict between this Policy and Memorandum of Coverage, the Memorandum of Coverage shall control.



Effective Date:	<u>October 4,</u>	Tenth Revision:	<u>June 23, 2006</u>
	<u>1996December, 10, 2015</u>	Eleventh Revision:	<u>October 27, 2006</u>
First Revision:	<u>September 18, 1998</u>	Twelfth Revision:	<u>April 25, 2008</u>
Second Revision:	<u>August 19, 1999</u>	Thirteenth Revision:	<u>October 16, 2009</u>
Third Revision:	<u>October 26, 2001</u>	Fourteenth Revision:	<u>December 17, 2009</u>
Fourth Revision:	<u>November 9, 2001</u>	Fifteenth Revision:	<u>October 21, 2010</u>
Fifth Revision:	<u>April 12, 2002</u>	Sixteenth Revision:	<u>December 1, 2010</u>
Sixth Revision:	<u>June 21, 2002</u>	Seventeenth Revision:	<u>May 9, 2013</u>
Seventh Revision:	<u>May 16, 2003</u>	Eighteenth Revision:	<u>October 10, 2013</u>
Eighth Revision:	<u>April 22, 2005</u>		
Ninth Revision:	<u>September 16, 2005</u>		

ADMINISTRATIVE POLICY & PROCEDURE #A-9

ATTACHMENT A

**LIABILITY
Approved Law Firms**

Name of Law Firm	Attorneys	Areas of Expertise
Angelo, Kilday & Kilduff 601 University Avenue, Suite 150 Sacramento, CA 95825 (916) 564-6100	Bruce A. Kilday Carolee Kilduff Larry Angelo Serena Sanders Carrie Frederickson Corri Sarno Alex Hughes	Police Liability, General Liability, Auto, Personnel, Heavy Trial Experience
Ayers & Associates 930 Executive Way Suite 200 Redding, CA 96002 (530) 229-1340	William Ayers	Dangerous Condition, Auto, General Liability, Environmental Liability
Bertrand, Fox, Elliott et al 2749 Hyde Street San Francisco, CA 94109 (415) 353-0999	Eugene Elliott	
Caulfield Law Firm 1101 Investment Blvd Ste 120 El Dorado Hills, CA 95762 (916) 933-3200	Rich Caulfield Andrew Caulfield	Same as above, with Construction Defect, Heavy to Medium Trial Experience
Donahue Davies LLP 1 Natoma Street Folsom, CA 95630 (916) 817-2900	Robert E Davies Brian Hayden	
Gregory P. Einhorn 48 Hanover Lane, Suite 2 Chico, CA 95973 (530) 898-0228	Gregory P. Einhorn <i>Use for Willows as needed</i>	Employment Law, General Liability, Municipal
Dennis Halsey, Esq. Attorney at Law 9 Highland Circle Chico, CA 95926 (530) 345-1976 Fax: (530) 894-7783	Dennis Halsey	Dangerous Condition, Police Liability, Auto, General Liability, Medium Train Experience

ADMINISTRATIVE POLICY & PROCEDURE #A-9

Kronick, Moskovitz Tiedemann & Girard
400 Capitol Mall, 27th Floor
Sacramento, CA 95814

Ronald Scholar
Jonathan Hobbs
Christopher Onstott
Bruce A. Scheidt *

Civil Rights, California Fair
Employment and Housing, Tort
Claims, California Public
Records

David W. Tyra
Kristianne T. Seargeant

Employment Practices

Peters, Rush, Habib & McKenna
P.O. Box 3509
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Dave Rush
Mark Habib
Jim McKenna

Dangerous Condition, Police
Liability, General Liability,
Auto, Good Trial Experience

Porter Scott
P.O. Box 255428
Sacramento, CA 95865
(916) 929-1481
Fax: (916) 927-3706

Nancy Sheehan
John Whitefleet
Kevin Kreutz
Terry Cassidy
Carl L. Fessenden
Steve Horan
Russell Porter

Police, Civil Rights, Dangerous
Condition, Inverse
Condemnation, Auto, General
Liability, Heavy to Light Trial
Experience

Matheny Sears Linkert & Jaime, LLP
3638 American River Drive
Sacramento, CA 95864
(916) 978-3434
Fax: (916) 978-3430

Matthew Jaime
Douglas Sears
Richard Linkert
Michael Bishop

Justin N. Tierney
1006 Fourth Street, Suite 212
Sacramento, CA 95814

Justin N. Tierney

Dangerous Condition, Auto,
Medium Trial Experience

The Law Office of James A. Wyatt
2130 Eureka Way
Redding, CA 96001
(530) 244-6060
P.O. Box 992338
Redding, CA 96099-2338

James A. Wyatt

Dangerous Condition, Civil
Rights, Police, Wrongful
Termination, Auto Liability,
Labor Law, Heavy Trial
Experience

Murphy. Campbell, Alliston & Quinn, PLC.
8801 Folsom Boulevard, Suite 230
Sacramento, CA 95826
(916) 400-2300

Stephanie L. Quinn

Auto, Wrongful Deaths, Slip
and falls, Fire and Trespassing
Experience

Cota Cole LLP
2261 Lava Ridge Court
Roseville, CA 95661
916-780-9009

Dennis Cota
Derek Cole
Daniel King

Land Use, civil rights,
environmental issues.

