



President
Ms. Liz Ehrenstrom
City of Oroville

**NCCSIF
EXECUTIVE COMMITTEE
MEETING**

Vice President
Mr. Russell Hildebrand
City of Rocklin

Treasurer
Mr. Tim Sailsbery
City of Willows

Secretary
Ms. Paula Islas
City of Galt

Date: Thursday, November 13, 2014
Time: 10:30 a.m.

A – Action
I – Information

Location: Lincoln City Hall (FIRST Floor Conference Room)
600 Sixth Street
Lincoln, CA
(530) 894-6699

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

MISSION STATEMENT

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

AGENDA

A. CALL TO ORDER

B. 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.

C. APPROVAL OF AGENDA AS POSTED

A 1

pg. 01 **D. CONSENT CALENDAR**

A 1

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

pg. 02 1. Executive Committee Meeting Minutes – September 25, 2014

pg. 09 2. Check Register as of September 30, 2014

3. Investment Reports

pg. 10 a. Chandler Asset Management Short/Long Term as of September 30, 2014

pg. 18 b. LAIF Report as of September 30, 2014

E. COMMITTEE REPORTS

I 1

pg. 20 1. Police RMC Meeting – November 6, 2014 (Verbal)

pg. 21 2. Risk Management Committee Meeting Summary – October 9, 2014

3. Board of Directors Meeting Summary – October 9, 2014



F. ADMINISTRATION REPORTS

- 1. **President’s Report** **I 4**
Liz Ehrenstrom will address the Board on items pertaining to NCCSIF.
- 2. **Program Administrator’s Report** **I 4**
Alliant will address the Board on items pertaining to NCCSIF.

G. FINANCIAL REPORTS

- pg. 22 1. **Quarterly Financial Report for Period Ending September 30, 2014** **A 2**
James Marta Company will present the quarterly financial report ending September 30, 2014 for the Committee to Accept and File.

H. JPA BUSINESS

- pg. 23 1. **2015 Nominating Committee and Nomination of Officers** **A 1**
The Executive Committee will be asked to appoint a Nominating Committee for election of officers and the Executive Committee for 2015 to be approved by the Board of Directors.
- pg. 26 2. **Resolution 15-01 Authorizing Investment of Monies in LAIF.** **A 1**
The Executive Committee will be asked to review and recommend to the Board, approval of Resolution 15-01 authorizing the new officers to deposit or withdraw monies in the Local Agency Investment Fund (LAIF).
- pg. 28 3. **2015 Service Calendar** **A 1**
The Executive Committee will be asked to review and approve the NCCSIF 2015 Service Calendar.
- pg. 35 4. **December 11, 2014 Long Range Planning Itinerary** **I 1**
The Executive Committee will review and make recommendations for the December 11, 2014 Long Range Planning Itinerary.
- 5. **Liability Coverage Update - CJPRMA** **I**
- pg. 40 a. **Transit Coverage** **1**
The Committee will receive information regarding CJPRMA coverage on transit exposures.
- pg. 45 b. **Drones** **1**
The Committee will receive information regarding CJPRMA coverage on the use of drones.



pg. 55	6. 2015/16 Insurance Market Update and Renewal Marketing Plan	I	1
	<i>Annually, the Executive Committee receives an insurance market update and renewal marketing plan from the program administrator to be proposed to the Board of Directors at their December meeting.</i>		
pg. 59	7. Round Table Discussion	I	4
	<i>The floor will be open to Executive Committee members for any topics or ideas that members would like to address.</i>		
	I. INFORMATION ITEMS	I	1
pg. 60	1. NCCSIF Organizational Chart		
pg. 61	2. NCCSIF Travel Reimbursement Form		
pg. 62	3. NCCSIF Resource Contact Guide		

J. ADJOURNMENT

UPCOMING MEETINGS

- Long Range Planning/Board of Directors Meeting – December 11, 2014
- Risk Management Committee Meeting – January 8, 2015
- Executive Committee Meeting – March 19, 2015
- Claims Committee Meeting – March 19, 2015
- Police Risk Management Committee Meeting – 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 Johnny Yang at Alliant Insurance at (916) 643-2712.

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

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



CONSENT CALENDAR

ACTION ITEM

ISSUE: Items on the Consent Calendar should be reviewed by the Executive Committee and, if there is any item requiring clarification or amendment, such item(s) should be pulled from the agenda for separate discussion.

RECOMMENDATION: The Program Administrator recommends adoption of the Consent Calendar after review by the Executive Committee. *Items pulled from the Consent Calendar by a member will be placed in order, back on the agenda, by the President.*

FISCAL IMPACT: None.

BACKGROUND: The Executive Committee places the following items on the Consent Calendar for adoption. The Executive Committee may accept the Consent Calendar as presented, or pull items for discussion and separate action while accepting the remaining items.

ATTACHMENT(S):

1. Executive Committee Meeting Minutes – September 25, 2014
2. Check Register as of September 30, 2014
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term as of September 30, 2014
 - b. LAIF Report as of September 30, 2014



**MINUTES OF THE
NCCSIF EXECUTIVE COMMITTEE MEETING
SEPTEMBER 25, 2014**

MEMBERS PRESENT

Michelle Pellegrino, City of Dixon
Paula Islas, City of Galt
John Lee, City of Lincoln
Elizabeth Ehrenstrom, City of Oroville
Corey Shaver, City of Nevada City
Russell Hildebrand, City of Rocklin
Tim Chapa, City of Rio Vista
Tim Sailsbery, City of Willows

MEMBERS ABSENT

GUESTS & CONSULTANTS

Michael Simmons, Alliant Insurance Services
Marcus Beverly, Alliant Insurance Services
Johnny Yang, Alliant Insurance Services
Alana Theiss, James Marta & Company
Ben Burg, York Risk Services
Dorienne Zumwalt, York Risk Services
Jennifer Nogosek, York Risk Services

A. CALL TO ORDER

The meeting was called to order at 10:34 a.m.

B. PUBLIC COMMENTS

There were no public comments made.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Corey Shaver **SECOND:** John Lee **MOTION CARRIED**

AYES: Pellegrino, Islas, Lee, Ehrenstrom, Shaver, Hildebrand, Chapa

NAYS: None

ABSENT: None

D. CONSENT CALENDAR

1. Executive Committee Meeting Minutes – May 29, 2014
2. Check Register as of June 30, 2014
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term as of June 30, 2014
 - b. LAIF Report as of June 30, 2014
4. Utilization Report for Safety Grant Funds as of June 30, 2014
5. Crowe Horwath Financial Audit Engagement Letter

Mr. Johnny Yang advised that a correction needs to be made to the May 29, 2014 Executive Committee Meeting Minutes to reflect Tim Sailsbery as a non-voting member.

A motion was made to approve the Consent Calendar with the correction noted above.

MOTION: Paula Islas **SECOND:** Corey Shaver **MOTION CARRIED**

AYES: Pellegrino, Islas, Lee, Ehrenstrom, Shaver, Hildebrand, Chapa

NAYS: None

ABSENT: None

E. COMMITTEE REPORTS

1. Police Risk Management Committee Meeting Minutes – August 7, 2014 (Draft)
2. Claims Committee Meeting Minutes – August 4, 2014 (Draft)
3. Claims Committee Meeting Minutes – July 8, 2014 (Draft)
4. Risk Management Committee Meeting Minutes – June 12, 2014 (Draft)
5. Board of Directors Meeting Minutes – June 12, 2014 (Draft)

There was no discussion on these items.

F. ADMINISTRATION REPORTS

F1. President's Report

Ms. Liz Ehrenstrom had no items to report.

F2. Program Administrator's Report

Mr. Marcus Beverly advised that NCCSIF recently had two large losses due to the fall of tree limbs onto a pedestrian. Mainly due to budget cuts it seems as though cities no longer have a tree trimming program in place. Mr. Beverly explained that should members not have a tree maintenance program in place then a plan should be in the works.

Mr. Mike Simmons also expressed that he was pleased to see many NCCSIF representation at the CAJPA Conference this year.



G. FINANCIAL REPORTS

G1. Quarterly Financial Report for Period Ending June 30, 2014

Ms. Alana Theiss provided the Committee with the Quarterly Financial Report for Period Ending June 30, 2014. She explained that there was a change in Net Position was \$2,670,428 from the prior year. Most of this change is due to the Workers' Compensation revision from the Actuary regarding 4850. She noted that expenses during the year included dividends were provided to members in the amount of roughly \$1.4 million and mentioned that NCCSIF incurred large losses in 2013 and 2012. She also advised that the Liability Shared Risk layer is currently in a negative net position.

A motion was made to approve the Quarterly Financial Report for Period Ending June 30, 2014.

MOTION: Russell Hildebrand **SECOND:** Paula Islas **MOTION CARRIED**

AYES: Pellegrino, Islas, Lee, Ehrenstrom, Shaver, Hildebrand, Chapa

NAYS: None

ABSENT: None

G2. Budget to Actual as of June 30, 2014

Mr. Beverly explained that all items were under budget with the exception of the Liability Shared Risk program. The Liability program incurred expenses of \$894,000 higher than expected due to losses for which NCCSIF has lowered its retention to \$500,000.

G3. Update of YE 2014 Financial Audits

Ms. Theiss explained that in speaking with Crowe Horwath a copy of the financial audit will be presented at the October Board of Directors meeting.

H. JPA BUSINESS

H1. Review of Preliminary 2015 Meeting Calendar

Mr. Johnny Yang asked members review the Preliminary 2015 Meeting Calendar. Ms. Ehrenstrom asked if there was a reason the dates for the Police Risk Management Committee are not listed. Mr. Yang explained that the Committee usually sets its date for its next meeting during their meetings. Mr. Beverly asked that these dates be provided for the year. Ms. Ehrenstrom asked if members have any conflicts to please let Alliant know to revise accordingly.

H2. Selection of 2014 WC Claims Auditor

Mr. Beverly explained NCCSIF has received 3 responses to the Workers' Compensation Claims Auditor Request for Proposal from Gary Jennings, Angela Livingston and Farley Consulting Servcies. Mr. Beverly explained that Gary Jennings seems to have a large amount of experience



dealing with all types of claims management and provided a cost of services in the amount of \$21,500. Angela Livingston has much experience with CSAC-EIA and other joint powers authority and provided a cost of services in the amount of \$19,656. Farley Consulting Services has much experience with similar JPAs and provided a cost of services in the amount of \$10,500. Mr. Beverly explained that he would recommend Farley Consulting Services first, Angela Livingston second and Gary Jennings third mainly according to cost.

Mr. Tim Sailsbery also noted that NCCSIF only budgeted \$7,500 for a WC Claims Audit this year and inquired to the value of this process. Mr. Simmons explained that as a best practice a claims audit should be performed every other year not only for CAJPA Accreditation or the requirement by CSAC-EIA, but to ensure the claims handling process is running smoothly.

Mr. Ben Burg suggested moving back the timeline of the audit until after spring as York has received new auditors and has an upcoming CSAC-EIA audit. Mr. Beverly agreed and noted that he will be doing a claims review with York soon recommending the audit be completed by May 1, 2015.

Ms. Paula Islas also suggested that NCCSIF should review its Policies and Procedures as some point as a best practice.

A motion was made to select Farley Consulting Services as the Workers' Compensation Claims Auditor for 2014.

MOTION: Paula Islas **SECOND:** Jim Lindley **MOTION CARRIED**
AYES: Pellegrino, Islas, Lee, Ehrenstrom, Shaver, Hildebrand, Chapa
NAYS: None
ABSENT: None

H3. Long Range Planning

H3a. Review of Long Range Planning Items from December 13, 2012

Mr. Yang explained that CAJPA requires a Long Range Planning every three years to be accredited. NCCSIF had its last Long Range Planning in December 13, 2012. He briefly went over the Items List and noted that each item discussed has been addressed. Mr. Simmons noted that CSAC-EIA credits NCCSIF's deposit in the amount of \$7,500 annually if members are accredited with excellence by CAJPA.

H3b. Discussion of December 11, 2014 Long Range Planning Meeting

Mr. Beverly asked members for their thoughts on having a Long Range Planning Meeting on December 11, 2014. He noted that he has reviewed Administrative Policies and Procedures and has a few recommendations which will be discussed in the next item but believes NCCSIF should not only review and clean the terms but NCCSIF should review the benchmarks and policies such as the process of dividends and assessments. He also explained that for CAJPA Accreditation organizations will be required to have an underwriting policy.



Mr. Simmons recommends that NCCSIF holds a half day Long Range Planning Session focused on finance and funding prior to the Board of Directors meeting. NCCSIF would want to look at Confidence Levels, Discount Rates as well.

Mr. Yang advised that the Risk Management Committee meeting will have to be rescheduled as it is currently scheduled for December 11, 2014 prior to the Board of Directors meeting.

A motion was made to approve holding a half day Long Range Planning Meeting prior to the Board of Directors meeting on December 11, 2014.

