



President
Mr. Dave Warren
City of Placerville

Vice President
Ms. Liz Ehrenstrom
City of Oroville

Treasurer
Mr. Tim Sailsbery
City of Willows

Secretary
Ms. Corey Shaver
City of Nevada City

NCCSIF EXECUTIVE COMMITTEE MEETING AGENDA

Date: Thursday, September 28, 2017
Time: 12:00 noon
Lunch available at 11:30 a.m.

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

A – Action
I – Information

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

MISSION STATEMENT

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

A. CALL TO ORDER

B. APPROVAL OF AGENDA AS POSTED

A 1

C. PUBLIC COMMENTS

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

pg. 4 **D. CONSENT CALENDAR**

A 1

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

pg. 5 1. Executive Committee Meeting Minutes - May 18, 2017

pg. 11 2. Check Register from May 1, 2017 to August 31, 2017

3. Investment Reports

pg. 15 a. Chandler Asset Management Short/Long Term - May 2017 to August 2017

pg. 47 b. Local Agency Investment Fund (LAIF) Report as of June 30, 2017

pg. 48 c. Treasurer's Report as of June 30, 2017

pg. 49 4. CJPRMA Excess Liability Claims Audit

E. ADMINISTRATION REPORTS

I 4

1. President's Report

Dave Warren will address the Committee on items pertaining to NCCSIF.



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2. CJPRMA Update

Astrida Trupovnieks will update the Committee on CJPRMA matters pertinent to NCCSIF. Minutes of the last meeting can be found at <http://www.cjprma.org>.

3. Program Administrator’s Report

Alliant will address the Committee on items pertaining to NCCSIF.

F. FINANCIAL REPORTS

- pg. 67 1. **Quarterly Financial Report for Period Ending June 30, 2017** **A 1**
James Marta & Company will present the quarterly financial report ending June 30, 2017 for the Board to Receive and File.
- pg. 97 2. **Budget-to-Actual as of June 30, 2017** **I 1**
The Committee will receive an update on the Budget to Actual as of June 30, 2017.
- pg. 98 3. **Financial Status at June 30, 2017** **I 1**
The Committee will receive an update regarding the status of the Year Ending June 30, 2017 Financial Audits and a presentation of NCCSIF Financial Status from James Marta & Company.
- pg. 107 4. **Accounting Services Ad Hoc Committee Recommendation** **A 4**
The Committee may approve the firm recommended by the Ad Hoc to negotiate contract for Accounting and Financial Services.

G. JPA BUSINESS

- pg. 108 1. **Preliminary 2018 Meeting Calendar** **A 1**
The Committee will be asked to recommend the Preliminary 2018 Meeting Calendar for approval at the October 19, 2017, Board Meeting.
- pg. 110 2. **Nomination of Officers - 2018** **A 1**
The Committee will appoint a Nominating Committee for election of 2018 Officers to be approved by the Board at the October 19, 2017 Meeting.
- pg. 116 3. **FY 17/18 Police Risk Management Grant Funds Allocation and Usage** **A 1**
The Committee will review and may approve the use of the Grant Funds.
- pg. 118 4. **Claims Services**
- a. **Approval of FY 17/18 Liability Claims Auditor** **A 1**
The Committee will review two proposals and may approve the auditor to conduct the FY 17/18 Liability Claims Audit.



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pg. 132	b. Workers' Compensation Claims Administration Performance Plan Follow-up Survey Result <i>The Committee will receive an update on the results of the follow up survey for the Workers' Compensation Claims Administration for discussion and referral to the Board.</i>	A 2
pg. 133	5. CJPRMA New Annual Contribution Calculation <i>Review and provide direction regarding the proposed new methodology of CJPRMA annual contribution calculation and the financial impact to NCCSIF members.</i>	A 1
pg. 144	6. December 2017 Long Range Planning <i>The Committee to review the draft meeting agenda and recommend additional topics for the Long Range Planning and consider moving the date to December 13, 2017.</i>	A 1
pg. 149	7. Round Table Discussion <i>The floor will be open to Committee members for any topics or ideas that members would like to address.</i>	I 4
	H. INFORMATION ITEMS	I 1
pg. 151	1. NCCSIF 2017 Meeting Calendar	
pg. 152	2. NCCSIF Organizational Chart	
pg. 153	3. NCCSIF Travel Reimbursement Form	

I. ADJOURNMENT

UPCOMING MEETINGS

- Risk Management Committee Meeting - October 19, 2017
- Board of Directors Meeting - October 19, 2017
- Police Risk Management Committee Meeting - November 2, 2017

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

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



Agenda Item D.

CONSENT CALENDAR

ACTION ITEM

ISSUE: The Executive Committee 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 Committee 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 Committee.

FISCAL IMPACT: None.

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

ATTACHMENT(S):

1. Executive Committee Meeting Minutes - May 18, 2017
2. Check Register from May 1, 2017 to August 31, 2017
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term - May 2017 to August 2017
 - b. Local Agency Investment Fund (LAIF) Report as of June 30, 2017
 - c. Treasurer's Report as of June 30, 2017
4. CJPRMA Excess Liability Claims Audit



**MINUTES OF THE
NCCSIF EXECUTIVE COMMITTEE MEETING
ROCKLIN EVENT CENTER, ROCKLIN, CA
MAY 18, 2017**

COMMITTEE MEMBERS PRESENT

Liz Cottrell, City of Anderson	Dave Warren, City of Placerville (Chair)
Astrida Trupovnieks, City of Lincoln	Sandy Ryan, City of Red Bluff
Corey Shaver, City of Nevada City	Tim Sailsbery, City of Willows
Liz Ehrenstrom, City of Oroville	Natalie Springer, City of Yuba City

COMMITTEE MEMBERS ABSENT

Toni Benson, City of Colusa	Satwant Takhar, City of Marysville
Kristina Miller, City of Corning	

CONSULTANTS & GUESTS

Marcus Beverly, Alliant Insurance Services	James Marta, James Marta & Company
Michael Simmons, Alliant Insurance Services	Dori Zumwalt, York Risk Services
Raychelle Maranan, Alliant Insurance Services	Cameron Dewey, York Risk Services

A. CALL TO ORDER

Chair Dave Warren called the meeting to order at 11:06 a.m.

B. 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, Shaver, Ehrenstrom, Warren, Ryan, Sailsbery, Springer		

C. PUBLIC COMMENTS

There were no public comments.

D. CONSENT CALENDAR

1. Executive Committee Meeting Minutes - March 23, 2017
2. Check Register from March 1, 2017 to April 30, 2017
3. Investment Reports



- a. Chandler Asset Management Short/Long Term - March 2017 to April 2017
- b. Local Agency Investment Fund (LAIF) Report as of March 31, 2017
- c. Treasurer's Report as of March 31, 2017

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

Motion: Liz Ehrenstrom

Second: Tim Sailsbery

Motion Carried

Ayes: Cottrell, Shaver, Ehrenstrom, Warren, Ryan, Sailsbery, Springer

E. CLOSED SESSION

Pursuant to Government Code Section 54956.95, the Committee recessed to closed session at 11:08 a.m. to discuss a liability claim: Coryell vs. City of Oroville.

Astrida Trupovnieks arrived at 11:10 a.m.

F. REPORT FROM CLOSED SESSION

The Committee reconvened to open session at 11:30 a.m. Chair Warren indicated that no formal announcement is necessary as direction was given to the Program and Claims Administrators to the claim referenced above.

G. ADMINISTRATION REPORTS

G1. President's Report

Chair Warren thanked Astrida Trupovnieks for volunteering as the CJPRMA Board Representative. Chair Warren requested to add options in the agenda item reports to assist Board and Committee members identify other alternative actions to take.

G2. Program Administrator's Report

Mr. Marcus Beverly indicated that members should have received email announcements from Bickmore regarding various risk management regional trainings scheduled in the coming months and encouraged members to sign up for those trainings.

H. JPA BUSINESS

H1. Accounting and Financial Services Agreement

Mr. Beverly indicated that due to the recent development in the negotiation with James Marta and Company, the Accounting Services Ad Hoc Committee met with James Marta on May 5, 2017, at the Alliant Insurance Services office to continue discussion on various factors for the significant increase in Marta's annual fee. After continued negotiation, the Ad Hoc Committee determined to



issue a Request for Proposal (RFP) for Accounting and Financial Services as it is prudent after twelve years of continued service to gauge the market and do a cost-benefit analysis. In order to allow NCCSIF time to conduct an RFP, a six-month contract term with James Marta and Company was negotiated. The proposed six-month non-cancelable agreement with James Marta and Company effective July 1, 2017 through December 31, 2017, and the proposed RFP timeline were reviewed.

Mr. James Marta indicated the current contract has been lenient, but it needs to bring up to realization of actual cost to service the account.

James Marta and York Risk Services staff were asked to step out of the room.

Members of the Ad Hoc Committee provided the sequence of events that took place during the negotiation process.

After a substantial discussion, a motion was made to approve the six-month agreement for Accounting and Financial Services Agreement with James Marta and Company commencing July 1, 2017 through December 31, 2017; and for the Ad Hoc Committee to work with Program Administrators to develop a Request for Proposal for Accounting and Financial Services.

Motion: Sandy Ryan **Second:** Astrida Trupovnieks **Motion Carried**
Ayes: Cottrell, Shaver, Ehrenstrom, Warren, Ryan, Sailsbery, Springer

James Marta and York Risk Services representatives were asked to rejoin the meeting.

H2. Approval of NCCSIF Defense Attorney List for Workers' Compensation

Mr. Beverly reported that the Claims Committee reviewed this item at its earlier meeting and the Claims Committee recommended the addition of the following attorneys to the NCCSIF Workers' Compensation Counsel Approved List:

1. Ohnmar M. Shin, Senior Partner with Mullen & Filippi, LLP - Sacramento office
2. Serineh Karapetian, Associate Partner with Mullen & Filippi, LLP - Sacramento office
3. Medy F. Beauchane, Managing Partner with Mullen & Filippi, LLP - Chico office
4. Oscar L. Haro, Associate with Mullen & Filippi, LLP - Chico office
5. Joel E. Kautz with Lenahan, Lee, Slater, & Pearse, LLP

It was noted that Joel Kautz with Lenahan, Lee, Slater, & Pearse, LLP was added by City of Yuba City's request and provided an updated address for the Lenahan firm as 2452 River Plaza Drive, Sacramento, 95833.



A motion was made to approve the list of attorneys to the NCCSIF Workers' Compensation Counsel Approved List as amended and noted new address for Lenahan, Lee, Slater, & Pearse, LLP, and removal of Isaac Escobedo from the defense attorney list.

Motion: Tim Sailsbery **Second:** Liz Cottrell **Motion Carried**
Ayes: Cottrell, Shaver, Ehrenstrom, Warren, Ryan, Sailsbery, Springer

H3. Modifications to CJPRMA Memorandum of Coverage (MOC)

Mr. Beverly reviewed the proposed modifications to CJPRMA Memorandum of Coverage (MOC). The NCCSIF is underlying coverage and follows the form of CJPRMA, excess Liability carrier. Mr. Beverly noted the drone coverage is still excluded however, per his discussion with David Clovis, CJPRMA General Manager, there may be a coverage option by July 1, 2017. It will all be decided on at the CJPRMA meeting scheduled the following week, May 24-25, 2017.

Mr. Mike Simmons indicated drone use is more common now in public sector and most Joint Powers Authorities are now providing coverage for drones. Members are reminded to follow the drone operations and pilot certification requirement in accordance with the FAA (Federal Aviation Administration) rules and regulations.

Mike Simmons left the meeting at 12:03 p.m.

Mr. Beverly explained the hammer clause stipulated in the MOC requires CJPRMA to seek member city's approval prior to settling a claim for a specific amount. However, if the member city does not approve the recommended figure, the consent to settlement clause states that CJPRMA will not be liable for any additional monies required to settle the claim or for the defense costs that accrue from the point after CJPRMA makes the settlement recommendation.

Members were also reminded that CJPRMA has an Endorsement for Special Events Liability and if a contract is secured with a hold harmless agreement, the CJPRMA retained limit will drop to \$25,000. If members allow a Fireworks display, the city must secure a \$5 Million limit from the vendor.

Presented as information only, no action taken.

The Committee recessed for lunch at 12:20 p.m.

Cameron Dewey left the meeting during lunch.

The Committee reconvened at 12:43 p.m.

H4. Meeting Schedule and Topic Discussion

Mr. Beverly indicated the December 2017 meeting is scheduled to be a Long Range Planning (LRP) as required by the CAJPA (California Association of Joint Powers Authorities) Accreditation to hold an LRP every three years.

The Committee suggested the following topics for the Long Range Planning meeting:

- Long-term risk financing in light of increased claims severity.
- Brainstorming on lack of infrastructure maintenance leading to bigger claims.
- Review/revision of key governing documents.
- Review of NCCSIF's Mission and updating the strategic plan.

The Committee suggested moving the LRP to December 14, 2017 due to conflict with the CalPELRA (California Public Employers Labor Relations Association) conference.

Presented as information only, no action taken.

H5. Preliminary FY 17/18 NCCSIF Budget

Mr. Beverly provided an overview of the changes in the preliminary budget for FY 17/18. The Legal Services have increased by \$7,000 based on increased number of coverage opinions. The Accounting Services fee increase is to be determined due to the ongoing negotiation. Mr. Beverly noted there was a significant increase in the State Funding/Fraud Assessment by 34%, or 10% from the actual expense for FY 16/17 for the anticipated increase. It was noted that it is hard to estimate the State Funding/Fraud Assessment bill due to various factors mainly depending on State's budget as well as claim input for indemnity payments. The Risk Management Committee recommended to eliminate the ACI Wellness and re-allocate the budgeted \$15,000 with the Seminar Conference training budget and renamed it as 'Member Training' with \$4,000 allotted for each member to use for risk management trainings. It was noted that ACI agreed to eliminate Wellness service and the group rate discount for EAP remains the same. Any member interested to continue the wellness service may do so. ACI will be conducting a webinar regarding their services and encourages members to participate in the webinar.

Information only, no action taken.

H6. Round Table Discussion

Mr. Tim Sailsbery made a remarks regarding Corey Shaver, City of Nevada City, retiring this year.



I. INFORMATION ITEMS

1. Glossary of Terms
2. NCCSIF Organizational Chart
3. NCCSIF 2017 Meeting Calendar
4. NCCSIF Vendor Services Matrix
5. NCCSIF Resource Contact Guide
6. NCCSIF Travel Reimbursement

There was no discussion on these items.

J. ADJOURNMENT

This meeting was adjourned at 1:06 p.m.

NEXT MEETING DATE: September 21, 2017 in Rocklin, CA

Respectfully Submitted,

Corey Shaver, Secretary

Date

Company Name: NCCSIF

Report Name: Check Register

Check Dates: 05/01/2017-08/31/2017

Document/Check	Vendor Name	Account Title	Account	Payment	Payment
11142	City of Dixon	Safety Contingency	52209	5/10/2017	6,278.73
		Risk Mgmt Comm Services	52201		
11143	VIEVU	Safety Contingency	52209	5/10/2017	6,280.56
11144	City of Placerville	Board Meetings	52503	5/10/2017	106,011.98
		Shared Risk Refund	41060		
		Banking Layer Refund	41050		
11145	James Marta and Company LLP	Accounting Services	52403	5/10/2017	5,790.17
		Computer Services	52105		
11146	York Risk Services Group, Inc.	Claims Admin - Liabilit	51135	5/10/2017	37,116.59
11147	Alliant Insurance Services	Program Admin Fee	52401	5/10/2017	24,796.33
11148	City of Corning	Risk Mgmt Comm Services	52201	5/10/2017	46,132.44
		Banking Layer Refund	41050		
		Shared Risk Refund	41060		
11149	Yuba City Police	Safety Contingency	52209	5/10/2017	6,060.00
11150	City of Nevada City	Shared Risk Refund	41060	5/10/2017	15,717.00
		Banking Layer Refund	41050		
11151	City of Jackson	Other Income	44010	5/10/2017	366.75
11152	Gibbons and Conley	Legal Services	52103	5/10/2017	520.18
11153	Champion Awards Enterprises	Board Meetings	52503	5/10/2017	101.44
11154	Dalacie Blankenship	Board Meetings	52503	5/10/2017	57.78
11155	Jim Ramsey	Risk Mgmt Comm Mtg Exp	52202	5/10/2017	34.99
11156	Kim Stalie	Board Meetings	52503	5/10/2017	40.66
11157	Liz Cottrell	Board Meetings	52503	5/10/2017	178.69
11158	Liz Ehrenstrom	Board Meetings	52503	5/10/2017	64.20
11159	Matt Michaelis	Board Meetings	52503	5/10/2017	40.66
11160	Sandy Ryan	Board Meetings	52503	5/10/2017	149.80
11161	Corey Shaver	Member Travel	52502	5/10/2017	92.45
		Board Meetings	52503		
11162	Tom Watson	Risk Mgmt Comm Mtg Exp	52202	5/10/2017	86.67
11163	Sheleen Edward	Risk Mgmt Comm Mtg Exp	52202	5/10/2017	38.52
11164	Julie Rucker	Board Meetings	52503	5/10/2017	34.99
11165	Kristina Miller	Board Meetings	52503	5/10/2017	90.84
11166	Chandler Asset Management, Inc.	Investment Income	44040	5/10/2017	4,612.45
11167	City of Rio Vista	Board Meetings	52503	5/10/2017	62.06
11168	Donna Lee	Board Meetings	52503	5/10/2017	62.06
11169	Kristine Haile	Board Meetings	52503	5/10/2017	14.98
11170	Aubergine Catering	Board Meetings	52503	5/23/2017	450.00
11171	Bickmore Risk Services Inc.	Actuarial Services	52104	5/23/2017	24,226.67
		On Site	52204		

Company Name: NCCSIF

Report Name: Check Register

Check Dates: 05/01/2017-08/31/2017

Document/Check	Vendor Name	Account Title	Account	Payment	Payment
11172	York	Claims Admin - Monthly	52300	5/23/2017	45,901.75
11173	CAJPA	Associations Membership	52504	5/23/2017	450.00
11174	Liz Ehrenstrom	Board Meetings Member Travel	52503 52502	5/23/2017	139.10
11175	Liz Cottrell	Member Travel	52502	5/23/2017	174.41
11176	City of Dixon	Risk Mgmt Comm Services Banking Layer Refund Shared Risk Refund	52201 41050 41060	5/23/2017	85,364.29
11177	City of Placerville	Member Travel	52502	5/23/2017	89.77
11178	Astrida Trupovnieks	Risk Mgmt Comm Services	52201	6/9/2017	82.86
11179	Bickmore Risk Services Inc.	Safety Grant Funds On Site	54200 52204	6/9/2017	19,226.66
11180	James Marta and Company LLP	Accounting Services Computer Services	52403 52105	6/9/2017	5,790.17
11181	York Risk Services Group, Inc.	Claims Admin - Liabilit	51135	6/9/2017	44,912.91
11182	Alliant Insurance Services	Program Admin Fee	52401	6/9/2017	24,796.33
11183	Chandler Asset Management, Inc.	Investment Income	44040	6/9/2017	4,627.98
11184	City of Folsom	Safety Grant Funds Banking Layer Refund	54200 41050	6/9/2017	806,553.37
11185	City of Colusa	Risk Mgmt Comm Services	52201	6/9/2017	505.75
11186	City of Red Bluff	Risk Mgmt Comm Services	52201	6/9/2017	54.64
11187	Sandy Ryan	Member Travel	52502	6/9/2017	145.52
11188	Law Office of Chris Halsor	Risk Mgmt Comm Services	52201	6/9/2017	5,000.00
11189	Natalie Springer	Member Travel	52502	6/20/2017	38.95
11190	Raychelle Maranan	Executive Committee 5/18/2017 Meeting Catering	52501	6/20/2017	277.03
11191	York	Claims Admin - Monthly	52300	6/20/2017	45,901.75
11192	Alliant Insurance Services	Prepaid Expense	13500	6/20/2017	51,449.00
11193	City of Rocklin	Seminars and PARMA	52207	6/20/2017	734.27
11194	Natalie Springer	Board Meetings	52503	6/21/2017	38.95
11195	City of Galt	Risk Mgmt Comm Services	52201	6/21/2017	139.85
11196	City of Placerville	Board Meetings	52503	6/21/2017	40.98
11197	Kim Stalie	Board Meetings	52503	6/21/2017	40.66
11198	Kristine Haile	Board Meetings	52503	6/21/2017	16.05
11199	Liz Cottrell	Board Meetings	52503	6/21/2017	179.76
11200	Liz Ehrenstrom	Board Meetings	52503	6/21/2017	64.20
11201	Matt Michaelis	Board Meetings	52503	6/21/2017	29.96

Company Name: NCCSIF

Report Name: Check Register

Check Dates: 05/01/2017-08/31/2017

Document/Check	Vendor Name	Account Title	Account	Payment	Payment
11202	Sandy Ryan	Board Meetings	52503	6/21/2017	145.52
11203	Corey Shaver	Board Meetings	52503	6/21/2017	46.12
11204	Tom Watson	Risk Mgmt Comm Mtg Exp	52202	6/21/2017	83.46
11205	Julie Rucker	Board Meetings	52503	6/21/2017	34.99
11206	Aubergine Catering	Board Meetings	52503	7/11/2017	450.00
11207	Bickmore Risk Services Inc.	Safety Grant Funds On Site	54200 52204	7/11/2017	19,226.67
11208	Chandler Asset Management, Inc.	Investment Income	44040	7/11/2017	4,518.55
11209	James Marta and Company LLP	Accounting Services Computer Services	52403 52105	7/11/2017	5,790.17
11210	York Risk Services Group, Inc.	Claims Admin - Liabilit	51135	7/11/2017	41,563.30
11211	Alliant Insurance Services	Program Admin Fee Other Insurance Expense Contingency Reserves	52401 52900 54150	7/11/2017	898,566.56
11212	City of Nevada City	Safety Grant Funds	54200	7/11/2017	7,336.00
11213	LEXIPOL LLC	Police Risk Mgmt Manual	52208	7/11/2017	123,563.00
11214	Bickmore Risk Services Inc.	Safety Grant Funds	54200	7/20/2017	4,500.00
11215	CSAC Excess Insurance Authority	Prepaid Expense	13500	7/20/2017	1,461,475.00
8865	Panera	Risk Mgmt Comm Mtg Exp	52202	8/1/2017	396.01
Voided - 8864	Panera	Risk Mgmt Comm Mtg Exp	52202	8/1/2017	0.00
Voided - 8865	Panera	Risk Mgmt Comm Mtg Exp	52202	8/1/2017	0.00
11216	York	Claims Admin Fee	52302	8/11/2017	47,278.75
11217	CJPRMA	Prepaid Expense	13500	8/11/2017	1,166,890.00
11218	City of Colusa	Safety Contingency	52209	8/11/2017	3,030.00
11219	Champion Awards Enterprises	Board Meetings	52503	8/11/2017	326.75
11220	Bickmore Risk Services Inc.	Safety Grant Funds On Site	54200 52204	8/11/2017	19,226.67
11221	Chandler Asset Management, Inc.	Investment Income	44040	8/11/2017	4,409.04
11222	James Marta and Company LLP	Accounting Services	52403	8/11/2017	8,965.00
11223	York Risk Services Group, Inc.	Claims Admin - Liabilit	51135	8/11/2017	35,328.86

Company Name: NCCSIF

Report Name: Check Register

Check Dates: 05/01/2017-08/31/2017

Document/Check	Vendor Name	Account Title	Account	Payment	Payment
11224	Alliant Insurance Services	Program Admin Fee	52401	8/11/2017	25,292.08
11225	York	Claims Admin Fee	52302	8/24/2017	47,278.76
11226	Gibbons and Conley	Legal Services	52103	8/24/2017	107.62
11227	VIEVU	Safety Contingency	52209	8/24/2017	4,919.87

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

May 1, 2017 through May 31, 2017

Chandler Team

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

Custodian

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

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Prices are provided by IDC, an independent pricing source. In the event IDC does not provide a price or if the price provided is not reflective of fair market value, Chandler will obtain pricing from an alternative approved third party pricing source in accordance with our written valuation policy and procedures. Our valuation procedures are also disclosed in Item 5 of our Form ADV Part 2A.



PORTFOLIO CHARACTERISTICS

Average Duration	2.42
Average Coupon	1.49 %
Average Purchase YTM	1.55 %
Average Market YTM	1.52 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.65 yrs
Average Life	2.50 yrs

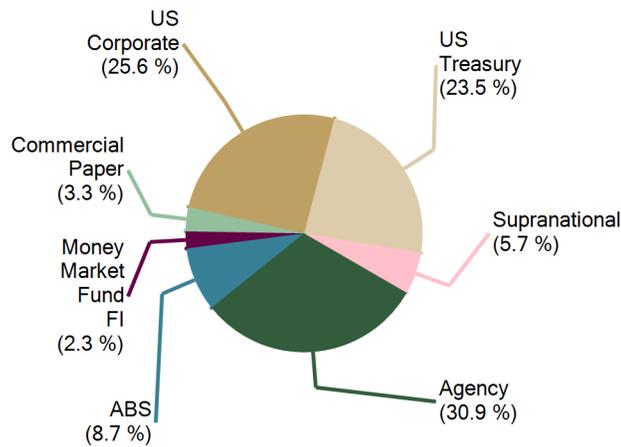
ACCOUNT SUMMARY

	Beg. Values as of 4/30/17	End Values as of 5/31/17
Market Value	26,866,041	26,936,689
Accrued Interest	86,279	83,863
Total Market Value	26,952,320	27,020,552
Income Earned	34,340	34,970
Cont/WD		0
Par	26,955,436	26,983,787
Book Value	26,891,648	26,926,559
Cost Value	26,857,767	26,890,167

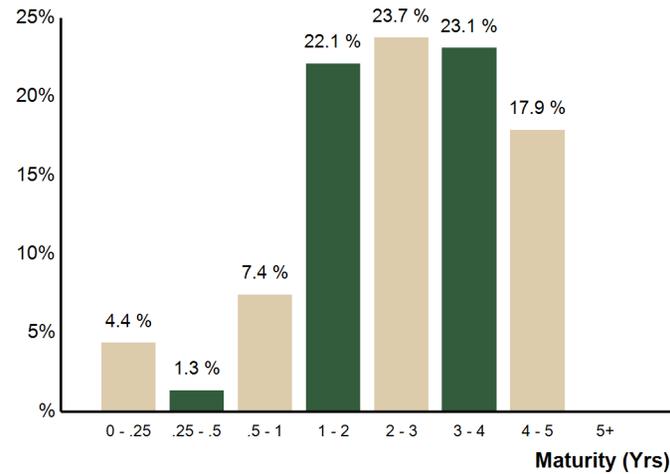
TOP ISSUERS

Issuer	% Portfolio
Government of United States	23.5 %
Federal National Mortgage Assoc	17.7 %
Federal Home Loan Mortgage Corp	8.4 %
Inter-American Dev Bank	3.7 %
Federal Home Loan Bank	3.4 %
Honda ABS	2.7 %
Dreyfus Institutional Reserves	2.3 %
John Deere ABS	2.0 %
Total	63.7 %

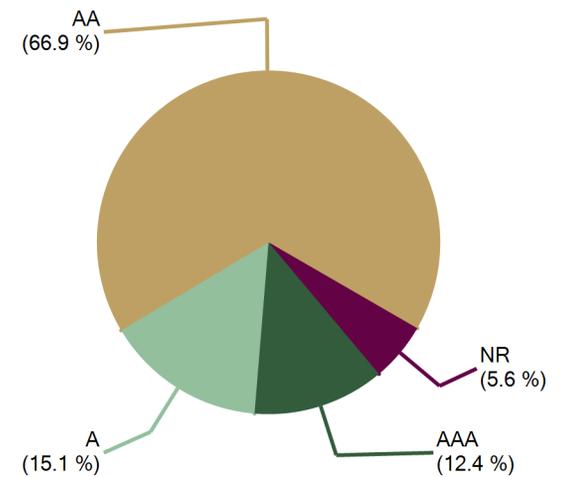
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 5/31/2017	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 12/31/1997
					3 Yrs	5 Yrs	10 Yrs	
Northern CA Cities Self Ins. Fund Short Term	0.25 %	0.68 %	1.07 %	0.90 %	1.31 %	1.20 %	3.00 %	115.40 %
BAML 1-5 Yr US Treasury/Agency Index	0.22 %	0.58 %	0.90 %	0.59 %	1.10 %	0.90 %	2.68 %	102.57 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	0.24 %	0.62 %	0.99 %	0.75 %	1.21 %	1.08 %	2.75 %	106.85 %



Northern California Cities Self-Insurance Fund - Short Term

May 31, 2017

COMPLIANCE WITH INVESTMENT POLICY

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

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



Reconciliation Summary

As of 5/31/2017

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$26,891,648.19
Acquisition	
+ Security Purchases	\$235,595.90
+ Money Market Fund Purchases	\$822,897.16
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$1,058,493.06
Dispositions	
- Security Sales	\$588,119.49
- Money Market Fund Sales	\$237,134.34
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$80,000.00
- Calls	\$0.00
- Principal Paydowns	\$117,411.53
Total Dispositions	\$1,022,665.36
Amortization/Accretion	
+/- Net Accretion	\$1,557.42
	\$1,557.42
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	(\$2,474.22)
	(\$2,474.22)
Ending Book Value	\$26,926,559.09

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$36,617.73
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$588,119.49
Accrued Interest Received	\$1,163.22
Interest Received	\$36,176.84
Dividend Received	\$26.08
Principal on Maturities	\$80,000.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$117,411.53
Total Acquisitions	\$822,897.16
Disposition	
Withdrawals	\$0.00
Security Purchase	\$235,595.90
Accrued Interest Paid	\$1,538.44
Total Dispositions	\$237,134.34
Ending Book Value	\$622,380.55

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

May 1, 2017 through May 31, 2017

Chandler Team

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

Custodian

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

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PORTFOLIO CHARACTERISTICS

Average Duration	3.37
Average Coupon	1.93 %
Average Purchase YTM	1.87 %
Average Market YTM	1.72 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.71 yrs
Average Life	3.59 yrs

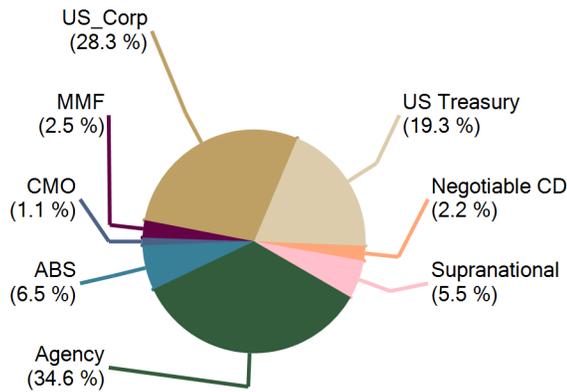
ACCOUNT SUMMARY

	Beg. Values as of 4/30/17	End Values as of 5/31/17
Market Value	27,853,872	27,984,358
Accrued Interest	142,994	125,408
Total Market Value	27,996,866	28,109,766
Income Earned	43,779	44,405
Cont/WD		0
Par	27,755,420	27,834,664
Book Value	27,752,744	27,825,553
Cost Value	27,843,640	27,914,298

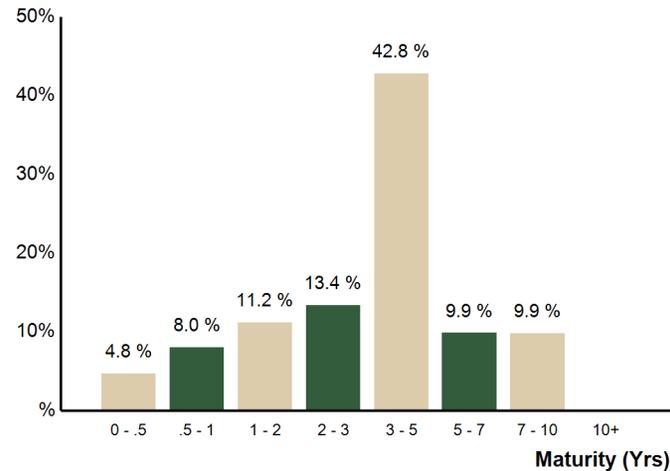
TOP ISSUERS

Issuer	% Portfolio
Government of United States	19.3 %
Federal National Mortgage Assoc	12.1 %
Federal Home Loan Bank	11.0 %
Federal Home Loan Mortgage Corp	8.0 %
Tennessee Valley Authority	4.6 %
Inter-American Dev Bank	3.5 %
Dreyfus Institutional Reserves	2.5 %
Bank of Nova Scotia	2.2 %
Total	63.2 %

