

President
Mr. Dave Warren
City of Placerville

Treasurer
Mr. Tim Sailsbery
City of Willows

Vice President
Ms. Liz Ehrenstrom
City of Oroville

Secretary Ms. Corey Shaver City of Nevada City

NCCSIF EXECUTIVE COMMITTEE TELECONFERENCE MEETING AGENDA

Date: Thursday, May 19, 2016

Time: 11:00 a.m.

Location: Teleconference - Multiple Locations

A – Action I – Information

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

- shown below with access for the public via phone/speakerphone.1. City of Ione 1 East Main Street, Ione, CA 95640
 - 2. City of Jackson 33 Broadway, Jackson, CA 95642
 - 3. City of Marysville 526 C Street, Marysville, CA 95901
 - 4. City of Oroville 1735 Montgomery Street, Oroville, CA 95965
 - 5. City of Placerville 3101 Center Street, Placerville, CA 95667
 - 6. City of Willows 201 North Lassen Street, Willows, CA 95988
 - 7. City of Yuba City 1201 Civic Center Boulevard, Yuba City, CA 95993

This Meeting Agenda shall be posted at the address of the teleconference locations

MISSION STATEMENT

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

A. CALL TO ORDER

B. APPROVAL OF AGENDA AS POSTED

A 1

C. PUBLIC COMMENTS

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

pg. 4 D. CONSENT CALENDAR

A 1

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

- pg. 5 1. Executive Committee Meeting Minutes March 31, 2016
- pg. 15 2. Executive Committee Meeting Minutes September 24, 2015
- pg. 25 3. Check Register from March 1, 2016 to April 30, 2016
 - 4. Investment Reports
- pg. 27 a. Chandler Asset Management Short/Long Term April 2016
- pg. 35 b. Local Agency Investment Fund (LAIF) Report as of March 31, 2016
- pg. 36 c. Treasurer's Report as of March 31, 2016
- pg. 37 5. Agreement for Financial Accounting and Consulting Services Addendum 1



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Secretary Ms. Corey Shaver City of Nevada City

	E.	Al	DMINISTRATION REPORTS	I	
		1.	President's Report Dave Warren will address the Committee on items pertaining to NCCSIF.		4
		2.	Program Administrator's Report Alliant will address the Committee on items pertaining to NCCSIF.		4
	F.	JP	PA BUSINESS		
pg. 40 pg. 49 pg. 53		1.	 Service Provider Contract Renewals a. Review and Approval of Bickmore's Risk Control Services Contract The Committee will review and may recommend Bickmore's contract renewal with additional services as recommended by the Risk Management Committee. b. Review and Approval of York's Workers' Compensation Claims Administration Contract The Committee will review, discuss and may recommend approval of York's Workers' Comp Claims Administration Contract. c. Review and Approval of York's Liability Claims Administration Contract The Committee will review, discuss and may recommend approval of York's Liability Claims Administration Contract. 	A	1
pg. 54		2.	Police Risk Management Committee Grant Funds Allocation and Usage The Committee will review and may approve the proposed budget allocation and use of the funds.	A	1
pg. 56		3.	FY 16/17 Preliminary NCCSIF Administration Budget The Committee will review and may recommend the FY 16/17 Administration budget.	A	1
pg. 59		4.	FY 16/17 Crime Insurance Renewal Update The Committee will review and provide direction regarding the Alliant Crime Insurance Proposal.	I	1
pg. 74		5.	Round Table Discussion The floor will be open to Executive Committee members for any topics or ideas that members would like to address.	Ι	4



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pg.75 G. INFORMATION ITEMS

I 1

pg.76	1.	NCCSIF Organizational Chart
pg.77	2.	NCCSIF 2016 Meeting Calendar
pg.78	3.	NCCSIF Travel Reimbursement Form
pg.79	4.	NCCSIF Resource Contact Guide

H. ADJOURNMENT

UPCOMING MEETINGS

Risk Management Committee Meeting - June 9, 2016 Board of Directors Meeting - June 9, 2016 Police Risk Management Committee Meeting - August 4, 2016 Claims Committee Meeting - September 29, 2016 Executive Committee Meeting - September 29, 2016

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

The Agenda packet will be posted on the NCCSIF website at www.nccsif.org. Documents and material relating to an open session agenda item that are provided to the NCCSIF Executive Committee less than 72 hours prior to a regular meeting will be available for public inspection and copying at 2180 Harvard Street, Suite 460, Sacramento, CA 95815.