MOTION: Corey Shaver **SECOND:** Russell Hildebrand **MOTION CARRIED**
AYES: Pellegrino, Islas, Lee, Ehrenstrom, Shaver, Hildebrand, Chapa
NAYS: None
ABSENT: None

H4. Administrative Policy and Procedures Revisions

- a. A-1, Banking Layer Plan Fund Adjustments**
- b. A-12, Shared Risk Layer Plan Fund Adjustments**
- c. A-17, Shared Risk Layer Target Equity Policy**

Mr. Beverly advised that NCCSIF maintains three policies that guide its funding decisions, including Banking Layer adjustments, Shared Layer adjustments, and target funding benchmarks. The policies are in need of updating due to changes in the accounting terms they refer to and are minor revisions to clarify some provisions. In addition, the benchmarks for refunds or assessments have been added to the Shared Risk layer Adjustment policy. Many of the current recommended changes are made to replace references to Equity with the more precise current terms Net Assets or Net Position. Changes are also recommended to the definition of "Outstanding Claims Liabilities" to refer to the Actuary's calculations rather than the financial consultant. Lastly, the additions of the benchmarks to the Shared Risk Layer Policy reflect the benchmark for refunds in the Target Equity Policy and current practice for assessments.

Mr. Sailsbery advised that it may be in the best interest of NCCSIF to have the flexibility to address how to handle refunds and assessments when a program is in trouble. Mr. Simmons explained that this would be the type of conversation would be discussed during the Long Range Planning Session.

A motion was made to accept the suggested administrative revisions to Policies and Procedures A-1, A-12 and A-17 less the highlighted items on Section 4, 6 and 7 of the P&P A-12 which should be discussed and approved by the Board of Directors.

MOTION: Russell Hildebrand **SECOND:** Paula Islas **MOTION CARRIED**
AYES: Pellegrino, Islas, Lee, Ehrenstrom, Shaver, Hildebrand, Chapa
NAYS: None
ABSENT: None



H5. Police Risk Management Body Camera Update

Mr. Yang advised that all the body cameras have been distributed to members and a Training Session was provided to NCCSIF by James Hillary who then provided site visits to the remaining members who did not attend the training session. Mr. Yang explained that the allocation method was based on each member's percentage of the administration budget with a 2 camera minimum to each participating agency. He noted that Anderson, Elk Grove and Placerville opted out to their allotted VieVu cameras as they currently have or are looking to purchase cameras from a different vendor. Those members will be reimbursed their amount for the purchase of body cameras. Mr. Yang also noted that the price of any additional cameras will be \$757, which is NCCSIF's discounted price, for the remainder of the year.

H6. Defense Counsel

H6a. Liability Defense Attorney Porter Scott Rate Increase

Mr. Russell Hildebrand advised that he uses Porter Scott very often and would recommend the increase for Porter Scott as they are a great firm to work with and extremely efficient.

A motion was made to approve the Rate Increase for Liability Defense Attorney Porter Scott.

MOTION: Russell Hildebrand **SECOND:** Paula Islas **MOTION CARRIED**
AYES: Pellegrino, Islas, Lee, Ehrenstrom, Shaver, Hildebrand, Chapa
NAYS: None
ABSENT: None

H6b. Addition of WC Defense Attorney Kurt Peterson

A motion was made to approve the addition of Workers' Compensation Defense Attorney Kurt Peterson.

MOTION: Russell Hildebrand **SECOND:** Paula Islas **MOTION CARRIED**
AYES: Pellegrino, Islas, Lee, Ehrenstrom, Shaver, Hildebrand, Chapa
NAYS: None
ABSENT: None

H7. Round Table Discussion

Mr. Russell Hildebrand asked if there will be discussion on the Risk Benchmarks at the Long Range Planning Session and noted that cities are unaware of pool funding vs. insurance thought process by city council members which may be a good topic for discussion or information at the Long Range Planning Session.

Michelle Pellegrino advised that she is replacing Jim Lindley with the City of Dixon.



I. INFORMATION ITEMS

1. NCCSIF Organizational Chart
2. NCCSIF Travel Reimbursement Form
3. NCCSIF Resource Contact Guide

J. ADJOURNMENT

The meeting was adjourned at 12:00 p.m.

DRAFT

Northern California Cities Self Insurance Fund
Check/Voucher Register - e
From 7/1/2014 Through 9/30/2014

11010 - Cash - General

Check Number	Check Description	Vendor Name	Effective Date	Check Amount
8397	8397	System Generated Check/Voucher Chandler Asset Manage	7/16/2014	4,301.00
8398	8398	System Generated Check/Voucher York Risk Services Grou	7/16/2014	25,496.66
8399	8399	System Generated Check/Voucher James Marta	7/16/2014	5,304.24
8400	8400	System Generated Check/Voucher Alliant Insurance Servic	7/16/2014	884,363.22
8401	8401	System Generated Check/Voucher Occu-Med Inc.	7/16/2014	1,500.00
8402	8402	System Generated Check/Voucher Bickmore Risk Services	7/16/2014	25,906.34
8403	8403	System Generated Check/Voucher CSAC Excess Insurance	7/16/2014	964,512.00
8404	8404	System Generated Check/Voucher DKF Solutions Group, LL	7/16/2014	1,050.00
8405	8405	System Generated Check/Voucher The Bank of New York M	7/16/2014	1,037.50
8406	8406	System Generated Check/Voucher California Joint Powers I	7/21/2014	816,072.00
8407	8407	System Generated Check/Voucher The Bank of New York M	7/21/2014	1,087.50
8408	8408	System Generated Check/Voucher York	8/6/2014	100,354.30
8409	8409	System Generated Check/Voucher James Marta	8/6/2014	5,363.50
8410	8410	System Generated Check/Voucher Gibbons & Conley	8/6/2014	645.75
8411	8411	System Generated Check/Voucher Alliant Insurance Servic	8/6/2014	49,738.33
8412	8412	System Generated Check/Voucher Bickmore Risk Services	8/6/2014	13,806.33
8413	8413	System Generated Check/Voucher CSAC Excess Insurance	8/6/2014	12,307.00
8414	8414	To record manual check 8414 Simple Pleasures	8/7/2014	658.82
8415	8415	System Generated Check/Voucher Chandler Asset Manage	8/28/2014	4,295.00
8416	8416	System Generated Check/Voucher York	8/28/2014	44,556.15
8417	8417	System Generated Check/Voucher York Risk Services Grou	8/28/2014	27,381.53
8418	8418	System Generated Check/Voucher Occu-Med Inc.	8/28/2014	1,500.00
8419	8419	System Generated Check/Voucher DKF Solutions Group, LL	8/28/2014	1,050.00
8420	8420	System Generated Check/Voucher Liz Ehrenstrom	8/28/2014	58.24
8421	8421	System Generated Check/Voucher Simple Pleasures	8/28/2014	332.61
8422	8422	System Generated Check/Voucher Chandler Asset Manage	9/11/2014	4,300.00
8423	8423	System Generated Check/Voucher James Marta	9/11/2014	5,412.50
8424	8424	System Generated Check/Voucher Alliant Insurance Servic	9/11/2014	23,833.33
8425	8425	System Generated Check/Voucher Bickmore Risk Services	9/11/2014	13,806.33
8426	8426	System Generated Check/Voucher DKF Solutions Group, LL	9/11/2014	1,050.00
8427	8427	System Generated Check/Voucher CAJPA	9/11/2014	5,850.00
8428	8428	System Generated Check/Voucher VIEVU	9/11/2014	43,942.05
8429	8429	System Generated Check/Voucher York	9/15/2014	44,556.15
8430	8430	System Generated Check/Voucher York Risk Services Grou	9/15/2014	262.71
8431	8431	System Generated Check/Voucher Occu-Med Inc.	9/15/2014	1,500.00
8432	8432	System Generated Check/Voucher California Association of	9/15/2014	300.00
8433	8433	System Generated Check/Voucher Simple Pleasures	9/24/2014	345.40
Report Total				<u>3,137,836.49</u>

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

October 1, 2014 through October 31, 2014

Chandler Team

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

Custodian

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

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



PORTFOLIO CHARACTERISTICS

Average Duration	2.43
Average Coupon	1.40 %
Average Purchase YTM	1.31 %
Average Market YTM	0.98 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.64 yrs
Average Life	2.48 yrs

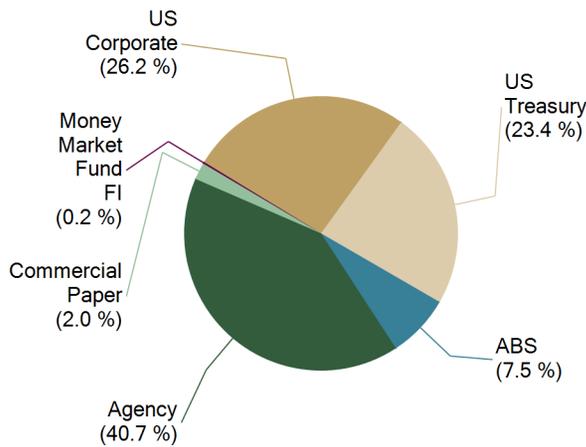
ACCOUNT SUMMARY

	Beg. Values as of 9/30/14	End Values as of 10/31/14
Market Value	20,400,976	20,479,617
Accrued Interest	60,951	63,693
Total Market Value	20,461,926	20,543,310
Income Earned	21,962	22,275
Cont/WD		0
Par	20,403,913	20,430,242
Book Value	20,391,074	20,414,502
Cost Value	20,480,540	20,501,466

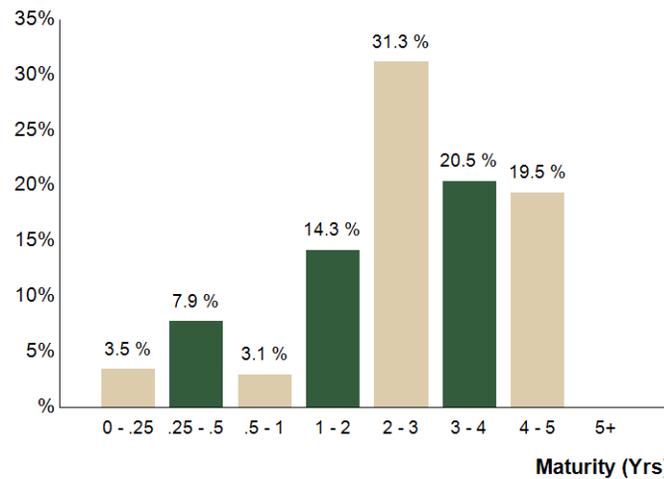
TOP ISSUERS

Issuer	% Portfolio
Government of United States	23.4 %
Federal National Mortgage Assoc	13.0 %
Federal Home Loan Bank	10.8 %
Federal Home Loan Mortgage Corp	9.9 %
Federal Farm Credit Bank	5.1 %
John Deere ABS	2.6 %
Honda ABS	2.3 %
Bank of Tokyo-Mit UFJ	2.0 %
	69.2 %

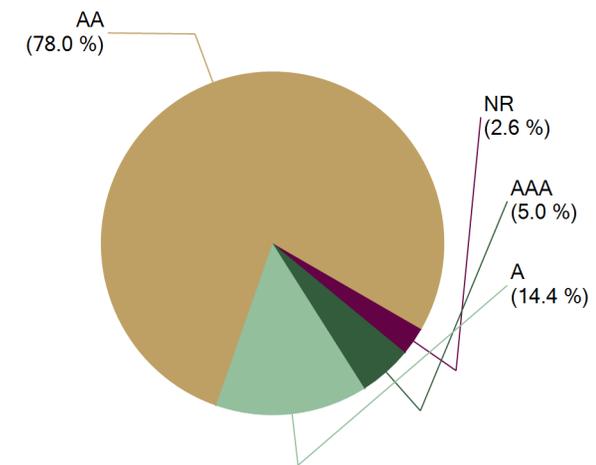
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 10/31/2014	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	0.40 %	0.51 %	1.36 %	1.10 %	1.18 %	1.95 %	3.37 %	4.44 %	107.72 %
1-5 yr Govt	0.49 %	0.66 %	1.25 %	0.90 %	0.79 %	1.68 %	3.06 %	4.10 %	96.70 %
1-5 Year Govt/A Rated or better Corporate	0.47 %	0.63 %	1.41 %	1.12 %	1.20 %	2.05 %	3.19 %	4.28 %	102.47 %



Northern California Cities Self-Insurance Fund - Short Term

October 31, 2014

COMPLIANCE WITH INVESTMENT POLICY

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

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



Reconciliation Summary

As of 10/31/2014

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$20,391,074.38
Acquisition	
+ Security Purchases	\$710,389.22
+ Money Market Fund Purchases	\$485,002.34
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$1,195,391.56
Dispositions	
- Security Sales	\$180,881.75
- Money Market Fund Sales	\$528,348.09
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$409,698.65
- Calls	\$0.00
- Principal Paydowns	\$55,324.48
Total Dispositions	\$1,174,252.97
Amortization/Acretion	
+/- Net Accretion	(\$1,606.01)
	(\$1,606.01)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$3,895.30
	\$3,895.30
Ending Book Value	\$20,414,502.26