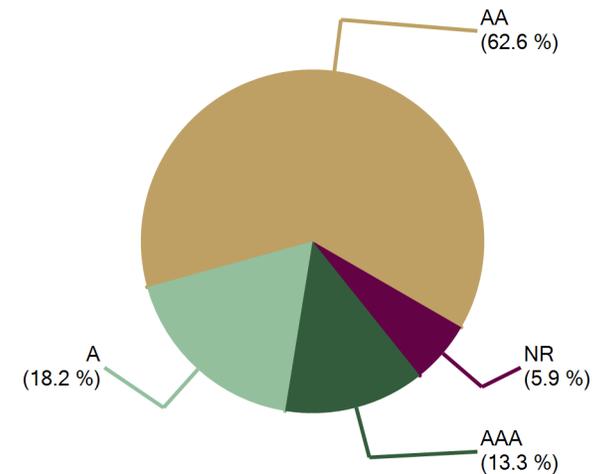
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 5/31/2017	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	0.40 %	1.00 %	1.56 %	0.91 %	1.93 %	1.54 %	3.85 %	4.03 %	54.47 %
BAML 1-10 Yr US Treasury/Agency Index	0.37 %	0.92 %	1.39 %	0.44 %	1.55 %	1.09 %	3.46 %	3.64 %	48.20 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	0.43 %	1.02 %	1.61 %	0.83 %	1.80 %	1.54 %	3.59 %	3.78 %	50.45 %



Northern California Cities Self-Insurance Fund - Long Term

May 31, 2017

COMPLIANCE WITH INVESTMENT POLICY

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

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



Reconciliation Summary

As of 5/31/2017

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$27,752,744.47
Acquisition	
+ Security Purchases	\$565,079.03
+ Money Market Fund Purchases	\$731,473.34
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$1,296,552.37
Dispositions	
- Security Sales	\$1,040,918.32
- Money Market Fund Sales	\$118,511.59
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$73,717.21
Total Dispositions	\$1,233,147.12
Amortization/Accretion	
+/- Net Accretion	(\$1,414.32)
	(\$1,414.32)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$10,817.20
	\$10,817.20
Ending Book Value	\$27,825,552.60

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$94,764.33
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$1,040,918.32
Accrued Interest Received	\$6,167.69
Interest Received	\$58,796.13
Dividend Received	\$17.69
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$73,717.21
Total Acquisitions	\$1,179,617.04
Disposition	
Withdrawals	\$0.00
Security Purchase	\$565,079.03
Accrued Interest Paid	\$1,576.26
Total Dispositions	\$566,655.29
Ending Book Value	\$707,726.08

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

June 1, 2017 through June 30, 2017

Chandler Team

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Custodian

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

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PORTFOLIO CHARACTERISTICS

Average Duration	2.46
Average Coupon	1.52 %
Average Purchase YTM	1.59 %
Average Market YTM	1.64 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.69 yrs
Average Life	2.55 yrs

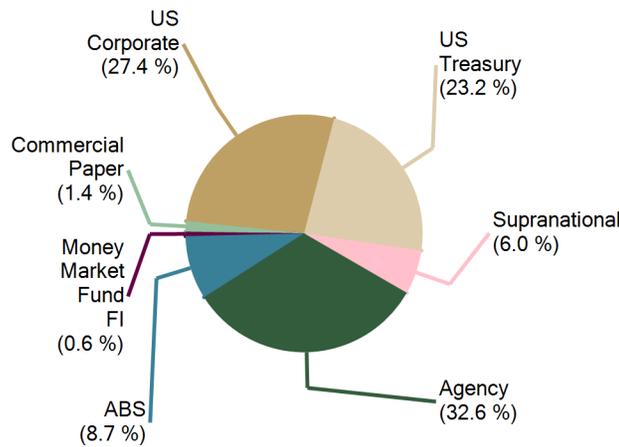
ACCOUNT SUMMARY

	Beg. Values as of 5/31/17	End Values as of 6/30/17
Market Value	26,936,689	25,454,599
Accrued Interest	83,863	101,625
Total Market Value	27,020,552	25,556,224
Income Earned	34,970	32,126
Cont/WD		-1,445,000
Par	26,983,787	25,551,870
Book Value	26,926,559	25,500,787
Cost Value	26,890,167	25,467,628

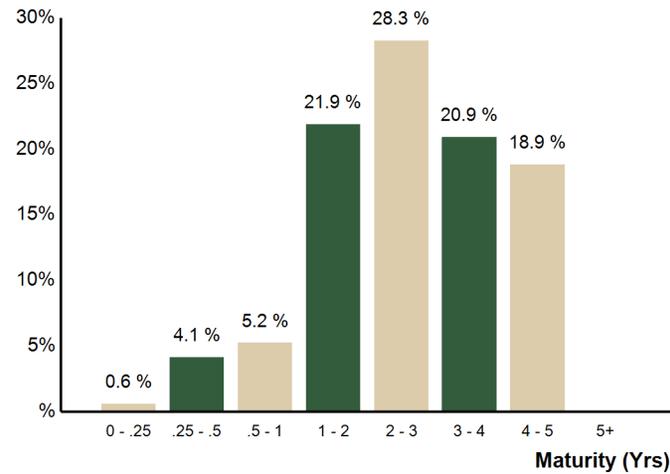
TOP ISSUERS

Issuer	% Portfolio
Government of United States	23.2 %
Federal National Mortgage Assoc	18.7 %
Federal Home Loan Mortgage Corp	8.8 %
Inter-American Dev Bank	3.9 %
Federal Home Loan Bank	3.6 %
Honda ABS	2.6 %
Intl Bank Recon and Development	2.1 %
US Bancorp	2.0 %
	65.0 %

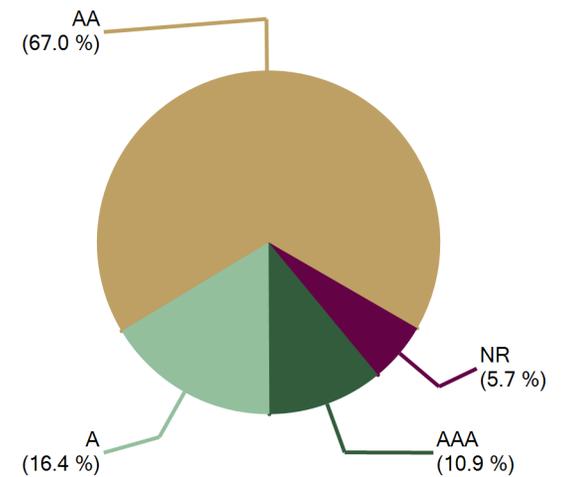
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 6/30/2017	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	-0.07 %	0.51 %	0.99 %	0.01 %	1.30 %	1.17 %	2.95 %	4.01 %	115.24 %
BAML 1-5 Yr US Treasury/Agency Index	-0.15 %	0.38 %	0.75 %	-0.49 %	1.08 %	0.88 %	2.63 %	3.68 %	102.28 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	-0.13 %	0.43 %	0.86 %	-0.30 %	1.20 %	1.05 %	2.70 %	3.79 %	106.58 %



Northern California Cities Self-Insurance Fund - Short Term

June 30, 2017

COMPLIANCE WITH INVESTMENT POLICY

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

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



Reconciliation Summary

As of 6/30/2017

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$26,926,559.09
Acquisition	
+ Security Purchases	\$139,918.80
+ Money Market Fund Purchases	\$1,116,416.14
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$1,256,334.94
Dispositions	
- Security Sales	\$934,969.47
- Money Market Fund Sales	\$139,918.80
- MMF Withdrawals	\$1,445,000.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$25,000.00
- Calls	\$0.00
- Principal Paydowns	\$143,414.61
Total Dispositions	\$2,688,302.88
Amortization/Accretion	
+/- Net Accretion	\$1,331.81
	\$1,331.81
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$4,864.50
	\$4,864.50
Ending Book Value	\$25,500,787.46

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$622,380.55
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$934,969.47
Accrued Interest Received	\$983.70
Interest Received	\$11,999.86
Dividend Received	\$48.50
Principal on Maturities	\$25,000.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$143,414.61
Total Acquisitions	\$1,116,416.14
Disposition	
Withdrawals	\$1,445,000.00
Security Purchase	\$139,918.80
Accrued Interest Paid	\$0.00
Total Dispositions	\$1,584,918.80
Ending Book Value	\$153,877.89

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

June 1, 2017 through June 30, 2017

Chandler Team

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Custodian

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PORTFOLIO CHARACTERISTICS

Average Duration	3.52
Average Coupon	2.01 %
Average Purchase YTM	1.94 %
Average Market YTM	1.85 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.88 yrs
Average Life	3.75 yrs

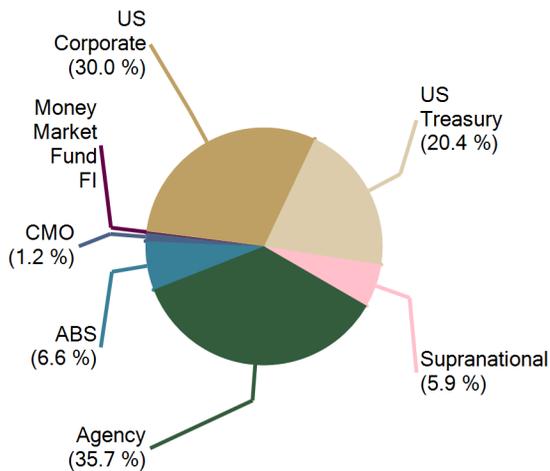
ACCOUNT SUMMARY

	Beg. Values as of 5/31/17	End Values as of 6/30/17
Market Value	27,984,358	26,342,702
Accrued Interest	125,408	132,170
Total Market Value	28,109,766	26,474,872
Income Earned	44,405	42,854
Cont/WD		-1,600,000
Par	27,834,664	26,267,463
Book Value	27,825,553	26,262,516
Cost Value	27,914,298	26,354,921

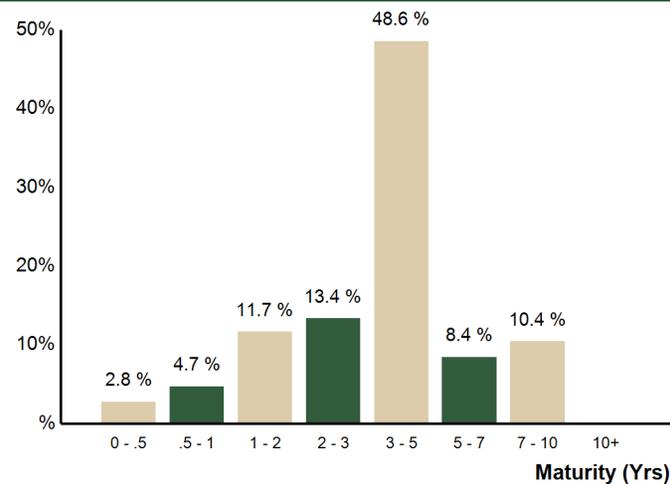
TOP ISSUERS

Issuer	% Portfolio
Government of United States	20.4 %
Federal National Mortgage Assoc	12.9 %
Federal Home Loan Bank	11.6 %
Federal Home Loan Mortgage Corp	7.5 %
Tennessee Valley Authority	4.9 %
Inter-American Dev Bank	3.8 %
JP Morgan ABS	2.2 %
Intl Bank Recon and Development	2.1 %
	65.4 %

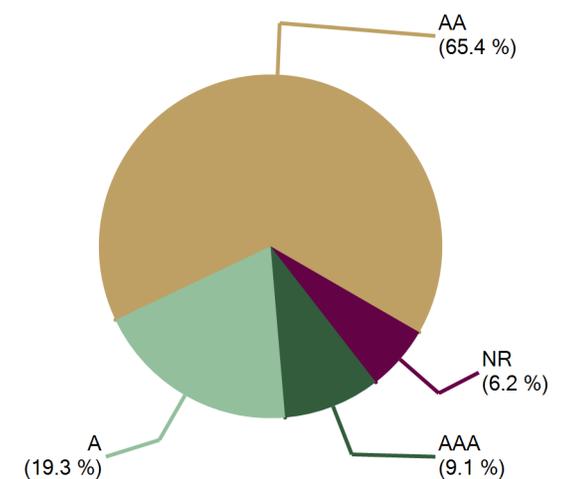
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 6/30/2017	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	-0.13 %	0.79 %	1.43 %	-0.42 %	1.92 %	1.51 %	3.82 %	3.99 %	54.27 %
BAML 1-10 Yr US Treasury/Agency Index	-0.25 %	0.61 %	1.13 %	-1.19 %	1.52 %	1.07 %	3.42 %	3.59 %	47.82 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	-0.21 %	0.76 %	1.40 %	-0.72 %	1.76 %	1.49 %	3.56 %	3.73 %	50.14 %



Northern California Cities Self-Insurance Fund - Long Term
June 30, 2017

COMPLIANCE WITH INVESTMENT POLICY

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

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



Reconciliation Summary

As of 6/30/2017

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$27,825,552.60
Acquisition	
+ Security Purchases	\$328,818.75
+ Money Market Fund Purchases	\$963,952.91
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$1,292,771.66
Dispositions	
- Security Sales	\$529,137.05
- Money Market Fund Sales	\$36,607.10
- MMF Withdrawals	\$1,600,000.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$625,000.00
- Calls	\$0.00
- Principal Paydowns	\$64,547.37
Total Dispositions	\$2,855,291.52
Amortization/Accretion	
+/- Net Accretion	(\$1,388.30)
	(\$1,388.30)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$871.87
	\$871.87
Ending Book Value	\$26,262,516.31

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$707,726.08
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$529,137.05
Accrued Interest Received	\$533.28
Interest Received	\$34,051.68
Dividend Received	\$66.24
Principal on Maturities	\$625,000.00
Interest on Maturities	\$5,649.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$64,547.37
Total Acquisitions	\$1,258,984.62
Disposition	
Withdrawals	\$1,600,000.00
Security Purchase	\$328,818.75
Accrued Interest Paid	\$2,820.06
Total Dispositions	\$1,931,638.81
Ending Book Value	\$35,071.89

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

July 1, 2017 through July 31, 2017

Chandler Team

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Custodian

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PORTFOLIO CHARACTERISTICS

Average Duration	2.44
Average Coupon	1.54 %
Average Purchase YTM	1.60 %
Average Market YTM	1.59 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.66 yrs
Average Life	2.52 yrs

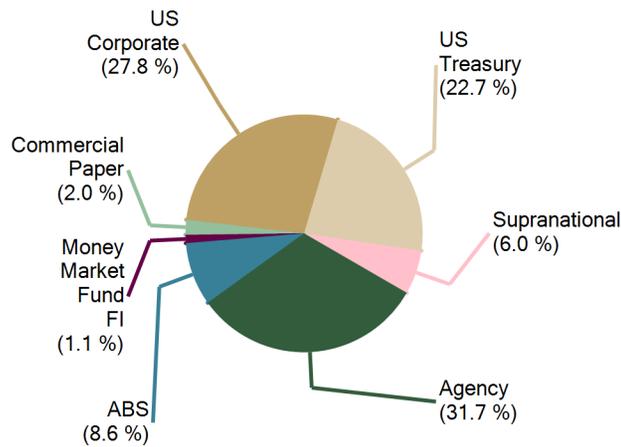
ACCOUNT SUMMARY

	Beg. Values as of 6/30/17	End Values as of 7/31/17
Market Value	25,454,599	25,538,273
Accrued Interest	101,625	96,031
Total Market Value	25,556,224	25,634,304
Income Earned	32,126	33,949
Cont/WD		0
Par	25,551,870	25,589,823
Book Value	25,500,787	25,540,793
Cost Value	25,467,628	25,512,885

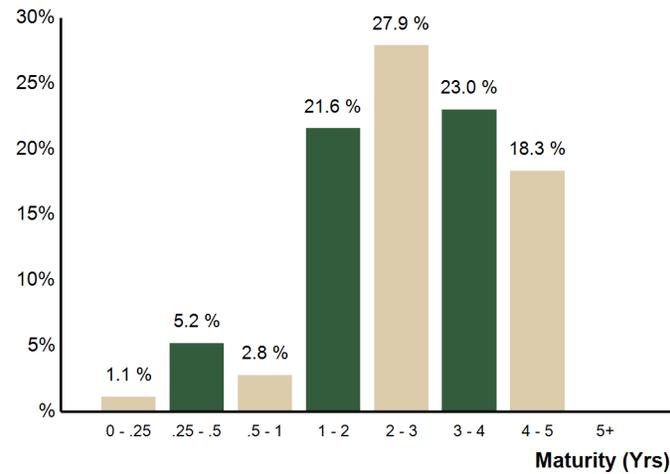
TOP ISSUERS

Issuer	% Portfolio
Government of United States	22.7 %
Federal National Mortgage Assoc	17.8 %
Federal Home Loan Mortgage Corp	8.8 %
Inter-American Dev Bank	3.9 %
Federal Home Loan Bank	3.6 %
John Deere ABS	2.4 %
Honda ABS	2.3 %
Intl Bank Recon and Development	2.1 %
	63.7 %

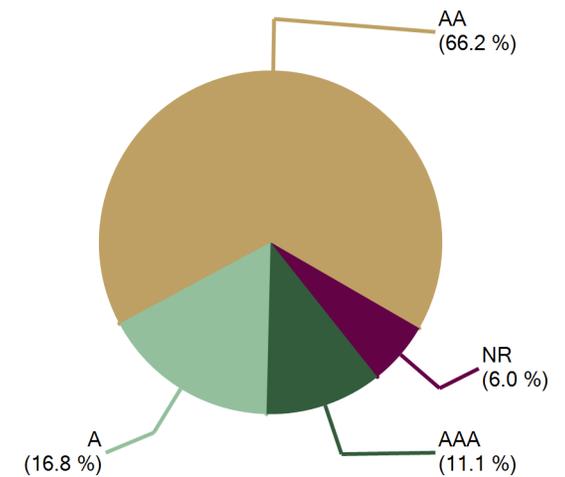
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 7/31/2017	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 12/31/1997	
					3 Yrs	5 Yrs	10 Yrs		
Northern CA Cities Self Ins. Fund Short Term	0.31 %	0.49 %	1.30 %	0.27 %	1.47 %	1.14 %	2.89 %	4.01 %	115.89 %
BAML 1-5 Yr US Treasury/Agency Index	0.28 %	0.35 %	1.04 %	-0.17 %	1.25 %	0.86 %	2.56 %	3.68 %	102.84 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	0.31 %	0.42 %	1.17 %	0.00 %	1.37 %	1.02 %	2.64 %	3.79 %	107.21 %



Northern California Cities Self-Insurance Fund - Short Term

July 31, 2017

COMPLIANCE WITH INVESTMENT POLICY

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

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



Reconciliation Summary

As of 7/31/2017

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$25,500,787.46
Acquisition	
+ Security Purchases	\$634,247.80
+ Money Market Fund Purchases	\$770,394.08
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$1,404,641.88
Dispositions	
- Security Sales	\$598,983.49
- Money Market Fund Sales	\$634,247.80
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$133,192.55
Total Dispositions	\$1,366,423.84
Amortization/Accretion	
+/- Net Accretion	\$1,324.91
	\$1,324.91
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$462.46
	\$462.46
Ending Book Value	\$25,540,792.87

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$153,877.89
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$598,983.49
Accrued Interest Received	\$2,087.22
Interest Received	\$36,020.75
Dividend Received	\$110.07
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$133,192.55
Total Acquisitions	\$770,394.08
Disposition	
Withdrawals	\$0.00
Security Purchase	\$634,247.80
Accrued Interest Paid	\$0.00
Total Dispositions	\$634,247.80
Ending Book Value	\$290,024.17

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

July 1, 2017 through July 31, 2017

Chandler Team

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

Custodian

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

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PORTFOLIO CHARACTERISTICS

Average Duration	3.44
Average Coupon	2.01 %
Average Purchase YTM	1.93 %
Average Market YTM	1.79 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.80 yrs
Average Life	3.67 yrs

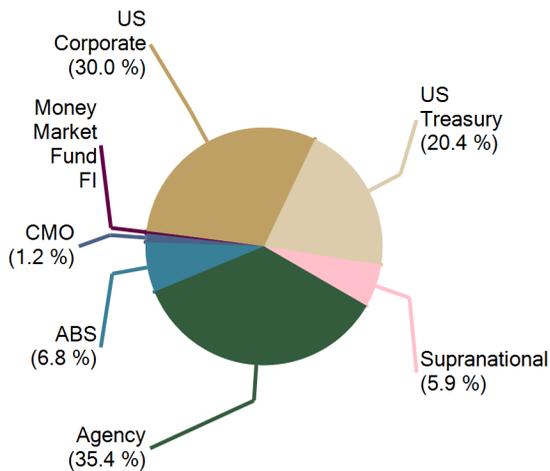
ACCOUNT SUMMARY

	Beg. Values as of 6/30/17	End Values as of 7/31/17
Market Value	26,342,702	26,434,778
Accrued Interest	132,170	140,944
Total Market Value	26,474,872	26,575,722
Income Earned	42,854	42,734
Cont/WD		0
Par	26,267,463	26,302,617
Book Value	26,262,516	26,296,697
Cost Value	26,354,921	26,391,508

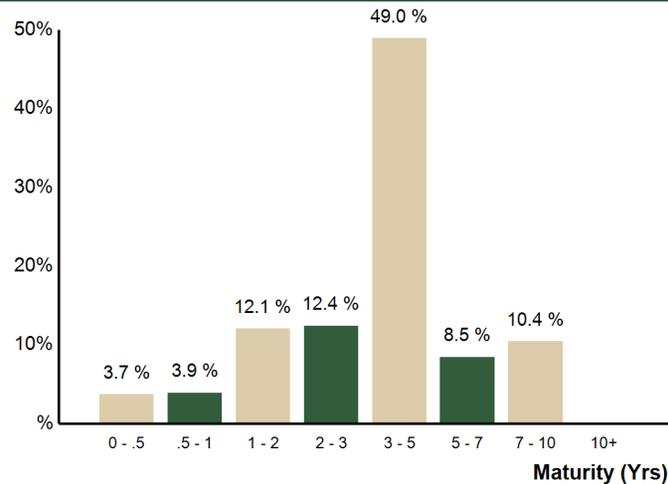
TOP ISSUERS

Issuer	% Portfolio
Government of United States	20.4 %
Federal National Mortgage Assoc	12.9 %
Federal Home Loan Bank	11.6 %
Federal Home Loan Mortgage Corp	7.2 %
Tennessee Valley Authority	4.9 %
Inter-American Dev Bank	3.7 %
JP Morgan ABS	2.2 %
Intl Bank Recon and Development	2.1 %
Total	65.1 %

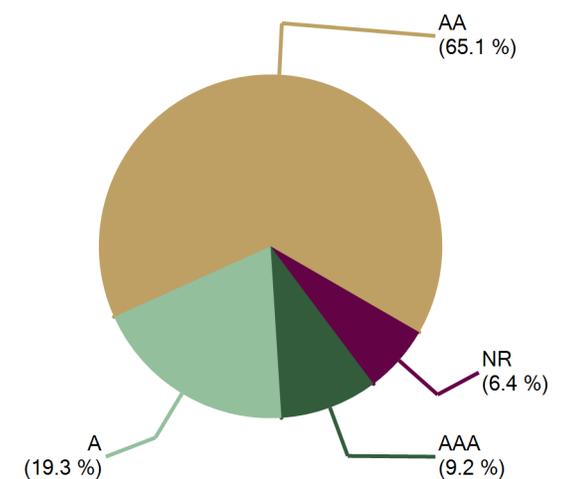
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 7/31/2017	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	0.38 %	0.66 %	1.82 %	-0.17 %	2.14 %	1.44 %	3.75 %	3.99 %	54.86 %
BAML 1-10 Yr US Treasury/Agency Index	0.32 %	0.44 %	1.45 %	-0.90 %	1.72 %	1.01 %	3.33 %	3.59 %	48.30 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	0.39 %	0.61 %	1.79 %	-0.50 %	1.98 %	1.40 %	3.49 %	3.74 %	50.72 %



Northern California Cities Self-Insurance Fund - Long Term
July 31, 2017

COMPLIANCE WITH INVESTMENT POLICY

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

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



Reconciliation Summary

As of 7/31/2017

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$26,262,516.31
Acquisition	
+ Security Purchases	\$104,992.31
+ Money Market Fund Purchases	\$156,963.04
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$261,955.35
Dispositions	
- Security Sales	\$69,703.90
- Money Market Fund Sales	\$104,992.31
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$51,816.16
Total Dispositions	\$226,512.37
Amortization/Accretion	
+/- Net Accretion	(\$1,482.85)
	(\$1,482.85)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$220.57
	\$220.57
Ending Book Value	\$26,296,697.01

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$35,071.89
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$69,703.90
Accrued Interest Received	\$255.21
Interest Received	\$35,072.27
Dividend Received	\$115.50
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$51,816.16
Total Acquisitions	\$156,963.04
Disposition	
Withdrawals	\$0.00
Security Purchase	\$104,992.31
Accrued Interest Paid	\$0.00
Total Dispositions	\$104,992.31
Ending Book Value	\$87,042.62

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

August 1, 2017 through August 31, 2017

Chandler Team

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

Custodian

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

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PORTFOLIO CHARACTERISTICS

Average Duration	2.48
Average Coupon	1.57 %
Average Purchase YTM	1.61 %
Average Market YTM	1.58 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.71 yrs
Average Life	2.55 yrs

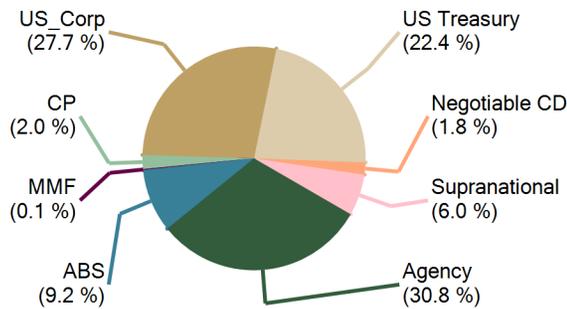
ACCOUNT SUMMARY

	Beg. Values as of 7/31/17	End Values as of 8/31/17
Market Value	25,538,273	25,622,778
Accrued Interest	96,031	86,055
Total Market Value	25,634,304	25,708,834
Income Earned	33,949	34,343
Cont/WD		-4,538
Par	25,589,823	25,620,323
Book Value	25,540,793	25,585,947
Cost Value	25,512,885	25,563,186

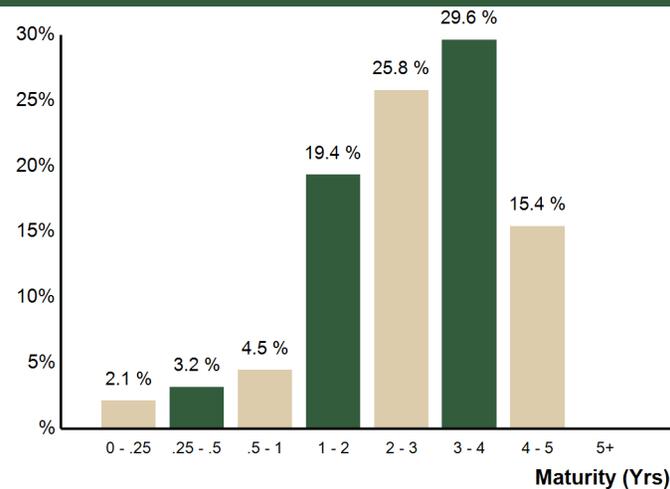
TOP ISSUERS

Issuer	% Portfolio
Government of United States	22.4 %
Federal National Mortgage Assoc	16.2 %
Federal Home Loan Mortgage Corp	8.8 %
Federal Home Loan Bank	5.2 %
Inter-American Dev Bank	3.9 %
Toyota ABS	2.7 %
John Deere ABS	2.3 %
Intl Bank Recon and Development	2.1 %
	63.6 %

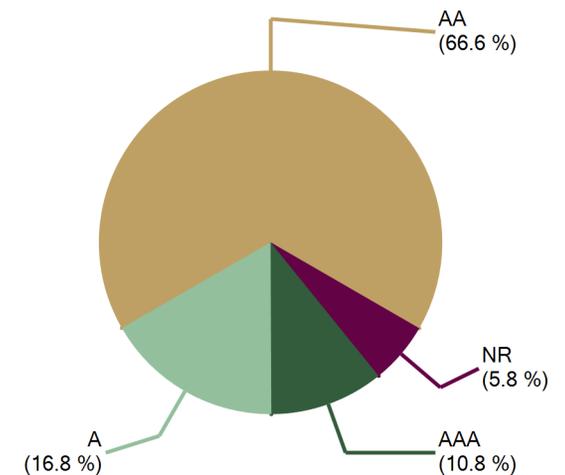
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 8/31/2017	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			12/31/1997	Since 12/31/1997
					3 Yrs	5 Yrs	10 Yrs		
Northern CA Cities Self Ins. Fund Short Term	0.31 %	0.54 %	1.62 %	0.80 %	1.48 %	1.16 %	2.82 %	4.01 %	116.56 %
BAML 1-5 Yr US Treasury/Agency Index	0.34 %	0.47 %	1.38 %	0.47 %	1.25 %	0.92 %	2.48 %	3.68 %	103.53 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	0.34 %	0.51 %	1.51 %	0.61 %	1.37 %	1.06 %	2.56 %	3.79 %	107.91 %



Northern California Cities Self-Insurance Fund - Short Term
August 31, 2017

COMPLIANCE WITH INVESTMENT POLICY

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

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



Reconciliation Summary

As of 8/31/2017

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$25,540,792.87
Acquisition	
+ Security Purchases	\$1,675,572.58
+ Money Market Fund Purchases	\$769,798.90
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$2,445,371.48
Dispositions	
- Security Sales	\$1,252,382.18
- Money Market Fund Sales	\$1,025,241.60
- MMF Withdrawals	\$4,537.50
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$124,520.76
Total Dispositions	\$2,406,682.04
Amortization/Accretion	
+/- Net Accretion	\$1,092.71
	\$1,092.71
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$5,372.22
	\$5,372.22
Ending Book Value	\$25,585,947.24

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$290,024.17
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$1,252,382.18
Accrued Interest Received	\$5,565.45
Interest Received	\$40,794.34
Dividend Received	\$51.48
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$124,520.76
Total Acquisitions	\$1,423,314.21
Disposition	
Withdrawals	\$4,537.50
Security Purchase	\$1,675,572.58
Accrued Interest Paid	\$3,184.33
Total Dispositions	\$1,683,294.41
Ending Book Value	\$30,043.97

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

August 1, 2017 through August 31, 2017

Chandler Team

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Custodian

Bank of New York Mellon
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PORTFOLIO CHARACTERISTICS

Average Duration	3.47
Average Coupon	1.94 %
Average Purchase YTM	1.93 %
Average Market YTM	1.72 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.82 yrs
Average Life	3.69 yrs

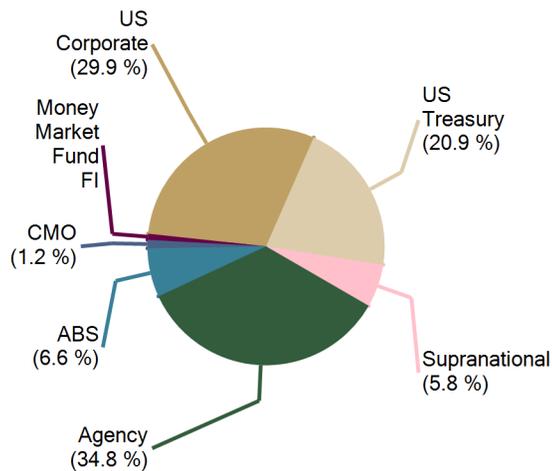
ACCOUNT SUMMARY

	Beg. Values as of 7/31/17	End Values as of 8/31/17
Market Value	26,434,778	26,599,532
Accrued Interest	140,944	117,879
Total Market Value	26,575,722	26,717,411
Income Earned	42,734	42,588
Cont/WD		0
Par	26,302,617	26,391,133
Book Value	26,296,697	26,364,082
Cost Value	26,391,508	26,373,277

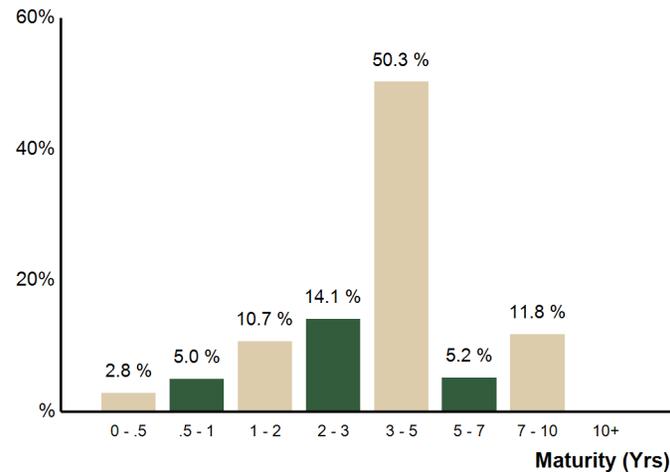
TOP ISSUERS

Issuer	% Portfolio
Government of United States	20.9 %
Federal National Mortgage Assoc	13.6 %
Federal Home Loan Bank	11.6 %
Federal Home Loan Mortgage Corp	7.2 %
Inter-American Dev Bank	3.7 %
Tennessee Valley Authority	3.5 %
JP Morgan ABS	2.2 %
Intl Bank Recon and Development	2.1 %
	64.9 %

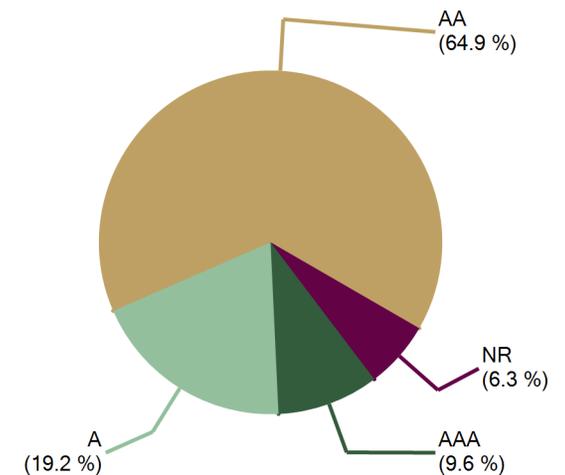
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 8/31/2017	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 5/31/2006	
					3 Yrs	5 Yrs	10 Yrs		
Northern Cal. Cities Self Ins. Fund Long Term	0.53 %	0.79 %	2.36 %	0.72 %	2.10 %	1.50 %	3.67 %	4.01 %	55.68 %
BAML 1-10 Yr US Treasury/Agency Index	0.58 %	0.65 %	2.04 %	0.11 %	1.69 %	1.12 %	3.24 %	3.62 %	49.16 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	0.58 %	0.76 %	2.39 %	0.42 %	1.95 %	1.48 %	3.42 %	3.77 %	51.60 %



Northern California Cities Self-Insurance Fund - Long Term
August 31, 2017

COMPLIANCE WITH INVESTMENT POLICY

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

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



Reconciliation Summary

As of 8/31/2017

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$26,296,697.01
Acquisition	
+ Security Purchases	\$333,853.96
+ Money Market Fund Purchases	\$131,433.88
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$465,287.84
Dispositions	
- Security Sales	\$355,848.50
- 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	\$42,918.25
Total Dispositions	\$398,766.75
Amortization/Accretion	
+/- Net Accretion	(\$868.79)
	(\$868.79)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$1,732.46
	\$1,732.46
Ending Book Value	\$26,364,081.77

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$87,042.62
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$355,848.50
Accrued Interest Received	\$3,706.59
Interest Received	\$64,867.61
Dividend Received	\$42.06
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$42,918.25
Total Acquisitions	\$467,383.01
Disposition	
Withdrawals	\$0.00
Security Purchase	\$333,853.96
Accrued Interest Paid	\$2,095.17
Total Dispositions	\$335,949.13
Ending Book Value	\$218,476.50



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 07/14/2017, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 06/30/2017.