Allen, Glaessner, Hazelwood, Werth
180 Montgomery Street, Ste. 1200
San Francisco, CA 94104
415-697-2000

Dale Allen
Mark Hazelwood
Steve Werth

Police liability, ADA, sidewalk,
employment practices, general
municipal liability

ADMINISTRATIVE POLICY & PROCEDURE #A-9

Arthofer & Tonkin Law Offices
1314 Oregon Street
Redding, CA 96001
(530) 722-9002

Kenneth Arthofer
Griffith Tonkin

Public entity, injury, real estate

Randall Harr
44282 Highway 299 East
McArthur, CA 96056
(530) 336-5656
rlh@randallharrlaw.com

Randall Harr

Law Office of Douglas Thorn
7601 Watson Way
Citrus Heights, CA 95610
(916) 735-9910
drthorn@surewest.net

Douglas Thorn

EPL – Paradise Only

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

Revised July 27, 2015

Revised September 24, 2015

ADMINISTRATIVE POLICY & PROCEDURE #A-9

ATTACHMENT B

WORKERS' COMPENSATION Approved Law Firms

Name of Law Firm	Attorneys
Law Offices of Tim Huber 935 University Ave. Sacramento, Ca. 95825	Tim Huber
Hanna, Brophy, et al P.O. Box 255267 Sacramento, CA 95825	Laurie Dunlap Russell O. Youmans
Laughlin, Falbo, Levy and Moresi 930 Executive Way, 2nd Floor Redding, CA 96049	Hank Slowik David V. Huscher
Hanna, Brophy, et al P.O. Box 491720 Redding, CA 96049	Russ Youmans Mike White Leslie Tuxhorn
Lehanan, Lee, Slater & Pearce, LLP 1030 15 th Street Sacramento, CA CA 95814 (916) 443-1030	Gerald Lenahan Yolanda S.G. Tuckerman Christine M. Green Colin S. Connor Charleton S. Pearce Ira Cleary
Mullin and Filippi 1335 Buenaventura Blvd #106 Redding, CA 96001	Lawrence P. Johnson
Matthew Brueckner Law Firm 1007 7 th Street, Mezzanine 107 Sacramento, CA 95814 (916) 448-8816	Matthew Brueckner
<u>D'Andre, Peterson Bobus & Rosenberg</u> <u>Sacramento Office</u> <u>10995 Gold Center Drive, Suite 115</u> <u>Rancho Cordova, CA 95670</u> <u>(916) 364-9390</u>	<u>Kurt Petersen</u>

ADMINISTRATIVE POLICY & PROCEDURE #A-9

ATTACHMENT C

**EMPLOYMENT PRACTICES
RECOMMENDED INVESTIGATORS**

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

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

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

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

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



Agenda Item I.2.b.

**REVISIONS TO POLICY AND PROCEDURE L-5:
LIABILITY LITIGATION MANAGEMENT PLAN**

ACTION ITEM

ISSUE: Changes recommended to Policy and Procedure (P&P) A-9, Defense Counsel Selection, have prompted the Program Administrators to review Liability Policy and Procedure L-5, Liability Litigation Management Plan. If the changes to P&P A-9 are approved, then similar changes to P&P L-5 are recommended for consistency in specifying who approves changes to the Approved List of counsel and investigators. Currently, P&P L-5 references approval by the Claims Committee only, not the Executive Committee as indicated in the revised P&P A-9 (or Board as in the existing policy).

RECOMMENDATION: Approve changes to P&P L-5 to be consistent with changes to P&P A-9.

FISCAL IMPACT: None.

BACKGROUND: P&P L-5 has been in effect since 9/15/2000 with no previous revisions. It is a companion policy to P&P A-9 that provides litigation management guidelines for liability defense counsel and claims administrators.

- Since the Liability Litigation Management Plan is meant to provide assigned counsel the guidelines for managing NCCSIF claims, a recommendation is made to include the proposed guidelines for use of partners, associates, and paralegals in P&P L-5.
- A change was also made to require legal counsel to keep the excess coverage provider updated, rather than the City.

Similar changes to Workers' Compensation Policy and Procedure, WC-2, Claims Administration General Guidelines and Standards, are not recommended since that policy is directed toward the Claims Administrator and not legal counsel.

ATTACHMENT(S):

1. Policy and Procedure L-5 clean draft
2. Policy and Procedure L-5 with tracked changes

LIABILITY POLICY AND PROCEDURE #L - 5

SUBJECT: LIABILITY LITIGATION MANAGEMENT PLAN

Policy Statement:

A. Panel

In accordance with Policy and Procedure A- 9 Defense Counsel Selection, an Approved List of recommended law firms is periodically reviewed and approved by the Claims Committee and Executive Committee with recommendations from the Claims Administrator.

As per P&P A-9, it is assumed that the use of legal counsel (including city staff), other than those on the Approved List, shall not be approved. In special cases, other defense counsel not on the Approved List may be used for their particular expertise, or where a conflict of interest may arise. Exceptions shall be reviewed and approved on a case-by-case basis by the Executive Committee.

Adding or deleting an attorney to or from the defense panel will require recommendation by a Member City. The Claims Administrator will review the recommended firm and/or individual per P & P A-9 and submit a written recommendation to the Claims Committee and subsequently the Executive Committee for approval.

B. Assignment

After consultation and approval from the Member City, the Claims Administrator shall assign and direct defense counsel from the Approved List. The counsel selected must agree to abide by these policies and procedures.