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$86,577.39
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$180,881.75
Accrued Interest Received	\$1,859.38
Interest Received	\$19,677.86
Dividend Received	\$0.00
Principal on Maturities	\$409,698.65
Interest on Maturities	\$301.35
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$55,324.48
Total Acquisitions	\$667,743.47
Disposition	
Withdrawals	\$0.00
Security Purchase	\$710,389.22
Accrued Interest Paid	\$700.00
Total Dispositions	\$711,089.22
Ending Book Value	\$43,231.64

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

October 1, 2014 through October 31, 2014

Chandler Team

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

Custodian

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

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



PORTFOLIO CHARACTERISTICS

Average Duration	3.66
Average Coupon	2.39 %
Average Purchase YTM	2.07 %
Average Market YTM	1.41 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	4.06 yrs
Average Life	3.95 yrs

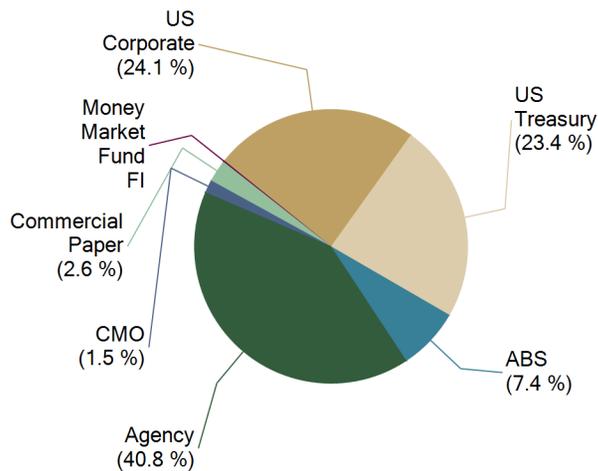
ACCOUNT SUMMARY

	Beg. Values as of 9/30/14	End Values as of 10/31/14
Market Value	20,992,152	21,114,684
Accrued Interest	120,280	136,821
Total Market Value	21,112,432	21,251,505
Income Earned	35,706	35,850
Cont/WD		0
Par	20,701,515	20,729,460
Book Value	20,779,714	20,800,811
Cost Value	21,088,593	21,114,400

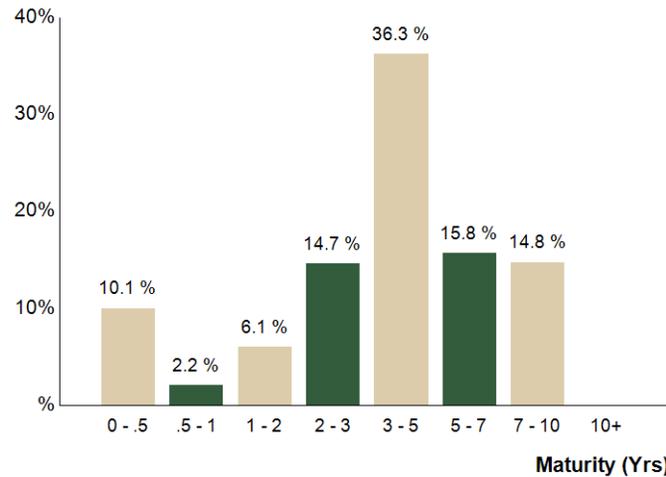
TOP ISSUERS

Issuer	% Portfolio
Government of United States	23.4 %
Federal Home Loan Mortgage Corp	11.8 %
Tennessee Valley Authority	9.9 %
Federal National Mortgage Assoc	9.2 %
Federal Home Loan Bank	6.8 %
Federal Farm Credit Bank	4.6 %
John Deere ABS	2.5 %
Honda ABS	2.3 %
Total	70.5 %

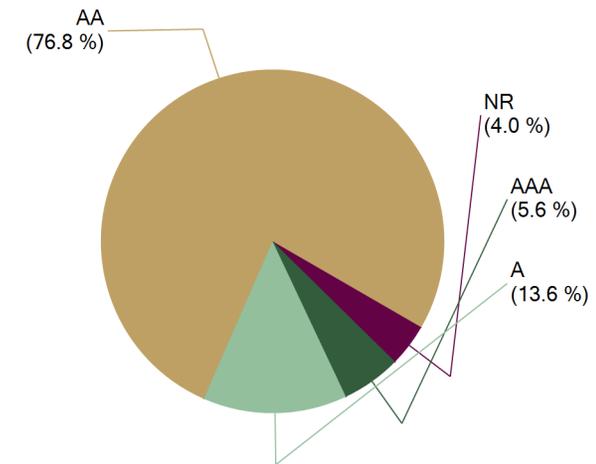
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 10/31/2014	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	0.66 %	0.91 %	2.79 %	1.98 %	1.72 %	3.04 %	N/A	4.66 %	46.66 %
1-10 yr Govt	0.74 %	1.03 %	2.49 %	1.54 %	1.22 %	2.64 %	N/A	4.29 %	42.36 %
1-10 Year Govt/A Rated or better Corporate	0.72 %	0.98 %	2.76 %	1.95 %	1.80 %	3.12 %	N/A	4.38 %	43.50 %



Northern California Cities Self-Insurance Fund - Long Term

October 31, 2014

COMPLIANCE WITH INVESTMENT POLICY

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

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



Reconciliation Summary

As of 10/31/2014

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$20,779,713.57
Acquisition	
+ Security Purchases	\$678,603.98
+ Money Market Fund Purchases	\$420,928.49
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$1,099,532.47
Dispositions	
- Security Sales	\$242,302.08
- Money Market Fund Sales	\$437,227.32
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$364,731.73
- Calls	\$0.00
- Principal Paydowns	\$30,756.62
Total Dispositions	\$1,075,017.75
Amortization/Accretion	
+/- Net Accretion	(\$5,205.62)
	(\$5,205.62)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$1,788.05
	\$1,788.05
Ending Book Value	\$20,800,810.72

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$50,008.45
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$242,302.08
Accrued Interest Received	\$22.50
Interest Received	\$25,171.87
Dividend Received	\$0.00
Principal on Maturities	\$364,731.73
Interest on Maturities	\$268.27
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$30,756.62
Total Acquisitions	\$663,253.07
Disposition	
Withdrawals	\$0.00
Security Purchase	\$678,603.98
Accrued Interest Paid	\$947.92
Total Dispositions	\$679,551.90
Ending Book Value	\$33,709.62



JOHN CHIANG

California State Controller

LOCAL AGENCY INVESTMENT FUND
REMITTANCE ADVICE

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

As of 10/15/2014, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 09/30/2014.

Earnings Ratio		.00000662348923179
Interest Rate		0.24%
Dollar Day Total	\$	452,199,222.70
Quarter End Principal Balance	\$	6,044,718.64
Quarterly Interest Earned	\$	2,995.14



Agenda Item E.

COMMITTEE REPORTS

INFORMATION ITEM

ISSUE: Committee Reports are provided to the Executive Committee for their information.

RECOMMENDATION: None. These items are presented as information only.

FISCAL IMPACT: None.

BACKGROUND: Committee Reports are provided to the Executive Committee for their information on other committees and excess providers meetings.

ATTACHMENT(S):

2. Risk Management Committee Meeting Summary – October 9, 2014
3. Board of Directors Meeting Summary – October 9, 2014

OCTOBER 9, 2014 RISK MANAGEMENT COMMITTEE SUMMARY

Action Taken:

D1. The Committee approved the Minutes from the June 12, 2014 Risk Management Committee Meeting.

E4. The Committee approved the rescheduling of the next Risk Management Committee Meeting from December 11, 2014 to January 8, 2014 due to the Long Range Planning Session.

Information Items:

E2. The Committee received an update on the 2014/15 Risk Control Service Plan.

E2. The Committee received an update on the Risk Control Services provided to date.

E3. The Committee was provided with a summary of the August 7, 2014 Police Risk Management Committee meeting.

OCTOBER 9, 2014 BOARD OF DIRECTORS SUMMARY

Action Taken:

- D.** The Board approved the Consent items provided.
- I1.** The Board approved the Quarterly Financial Report for Period Ending June 30, 2014.
- I3.** The Board approved the 2014 Year End Financial Audits presented by Crowe Horwarth.
- I4.** The Board approved the NCCSIF Investment Policy including the recommended revisions and comments provided by Chandler and James Marta and Company.
- J1.** The Board approved the 2015 Meeting Calendar.
- J2.** The Board approved the revisions to Administrative Policies and Procedures A-1, Banking Layer Plan Fund Adjustments; A-2, Shared Risk Layer Plan Fund Adjustments; and A-17, Shared Risk Layer Target Equity Policy.
- J3a.** The Board approved holding a half day Long Range Planning Session prior to the Board of Directors meeting on December 11, 2014.

Information Items:

- E.** The Board received a presentation on the Program Descriptions and Services offered by NCCSIF.
- F.** The Committee received the draft minutes from other Committee Meetings held since the last Board of Directors meeting.
- G.** The Committee received a Summary of the actions taken by the Executive Committee during their last meeting on September 25, 2014.
- H1.** The Board received an update on the Budget to Actual as of June 30, 2014.
- J3a.** The Board received an update on the Long Range Planning Items discussed and addressed during the 2012 NCCSIF Long Range Planning Session.



**QUARTERLY FINANCIAL REPORT FOR PERIOD
ENDING SEPTEMBER 30, 2014**

ACTION ITEM

ISSUE: The Executive Committee receives a quarterly report on the financial status of NCCSIF. James Marta & Company will present the Financials for Quarter ending September 30, 2014.

RECOMMENDATION: Receive and file the Quarterly Financials as presented.

FISCAL IMPACT: None.

BACKGROUND: Each quarter the Executive Committee reviews the quarterly financial for accuracy and refers questions for follow-up, or receives and files the report as presented.

ATTACHMENT(S): Draft Quarterly Financial Report as of September 30, 2014 (Handout)



Agenda Item H.1.

2015 NOMINATING COMMITTEE AND NOMINATION OF OFFICERS

ACTION ITEM

ISSUE: Membership on the NCCSIF Executive Committee rotates annually, and each Member serves for a two-year term. Ms. Liz Ehrenstrom’s term as President will conclude in December and Mr. Russell Hildebrand is scheduled to begin serving his two year term as the NCCSIF President.

The cities of Lincoln, Nevada City and Rocklin are scheduled to rotate off the Executive Committee on December 31, 2014. And the cities of Auburn, Folsom and Placerville are schedule to rotate onto the Executive Committee at that time.

The January 1, 2015 to December 31, 2015 term for the Executive Committee will include the following Members:

2015 NCCSIF Executive Committee

- City of Auburn Dylan Feik
- City of Dixon Michelle Pellegrino
- City of Galt Paula Islas
- City of Folsom Bruce Cline
- City of Placerville Dave Warren
- City of Rio Vista Tim Chapa
- City of Rocklin Russell Hildebrand

Non-Voting Members

- City of Willows Tim Sailsbery (Treasurer)

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 is selected from the NCCSIF Members at large, and is the only officer not limited to a one-year term.



**Northern California Cities Self Insurance Fund
Executive Committee Meeting
November 13, 2014**

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.

FISCAL IMPACT: None.

RECOMMENDATION: The Program Administrator recommends that the Executive Committee appoint itself to act as the Nominating Committee and make recommendations to the Board of Directors for the positions of President, Vice-President and Secretary.

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, Past President and three-five other Board of Directors members act as the seven-nine voting members. The two non-voting members are the Treasurer and the Representative to the CJPRMA Board of Directors.

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

ATTACHMENT(S): Section 5 of the NCCSIF Bylaws

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 one (1) 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 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.



Agenda Item H.2.

RESOLUTION 15-01 AUTHORIZING INVESTMENT OF MONIES IN LAIF

ACTION ITEM

ISSUE: The Executive Committee will review Resolution 15-01 to be approved by the Board of Directors at the December 11, 2014 meeting, authorizing the President, Vice President and Treasurer to order the deposits or withdrawal of monies in LAIF.

FISCAL IMPACT: No new fiscal impact is anticipated.

RECOMMENDATION: It is the recommendation of the Program Administrator that the Executive Committee recommend to the Board of Directors approval of Resolution 15-01, authorizing the newly elected President, Vice President and Treasurer, authority to order the deposits or withdrawal of monies in LAIF.

BACKGROUND: On an annual basis, records are updated with the Local Agency Investment Fund (LAIF) to reflect the newly elected officers of NCCSIF.

ATTACHMENT(S): Proposed NCCSIF Resolution 15-01



RESOLUTION 15-01

**RESOLUTION AUTHORIZING INVESTMENT OF MONIES IN
THE LOCAL AGENCY INVESTMENT FUND**

WHEREAS, Pursuant to Chapter 730 of the statutes of 1976 Section 16429.1 was added to the California Government Code to create a Local Agency Investment Fund in the State Treasury for the deposit of money of a local agency for purposes of investment by the State Treasurer, and

WHEREAS, The Northern California Cities Self Insured Fund (NCCSIF) Board of Directors does hereby find that the deposit and withdrawal of money in the Local Agency Investment Fund in accordance with the provisions of Section 16429.1 of the Government Code for the purposes of investment stated therein is in the best interest of Northern California Cities Self Insurance Fund.