Earnings Ratio		.00002531309414880
Interest Rate		0.92%
Dollar Day Total	\$	112,344,648.80
Quarter End Principal Balance	\$	2,232,751.47
Quarterly Interest Earned	\$	2,843.79

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, 2017

	<u>MARKET VALUE</u>
CASH:	
(1) Tri Counties Checking	\$ 82,279.40
(2) Local Agency Inv Fund (LAIF)	<u>2,232,751.47</u>
Total Cash	<u>2,315,030.87</u>
INVESTMENTS (Unrestricted):	
(3) Chandler Investments	
Account no. 170	25,454,599.00
Account no. 171	<u>26,342,702.00</u>
Total Unrestricted Investments	<u>51,797,301.00</u>
TOTAL CASH AND INVESTMENTS	<u>\$54,112,331.87</u>

- (1) This consists of one checking account and two pass-thru accounts (liability and workers comp claims).
- (2) The LAIF rate of return as of quarter ended June 30, 2017. 0.92%
- (3) See attached Investment Activity Reports.

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



Tim Sailsbery, Treasurer

9/21/17

Date

A Joint Powers Authority

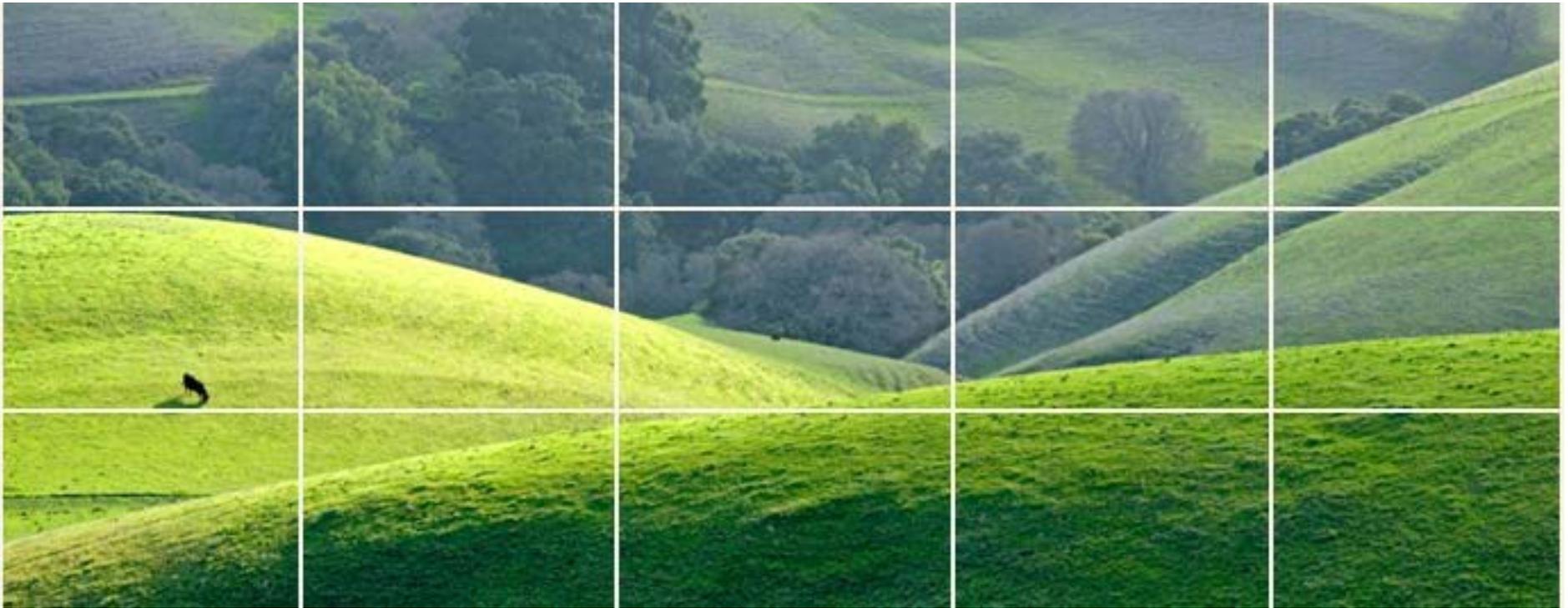
Members: Cities of Anderson, Auburn, Colusa, Corning, Dixon, Elk Grove, Folsom, Galt, Gridley, Ione, Jackson, Lincoln, Marysville, Nevada City, Oroville, Town of Paradise, Placerville, Red Bluff, Rio Vista, Rocklin, Willows and Yuba City.



CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY



**N.C.C.S.I.F.
Excess Liability
Claims Audit
2017**



CJPRMA

2017 Liability Claims Audit Executive Summary



"professional risk management services"

RICK BUYS, ARM

TERI PACIONI

925.383.3100

rickbuys.arm@gmail.com

tpacioni@yahoo.com

EXECUTIVE SUMMARY

CJPRMA is a governmental risk sharing pool, created in 1986. It is comprised of 21 Members, four of which are primary pools. As a whole, the pool encompasses almost 100 municipalities. CJPRMA is governed by a Board appointed by its Member entities. Board Members come from various departments including risk management, finance, the city attorney's office and human resource departments. This broad breath of experience results in a Board with a healthy range of skill-sets related to property and liability coverage, enhancing the settlement decisions it makes for its Members.

In 2010 David Clovis was appointed the General Manager and Craig Schweikhard joined as Claims Administrator. General Counsel, Byrne Conley, remains closely involved with complex and high value claims, as well as coverage issues.

Communication between Members, their service providers, and CJPRMA continues to improve; additionally, communication between CJPRMA and Munich Re or Starr remains good. Monitoring and communication has improved overall on employment practices claims. However, all of this can be a challenge when there are changes in a Member's staff, as is currently occurring in many public entities.

A total of 150 files were examined for this audit, a modest increase from 149 in 2016. Included were 100 open files and 50 files that were either closing or recently closed.

Members are adhering to reporting requirements, with a few exceptions. The number of EPL claims increased from 22 in 2015, to 26 in 2016 and to 30 in 2017. *(Note, an extra effort was made to assure all open EPL claims were reviewed this year.)*

Nineteen Watch List files were audited for 2017, down from 26 in 2016; however, a few Watch List files were not audited this year since there had been no significant activity since last year's audit. CJPRMA reflects the industry trend of increasing claim severity over the last several years. This is evidenced in that Total Incurred (*Member and CJPRMA exposure*) for all audited files has grown from \$37.6 million to \$60 million since 2011.

Recommendations:

- Quarterly captioned status reports to CJPRMA are required on all Watch List cases, regardless of whether outside or in-house counsel is involved.
- Once a claim is reported as an excess file to CJPRMA, reserve changes should be provided by Members to CJPRMA, at least quarterly.
- CJPRMA now provides Members with an open claim loss run, on a quarterly basis. This document is to be used by the Members to update their reserves to confirm the adequacy and consistency of those reserves between CJPRMA and the Members.
- When changes occur with Member staffs, lapses in excess reporting requirements can occur. CJPRMA meets with legal departments, as necessary, to assure clarity always exists between CJPRMA and the Members.

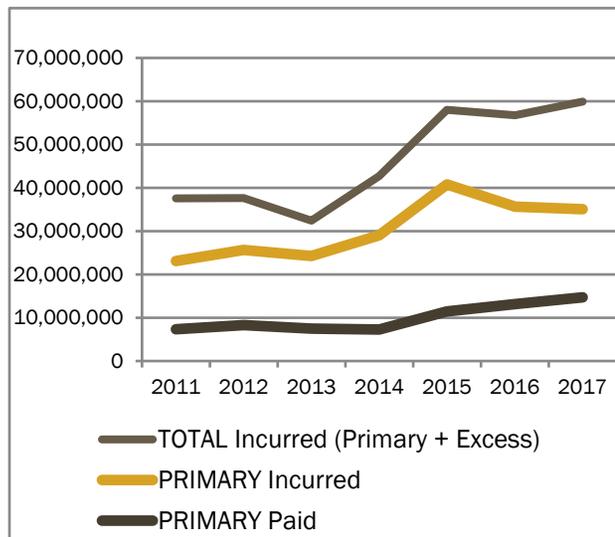
CJPRMA exhibits strong litigation management protocols, consistently making good settlement decisions. This is especially critical since loss frequency and severity continue to increase as an industry-wide trend. Overall, the audit results indicate that CJPRMA continues to meet or exceed best practices established within the pooling community for claims management.

STATISTICAL DATA

A total of 150 files were examined at the Member's office or their TPA's location. Of these, 35 files had recently been closed and another 15 were in the process of closing. A summary of findings related to statistical information is attached as an exhibit. Information that identifies claimants is redacted from in the Member reports, but is included on the versions supplied to the General Manager, Claims Administrator and General Counsel.

Status	File Count	PRIMARY Paid to Date	PRIMARY Incurred	TOTAL Incurred (Primary + Excess)	AVERAGE TOTAL Incurred (Primary + Excess)
2017 - Open	100	\$7,884,004	\$25,388,342	\$35,766,822	\$357,688
2017 - Closed & Closing	50	\$6,864,322	\$9,692,881	\$24,144,151	\$482,883
2017 - All	150	\$14,708,326	\$35,081,223	\$59,910,973	\$399,406
2016 - All	149	\$13,169,404	\$35,684,454	\$56,758,403	\$380,929
2015 - All	175	\$11,425,000	\$40,791,000	\$58,021,000	\$331,549
2014 - All	143	\$7,275,000	\$29,032,000	\$42,680,000	\$298,462
2013 - All	112	\$7,469,000	\$24,280,000	\$32,421,000	\$289,473
2012 - All	132	\$8,282,000	\$25,681,000	\$37,637,000	\$285,129
2011 - All	130	\$7,311,000	\$23,097,000	\$37,586,000	\$289,123

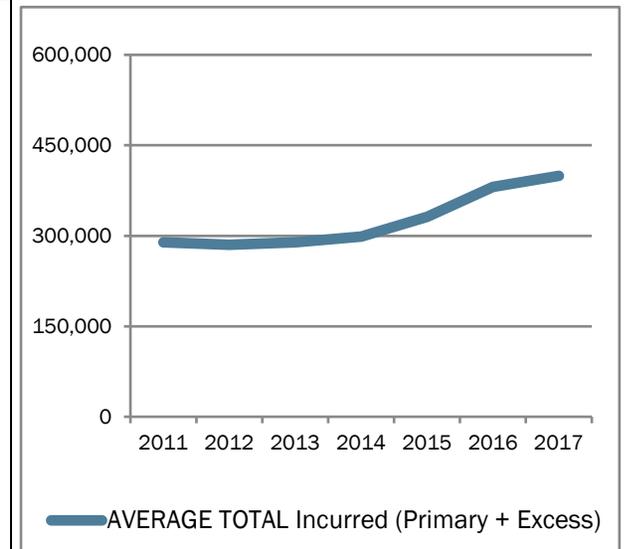
TRENDING LOSSES



Overarching Data (Includes ADA and EPL Claims)

Primary Incurred for all audited files examined in 2017 is \$35 million, a slight decrease of (2%) from \$35.7 million in 2016. A more telling fact is that the Average Incurred value in Primary exposure on a claim in 2017 is now \$233,875, representing a (2.3%) decrease from \$239,493 last year. The Average Total Incurred (*primary plus excess*) on a CJPRMA reported file in 2017 is \$399,406 a 4.8% increase from last year's \$380,929. (Department analysis is provided on page 5).

TRENDING AVERAGE TOTAL INCURRED



Member Data
(from Audited Files only)

Member	PRIMARY Incurred	TOTAL Incurred (Primary + Excess)	AVERAGE TOTAL Incurred (Primary + Excess)	File Count	Watch List
Alameda	\$825,732	\$825,749	\$206,437	4	0
Chico	\$695,713	\$1,206,713	\$301,678	4	1
Fairfield	\$1,824,500	\$3,346,576	\$478,082	7	1
Fremont	\$1,015,767	\$1,015,767	\$126,971	8	0
Livermore	\$1,101,147	\$1,101,621	\$220,324	5	0
Lodi	\$1,974,403	\$3,600,877	\$400,097	9	2
NCCSIF	\$2,583,288	\$4,738,288	\$526,476	9	1
Petaluma	\$734,500	\$2,245,500	\$320,786	7	1
Redding	\$1,357,414	\$1,868,633	\$311,439	6	2
REMIF	\$2,546,200	\$3,806,101	\$422,900	9	2
Richmond	\$2,622,471	\$2,622,471	\$327,809	8	0
Roseville	\$1,535,838	\$1,706,838	\$284,473	6	1
San Leandro	\$1,056,000	\$1,056,000	\$176,000	6	0
San Rafael	\$2,253,500	\$3,014,500	\$502,417	6	1
Santa Rosa	\$1,498,053	\$2,248,290	\$224,829	10	1
SCORE	\$360,442	\$360,442	\$72,088	5	0
Stockton	\$5,619,791	\$9,670,846	\$743,911	13	2
Sunnyvale	\$561,960	\$561,960	\$80,280	7	0
Vacaville	\$645,001	\$645,001	\$322,501	2	0
Vallejo	\$2,898,343	\$11,742,640	\$1,067,513	11	3
YCPARMIA	\$1,371,160	\$2,526,160	\$315,770	8	1
TOTAL	\$35,081,223	\$59,910,973	\$399,406	150	19

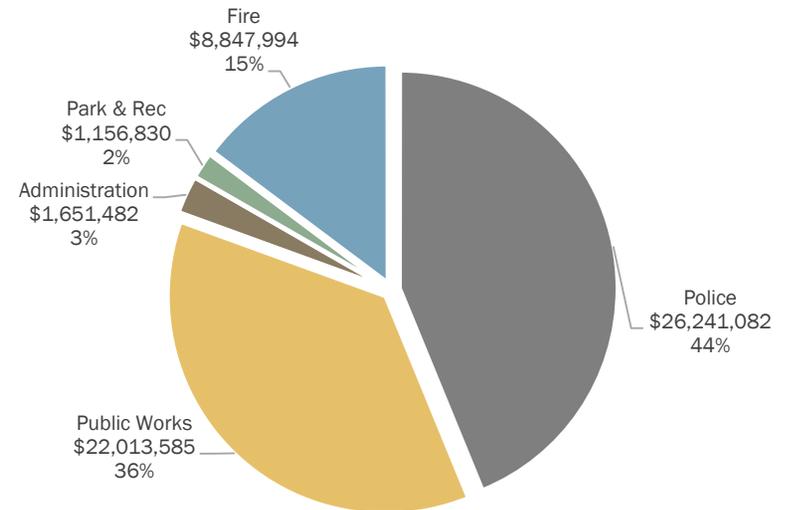
Departmental Analysis *(Includes ADA & EPL Claims)*

Department	PRIMARY Incurred	TOTAL Incurred (Primary + Excess)	Average TOTAL Incurred	File Count (ALL Loss Causes)	Watch List	Critical Incident
Police	\$14,889,076	\$26,241,082	\$391,658	67	8	37
Public Works	\$14,239,562	\$22,013,585	\$379,545	58	8	25
Administration	\$1,650,034	\$1,651,482	\$165,148	10	1	10
Park & Rec	\$1,156,830	\$1,156,830	\$128,537	9	0	4
Fire	\$3,145,721	\$8,847,994	\$1,474,666	6	2	6
TOTAL	\$35,081,223	\$59,910,973	\$399,406	150	19	82

Total Incurred by Department: By Severity

Police files continue to represent the highest frequency and severity losses, but surprisingly, are lower in both from last year. There are 67 police claims (45% of the total frequency count, down from 54% last year). Nine of the police cases are EPL claims, up from 2 last year. As expected, police claims comprise a large number (8) and percentage (42%) of the audited Watch List files.

Public Works claim frequency is up slightly at 58 (39%), which includes no ADA and 3 EPL claims, with 8 watch list files (42%); however, total severity has more than doubled (101%). 9 of the 10 Administration files are EPL cases. The 6 Fire claims are all EPL claims. The 9 Park & Recreation claims show a reduced severity exposure from last year, which is more in line with typical results for this department.



Loss Cause Type Analysis

Common loss types are reviewed here. Police and Public Works cases are broken down to those of most concern. Both ADA claims were generated by the Park & Recreation departments.

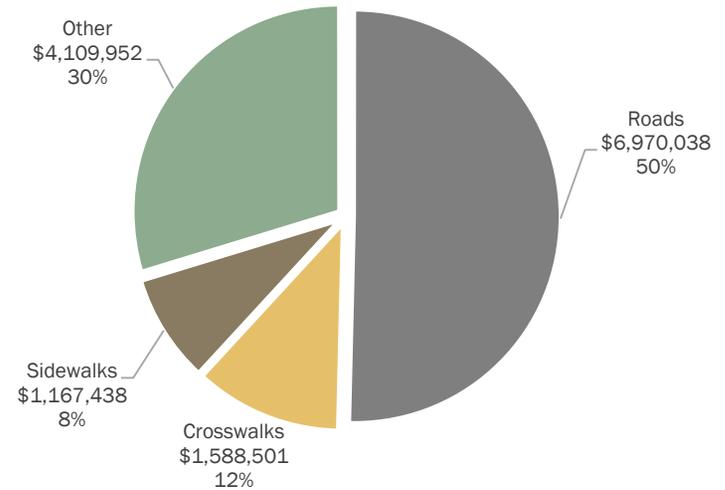
(ADA & EPL Claims listed by department)

Type	PRIMARY Incurred	Average PRIMARY Incurred	File Count	Watch List	Critical Incident
PUBLIC WORKS					
Public Works – Roads	\$6,970,038	\$248,930	28	4	16
Public Works – Crosswalks	\$1,588,501	\$317,700	5	1	3
Public Works – Sidewalks	\$1,167,438	\$116,744	10	1	0
Public Works – Other	\$4,109,952	\$342,496	12	2	3
Public Works Sub-Total (w/o EPL&ADA)	\$13,835,929	\$251,562	55	8	22
POLICE					
Police – Shooting	\$4,673,028	\$359,464	13	3	13
Police – Hand to Hand / Baton	\$3,406,335	\$243,310	14	2	6
Police – Pursuit & Other Auto	\$1,356,388	\$271,278	5	1	2
Police – All Other Civil Rights	\$3,883,329	\$168,840	23	2	7
Police – Other	\$29,200	\$9,733	3	0	0
Police Sub-Total (w/o EPL&ADA)	\$13,348,280	\$230,143	58	8	28
FIRE Sub-Total (w/o EPL&ADA)	\$0	\$0	0	0	0
ADMIN Sub-Total (w/o EPL&ADA)	\$100,000	\$100,000	1	0	1
PARK & REC Sub-Total (w/o EPL&ADA)	\$704,880	\$176,220	4	0	1
EPL					
Admin	\$1,550,034	\$172,226	9	1	9
Public Works	\$403,633	\$134,544	3	0	3
Fire	\$3,145,721	\$524,287	6	2	6
Police	\$1,540,796	\$171,200	9	0	9
Park & Rec	\$277,670	\$92,557	3	0	3
EPL Sub-Total	\$6,917,854	\$230,595	30	3	30
ADA					
Park & Rec	\$174,280	\$87,140	2	0	0
ADA Sub-Total	\$174,280	\$87,140	2	0	0
GRAND TOTAL	\$35,081,223	\$233,875	150	19	82

Public Works

Public Works exposures show substantial changes from last year:

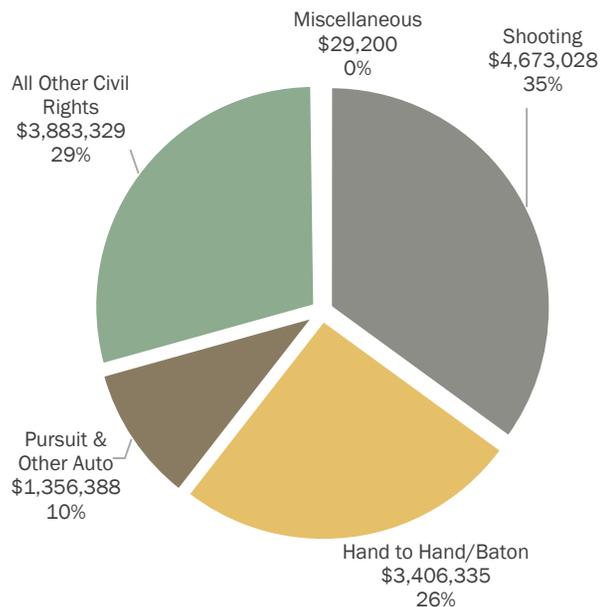
- Sidewalk average exposure fell to more traditional loss values from last year.
- Crosswalk average exposures rose substantially, and will likely continue.
- Public Works “Other” category mostly reflects inverse condemnation exposures, which took a big jump this year. With record rains in 2016-2017, this exposure bears watching since these cases typically involve landslides and flooding.



Police

There are 58 excess audited police claims, down substantially from 79 last year (*excluding the EPL claims*).

- These cases have an average incurred value of \$230,143 in the primary layer, a (12%) decrease from last year. That decrease must be viewed cautiously, as we can expect that the current social attitudes towards police, along with the increasing use of Body Cams may put additional pressures on police claims.
- Police shooting cases did take a substantial jump in severity in 2017, and have been on the increase throughout California for a decade. For this reason, all police shooting cases need to be followed closely and reviewed for early settlement when any significant liability exposure is seen to exist.
- A large percentage of police claims reported to CJPRMA involve drugs, alcohol or mental illness on the part of suspects, or a combination of the three. Much of this is beyond the control of the departments, but training of officers regarding these issues assist in the reduction of these liability exposures.



Employment Practices Liability

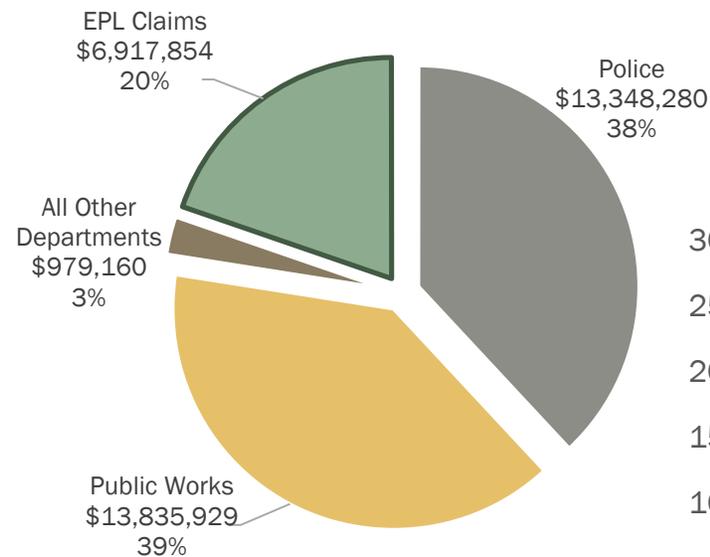
In 2011, only eight (8) EPL cases were being followed. The 2011 audit report was critical as to timely reporting on EPL cases. CJPRMA subsequently implemented a coverage penalty for a Member resulting in no credit for legal costs for the gap in reporting, from the time a file goes into litigation until the claim is reported to the pool; further, costs do not erode the SIR until the claim is reported. All EPL claims are required to be audited each year and this year, 30 EPL claims were available for review. I believe this increase comes from more EPL claims available for audit review, not necessarily an increase in frequency.

Due to the high severity exposure on EPL claims, it is important all EPL claims strictly follow the reporting requirements and are available for the annual claim audit. Following these procedures will also help avoid potential coverage issues. Therefore, continued diligence and communication by all is critical on EPL cases.

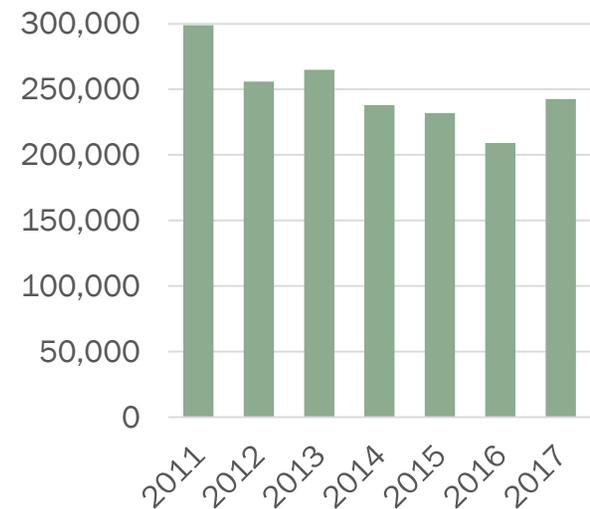
Trending on audited EPL cases can be summarized on the charts to the right. Average claim cost has been trending down.

Year	File Count	PRIMARY Incurred	Average PRIMARY Incurred
2017	30	\$6,917,854	\$230,595
2016	13	\$2,717,521	\$209,040
2015	22	\$5,335,000	\$232,000
2014	17	\$4,052,000	\$238,000
2013	17	\$4,504,000	\$265,000
2012	22	\$5,622,000	\$256,000
2011	8	\$2,392,000	\$299,000

EPL Exposure in Relation to Other Causes



Average EPL PRIMARY Incurred



USE OF OUTSIDE COUNSEL

(The below numbers include legal fees and other expenses on litigated claims)

- A total of 117 of the 150 audited files are in open litigation (78%).
- 97 involved the use of outside counsel, representing 83% of litigated files.
- 20 open litigated files (17% of litigated files) are handled by the City Attorney.
- The Average Primary expenses on open outsourced files is \$127,686, compared to \$109,570 last year.
- The Average Primary expenses on in-house files is \$41,115 versus \$46,502 last year.
- The cost of outside defense counsel is escalating, up 17% from last year, much of which is created by an overly aggressive plaintiffs' bar, beyond defense counsel's control.

The below figures breakdown the difference in exposure between litigated and non-litigated cases, stressing the need for early evaluation of claims with liability exposure towards settlement before litigation ensues. This is particularly important since the frequency of litigated claims appears to be on the increase. *(The below figures show Member primary exposure only and do not include the excess layer exposure, as those very large losses tend to heavily skew the results.)*

2017 Audited LITIGATED Claims	
# of LITIGATED Claims	117
TOTAL Incurred (Primary only)	\$32,889,475
Average Total Cost Per Claim	\$281,107

2017 Audited NON-Litigated Claims	
# of NON-LITIGATED Claims	33
TOTAL Incurred (Primary only)	\$2,191,748
Average Total Cost Per Claim	\$66,417

Additional Comments:

- Most outside defense firms do a good job defending Member lawsuits. However, some defense firms fail to submit litigation budgets. Litigation budgets are a standard practice, and they need to be required from your defense firms.
- Some defense firms fail to meet the 90-day status reporting requirements to CJPRMA. CJPRMA must be copied on all activity on claims that meet mandatory CJPRMA reporting requirements.

A similar California JPA struggled in with managing their defense firms on their Members' approved defense lists. Defense costs were higher than expected on many cases due to little involvement by the JPA, resulting in numerous premium assessments to the Members. Eventually, the JPA streamlined the approved list, improving JPA involvement in cases, which resulted in dividends to the Members instead of assessments. There appears to be similar issues with some CJPRMA Members.

MEMBER RESERVE VALUES

Plainly stated, adequate reserves and proper reserving practices are critical to the success of CJPRMA and the Members. Therefore, the viability of the reserves set within the Member's retained layer is evaluated as part of the excess audit. The review shows:

- 18 files (12% versus 19% in 2016) have a low Loss reserve. However, it is more common that the Expense reserve is low.
- Since most cases seem to settle within the Loss reserves, there is more concern on the setting of Expense reserves versus Loss reserves, especially since litigation budgets, as a tool, often appear to be under-utilized.
- At times, there is inconsistency between reserves shown on a Member's loss run and the reserves as stated in file documents. Whenever reserves are reviewed, it is critical that reserve proposals or changes are tracked in the loss runs. Training in the area of reserve practices may be helpful for the Members.
- The audited files produced the following spread of net incurred values, represented by exposure ranges in the primary layer. Seven years of history are provided for comparison.

Retained Layer	2017	2016	2015	2014	2013	2012	2011
0 - \$25,000	28	25	25	20	27	36	25
\$25,001 – \$50,000	15	12	15	19	13	16	27
\$50,001 - \$100,000	13	29	36	35	19	24	16
\$100,001 - \$250,000	42	34	36	25	21	25	27
\$250,001 – \$500,000	33	28	55	34	21	26	28
\$500,001 - \$1,000,000	18	18	10	10	11	10	7
Over \$1,000,000	1	3					
Total	150	149	175	143	112	132	130

The loss range of \$100,000 and less generally appears to be under control or decreasing.

Losses above \$100,000 generally appear to be increasing. Severity has been increasing in Northern California JPA's for several years. This has been especially true in the areas of police and public works, as confirmed when viewing recent jury verdict comparisons. The saving grace had been that frequency was on the decline; but frequency is now on the rise again. This could prove to be very problematic going forward.

(Note: The inclusion of files over \$1 million comes from one file with Member reserves over \$1 million.)