Partners, Associate Attorneys and paralegals working with an attorney on the Approved List may work on a case assigned to the attorney. NCCSIF will not pay for training time or duplicative work, but other attorneys/paralegal working directly with an attorney from the Approved List may be utilized on a case if such use is necessary and an efficient way to provide legal services. Attorney's assigned cases shall notify the Claims Administrator of the name of the attorney/paralegal who will be assisting on the case. In no event, shall a case be handled at trial or arbitration by any attorney except the assigned attorney without the written consent of the Claims Administrator and the Member City.

The defense counsel assigned shall send an acknowledgement of assignment letter to the Claims Administrator within seven (7) calendar days of receiving the case assignment.

C. Conflicts

The defense counsel selected and the law firm to which he/she belongs must disclose any ethical or legal conflicts which would in general disqualify them from representing any of the Member City defendants.

Finally, they shall agree to disclose any special facts which would or could potentially disqualify them from representation of a particular Member City, commensurate with, or shortly after the case assignment, or immediately upon discovery.

D. Communication

Copies of all correspondence, pleadings and notice of depositions, trials, arbitrations and hearings shall be provided to the Claims Administrator and others as designated by the Claims Administrator. Copies of all status reports shall be provided to the Member City.

Defense counsel will promptly respond to all letters or phone calls from the Claims Administrator, and keep him or her fully advised as to the progress of each case. Defense counsel will cooperate with the Claims Administrator in all other aspects of this Litigation Management Program including providing copies of all motions and pleadings on electronic media, and completing expert witness and plaintiff counsel evaluations as requested by the Claims Administrator.

E. Case Analysis and Litigation Budget

Within 30 days of retention in each case, selected defense counsel shall complete and return a case evaluation and analysis as requested in the case assignment letter from the Claims Administrator.

Defense counsel shall obtain written approval from the Claims Administrator prior to retaining experts or making changes in the litigation plan set forth in their initial case evaluation and analysis. Defense counsel shall obtain written approval from the Claims Administrator prior to incurring any costs or fees in excess of the approved litigation budget.

MANDATORY STATUS REPORTS

Status reports are mandatory every 90 days or as soon as possible following any significant event in the case. Defense counsel shall report **only** on new developments since the last report. The reporting diary can be extended if the Claims Administrator is notified of defense counsel's intention to put the file on an extended diary.

The attorney handling the case should prepare the status reports. Status reports should include the following:

- The ongoing strategy for defense or resolution of the case, including a factual analysis of issues related to liability and damages;
- A description of planned discovery with a time table for completion;
- A brief synopsis of the discovery completed since the last report;
- Court dates including, but not necessarily limited to, mandatory settlement conferences, trial setting conferences, arbitration and trial dates, hearings on discovery, etc.;
- New settlement demands; and
- Any anticipated changes in the litigation budget.

Furthermore, no later than 30 days prior to trial (or binding arbitration) or as requested by the Claims Administrator, the defense trial attorney will provide a trial/binding arbitration report, which shall include:

TRIAL/ARBITRATION REPORTS

No later than 30 days prior to trial (or binding arbitration), the defense trial attorney will provide a report, which shall include:

1. an assessment of the City's liability;
2. an assessment of plaintiff's injuries or damages;
3. an assessment of legal defenses (and probability or prevailing);
4. an assessment of the chances of prevailing at trial;
5. the verdict value assuming full liability
6. as assessment of any other factors affecting the items above, including demeanor or credibility of important witnesses, evidentiary disputes, tendencies or local juries, the judge or opposing counsel, liability and solvency/coverage of co-defendants, or similar important issues;
7. an appraisal of settlement value, considering verdict value and chances of prevailing
8. the status of settlement discussions
9. estimated future fees and costs through trial (since last billing)

A daily oral report is expected during trial, unless the City is present. The attorney will keep the excess carrier/excess pool advised of status, where applicable. Immediately following any trial/arbitration, a brief trial report should be sent to the City outlining the results.

G. Settlements

Defense counsel shall not settle any litigation by way of any monetary offering without the prior approval of the Member City, the Claims Administrator and the Claims Committee or the Board of Directors if the proposed settlement is in excess of the Member City's Self Insured Retention. All settlement demands shall be communicated to the Claims Administrator and the Member City immediately.

H. Fees and Billings

All bills for legal services and related costs shall be submitted to the Claims Administrator every sixty (60) days. All bills submitted shall describe the services and costs provided during the previous billing period. Bills shall include the following information to which such services or costs pertain:

- The name of the matter;
- A brief description of services performed;
- The date the services were performed;
- The number of hours, or fraction thereof, spent for each service and by whom;
- The hourly or project rate for the services;
- A brief description of any costs incurred; and
- Copies of invoices for all advanced costs.

The following expenses are to be approved by the Claims Administrator prior to being incurred:

- Experts - whether investigative (consulting) or testimonial;
- Independent medical examinations (IMEs);
- Outside investigators;
- More than one attorney at meetings, interviews, depositions, hearings, appearances or other like engagements;
- Travel out-of-town or outside designated area for investigation - e.g., for depositions, meetings with expert witnesses, etc.;
- Filing of cross-complaint, counter-claims; and
- Co-defendant cost sharing agreements.

Defense counsel assigned to the case is responsible for the content of the bill and will work directly with the Claims Administrator in resolving any problems or answering any questions related to such billing.

I. Performance Evaluation

The Claims Administrator shall review the performance of the panel members with the Claims Committee annually.