NOW THEREFORE, BE IT RESOLVED, that the NCCSIF Board of Directors does hereby authorize the deposit and withdrawal of Northern California Cities Self Insurance Fund monies in the Local Agency Investment Fund in the State Treasury in accordance with the provisions of Section 16428.1 of the Government Code for the purpose of investment as stated therein, and verification by the State Treasurer’s Office of all banking information provided in that regard.

BE IT FURTHER RESOLVED, that the following Northern California Cities Self Insurance Fund officers or their successors in office shall be authorized to order the deposit or withdrawal of monies in the Local Agency Investment Fund effective immediately:

- NCCSIF President - Russell Hildebrand _____
- NCCSIF Vice President – _____
- NCCSIF Treasurer – Tim Sailsbery _____
- NCCSIF Financial Consultant – James Marta _____

I hereby certify that the foregoing is a full, true and correct copy of Resolution No. 14-01 duly and regularly adopted and passed at a regular meeting of the Board of Directors of the Northern California Cities Self Insurance Fund held on the 12th day of December 2013, by the following vote:

AYES:

NOES:

ABSENT:

ABSTAIN:

NCCSIF President

NCCSIF Secretary



2015 SERVICE CALENDAR

ACTION ITEM

ISSUE: On an annual basis, a *Service Calendar* is provided to the Executive Committee showing a timeline of the annual activities to be completed on behalf of the organization.

FISCAL IMPACT: No fiscal impact is anticipated.

RECOMMENDATION: It is the recommendation of the Program Administrator that the Executive Committee review then receives and files the 2015 NCCSIF Service Calendar.

BACKGROUND: None.

ATTACHMENT(S): 2015 NCCSIF Service Calendar.



2015 NCCSIF SERVICE CALENDAR

AS = Alliant Insurance Services Staff	EC = Executive Committee
CA = Claims Auditor	BD = Board of Directors
FA = Financial Auditor	RM = Risk Management
JM = Jim Marta, CPA Staff	PRM = Police Risk Management
York = York Insurance Services Group Staff	FC = Finance Committee
BM = Bickmore	PA = Property Appraiser

Date	Activity	Completed by
DECEMBER 2014		
12/11/14	Training Day/BOD Meeting	BD
12/15/14	2 nd Installment of Assessments - begin collecting	JM
12/31/14	Financial Audit -mail to State and Counties of Members	JM
JANUARY 2015		
TBD	PRMC Agenda – mailed for January Meeting	AS
01/05/15	Statement of Facts – Roster of Public Agencies - file with State & County	AS
<u>01/05/15</u>	<u>Preparation for CAJPA Accreditation (2014 and every 3 years thereafter)</u>	<u>AS</u>
TBD	PRMC Meeting	AS
12/31/15	RMC Agenda – mail for 01/08/15 meeting	AS
01/08/15[®]	RMC Meeting – <u>Loss Review and Training</u>	RM/BD
<u>01/08/15</u>	<u>Claims Analysis as of 12/31</u>	<u>RM</u>
01/10/15	Form 700 – mail to BD and Committee members – deadline 03/21/15	AS
01/10/15	4 th quarter (as of 12/31) DE-9 – request from Members	AS
01/10/15	Request Loss data (as of 12/31) from York (<u>Separate 4850</u>)	AS
01/15/15	Property Program – prepare specifications	AS
01/15/15	Liability/WC – renewal loss information – deadline for receipt from York	AS
01/24/15	Loss and Renewal Instructions - send to actuary	AS
01/31/15	4 th quarter DE-9 Reports (as of 12/31) - send to CJPRMA	AS
01/31/15	WC/Liability – estimated WC payroll – <u>check to find out deadline</u>	AS

FEBRUARY 2015		
02/04/15	Annual Service Provider Performance Evaluations - send to members - reviewed by BD President	AS
02/8-11/15	PARMA Annual Risk Management Conference – Anaheim California	
02/15/15	Crime Program – prepare and send applications to Members	AS
02/21/15	Reminder – Form 700s to Board and Alternate Members	AS
MARCH 2015		
03/01/15	Actuarial Study - receive draft and send to Jim Marta	AS
03/01/15-3/15/15	Banking and Shared Risk Layer Program Deposits - prepare preliminary worksheets, and Shared Risk layer adjustments for FY 2014/15	AS
03/07/15	Request Banking Layer adjustments from Jim Marta	AS
03/12/15	Claims & EC Agendas - mail for 03/19/15 meetings	AS/York
03/19/15	Claims & Executive Committee Meetings	EC



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Date	Activity	Completed by
	4 th quarter Investment Reports (as of 12/31) - submit for review	EC
	4 th quarter Financials (as of 12/31) - submit for review	EC
	Review and approve actuarial studies	EC
	Preliminary FY 2015/16 Budget - submit for review	EC
	Liability & WC Banking & Shared Layer – preliminary deposit calculation for review	EC
	Claims Committee - select members	EC
	Claims Auditor - evaluate and consider RFP (Liability odd years/WC even years)	EC
	Service Provider Performance Evaluations - submit responses for review	EC
03/21/15	Form 700s - receive from Board Members and Alternates	AS
03/31/15	Renewal Certificates List to members	AS
APRIL 2015		
04/01/15	Form 700s - file with FPPC	AS
04/07/15	Request Crime Renewal Quotations	AS
04/11/15	Alliant begins contact with various contractors regarding renewal terms	AS
04/11/15	1 st Quarter DE-9 (as of 03/31) - request to members	AS
April 2015	PRMC Agenda – mail for April meeting	AS/BM
April 2015	PRMC Meeting	AS/BM
04/09/15	RMC & BOD Agenda - mail for 04/16/15 meetings	AS
04/15/15	Send annual renewal certificate spreadsheets to members – due 1 month	AS
04/16/15	RMC & BOD Meeting	BD
	4 th quarter Investment Reports - submit for approval	BD
	4 th quarter Financials (as of 12/31) - submit for approval	BD
	Preliminary FY 2015/16 Budget - submit for review	BD
	Liability WC Banking & Shared Risk Layers-deposit calculations for review (excess WC & Liability & Admin costs pending)	BD
	Banking Plan Fund Adjustments - submit for approval	BD
	Shared Risk Layer Plan Fund Adjustments - submit for approval	BD
	Actuarial Study - submit for approval	BD
04/29/15	1 st quarter DE-9 reports (as of 03/31) to CJPRMA	AS
04/30/15	Crime Renewal App to ACIP & CSAC-EIA	AS
MAY 2015		
05/02/15	Annual certificate renewal reminder to members	AS



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Date	Activity	Completed by
05/02/15	Banking and Shared Risk Layer Adjustments/Assessments - mail to JM for distribution to members	AS
05/02/15	WC Renewal Quotations - receive preliminary (if any)	AS
05/14/15	Claims & EC Agendas - mail for 05/21/15 meetings	AS/York
05/21/15	Claims & Executive Committee Meetings	EC
	1 st quarter Financials (as of 03/31) - submit for approval	EC
	1 st quarter Investment Reports (as of 03/31) - submit for approval	EC
	Liability and WC Program Deposits - review 2015 revisions	EC
	FY 2015/16 Budget - submit for review	EC
	Program Administration Contract - submit for approval (as needed)	EC
	Safety & Risk Control Services Contract - submit for approval (as needed)	EC
	Liability Claims Administration Contract - submit for approval (as needed)	EC
	WC Claims Administration Contract - submit for approval (as needed)	EC
	Accounting Services Contract - submit for approval (as needed)	EC
	Legal Services Contract - submit for approval (as needed)	EC
	EAP and Wellness Services Contract – submit for approval (as needed)	EC
	Conflict of Interest Code-submit for approval (every even-numbered year)	EC
	Property renewal status review	EC
	Crime renewal quotations review	EC
	Liability Memorandum of Coverage FY 2015/16 – submit for approval	EC
	WC Memorandum of Coverage FY 2015/16 – submit for approval	EC
05/19/15	Property Program - receive preliminary renewal quotation	AS
05/25/15	Obtain necessary signatures to finalize contracts with consultants	AS
JUNE 2015		
06/13/15	Renewal certificate spreadsheet to CSAC and CJPRMA	AS
06/11/15	RMC & BOD Agenda - mail for 06/18/15 meeting	AS
06/18/15	RMC & BOD Meeting	RM & BD
	Approve Risk Management Budget	RM
	1 st quarter Investment Reports (as of 03/31) - submit for approval	BD
	1 st quarter Financials (as of 03/31) - submit for approval	BD
	FY 2015/16 Budget - submit final for approval	BD
	Liability and WC FY 2015/16 Banking & Shared Risk Layer Program Deposits - submit final for approval	BD
	Liability Memorandum of Coverage FY 2015/16 - submit for approval	BD
	WC Memorandum of Coverage FY 2015/16 - submit for approval	BD
	Conflict of Interest Code - submit for approval (every even year)	BD



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Date	Activity	Completed by
	Property Program - provide report and allocations on renewal quotes	BD
	Crime Program – provide report and allocations on renewal quotes	AS
06/27/15	Send certificates to Certificate Holders and Members	AS
06/27/15	Send Auto ID Cards to Members	AS
JULY 2015		
07/01/15	NCCSIF Joint Powers Authority - 34th -35 th Anniversary	ALL
07/01/15	Send renewal binders to Members	AS
07/10/15	Request Certificate of Insurance from Contractors	
07/15/15	Liability MOC, Declarations and Summary – send to Members	AS
07/15/15	WC MOC, Declaration and Summary – send to Members	AS
07/15/15	Property Summary – send to Members	AS
07/15/15	Crime Summary – send to Members	AS
07/15/15	Final FY 2015/16 WC Payroll - request from members	AS
07/29/15	Send 2 nd quarter DE-9 (as of 06/30) to CJPRMA	AS
AUGUST 2015		
08/01/15	NCCSIF Financial Audit - begin preparation of documents	AS/JM/FA
Aug 2015	PRMC Agenda – mail for Aug meeting	AS/BM
Aug 2015	PRMC Meeting	AS/BM
08/25/15	Send CSAC-EIA renewal applications to Members – deadline one month	AS
08/25/15	Finance Committee Agenda - <u>mail for 09/01/15 meeting(determine need)</u>	AS
SEPTEMBER 2015		
<u>09/01/15</u>	<u>Investment Policy – review and update</u>	<u>JM</u>
<u>09/01/15</u>	<u>Financial Audit – review and update</u>	<u>JM</u>
<u>09/05/15</u>	<u>Finance Committee Meeting (if needed)</u>	<u>FC</u>
	Review audit or DRAFT	FC
	Investment portfolio – review	FC
	Investment policy – review	FC
09/12/15	1 st Installment of Assessments - begin collecting	JM
<u>09/15/15</u>	<u>Send CSAC-EIA Renewal Application to members</u>	<u>AS</u>
09/17/15	Claims & EC Agendas - mail for 09/24/15 meetings	AS/York
09/18/15 – 09/21/15	2015 CAJPA Fall Conference and Training Seminar – South Lake Tahoe	
09/24/15	Claims & Executive Committee Meetings	EC
	Status of CAJPA Accreditation (2014 and every 3 years thereafter)	EC



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York = York Insurance Services Group Staff	FC = Finance Committee
BM = Bickmore	PA = Property Appraiser

Date	Activity	Completed by
	2 nd quarter Investment Reports (as of 06/30) - submit for approval	EC
	2 nd quarter Financials (as of 06/30) - submit for approval	EC
	Review <u>financial</u> audit or DRAFT	FC/EC
	Investment portfolio – review	FC/EC
	Investment policy – review	FC/EC
	<u>2015 Meeting Calendar – submit for approval</u>	EC
TBD	PRMC Agenda - mail for September meeting	AS
TBD	Police Risk Management Committee Meeting	PRM
09/30/15	Draft Program Manuals	AS
OCTOBER 2015		
10/03/15	Annual Report of Financial Transactions- file	JM
10/03/15	Public Self Insurer's Annual Report for JPA & Members - file	AS/York
10/10/15	3 rd quarter DE-9 (as of 09/30) – request from Members	AS
10/08/15	RMC & BOD Agenda - mail for 10/15/12 meeting	AS
<u>10/15/15</u>	<u>CSAC-EIA Renewal Application from members deadline</u>	<u>AS</u>
10/15/15	RMC/BOD Meeting	BD
	2 nd quarter Investment Reports - submit for approval	BD
	2 nd quarter Financials (as of 6/30) - submit for approval	BD
	FY 2014/15 Financial Audit - submit for approval	BD
	<u>2015 Meeting Calendar – submit for approval</u>	<u>BD</u>
	Loss Analysis charts (as of 06/30)	RM
	Select outside training for 2015/16	RM
10/17/15	Claims Audit - perform GL (<i>odd numbered years</i>) or WC (<i>even numbered years</i>) audit	CA
10/31/15	3 rd quarter DE-9 Reports - send to CJPRMA (as of 09/30)	AS
10/31/15	<u>Submit CSAC-EIA Renewal Application</u>	AS
NOVEMBER 2015		
<u>11/01/15</u>	<u>Prepare NCCSIF Annual Report</u>	<u>AS</u>
Nov 2015	PRMC Agenda – mail for November meeting	AS/BM
Nov 2015	PRMC Meeting	AS/BM
11/12/15	Claims & EC Agendas - mail for 11/19/15 meetings	AS/York
11/15/15	Property (location schedules), Liability & WC Programs (estimated payroll) - request renewal specifications for the next fiscal year, if needed	AS
11/15/15	Property Schedules to Members for review – deadline 30 days	AS
11/19/15	Claims & EC Committee Meetings	EC