RISK MANAGEMENT INFORMATION SYSTEM

Tracking incurred values on reported files at the Member level (*primary layer*) continues to improve in RiskConsole.

- RiskConsole tracks financial developments on underlying files across a range of primary values, with excess values overlaid where appropriate.
- However, many reported cases seem to lag as to reserves on RiskConsole verses reserves set by the Member or TPA.
- For this reason, it is suggested that Members forward quarterly Excel exports on excess reported files to CJPRMA, that provide current reserve settings, to act as a failsafe for CJPRMA to follow the developing exposure on files.

The data developed through RiskConsole also provides an added benefit of the pool's viability within the pooling underwriting community.

- Munich Re has always had the ability to "look backwards" at developments in the pool as they consider rates. This, in conjunction with their on-site audits, gives Reinsurers a comfort level with the CJPRMA that other underwriters have not had.
- Providing "ground up" data to competitive markets gives your broker the ability to leverage claims data effectively during renewals.

WATCH LIST ISSUES

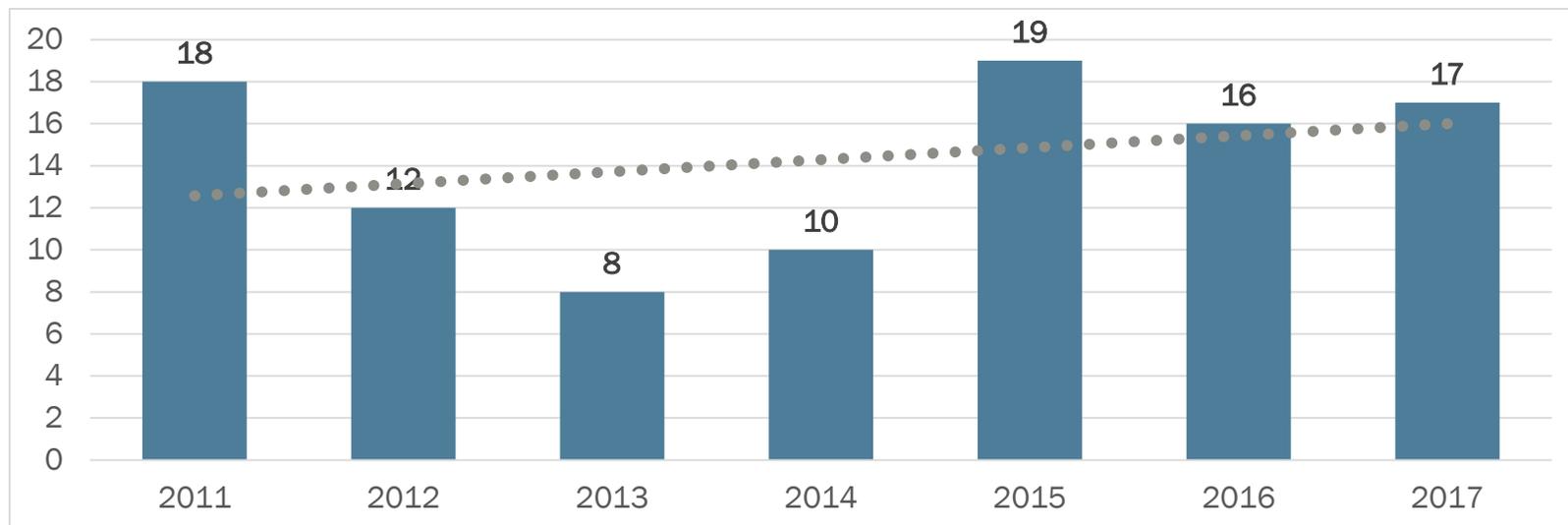
CJPRMA continues to maintain a formal "Watch List" which currently includes a total of 22 files, of which 19 were chosen to audit.

- Updated summaries of Watch List files are provided for review by the Executive Committee in advance of committee meetings.
- Those Watch List claims, which will generate mandatory settlement conferences, mediations or trials, are the subject of more comprehensive reports provided by the Claims Administrator.
- The use of a Watch List continues as a "best practice" for the excess claims management process.

RESERVING AT THE EXCESS LEVEL

Below is an exhibit which tracks the number of files with excess reserves by audit year. Nine (9) of the 2017 cases are closed or are in the process of closing, leaving eight (8) that remain a significant on-going concern.

- The 2017 files have excess reserves or payments totaling \$24.8 million in incurred value, an increase of \$3.7 million in excess reserves from last year (*coincidentally, the 2015 and 2016 increases very similar in each of those years*).
- \$10.4 million remains on active, open claim files; the remaining \$14.4 million are on files closed after the January 31, 2017 loss run date, or in the process of closing.
- All the reserves set in the excess layer appear appropriate.
- CJPRMA discusses excess reserves with both Munich Re, and Starr, which includes consideration of this audit. All reserves are shared with the reinsurers as they are created.



(Note: the 17 files with excess reserves do not include files that show token reserves which appear to be expense items on files that show no true excess exposure.)

CASE MANAGEMENT AT THE EXCESS LEVEL

Communication with Members, as well as defense attorneys, is well documented in RiskConsole.

- There is evidence, in most cases, of good collaboration between the pool and its Members, their TPAs and defense counsel as cases mature and near conclusion.
- However, in some cases, reporting from outside counsel does not comply with the mandatory quarterly report requirements and in a few cases, misses that mark by a wide margin.
- The Claims Administrator and General Manager attend mediations and mandatory settlement conferences when appropriate. The Claims Administrator also attends parts of trials which could present exposure to the pool. This “best practice” is recommended to evaluate the performance of defense counsel during trial and determine whether to retain the firm on future cases.

Settlement values, and decisions on whether to try cases, are well documented and reasoned.

- Files are worked-up to utilize immunities and other defenses through motions with the courts.
- Mock trials are appropriately used to help evaluate cases, when the cost is warranted, and typically, the Claims Administrator participates.

Communication with the Board on case values and strategy is effective, allowing the Board to make informed decisions.

- Collaboration with the involved Member relative to these decisions is also evident.

COMMUNICATION WITH STARR AND MUNICH RE

Munich Re participates on a reinsurance basis on claims with a loss date prior to July 1, 2014, when claims and expense payments exceed \$5,000,000. Starr participates starting on July 1, 2014 through June 30, 2015. Munich Re returned to the program on July 1, 2015 and continues to participate at the excess level.

- Through both written communications and periodic meetings with claims staff, Munich Re and Starr are kept closely apprised of developments on files which might affect their reinsured layer.
- Communications with these Reinsurers is appropriate and sufficient with their requirements.
- The Reinsurers have the ability, when given appropriate clearance, to review file notes and attachments in RiskConsole. This auditor was also provided clearance to review appropriate records on RiskConsole.

MEMBER REPORTING TO CJPRMA

Some inconsistency remains in the area of Member reporting to CJPRMA, especially following staffing changes that occur with Members. Such issues are likely to continue with the retirement of the baby boomer generation. Some points to keep in mind:

It should always be clear who is managing the litigation and who is responsible for excess reporting.

- Members who utilize TPAs for both claims and litigation management usually provide proper reporting to CJPRMA.
- TPAs that provide litigation management services are comfortable with directing outside counsel to copy CJPRMA once a file is identified as reportable.
- Reporting to CJPRMA is usually a component of the TPA service contract, and failure to manage this process could result in an errors and omissions exposure.
- Only a few instances of late reported, unreported, or under-reported files were found during the file reviews where TPAs had an active role. However, the actual involvement level of TPAs on litigation management varies from Member to Member.

Where TPAs only handle claims and then retire the files once in litigation, reporting is more problematic.

- For example, occasionally, where a TPA data system that is tracking payments on a complicated EPL claim and reporting is the responsibility of the Member, the TPA and Member reporting duties to CJPRMA may fall out of sync. As a result, a number of claims that qualify for reporting to CJPRMA, were never reported at the time of the audit, or were reported late.
- This is a concern for several reasons, including the potential for coverage disputes between a Member and CJPRMA.

It was also noted that changes in reserves by the Member in their records on excess reported cases were not always reported to CJPRMA.

- It may be helpful for Members in their quarterly reports on reported cases to CJPRMA, to add a caption to the report on current reserves, and note in the report when these numbers represent a change in reserves since the last report.

Litigation Guideline

- CJPRMA is currently recommending a Litigation Guideline Policy to the Board. Such a policy meets industry “best practices.” It also has the benefit of providing clear and documented practices in litigation management, enabling the auditor to evaluate each Member’s overall commitment to effective litigation practices from a common benchmark applicable to all Members.

MEMBER REPORTING TO CJPRMA *(continued...)*

Members with active risk managers or claims managers who use outside counsel for litigation are generally good about requiring attorneys to report to CJPRMA; however, it was not unusual to find some disparity between the report documents in a Member's files and those found in CJPRMA's RiskConsole system.

- Outside counsel has, at times, failed to copy CJPRMA on reports. Perhaps the City is consciously limiting the frequency of written reports for cost reasons, partially because of the extensive verbal communication between the Member and defense counsel, that often does not include CJPRMA.

Eliminating any communication gap is especially critical on Watch List files.

- One reason that the Watch List was created, was to prevent serious exposure cases from not appearing on CJPRMA's radar.
- When a file is added to the Watch List, reporting requirements must be enforced, regardless of the underlying Member's agreement with defense counsel on reporting.

Several CJPRMA Members administer their own litigation, with the quality of reporting to the pool varying, even from attorney to attorney within the City, which has been noted in the past.

- Most Members are issuing quarterly reports that briefly outline developments on all reported losses, including minimal exposure civil rights cases, to avoid such a problem.
- An additional safeguard was recommended in the past, that when cities handle litigation in-house, captioned reports be submitted on those files where the Claims Administrator (*or Executive Committee*) finds that more detail is required than provided in a quarterly summary.
- This is especially critical for files on the Watch List.

Potential reporting shortfalls can be exacerbated with changes that occur in Member staffing.

- For this reason, if any deviation from reporting requirements is noted by CJPRMA following Member staffing changes, a meeting with the Member will be set to reinforce reporting requirements on excess cases.
- Defense counsel is to be included in this discussion, to ensure they are on-board with these reporting requirements.

CONCLUSION

REPORTING PROCEDURES:

CJPRMA does a good job of interacting with its Members on cases that have the potential to exceed its retentions. As with all member driven organizations, there are constant changes occurring, and CJPRMA needs to ensure that Members are on-board with respect to reporting requirements, including standard reserving practices. This must remain a primary area of focus going forward.

LOSS RESULTS:

Overall severity and frequency of losses are clearly on the rise, although this may vary from Member to Member and from year to year. This is not peculiar to CJPRMA; rather, it is an industry-wide trend.

- In looking at the number of claims reported to CJPRMA, the open claims count is down by 24%, going from 272 in 2015 to 208 in 2016 to 173 in 2017. The Total Pending Excess Reserves (*reserves in the CJPRMA layer*) is up by 18%, from \$21.1 Million to \$24.8 Million, which is well above overall economy inflation. (*However, the fact that the number of open excess cases has dropped over the last year indicates staff is working hard to resolve cases where possible*)
- The number of Watch List claims dropped from 26 in 2016 to 19 in 2017 (*a drop of 27%*).
- 82 of the audited claims are “critical incident” claims (55%), and all of those cases have the potential to become Watch List files.
- The climate for taking police claims through trial is currently poor, with some types of police cases worse than others.
- With indications of continued industry trends of increasing frequency and severity of claims, the need for effective communication between the Members and CJPRMA is critical to the successful resolution of claims.

OVERALL COMMENTS:

Though there is always room for improvement, I am happy to report that CJPRMA continues to meet or exceed standards for litigation management and claims settlement at the excess level.

Staffing appears appropriate, the software is doing its job, communication with reinsurers is good and there are clear efforts to keep all Members appropriately involved in the process. My discussions with the Members during this audit clearly demonstrate their commitment to this process.

The combination of primary and excess audits is helpful in validating that the above is occurring. In conclusion, CJPRMA continues as a well-managed and effective claims handling operation.

Sincerely,

Rick Buys, ARM, *Risky Business Pros*
Teri Pacioni

Northern California Cities Self Insurance Fund (NCCSIF) 2017 Audit Summary

Audit Date: April 25, 2017

SIR: \$ 500,000 through 6/30/2008
 \$1,000,000 after 7/1/2008
 \$ 500,000 after 7/1/2013

NCCSIF has grown to 22 mid-sized to smaller cities located principally in the Sierra foothills. Claims administration and litigation management are largely delegated to York Claims Services. Cameron Dewey is the Claim Manager. York staff has only reserving authority, and no settlement authority.

Nine files were reviewed this year: 3 police, 3 public works, 1 park and rec, 1 administration and 1 fire department. The largest exposure file is WGS Partnership, a public works, inverse condemnation exposure of well over \$1 million. All files are well documented and easy to review.

Of the nine files, one is on the Watch List (WGS) and seven are Critical Incident claims. The only deficiency found is that three files (Han, WGS & Contos) did not have litigation budgets in the file.

Abuslin showed good Critical Incident handling, including getting a defense attorney on-board immediately; Williams show aggressive use of immunities which resulted in an early dismissal on motion.

Overall, the files showed good claim handling procedures and positive results. York consistently shows best practices on critical incident cases, good communication with all parties, and timely reports. Social media checks are used effectively on serious exposure cases. All files were reserved adequately.

Number of files audited in 2017 - 9:

Watch List files - 1 Critical Incident files - 7 Litigated files - 9 EPL files - 5

Open files - 3 Closed files – 3 Closing files - 3

Litigation Budgets – Three of the litigated files did not have a litigation budge on file.

Year	2013	2014	2015	2016	2017
Excess Files Audited	22	21	24	8	9
Primary Incurred Value	\$7,531,121	\$6,569,525	\$6,035,689	\$4,294,698	\$2,394,579
Overall Incurred Value	\$11,186,495	\$10,203,134	\$8,582,916	\$8,231,879	\$3,809,444
Average Overall Value	\$508,474	\$485,864	\$357,621	\$1,028,985	\$423,272



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Executive Committee Meeting
September 28, 2017

Agenda Item F.1.

**QUARTERLY FINANCIAL REPORT
FOR PERIOD ENDING JUNE 30, 2017**

ACTION ITEM

ISSUE: James Marta & Company will present the Quarterly Financial Report for the Quarter and year ending June 30, 2017.

RECOMMENDATION: Receive and file the Quarterly Financials as presented.

FISCAL IMPACT: None

BACKGROUND: The Executive Committee 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, 2017

FINANCIAL REPORT

JUNE 30, 2017

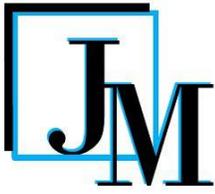
AND FOR THE

FISCAL YEAR THEN ENDED

Northern California Cities Self Insurance Fund

Northern California Cities Self Insurance Fund
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June 30, 2017

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James Marta & Company LLP

Certified Public Accountants

Accounting, Auditing, Tax, and Consulting

ACCOUNTANT'S COMPILATION REPORT

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

Management is responsible for the accompanying statement of financial position of Northern California Cities Self Insurance Fund as of June 30, 2017, and the related statement of revenues, expenses and changes in net position for the fiscal year then ended and the related notes to the financial statements in accordance with accounting principles generally accepted in the United States of America. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or the completeness of the information provided by management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on these financial statements.

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

The supplementary information on pages 4 through 25 is presented for purposes of additional analysis and is not a required part of the basic financial statements. The information is the representation of management. The information was subject to our compilation engagement; however, we have not audited or reviewed the information and, accordingly, do not express an opinion, a conclusion, nor provide any assurance on such information.

A statement of cash flows for the fiscal year ended June 30, 2017 has not been presented. Accounting principles generally accepted in the United States of America require that such a statement of cash flows be presented when financial statements purport to present financial position and results of operations.

Management has elected to present designations of net position on the Statement of Net Position as of June 30, 2017, contrary to accounting principles generally accepted in the United States of America which bar the presentation of designations of net position on the Statement of Net Position.

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

James Marta & Company LLP

James Marta & Company LLP
Certified Public Accountants
Sacramento, California
July 17, 2017

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Net Position
June 30, 2017

Assets

Current Assets	
Cash and Cash Equivalents	\$ 2,315,033
Accounts Receivable	151,663
Interest Receivable	236,639
Excess Accounts Receivable	486,265
Prepaid Expense	51,449
Total Current Assets	3,241,049
Non-Current Assets	
Investments*	51,797,301
Total Assets	\$ 55,038,350

Liabilities & Net Position

Current Liabilities	
Accounts Payable	\$ 257,202
Unearned Revenue	775,815
Total Current Liabilities	1,033,017
Non-Current Liabilities	
Outstanding Liabilities*	36,322,619
ULAE*	1,686,630
Total Non-Current Liabilities	38,009,249
Total Liabilities	\$ 39,042,266
Net Position	
Designated for Contingency	200,000
Designated for Risk Management	209,292
Undesignated	15,586,792
Total Net Position	15,996,084
Liability & Net Position	\$ 55,038,350

*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 Fiscal Year Ended June 30, 2017

Operating Income		
Administration Deposit	\$	1,149,064
Banking Layer Deposit		7,712,000
Shared Risk Layer		4,838,000
Excess Deposit/Premium		2,264,606
Property/Crime Insurance Income		845,568
Banking Layer Assessment		249,644
Shared Risk Refund		(498,000)
Shared Risk Layer Assessment		368,049
Banking Layer Refund		(2,036,805)
Other Income		149,195
Excess Insurance Refund		231,952
Total Operating Income		<u>15,273,273</u>
Operating Expenses		
Claims Paid		10,034,405
O/S Liability adj.		(1,815,329)
ULAE		79,552
Consultants		72,134
Administration-Other		8,314
Safety Service		473,709
Claims Administration		809,873
Program Administration		364,518
Board Expenses		10,204
Excess Insurance		2,237,118
Property/Crime Insurance Expense		845,568
Member Identity Theft Protection		11,477
Total Operating Expenses		<u>13,131,543</u>
Operating Income (Loss)		2,141,730
Non-Operating Income		
Change in Fair Market Value		(1,022,100)
Investment Income		876,898
Total Non-Operating Income		<u>(145,202)</u>
Change in Net Position		1,996,528
Beginning Net Position		<u>13,999,556</u>
Ending Net Position	\$	<u><u>15,996,084</u></u>

See Accompanying Accountant's Report

SUPPLEMENTARY INFORMATION

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

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
June 30, 2017**

	Total			Total Banking	
	All Layers	Admin Layer	Shared Layer	Layer	
Current Assets					
Cash and Cash Equivalents	\$ 496,450	\$ 6,193	\$ 271,953	\$	218,304
Accounts Receivable	39,020	-	39,020	-	-
Interest Receivable	52,657	822	28,382	23,453	-
Excess Accounts Receivable	159,493	-	159,493	-	-
Prepaid Expense	51,449	-	51,449	-	-
Total Current Assets	799,069	7,015	550,297	241,757	-
Non-Current Assets					
Investments*	11,107,776	138,572	6,084,766	4,884,438	-
Total Assets	\$ 11,906,845	\$ 145,587	\$ 6,635,063	\$	5,126,195
Current Liabilities					
Accounts Payable	\$ 45,747	\$ 3,142	\$ 152	\$	42,453
Unearned Revenue	274,373	-	22,213	252,160	-
Total Current Liabilities	320,120	3,142	22,365	294,613	-
Non-Current Liabilities					
Outstanding Liabilities*	7,383,303	-	5,224,752	2,158,551	-
Total Non-Current Liabilities	7,383,303	-	5,224,752	2,158,551	-
Total Liabilities	\$ 7,703,423	\$ 3,142	\$ 5,247,117	\$	2,453,164
Net Position					
Designated for Contingency	100,000	100,000	-	-	-
Undesignated	4,103,422	42,445	1,387,946	2,673,031	-
Total Net Position	4,203,422	142,445	1,387,946	2,673,031	-
Liability & Net Position	\$ 11,906,845	\$ 145,587	\$ 6,635,063	\$	5,126,195

*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, 2017**

	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	\$ 4,253	\$ 4,082	\$ 306	\$ 2,268	\$ 6,288	\$ 65,829	\$ 17,595	\$ 6,215	\$ 637
Accounts Receivable	-	-	-	-	-	-	-	-	-
Interest Receivable	530	454	22	318	713	7,219	1,662	626	65
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-
Total Current Assets	4,783	4,536	328	2,586	7,001	73,048	19,257	6,841	702
Non-Current Assets									
Investments*	95,147	91,326	6,853	50,734	140,700	1,472,871	393,680	139,055	14,243
Total Assets	\$ 99,930	\$ 95,862	\$ 7,181	\$ 53,320	\$ 147,701	\$ 1,545,919	\$ 412,937	\$ 145,896	\$ 14,945
Current Liabilities									
Accounts Payable	\$ 238	\$ 4,818	\$ 1,171	\$ 1,502	\$ 795	\$ 10,157	\$ 1,461	\$ 1,422	\$ 253
Deferred Revenue	-	-	-	-	-	-	115,039	11,671	-
Total Current Liabilities	238	4,818	1,171	1,502	795	10,157	116,500	13,093	253
Non-Current Liabilities									
Outstanding Liabilities*	10,889	94,079	40,554	39,243	41,588	685,279	86,071	71,518	29,725
Total Non-Current Liabilities	10,889	94,079	40,554	39,243	41,588	685,279	86,071	71,518	29,725
Total Liabilities	\$ 11,127	\$ 98,897	\$ 41,725	\$ 40,745	\$ 42,383	\$ 695,436	\$ 202,571	\$ 84,611	\$ 29,978
Net Position									
Designated for Contingency	-	-	-	-	-	-	-	-	-
Undesignated	88,803	(3,035)	(34,544)	12,575	105,318	850,483	210,366	61,285	(15,033)
Total Net Position	88,803	(3,035)	(34,544)	12,575	105,318	850,483	210,366	61,285	(15,033)
Liability & Net Position	\$ 99,930	\$ 95,862	\$ 7,181	\$ 53,320	\$ 147,701	\$ 1,545,919	\$ 412,937	\$ 145,896	\$ 14,945

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

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
June 30, 2017**

	City of Jackson	City of Lincoln	City of Marysville	City of Orville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Current Assets										
Cash and Cash Equivalents	\$ 1,317	\$ 18,261	\$ 13,543	\$ 6,645	\$ 12,299	\$ 12,564	\$ 2,206	\$ 16,394	\$ 2,918	\$ 24,684
Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Interest Receivable	113	1,923	1,361	775	1,275	1,479	241	1,720	310	2,647
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-
Total Current Assets	1,430	20,184	14,904	7,420	13,574	14,043	2,447	18,114	3,228	27,331
Non-Current Assets										
Investments*	29,456	408,580	303,006	148,672	275,192	281,111	49,366	366,810	65,296	552,340
Total Assets	\$ 30,886	\$ 428,764	\$ 317,910	\$ 156,092	\$ 288,766	\$ 295,154	\$ 51,813	\$ 384,924	\$ 68,524	\$ 579,671
Current Liabilities										
Accounts Payable	\$ 637	\$ 2,201	\$ 3,496	\$ 977	\$ 504	\$ 749	\$ 506	\$ 8,549	\$ 17	\$ 3,000
Deferred Revenue	-	44,951	30,408	-	-	-	6,311	1,700	3,914	38,166
Total Current Liabilities	637	47,152	33,904	977	504	749	6,817	10,249	3,931	41,166
Non-Current Liabilities										
Outstanding Liabilities*	41,151	87,508	154,159	61,084	197,886	64,573	15,856	207,432	17,726	212,230
Total Non-Current Liabilities	41,151	87,508	154,159	61,084	197,886	64,573	15,856	207,432	17,726	212,230
Total Liabilities	\$ 41,788	\$ 134,660	\$ 188,063	\$ 62,061	\$ 198,390	\$ 65,322	\$ 22,673	\$ 217,681	\$ 21,657	\$ 253,396
Net Position										
Designated for Contingency	-	-	-	-	-	-	-	-	-	-
Undesignated	(10,902)	294,104	129,847	94,031	90,376	229,832	29,140	167,243	46,867	326,275
Total Net Position	(10,902)	294,104	129,847	94,031	90,376	229,832	29,140	167,243	46,867	326,275
Liability & Net Position	\$ 30,886	\$ 428,764	\$ 317,910	\$ 156,092	\$ 288,766	\$ 295,154	\$ 51,813	\$ 384,924	\$ 68,524	\$ 579,671

*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 Fiscal Year Ended June 30, 2017

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 527,317	\$ 527,317	\$ -	\$ -
Banking Layer Deposit	1,869,000	-	-	1,869,000
Shared Risk Layer	1,954,000	-	1,954,000	-
Excess Deposit/Premium	1,042,606	-	1,042,606	-
Property/Crime Insurance Income	845,568	-	845,568	-
Banking Layer Assessment	34,369	-	-	34,369
Shared Risk Refund	-	-	-	-
Shared Risk Layer Assessment	368,049	-	368,049	-
Banking Layer Refund	(605,301)	-	-	(605,301)
Excess Insurance Refund	231,952	-	231,952	-
Total Operating Income	6,267,560	527,317	4,442,175	1,298,068
Operating Expenses				
Claims Paid	4,389,213	-	2,642,955	1,746,258
O/S Liability adj.	(2,563,274)	-	(1,949,490)	(613,784)
Consultants	43,051	43,051	-	-
Administration-Other	4,157	4,157	-	-
Safety Service	239,038	239,038	-	-
Claims Administration	24,200	24,200	-	-
Program Administration	196,686	196,686	-	-
Board Expenses	5,102	5,102	-	-
Excess Insurance	1,052,427	-	1,052,427	-
Property/Crime Insurance Expense	845,568	-	845,568	-
Member Identity Theft Protection	-	-	-	-
Total Operating Expense	4,236,168	512,234	2,591,460	1,132,474
Operating Income (Loss)	2,031,392	15,083	1,850,715	165,594
Non-Operating Income				
Change in Fair Market Value	(270,952)	(6,656)	(142,404)	(121,892)
Investment Income	209,284	3,800	110,749	94,735
Total Non-Operating Income	(61,668)	(2,856)	(31,655)	(27,157)
Change in Net Position	1,969,724	12,227	1,819,060	138,437
Beginning Net Position	2,233,698	130,218	(431,114)	2,534,594
Ending Net Position	\$ 4,203,422	\$ 142,445	\$ 1,387,946	\$ 2,673,031

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 Fiscal Year Ended June 30, 2017

	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	30,867	109,379	11,056	38,340	30,696	540,766	123,223	37,259	13,464
Shared Risk Layer	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	8,833	5,342	2,016	-	-	-	-	8,800
Shared Risk Refund	-	-	-	-	-	-	-	-	-
Shared Risk Layer Assessment	-	-	-	-	-	-	-	-	-
Banking Layer Refund	(47,160)	-	-	-	(33,990)	(160,916)	(57,103)	(9,828)	-
Excess Insurance Refund	-	-	-	-	-	-	-	-	-
Total Operating Income	(16,293)	118,212	16,398	40,356	(3,294)	379,850	66,120	27,431	22,264
Operating Expenses									
Claims Paid	18,387	204,451	11,544	71,784	15,349	627,114	98,158	45,519	24,781
O/S Liability adj.	(22,046)	(127,531)	28,211	(35,882)	965	(92,882)	(107,070)	13,819	4,959
Consultants	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-
Claims Administration	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-
Member Identity Theft Protection	-	-	-	-	-	-	-	-	-
Total Operating Expense	(3,659)	76,920	39,755	35,902	16,314	534,232	(8,912)	59,338	29,740
Operating Income (Loss)	(12,634)	41,292	(23,357)	4,454	(19,608)	(154,382)	75,032	(31,907)	(7,476)
Non-Operating Income									
Change in Fair Market Value	(2,749)	(4,773)	(177)	(2,189)	(3,592)	(39,989)	(7,564)	(2,810)	(412)
Investment Income	2,116	2,625	127	1,536	2,801	29,674	6,288	2,303	261
Total Non-Operating Income	(633)	(2,148)	(50)	(653)	(791)	(10,315)	(1,276)	(507)	(151)
Change in Net Position	(13,267)	39,144	(23,407)	3,801	(20,399)	(164,697)	73,756	(32,414)	(7,627)
Beginning Net Position	102,070	(42,179)	(11,137)	8,774	125,717	1,015,180	136,610	93,699	(7,406)
Ending Net Position	\$ 88,803	\$ (3,035)	\$ (34,544)	\$ 12,575	\$ 105,318	\$ 850,483	\$ 210,366	\$ 61,285	\$ (15,033)

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 Fiscal Year Ended June 30, 2017

	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	45,530	148,152	108,112	58,557	56,601	111,304	23,351	201,157	13,649	167,537
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	9,378	-	-	-	-	-	-	-	-	-
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-
Shared Risk Layer Assessment	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	(74,885)	(7,983)	(13,379)	(8,834)	(93,654)	(6,311)	-	(8,597)	(82,661)
Excess Insurance Refund	-	-	-	-	-	-	-	-	-	-
Total Operating Income	54,908	73,267	100,129	45,178	47,767	17,650	17,040	201,157	5,052	84,876
Operating Expenses										
Claims Paid	49,456	72,340	57,083	61,564	37,970	21,069	29,784	197,313	3,970	98,622
O/S Liability adj.	27,352	(90,738)	(60,198)	(43,240)	(20,038)	614	(3,130)	(104,779)	(4,642)	22,472
Consultants	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-
Claims Administration	-	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-	-
Member Identity Theft Protection	-	-	-	-	-	-	-	-	-	-
Total Operating Expense	76,808	(18,398)	(3,115)	18,324	17,932	21,683	26,654	92,534	(672)	121,094
Operating Income (Loss)	(21,900)	91,665	103,244	26,854	29,835	(4,033)	(9,614)	108,623	5,724	(36,218)
Non-Operating Income										
Change in Fair Market Value	(1,330)	(9,095)	(5,804)	(3,908)	(5,992)	(7,341)	(1,407)	(8,915)	(1,404)	(12,441)
Investment Income	759	7,474	5,188	3,145	4,973	6,049	1,017	6,985	1,190	10,224
Total Non-Operating Income	(571)	(1,621)	(616)	(763)	(1,019)	(1,292)	(390)	(1,930)	(214)	(2,217)
Change in Net Position	(22,471)	90,044	102,628	26,091	28,816	(5,325)	(10,004)	106,693	5,510	(38,435)
Beginning Net Position	11,569	204,060	27,219	67,940	61,560	235,157	39,144	60,550	41,357	364,710
Ending Net Position	\$ (10,902)	\$ 294,104	\$ 129,847	\$ 94,031	\$ 90,376	\$ 229,832	\$ 29,140	\$ 167,243	\$ 46,867	\$ 326,275

See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
June 30, 2017

	Total				Total Banking
	All Layers	Admin Layer	Shared Layer		Layer
Current Assets					
Cash and Cash Equivalents	\$ 1,818,583	\$ 16,391	\$ 894,777	\$	907,415
Accounts Receivable	112,643	-	-		112,643
Interest Receivable	183,982	1,642	88,948		93,392
Excess Accounts Receivable	326,772	-	326,772		-
Prepaid Expense	-	-	-		-
Total Current Assets	2,441,980	18,033	1,310,497		1,113,450
Non-Current Assets					
Investments*	40,689,525	366,738	20,020,020		20,302,767
Total Assets	\$ 43,131,505	\$ 384,771	\$ 21,330,517	\$	21,416,217
Current Liabilities					
Accounts Payable	\$ 211,455	\$ 7,668	\$ 202,093	\$	1,694
Unearned Revenue	501,442	-	128,142		373,300
Total Current Liabilities	712,897	7,668	330,235		374,994
Non-Current Liabilities					
Outstanding Liabilities*	28,939,316	-	16,063,328		12,875,988
ULAE*	1,686,630	-	936,198		750,432
Total Non-Current Liabilities	30,625,946	-	16,999,526		13,626,420
Total Liabilities	\$ 31,338,843	\$ 7,668	\$ 17,329,761	\$	14,001,414
Net Position					
Designated for Contingency	100,000	100,000	-		-
Designated for Risk	209,292	209,292	-		-
Undesignated	11,483,370	67,811	4,000,756		7,414,803
Total Net Position	11,792,662	377,103	4,000,756		7,414,803
Liability & Net Position	\$ 43,131,505	\$ 384,771	\$ 21,330,517	\$	21,416,217