Effective Date: September 15, 2000

Draft Revision: September 24, 2015

LIABILITY POLICY AND PROCEDURE #L - 5

SUBJECT: LIABILITY LITIGATION MANAGEMENT PLAN

Policy Statement:

A. Panel

In accordance with Policy and Procedure A- 9 Defense Counsel Selection, an Approved List of recommended law firms is periodically reviewed and approved by the Claims Committee and Executive Committee with recommendations ~~off from~~ the Claims Administrator.

As per P&P A-9, it is assumed that the use of legal counsel (including city staff), other than those on the ~~panel of recommended law firms~~ Approved List, shall not be approved. In special cases, other defense counsel not on the ~~panel of recommended law firms~~ Approved List may be used for their particular expertise, or where a conflict of interest may arise. Exceptions shall be reviewed and approved on a case-by-case basis by the ~~Claims Executive~~ Committee.

Adding or deleting an attorney to or from the defense panel will require recommendation by ~~the a~~ a Member City. The ~~JPA Legal Counsel and~~ the Claims Administrator will review the recommended firm and/or individual per P & P A-9 and submit a written recommendation to the Claims Committee and subsequently the Executive Committee for approval.

B. Assignment

After consultation and approval from the Member City, the Claims Administrator shall assign and direct defense counsel from the ~~panel of recommended law firms~~ Approved List. ~~Defense counsel shall obtain prior approval from the Claims Administrator for use of other attorneys from the firm on the case.~~ The counsel selected must agree to abide by these policies and procedures.

Partners, Associate Attorneys and paralegals working with an attorney on the Approved List may work on a case assigned to the attorney. NCCSIF will not pay for training time or duplicative work, but other attorneys/paralegal working directly with an attorney from the Approved List may be utilized on a case if such use is necessary and an efficient way to provide legal services. Attorneys assigned cases shall notify the Claims Administrator of the name of the attorney/paralegal who will be assisting on the case. In no event, shall a case be handled at trial or arbitration by any attorney except the assigned attorney without the written consent of the Claims Administrator and the Member City.

The defense counsel assigned shall send an acknowledgement of assignment letter to the Claims Administrator within seven (7) calendar days of receiving the case assignment.

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The defense counsel selected and the law firm to which he/she belongs must disclose any ethical or legal conflicts which would in general disqualify them from representing any of the Member City defendants.

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Defense counsel will promptly respond to all letters or phone calls from the Claims Administrator, and keep him or her fully advised as to the progress of each case. Defense counsel will cooperate with the Claims Administrator in all other aspects of this Litigation Management Program including providing copies of all motions and pleadings on electronic media, and completing expert witness and plaintiff counsel evaluations as requested by the Claims Administrator.

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Status reports are mandatory every 90 days or as soon as possible following any significant event in the case. Defense counsel shall report **only** on new developments since the last report. The reporting diary can be extended if the Claims Administrator is notified of defense counsel's intention to put the file on an extended diary.

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- A description of planned discovery with a time table for completion;
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- New settlement demands; and
- Any anticipated changes in the litigation budget.

Furthermore, no later than 30 days prior to trial (or binding arbitration) or as requested by the Claims Administrator, the defense trial attorney will provide a trial/binding arbitration report, which shall include:

TRIAL/ARBITRATION REPORTS

No later than 30 days prior to trial (or binding arbitration), the defense trial attorney will provide a report, which shall include:

1. an assessment of the City's liability;
2. an assessment of plaintiff's injuries or damages;
3. an assessment of legal defenses (and probability or prevailing);
4. an assessment of the chances of prevailing at trial;
5. the verdict value assuming full liability
6. as assessment of any other factors affecting the items above, including demeanor or credibility of important witnesses, evidentiary disputes, tendencies or local juries, the judge or opposing counsel, liability and solvency/coverage of co-defendants, or similar important issues;
7. an appraisal of settlement value, considering verdict value and chances of prevailing
8. the status of settlement discussions
9. estimated future fees and costs through trial (since last billing)

A daily oral report is expected during trial, unless the City is present. The City attorney will keep the excess carrier/excess pool advised of status, where applicable. Immediately following any trial/arbitration, a brief trial report should be sent to the City outlining the results.

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Defense counsel shall not settle any litigation by way of any monetary offering without the prior approval of the Member City, the Claims Administrator and the Claims Committee or the Board of Directors if the proposed settlement is in excess of the Member City's Self Insured Retention. All settlement demands shall be communicated to the Claims Administrator and the Member City immediately.

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All bills for legal services and related costs shall be submitted to the Claims Administrator every sixty (60) days. All bills submitted shall describe the services and costs provided during the previous billing period. Bills shall include the following information to which such services or costs pertain:

- The name of the matter;
- A brief description of services performed;
- The date the services were performed ;
- The number of hours, or fraction thereof, spent for each service and by whom;
- The hourly or project rate for the services;
- A brief description of any costs incurred; and

- Copies of invoices for all advanced costs.

The following expenses are to be approved by the Claims Administrator prior to being incurred:

- Experts - whether investigative (consulting) or testimonial;
- Independent medical examinations (IMEs);
- Outside investigators;
- More than one attorney at meetings, interviews, depositions, hearings, appearances or other like engagements;
- Travel out-of-town or outside designated area for investigation - e.g., for depositions, meetings with expert witnesses, etc.;
- Filing of cross-complaint, counter-claims; and
- Co-defendant cost sharing agreements.

Defense counsel assigned to the case is responsible for the content of the bill and will work directly with the Claims Administrator in resolving any problems or answering any questions related to such billing.

I. Performance Evaluation

The Claims Administrator shall review the performance of the panel members with the Claims Committee annually.

Effective Date: September 15, 2000

Draft Revision: September 24, 2015



Agenda Item I.3.