2015 NCCSIF SERVICE CALENDAR

AS = Alliant Insurance Services Staff	EC = Executive Committee
CA = Claims Auditor	BD = Board of Directors
FA = Financial Auditor	RM = Risk Management
JM = Jim Marta, CPA Staff	PRM = Police Risk Management
York = York Insurance Services Group Staff	FC = Finance Committee
BM = Bickmore	PA = Property Appraiser

Date	Activity	Completed by
	3 rd Quarter Financials (as of 09/30) - submit for approval	EC
	2015 Service Calendar - submit for approval	EC
	2015 EC Rotation Schedule - submit for approval	EC
	2015 Nominating Committee - select & nominate	EC
	Officers for 2015 - select & recommend to Board of Directors	EC
	Claims Audit (<i>GL odd years, WC even years</i>) - review and provide recommendations to BD	EC
	FY 2015/16 Marketing Plan & Renewal Timeline - submit for approval	EC
	Select outside training for 2015	
11/28/15	Property (PEPIP) Policy Notebooks – prepare and send to Members	AS
DECEMBER 2015		
Dec	Strategic Planning Session (2012 and every 3 years thereafter)	BD
12/03/15	RMC/BOD Agenda - mail for 12/10/13 meeting	AS
12/15/15	2 nd Installment of Assessments - begin collecting	JM
12/10/15	Board of Directors Meeting	BD
	3 rd quarter Investment Reports (as of 09/30) - submit for approval	BD
	3 rd quarter Financials (as of 09/30) - submit for approval	BD
	2013 Meeting Calendar - submit for approval	BD
	2013 Service Calendar - submit for approval	BD
	2013 EC Rotation Schedule - submit for approval	BD
	2013 Calendar Year Officers - submit for election	BD
	Target Equity Presentation	BD
	CAJPA Final Accreditation report (2015 and every 3 years thereafter)	BD
	Marketing Plan & Renewal Timeline - submit for approval	BD
	Claims Administration Audit (<i>GL odd years, WC even years</i>) - submit for approval – Auditor makes presentation	BD
	Program Manual to Members	
12/30/15	Financial Audit - mail to State and Counties of members	JM



Agenda Item H.4.

DECEMBER 11, 2014 LONG RANGE PLANNING ITINERARY

INFORMATION ITEM

ISSUE: The Executive Committee should review the December 11, 2014, Board meeting itinerary and make any suggestions as needed. It was previously determined by the EC and Board that this year's focus will be on 'FUNDING'. A venue in Yuba City has been selected to hold the Long Range Planning/Board of Directors meeting as well.

RECOMMENDATION: Program Administration recommends review and approval of the *Draft* December 11, 2014 Long Range Planning Itinerary.

FISCAL IMPACT: \$2,000 - \$2,500.

BACKGROUND: At the October 9, 2014 Board of Directors meeting, the Board decided to go forward with a Long Range Planning Session prior to the December 11, 2014 Board of Directors meeting. For the past three years NCCSIF has held a Long Range Planning to address various items concerning the organization.

ATTACHMENT(S): Draft December 11, 2014, Board Meeting Itinerary.



President
Ms. Liz Ehrenstrom
City of Oroville

Treasurer
Mr. Tim Sailsbery
City of Willows

**NCCSIF
2015 PLANNING SESSION &
BOARD OF DIRECTORS
MEETING**

Vice President
Mr. Russell Hildebrand
City of Rocklin

Secretary
Ms. Gina Will
Town of Paradise

Date: Thursday, December 11, 2014
Time: 9:00 a.m. (Breakfast served at 8:30 a.m.)

Location: The Harvest Room
1475 Tharp Road
Yuba City, CA 95993
(530) 673-9355

A – Action
I – Information

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

MISSION STATEMENT

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

AGENDA

- A. CALL TO ORDER**
- B. PUBLIC COMMENTS**
This time is reserved for members of the public to address the Board of Directors on matters pertaining to NCCSIF that are of interest to them.
- C. APPROVAL OF AGENDA AS POSTED** **A 1**
- D. 2015 PLANNING SESSION** **I**
 - Est Time
9:05 am **I. Short History of NCCSIF & Self Insurance Pool** **1**
The Board will be provided with a brief history of NCCSIF and Self Insurance Pools.
 - 9:20 am **II. NCCSIF Current Financial Position & Target Funding Benchmark** **1**
The Board will receive an update on NCCSIF's current financial position and be provided with the Target Funding Presentation.
 - 9:50 am **III. Funding History** **1**
The Board will be provided with an overview on NCCSIF's recent funding decisions.



Est Time

10:15 am	Break		
10:30 am	IV. Dividend and Assessment Overview <i>The Board will be asked to discuss and provide feedback on the current adjustment processes.</i>		1
11:15 am	V. NCCSIF Funding Policies and Procedures <i>The Board will be asked to discuss and provide feedback as needed on the current funding procedures.</i>		1
12:00 pm	Lunch (Bickmore – Public Entity WC Self Insured Study)		4
1:00pm	VI. Impediments to Success <i>The Board will be asked to discuss and provide feedback on the fund topics and other areas in need of review for possible improvement in the future.</i>		1
1:30 pm	VII. Timeline to Achieve Stated Goals <i>The Board will discuss and draft the 2015 Planning Timeline for the items discussed and direction given to Program Consultants.</i>		1
	E. 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
	<ol style="list-style-type: none"> 1. Board of Directors Meeting Minutes – October 13, 2014 2. Check Register at September 30, 2014 3. Investment Report <ol style="list-style-type: none"> a. Chandler Asset management Short/Long Term – November 2014 b. Treasurer’s Report as of September 30, 2014 4. Utilization Report for Safety Grant Funds as of September 30, 2014 		
	F. MINUTES AND COMMITTEE REPORTS	I	1
	<ol style="list-style-type: none"> 1. Executive Committee Meeting Summary - November 13, 2014 2. Claims Committee Meeting Summary – November 13, 2014 3. Risk Management Committee Meeting Summary – October 10, 2014 4. Police Risk Management Committee Meeting Summary – August 15, 2014 		



G. ADMINISTRATION REPORTS	I	
1. President’s Report		4
<i>Liz Ehrenstrom will address the Board on items pertaining to NCCSIF.</i>		
2. Program Administrator’s Report		4
<i>Alliant will address the Board on items pertaining to NCCSIF.</i>		
3. CJPRMA Report		1
<i>Ms. Paula Islas will address the Board on CJPRMA items pertaining to NCCSIF.</i>		
H. FINANCIAL REPORTS		
1. Quarterly Financial Report for Period Ending September 30, 2014	A	1
<i>James Marta Company will review the quarterly financial report ending September 30, 2014 and the Board should take action to Receive and File or give direction as necessary.</i>		
2. NCCSIF Budget to Actual Report as of September 30, 2014	A	1
<i>The Board will receive an update of the Budget to Actual Report as of September 30, 2014 to be received and filed.</i>		
I. JPA BUSINESS		
1. Shared Risk Layer Plan Fund Adjustment P&P A-12 Revision	A	1
<i>The Board will be asked to discuss and approve the recommended revisions to P&P A-12, Shared Risk Layer Fund Adjustments.</i>		
2. Banking Layer Plan Fund Adjustment P&P A-1 Revision	A	1
<i>The Board will be asked to discuss and approve the recommended revisions to P&P A-1, Banking Layer Plan Fund Adjustments.</i>		
3. 2015 Slate of Officers and Executive Committee Rotation Schedule	A	1
<i>The Board will be asked to approve the 2015 Slate of Officers and the Executive Committee Rotation Schedule.</i>		
4. Resolution 15-01 Authorizing Investment of Monies in LAIF	A	1
<i>The Board will be asked to review and approve Resolution 14-01 Authorizing Investment of Monies in LAIF.</i>		
5. 2015 NCCSIF Service Calendar	A	1
<i>The Board will be asked to review and approve the 2014 NCCSIF Service Calendar.</i>		



6. **2015/16 Insurance Market Update and Renewal Marketing Plan** **A 1**
The Board will be provided with an insurance market update and be asked to approve the Renewal Marketing Plan for 2015/16.
7. **2015 NCCSIF Annual Report** **I 2**
The Board will be provided with the 2015 NCCSIF Annual Report.

J. INFORMATION ITEMS

1. PARMA Conference (February 8 – 11, 2015)
2. NCCSIF Organizational Chart
3. NCCSIF 2015 Meeting Calendar
4. NCCSIF Travel Reimbursement Form
5. NCCSIF Resource Contact Guide

K. ADJOURNMENT

UPCOMING MEETINGS

- Risk Management Committee Meeting – January 8, 2015
- Police Risk Management Committee Meeting – February, 2015
- Executive Committee Meeting – March 19, 2015
- Claims Committee Meeting – March 19, 2015
- Board of Directors Meeting – April 16, 2015

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

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

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



**LIABILITY COVERAGE UPDATE – CJPRMA
TRANSIT COVERAGE**

INFORMATION ITEM

ISSUE: The NCCSIF Liability Memorandum of Coverage (MOC) follows the form and coverage terms provided by the excess liability pool, CJPRMA, with some exceptions. Notably, NCCSIF does not include two transit related exclusions found in the CJPRMA MOC.

As indicated in the attached correspondence, CJPRMA’s Transit Authorities exclusion does not apply to Employment Practice Liability claims from transit workers presented by NCCSIF members as long as the workers are employed by the city and the payroll for those employees is reported to CJPRMA. CJPRMA also requires formal communication from NCCSIF with the amount of new payroll that will be reported from these operations by members.

RECOMMENDATION: For information only. Members with transit agencies are asked to confirm whether or not they currently report transit related payroll to CJPRMA and if not the amount they intend to report if they want to have EPL coverage for that exposure.

FISCAL IMPACT: None.

BACKGROUND: Four NCCSIF members have transit operations (Lincoln, Folsom, Auburn, and Dixon), and they belong to a transit risk pool, CalTIP, for their transit coverage. As a result of a pending change to exclude Employment Practices Liability (EPL) in CalTIP’s MOC, the Program Administrators have reached out to CJPRMA to verify the extent of coverage available to NCCSIF members for this exposure.

ATTACHMENT(S): Letter to CJPRMA dated October 3, 2014.
Email response from CJPRMA dated October 9, 2014



OFFICERS

Liz Ehrenstrom
President

Tim Sailsbery
Treasurer

Russell Hildebrand
Vice President

Paula Islas
Secretary

October 3, 2014

David J. Clovis, General Manager
California Joint Powers Risk Management Authority
3201 Doolan Road, Ste. 285
Livermore, CA 94551

Coverage for NCCSIF Members' Transit Employees

Dear David:

This letter is a follow-up to our conversation regarding coverage for NCCSIF member transit employees. NCCSIF has four members, the cities of Auburn, Dixon, Folsom and Lincoln, which operate transit agencies staffed by City employees.

Each of the members also belongs to CalTIP, a JPA that provides coverage for transit-related exposures, and they are covered there for transit vehicle accidents. However, since CalTIP now plans to fully exclude Employment Practices Liability claims, these members would look to CJPRMA for excess coverage for those claims.

The NCCSIF Memorandum of Coverage (MOC) follows the form of the CJPRMA MOC (with a few exceptions), but does not follow exclusions #25 and #36 that address transit systems. The exclusions are cited below for reference:

25) Multi Passenger Vehicles

Claims arising out of the ownership, operation, maintenance or use of any vehicle (1) with over 30 passenger seats or carrying over 30 passengers and (2) which is owned, operated, maintained or used by any transit authority, transit system or public transportation system owned or operated by or on behalf of the *covered party*.

36) Transit Authorities

Claims arising out of the operation of vehicles by or on behalf of any transit authority, transit system, or public transportation system owned or operated by a *covered party*, unless the vehicles are owned or leased by the *covered party* and driven, maintained, and supervised by *employees* of the *covered party*. However, this exclusion does not apply to *public officials errors and omissions* coverage arising from the operation of any transit authority, transit system, or public transportation system.



OFFICERS

Liz Ehrenstrom
President

Tim Sailsbery
Treasurer

Russell Hildebrand
Vice President

Paula Islas
Secretary

October 3, 2014
David Clovis, page 2

Because NCCSIF members use their own employees for their transit operations, we discussed and agreed that the exceptions to exclusion #36 would apply to them and the exclusion would not apply to EPL coverage, for example. In other words, while exclusion #25 applies to any vehicle accidents or related claims involving the use of multi-passenger vehicles, claims not arising from the use of such vehicles are not excluded by the Transit Authorities exclusion.