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



Northern California Cities Self Insurance Fund Executive Committee Meeting May 19, 2016

Agenda Item D.

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 back on the agenda in order determined 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 March 31, 2016
- 2. Executive Committee Meeting Minutes September 24, 2015
- 3. Check Register from March 1, 2016 to April 30, 2016
- 4. Investment Reports
 - a. Chandler Asset Management Short/Long Term April 2016
 - b. Local Agency Investment Fund (LAIF) Report as of March 31, 2016
 - c. Treasurer's Report as of March 31, 2016
- 5. Agreement for Financial Accounting and Consulting Services Addendum 1



MINUTES OF THE NCCSIF EXECUTIVE COMMITTEE MEETING ROCKLIN COMMUNITY CENTER, ROCKLIN, CA MARCH 31, 2016

MEMBERS PRESENT

Michael Daly, City of Jackson - *left at 1:35 p.m.* Satwant Takhar, City of Marysville Dave Warren, City of Placerville Tim Sailsbery, City of Willows Natalie Springer, City of Yuba City

MEMBERS ABSENT

Toni Benson, City of Colusa Jim Francis, City of Folsom Paula Islas, City of Galt Jon Hanken, City of Ione Corey Shaver, City of Nevada City

GUESTS & CONSULTANTS

Marcus Beverly, Alliant Insurance Services Michael Simmons, Alliant Insurance Services Raychelle Maranan, Alliant Insurance Services Alana Theiss, James Marta & Company - *left at 1:35 p.m.* Dori Zumwalt, York Risk Services - *left at 1:35 p.m.* Cameron Dewey, York Risk Services - *left at 1:35 p.m.* Lela Casey, York Risk Services - *left at 1:35 p.m.* Mike Harrington, Bickmore - *left at 1:15 p.m.*

A. CALL TO ORDER

Mr. Dave Warren called the meeting to order at 11:33 a.m.

B. INTRODUCTIONS

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

Motion: Michael Daly Second: Natalie Springer Motion Carried

Ayes: Takhar, Warren

D. PUBLIC COMMENTS

There were no public comments.



E. CONSENT CALENDAR

- 1. Executive Committee Meeting Minutes September 24, 2015
- 2. Check Register from November 1, 2015 to February 29, 2016
- 3. Investment Reports
 - a. Chandler Asset Management Short/Long Term November 2015 to February 2016
 - b. Local Agency Investment Fund (LAIF) Report as of December 31, 2015

The September 24, 2015 Executive Committee Meeting Minutes was pulled from the Consent Calendar as correction was noted that Tim Sailsbery was credited with seconding a motion, but he is a non-voting member on the Committee.

A motion was made to approve the Consent Calendar, except for item 1 as correction needs to be made.

Motion: Satwant Takhar Second: Michael Daly Motion Carried

Ayes: Warren, Springer

F. ADMINISTRATION REPORTS

F1. Interim President's Report

Mr. Dave Warren acknowledged Russell Hildebrand from City of Rocklin and Bruce Cline from City of Folsom for their many years of service on the NCCSIF Board.

F2. Program Administrator's Report

Mr. Marcus Beverly had no items to report.

G. FINANCIAL REPORTS

G1. Quarterly Financial Report for Period Ending December 31, 2015

Ms. Alana Theiss reviewed the Quarterly Financial Report for Period Ending December 31, 2015. Ms. Theiss presented the highlights of the report. The Liability Program Shared Layer is in a deficit and the CJPRMA refunds which NCCSIF has been receiving and applying to the deficit reduction are expected to decline. In the Liability Program Banking Layer there are five members with a negative net position at December 31, 2015.

On the combined statement of the Workers' Compensation (WC) program the Banking Layer shows amounts that are outstanding for the Safety Grants, and all layers - Administration, Shared and Banking, are in positive position. Within the WC program Banking Layer, there are three members with a negative position. Ms. Theiss noted City of Elk Grove made an extra payment in hopes to bring their Banking layer in a better position.

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Ms. Theiss proceeded and reviewed the Budget-to Actual.

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

Motion: Satwant Takhar Second: Michael Daly Motion Carried

Ayes: Warren, Springer

G2. Budget-to-Actual as of December 31, 2015

The Budget-to-Actual was reviewed under item G1.