*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, 2017

	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	\$ 19,289	\$ 35,854	\$ 6,822	\$ 12,444	\$ 39,582	\$ 75,718	\$ 241,557	\$ 39,846	\$ 21,720	\$ 3,568	\$ 9,927
Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Interest Receivable	1,791	3,402	761	1,321	3,935	8,232	25,716	4,115	2,181	397	1,052
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	21,080	39,256	7,583	13,765	43,517	83,950	267,273	43,961	23,901	3,965	10,979
Non-Current Assets											
Investments*	431,568	802,208	152,631	278,419	885,629	1,694,150	5,404,680	891,529	485,982	79,822	222,109
Total Assets	\$ 452,648	\$ 841,464	\$ 160,214	\$ 292,184	\$ 929,146	\$ 1,778,100	\$ 5,671,953	\$ 935,490	\$ 509,883	\$ 83,787	\$ 233,088
Current Liabilities											
Accounts Payable	\$ 30	\$ 58	\$ 13	\$ 23	\$ 81	\$ 44	\$ 485	\$ 93	\$ 41	\$ 8	\$ 22
Deferred Revenue	-	14,490	2,287	-	-	-	-	-	-	17,811	7,131
Total Current Liabilities	30	14,548	2,300	23	81	44	485	93	41	17,819	7,153
Non-Current Liabilities											
Outstanding Liabilities*	413,490	412,569	81,965	97,843	335,938	1,247,381	2,801,660	677,656	79,828	20,797	98,808
ULAE*	24,099	24,045	4,777	5,702	19,579	72,699	163,285	39,495	4,653	1,212	5,759
Total Non-Current Liabilities	437,589	436,614	86,742	103,545	355,517	1,320,080	2,964,945	717,151	84,481	22,009	104,567
Total Liabilities	\$ 437,619	\$ 451,162	\$ 89,042	\$ 103,568	\$ 355,598	\$ 1,320,124	\$ 2,965,430	\$ 717,244	\$ 84,522	\$ 39,828	\$ 111,720
Net Position											
Designated for Contingency	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety Grants	-	-	-	-	-	-	-	-	-	-	-
Undesignated	15,029	390,302	71,172	188,616	573,548	457,976	2,706,523	218,246	425,361	43,959	121,368
Total Net Position	15,029	390,302	71,172	188,616	573,548	457,976	2,706,523	218,246	425,361	43,959	121,368
Liability & Net Position	\$ 452,648	\$ 841,464	\$ 160,214	\$ 292,184	\$ 929,146	\$ 1,778,100	\$ 5,671,953	\$ 935,490	\$ 509,883	\$ 83,787	\$ 233,088

*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, 2017**

	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	\$ 51,879	\$ 30,280	\$ 11,111	\$ 19,349	\$ 25,172	\$ 31,081	\$ 43,322	\$ 11,062	\$ 80,734	\$ 13,799	\$ 83,299
Accounts Receivable	-	-	-	86,736	25,907	-	-	-	-	-	-
Interest Receivable	5,095	3,181	1,202	2,075	2,561	3,284	4,099	1,122	8,119	1,391	8,360
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	56,974	33,461	12,313	108,160	53,640	34,365	47,421	12,184	88,853	15,190	91,659
Non-Current Assets											
Investments*	1,160,758	677,490	248,606	432,922	563,195	695,411	969,300	247,511	1,806,360	308,738	1,863,749
Total Assets	\$ 1,217,732	\$ 710,951	\$ 260,919	\$ 541,082	\$ 616,835	\$ 729,776	\$ 1,016,721	\$ 259,695	\$ 1,895,213	\$ 323,928	\$ 1,955,408
Current Liabilities											
Accounts Payable	\$ (105)	\$ 74	\$ 19	\$ 54	\$ 74	\$ 43	\$ 74	\$ 18	\$ 166	\$ 29	\$ 350
Deferred Revenue	161,984	-	-	22,212	20,097	-	-	23,937	600	61,446	41,305
Total Current Liabilities	161,879	74	19	22,266	20,171	43	74	23,955	766	61,475	41,655
Non-Current Liabilities											
Outstanding Liabilities*	394,779	468,117	235,376	902,538	617,281	366,480	939,677	78,426	1,134,612	85,573	1,385,194
ULAE*	23,008	27,283	13,718	52,601	35,976	21,359	54,766	4,571	66,127	4,987	80,731
Total Non-Current Liabilities	417,787	495,400	249,094	955,139	653,257	387,839	994,443	82,997	1,200,739	90,560	1,465,925
Total Liabilities	\$ 579,666	\$ 495,474	\$ 249,113	\$ 977,405	\$ 673,428	\$ 387,882	\$ 994,517	\$ 106,952	\$ 1,201,505	\$ 152,035	\$ 1,507,580
Net Position											
Designated for Contingency	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety Grants	-	-	-	-	-	-	-	-	-	-	-
Undesignated	638,066	215,477	11,806	(436,323)	(56,593)	341,894	22,204	152,743	693,708	171,893	447,828
Total Net Position	638,066	215,477	11,806	(436,323)	(56,593)	341,894	22,204	152,743	693,708	171,893	447,828
Liability & Net Position	\$ 1,217,732	\$ 710,951	\$ 260,919	\$ 541,082	\$ 616,835	\$ 729,776	\$ 1,016,721	\$ 259,695	\$ 1,895,213	\$ 323,928	\$ 1,955,408

*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 Fiscal Year Ended June 30, 2017**

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 621,747	\$ 621,747	\$ -	\$ -
Banking Layer Deposit	5,843,000	-	-	5,843,000
Shared Risk Layer	2,884,000	-	2,884,000	-
Excess Deposit/Premium	1,222,000	-	1,222,000	-
Banking Layer Assessment	215,275	-	-	215,275
Shared Risk Refund	(498,000)	-	(498,000)	-
Banking Layer Refund	(1,431,504)	-	-	(1,431,504)
Other Income	149,195	-	-	149,195
Total Operating Income	9,005,713	621,747	3,608,000	4,775,966
Operating Expenses				
Claims Paid	5,645,192	-	1,834,502	3,810,690
O/S Liability adj.	747,945	-	1,559,595	(811,650)
ULAE	79,552	-	109,396	(29,844)
Consultants	29,083	29,083	-	-
Administration-Other	4,157	4,157	-	-
Safety Service	234,671	234,671	-	-
Claims Administration	785,673	234,852	-	550,821
Program Administration	167,832	167,832	-	-
Board Expenses	5,102	5,102	-	-
Excess Insurance	1,184,691	-	1,184,691	-
Contingency Reserves	11,477	11,477	-	-
Total Operating Expenses	8,895,375	687,174	4,688,184	3,520,017
Operating Income (Loss)	110,338	(65,427)	(1,080,184)	1,255,949
Non-Operating Income				
Change in Fair Market Value	(751,148)	(7,307)	(353,586)	(390,255)
Investment Income	667,614	5,167	318,385	344,062
Total Non-Operating Income	(83,534)	(2,140)	(35,201)	(46,193)
Change in Net Position	26,804	(67,567)	(1,115,385)	1,209,756
Beginning Net Position	11,765,858	444,670	5,116,141	6,205,047
Ending Net Position	\$ 11,792,662	\$ 377,103	\$ 4,000,756	\$ 7,414,803

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 Fiscal Year Ended June 30, 2017

	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	173,585	200,331	76,071	74,711	313,688	586,880	1,073,320	254,839	63,794	9,950	67,766
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	49,763	-	-	-	-	-	-	-	-	-	-
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	(43,581)	(13,731)	(48,684)	(48,277)	-	(699,072)	(56,152)	-	(28,141)	(23,485)
Other Income	-	-	-	-	-	108,425	-	-	-	-	-
Total Operating Income	223,348	156,750	62,340	26,027	265,411	695,305	374,248	198,687	63,794	(18,191)	44,281
Operating Expenses											
Claims Paid	113,967	44,056	56,852	19,259	148,462	188,288	588,819	251,150	26,904	22,702	41,161
O/S Liability adj.	(51,548)	(17,734)	(4,159)	(86,813)	(382,449)	130,880	(246,960)	(31,814)	(57,229)	(1,997)	(44,902)
ULAE	(2,411)	(485)	(133)	(4,824)	(21,373)	9,052	(10,505)	(949)	(3,161)	(87)	(2,434)
Consultants	-	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	20,613	16,069	5,836	10,388	16,883	41,439	111,417	33,212	8,490	1,185	6,572
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Contingency Reserves	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	80,621	41,906	58,396	(61,990)	(238,477)	369,659	442,771	251,599	(24,996)	21,803	397
Operating Income (Loss)	142,727	114,844	3,944	88,017	503,888	325,646	(68,523)	(52,912)	88,790	(39,994)	43,884
Non-Operating Income											
Change in Fair Market Value	(6,475)	(14,074)	(4,644)	(5,563)	(16,294)	(26,972)	(113,481)	(18,227)	(9,274)	(2,080)	(4,405)
Investment Income	6,305	12,404	3,382	4,864	14,482	29,384	96,543	15,146	8,081	1,599	3,851
Total Non-Operating Income	(170)	(1,670)	(1,262)	(699)	(1,812)	2,412	(16,938)	(3,081)	(1,193)	(481)	(554)
Change in Net Position	142,557	113,174	2,682	87,318	502,076	328,058	(85,461)	(55,993)	87,597	(40,475)	43,330
Beginning Net Position	(127,528)	277,128	68,490	101,298	71,472	129,918	2,791,984	274,239	337,764	84,434	78,038
Ending Net Position	\$ 15,029	\$ 390,302	\$ 71,172	\$ 188,616	\$ 573,548	\$ 457,976	\$ 2,706,523	\$ 218,246	\$ 425,361	\$ 43,959	\$ 121,368

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For the Fiscal Year Ended June 30, 2017

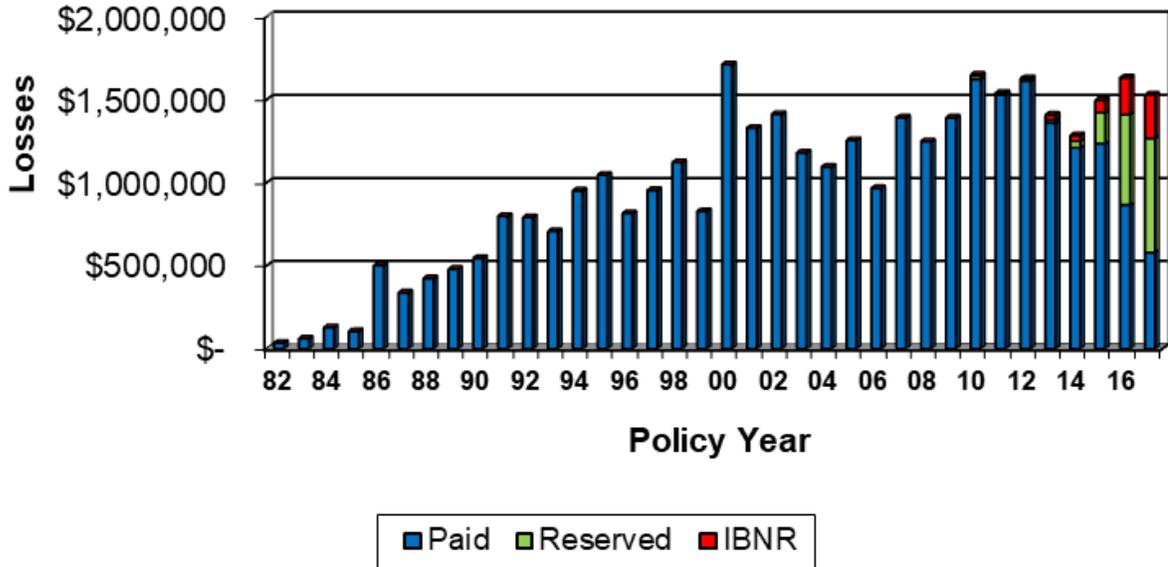
	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Operating Income											
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	345,381	160,620	67,522	167,718	167,666	149,715	386,289	69,766	487,329	118,468	827,591
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	86,736	25,907	-	52,869	-	-	-	-
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	(161,984)	(36,992)	(9,560)	-	-	(86,405)	-	(32,093)	(40,596)	(61,446)	(41,305)
Other Income	-	-	-	-	-	-	40,770	-	-	-	-
Total Operating Income	183,397	123,628	57,962	254,454	193,573	63,310	479,928	37,673	446,733	57,022	786,286
Operating Expenses											
Claims Paid	103,189	181,996	80,740	280,710	277,694	61,934	223,606	32,763	352,325	50,076	664,037
O/S Liability adj.	(44,483)	(85,896)	69,582	515,401	(9,930)	5,012	8,860	(18,339)	(253,000)	(26,971)	(177,161)
ULAE	(2,032)	(4,299)	4,267	30,532	221	753	1,704	(945)	(12,975)	(1,428)	(8,332)
Consultants	-	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	17,320	21,541	7,113	26,722	26,894	18,607	35,469	7,650	49,634	6,395	61,372
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Contingency Reserves	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	73,994	113,342	161,702	853,365	294,879	86,306	269,639	21,129	135,984	28,072	539,916
Operating Income (Loss)	109,403	10,286	(103,740)	(598,911)	(101,306)	(22,996)	210,289	16,544	310,749	28,950	246,370
Non-Operating Income											
Change in Fair Market Value	(19,216)	(14,510)	(5,528)	(10,649)	(11,516)	(14,154)	(13,378)	(4,777)	(33,988)	(5,490)	(35,560)
Investment Income	18,154	11,911	4,590	8,174	9,263	12,269	14,093	4,121	29,659	4,963	30,824
Total Non-Operating Income	(1,062)	(2,599)	(938)	(2,475)	(2,253)	(1,885)	715	(656)	(4,329)	(527)	(4,736)
Change in Net Position	108,341	7,687	(104,678)	(601,386)	(103,559)	(24,881)	211,004	15,888	306,420	28,423	241,634
Beginning Net Position	529,725	207,790	116,484	165,063	46,966	366,775	(188,800)	136,855	387,288	143,470	206,194
Ending Net Position	\$ 638,066	\$ 215,477	\$ 11,806	\$ (436,323)	\$ (56,593)	\$ 341,894	\$ 22,204	\$ 152,743	\$ 693,708	\$ 171,893	\$ 447,828

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Reconciliation of Claims Liability by Program
As of June 30, 2017 and 2016**

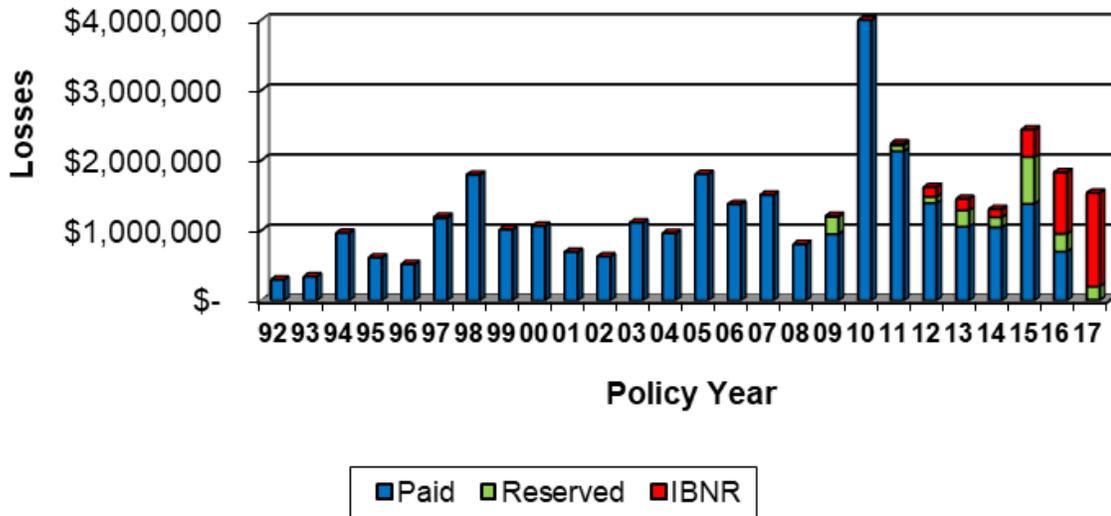
	Liability Banking 2017	Liability Shared Risk 2017	Total Liability Program		WC Banking 2017	WC Shared Risk 2017	Total WC Program		Totals	
			2017	2016			2017	2016	2017	2016
Unpaid claims and claim adjustment expenses at beginning of the fiscal year	\$ 2,772,332	\$ 7,174,243	\$ 9,946,575	\$ 10,258,970	\$ 14,467,914	\$ 15,330,535	\$ 29,798,449	\$ 30,487,191	\$ 39,745,024	\$ 40,746,161
Incurred claims and claim adjustment expenses:										
Provision for insured events of the current fiscal year	1,528,583	1,534,221	3,062,804	3,636,601	4,764,582	2,510,850	7,275,432	6,961,050	10,338,236	10,597,651
Increases (Decreases) in provision for insured events of prior fiscal years	(396,109)	(840,758)	(1,236,867)	(425,868)	(1,765,542)	838,481	(927,061)	(1,958,991)	(2,163,928)	(2,384,860)
Change in provision for ULAE in current year	-	-	-	-	(29,846)	109,396	79,550	(60,654)	79,550	(60,654)
Total incurred claims and claim adjustment expenses	<u>1,132,474</u>	<u>693,463</u>	<u>1,825,937</u>	<u>3,210,733</u>	<u>2,969,194</u>	<u>3,458,727</u>	<u>6,427,921</u>	<u>4,941,405</u>	<u>8,253,858</u>	<u>8,152,137</u>
Payments:										
Claims and claim adjustment expenses attributable to insured events of the current fiscal year	577,800	9,491	587,291	358,490	968,708	43,989	1,012,697	617,872	1,599,988	976,362
Claims and claim adjustment expenses attributable to insured events of prior fiscal years	1,168,455	2,633,463	3,801,918	3,164,638	2,841,980	1,745,747	4,587,727	5,012,275	8,389,645	8,176,913
Total Payments	<u>1,746,255</u>	<u>2,642,954</u>	<u>4,389,209</u>	<u>3,523,128</u>	<u>3,810,688</u>	<u>1,789,736</u>	<u>5,600,424</u>	<u>5,630,147</u>	<u>9,989,633</u>	<u>9,153,275</u>
Total unpaid claims and claim adjustment expenses at end of the fiscal year	<u>\$ 2,158,551</u>	<u>\$ 5,224,752</u>	<u>\$ 7,383,303</u>	<u>\$ 9,946,575</u>	<u>\$ 13,626,420</u>	<u>\$ 16,999,526</u>	<u>\$ 30,625,946</u>	<u>\$ 29,798,449</u>	<u>\$ 38,009,249</u>	<u>\$ 39,745,024</u>
Claims Liability	\$ 2,158,551	\$ 5,224,752	\$ 7,383,303	\$ 9,946,575	\$ 12,875,988	\$ 16,063,328	\$ 28,939,316	\$ 28,191,365	\$ 36,322,619	\$ 38,137,940
Claims ULAE	-	-	-	-	750,432	936,198	1,686,630	1,607,084	1,686,630	1,607,084
Total Claim Liabilities	<u>\$ 2,158,551</u>	<u>\$ 5,224,752</u>	<u>\$ 7,383,303</u>	<u>\$ 9,946,575</u>	<u>\$ 13,626,420</u>	<u>\$ 16,999,526</u>	<u>\$ 30,625,946</u>	<u>\$ 29,798,449</u>	<u>\$ 38,009,249</u>	<u>\$ 39,745,024</u>

Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of June 30, 2017

Liability - Banking

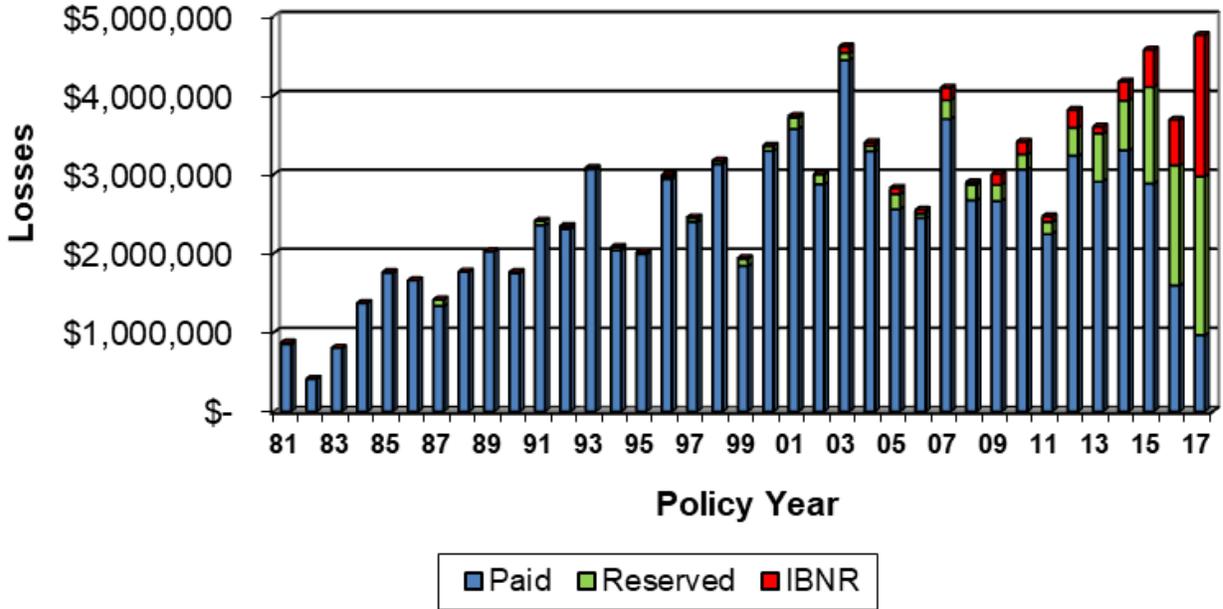


Liability - Shared

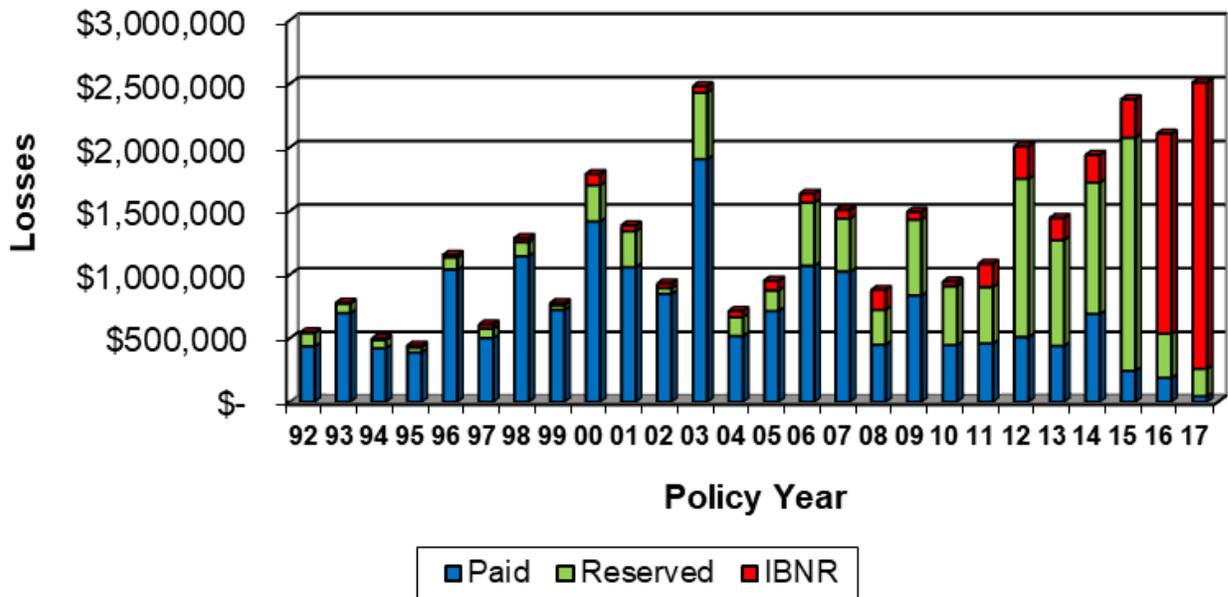


Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of June 30, 2017

Workers Compensation - Banking



Workers Compensation - Shared



See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
Budget to Actual
As of June 30, 2017

	Budget 2016-2017			YTD Expended 2016-2017			Remaining 2016-2017			
	Total	WC	Liab	Total	WC	Liab	Total \$	Total %	WC	Liab
ADMIN BUDGET										
Administrative Revenue										
41010 Administrative Deposit - See Note 1	\$ 1,149,064	\$ 621,747	\$ 527,317	\$ 1,149,064	\$ 621,747	\$ 527,317	\$ -	0%	\$ -	\$ -
44030 Change in Fair Value - See Note 2	-	-	-	(13,963)	(7,307)	(6,656)	13,963		7,307	6,656
44040 Interest Income - See Note 2	-	-	-	8,964	5,165	3,799	(8,964)		(5,165)	(3,799)
Total Admin Revenue	\$ 1,149,064	\$ 621,747	\$ 527,317	\$ 1,144,065	\$ 619,605	\$ 524,460	\$ 4,999	0%	\$ 2,142	\$ 2,857
Administrative Expenses										
52101 Claims Audit	\$ 8,000	\$ 8,000	\$ -	\$ 10,500	\$ 10,500	\$ -	\$ (2,500)	-31%	\$ (2,500)	\$ -
52102 Financial Audit	27,000	13,500	13,500	26,100	13,050	13,050	900	3%	450	450
52103 Legal Services	10,000	3,000	7,000	22,636	-	22,636	(12,636)	-126%	3,000	(15,636)
52104 Actuarial Services	11,800	5,000	6,800	12,000	5,084	6,916	(200)	-2%	(84)	(116)
52105 Computer Services	8,400	4,200	4,200	8,270	4,135	4,135	130	2%	65	65
52107 Fidelity Bonds	1,100	550	550	898	449	449	202	18%	101	101
52109 Miscellaneous Consultants	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
Total Admin Expenses	\$ 71,300	\$ 36,750	\$ 34,550	\$ 80,404	\$ 33,218	\$ 47,186	\$ (9,104)	-13%	\$ 3,532	\$ (12,636)
Safety Services										
52201 Outside Training	\$ 30,000	\$ 15,000	\$ 15,000	\$ 13,200	\$ 6,600	\$ 6,600	\$ 16,800	56%	\$ 8,400	\$ 8,400
52202 Risk Mgmt Comm Mtg Expense	1,500	750	750	244	122	122	1,256	84%	628	628
52203 Police Risk Mgmt Comm Svcs	7,900	3,950	3,950	4,254	2,669	1,585	3,646	46%	1,281	2,365
52204 On Site Monthly Fee	168,820	94,910	73,910	176,020	95,176	80,844	(7,200)	-4%	(266)	(6,934)
52207 Seminars and PARMA	72,600	40,000	32,600	24,682	13,565	11,117	47,918	66%	26,435	21,483
52208 Police Risk Mgmt Manual	132,546	15,903	116,643	123,564	14,474	109,090	8,982	7%	1,429	7,553
52209 Safety Contingency	50,000	25,000	25,000	59,358	29,679	29,679	(9,358)	-19%	(4,679)	(4,679)
52217 Wellness Optional	15,072	15,072	-	15,310	15,310	-	(238)	-2%	(238)	-
54200 Safety Grant Fund - See Note 3	-	-	-	57,076	57,076	-	(57,076)		(57,076)	-
Total Safety Services Expenses	\$ 478,438	\$ 210,585	\$ 267,853	\$ 473,708	\$ 234,671	\$ 239,037	\$ 4,730	1%	\$ (24,086)	\$ 28,816

Northern California Cities Self Insurance Fund
Budget to Actual
As of June 30, 2017

	Budget 2016-2017			YTD Expended 2016-2017			Remaining 2016-2017			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
ADMIN BUDGET CONTINUED										
Claims Administration										
52302 Claims Administration Fee	\$ 48,150	\$ 28,350	\$ 19,800	\$ 53,900	\$ 29,700	\$ 24,200	\$ (5,750)	-12%	\$ (1,350)	\$ (4,400)
52304 State Funding/Fraud Assessment	168,000	168,000	-	205,152	205,152	-	(37,152)	-22%	(37,152)	-
Total Claims Admin Expenses	\$ 216,150	\$ 196,350	\$ 19,800	\$ 259,052	\$ 234,852	\$ 24,200	\$ (42,902)	-20%	\$ (38,502)	\$ (4,400)
Program Administration										
52401 Program Administration Fee	\$ 297,556	\$ 135,252	\$ 162,304	\$ 297,556	\$ 134,351	\$ 163,205	\$ -	0%	\$ 901	\$ (901)
52403 Accounting Services	67,620	33,810	33,810	66,962	33,481	33,481	658	1%	329	329
Total Program Admin Expenses	\$ 365,176	\$ 169,062	\$ 196,114	\$ 364,518	\$ 167,832	\$ 196,686	\$ 658	0%	\$ 1,230	\$ (572)
Board Expenses										
52501 Executive Committee	\$ 3,000	\$ 1,500	\$ 1,500	\$ 517	\$ 258	\$ 259	\$ 2,483	83%	\$ 1,242	\$ 1,241
52502 Executive Committee Member Travel	3,000	1,500	1,500	2,806	1,403	1,403	194	6%	97	97
52503 Board of Directors Meetings (includes Travel)	6,000	3,000	3,000	4,037	2,018	2,019	1,963	33%	982	981
XXXX Board of Directors Long Range Planning Session	2,000	1,000	1,000	-	-	-	2,000	100%	1,000	1,000
52504 Association Memberships	4,000	2,000	2,000	2,843	1,421	1,422	1,157	29%	579	578
Total Board Expenses	\$ 18,000	\$ 9,000	\$ 9,000	\$ 10,203	\$ 5,100	\$ 5,103	\$ 7,797	43%	\$ 3,900	\$ 3,897
Other Administration Expenses - Not identified with above budget line items										
52001 Administration Expense - Other	\$ -	\$ -	\$ -	\$ 44	\$ 22	\$ 22	\$ (44)		\$ (22)	\$ (22)
52900 Member Identity Theft Protection	11,500	11,500	-	11,477	11,477	-	23	0%	23	-
Total Other Admin	\$ 11,500	\$ 11,500	\$ -	\$ 11,521	\$ 11,499	\$ 22	\$ (21)	0%	\$ 1	\$ (22)
Total Admin Expenses	\$ 1,160,564	\$ 633,247	\$ 527,317	\$ 1,199,406	\$ 687,172	\$ 512,234	\$ (38,842)	-3%	\$ (53,925)	\$ 15,083
TOTAL ADMIN REVENUE OVER EXPENSES	\$ (11,500)	\$ (11,500)	\$ -	\$ (55,341)	\$ (67,567)	\$ 12,226	\$ 43,841		\$ 56,067	\$ (12,226)

Northern California Cities Self Insurance Fund
Budget to Actual
As of June 30, 2017

	Budget 2016-2017			YTD Expended 2016-2017			Remaining 2016-2017			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
BANKING LAYER BUDGET										
Banking Layer Revenue										
41020 Banking Layer Deposit - See Note 1	\$ 7,712,000	\$ 5,843,000	\$ 1,869,000	\$ 7,712,002	\$ 5,843,001	\$ 1,869,001	\$ (2)	0%	\$ (1)	\$ (1)
41050 Banking Layer Refund	-	-	-	(2,036,805)	(1,431,504)	(605,301)	2,036,805		1,431,504	605,301
43010 Banking Layer Assessment	-	-	-	249,644	215,275	34,369	(249,644)		(215,275)	(34,369)
44030 Change in Fair Value - See Note 2	-	-	-	(512,148)	(390,256)	(121,892)	512,148		390,256	121,892
44040 Interest Income - See Note 2	-	-	-	438,797	344,064	94,733	(438,797)		(344,064)	(94,733)
44010 Other Income	-	-	-	149,195	149,195	-	(149,195)		(149,195)	-
Total Banking Layer Revenue	\$ 7,712,000	\$ 5,843,000	\$ 1,869,000	\$ 6,000,685	\$ 4,729,775	\$ 1,270,910	\$ 1,711,315	22%	\$ 1,113,225	\$ 598,090
Banking Layer Expenses										
51100 Claims Expense - See Note 4	\$ 6,868,018	\$ 5,058,157	\$ 1,809,861	\$ 5,089,636	\$ 3,810,692	\$ 1,278,944	\$ 1,778,382	26%	\$ 1,247,465	\$ 530,917
51135 Claims Admin - Liability - See Note 4	-	-	-	467,314	-	467,314	(467,314)		-	(467,314)
51400 OS Liability Adjustment - See Note 4	-	-	-	(1,425,434)	(811,650)	(613,784)	1,425,434		811,650	613,784
51800 ULAE Adjustment - See Note 4	-	-	-	(29,848)	(29,848)	-	29,848		29,848	-
52300 Claims Admin - Monthly WC Only - See Note 4	550,815	550,815	-	550,824	550,824	-	(9)	0%	(9)	-
Total Banking Layer Expenses	\$ 7,418,833	\$ 5,608,972	\$ 1,809,861	\$ 4,652,492	\$ 3,520,018	\$ 1,132,474	\$ 2,766,341	37%	\$ 2,088,954	\$ 677,387
TOTAL BANKING REVENUE OVER EXPENSES	\$ 293,167	\$ 234,028	\$ 59,139	\$ 1,348,193	\$ 1,209,757	\$ 138,436	\$ (1,055,026)		\$ (975,729)	\$ (79,297)