We now have a new question since our original discussion, involving maintenance of the vehicles. The Transit Authorities exclusion exception states: “unless the vehicles are owned or leased by the *covered party* **and** driven, maintained, and supervised by *employees* of the *covered party*” (emphasis added). I would need to poll our members, but at least some of the maintenance may be contracted to others. If that’s the case I’m concerned the exception may not apply due to what simply looks like wording directed at the automobile liability exposure.

Note the Multi Passenger Vehicle exclusion applies to vehicles “owned, operated, maintained **or** used by any transit authority”. This broader language for the exclusion is appropriate to prevent coverage for any aspect of the vehicle operation, and I’m wondering if the less broad language used in the exception to the Transit Authorities exclusion was on purpose or if it too could be changed to “or” to unambiguously provide coverage to those members that contract their maintenance. If you agree the wording could use revision I suggest this be reviewed carefully by legal counsel.

Please confirm if our original understanding of how our respective MOCs would respond to claims from these NCCSIF members is correct or if we need to consider clarifying the language. I appreciate your timely attention to this issue so that we can properly address the changes that CalTIP is in the process of considering, as I want to make sure our members’ coverage does not fall within the cracks of the respective MOCs.

Regards,

Marcus Beverly
NCCSIF Program Manager

Marcus Beverly

From: David Clovis <david@cjprma.org>
Sent: Thursday, October 09, 2014 4:43 PM
To: Marcus Beverly
Cc: Michael Simmons; Craig Schweikhard; A. Conley
Subject: Re: CJPRMA Coverage For NCCSIF Members Transit Operations
Attachments: F2318074-0910-4205-A9FF-D558B5BA580A[29].png; image001.png

Marcus,

Byrne and I have reviewed our current documents and our exclusions regarding transit. We believe they are appropriately worded and provide the protection we are seeking to avoid the exposures involving transit vehicles and associated liability with maintenance performed by outside contractors.

We believe that our exclusions would not apply to any EPL exposures presented by your members that have a transit operation. We would require NCCSIF to report all payroll for their transit function if they will need access to that coverage. We will need some formal communication from you advising the actual amount of new payroll that will be reported from these operations by members. I know that their total payroll for those functions will be very small and the corresponding contribution will also be minimal.

If you have any questions, please do not hesitate to let me know.

David

David J. Clovis
General Manager
California Joint Powers Risk Management Authority

New Address:
3201 Doolan Rd., Suite 285
Livermore, CA 94551

Direct dial: 925-290-1316
Fax: 925-290-1543

[Small logo]

From: Marcus Beverly <Marcus.Beverly@alliant.com<<mailto:Marcus.Beverly@alliant.com>>>
Date: Friday, October 3, 2014 at 8:31 AM
To: DAVID CLOVIS <david@cjprma.org<<mailto:david@cjprma.org>>>
Cc: Michael Simmons <msimmons@alliant.com<<mailto:msimmons@alliant.com>>>
Subject: CJPRMA Coverage For NCCSIF Members Transit Operations

Hi, David – I'm following up on our previous conversation regarding the CJPRMA coverage for NCCSIF member cities that have city employees who run their transit operations.

We agreed that as long as the payroll is included in the numbers we give you, the employees and transit operations would be covered, or more specifically that exclusion 36 for Transit Authorities would not apply. However, CJPRMA exclusion 25 for multi passenger vehicles would still apply to claims arising from the ownership, maintenance or use of those vehicles.

In reviewing the policy language more closely I noted wording in exclusion 36 that could bar coverage if, for example, the city contracted all or some of its maintenance.

I've prepared the attached letter to provide the details and would appreciate your response regarding this issue. If you could get back to me by the end of next week that would help me in responding to concerns about potential changes in the transit coverage these members have.

Regards,

Marcus

Marcus Beverly, CPCU, AIC, ARM-P
Vice President
Public Entity Group
Alliant Insurance Services, Inc.
1792 Tribute Road
Suite 450
Sacramento CA 95815
D 916 643 2704
C 916-660-2725

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**LIABILITY COVERAGE UPDATE – CJPRMA
AERIAL DRONES**

INFORMATION ITEM

ISSUE: As the use of aerial drones increases throughout public agencies, questions arise regarding this exposure and what is covered under their liability programs. Since NCCSIF’s Memorandum of Coverage (MOC) follows CJPRMA’s MOC, Program Administrators have reached out to CJPRMA regarding their position regarding coverage of aerial drones.

We have reached tentative agreement with CJPRMA that the aircraft liability exclusion, based on standard insurance industry language, does not apply to aerial drones. Aircraft is defined as “a vehicle designed for the transport of persons or property principally in the air.” Since the surveillance aerial drones we currently anticipate being used are considered to carry “built-in” surveillance cameras, and they do not carry any “passengers or property”, the CJPRMA exclusion for aircraft would not apply.

Other pools have also begun confirming their aircraft exclusions don’t apply to aerial drones and affirmed their intent to cover their use. However, it is possible CJPRMA will consider whether or not to exclude drones in the future, and NCCSIF should be prepared to voice its opinion on any proposed changes. The Program Administrators have also discussed this issue with the Police Risk Management Committee to get their feedback and poll members regarding current or planned use of drones.

RECOMMENDATION: None. This is provided as information only.

FISCAL IMPACT: Unknown.

BACKGROUND: As new exposures, such as use of drones, emerge, the Program Administrators track the response from the insurance industry and other risk pools to gauge whether or not changes need to be made to NCCSIF’s MOC or risk management recommendations.

ATTACHMENT(S):

1. WI Drones Act 213
2. Unmanned Aircraft Liability Coverage Extension



WISCONSIN LEGISLATIVE COUNCIL
ACT MEMO

2013 Wisconsin Act 213
[2013 Senate Bill 196]

Restricting the Use of Drones

2013 Wisconsin Act 213 places restrictions on the use of drones in ways that invade persons' privacy and generally prohibits the operation of weaponized drones.

USE OF DRONES BY LAW ENFORCEMENT AGENCIES

The Act requires a law enforcement agency to obtain a search warrant before it may use a drone to gather evidence or other information in a criminal investigation from or at a place or location where an individual has a reasonable expectation of privacy. The Act creates exceptions to this requirement for the use of drones in public places and for the following uses of drones:

- In an active search and rescue operation.
- To locate an escaped prisoner.
- To surveil a place or location for the purpose of serving an arrest warrant.
- Where there is a reasonable suspicion that use of a drone is necessary to prevent imminent danger to an individual or to prevent imminent destruction of evidence.

For purposes of this provision, the Act defines "drone" as "a powered, aerial vehicle that carries or is equipped with a device that, in analog, digital, or other form, gathers, records, or transmits a sound or image, that does not carry a human operator, uses aerodynamic forces to provide vehicle lift, and can fly autonomously or be piloted remotely." The Act specifies that a drone may be expendable or recoverable.

This memo provides a brief description of the Act. For more detailed information, consult the text of the law and related legislative documents at the Legislature's Web site at: <http://www.legis.wisconsin.gov>.

One East Main Street, Suite 401 • P.O. Box 2536 • Madison, WI 53701-2536
(608) 266-1304 • Fax: (608) 266-3830 • Email: leg_council@legis.wisconsin.gov
<http://www.legis.wisconsin.gov/lc>

(OVER)

USE OF DRONES BY INDIVIDUALS

The Act provides that it is a Class A misdemeanor to use a drone with the intent to photograph, record, or otherwise observe an individual in a place or location where the individual has a reasonable expectation of privacy. The penalty for a Class A misdemeanor is a fine not to exceed \$10,000 or imprisonment not to exceed nine months, or both.

For purposes of this provision, the Act defines "drone" as described under the preceding heading.

OPERATION OF WEAPONIZED DRONES

The Act provides that it is a Class H felony to operate a weaponized drone. This provision does not apply to a member of the U.S. Armed Forces or National Guard acting in his or her official capacity. The penalty for a Class H felony is a fine not to exceed \$10,000 or imprisonment not to exceed six years, or both.

For purposes of this provision, the Act defines "drone" as "a powered, aerial vehicle that does not carry a human operator, uses aerodynamic forces to provide vehicle lift, and can fly autonomously or be piloted remotely." Again, it specifies that a drone may be expendable or recoverable. It does not define "weaponized drone."

Effective date: April 10, 2014.

Prepared by: David L. Lovell, Principal Analyst

April 16, 2014

DLL:jb;ty

ENDORSEMENT #XX

This endorsement, effective 12:01 A.M.,

Forms a part of Policy No.:

Issued to:

By: LEXINGTON INSURANCE COMPANY

UNMANNED AIRCRAFT LIABILITY COVERAGE EXTENSION

This endorsement modifies insurance provided under the following:

PUBLIC ENTITY SELECT RETAINED AMOUNT LIABILITY POLICY

SCHEDULE

A.	LIMIT OF INSURANCE	
	Unmanned Aircraft Each Occurrence Limit	\$X,XXX,XXX
	<i>The Limit of insurance shown above is in addition to and does not reduce the Limits of Insurance shown in the Declarations</i>	
B.	MAKE AND MODEL OF UNMANNED AIRCRAFT	
	XXXXXXXXXXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
C.	PURPOSE OF USE OF UNMANNED AIRCRAFT	
	<input type="checkbox"/> BUSINESS	<input type="checkbox"/> COMMERCIAL <input type="checkbox"/> PUBLIC
	<i>The terms shown above are defined in DEFINITIONS, Item V. of this endorsement</i>	
D.	OPERATOR NAMES	MINIMUM REQUIREMENTS
	XXXXXXXXXXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
	XXXXXXXXXXXXXXXXXXXXXXXXXXXX	
	XXXXXXXXXXXXXXXXXXXXXXXXXXXX	
	XXXXXXXXXXXXXXXXXXXXXXXXXXXX	
E.	ADDITIONAL PREMIUM	\$X,XXX,XXX

INSURING AGREEMENT

I. The following Insuring Agreement is added to the Policy:

UNMANNED AIRCRAFT LIABILITY COVERAGE

A. We shall pay that portion of the **ultimate net loss**, in excess of the **retained limit** or **underlying insurance**, whichever is greater, that the **Insured Organization** becomes legally obligated to pay as **loss amounts** by reason of liability imposed by law because of **bodily injury** or **property damage** arising out of an **occurrence** during the Policy Period resulting from the ownership, maintenance or use of the **unmanned aircraft** and to which this insurance applies.

B. This coverage applies only if:

1. The **Insured Organization** is the sole owner of the **unmanned aircraft**;
2. The **unmanned aircraft** is used only for the purpose selected in Item C. of the Schedule above; and
3. The **unmanned aircraft** is operated **in flight** only by operators shown in Item D. of the Schedule above who meet the corresponding minimum requirements.

EXCLUSIONS

II. With respect to the coverage provided by this endorsement only, the following exclusions are added to the exclusions of the Policy, which also apply to the coverage provided by this endorsement. However, Paragraphs **B.**, **H.**, **I.**, **J.** and **FF.** of **SECTION V. EXCLUSIONS** of the Policy do not apply to the coverage provided by this endorsement. To the extent that any of the exclusions below conflict with the exclusions of the Policy, the following exclusions supersede the Policy's exclusions with respect to the coverage provided by this endorsement:

This insurance does not apply to:

A. Any liability excluded under the nuclear risks exclusion clause below:

1. This Policy does not cover:

- a. Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss;
- b. Any legal liability of whatsoever nature;

directly or indirectly caused by or contributed to by or arising from:

- (1) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- (2) The radioactive properties of, or a combination of radioactive properties with toxic, explosive or other hazardous properties of, any other radioactive material in the course of carriage as cargo, including storage or handling incidental thereto;
- (3) Ionizing radiations or contamination by radioactivity from, or the toxic, explosive or other hazardous properties of, any other radioactive source whatsoever.

2. It is understood and agreed that such radioactive material or other radioactive source in Paragraph 1.(2) and (3) above shall not include:
 - a. Depleted uranium and natural uranium in any form;
 - b. Radioisotopes which have reached the final stage of fabrication so as to be usable for any scientific, medical, agricultural, commercial, educational or industrial purpose.
3. This Policy, however, does not cover loss of, or destruction of, or damage to any property or any consequential loss or any legal liability of whatsoever nature with respect to which:
 - a. The **Insured Organization** under this Policy is also an insured or an additional insured under any other insurance policy, including any nuclear energy liability policy; or
 - b. Any person or organization is required to maintain financial protection pursuant to legislation in any country; or
 - c. The **Insured Organization** under this Policy is, or had this Policy not been issued would be, entitled to indemnification from any government or agency thereof.
4. Loss, destruction, damage, expense or legal liability in respect of the nuclear risks not excluded by reason of Paragraph 2. above shall (subject to all other terms, conditions, limitations, warranties and exclusions of this Policy) be covered, provided that:
 - a. In the case of any **claim** in respect of radioactive material in the course of carriage as cargo, including storage or handling incidental thereof, such carriage shall in all respects have complied with the full International Civil Aviation Organization "Technical Instructions for the Safe Transport of Dangerous Goods by Air", unless the carriage shall have been the subject to any more restrictive legislation, which it shall in all respects have complied with such legislation;
 - b. This Policy shall only apply to an incident happening during the period of this Policy and where any **claim** by the **Insured Organization** against **us** or by any claimant against the **Insured Organization** arising out of such incident shall have been made within three (3) years after the date thereof;
 - c. In the case of any **claim** for the loss or destruction of or damage to or loss of use of an **unmanned aircraft** caused by or contributed to by radioactive contamination, the level of such contamination shall have exceeded the maximum permissible level set out in the following scale:

<u>Emitter</u> (IAEA Health and Safety Regulations)	<u>Maximum permissible level of non-fixed radioactive surface contamination</u> (Averaged over 300cm ²)
Beta, gamma and low toxicity alpha emitters	Not exceeding 4 becquerels/cm ² (10 ⁻⁴ microcuries/cm ²)
All other alpha emitters	Not exceeding 0.4 becquerels/cm ² (10 ⁻⁵ microcuries/cm ²)

- d. The cover afforded hereby may be cancelled by **us** at any time by **us** giving seven (7) days notice of cancellation.