G3. James Marta & Company Request to Fund New Accounting System

Ms. Alana Theiss provided an overview of the new accounting system, Intacct software. It is a full-featured software that can do fund accounting. The web based subscription software certainly meet NCCSIF's needs at an economical cost: transparency - dash board for users, remote payment approval, electronic delivery of invoices, enable all approved users to view check registers, budget to actual reports and detail. This system has the ability to process checks electronically and thus it eliminates printing and mailing checks for signature.

Mr. Marcus Beverly indicated the preliminary budget includes \$8,400 for computer programming support in anticipation of implementing this new accounting software including the additional cost for the electronic check signature.

A motion was made to approve the web based Intacct Accounting software as NCCSIF accounting system and the addition of the \$8,400 cost in the budget to implement this new system.

Motion: Michael Daly Second: Natalie Springer Motion Carried

Ayes: Takhar, Warren

G4. Chandler Asset Management Contract Amendment

Mr. Marcus Beverly indicated Alliant conducted a benchmark review of the asset management rates and since the inception of Chandler Asset Management contract in 2007 it has since decreased and therefore, Alliant negotiated a lower fees for their services as follows:

- First \$20 million from .15% to .12%
- Next \$40 million from .10% to .09%
- Over \$60 million .06%

The new fee schedule is expected to decrease approximately \$8,700 per year as a result of this change.

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A motion was made to approve Amendment No. 1 to Investment Management Agreement between NCCSIF and Chandler Asset Management, Inc.

Motion: Michael Daly Second: Satwant Takhar Motion Carried

Ayes: Warren, Springer

H. JPA BUSINESS

H1. Actuarial Studies of the Self Insured Programs - Mike Harrington, Bickmore

H1a. FY 16/17 Workers' Compensation Program

Mr. Mike Harrington, Bickmore, presented the FY 16/17 Actuarial Study of the WC program. Mr. Harrington reminded the Committee that the actuarial analysis consists of two main components. The first being a review of the estimates of the ultimate liabilities as of December 31, 2015, and the second component is a loss forecasting analysis to determine the rates for the 16/17 program year.

Mr. Harrington noted the actual incurred development was greater than the expected incurred development since the prior report due to particularly adverse development in the most recent three years: 2012-13, 2013-14 and 2014-15 program years. Mr. Harrington indicated the pool consider funding assets to the 70% confidence level to be marginally acceptable and funding assets to the 90% confidence level to be conservative.

A motion was made to accept the Draft Actuarial Studies of the Self Insured Workers' Compensation Program and to finalize the report for presentation to the Board of Directors.

Motion: Satwant Takhar Second: Michael Daly Motion Carried

Aves: Warren, Springer

H1b. FY 16/17 Liability Program

Mr. Harrington, Bickmore, also presented the FY 16/17 Actuarial Study of the Liability Program to the Committee. Mr. Harrington again reminded the Committee that the actuarial analysis consists of two main components. The first being a review of the estimates of the ultimate liabilities as of December 31, 2015, and the second component is a loss forecasting analysis to determine the rates for the 2016/17 program year. It was noted the Outstanding Liabilities for the Shared Layer is \$686,000 in deficit at the expected level. Mr. Harrington noted volatility is still expected in the next six months. Mr. Harrington indicated the pool consider funding assets to the 70% confidence level to be marginally acceptable and funding assets to the 90% confidence level to be conservative.

A motion was made to accept the Draft Actuarial Studies of the Self Insured Liability Program and to finalize the report for presentation to the Board of Directors.



Motion: Michael Daly Second: Natalie Springer Motion Carried

Ayes: Takhar, Warren

H2. Annual Banking Plan Adjustments - James Marta & Company

H2a. Workers' Compensation Program

Ms. Alana Theiss presented the financial information for the Workers' Compensation Banking Layer and noted that there are refunds available to members who are in a positive position. The Net Equity above the pool is ten times the \$100,000 Self Insured Retention (SIR) and 90% confidence level in excess of the outstanding liabilities. The total dividend is \$524,914 which represents 35% of the available net position, and the total assessments is \$357,373 which represents 20% of the amount for those members who fell below the required funding. This is consistent to the Policy and Procedure A-1: Banking Plan Fund Adjustments.

After review and discussion, a motion was made to approve the 35% Banking Layer refund from the Workers' Compensation program for eligible members and 20% assessment to those members who fell below the required funding per the P&P A-1.