SERVICE PROVIDER PERFORMANCE EVALUATION SURVEY

ACTION ITEM

ISSUE: NCCSIF Policy and Procedure (P&P) A-2, Service Provider Performance Evaluation, states that every *odd-numbered* year the Board of Directors (at the October Board meeting) is asked if an evaluation should be performed. If approved, all Board and Committee members will evaluate the services of the primary Service Providers by the following Spring.

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

RECOMMENDATION: Approval of evaluations per P&P A-2.

FISCAL IMPACT: None.

BACKGROUND: The Service Providers are Alliant Insurance Services for Program Administration and insurance brokerage, York Risk Services for Liability and Workers' Compensation claims administration, and Bickmore Risk Services for risk management services. Both Bickmore's and York's contracts are up for optional extensions at the end of this fiscal year.

NCCSIF P&P A-2, Service Provider Performance Evaluation, was first effective on May 26, 1989. The Executive Committee recommended revisions to this policy at their September 24, 2015, meeting to match the questions on the last survey.

ATTACHMENT(S): Policy and Procedure A-2, Service Provider Performance Evaluation - Revision Pending October 15, 2015

ADMINISTRATIVE POLICY AND PROCEDURE #A-2

SUBJECT: SERVICE PROVIDER PERFORMANCE EVALUATION

Policy Statement:

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

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

Procedure:

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

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

PURPOSE:

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

Alliant Insurance Services

Brokerage Risk Management and Program Administration

York Risk Services Group, Inc.

Third Party Claims Administrators

Bickmore

Safety and Risk Control Services

Effective Date:	May 26, 1989
First Revision Date:	June 20, 2008
Second Revision Date:	June 26, 2009
Third Revision Date:	December 15, 2010
Fourth Revision Date:	October 13, 2011
Fifth Revision Date:	October 10, 2013
Sixth Revision Date:	Pending – October 15, 2015

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

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

Alliant Insurance Services

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

	Well Below/ Does Not Meet Expectations	Fair/ Below Expectations	Good/ Meets Expectations	Very Good/ Above Expectations	N/A Don't Have Sufficient Experience to Evaluate
1. Responds promptly to inquiries and requests	_____	_____	_____	_____	_____
2. Maintains contact and keeps member apprised on all important and pertinent matters	_____	_____	_____	_____	_____
3. Provides high quality advice and assistance	_____	_____	_____	_____	_____
4. Communicates well both orally and in writing	_____	_____	_____	_____	_____
5. Handles all interactions in a professional manner	_____	_____	_____	_____	_____
6. Accomplishes goals and objectives and also provides additional value	_____	_____	_____	_____	_____
7. Overall level of satisfaction	_____	_____	_____	_____	_____

Comments/Suggestions: _____

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

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

York Risk Services Group, Inc. - Third Party LIABILITY Claims Administrator

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

	Well Below/ Does Not Meet Expectations	Fair/ Below Expectations	Good/ Meets Expectations	Very Good/ Above Expectations	N/A Don't Have Sufficient Experience to Evaluate
1. Control the claims handling process well	_____	_____	_____	_____	_____
2. Have you had a claims review with York in the past year	_____	_____	_____	_____	_____
3. Are the reserves set on claims reasonable	_____	_____	_____	_____	_____
4. Submit timely written status reports on claims	_____	_____	_____	_____	_____
5. Are recommendations concerning claims settlement or denial generally accepted	_____	_____	_____	_____	_____
6. Maintains good contact and keep member apprised on all important and pertinent matters	_____	_____	_____	_____	_____
7. Provides high quality advice and assistance	_____	_____	_____	_____	_____
8. Communicates well both orally and in writing	_____	_____	_____	_____	_____

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

9. Accomplishes goals and objectives and
also provides additional value

10. Overall level of satisfaction

Comments/Suggestions: _____

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

York Risk Services Group, Inc. – Third Party WORKERS' COMPENSATION Claims Administrator

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

	Well Below/ Does Not Meet Expectations	Fair/ Below Expectations	Good/ Meets Expectations	Very Good/ Above Expectations	N/A Don't Have Sufficient Experience to Evaluate
1. Control the claims handling process well	_____	_____	_____	_____	_____
2. Have you had a claims review with York in the past year	_____	_____	_____	_____	_____
3. Are the reserves set on claims reasonable	_____	_____	_____	_____	_____
4. Submit timely written status reports on claims	_____	_____	_____	_____	_____

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

5. Are recommendations concerning claims settlement or denial generally accepted	_____	_____	_____	_____	_____
6. Maintains good contact and keep member apprised on all important and pertinent matters	_____	_____	_____	_____	_____
7. Provides high quality advice and assistance	_____	_____	_____	_____	_____
8. Communicates well both orally and in writing	_____	_____	_____	_____	_____
9. Accomplishes goals and objectives and also provides additional value	_____	_____	_____	_____	_____
10. Overall level of satisfaction	_____	_____	_____	_____	_____

Comments/Suggestions: _____

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

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

Bickmore - Risk Control Services

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

	Well Below/ Does Not Meet Expectations	Fair/ Below Expectations	Good/ Meets Expectations	Very Good/ Above Expectations	N/A Don't Have Sufficient Experience to Evaluate
1. Is Bickmore responsive to your needs and concerns, and responds promptly to inquiries and requests	_____	_____	_____	_____	_____
2. Maintains good contact and keep member apprised on all important and pertinent risk management matters	_____	_____	_____	_____	_____
3. Knowledgeable and experienced in handling member inquiries and requests	_____	_____	_____	_____	_____
4. Risk Assessments provided timely and provides sufficient information to support member cities in making informed decisions	_____	_____	_____	_____	_____
5. Do you use the Employee Safety Training Matrix	_____	_____	_____	_____	_____
6. Do you use the Employee Risk Management Vendor Matrix	_____	_____	_____	_____	_____
7. Accomplishes goals and objectives as well as provides additional value to the JPA	_____	_____	_____	_____	_____

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

8. Overall level of satisfaction _____

Comments/Suggestions: _____



2015 LONG RANGE PLANNING MEETING

ACTION ITEM

ISSUE: The Board should address the need for a Long Range Planning meeting (currently scheduled to be held on December 10, 2015) but recommended that we move to November 19th.