B. Any claims of any kind whatsoever directly or indirectly relating to, arising out of or in consequence of:

1. The actual, alleged or threatened exposure to or presence of asbestos in any form whatsoever, including, but not limited to, asbestos fibers or asbestos dust, or any material or product containing, or alleged to contain, asbestos; or
2. Any obligations, request, demand, order or statutory or regulatory requirement that any **Insured Organization** or others test for, monitor, clean up, remove, contain, treat, neutralize, protect against or in any other way respond to the actual, alleged or threatened exposure to or presence of asbestos in any form, whatsoever, including but not limited to, asbestos fibers or asbestos dust, or any material or product containing, or alleged to contain, asbestos.

However, this exclusion shall not apply to any **claim** for asbestos exposure caused by or resulting from a crash, fire, explosion, or collision or a recorded **in flight** emergency causing abnormal **unmanned aircraft** operations.

Notwithstanding any other provisions of this Policy, **we** will have no duty to investigate, defend or pay defense costs in respect of any **claim** excluded in whole or in part under Paragraphs **1.** or **2.** hereof.

- C. Any **Insured Organization** while the **unmanned aircraft** is **in flight** with the knowledge and consent of such **Insured Organization** or of any executive officer, partner, or managing agent of such **Insured Organization** for any unlawful purpose, or any purpose not designated in Item C. of the Schedule above.
- D. **Bodily injury** or **property damage** expected or intended from the standpoint of the **Insured Organization**. The exclusion in this Paragraph D. does not apply to **bodily injury** or **property damage** resulting from the use of reasonable force to protect persons or property, and to **bodily injury** or **property damage** resulting from efforts to prevent dangerous interference with the operation of the **unmanned aircraft**.
- E. Any **Insured Organization** while the **unmanned aircraft** is **in flight** with the knowledge and consent of the **Insured Organization** or of any executive officer, partner, or managing agent of such **Insured Organization**:
 1. If operated by other than the operator(s) shown in Item D. of the Schedule above; or
 2. If the **unmanned aircraft** is a certified model and the Airworthiness Certificate of the **unmanned aircraft** is not in full force and effect.

Paragraph E. 1. of this exclusion does not apply while the **unmanned aircraft** is under the care, custody or control of a **Federal Aviation Administration (FAA)** approved repair station, for the purpose of maintenance, repair or test flights.

Paragraph E. 2. of this exclusion does not apply while the **unmanned aircraft** is operated on a reposition, ferry, or test flight provided a special permit or waiver has been granted by a government aviation authority for such flights and such flights are for the sole purpose of reinstatement or renewal of the Airworthiness Certificate.

- F. Any **bodily injury** or **property damage** arising out of:
 1. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, martial law, military or usurped power or attempts at usurpation of power;
 2. Any hostile detonation of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
 3. Strikes, riots, civil commotions or labor disturbances;

4. Any act of one or more persons, whether or not agents of a sovereign power, for political or terrorist purposes and whether the damage resulting therefrom is accidental or intentional;
5. Any malicious act or act of sabotage;
6. Confiscation, nationalization, seizure, restraint, detention, appropriation, requisition for title or use by or under the order of any Government (whether civil, military or de facto) or public or local authority; or
7. Hi-jacking or any unlawful seizure or wrongful exercise of control of the **unmanned aircraft** or **crew** while the **unmanned aircraft** is **in flight** (including any attempt at such seizure or control) made by any person or persons acting without the consent of the **Insured Organization**.

Furthermore this Policy does not cover **claims** arising while the **unmanned aircraft** is outside the control of the **Insured Organization** by reason of any of the above.

The **unmanned aircraft** shall be deemed to have been restored to the control of the **Insured Organization** on the safe return of the **unmanned aircraft** to the **Insured Organization** at an airfield, or other off-airport location, not excluded by the geographical limits of this Policy, and entirely suitable for the operation of the **unmanned aircraft** (such safe return shall require that the **unmanned aircraft** be parked with engines shut down and under no duress).

G. Any liability excluded under the noise and pollution and other perils exclusion clause below:

1. This Policy does not cover any **claims** directly or indirectly occasioned by, happening through or in consequence of:
 - a. Noise (whether audible to the human ear or not), vibration, sonic boom and any phenomena associated therewith;
 - b. Pollution and contamination of any kind whatsoever;
 - c. Electrical and electromagnetic interference; or
 - d. Interference with the use of property;

Unless caused by a crash or collision of **unmanned aircraft** or a recorded **in flight** emergency causing abnormal **unmanned aircraft** operation.

2. With respect to any provision in the Policy concerning **our** duty to investigate or defend **claims**, such provision shall not apply and **we** shall not be required to defend:
 - a. **Claims** excluded by Paragraph 1. above or
 - b. A **claim** or **claims** covered by the Policy when combined with any **claims** excluded by Paragraph 1. above referred to below as "Combined Claims."
3. In respect of any Combined Claims, **we** shall (subject to proof of loss and the limits of the Policy) reimburse the **Insured Organization** for that portion of the following items, which may be allocated to the **claim** or **claims** covered by the Policy:
 - a. Damages awarded against the **Insured Organization** and
 - b. Defense fees and expenses incurred by the **Insured Organization**.

Nothing herein shall override the nuclear risks exclusion in Paragraph **A.** above.

- H. **Bodily injury or property damage** caused by or resulting from the application of or use by the **Insured Organization** or his agent of all forms of fertilizers, fungicides, defoliant, herbicides, hormone selective weed killers, pesticides, insecticides and arsenical preparations or compounds or any other forms of chemical.
 - I. **Property damage** to property owned, occupied, rented or used by the **Insured Organization** or in the care, custody or control of the **Insured Organization** or as to which the **Insured Organization** is for any purpose exercising physical control or transported by the **Insured Organization**.
 - J. **Bodily injury or property damage** arising out of **personal and advertising injury** or **bodily injury** arising out of any violation of a person's right of privacy.
 - K. Any liability which is covered under any other Insuring Agreement of this Policy other than this **UNMANNED AIRCRAFT LIABILITY COVERAGE INSURING AGREEMENT**.
- III. The following exclusion is added to the Policy, but only with respect to the Coverages described in Subparagraphs **1.**, **2.**, **3.** and **4.** of Paragraph **A. INSURING AGREEMENTS (SECTION I. COVERAGES)** of the Policy:

This insurance does not apply to any liability which is covered under the **UNMANNED AIRCRAFT LIABILITY COVERAGE INSURING AGREEMENT**.

LIMITS OF INSURANCE

- IV. With respect to the coverage provided by this endorsement only, the following is added with respect to Limits of Insurance:

The Unmanned Aircraft Each Occurrence Limit shown in Item A. of the Schedule above is the most we will pay for all **loss amounts** under the **UNMANNED AIRCRAFT LIABILITY COVERAGE INSURING AGREEMENT** because of all **bodily injury** and **property damage** arising out of one **occurrence**. Such limit applies separately to each **unmanned aircraft** and is in addition to and does not reduce the Limits of Insurance shown in the Declarations.

DEFINITIONS

- V. With respect to the coverage provided by this endorsement only, the following definitions are added:
- A. **Business** means for business or professional purposes including research, test, and demonstration flights, but excluding any flights for hire or reward.
 - B. **Commercial** means used principally in the business of the **Insured Organization** for hire or reward, and those uses defined under **Business**, excluding rental to others.
 - C. **Crew** means the pilot(s)/aircraft operator(s), visual observer(s), sensor/payload operator(s), image interpreter(s), or any other person necessary to ensure the safe operation of the **unmanned aircraft**.
 - D. **Federal Aviation Administration (FAA)** means the duly constituted authority of the United States of America having jurisdiction over civil aviation, or its duly constituted equivalent in any other country.
 - E. **In flight** means, with respect to fixed wing **unmanned aircraft**, the time commencing with the actual take-off run or launch of the **unmanned aircraft** and continuing thereafter until it has completed its landing run,

or capture; and if the **unmanned aircraft** is a rotorcraft, from the time the rotors start to revolve under power for the purpose of flight until they subsequently cease to revolve after landing; and if the **unmanned aircraft** is a balloon, while it is inflated or being inflated or deflated.

F. Public means used by a governmental entity (including Federal, State, or local governments) for public safety (including law enforcement and search and rescue), resource management, and those uses defined under **Business**.

G. Unmanned aircraft means any aircraft that (1) is remotely controlled by a ground based operator, (2) has a wingspan or rotor diameter that is no greater than three feet, (3) has a maximum gross take-off weight that does not exceed five pounds, and (4) is specifically described in Item B. of the Schedule above.

CONDITIONS

VI. With respect to the coverage provided by this endorsement only, any notice required under Paragraph **G.** of **SECTION VI – GENERAL CONDITIONS** of the Policy should be reported to:

XXXXXXXXXXXXXXXXXXXX

XXXXXXXXXXXXXXXXXXXX

XXXXXXXXXXXXXXXXXXXX

All other terms and conditions of the Policy remain the same.

Authorized Representative



**2015/16 INSURANCE MARKET UPDATE
AND RENEWAL MARKETING PLAN**

INFORMATION ITEM

ISSUE: The Board of Directors annually reviews the insurance market update and approves or amends the renewal marketing plan for the coming fiscal year. Attached is a *draft* of that document. It will be updated for the Board meeting on December 11 and will follow a PowerPoint presentation regarding the general State of the Marketplace 2015.

FISCAL IMPACT: Potential fiscal impact is unknown at this time.

RECOMMENDATION: At the present time, the Program Administrators believe the following should occur with NCCSIF Programs

- **Workers' Compensation:** Renew coverage with CSAC-EIA. Traditional Excess WC Insurance carriers in California are still not competitive with the program offered through CSAC-EIA.
- **Liability:** Continue participation in CJPRMA; this pool has been a strong partner and valuable alternative to traditional excess insurance since the mid-1980s.
- **Property:** The PEPiP program re-evaluates carriers annually, with carriers being added or deleted depending on market conditions. Two years ago Alliant marketed the Property program and determined that the current program provided members with the broadest coverage and the lowest cost; this continues in today's environment.
- **Crime:** We have remained with AIG, in part, because the Alliant Crime program (ACIP), would not provide an alternative. We are going to approach a similar program through CSAC-EIA this year for competitive pricing and higher limits.

BACKGROUND: The NCCSIF Market Update and Renewal Marketing Plan is reviewed annually at the November Executive Committee meeting then finalized for review at the December Board of Directors meeting to keep members apprised of the current market conditions with each group purchase program as well as commercial insurance options.

ATTACHMENT(S): Draft Market Update and Renewal Marketing Plan.



DRAFT

NCCSIF Market Update and Renewal Marketing Plan

Market Overview: The insurance market is generally very healthy in spite of a continuing decrease in investment earnings. Record surplus, steady premium growth, and relatively low claim payments have led to a combined loss ratio under 100%. Global natural catastrophes so far in 2014 have resulted in low levels of claims. Overall economic losses of US \$42B and insured losses of US \$17B to the end of June were considerably below the average for the past ten years (*US \$95B and US \$25B, respectively*).

The 2014 hurricane season has been less active than normal, but toward the end of the year the natural climate phenomenon El Niño may impact regions differently in terms of the number and intensity of weather extremes.

The insurance industry's combined loss ratio for 2013 was 97%, a needed margin considering investment earnings continue to fall in 2014. The ratio has improved in part due to a steady increase in premium growth of over 4% per year for the last three years.

Taken together, the industry is enjoying a record high Policyholder Surplus of \$672B as of 6/30/14.

As a result, we should see a relatively stable excess market that nonetheless is not immune to pressures of inflation, particularly in Workers' Compensation.

NCCSIF PROGRAM OVERVIEW

Workers' Compensation: NCCSIF's Workers' Compensation excess coverage remains with CSAC-EIA for the 9th year. There is still no commercial coverage available with retentions below a \$1 million level for municipalities with police and fire exposures. Those insurers that are participating at \$1 million are still charging rates substantially higher than those available through CSAC-EIA at \$500,000.