Motion: Michael Daly Second: Satwant Takhar Motion Carried

Ayes: Warren, Springer

H2b. Liability Program

Ms. Alana Theiss presented the financial information for the Liability Banking Layer and noted that there are refunds available to members who are in a positive position. The Net Equity above the pool is ten times the \$50,000 SIR and 90% confidence level in excess of the outstanding liabilities. The total dividend is \$392,021 which represents 35% of the available net position, and the total assessments is \$110,145 which represents 20% of the amount for those members who fell below the required funding. Any deficit at \$10,000 or less will be assessed 100%. This is consistent to the Policy and Procedure A-1: Banking Plan Fund Adjustments.

Ms. Theiss noted correction that the member equity calculation is as of December 31, 2015 and not 2014 as reflected on her report.

After review and discussion, a motion was made to approve the 35% Banking Layer refund from the Liability program for eligible members and 20% assessment to those members who fell below the required funding per the P&P A-1.

Motion: Satwant Takhar Second: Natalie Springer Motion Carried

Ayes: Daly, Warren



H3. Annual Shared Risk Plan Adjustments - Alliant Insurance ServicesH3a. Workers' Compensation Program

Mr. Marcus Beverly recommended that the Shared Layer refund be limited to 50% of what is available in an effort to keep the safety margin on a conservative side. Members who are eligible for a refund in the Workers' Compensation program Shared Layer but are in a deficit position in the Banking Layer or another program that is in a deficit will be required to use the approved refund amount to help combat their own deficit position.

After review and discussion, a motion was made to approve the refund from Shared Risk Layer from the Workers' Compensation program at 50%.

Motion: Michael Daly Second: Satwant Takhar Motion Carried

Ayes: Warren, Springer

H3b. Liability Program

Mr. Marcus Beverly indicated each year NCCSIF reviews the financial status of the Shared Risk Layer Fund to determine if refunds or assessments may be declared. The total adjustment is allocated to members based on their pro-rata share of the total Shared contributions. As of December 31, 2015, the fund has assets of \$6,380,000. It is \$686,000 below Outstanding Liabilities at the 90% Confidence Level. NCCSIF members previously agreed to an assessment of \$600,000 per year for up to five years to reach the goal of a 90% confidence level plus three to five times the SIR.

Mr. Beverly recommended that the \$600,000 assessment continue and the entire CJPRMA refund of \$274,337 be put toward the assessment to offset the cost.

After review and discussion, a motion was made to continue the \$600,000 assessment and apply the full CJPRMA refund towards the assessment to offset the cost in order to bring the projected assets above liabilities at the expected confidence level.

Motion: Natalie Springer Second: Satwant Takhar Motion Carried

Ayes: Daly, Warren

H4. CJPRMA Refund Allocation

*Approved under the same motion as Item H3b.

H5. Preliminary FY 16/17 Deposit Premium Calculations

H5a. Workers' Compensation Program

Each year the Executive Committee reviews the actuary's recommended funding levels for the upcoming fiscal year and recommends a Deposit Premium to the Board. Total funding at the 67.5%

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Confidence Level (CL) for FY 16/17 is estimated at \$10,931,548 compared to \$9,234,638 for FY 15/16, an increase of 18.38%. The actuary recommended funding at a 70% CL, which is also the funding goal members have set, is estimated at \$11,075,270; an increase of 19.93%. It was noted that individual member increases are capped at 40% for the 67.5% CL and 42% for the 70% CL.

Mr. Marcus Beverly made the recommendation that NCCSIF increase funding from 67.5% CL to 70% CL.

Mr. Michael Simmons noted if more than five members are almost at or above the capped that is a sign to increase the funding level for financial stability over time.

A discussion amongst the Executive Committee raised questions about the difference in cost to each member at the 67.5% and 70% confidence level. Mr. Dave Warren noted that the goal is to ultimately reach the 70% confidence level funding and it would not be dramatic increases.

A motion was made to present the preliminary FY 16/17 deposit premium calculations for the Workers' Compensation program at the 70% confidence level to the Board of Directors.

Motion: Satwant Takhar Second: Michael Daly Motion Carried

Ayes: Warren, Springer

H5b. Liability Program

Each year the Executive Committee reviews the actuary's recommended funding levels for the upcoming fiscal year and recommends a Deposit Premium to the Board. The Executive Committee was presented with the total funding at a 67.5% Confidence Level (C.L.) for FY 16/17 which is estimated at \$5,083,606, compared to \$4,590,942 for FY 15/16 (an increase of 10.73%). The actuary recommended funding at a 70% CL, which is also the funding goal members have set, is estimated at \$5,194,606; an increase of 13.15% Individual member increases are capped at 25% for the 67.5% CL and 28% for the 70% CL. The members were reminded that the funding goal is to get up to a 70% confidence level.