There are a number of items from the last planning meeting, on January 8, 2015, outlined in the attached, which need follow up. In addition, we anticipate having of follow up items for the Board from the Risk Management Committee planning meeting on October 15, prior to this Board meeting.

RECOMMENDATION:

1. Replace the scheduled Executive Committee Meeting on November 19, 2015 with the Board meeting now scheduled for December 10, 2015.
2. Cancel the Risk Management Committee meeting also set for December 10, 2015, since risk management topics will likely be the focus of the Board meeting.
3. Discuss and provide direction to Program Administration regarding Board meeting topics.

FISCAL IMPACT: Canceling the Executive Committee meeting will save approximately \$250.

BACKGROUND: The Board of Directors is responsible for establishing a Long Range Plan to achieve its vision for NCCSIF. At least every three years the Board conducts a Long Range Planning meeting to consider and develop Action Items for follow up. Historically this has been held in December. The last planning meeting was held on January 8, 2015, in combination with a regular Board of Directors meeting.

ATTACHMENT(S): Attached is a list of suggested topics, format of the presentation, and estimated timeframe for review and discussion.

1. Long Range Planning Topics
2. Updates from Long Range Planning Items from January 8, 2015

NCCSIF Board Meeting
Long Range Planning/Safety Day Topics For Discussion

Item/Topic	Format	Timeline
Risk Management Committee Meeting Recommendations <ul style="list-style-type: none"> • Training/Services/Equipment • Funding – admin expense v. grant funds • P&P's – Best Practices for field/self audit v. current individual P&P's 	Presentation of Recommendations Review/Discussion/Action	90 minutes
Funding Topics <ul style="list-style-type: none"> • Review of financial condition v. target benchmarks • "Close" old years and/or limit the number used in refund and assessment calculations. • Excess Coverage Allocation – by payroll only v. current method with some experience rating. • Capping – apply to rate v. current cap of premium. • Ex-Mods – rebalance to average 1.00 – actuary peer review. 	PowerPoint presentation and discussion Presentation of Recommendations Review/Discussion/Action	30 minutes 30-45 minutes per topic
Training Topics <ul style="list-style-type: none"> • "Lessons Learned" from "bad" claims • Orientation for New Members • Best Practices for Work Comp Claims • Emerging Risks • CAJPA Feedback/topics of interest from conference 	Presentation and Discussion	30-45 minutes per topic
Business Meeting Topics <ul style="list-style-type: none"> • Slate of Officers & EC Rotation Schedule for 2016 • 2016 Service Calendar • Annual Report • Insurance Market Update & Renewal Marketing Plan • Quarterly Financial Report 	Presentation, Discussion, Action	90 minutes for all topics

Status of Action Items from January 2015 Board Planning Session

1. Communication – better paths of communication among members
 - Development of an NCCSIF bulletin board with previously asked questions.
 - Use of CSAC-EIA bulletin board – interest in Webinar?
 - Use of other avenues – Linked In Group? PRIMA
2. Shared Contracted Services – possible share resources and get group discount?
 - Narrowed to a few categories and interested members.
 - Update on agenda for EC meeting 9/24/15.
3. Attorneys - revision to defense counsel policy to address the use of associates and/or paralegals working under those on the Approved List. Also look for good land use attorney to add to list.
 - Revisions to policy on EC agenda 9/24/15.
 - Adding more attorneys per member request
4. EPL Legal Assistance – fund legal assistance “Hotline” through NCCSIF. Look at options.
 - Surveyed members and considered use of Liebert Cassidy
 - Other options to be presented to Risk Management Committee on 10/15/15

Action and Follow Up From January 2015 Board Business Meeting

1. Refund and Assessment Calculation

Action: Changed Buffer Layer Allocation to apply to all members v. “positive” members.
Changed interest on late payments from LAIF to current rate earned

Follow Up: Review the number of years used in the funding calculations
(no closed years so far – use last 15 or 20 instead?).

Revise P&P A-8, Late Payment Charges, to match change in LAIF interest to current
2. Funding Calculation

Action: Set credibility factor so that largest member is at 70% credibility.

Follow Up: Show difference in premium if we allocate the excess coverage solely by payroll
v. current method that includes some experience rating.

Apply funding cap to the rate and not the overall premium – need to review
3. Develop Underwriting Policy for CAJPA Accreditation – completed



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 15, 2015**

Agenda Item I.5.

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.



[BACK TO AGENDA](#)

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 15, 2015**

Agenda Item J.

**CLOSED SESSION PURSUANT TO
GOVERNMENT CODE SECTION 54956.95**

ACTION ITEM

Liability Program - Haught vs City of Anderson

Please see report sent under CONFIDENTIAL separate cover.