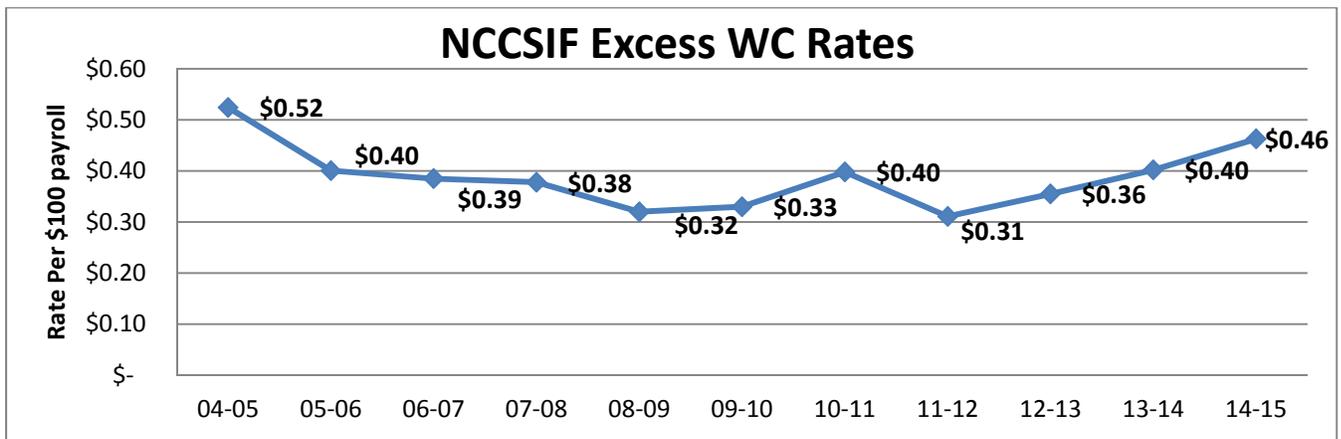
The CSAC-EIA program purchases excess insurance over their limit of \$5 million, so market conditions have minimal impact on our rates. Excess coverage is written on a year-to-year basis, but with the high attachment level those rates are not expected to fluctuate significantly.

More important for NCCSIF is the pooled excess layer between \$500,000 and \$5 million and the fact that CSAC-EIA rates members on an experience modification basis, so NCCSIF's results when compared to other members of the program are significant. The formula for calculating the CSAC-



EIA experience modification was amended in 2011 to use higher-level losses over a seven-year period rather than the five years previously used.

In spite of a decrease in claim frequency, over the last five years municipalities have seen the average claim size increase 5.5% per year, with annual rate increases averaging almost 5% per year. By contrast, county loss rates increased 1% per year over the same period. As a result, other primary pools are seeing excess rate increases of 10-15% and primary layer increases of 10%. As indicated in the chart below, NCCSIF has experienced steadily increasing rates since a low of \$0.31 in 2011/12.



Bucking the overall trend, NCCSIF has seen a 5% total increase in frequency in the last five years, while the average claim has decreased 8.5%. However, the 2011-12 year was well above average, and it will impact both the excess and pooled layer rates for several more years.

The takeaways, considering the market conditions and NCCSIF’s claims experience:

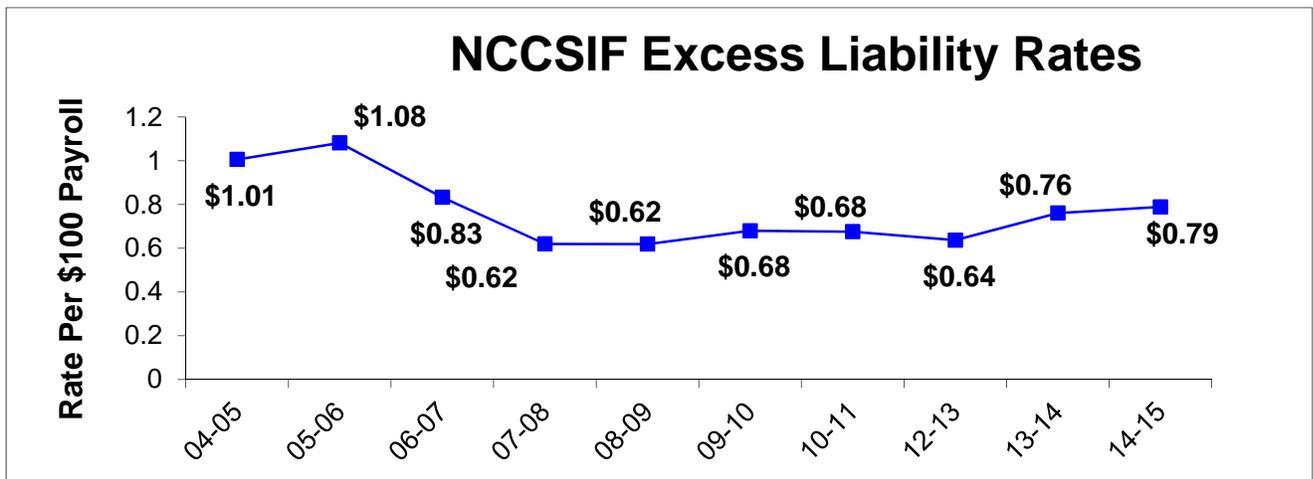
- We should anticipate the CSAC-EIA limit remaining at Statutory with a \$500,000 retention
- At this time CSAC-EIA tells us to expect an increase of 10% to 15%. Usually, increases are less than the initial indications.
- The NCCSIF pooled layer is also expected to increase by up to 10%.

LIABILITY: In 2010 CJPRMA decreased Members’ program costs using a revised rating methodology. They did this to meet competition from other excess pools. The long-term impact is the reduction of annual Liability excess costs. Another result is that dividends from CJPRMA, currently used to reduce NCCSIF Liability Program costs, will be reduced over time.



The pool has several large claims pending that will also place pressure on rates. Like other excess pools, CJPRMA has seen an increase in severity, particularly in Employment Practices Liability (EPL) and police claims. The good news is that CJPRMA remains well-funded, with the potential to use net assets to stabilize rates.

CJPRMA will be proposing their FY15/16 rates and dividends at an upcoming Board meeting to be held December 18, 2014. Their proposed rates will be consistent with the FY14/15 rates, expected to increase in the 3 to 5% range. As indicated in the chart below, rates have increased over the last two years after a five-year period of fluctuation between \$0.62 and \$0.68 per \$100 of payroll. Any dividend may be used to offset the FY15/16 premium from CJPRMA.



PROPERTY: Overall the property market this year is in better shape than the GL and WC markets, due in large part to lower than average losses over the last 18 months in California and nationally. NCCSIF hasn't experienced any large losses that would change what is expected to be a relatively normal renewal cycle. *Anticipating normal inflationary pressures we recommend budgeting for a 3% to 5% increase in the rate.*

Alliant is holding meetings with underwriters from the major carriers and from London participants in the PEP program to work on the expectations for next year's property renewal. We will hope to be able to report to the Board the forecast from those meetings.



ROUND TABLE DISCUSSION

INFORMATION ITEM

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

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: The item is to the EC members for any topics or ideas that members would like to address.

ATTACHMENT(S): None.

NCCSIF Organizational Chart

BOARD OF DIRECTORS			
Jeff	Kiser		City of Anderson
Shari	Conley		City of Auburn
Toni	Benson		City of Colusa
John	Brewer		City of Corning
Michelle	Pellegrino	EC	City of Dixon
Brad	Koehn		City of Elk Grove
Bruce	Cline		City of Folsom
Paula	Islas		City of Galt
Matt	Michaelis		City of Gridley
Ed	Pattison		City of Lone
Michael	Daly		City of Jackson
John	Lee	EC	City of Lincoln
Leigh	Keicher		City of Marysville
Corey	Shaver	EC	City of Nevada City
Liz	Ehrenstrom	P	City of Oroville
Gina	Will		Town of Paradise
Dave	Warren		City of Placerville
Sandy	Ryan		City of Red Bluff
Tim	Chapa	EC	City of Rio Vista
Russell	Hildebrand	VP	City of Rocklin
Tim	Sailsbery	T	City of Willows
Natalie	Walter		City of Yuba City

ALTERNATES		
TBD		City of Anderson
Tim	Rundel	City of Auburn
TBD		City of Colusa
Tom	Watson	City of Corning
George	Silva	City of Dixon
Jonathan	Hobbs	City of Elk Grove
Kristine	Wilfong	City of Folsom
Jason	Behrmann	City of Galt
Elisa	Arteaga	City of Gridley
Jane	Wright	City of Lone
TBD		City of Jackson
Sheila	Vanzandt	City of Lincoln
Walter	Munchheimer	City of Marysville
Catrina	Olson	City of Nevada City
TBD		City of Oroville
Crystal	Peters	Town of Paradise
John	Driscoll	City of Placerville
Cheryl	Smith	City of Red Bluff
Marni	Rittburg	City of Rio Vista
Michael	Green	City of Rocklin
Steve	Holsinger	City of Willows
Robin	Bertagna	City of Yuba City

EXECUTIVE COMMITTEE			
Liz	Ehrenstrom	P	City of Oroville
Russell	Hildebrand	VP	City of Rocklin
Paula	Islas	S	City of Galt
Tim	Sailsbery	T	City of Willows
Michelle	Pellegrino	EC	City of Dixon
John	Lee	EC	City of Lincoln
Corey	Shaver	EC	City of Nevada City
Tim	Chapa	EC	City of Rio Vista

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

PROGRAM ADMINISTRATORS		
Marcus	Beverly	Alliant Insurance Services
Michael	Simmons	Alliant Insurance Services
Joan	Crossley	Alliant Insurance Services
Johnny	Yang	Alliant Insurance Services

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

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

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

Northern California Cities State Self Insurance Fund

Travel Reimbursement Expense Form

Member Representative: _____

Entity: _____

Payee Address: _____

Meeting or Committee: _____

Date of Meeting: _____

Location of Meeting: _____

Total Mileage: _____

Payment Made to:

Signature _____ Date _____

2014 NCCSIF RESOURCE CONTACT GUIDE

<p style="text-align: center;"><u>ACCOUNTING SERVICES</u> James Marta & Company CPAs 701 Howe Avenue, Suite E3 Sacramento, California 95825 Main: (916) 993-9494 • Fax: (916) 993-9489 www.jpmcpa.com Jim Marta - jmarta@jpmcpa.com</p>	<p style="text-align: center;"><u>EMPLOYEE ASSISTANCE PROGRAM</u> ACI Specialty Benefits Corporation 5414 Oberlin Drive, Suite 240 San Diego, California 92121 Main: (858) 452-1254 • Fax: (858) 452-7819 www.acieap.com Tori Barr - tbarr@acieap.com</p>								
<p style="text-align: center;"><u>CLAIMS ADMINISTRATION</u> York Risk Services Group, Inc. www.yorkrsg.com</p> <p style="text-align: center;">P.O. Box 619058 Roseville, CA 95661-9058 (800) 922-5020 • Fax (800) 921-7683</p>	<p style="text-align: center;"><u>LOSS CONTROL</u> Bickmore Risk Control Services www.bickmore.net</p> <p style="text-align: center;">Tom Kline tkline@bickmore.net Phone: (916) 244-1121</p>								
LIABILITY CONTACTS	WORKERS' COMPENSATION								
<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none; vertical-align: top;"> <p>Jennifer Nogosek Unit Manager (916) 960-0997 jennifer.nogosek@yorkrsg.com</p> <p>Cameron Dewey Senior Adjuster - Redding (530) 243-3249 cameron.dewey@yorkrsg.com</p> <p>Shawn Millar Senior Adjuster - Chico (530) 345-5998 shawn.millar@yorkrsg.com</p> <p>Olivia Doney Adjuster - Chico (530) 345-5883 olivia.doney@yorkrsg.com</p> <p>Dan Lamb Senior Adjuster - Foothills (209) 795-0742 dan.lamb@yorkrsg.com</p> </td> <td style="width: 50%; border: none; vertical-align: top;"> <p>Bernard Sarmiento Senior Adjuster - Roseville (916) 960-0902 bernard.sarmiento@yorkrsg.com</p> <p>D'Ana Seivert Adjuster - Roseville (916) 960-0987 d'ana.seivert@yorkrsg.com</p> <p>Erica Nichols Adjuster - Roseville (916) 960-1026 erica.nichols@yorkrsg.com</p> <p>Erik Baldwin Adjuster - Roseville (916) 746-8856 erik.baldwin@yorkrsg.com</p> <p>John Tucker Senior Adjuster - Stockton (209) 320-0804 john.tucker@yorkrsg.com</p> </td> </tr> </table> <p style="text-align: center;"><u>RESOURCES</u></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none; vertical-align: top;"> <p>Tom Baber Vice President Liability (916) 746-8834 tom.baber@yorkrsg.com</p> <p>Mike Berndt Assistant Vice President (916) 746-8828 mike.berndt@yorkrsg.com</p> </td> <td style="width: 50%; border: none; vertical-align: top;"> <p>Craig Wheaton, J.D. 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