Northern California Cities Self Insurance Fund
Budget to Actual
As of June 30, 2017

	Budget 2016-2017			YTD Expended 2016-2017			Remaining 2016-2017			
	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	\$ 4,838,000	\$ 2,884,000	\$ 1,954,000	\$ 4,838,000	\$ 2,884,000	\$ 1,954,000	\$ -	0%	\$ -	\$ -
41040 Excess Deposit/Premium - See Note 1	2,264,606	1,222,000	1,042,606	2,264,606	1,222,000	1,042,606	-	0%	-	-
41060 Shared Risk Refund	-	-	-	(498,000)	(498,000)	-	498,000		498,000	-
43020 Shared Risk Layer Assessment	-	-	-	368,049	-	368,049	(368,049)		-	(368,049)
44020 Excess Insurance Refund - See Note 3	-	-	-	231,952	-	231,952	(231,952)		-	(231,952)
44030 Change in Fair Value	-	-	-	(495,990)	(353,586)	(142,404)	495,990		353,586	142,404
44040 Interest Income	-	-	-	429,131	318,383	110,748	(429,131)		(318,383)	(110,748)
44060 Property Premium - See Note 1	794,982	-	794,982	794,983	-	794,983	(1)	0%	-	(1)
44070 Crime Premium - See Note 1	50,585	-	50,585	50,585	-	50,585	-	0%	-	-
Total Shared Layer Revenue	\$ 7,948,173	\$ 4,106,000	\$ 3,842,173	\$ 7,983,316	\$ 3,572,797	\$ 4,410,519	\$ (35,143)	0%	\$ 533,203	\$ (568,346)
Shared Layer Expenses										
51100 Claims Expense	\$ 5,208,750	\$ 2,492,617	\$ 2,716,133	\$ 4,196,958	\$ 3,503,493	\$ 693,465	\$ 1,011,792	19%	\$ (1,010,876)	\$ 2,022,668
54100 Excess Deposit/Premium Exp - See Note 5	2,264,606	1,222,000	1,042,606	2,237,118	1,184,691	1,052,427	27,488	1%	37,309	(9,821)
54150 Member Property Coverage - See Note 5	794,982	-	794,982	794,983	-	794,983	(1)	0%	-	(1)
54150 Member Crime Coverage - See Note 5	50,585	-	50,585	50,585	-	50,585	-	0%	-	-
Total Shared Layer Expenses	\$ 8,318,923	\$ 3,714,617	\$ 4,604,306	\$ 7,279,644	\$ 4,688,184	\$ 2,591,460	\$ 1,039,279	12%	\$ (973,567)	\$ 2,012,846
TOTAL SHARED REVENUE OVER EXPENSES	\$ (370,750)	\$ 391,383	\$ (762,133)	\$ 703,672	\$ (1,115,387)	\$ 1,819,059	\$ (1,074,422)		\$ 1,506,770	\$ (2,581,192)
OTHER INCOME/(EXPENSE)										
Rounding	-	-	-	4	1	3	(4)		(1)	(3)
Total Other Income/(Expense)	\$ -	\$ -	\$ -	\$ 4	\$ 1	\$ 3	\$ (4)		\$ (1)	\$ (3)
TOTAL INCOME/(EXPENSE)	\$ (89,083)	\$ 613,911	\$ (702,994)	\$ 1,996,528	\$ 26,804	\$ 1,969,724	\$ (2,085,611)		\$ 587,107	\$ (2,672,718)

Northern California Cities Self Insurance Fund
Notes to Budget to Actual
As of June 30, 2017

1. Revenue Recognition

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

2. Investment Income

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

3. CJPRMA Refund

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

4. Claims Expenses

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

5. Insurance Expense Recognition

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

**Northern California Cities Self Insurance Fund
Risk Management Reserves Historic Usage Report
As of June 30, 2017**

Member	ADA Grants Declared in FY 2009 Board Meeting 4/24/2009		Risk Management Reserve Fund elected to be retained in WC admin by members from their WC shared refund					Total funds available FY 2009 - FY 2016 for Risk Management	Total Disbursements Paid through Last Update	Risk Management Reserve Funds Available
	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015				
Anderson	\$ 6,496.00	\$ 8,039.00	\$ 7,650.00	\$ 7,540.00	\$ 7,451.00	\$ 3,860.00	\$ -	\$ 41,036.00	\$ 31,355.00	\$ 9,681.00
Auburn	6,397.00	-	-	8,098.00	-	-	-	\$ 14,495.00	6,397.00	8,098.00
Colusa	6,258.00	-	-	5,817.00	5,662.00	-	-	\$ 17,737.00	17,737.00	-
Corning	6,157.00	6,149.00	5,788.00	5,678.00	-	-	-	\$ 23,772.00	23,772.00	-
Dixon	6,592.00	-	-	-	10,379.00	-	10,602.00	\$ 27,573.00	11,762.47	15,810.53
Elk Grove	-	-	-	-	-	-	-	\$ -	-	-
Folsom*	16,732.00	62,977.00	-	61,737.00	61,566.00	32,328.00	57,693.00	\$ 293,033.00	302,797.37	(9,764.37)
Galt	7,613.00	14,375.00	14,135.00	14,171.00	14,153.00	11,310.00	16,586.00	\$ 92,343.00	84,412.00	7,931.00
Gridley	6,144.00	6,391.00	-	6,507.00	6,476.00	5,152.00	6,614.00	\$ 37,284.00	6,144.00	31,140.00
lone	-	-	-	-	-	514.00	-	\$ 514.00	-	514.00
Jackson	5,627.00	3,510.00	3,487.00	-	-	-	4,285.00	\$ 16,909.00	5,500.00	11,409.00
Lincoln	6,303.00	8,638.00	10,028.00	-	10,854.00	-	10,078.00	\$ 45,901.00	24,969.00	20,932.00
Marysville	6,758.00	-	-	-	-	-	-	\$ 6,758.00	731.00	6,027.00
Nevada City	5,665.00	-	-	-	3,618.00	1,896.00	4,275.00	\$ 15,454.00	5,665.00	9,789.00
Oroville	7,633.00	-	-	-	-	-	12,309.00	\$ 19,942.00	17,412.50	2,529.50
Placerville	6,883.00	-	-	-	-	9,048.00	-	\$ 15,931.00	6,883.00	9,048.00
Paradise	7,182.00	-	-	-	-	-	-	\$ 7,182.00	7,182.00	-
Red Bluff	7,339.00	12,860.00	12,493.00	12,290.00	-	-	-	\$ 44,982.00	44,982.00	-
Rio Vista	5,818.00	-	4,770.00	4,766.00	-	3,759.00	-	\$ 19,113.00	15,602.50	3,510.50
Rocklin	9,178.00	24,019.00	25,254.00	25,419.00	25,476.00	20,260.00	22,851.00	\$ 152,457.00	110,451.00	42,006.00
Willows	5,856.00	4,618.00	4,412.00	-	-	3,405.00	7,156.00	\$ 25,447.00	25,448.00	(1.00)
Yuba City	8,607.00	-	-	22,184.00	-	-	-	\$ 30,791.00	30,791.00	-
	\$ 145,238.00	\$ 151,576.00	\$ 88,017.00	\$ 174,207.00	\$ 145,635.00	\$ 91,532.00	\$ 152,449.00	\$ 948,654.00	\$ 779,993.84	\$ 168,660.16

**Folsom elected to retain \$117,055 of its fiscal year 2016-2017 refunds in the pool for future risk management expenses. The Program Administrator authorized the release of funds in excess of available reserves at June 30, 2017 with the understating that the City's risk management reserve would be replenished as of July 1, 2017.*

Northern California Cities Self Insurance Fund
Police Risk Management Grants Historic Usage Report
As of June 30, 2017

Member	Police Risk Management Grant Funds		Total funds granted FY 2015 - FY 2016 for Police Risk Management	Total Disbursements Paid through Last Update	Police Risk Management Grant Funds Available
	FY 2015	FY 2016			
Anderson	\$1,515.00	\$1,515.00	\$ 3,030.00	\$ -	\$ 3,030.00
Auburn	3,030.00	3,030.00	6,060.00	6,280.56	(220.56)
Colusa	1,515.00	1,515.00	3,030.00	-	3,030.00
Corning	1,515.00	1,515.00	3,030.00	3,291.26	(261.26)
Dixon	3,030.00	3,030.00	6,060.00	6,060.00	-
Elk Grove	3,030.00	3,030.00	6,060.00	-	6,060.00
Folsom	3,787.50	3,787.50	7,575.00	7,576.00	(1.00)
Galt	3,030.00	3,030.00	6,060.00	-	6,060.00
Gridley	1,515.00	1,515.00	3,030.00	3,291.26	(261.26)
Ione	1,515.00	1,515.00	3,030.00	1,655.63	1,374.37
Jackson	1,515.00	1,515.00	3,030.00	-	3,030.00
Lincoln	3,030.00	3,030.00	6,060.00	6,548.50	(488.50)
Marysville	2,272.50	2,272.50	4,545.00	-	4,545.00
Nevada City	1,515.00	1,515.00	3,030.00	-	3,030.00
Oroville	3,030.00	3,030.00	6,060.00	6,060.00	-
Placerville	1,515.00	1,515.00	3,030.00	-	3,030.00
Paradise	2,272.50	2,272.50	4,545.00	4,545.00	-
Red Bluff	2,272.50	2,272.50	4,545.00	1,473.74	3,071.26
Rio Vista	1,515.00	1,515.00	3,030.00	-	3,030.00
Rocklin	3,030.00	3,030.00	6,060.00	6,516.24	(456.24)
Willows	1,515.00	1,515.00	3,030.00	-	3,030.00
Yuba City	3,030.00	3,030.00	6,060.00	6,060.00	-
	\$ 49,995.00	\$ 49,995.00	\$ 99,990.00	\$ 59,358.19	\$ 40,631.81

Designated for Risk Management	
Risk Management Reserves	\$ 168,660
Police Risk Management Grants	40,632
Total	<u>\$ 209,292</u>



Agenda Item F.2.

BUDGET-TO-ACTUAL AS OF JUNE 30, 2017

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.

Administrative expenses were \$1,199,406, or \$38,842 (3%) above the budgeted amount of \$1,160,564.

The significant expense that was over budget is the State Funding/Fraud Assessment, by \$37,152 (22%) over the budget of \$168,000. The budget for FY 17/18 was increased to \$225,667, though based on the recent State filing the actual expense this year should be below budget. Legal services were \$12,636 (126%) over budget based on the need for more legal opinions regarding liability coverage, and the budget for FY 17/18 was increased to \$17,000 to recognize the increased need.

James Marta and Company also agreed to add a Usage Report to the Quarterly Financials to track the budget for Police Risk Management Grants.

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: The Executive Committee has asked that the budget-to-actual exhibit from the quarterly financials listed separately in the agenda packet to highlight any issues that may develop over the course of the fiscal year.

ATTACHMENT(S): (Please refer to pages 19-23 of the Quarterly Financial Report) for Period Ending June 30, 2017 - Budget to Actual as of June 30, 2017



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Executive Committee Meeting
September 28, 2017

Agenda Item F.3.

FINANCIAL STATUS AT JUNE 30, 2017

INFORMATION ITEM

ISSUE: The annual NCCSIF Financial Audit is underway. James Marta & Company will be present to provide a status on its progress and a presentation of NCCSIF Financial Status at June 30, 2017. The audit report will be presented at the October 19, 2017 Board meeting by Crowe Horwath LLP.

RECOMMENDATION: None. Information only.

FISCAL IMPACT: None.

BACKGROUND: The annual financial audit has been conducted by Crowe Horwath since FY 10/11.

ATTACHMENT(S): FY 16/17 Year End Review Presentation by James Marta and Company

Northern California Cities Self-Insurance Fund



Financial Status at June 30, 2017

Presented by
James Marta CPA, CGMA, ARPM
Alana Theiss CPA
James Marta & Company LLP



A California Joint Powers Authority

www.nccsif.org

Financial Highlights

- Increase in net position for the fiscal year ended June 30, 2017 was \$1,996,528 for the pool as a whole.
- Decrease in prior years claims liabilities totaled \$2,163,928: \$1,236,867 for the liability program and \$927,061 for workers' compensation.
- Expenses during the year included dividends to members totaling \$2,534,805.
- Assessments to members totaled \$617,693: \$249,644 in the banking layer and \$368,049 in liability shared layer.
- Liability shared layer ended the year with positive net position of \$1,387,946, largely due to change in estimated claims liability of \$1,949,490.

Statements of Net Position

	June 30, 2017	Percent	June 30, 2016	Percent	June 30, 2015	Percent
Current assets	\$ 7,768,359	14%	\$ 7,684,507	14%	\$ 8,038,589	16%
Noncurrent assets	47,269,986	86%	46,395,121	86%	42,988,439	84%
Total Assets	55,038,345	100%	54,079,628	100%	51,027,028	100%
Current liabilities	1,033,017	2%	335,047	1%	900,740	2%
Claim liabilities	38,009,249	69%	39,745,024	73%	40,746,163	80%
Total liabilities	39,042,266	71%	40,080,071	74%	41,646,903	82%
Net position	15,996,079	29%	13,999,557	26%	9,380,125	18%
Total Liabilities and Net Position	55,038,345	100%	54,079,628	100%	51,027,028	100%

Statements of Revenues, Expenses, and Changes in Net Position

	2017	2016	Percent Change	2016	2015	Percent Change
Operating Revenues	\$ 17,808,078	\$ 16,962,772	5%	\$ 16,962,772	\$ 15,802,553	7%
Provision for Claims	7,831,311	7,750,453	1%	7,750,453	10,879,465	-29%
Dividends	2,534,805	1,121,444	126%	1,121,444	1,506,568	-26%
Insurance Premiums	3,082,686	3,004,729	3%	3,004,729	2,654,843	13%
Administration	2,217,546	2,032,859	9%	2,032,859	2,089,957	-3%
Total Expenses	15,666,348	13,909,485	13%	13,909,485	17,130,833	-19%
Non-operating:						
Investment Income	(145,208)	1,566,145	-109%	1,566,145	644,473	143%
Net Income (Loss)	1,996,522	4,619,432	-57%	4,619,432	(683,807)	-776%
Beginning Net Position	13,999,557	9,380,125	49%	9,380,125	10,063,932	-7%
Ending Net Position	\$ 15,996,079	\$ 13,999,557	14%	\$ 13,999,557	\$ 9,380,125	49%

Statement of Net Position June 30, 2017 – WC Only

	Total WC	WC Admin Layer	WC Shared Layer	WC Banking Layer
Current assets	\$ 2,441,980	\$ 18,033	\$ 1,310,497	\$ 1,113,450
Noncurrent assets	40,689,525	366,738	20,020,020	20,302,767
Total Assets	\$ 43,131,505	\$ 384,771	\$ 21,330,517	\$ 21,416,217
Current liabilities	\$ 712,897	\$ 7,668	\$ 330,235	\$ 374,994
Claim liabilities	30,625,946	-	16,999,526	13,626,420
Total liabilities:	31,338,843	7,668	17,329,761	14,001,414
Net position	11,792,662	377,103	4,000,756	7,414,803
Total Liabilities & Net Position	\$ 43,131,505	\$ 384,771	\$ 21,330,517	\$ 21,416,217

Statement of Net Position June 30, 2017 – Liability Only

	Total Liability Program	Liability Admin Layer	Liability Shared Layer	Liability Banking Layer
Current assets	\$ 799,069	\$ 7,015	\$ 550,297	\$ 241,757
Noncurrent assets	11,107,776	138,572	6,084,766	4,884,438
Total Assets	\$ 11,906,845	\$ 145,587	\$ 6,635,063	\$ 5,126,195
Current liabilities	\$ 320,120	\$ 3,142	\$ 22,365	\$ 294,613
Claim liabilities	7,383,303	-	5,224,752	2,158,551
Total liability:	7,703,423	3,142	5,247,117	2,453,164
Net position	4,203,422	142,445	1,387,946	2,673,031
Total Liabilities & Net Position	\$ 11,906,845	\$ 145,587	\$ 6,635,063	\$ 5,126,195

Fiscal Year 2017 Refunds & Assessments

REFUNDS

WC Shared	WC Banking	Liab Shared	Liab Banking	Total
\$498,000	\$1,431,504	\$0	\$605,301	\$2,534,805

ASSESSMENTS

WC Shared	WC Banking	Liab Shared	Liab Banking	Total
\$0	\$215,275	\$368,049	\$34,369	\$617,693

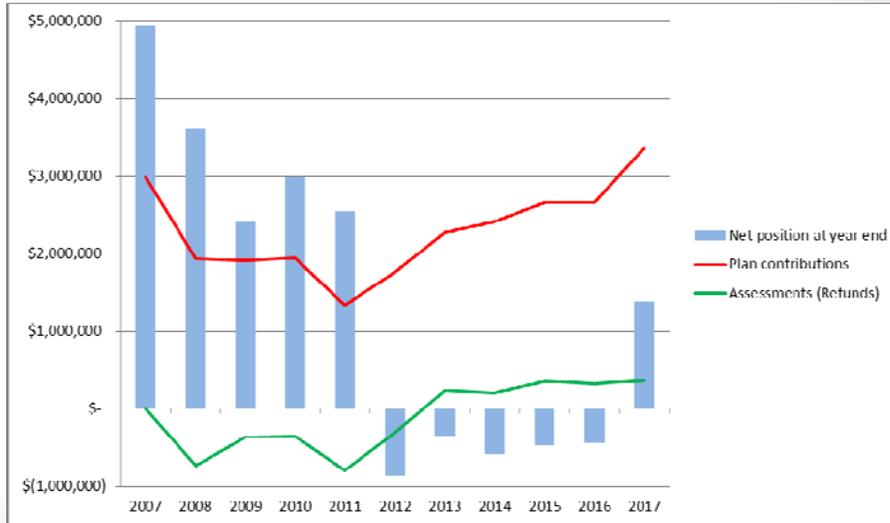
NET RETURNED TO MEMBERS

WC Shared	WC Banking	Liab Shared	Liab Banking	Total
\$498,000	\$1,216,229	(\$368,049)	\$570,932	\$1,917,112

Net refunds and assessments – Last 22 years

Policy Year	WC Shared	Liab Shared	All Banking	Net Refund (Assessment)
1996	\$ -	\$ -	\$ 624,314	\$ 624,314
1997	-	-	980,903	980,903
1998	-	-	2,280,782	2,280,782
1999	-	-	(1,261,098)	(1,261,098)
2000	(274,923)	-	(302,147)	(577,070)
2001	(11,859)	(732,921)	(503,727)	(1,248,507)
2002	383,332	(279,207)	2,839,151	2,943,276
2003	-	-	567,979	567,979
2004	-	-	204,292	204,292
2005	-	-	2,249,101	2,249,101
2006	-	960,976	733,058	1,694,034
2007	-	-	1,907,050	1,907,050
2008	-	735,799	5,086,480	5,822,279
2009	1,317,146	361,300	4,331,924	6,010,370
2010	1,637,000	357,947	4,142,781	6,137,728
2011	2,290,878	792,065	3,248,826	6,331,769
2012	1,697,090	304,007	2,187,129	4,188,226
2013	1,370,228	(232,798)	2,335,508	3,472,938
2014	931,757	(199,815)	(425,022)	306,920
2015	566,413	(348,814)	359,091	576,690
2016	280,809	(325,661)	386,017	341,165
2017	498,000	(368,049)	1,787,161	1,917,112
Totals	\$10,685,871	\$1,024,829	\$33,759,553	\$ 45,470,253

Liability Shared Program History

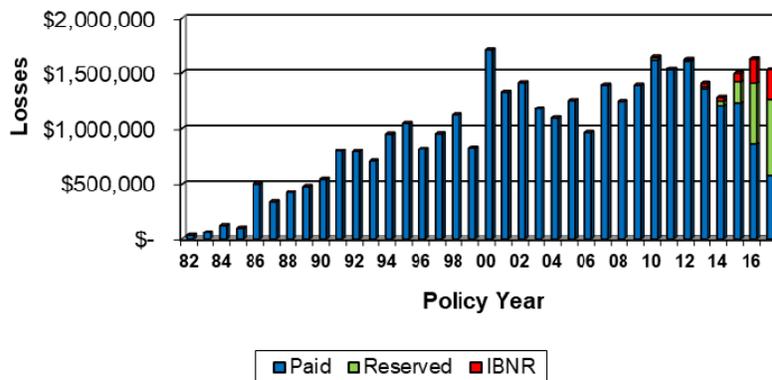


Reconciliation of Claims Liabilities

	Total Liability Program		Total WC Program		Total:	
	2017	2016	2017	2016	2017	2016
Unpaid claims and claim adjustment expenses at beginning of the fiscal year	\$ 8,048,979	\$ 10,256,878	\$ 28,706,489	\$ 30,187,191	\$ 36,755,468	\$ 40,444,069
Incurred claim and claim adjustment expenses:						
Provision for incurred events of the current fiscal year	1,661,804	1,604,601	7,275,631	6,961,050	8,937,435	8,565,651
Increases (Decreases) in provision for incurred events of prior fiscal years	(1,346,507)	(613,668)	(937,081)	(1,076,991)	(1,283,668)	(1,690,659)
Change in provision for CLAE in current year	-	-	78,590	(88,854)	78,590	(88,854)
Total incurred claim and claim adjustment expenses	1,825,937	3,210,733	6,427,921	4,911,405	8,253,858	8,152,137
Payments:						
Claims and claim adjustment expenses attributable to incurred events of the current fiscal year	987,391	894,890	1,812,897	817,871	1,900,288	876,862
Claims and claim adjustment expenses attributable to incurred events of prior fiscal years	1,901,918	1,169,638	4,597,727	2,811,279	6,509,645	4,788,783
Total Payments	4,389,209	3,523,128	5,600,624	5,630,147	9,999,633	9,153,275
Total unpaid claims and claim adjustment expenses at end of the fiscal year	\$ 7,561,803	\$ 8,048,979	\$ 28,615,989	\$ 28,706,489	\$ 36,755,468	\$ 40,444,069
Claims Liability	\$ 7,561,803	\$ 9,916,575	\$ 28,899,118	\$ 28,899,149	\$ 36,812,679	\$ 38,117,840
Claims CLAE	-	-	1,686,690	1,687,064	1,686,690	1,687,064
Total Claims Liabilities	\$ 7,561,803	\$ 8,048,979	\$ 28,615,989	\$ 28,706,489	\$ 36,755,468	\$ 40,444,069

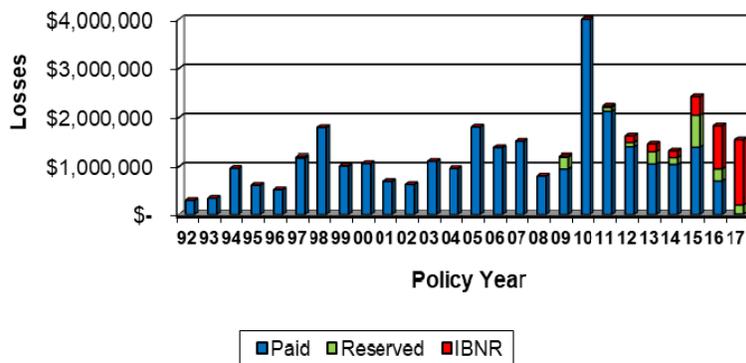
Claims Summary

Liability - Banking



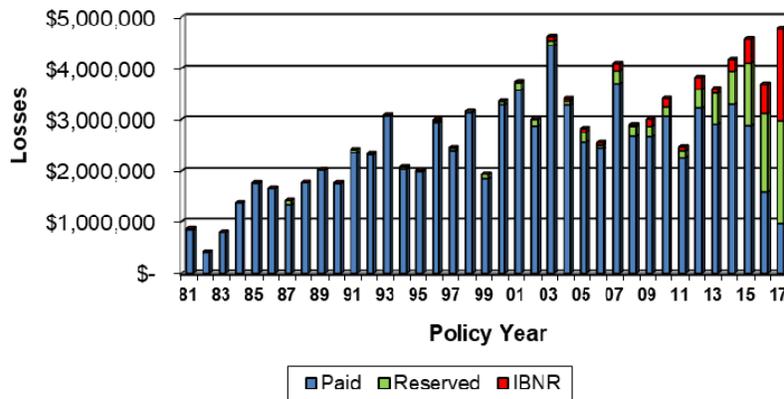
Claims Summary

Liability - Shared



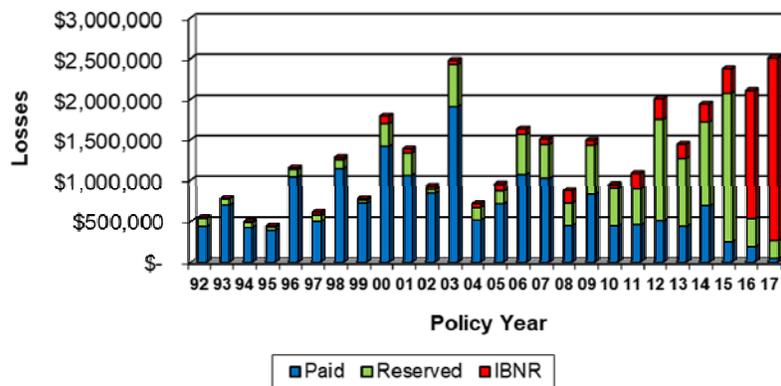
Claims Summary

Workers Compensation - Banking



Claims Summary

Workers Compensation - Shared



Conclusion

- The financial position of the pool improved in FY 2017, mainly due to the change in estimated claims liability for prior years.
- Liability Shared Layer is no longer in a deficit position.
- **Demonstrating value:** Net refunds to members over the last ten years totaling \$45M.



Agenda Item F.4.

ACCOUNTING SERVICES AD HOC COMMITTEE RECOMMENDATION

ACTION ITEM

ISSUE: NCCSIF received three proposals for accounting services in response to a recent Request for Proposals (RFP). The Program Administrators prepared a summary of the responses and provided it and the proposals to the Ad Hoc Committee in charge of reviewing and making a recommendation to the Executive Committee.

Oral interviews with the finalists are expected to take place in the morning, prior to the Executive Committee, and the members of the Committee will be present to discuss the proposals, interviews, and their recommendation.

OPTIONS: The Executive Committee may:

1. Accept the recommendation of the Ad Hoc Committee.
2. Reject the recommendation and choose a different accountant.
3. Solicit additional feedback from the proposers.
4. Provide direction to obtain additional information or proposals.

RECOMMENDATION: TBD, based on feedback from the Ad Hoc Committee after oral interviews.

FISCAL IMPACT: TBD. The current contract is for an annualized fee of \$99,330. The five-year average of the three proposals ranges from \$94,785 to \$106,290 per year.

BACKGROUND: NCCSIF issued a Request for Proposals (RFP) for accounting services in response to an increase in the annual fee from James Marta and Company. An Ad Hoc Committee was formed to review the proposals and make a recommendation to the Executive Committee. The Ad Hoc Committee reviewed and discussed the proposals and selected firms to interview.

ATTACHMENT(S): None



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Executive Committee Meeting
September 28, 2017

Agenda Item G.1.

PRELIMINARY 2018 MEETING CALENDAR

ACTION ITEM

ISSUE: The proposed NCCSIF 2018 Meeting Calendar is presented for review to determine if any dates should be modified due to conflicts.

RECOMMENDATION: Review the proposed dates and recommend a Meeting Calendar to the Board of Directors for approval.

FISCAL IMPACT: None.

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

ATTACHMENT(S): Preliminary 2018 Meeting Calendar



PROPOSED - 2018 MEETING CALENDAR

Thursday, February 1, 2018 **Police Risk Management Committee** at 10:00 a.m.

Thursday, March 22, 2018 **Executive Committee** at 10:00 a.m.
Claims Committee at 11:30 a.m.

Thursday, April 26, 2018 **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12 noon

May 17, 2018..... **Claims Committee** at 10:00 a.m.
Executive Committee at 11:30 a.m.

Thursday, June 14, 2018..... **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12 noon

Thursday, August 2, 2018 **Police Risk Management Committee** at 10:00 a.m.

Thursday, September 27, 2018..... **Claims Committee** at 10:00 a.m.
Executive Committee at 11:30 a.m.

Thursday, October 25, 2018..... **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12:30 p.m.

Thursday, November 1, 2018 **Police Risk Management Committee** at 10:00 a.m.

Thursday, December 13, 2018 **Board of Directors** at 10:00 a.m.

Meeting Location: TBD

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



NOMINATION OF OFFICERS - 2018

ACTION ITEM

ISSUE: Membership on the NCCSIF Executive Committee (EC) rotates annually, and each Member serves for a two-year term. NCCSIF Officers are selected from the EC as needed. The January 1, 2018 to December 31, 2018 term for the Executive Committee will include the following Members:

2018 NCCSIF Executive Committee

<u>Member</u>	<u>Representative</u>	<u>New</u>	<u>Term of Office</u> <i>Second Year Term</i>
City of Anderson	Liz Cottrell		<i>January 1, 2017 to December 31, 2018</i>
City of Corning	Kristina Miller		<i>January 1, 2017 to December 31, 2018</i>
City of Gridley	<i>Vacant</i>		January 1, 2018 to December 31, 2019
City of Oroville	Liz Ehrenstrom		January 1, 2018 to December 31, 2019
Town of Paradise	Gina Will		January 1, 2018 to December 31, 2019
City of Red Bluff	Sandy Ryan		<i>January 1, 2017 to December 31, 2018</i>
City of Willows	Tim Sailsbery		<i>January 1, 2017 to December 31, 2018</i>

The **current Officers** are as follows:

President	Dave Warren	<i>January 1, 2017 to December 31, 2018</i>
Vice President	Liz Ehrenstrom	January 1, 2016 to December 31, 2017
Secretary	Corey Shaver	January 1, 2016 to December 31, 2017
Treasurer (non-voting)	Tim Sailsbery	Appointed annually
CJPRMA Rep (non-voting)	Astrida Trupovnieks	Appointed annually

The Vice President and Secretary positions are up for nomination.

The Treasurer and CJPRMA Representative positions are appointed annually by the Board.

OPTIONS: Members have previously discussed reviewing the rotation schedule in light of changes to the meeting location. The rotation is based on geography to make it easier for members to attend the meetings. However, since the members have settled on Rocklin as a central meeting place geography is less important to the makeup of the Executive Committee. Members have suggested:



Northern California Cities Self Insurance Fund
Executive Committee Meeting
September 28, 2017

Agenda Item G.2. (continued)

1. Rotation based on geographic spread (North, South, East, West) rather than concentration.
2. Rotation based on size of members (Large, Medium, Small).
3. Rotation based on loss exposures or some other criteria.

RECOMMENDATION: Solicit nominations for the Vice President and Secretary positions, and re-appoint the Treasurer and CJPRMA representative positions. Consider bringing the Executive Committee rotation schedule to the full Board for potential changes to the Committee makeup.

FISCAL IMPACT: None.

BACKGROUND: The Executive Committee is a standing committee of the Board of Directors and is comprised of seven to nine voting members, and two non-voting members. The President of the Board of Directors serves as the Chair of the Executive Committee. The President, Vice-President, Secretary, and seven to eight other Directors act as the voting members, so at times their number has varied from seven to nine. The two non-voting members are the Treasurer and the Representative to the CJPRMA Board of Directors.

Historically, the newly-elected officers (President, Vice President, Secretary and Treasurer) are nominated by the Executive Committee (acting as the Nominating Committee). The officers are chosen from the Executive Committee and are elected for a two-year term. The President is selected from the second-year Members (often the current Vice President) and the Vice President is generally selected from the first year members.

The Secretary is selected from either group of members. The Treasurer and CJPRMA Representative are appointed annually from the NCCSIF Members at large.

Executive Committee office is held by the specific assigned Board Member, not the City. This means that if an Executive Committee member is unable to attend a scheduled meeting, the Board Alternate for that City, while welcome to attend the meeting, may not vote.