[BACK TO AGENDA](#)

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 15, 2015**

Agenda Item L.

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. PARMA Conference (February 23-26, 2016) in Indian Wells, CA
2. NCCSIF Organizational Chart
3. NCCSIF 2015 Meeting Calendar
4. NCCSIF Travel Reimbursement Form
5. NCCSIF Resource Contact Guide

NCCSIF Organizational Chart

BOARD OF DIRECTORS		
Jeff	Kiser	City of Anderson
Dylan	Feik	City of Auburn
Toni	Benson	City of Colusa
John	Brewer	City of Corning
Michelle	Pellegrino	S / EC / CC City of Dixon
Brad	Koehn	EC City of Elk Grove
Bruce	Cline	VP / EC / CC City of Folsom
Paula	Islas	EC / CC City of Galt
Matt	Michaelis	City of Gridley
Jon	Hanken	EC City of Ione
Michael	Daly	EC / CC City of Jackson
John	Lee	City of Lincoln
Satwant	Takhar	City of Marysville
Corey	Shaver	City of Nevada City
Liz	Ehrenstrom	City of Oroville
Gina	Will	Town of Paradise
Dave	Warren	EC City of Placerville
Sandy	Ryan	City of Red Bluff
Tim	Chapa	EC City of Rio Vista
Russell	Hildebrand	P / EC / CC City of Rocklin
Tim	Sailsbery	T / EC City of Willows
Natalie	Springer	City of Yuba City

ALTERNATES		
Liz	Cottrell	City of Anderson
Tim	Rundel	City of Auburn
TBD		City of Colusa
Tom	Watson	City of Corning
George	Silva	City of Dixon
Jonathan	Hobbs	City of Elk Grove
Kristine	Wilfong	City of Folsom
TBD		City of Galt
Elisa	Arteaga	City of Gridley
Anna	Daneri	City of Ione
Dalacie	Blankenship	City of Jackson
Sheila	Vanzandt	City of Lincoln
Walter	Munchheimer	City of Marysville
Catrina	Olson	City of Nevada City
TBD		City of Oroville
Crystal	Peters	Town of Paradise
Cleve	Morris	City of Placerville
Cheryl	Smith	City of Red Bluff
Marni	Rittburg	City of Rio Vista
Kimberly	Sarkovich	City of Rocklin
Steve	Holsinger	City of Willows
Robin	Bertagna	City of Yuba City

BOARD OFFICERS

P = President

VP = Vice President

S = Secretary

T = Treasurer

EC = Executive Committee

CC = Claims Committee

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

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

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

RISK MANAGEMENT COMMITTEE		
Juanita	Barnett	City of Anderson
Dylan	Feik	City of Auburn
Shelly	Kittle	City of Colusa
Tom	Watson	City of Corning
Kim	Stalie	City of Dixon
Jim	Ramsey	City of Elk Grove
Bruce	Cline	City of Folsom
Paula	Islas	City of Galt
Matt	Michaelis	City of Gridley
Dave	Andres	City of Ione
Dalacie	Blankenship	City of Jackson
John	Lee	City of Lincoln
Satwant	Takhar	City of Marysville
Catrina	Olson	City of Nevada City
Liz	Ehrenstrom	City of Oroville
Crystal	Peters	Town of Paradise
Dave	Warren	City of Placerville
Sandy	Ryan	City of Red Bluff
Marni	Rittburg	City of Rio Vista
Russell	Hildebrand	City of Rocklin
Wayne	Peabody	City of Willows
Natalie	Springer	City of Yuba City

NCCSIF

2015 MEETING CALENDAR

BOARD OF DIRECTORS 12:00 p.m.	EXECUTIVE COMMITTEE 10:30 a.m.	CLAIMS COMMITTEE 12:30 p.m.
April 16	March 19	March 19
June 18	May 21	May 21
October 15	September 24	September 24
December 10	November 19 **	November 19
November 19**		

NOTE: **Replace the scheduled Executive Committee Meeting on November 19, 2015 with the Board meeting now scheduled for December 10, 2015.
Cancel the December 10, 2015 BOD & RMC meetings.

RISK MANAGEMENT COMMITTEE 10:30 a.m.	POLICE RISK MANAGEMENT COMMITTEE 10:30 a.m.	FINANCE COMMITTEE 10:30 a.m.
April 16	February 5	As Needed
June 18	May 7	
October 15	August 6	
December 10	November 5	

ALL MEETINGS ARE SCHEDULED ON THURSDAYS

*Board of Directors and Risk Management Committee meetings are on the same date.
Executive Committee and Claims Committee meetings are on the same date.*

Meeting Location: Rocklin Event Center – Garden Room
2650 Sunset Boulevard
Rocklin, CA 95677

CJPRMA 2015 MEETING DATES

EXECUTIVE COMMITTEE	BOARD OF DIRECTORS
January 15	March 19
April 16	May 19-21
July 16	June 18
September 18	October 22
November 19	December 17

Proposed Revision 9/24/2015

Northern California Cities State Self Insurance Fund

Travel Reimbursement Expense Form

Member Representative: _____
Entity: _____
Payee Address: _____

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

Payment Made to:

Signature _____ Date _____

2015 NCCSIF RESOURCE CONTACT GUIDE

PROGRAM ADMINISTRATION Alliant Insurance Services, Inc. www.alliant.com Main: (916) 643-2700 Fax: (916) 643-2750		
SUBJECT		MAIN CONTACT
JPA MANAGEMENT ISSUES – <ul style="list-style-type: none">➤ Governance – policies and procedures, program budget/funding, financial analysis, program management, personnel, contracts, consultants➤ Coverage - coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development➤ Risk Management – Insurance Requirements in Contracts (IRIC), third party contract review, hold harmless and indemnification clauses, risk management program planning, RFPs for JPA payment approval of budgeted funds		Marcus Beverly Michael Simmons Raychelle Maranan Michelle Minnick Joan Crossley
JPA ADMINISTRATIVE ISSUES – <ul style="list-style-type: none">➤ Meetings & Compliance - agendas; minutes; development/maintenance of governing documents, development/interpretation of policies & procedures, JPA state compliance, Form 700, changes in Board members, website updates.➤ Certificates – certificates of coverage, additions/deletions of coverages, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs		Raychelle Maranan Michelle Minnick Marcus Beverly Joan Crossley
Mike Simmons Marcus Beverly Raychelle Maranan Michelle Minnick Joan Crossley Marylin Kelley		(415) 403-1425 / (925) 708-3374 cell (916) 643-2704 / (916) 660-2725 cell (916) 643-2712 (916) 643-2715 (916) 643-2708 (415) 403-1448
		msimmons@alliant.com Marcus.Beverly@alliant.com Raychelle.Maranan@alliant.com Michelle.Minnick@alliant.com jcrossley@alliant.com mkelley@alliant.com
<u>ACCOUNTING SERVICES</u> James Marta & Company CPAs 701 Howe Avenue, Suite E3 Sacramento, California 95825 Main: (916) 993-9494 • Fax: (916) 993-9489 www.jpmpcpa.com Jim Marta - jmarta@jpmpcpa.com		<u>EMPLOYEE ASSISTANCE PROGRAM</u> ACI Specialty Benefits Corporation 5414 Oberlin Drive, Suite 240 San Diego, California 92121 Main: (858) 452-1254 • Fax: (858) 452-7819 www.acieap.com Kathryn Mullis kmullis@acispecialtybenefits.com

2015 NCCSIF RESOURCE CONTACT GUIDE

<p align="center"><u>CLAIMS ADMINISTRATION</u> York Risk Services Group, Inc. www.yorkrsg.com</p> <p align="center">P.O. Box 619058 Roseville, CA 95661-9058 (800) 922-5020 • Fax (800) 921-7683</p>	<p align="center"><u>LOSS CONTROL</u> Bickmore Risk Control Services www.bickmore.net</p> <p align="center">Henri Castro hcastro@bickmore.net Phone: (916) 244-1107</p> <p align="center">Police Risk Management - Tom Kline tkline@bickmore.net Phone: (916) 244-1121</p>
LIABILITY CONTACTS	WORKERS' COMPENSATION
<div> <div> Cameron Dewey Unit Manager (530) 243-3249 cameron.dewey@yorkrsg.com </div> <div> Shawn Millar Senior Adjuster - Chico (530) 345-5998 shawn.millar@yorkrsg.com </div> <div> Dan Lamb Senior Adjuster - Foothills (209) 795-0742 dan.lamb@yorkrsg.com </div> </div> <div> <div> Kelley Winters Adjuster - Roseville (916) 960-1024 Kelley.winters@yorkrsg.com </div> <div> Erica Nichols Adjuster - Roseville (916) 960-1026 erica.nichols@yorkrsg.com </div> <div> Sammie Curry Adjuster - Roseville (916) 960-0964 Sammie.curry@yorkrsg.com </div> <div> John Tucker Senior Adjuster - Stockton (209) 320-0804 john.tucker@yorkrsg.com </div> </div> <p align="center"><u>RESOURCES</u></p> <div> <div> Tom Baber Vice President Liability (916) 746-8834 tom.baber@yorkrsg.com </div> <div> Mike Berndt Assistant Vice President Liability - Roseville (925) 349-3891 mike.berndt@yorkrsg.com </div> </div>	<div> <div> Sara Marshall Senior Claims Examiner (916) 960-0982 sara.marshall@yorkrsg.com Folsom, Anderson, Auburn, Galt, Colusa, Corning, Placerville, Rio Vista, Gridley, Ione, Jackson, Lincoln, Nevada City, Town of Paradise </div> <div> Kara Kennedy Senior Claims Examiner (916) 742-3100 kara.kennedy@yorkrsg.com Elk Grove, Yuba City, Marysville, </div> <div> Lela Casey Senior Claims Examiner (916) 960-0983 lela.casey@yorkrsg.com Red Bluff </div> <div> Elaina Cordova Medical Only Examiner (916) 960-0919 elaina.cordova@yorkrsg.com </div> </div> <div> <div> Teresa Utterback Senior Claims Examiner (916) 960-0975 teresa.utterback@yorkrsg.com Oroville, Rocklin, Dixon </div> <div> Christine Stillwell Future Medical Examiner (916) 960-0950 christine.stillwell@yorkrsg.com </div> <div> Cristal Rhea Senior Claims Examiner (916) 746-6307 crsital.rhea@yorkrsg.com Willows </div> <div> Ben Burg Unit Manager (916) 960-0946 ben.burg@yorkrsg.com </div> </div> <p align="center"><u>RESOURCES</u></p> <div> <div> Jeff Ponta Regional Vice President Workers' Compensation (916) 960-0965 jeff.ponta@yorkrsg.com </div> <div> Dori Zumwalt Senior Account Manager Client Services (916) 960-1017 dorienne.zumwalt@yorkrsg.com </div> </div>