<u>Rotating Off EC 12/31/2017</u>	<u>Rotating On EC 1/1/2018</u>	<u>Remaining EC for another year</u>
Toni Benson - Colusa	Vacant - Gridley	Liz Cottrell - Anderson
Vacant - Marysville	Liz Ehrenstrom - Oroville	Kristina Miller - Corning
Natalie Springer - Yuba City	Gina Will - Paradise	Sandy Ryan - Red Bluff
		Tim Sailsbery - Willows

Section 5 of the NCCSIF Bylaws describes the duties and responsibilities of the Officers of the Authority.

ATTACHMENT(S):

1. Section 4 and Section 5 of the NCCSIF Bylaws
2. Executive Committee Rotation Schedule Map

E. All meetings of the Board shall be called, noticed, held and conducted in accordance with the provisions of Ralph M. Brown Act (Government Code Section 54950 et seq.).

SECTION 4 Executive Committee

A. - Membership. The Executive Committee shall be composed of eight (8) *voting and two (2) non-voting* members of the Board of Directors or their alternates. The President, Vice President and Secretary shall serve as *voting* members on the Executive Committee. The remaining *voting* members shall be elected by the Board of Directors on a member rotation basis, as established by the Board of Directors. The two (2) non-voting members shall be comprised of the Treasurer and the CJPRMA Board Representative. The President shall act as Chairman.

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

C. - Powers, Duties and Responsibilities.

1. The Executive Committee shall conduct, direct and supervise the day-to-day business of the Authority and in doing so shall exercise the powers expressly granted to it by the Agreement, these Bylaws and as otherwise delegated by the Board of Directors.

2. The following duties and responsibilities shall be assumed and carried out by the Executive Committee, which shall have all powers necessary for those purposes:

- a. Provide general supervision and direction to the Program Director;
- b. Authorize payment of claims against the Authority; provided, however, that with respect to claims arising under coverage programs operated by the Authority, claim settlement authority shall be in accordance with the policies and procedures governing the particular program;
- c. Enter into contracts, within budget limits;
- d. Make payments pursuant to previously authorized contracts, within budget limits; this Authority includes the power to authorize and reimburse expenses incurred for budgeted activities, within budget limits;
- e. Review and recommend a budget to the Board no later than seventy-two (72) hours prior to the spring meeting of the Board;
- f. Act as Program Director in the absence of the Program Director;

g. Recommend policies and procedures to the Board for implementation of the Agreement, the Bylaws and the operation of specific coverage programs; and

h. Appoint a nominating committee for each election of officers and members of the Executive Committee.

i. Amend annual budget in an amount not to exceed the contingency account.

3. Subject only to such limitations as are expressly stated in the Agreement, these Bylaws or a resolution of the Board of Directors, the Executive Committee shall have and be entitled to exercise all powers which may be reasonably implied from powers expressly granted and which are reasonably necessary to conduct, direct and supervise the business of the Authority.

D. - Meetings

1. Regular Meetings. Regular meetings shall be held at times, as the Executive Committee deems appropriate.

2. Special Meetings. Special meetings of the Executive Committee may be called by the Chairman or a majority of Executive Committee members, in accordance with the provisions of California Government Code Section 54956.

3. Public Meetings. All meetings of the Executive Committee shall be open to the public, except as provided by law.

4. Quorum. Four (4) members of the Executive Committee shall constitute a quorum for the transaction of business. Except as otherwise provided, no action may be taken by the Executive Committee except by affirmative vote of not less than a majority of those Executive Committee members present. A smaller number may adjourn a meeting.

5. Removal From Executive Committee. A member may be removed from the Executive Committee in the following ways:

a. Death of a Committee member;

b. Voluntary resignation;

c. Absence from three (3) consecutive meetings without a valid reason, in which case the Chair may recommend to the Executive Committee that member be terminated from Executive Committee membership. If the Executive Committee recommends to the Board of Directors that an Executive Committee member be terminated, the Board of Directors shall vote on the matter at its next regularly scheduled meeting.

d. When a vacancy occurs under the above provisions, a replacement shall be made from among the Board of Directors.

SECTION 5
Officers of the Authority

A. The officers of the Authority shall be a President, Vice President, Secretary, and Treasurer Officers so appointed shall serve at the pleasure of the Board of Directors. The president shall chair meetings to the Board of Directors and Executive Committee; the vice president shall act in the place of the president in the president's absence. The secretary shall keep and maintain minutes of the Board meetings and Executive Committee meetings, or to direct the keeping and maintaining of such minutes, and to promptly report minutes of meetings to all members as soon as practicable after the meeting has concluded. The treasurer's duties are as described in Sections 11 and 12 of the Bylaws. Other responsibilities may be set forth by the Board of Directors.

B. The President, Vice President and Secretary shall be elected by the Board of Directors and shall serve two (2) year terms. No officer shall serve for more than two (2) complete consecutive terms in his or her respective office. The terms of each office will ordinarily commence on January 1st of each calendar year, except that if an election has not been conducted by that date, the terms shall commence as soon as the election has been held. The terms of each office shall end on December 31st of the calendar year, except that if the election of the officers to serve the next succeeding term has not been conducted, the incumbent officers shall continue to hold their offices until the election has been conducted.

C. The Treasurer shall be appointed annually by the Board of Directors and, unless the Board of Directors determines otherwise, the Treasurer shall serve at the Board of Directors' pleasure. The Treasurer shall be an officer or employee of a Member Entity or a Certified Public Accountant.

D. The Board of Directors may create such other offices and appoint such other officers as it deems necessary and advisable.

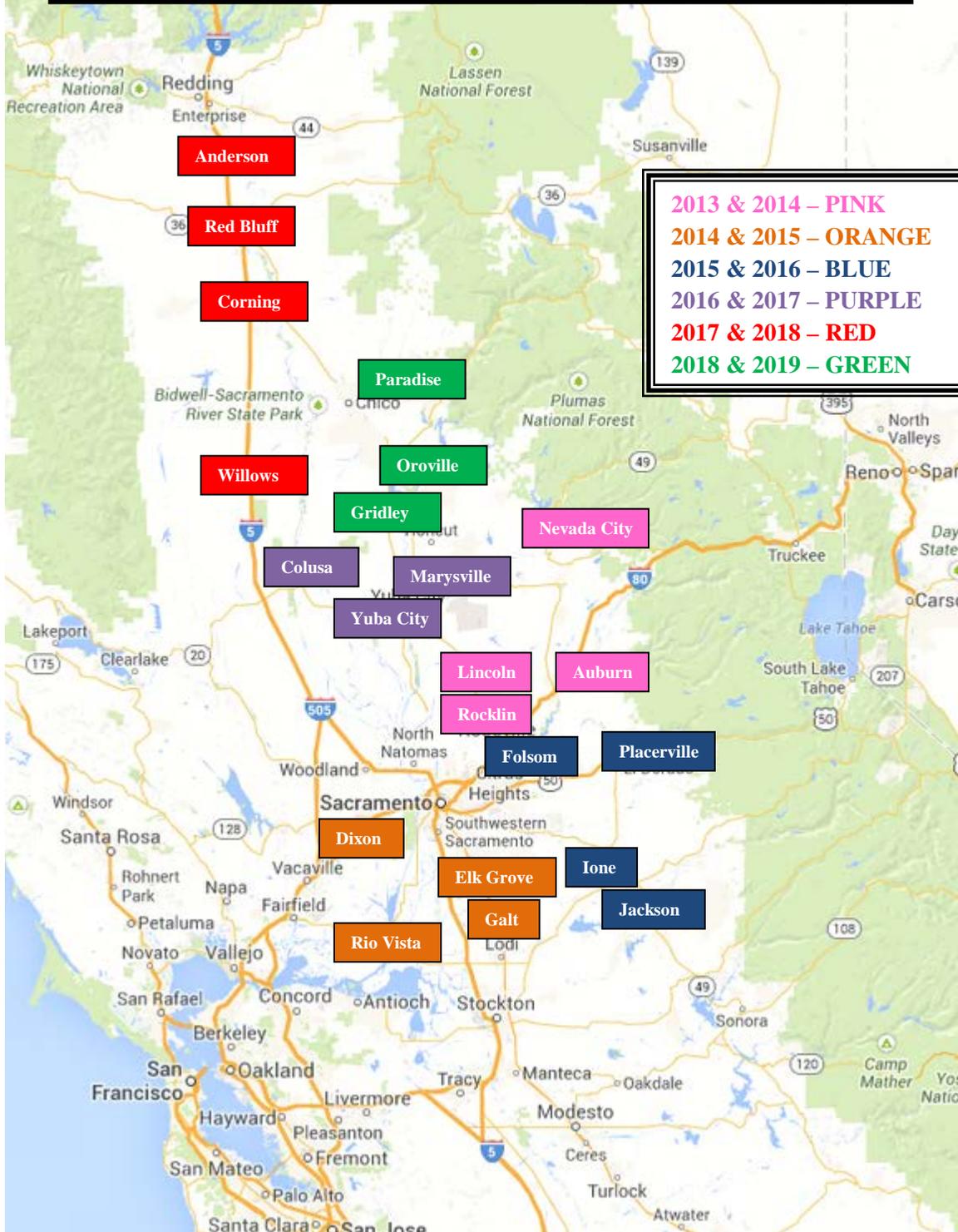
SECTION 6
Committees

Committees may be formed as necessary by either the Board of Directors or the Executive Committee for the purposes of overseeing any functions that the Board or Executive Committee has authority to control, such as, but not limited to, administration and policy direction, claims administration, investments, safety/loss control, etc.

SECTION 7
Program Director and Other Staff

A. The Board of Directors shall appoint a Program Director who shall be responsible for the general administration of the business and activities of the Authority as directed by the Executive Committee.

Northern California Cities Self Insurance Fund Executive Committee Rotation List



2013 & 2014 – PINK
 2014 & 2015 – ORANGE
 2015 & 2016 – BLUE
 2016 & 2017 – PURPLE
 2017 & 2018 – RED
 2018 & 2019 – GREEN



Agenda Item G.3.

**FY 17/18 POLICE RISK MANAGEMENT GRANT FUNDS
ALLOCATION AND USAGE**

ACTION ITEM

ISSUE: The NCCSIF Board approved a total of \$50,000 for police risk management grants for FY 17/18. The Police Risk Management Committee (PRMC) has discussed member needs and recommended using the same allocation from previous years. At least one member without a current camera program requested the ability to use grant funds for other risk management purposes. The PRMC made some suggestions regarding funding to implement a camera program and also recommended use of the funds for other risk management purposes if a program is not implemented.

RECOMMENDATION: Approve the allocation of funds and provide direction regarding their use. The Program Administrators recommend using the same allocation of funds used for the previous camera grants and giving the members a choice of using the money for other risk management needs.

FISCAL IMPACT: Approval to spend the \$50,000 already budgeted.

BACKGROUND: The Board approved a FY 14/15 budget of \$50,000 for the purchase of body cameras for NCCSIF's police agencies. The funds were used to purchase a total of 58 cameras directly from VieVu at a quantity discount. Two members used the funds to purchase different cameras and two have yet to take advantage of the funds. The FY 15/16 and FY 16/17 budget of \$50,000 Grant Funds each FY were allocated to the member based on the camera allocation from 2014 with a corresponding dollar amount on the cost of the cameras with caveat that the primary use of the funds is for body camera program. If the member's body camera program is fully funded, the fund can be used for other risk management functions. The FY 17/18 budget also includes \$50,000 for police risk management grants contingent on Executive Committee approval of their use.

Attached is the camera allocation from 2014 and FY 17/18 with a corresponding dollar amount based on the cost of the cameras.

ATTACHMENT(S): FY 17/18 Police Risk Management Grant Funds Allocation Proposal

**POLICE RISK MANAGEMENT GRANT FUNDS
FY 17/18 Allocation of \$50,000 Budget**

Member City	FY 14/15 Camera Allocation	\$ amount at \$757.50 each = Proposed Grant Funding
Anderson*	2	\$ 1,515
Auburn	4	\$ 3,030
Colusa	2	\$ 1,515
Corning	2	\$ 1,515
Dixon	4	\$ 3,030
Elk Grove*	4	\$ 3,030
Folsom	5	\$ 3,788
Galt	4	\$ 3,030
Gridley	2	\$ 1,515
Ione	2	\$ 1,515
Jackson	2	\$ 1,515
Lincoln	4	\$ 3,030
Marysville	3	\$ 2,273
Nevada City	2	\$ 1,515
Oroville	4	\$ 3,030
Paradise	3	\$ 2,273
Placerville*	2	\$ 1,515
Red Bluff	3	\$ 2,273
Rio Vista	2	\$ 1,515
Rocklin	4	\$ 3,030
Willows	2	\$ 1,515
Yuba City	4	\$ 3,030
Total	66	\$ 49,995

58 less Anderson, Elk Grove and Placerville

*Opted for Cash Allocation to purchase other than VieVu Camera
Allocation based on Police Payroll



APPROVAL OF FY 17/18 LIABILITY CLAIMS AUDITOR

ACTION ITEM

ISSUE: NCCSIF has scheduled a liability claims audit this fiscal year, so the Program Administrators requested proposals from the last auditor, Risk Management Services (RMS), and Risky Business Pros (RBP), a relatively new firm that recently conducted an excess claims audit for CJPRMA.

The Program Administrators sought a competing bid for the audit this year due to the fact that RMS has conducted the last four liability audits. The universe of qualified auditors remains small but RBP began business in the last two years and has impressed the Program Administrators with their excess claim audits of CJPRMA members. The auditor for RBP is a retired claims manager for a municipal risk pool in the Bay Area.

Although their bid was higher than RMS (\$7,500 v. \$6,125) it is within the budget, and given the length of time RMS has been conducting audits for NCCSIF the Program Administrators would like to obtain a different audit perspective.

OPTIONS: The Executive Committee may:

1. Approve the proposal from Risky Business Pros.
2. Approve the proposal from Risk Management Services.
3. Request additional proposals.
4. Provide additional direction as needed.

RECOMMENDATION: Approve proposal from Risky Business Pros based on their experience, detailed reports, and the desire to obtain a new perspective on NCCSIF's liability claims administration.

FISCAL IMPACT: None, proposal is for budgeted amount of \$7,500.

BACKGROUND: Every odd year NCCSIF has a Liability Claims Audit completed. The prior Liability Claims Audits were conducted by Risk Management Services in November of 2009, January 2012, November 2013, and November 2015.

ATTACHMENT(S):

1. Proposal from Risk Management Services
2. Proposal from Risky Business Pros

A copy of the RBP excess claims audit for CJPRMA is in the Consent Calendar

**NORTHERN CALIFORNIA CITIES SELF
INSURANCE FUND
(NCCSIF)**

**REQUEST FOR PROPOSAL LIABILITY AND
PROPERTY PROGRAM CLAIMS AUDIT**

Submitted by:
Kenneth R. Maiolini, ARM-P
Risk Management Services
8000 Old Redwood Highway
Cotati, CA 94931
Email: claims@rmscotati.com
(707) 792-4980 ph
(707) 792-4988 fax
September 6, 2017

CLAIMS AUDITING PHILOSOPHY

RMS takes a diverse approach to claims audits because of its background and experience, and its belief that such an approach provides the most meaningful results for its clients.

In addition to reviewing files according to Generally Accepted Claims Handling Standards (GACHS) for addressing file management, timely investigation, adequacy of reserves, liability and damage analysis, litigation management, compliance to excess requirements and timely settlement negotiations, RMS attempts to also focus on other areas that are both helpful to the client and, if applicable, the insuring entity. RMS additionally addresses CAJPA credentialing criteria.

Because of its “hands on” claims activities, risk and loss consulting efforts, and role as a primary/excess TPA, RMS brings some unique perspectives to a claims audit. We are sensitive to the client’s need to get more out of an audit than having someone upset their files for a few days. With that in mind, we examine, in the course of the audit, areas that can improve the client’s claims handling system, trends that raise risk management issues, areas of risk transfer as it pertains to contractors, effectiveness of the insured’s TPA or in-house claims unit, comparisons of how client’s settlements compare to similar entities, suggestions on experts that may provide benefit to the defense, and assistance with politically sensitive situations.

In addition to the hard copy audit, RMS tries to do more than the traditional exit interview with the client. As logistics will allow, we attempt to speak with the client prior to the audit to check on any unusual situations or problems, and to generally discover what the client would like to accomplish in the audit.

In determining the claims sample to be audited, RMS pays close attention to the obvious indicators such as claim type, high reserves, high defense costs, etc. However, to get a feel for how claims are analyzed and handled, we also focus on recently filed claims, selected claims with no reserve, claims settling for low resolution value and claims with similar allegations having valid values. This allows us to determine trends in the claims handling that may be a positive or adverse factor to our client.

Overall, we approach audits with a constructive and friendly attitude and provide an individualized report on each entity; we do not utilize boilerplate reporting formats. Lastly, we feel a client should finish the process with a positive feeling, having obtained new knowledge that will assist in effective handling of their claims.

PERSONNEL INFORMATION

Kenneth R. Maiolini, ARM-P

Mr. Maiolini has over 30 years experience in handling of claims for both public and private clients. The last 25 years have been devoted to working with public entities in the area of claims administration, auditing and loss consulting. Mr. Maiolini has served as principle auditor in over 200 public entity claims audits.

Jerry Bowen, AIC

Mr. Bowen has over 15 years of experience in handling the administration and setup of audits. Mr. Bowen is very experienced in working with claims databases and reviewing of loss information in preparation of the audit.

SCOPE OF WORK

- Review of a maximum of 60 open claims (this would include all open claims with a total incurred of \$50K or greater) and 20 closed claims files. The review will evaluate areas of investigation, reserving, litigation management, attorney handling, liability and damage evaluation, file management and negotiation practices.
- Review of the overall claims process to include, but not limited to, internal controls, electronic data systems, payment and approval procedures and Member reporting.

RMS will require a current open and closed loss run of claims. Unless otherwise instructed by NCCSIF, claims to be reviewed would be selected from those loss runs.

Files for review will be selected by a cross-section of case type, severity, reserves/payments and department.

The selected files will be reviewed and documented on RMS's Profile Audit Review Form (**EXHIBIT A**).

REFERENCES

Giovanna Pratt
Keenan and Associates
(310) 212 – 0363 ext. 3755
(4 years – Auditing)

Martin Brady
Executive Director
Schools Insurance Authority
(916) 364-1281 ext. 224
(10 years – Auditing, Claims Consulting)

Michael Fleming
Chief Executive Officer
CSAC-Excess Insurance Authority
(916) 631-7363
(20 years – Claims Administrator, Auditing and Risk Management)

Lari Camara
Risk Manager
County of Riverside
(951) 955-3511
(16 years – Claims Administrator, Auditing)

INSURANCE INFORMATION

Professional Liability E&O \$2M limit/\$5K deductible	U.S. Risk Underwriters, Inc.
General Liability \$1M limit	Farmers Insurance Co.
Non-Owned and Hired Auto \$1M limit	Farmers Insurance Co.
Workers' Compensation Complies with statutory requirements	Farmers Insurance Co.

Evidence of Coverage will be provided upon request.

TIME SCHEDULE AND COST OF SERVICES

The audit of the NCCSIF claim files would be set for two and a half (2 1/2) days. The timeline set in the Request for Proposal will be met, with completion of a draft audit report on or before December 31, 2017.

Additionally, a pre-audit interview with NCCSIF and a telephonic presentation, if requested, to the appropriate NCCSIF Committee or Board would be included.

COSTS – The cost of services is all inclusive of the audit, presentation and expenses. The fee to perform the audit is proposed at \$6,125.00.

EXHIBIT A



RMS

RISK MANAGEMENT SERVICES

PROFILE AUDIT REVIEW FORM

ENTITY REVIEWED	
REVIEW DATE	REVIEWED BY
FILE NAME	
FILE NUMBER	

FILE STATUS	DATE OF LOSS	CLAIM DATE	REJECTION DATE
LAWSUIT DATE	CLOSED DATE	TYPE OF LOSS	LIMITS (X1000)/POLICY YEAR

CASE DESCRIPTION

LIABILITY

Liability review attempts to determine, through file information, degree of liability. If no information in file, the undetermined box is checked indicating a deficiency in this area.

CLEAR
 PROBABLE
 QUESTIONABLE
 DOUBTFUL
 UNDETERMINED
 N/A

Audit reviews the current reserves and paid amounts - if adjustments are needed, they are indicated in the recommended reserves section. Additional comments would be noted in the "Reserving" section below.

<u>CURRENT RESERVES</u>	<u>PAID TO DATE</u>	<u>RECOMMENDED RESERVES</u>
LOSS	LOSS	LOSS
EXPENSE	EXPENSE	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING	INVESTIGATION Review examines the investigation process - request for information, interviews, photos, obtaining and preserving evidence, timeliness, pro-active approach, and thoroughness of the investigation are evaluated.
RATING	RESERVING Review examines the timeliness and basis for file reserves. The areas of indemnity and expense are examined as to past and future costs. Litigation expenses are evaluated in respect to other factors (liability, damages, etc.).
RATING	LITIGATION MANAGEMENT/ATTORNEY HANDLING Review examines the management of defense counsel and individual attorney performance. Areas such as timely assignment, reporting, case handling, and litigation strategy are reviewed.
RATING	LIABILITY/DAMAGE EVALUATION Review examines basis for determining if liability exists and to what degree. Also file information on damages is reviewed, as well as, the analysis of the damage components.
RATING	FILE MANAGEMENT This area includes physical file management, statutory management, risk transfer, diary, excess reporting, and overall file coordination/handling.
RATING	TIMELY NEGOTIATIONS Review examines settlement practices and file resolution through the use of negotiations. Proactive use of informal negotiations and voluntary mediations are examined.

COMMENTS

N/A = NOT APPLICABLE WHEN INDICATED



September 15, 2017

Alliant Insurance Services, Inc.
Attn: Marcus Beverly, First Vice President
Public Entity Group
2180 Harvard Street, Suite 460
Sacramento, CA 95815

RE: 2017 Liability Claim Audit Proposal

Dear Mr. Beverly:

As per our discussions, attached is our proposal to perform the Liability Claim Audit for the NCCSIF pool and its twenty-two members.

The proposal provides basic claim review and analysis, in a similar manner to what the pool received in its 2015 audit.

All costs are included in the proposal, so there would be no additional costs charged for the audit, unless additional work or information is requested by NCCSIF.

Please let me know if you have any questions regarding this proposal. We appreciate the opportunity to present this proposal for your consideration.

Sincerely,

Rick Buys, ARM
Risky Business Pros
925-383-3100
RickBuys.ARM@gmail.com

Enclosures: Claim Audit Cost Proposal
Sample Executive Summary report format
Sample claim audit sheet



2017 CLAIM AUDIT PROPOSAL:

A liability audit provides a chance to do more than look at individual files. Claim trends change over time, as do claim industry standard practices and best practices. An audit should also include comparing how claim trends are affecting the entity under audit, and how the entity measures against industry practices. This process also helps to highlight exposures under change in the industry and how to prepare for those coming changes. (The audit is designed to meet the criteria for CAJPA Accreditation.)

SCOPE OF WORK:

PRE-AUDIT CHECKLIST: this is a useful aid to Claim Staff in advance of the audit, to gather critical information from Claim Staff to ensure a meaningful audit, and also advise the Staff of the audit procedures, for their convenience. Selected files for the audit are noticed in advance of the audit to the Claim Staff, so files are available the day of the audit.

MEETING WITH NCCSIF CLAIM STAFF: discussions with Claim Staff the day of the audit, helps to gain insight to the particular claim issues of each Member, staffing caseload levels, and any particular issues faced on claims involving communication, reserving, litigation, etc.

AUDITED AREAS INCLUDE:

Coverage Issues – to confirm they are identified and acted upon.

Proper Notices - to ensure Tort Claim Act procedures and defenses are identified, followed and preserved.

Claim Investigation - to ensure adequate investigation is performed in a timely and organized manner, including obtaining all appropriate official reports, scene investigation, witness contact, identification of codefendants, tendering claims, and diary maintenance, all to effectively evaluate the adjuster's and TPA's overall experience and effectiveness.

Reporting Practices - to ensure adequate and timely reporting, to all stakeholders, including at the excess level.

Dairy Maintenance - to ensure claims are receiving the attention that they require on a timely basis.

Reserving Practices - including both Loss and Expense reserves properly set initially on a claim, throughout the life of the claim, and recorded properly in the file and RMIS.

Proper Supervision - provided timely and at the proper levels for the exposure on each claim.

Litigation Management - including assignment of approved defense counsel; timely assignment; effective initial report to the Member and throughout the litigation process; effective use of Litigation Budgets on all litigated cases; as well as, standard and best practices efforts in the use of motions, statutory offers, discovery, experts, early resolution, and critical incident handling on cases as appropriate.

Proper Disposition - including disposal in the most effective and economical manner, properly documented in the claim file, and within proper authority levels.

EXIT INTERVIEW: this is a chance to review the preliminary audit results with the Claim Staff, which includes ensuring the auditor's findings are accurate, there are no misunderstandings, and to gain further insight into claim operations and practices.

MEMBER RESULTS: claim audits sheets of files audited for each are presented to the member, along with a brief overall report outlining the results of audit of their files. These reports are also provided to NCCSIF.

BOARD PRESENTATION: an overview of all audit results is presented in an Executive Summary to the Board, and highlights of the audit shared and discussed.

AUDITOR EXPERIENCE & QUALIFICATIONS:

Rick Buys, ARM - 40 years' experience in commercial underwriting, private sector insurance claims as an adjuster, supervisor and manager, and 30 years' experience as claim manager for JPA's, including claim audits. Past President of PARMA and Past Chair of CAJPA Claim Database Committee.

Teri Pacioni - Experienced in H.R. management for both the private and public sector. Served as Administrative Services Manager for 25 years with a California JPA, where she oversaw processes on all JPA programs. Strong database and report skills including Microsoft Excel and Access.



2017 LIABILITY AUDIT PROPOSAL FOR NCCSIF

Proposal #1 for Audit of 75 files:

60 Open Liability Claims and 15 Closed Liability Claims

Time to review 75 claim files, prepare and present report to NCCSIF, including all expenses:

Total Audit Cost **\$ 7,500.00**

(Expenses include: driving time and mileage; field expenses for visit to TPA to review claim files; report preparation of audit results for 22 individual Members and an Executive Summary report for NCCSIF (assumes NCCSIF will reproduce the reports in the Board agenda; however, I can produce the report to all Members if preferred, at cost); review of NCCSIF claim policies and procedures; and report claim audit results at a JPA Board meeting.)

Rick Buys, ARM

Risky Business Pros

925-383-3100

RickBuys.ARM@gmail.com



**WORKERS' COMPENSATION CLAIMS ADMINISTRATION
PERFORMANCE PLAN FOLLOW-UP SURVEY RESULT**

ACTION ITEM

ISSUE: At the June 2016 Board meeting, York Risk Services was put on a Performance Plan for their Management of Workers' Compensation Claims Administration. A follow up survey was sent to the members earlier this month to gauge the progress made to date by York.

Committee Members are asked to review and discuss the follow up survey results and provide direction or recommendation as needed.

RECOMMENDATION: Review and provide feedback and recommendations to the Board as needed.

FISCAL IMPACT: TBD.

BACKGROUND: NCCSIF regularly surveys members regarding service provider performance and the Committee uses that feedback to make changes as needed when working with service providers or considering contract renewal terms. The results of NCCSIF's regular Service Provider Survey conducted in December 2015 revealed some concerns with York Risk Services Workers' Compensation Claims Management. A follow-up survey was conducted in May 2016 with additional questions to gather more feedback to address the comments received during the April 2016 Board meeting. As a result, York Risk Services and NCCSIF developed a Performance Plan to address members concerns.

A follow up survey was sent to the members in March 2017 to gauge York's progress. The survey showed positive results though only 15 of the members responded and they may not represent the underlying concerns of some members. The Board's direction at the April 2017 Board meeting to send a follow-up survey in September 2017 where all members must respond in order to get feedback of the entire membership.

ATTACHMENT(S): Follow-up Workers' Compensation Claims Administration Performance Plan Survey Results (*Handout at the meeting*)



Agenda Item G.5.

CJPRMA NEW ANNUAL CONTRIBUTION CALCULATION

ACTION ITEM

ISSUE: CJPRMA is developing a Loss Allocation Policy for annual contributions that will for the first time incorporate an experience modification factor (EMF) into the calculation. The proposed contribution formula is based 90% on payroll and 10% on loss history, subject to a cap of no more than a 10% increase from the pure payroll rate for those members with higher EMFs.

RECOMMENDATION: Provide direction to Astrida Trupovnieks, CJPRMA Board Representative, regarding NCCSIF's position.

FISCAL IMPACT: TBD

BACKGROUND: Based on the *preliminary numbers*, NCCSIF would see an increase in their funding of 8.5%, or \$109,135. This is based on a payroll exposure of 10.1% of the total pool and loss experience representing 12% to 15% of total frequency and approximately 22% of total incurred.

Exhibits from the most recent CJPRMA meeting agendas are included for the Committee to review the proposed methodology and the financial impact of this change to the pool. The CJPRMA Board has approved moving forward with FY 18/19 funding based on the new formula but may not adopt it once presented. The Program Administrators have requested more details regarding the formula used by the actuary when the proposed funding is presented at the November 17, 2017 Board Meeting.

Given that CJPRMA is an excess pool, and the excess loss experience is not nearly as credible as the primary loss experience, the Program Administrators have questioned the application of an EMF. If its impact is limited to no more than 10% of the total funding, and capped at no more than a 10% increase over the pure payroll rate, it may make the overall funding more equitable. However, there is concern that the amount of funding subject to the EMF, or the funding cap, will increase over time, and that is suggested in the CJPRMA agenda item.

ATTACHMENT(S):

1. CJPRMA Loss Allocation Agenda Item from 8/17/17 BOD Meeting
2. CJPRMA Loss Allocation Agenda Item from 6/22/17 EC Meeting

**CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY**

AGENDA BILL

ITEM: 12	TITLE: APPROVAL OF LOSS ALLOCATION POLICY FOR ANNUAL CONTRIBUTIONS
MEETING: 08/17/2017	
GENERAL MANAGER:	

Recommended Actions:

Recommend Approval. The general manager recommends the Board of Directors approve the recommended loss allocation policy to be effective July 1, 2018.

Strategic Direction:

This item addresses Strategic Goal 1, Employ Customizable Products and Services to be Competitive and Strategic Goal 3, Foster Informed and Engaged Board Leadership.

Item Explanation:

At the 2017 Annual Meeting, the general manager presented the Board with examples of member loss histories and how their exposures impact the annual contributions. The Board requested that the Executive Committee review and provide recommendations. The Executive Committee provided input to staff for additional development of the loss numbers and to look at multiple time periods for the development of a policy.

The loss history provided to the Executive Committee compared members' loss experience at five, ten, fifteen and twenty year increments. The purpose of the multiple time frames was to account for members that had an unfortunate loss in a specific period of time. In addition, loss data was reviewed and evaluated on how it would potentially impact the current contributions defined by the annual actuarial evaluation.

The general manager worked with Mujtaba Dato, Aon Risk Services, to develop a methodology for developing annual contributions that includes an allocation based upon actual losses incurred. A spreadsheet (90-10) created by Mr. Dato with the loss allocation method has been attached as Exhibit 1. This item was also discussed at the Executive Committee in June.

The current methodology utilizes a member's payroll as the sole factor in determining their percentage of contribution. The proposed method applies a pro rata share of contribution based upon a member's incurred losses for the 10 year window in addition to payroll. This recommendation would utilize the member's payroll as 90% of the total contribution and 10%

would be based upon actual losses incurred in pools B and C. The spreadsheet provides the overall change in the contribution with this methodology. Due to the potential impact, staff recommends that the first year include a 10% maximum increase for any member that would be negatively impacted by the experience factor. The 10% would apply to the amount in excess of the contribution calculation based solely on payroll.

The following is an example of the use of the 10% maximum.

Member Example:

A. Annual Contribution based solely on payroll:	\$500,000
B. Annual Contribution based on 90% payroll and 10% losses:	\$600,000
C. Actual Contribution applying 10% cap:	\$550,000 (A + 10%)

The additional loss history contribution would be applied to the Excess Loss Fund reducing the remaining members' contribution to the fund for that program year. The additional contribution would not be applied to that member's equity, it would remain in the ELF program. The Board should also consider evaluating modifying the 10% cap in future years, perhaps 15% in year 2 and 20% in year three. This would be included with the annual actuarial report and a final determination would be voted on and approved by the Board of Directors when approving the annual actuarial report.

The Executive Committee also directed staff to review each member's overall loss history in relation to their contributions within the program. A copy of member loss experience rating 10 year rolling average for PY 03/04 – 12/13 is attached as Exhibit 2. This member loss history is also based on the identical 10-year rolling average used by the actuary to determine the annual contributions. The purpose of this discussion would be to evaluate members with significant loss histories on an annual basis and make recommendations for adjusting their self-insured retention. Staff also considered the impact of a catastrophic individual loss on any one member. Staff applied a \$2,500,000 cap for all losses incurred by CJPRMA.

This would further evaluate any member whose overall loss experience exceeds their contributions in excess of 175%. The Board would have the option of restricting the member's participation in Pool B (\$500k SIR). The recommended approach would be to provide the member with a pro-rata sliding share SIR in pool layer B. Any losses that exceed the \$500k SIR would be subject to a sliding contribution of \$250k; member would be required to pay up to \$250k in layer B and CJPRMA would contribute the additional \$250k. Staff is not currently recommending a sliding scale SIR to members that are currently only in Pool C. However, the same methodology could be applied as above. Instead of a shared \$500k in excess of the SIR, a Pool C member would have a sliding share SIR to \$1,000,000. The Board of Directors may consider this option at a later time.

As an example:

If a member assigned to the sliding scale experience rated SIR were to sustain a loss in the total amount of \$800,000 the following would apply:

Member SIR: \$500,000 (to be paid by member)
Additional \$300,000 expense: \$150,000 (paid by member)+ \$150,000 (paid by CJPRMA)

If a member assigned to the sliding scale experience rated SIR were to sustain a loss in the total amount of \$2,100,000 the following would apply:

Member SIR: \$500,000 (paid by member)
Pool B: \$500,000 \$250,000 (paid by member) + \$250,000 (paid by CJPRMA)
Pool C: \$1,100,000 \$1,100,000 (paid by CJPRMA)

A member would be assigned to the experience rated SIR for a minimum of three years. The member's contribution to Pool B would remain the same. The member could opt out of the Pool B layer and only participate in Pool C, raising their SIR to \$1,000,000.

The contributions based upon loss experience will be presented to the Board for approval at the November board meeting when approving the June 30, 2017 actuarial study, which sets the funding rates for PY 2018/19. Members will be advised of their potential increase in contribution based upon their history of incurred losses at that time. Members will then have the opportunity to request a change in their retention from \$500k (Pool B) to \$1M (Pool C).

Staff prepared the loss history report and the contribution allocation report excluding the names of the members impacted. This will provide the members evaluating the options based upon their fiduciary responsibility to CJPRMA.

Dr. William Deeb will be in attendance at the meeting to assist in the discussion. The general manager will discuss the options with the Board. The Board will be asked to vote on two options:

- (1) Adoption of a contribution based upon loss experience
- (2) Development of a written policy for ongoing evaluation of members and their overall impact on incurred losses.

Staff recommends that the Board of Directors adopt both options at this time.

Fiscal Impact:

None at this time. The ultimate impact on cost savings by members will be determined by the contribution method selected.

Exhibits:

1. Contributions: 90% based on Payroll, 10% based on Losses
2. Member Loss Experience Rating 10 Year Rolling Average PY 03/04 – 12/13

CONTRIBUTIONS: 90% BASED ON PAYROLL AND 10% BASED ON LOSSES

Payroll	90.0%		90.0%		100.0%
Freq	0.0%		0.0%		0.0%
Inc losses	10.0%		10.0%		0.0%

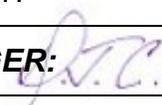
	2017 Payroll	Pool B Freq	Pool C Freq	Pool B Incd	Pool C Incd	Alloc on 2017 p/r	Pool B	Pool B	Pool C	Pool C	Pool D	Pool D	Total	\$ Difference	% Difference
							Weight	Funding	Weight	Funding	Weight	Funding			
1	3.0%	8.0%	8.7%	7.9%	12.6%	380,596	3.7%	77,791	4.0%	276,332	3.0%	108,166	462,288	81,692	21.5%
2	1.9%	4.0%	0.0%	4.8%	0.0%	239,172	2.3%	48,500	1.7%	118,387	1.9%	67,973	234,860	(4,312)	-1.8%
3	3.2%	2.0%	4.3%	3.1%	0.0%	409,247	3.4%	72,235	2.9%	202,731	3.2%	116,308	391,274	(17,972)	-4.4%
4	6.6%	6.0%	8.7%	6.9%	8.7%	836,388	7.1%	149,024	6.8%	474,838	6.6%	237,702	861,564	25,176	3.0%
5	3.1%	2.0%	0.0%	0.6%	0.0%	398,851	3.1%	65,470	2.8%	197,426	3.1%	113,354	376,250	(22,602)	-5.7%
6	2.0%	2.0%	0.0%	3.1%	0.0%	248,880	2.2%	46,425	1.8%	123,192	2.0%	70,732	240,349	(8,531)	-3.4%
7	10.1%	12.0%	21.7%	15.4%	22.0%	1,277,264	11.3%	237,769	11.3%	785,630	10.1%	362,999	1,386,398	109,135	8.5%
8	1.7%	6.0%	0.0%	2.5%	0.0%	221,342	1.9%	40,831	1.6%	109,561	1.7%	62,906	213,297	(8,045)	-3.6%
9	4.2%	0.0%	0.0%	0.0%	0.0%	525,951	4.0%	84,640	3.7%	260,339	4.2%	149,476	494,454	(31,497)	-6.0%
10	6.2%	8.0%	8.7%	9.1%	15.6%	787,860	6.9%	145,836	7.2%	498,374	6.2%	223,910	868,120	80,260	10.2%
11	5.5%	4.0%	0.0%	3.9%	0.0%	697,114	5.7%	120,188	5.0%	345,061	5.5%	198,120	663,369	(33,744)	-4.8%
12	6.7%	8.0%	8.7%	6.4%	0.4%	845,125	7.1%	149,313	6.0%	421,425	6.7%	240,185	810,923	(34,202)	-4.0%
13	2.0%	0.0%	0.0%	0.0%	0.0%	253,245	1.9%	40,720	1.8%	125,403	2.0%	71,973	238,095	(15,151)	-6.0%
14	2.4%	0.0%	0.0%	0.0%	0.0%	301,626	2.3%	48,506	2.1%	149,301	2.4%	85,722	283,529	(18,097)	-6.0%
15	6.6%	4.0%	4.3%	5.7%	0.7%	837,490	7.0%	146,629	6.0%	419,598	6.6%	238,015	804,242	(33,248)	-4.0%
16	1.3%	2.0%	0.0%	0.2%	0.0%	161,175	1.3%	26,320	1.1%	79,779	1.3%	45,806	151,905	(9,270)	-5.8%
17	7.2%	0.0%	4.3%	0.0%	4.2%	910,503	0.0%	0	6.9%	479,899	7.2%	258,766	738,665	(171,838)	-18.9%
18	6.2%	8.0%	8.7%	6.8%	1.5%	789,642	6.7%	141,352	5.8%	401,579	6.2%	224,417	767,349	(22,293)	-2.8%
19	3.4%	4.0%	4.3%	5.1%	1.5%	434,426	3.8%	80,609	3.2%	225,584	3.4%	123,464	429,656	(4,770)	-1.1%
20	3.2%	6.0%	13.0%	9.2%	21.1%	406,165	4.0%	84,650	5.0%	348,136	3.2%	115,432	548,218	142,054	35.0%
21	13.5%	14.0%	4.3%	9.3%	11.5%	1,705,044	14.0%	293,589	13.3%	924,136	13.5%	484,575	1,702,300	(2,745)	-0.2%
	100.0%	100.0%	100.0%	100.0%	100.0%	12,667,106	100.0%	2,100,395	100.0%	6,966,711	100.0%	3,600,000	12,667,106	(0)	0.0%

Member Loss Experience Rating 10 Year Rolling Average PY 03/04 - 12/13

	Pool B Funding	Pool B Losses	Pool C Funding	Pool C Losses	Total Losses	Losses Capped at \$2.5mm	Total Funding	Total Funding %	# of Losses	Experience Rating	Experience Rating with \$2.5 Cap
Member 20	899,003	1,009,657	2,440,742	5,807,601	6,817,258	5,299,219	3,339,745	4%	3	204%	159%
Member 1	1,061,516	1,295,092	2,558,296	3,762,476	5,057,568	5,010,478	3,619,812	4%	3	140%	138%
Member 7	1,315,196	1,028,330	6,569,133	5,861,284	6,889,614	6,889,614	7,884,329	10%	5	87%	87%
Member 4	1,616,776	1,634,754	3,969,052	3,137,815	4,772,569	4,248,616	5,585,828	7%	4	85%	76%
Member 10	1,698,537	1,494,918	4,214,597	4,717,378	6,212,296	4,254,819	5,913,134	7%	4	105%	72%
Member 19	918,446	839,486	2,261,759	451,321	1,290,807	1,290,807	3,180,205	4%	2	41%	41%
Member 21	3,118,292	1,516,640	7,720,273	3,429,656	4,946,296	3,517,853	10,838,565	13%	4	46%	32%
Member 2	559,739	539,614	1,394,164	-	539,614	539,614	1,953,903	2%	2	28%	28%
Member 6	558,752	500,050	1,350,473	4	500,054	500,054	1,909,225	2%	1	26%	26%
Member 11	362,060	452,787	1,430,746	-	452,787	452,787	1,792,806	2%	2	25%	25%
Member 8	479,405	409,006	1,181,259	-	409,006	409,006	1,660,664	2%	1	25%	25%
Member 18	1,573,490	856,698	3,818,889	447,548	1,304,246	1,304,246	5,392,379	7%	2	24%	24%
Member 17	-	-	5,242,100	1,249,873	1,249,873	1,249,873	5,242,100	6%	1	24%	24%
Member 12	1,422,714	1,047,671	3,572,838	132,621	1,180,292	1,180,292	4,995,552	6%	2	24%	24%
Member 15	1,626,019	934,053	4,018,131	216,126	1,150,179	1,150,179	5,644,150	7%	2	20%	20%
Member 5	719,865	104,438	1,774,164	-	104,438	104,438	2,494,029	3%	1	4%	4%
Member 3	839,910	78,901	2,081,471	-	78,901	78,901	2,921,381	4%	0	3%	3%
Member 16	417,171	31,558	1,008,607	-	31,558	31,558	1,425,778	2%	0	2%	2%
Member 9	1,015,726	5,576	2,491,998	-	5,576	5,576	3,507,724	4%	0	0%	0%
Member 13	38,226	-	1,400,879	2,123	2,123	2,123	1,439,105	2%	0	0%	0%
Member 14	624,474	575	1,524,564	-	575	575	2,149,038	3%	0	0%	0%
	20,865,317	13,779,804	62,024,135	29,215,826	42,995,629	37,520,627	82,889,452	100%	39	51.87%	

**CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY**

AGENDA BILL

ITEM: 3	TITLE: DEVELOPMENT OF LOSS ALLOCATION POLICY FOR ANNUAL CONTRIBUTIONS
MEETING: 6/22/2017	
GENERAL MANAGER: 	

Recommended Actions:

None. This item is presented to the Executive Committee to develop options for Board consideration at the August Meeting.

Strategic Direction:

This item addresses Strategic Goal 1, Employ Customizable Products and Services to be Competitive and Strategic Goal 3, Foster Informed and Engaged Board Leadership.

Item Explanation:

The general manager presented the Executive Committee with examples of member loss histories and how their exposures impact the overall contributions on an annual basis. The Committee provided input to staff for additional development of the loss numbers and to look at multiple time periods for the development of a policy. The loss history provided to the Executive Committee compared member's loss experience at five, ten, fifteen and twenty year increments. The purpose of the multiple time frames is to account for members that have an unfortunate loss in a specific period of time. In addition, loss data was reviewed and evaluated on how it impacts the current contributions defined by the annual actuarial evaluation. A copy of the member loss comparison for frequency and severity is attached to this agenda.

The data was presented to the Board of Directors at the May Meeting. One specific member was identified with an adverse loss history and a recommendation for a modification of self-insured retention was recommended to the Board. The Board declined to approve the recommendation and requested further review of a structured recommendation. This recommendation will be presented to the Board of Directors in August.

Staff is working with Mujtaba Dato, AON Risk Services and our broker Dr. William Deeb to develop options for consideration by the Executive Committee. These recommendations will be provided at the meeting for further discussion.

The general manager prepared and presented a policy for consideration of the Executive Committee at their March meeting. This item is attached to this agenda bill for further development.

The following items are provided for the purpose of discussion and consideration for implementation:

1. Develop a method of contribution that develops contributions based upon each member's loss experience. No discounting applied.
2. Evaluate members and their impact on specific pool layer and explore modification of self-insured retentions.
3. Establish a warning period or probationary period prior to implementing a weighting to the individual member.
4. Develop contributions based upon loss history that would allow for an offset of a single loss or multiple losses over a program history.
5. Evaluate members from the date they initially joined CJPRMA, use a pro rata share concept based upon their program history.
6. Implement required risk management/claims management practices for any member with an adverse loss history. Use the member overall size within the program and the total exposures to determine their impact on the program.
7. Do nothing, and leave the program as is.
8. Re-evaluate the current contribution methodology that was implemented in 2008.
9. Evaluate the redistribution philosophy and include loss history as a factor in determining redistributions.

Staff will present the Executive Committee with multiple options and alternatives for the development of a loss allocation formula for consideration. Staff will also provide the committee with additional financial data and an example of the impact of adopting one of the options.

Mujtaba Dato and Billy Deeb will be in attendance at the meeting to provide insight to the committee to assist in the discussion. The general manager will be in attendance to describe the options available for the base criteria for an experience rating formula.

No formal action will be required at this meeting.

Fiscal Impact:

None at this time. The ultimate impact on cost savings by members will be determined by the contribution method selected.

Exhibits:

1. Board Policy – Annual Member Evaluation
2. Member Loss History Comparison

CJPRMA
BOARD POLICY
Annual Member Evaluation

Purpose:

CJPRMA is dedicated to providing a comprehensive liability program to our members and to evaluate member's loss history to insure consistent, effective and affordable pricing. This policy will establish the guidelines for the annual review process and to identify thresholds whereby a member's participation in coverage pools will be evaluated.

Frequency:

Staff will prepare an annual report to the Executive Committee that will identify each member's loss history. The report will evaluate participating member's losses based upon experience for periods of 5, 10, 15 and 20 years of loss history. The members will be evaluated on their loss frequency, severity and percentage of participating within their program. The threshold for evaluation of a member's program will occur in the event the members frequency or severity percentage of losses are three times greater than their overall weighted participation in the program. As an example a member that their total payroll equals five percent (5%) of the total payroll of any given period, in the event that their severity of losses equal greater than 15%, they would be subject to the terms and conditions outlined within this policy.

Data:

Once a member has been identified with a loss history that exceeds 300% (3times their participation size), that members' data will be evaluated in coverage programs Pool B and Pool C. An actuarial evaluation may be performed to identify the impact of the specific member's losses to the overall program. The members' losses will be evaluated on an ongoing basis and the premise for the review will require that the member must have demonstrated an adverse impact on the overall program for a minimum of the 10-year loss history.

Actions:

When a member is identified under the process above, staff will determine the impact on both Pool B and Pool C arising out of their losses. Once determined, for member's participating in Pool B, and C, the following will occur.

- A. A member that participates in both Pool B and C will have their Self Insured Retention increased for a period of three years. For members of Pool B the SIR will move to \$1,000,000. For a member participating solely in Pool C, their SIR will increase to \$2,500,000. There will be no reduction in the annual contribution for the member for a period of three years.

- B. Once the preliminary three-year term has been completed, the member may petition the Board of Directors to return the member to their prior participation SIR. The Board of Directors will review the loss history of that member and they will consider the modification of the SIR based upon evidence of improvement in their respective loss history.
- C. A member may request a one-year exception to the above requirement. This request must be made to the Board of Directors in writing and will require a 2/3 vote of the quorum of the Board of Directors at a meeting prior to the annual renewal.
- D. Members that will be required to increase their SIR, may be excused from the six-month notice requirement for participating in the following program year. The notice of intent to withdraw must be submitted to CJPRMA in writing prior to the date of the last scheduled Board of Directors Meeting for that program year. Typically, this would be the May meeting of any program year.

Members	Member Size By Payroll	5 YEAR PY 12/13- 16/17			10 YEAR PY 07/08 - 16/17			15 YEAR PY 02/03 - 16/17			20 YEAR PY 96/97 - 16/17		
		CJPRMA Net Incurred Total	Severity	Frequency	CJPRMA Net Incurred Total	Severity	Frequency	CJPRMA Net Incurred Total	Severity	Frequency	CJPRMA Net Incurred Total	Severity	Frequency
Alameda	3%	\$ 284,450	1%	5%	\$ 284,450	1%	4%	\$ 5,057,568	7%	3%	\$ 5,059,768	6%	3%
Chico	2%	\$ 678,200	2%	5%	\$ 1,051,028	2%	4%	\$ 1,051,028	1%	4%	\$ 1,054,886	1%	4%
Fairfield	3%	\$ 1,522,076	4%	6%	\$ 2,033,868	4%	6%	\$ 2,033,868	3%	5%	\$ 2,038,174	2%	5%
Fremont	7%	\$ 6,089,829	16%	3%	\$ 6,823,941	13%	2%	\$ 6,827,445	10%	2%	\$ 6,831,275	8%	3%
Livermore	3%	\$ 474	0%	5%	\$ 4,279	0%	3%	\$ 104,912	0%	2%	\$ 105,949	0%	2%
Lodi	2%	\$ 1,626,475	4%	3%	\$ 1,626,525	3%	3%	\$ 1,626,525	2%	3%	\$ 1,717,171	2%	3%
NCCSIF	10%	\$ 3,275,113	9%	13%	\$ 7,951,654	16%	14%	\$ 12,374,031	17%	13%	\$ 13,519,978	16%	14%
Petaluma	2%	\$ 1,511,000	4%	2%	\$ 1,920,006	4%	3%	\$ 1,920,006	3%	4%	\$ 1,924,941	2%	4%
REMIF	6%	\$ -	0%	1%	\$ 5,718,668	11%	2%	\$ 6,215,608	9%	4%	\$ 7,696,740	9%	5%
Redding	4%	\$ 661,762	2%	3%	\$ 665,694	1%	3%	\$ 669,612	1%	4%	\$ 677,676	1%	5%
Richmond	6%	\$ 1,752,789	5%	12%	\$ 1,752,836	3%	9%	\$ 1,752,836	2%	6%	\$ 1,752,836	2%	5%
Roseville	7%	\$ 713,763	2%	4%	\$ 1,280,754	3%	5%	\$ 1,284,347	2%	5%	\$ 3,508,118	4%	4%
SCORE	1%	\$ 31,490	0%	2%	\$ 31,558	0%	3%	\$ 31,558	0%	4%	\$ 674,407	1%	4%
San Leandro	2%	\$ -	0%	2%	\$ 2,123	0%	4%	\$ 2,123	0%	4%	\$ 2,123	0%	3%
San Rafael	2%	\$ 761,000	2%	2%	\$ 761,413	1%	2%	\$ 761,575	1%	2%	\$ 771,741	1%	3%
Santa Rosa	7%	\$ 161,667	0%	7%	\$ 169,627	0%	9%	\$ 1,311,846	2%	9%	\$ 1,314,902	2%	7%
Stockton	7%	\$ 4,049,897	11%	7%	\$ 4,052,922	8%	8%	\$ 5,302,877	7%	7%	\$ 8,065,736	10%	8%
Sunnyvale	6%	\$ 244,940	1%	2%	\$ 265,313	1%	3%	\$ 1,315,148	2%	3%	\$ 3,646,438	4%	2%
Vacaville	3%	\$ 959,258	3%	1%	\$ 960,258	2%	2%	\$ 2,250,065	3%	2%	\$ 3,273,185	4%	2%
Vallejo	3%	\$ 8,079,214	22%	12%	\$ 8,081,287	16%	9%	\$ 12,990,320	18%	10%	\$ 14,063,725	17%	9%
YCPARMIA	13%	\$ 5,083,444	14%	4%	\$ 5,602,099	11%	3%	\$ 6,101,296	9%	3%	\$ 6,108,825	7%	4%
Total	100%	\$ 37,486,840	100%	100%	\$ 51,040,302	100%	100%	\$ 70,984,592	100%	100%	\$ 83,808,596	100%	100%
Contributions Paid		\$ 1,402,503			\$ 3,323,194			\$ 5,659,645			\$ 6,987,374		
Claims Paid in Excess of Contributions		\$ 6,676,711			\$ 4,758,093			\$ 7,330,675			\$ 7,076,351		



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Executive Committee Meeting
September 28, 2017

Agenda Item G.6.

DECEMBER 2017 LONG RANGE PLANNING

ACTION ITEM

ISSUE: The Executive Committee is presented with Draft Agendas for the Long Range Planning and Board of Directors meeting for review and discussion. This is scheduled to be held on December 14, 2017, at the Rocklin Event Center Ballroom.

RECOMMENDATION: Discuss and provide direction on agenda topics.

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

BACKGROUND: Historically the Board meeting in December alternates between a Training Day and a Long Range Planning session. The planning session must be done at least every three years to meet CAJPA accreditation standards. The last planning session was in 2014 (rain delayed to January 2015), so the meeting in December 2017 is a planning session.

ATTACHMENT(S): Draft Agenda for the LRP and BOD meeting on December 14, 2017



President
Mr. Dave Warren
City of Placerville

Vice President
Ms. Liz Ehrenstrom
City of Oroville

Treasurer
Mr. Tim Sailsbery
City of Willows

Secretary
Ms. Corey Shaver
City of Nevada City

NCCSIF 2017 PLANNING SESSION & BOARD OF DIRECTORS MEETING AGENDA

Date: Thursday, December 14, 2017

Time: 9:30 a.m. to 3:00 p.m.
Breakfast available at 8:30 a.m.
Pre-Meeting Orientation at 9:00 a.m.

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

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.

Est. Time

- | | | |
|------------------------------|---|------------|
| 9:00 am -
9:30 am
pg. | <p>NCCSIF Orientation and Refresher Training</p> <p><i>Alliant will provide an orientation for new members and review of NCCSIF policies and procedures. This session is open to established Board members who are interested in a refresher course.</i></p> | I 2 |
| | <p>A. CALL TO ORDER - 9:30 a.m.</p> <p>B. INTRODUCTIONS</p> | |
| | <p>C. APPROVAL OF AGENDA AS POSTED</p> | A 1 |
| | <p>D. PUBLIC COMMENTS</p> <p><i>This time is reserved for members of the public to address the Board of Directors on matters pertaining to NCCSIF that are of interest to them.</i></p> | |
| | <p>E. 2017 LONG RANGE PLANNING TOPICS - Moderator: Michael Simmons</p> | I |
| 9:30 am -
10:15 am
pg. | <p>1. Review of NCCSIF’s Mission</p> <p><i>The Board will review NCCSIF’s Mission and potential future by identifying key risks and opportunities with the goal of updating the strategic plan.</i></p> | 4 |



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10:15am - 11:00 am pg.	2. Review of NCCSIF Financial Strength <i>Marcus Beverly will provide an overview of NCCSIF Financial Benchmarks and position as of June 30, 2017.</i>	4
11:00 am - 11:10 am	10 MINUTE BREAK	
11:10 am - 12:30 pm pg.	3. Identify and Develop Strategic Goals <i>The Board will review an outline of NCCSIF's strategic goals and provide direction.</i>	4
12:30 p.m. - 1:10 pm pg.	LUNCHTIME PRESENTATION - State of the Insurance Market <i>The Board will receive a presentation on the current state of the insurance market including emerging risks.</i>	2
1:10 p.m. pg.	F. CONSENT CALENDAR <i>All matters listed under the consent calendar are considered routine with no separate discussion necessary. Any member of the public or the Board of Directors may request any item to be considered separately.</i>	A 1
pg.	1. Board of Directors Meeting Minutes - October 19, 2017	
pg.	2. Check Register from July 1, 2017 to October 31, 2017	
pg.	3. Investment Reports	
pg.	a. Chandler Asset Management Short/Long Term - September 2017 to October 2017	
pg.	b. Local Agency Investment Fund (LAIF) Report as of September 30, 2017	
pg.	c. Treasurer's Report as of September 30, 2017	
	G. ADMINISTRATION REPORTS	I
	1. President's Report <i>Dave Warren will address the Board on items pertaining to NCCSIF.</i>	4
	2. CJPRMA Update <i>Astrida Trupovnieks will update the Committee on CJPRMA matters pertinent to NCCSIF. Minutes of the last meeting can be found at http://www.cjprma.org</i>	4
pg.	3. Program Administrator's Report - NCCSIF Annual Report <i>Alliant will present NCCSIF Annual Report.</i>	2
1:40 pm	H. FINANCIAL REPORTS	
pg.	1. Introduction of New Accounting/Finance Partner Place Holder	I 4



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pg. 2. **Quarterly Financial Report for Period Ending September 30, 2017** A 1
James Marta will present the quarterly financial report ending September 30, 2017 for the Board to Receive and File.

pg. 3. **Budget-to-Actual as of September 30, 2017** I 1
The Board will receive the Budget to Actual results as of September 30, 2017.

2:10 p.m. **I. JPA BUSINESS**

pg. 1. **Risk Management Safety Ambassador Training Program** A 1
The Board will receive an update on implementation of Safety Ambassador Training Program.

pg. 2. **Round Table Discussion** I 4
The floor will be open to Board members for any topics or ideas that members would like to address.

pg. **J. INFORMATION ITEMS** I 1

- pg. 1. PARMA 2018 Conference (February 14-16, 2018) in Monterey, CA
- pg. 2. Glossary of Terms
- pg. 3. NCCSIF Organizational Chart
- pg. 4. NCCSIF 2018 Meeting Calendar
- pg. 5. NCCSIF Vendor Services Matrix
- pg. 6. NCCSIF Resource Contact Guide
- pg. 7. NCCSIF Travel Reimbursement Form

K. ADJOURNMENT

UPCOMING MEETINGS

- Police Risk Management Committee Meeting - February 2018 (tbd)
- Claims Committee Meeting - March 2018 (tbd)
- Executive Committee Meeting - March 2018 (tbd)
- Risk Management Committee Meeting - April 2018 (tbd)
- Board of Directors Meeting - April 2018 (tbd)

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

2017 NCCCSIF STRATEGIC GOALS & ACTION PLAN - DRAFT

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.

GOAL	ACTION/TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS
LRP-1	Organization's Mission			
	1. Maintain long term stability.			
	2. Review long-term risk financing in light of increased claims severity.			
	3. Brainstorm on lack of infrastructure maintenance leading to bigger claims.			
Financial				
LRP-2	Organization's Financial Strength			
	1. How to best maintain membership.			
	2. Review JPA documents - Policies and Procedures.			
Coverage and Governance				
LRP-3	Strategic Partners			
	1. CSAC EIA			
	2. CJPRMA			
	3. York Risk Services			
Program Services	4. Bickmore			
	5. James Marta & Company			
LRP-4	Long Term Goals			
	1. How to appropriately grow the pool.			
	2. Identify the best way to deliver data/information to members.			
Marketing and Growth				



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Executive Committee Meeting
September 28, 2017

Agenda Item G.7.

ROUND TABLE DISCUSSION

INFORMATION ITEM

ISSUE: The floor will be open to the Committee 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
Executive Committee Meeting
September 28, 2017

Agenda Item H.

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. NCCSIF 2017 Meeting Calendar
2. NCCSIF Organizational Chart
3. NCCSIF Travel Reimbursement Form



2017 MEETING CALENDAR

- February 2, 2017..... **Police Risk Management Committee** - 10:00 a.m.
- March 23, 2017..... *Executive Committee* - 10:00 a.m.
Claims Committee - 11:30 a.m.
- April 27, 2017..... **Risk Management Committee** - 10:00 a.m.
Board of Directors - 12 noon
- May 4, 2017.....(Canceled) **Police Risk Management Committee** - 10:00 a.m.
- May 18, 2017..... **Claims Committee** - 10:00 a.m.
Executive Committee - 11:30 a.m.
- June 15, 2017..... **Risk Management Committee** - 10:00 a.m.
Board of Directors - 12 noon
- August 3, 2017 **Police Risk Management Committee** - 10:00 a.m.
- September 28, 2017 Ad Hoc Accounting Services RFP Interviews - 9:00 a.m.
Executive Committee - 12 noon
Claims Committee - as needed after EC meeting
- Thursday, October 19, 2017 **Risk Management Committee Meeting**- 10:00 a.m.
Board of Directors - 12:30 p.m.
- November 2, 2017 **Police Risk Management Committee** - 10:00 a.m.
- December 14, 2017..... **Board of Directors** - 10:00 a.m. - 3:00 p.m.
(Long Range Planning)

MEETING LOCATION: Rocklin Event Center - Garden Room
2650 Sunset Boulevard, Rocklin, CA 95677

NOTE: All meetings are scheduled on Thursdays and will be held at the Rocklin Event Center, Garden Room; except for February, March and December in the Ballroom.

2017 NCCSIF Organizational Chart

MEMBER ENTITY	BOARD OF DIRECTORS	BOARD ALTERNATES	RISK MANAGEMENT COMMITTEE	POLICE RISK MANAGEMENT COMMITTEE
City of ANDERSON	EC / CC Liz Cottrell	Jeff Kiser	Liz Cottrell	Chief Michael Johnson
City of AUBURN	Nita Wracker	<i>Vacant</i>	Shari Harris	Chief John Ruffcorn (Chair)
City of COLUSA	EC Toni Benson	<i>Vacant</i>	<i>Vacant</i>	Chief Josh Fitch
City of CORNING	EC Kristina Miller	Tom Watson	Tom Watson	Chief Jeremiah Fears
City of DIXON	Rachel Ancheta	Kim Stalie	Rachel Ancheta	Chief Robert Thompson
City of ELK GROVE	Brad Koehn	Kara Reddig	Jim Ramsey	Lieutenant Jeff Scott
City of FOLSOM	Jim Francis	Kristine Haile	Kristine Haile	Chief Cynthia Renaud
City of GALT	Cora Hall	Eugene Palazzo	Cora Hall	Chief Tod Sockman
City of GRIDLEY	<i>Vacant</i>	Elisa Arteaga	<i>Vacant</i>	Chief Dean Price
City of IONE	Jon Hanken	Lori McGraw	Jon Hanken	Chief Tracy Busby
City of JACKSON	<i>Vacant</i>	Dalacie Blankenship	Dalacie Blankenship	Chief Scott Morrison
City of LINCOLN	EC / CJPRMA Rep. Astrida Trupovnieks	Ruthann Codina	Astrida Trupovnieks	Chief Doug Lee
City of MARYSVILLE	EC <i>Vacant</i>	Walter Munchheimer	<i>Vacant</i>	Chief Aaron Easton
City of NEVADA CITY	S / EC Corey Shaver	Catrina Olson	Corey Shaver	Chief Tim Foley
City of OROVILLE	VP / EC / CC Liz Ehrenstrom (Vice-Chair)	<i>Vacant</i>	Liz Ehrenstrom (Chair)	Asst. Chief Allen Byers
Town of PARADISE	Gina Will	Crystal Peters	Crystal Peters	Lieutenant Eric Reinbold
City of PLACERVILLE	P / EC / CC Dave Warren (Chair)	Cleve Morris	Dave Warren	Chief James Ortega
City of RED BLUFF	EC Sandy Ryan	Anita Rice	Sandy Ryan	Chief Kyle Sanders (Vice-Chair)
City of RIO VISTA	<i>Vacant</i>	Robert Hickey	<i>Vacant</i>	Chief Dan Dailey
City of ROCKLIN	Steven Rudolph	Kimberly Sarkovich	Steven Rudolph	Chief Chad Butler
City of WILLOWS	T / EC / CC Tim Sailsbery	<i>Vacant</i>	Wayne Peabody	Chief Jason Dahl
City of YUBA CITY	EC / CC Natalie Springer	Robin Bertagna	Natalie Springer	Chief Robert Landon

OFFICERS

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

EC = Executive Committee
CC = Claims Committee

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

CLAIMS ADMINISTRATORS (York Risk Services)
Dorienne Zumwalt
Cameron Dewey (Liability)
Steven Scott (Workers' Comp)

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

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

Northern California Cities Self Insurance Fund

Travel Reimbursement Expense Form

Member Representative: _____

Entity: _____

Payee Address: _____

Meeting or Committee: _____

Date of Meeting: _____

Location of Meeting: _____

Total Mileage: _____

Payment Made to:

Signature _____ Date _____