A motion was made to present the preliminary FY 16/17 deposit premium calculations for the Liability program at 70% confidence level to the Board of Directors.

Motion: Natalie Springer Second: Satwant Takhar Motion Carried

Ayes: Takhar, Warren

H6. FY 16/17 Property Renewal Update

Ms. Raychelle Maranan informed the Committee that members have been provided their current property schedules and members have been asked to review the property schedule for accuracy and notify Alliant of any discrepancies in an effort to confirm member records are accurate and to ensure each member's premiums are calculated correctly.



Information only, no action taken.

H7. FY 16/17 Crime Renewal Update

Ms. Raychelle Maranan indicated NCCSIF's Crime policy expires on July 1, 2016. The NCCSIF Crime Policy is through National Union Fire Insurance Co. of Pittsburg (AIG). Ms. Maranan indicated Alliant is obtaining an alternate quote with Alliant Crime Insurance Program (ACIP). The ACIP program is through AIG and it provides broader coverage than the standalone AIG policy.

Mr. Beverly indicated Alliant will provide coverage comparison at the next meeting.

Information only, no action taken.

H8. FY 16/17 Employee Assistance Program Renewal Update

Ms. Raychelle Maranan indicated the ACI contract for Employee Assistance Program (EAP) and CORE Wellness services expires July 1, 2016. NCCSIF has received an offer of renewal for two year term for FY 16/17 and FY 17/18 for the same rates as the expiring rate.

Mr. Beverly reminded the Committee that NCCSIF members pay ACI directly for the EAP program and the Wellness Program is paid through the administrative budget for all members who would like to participate.

Information only, no action taken.

H9. Preliminary FY 16/17 NCCSIF Budget

Mr. Marcus Beverly provided an overview of the changes in the preliminary budget for FY 16/17. Mr. Beverly noted there was a significant increase in the State Funding/Fraud Assessment in the current year 15/16 of about 20% than what was budgeted for. Mr. Beverly indicated he does not anticipate a significant increase, but noted a 5% increase in the preliminary budget for the State Funding/Fraud Assessment. The other notable change in the budget is the Computer Services for the new accounting software of \$8,400. Overall the budget increase is 2% over last year's budget.

Information only, no action taken.

Mike Harrington left the meeting at 1:15 p.m.

H10. Nomination of NCCSIF President

Mr. Marcus Beverly indicated Russell Hildebrand is no longer with the City of Rocklin and therefore, the President position is currently vacant. Mr. Dave Warren from City of Placerville has expressed his willingness to serve as President.



The Executive Committee nominated Mr. Dave Warren for the President, and appointed an Ad hoc Nominating Committee consisting of Tim Sailsbery and Michael Daly to solicit nominees among the Board members for the Vice President position.

H11. Claims Committee Membership Appointment

The Committee appointed the following to Executive Committee members to serve on the Claims Committee:

- 1. Jon Hanken, City of Ione
- 2. Michael Daly, City of Jackson
- 3. Dave Warren, City of Placerville
- 4. Tim Sailsbery, City of Willows
- 5. Natalie Springer, City of Yuba City

Motion: Natalie Springer Second: Dave Warren Motion Carried

Ayes: Daly, Takhar

H12. Approval of NCCSIF Defense Attorney List for Liability

Mr. Marcus Beverly reported the Claims Committee reviewed this item at its earlier meeting and the Committee recommended the addition of Kevin J. Dehoff and Amie McTavish from Angelo, Kilday & Kilduff law firm to the NCCSIF Liability Counsel Approved List.

A motion was made to approve addition of Kevin J. Dehoff and Amie McTavish from Angelo, Kilday & Kilduff law firm to the Liability Counsel Approved List.

Motion: Michael Daly Second: Natalie Springer Motion Carried

Ayes: Takhar, Warren

Michael Daly left the meeting at 1:35 p.m.

Alana Theiss, Dori Zumwalt, Cameron Dewey and Lela Casey were excused from the meeting at 1:35 p.m.

H13. NCCSIF Service Providers Survey Results

After review of the survey results, the Committee felt there is no need to go for an RFP for the Workers' Compensation and Liability Third-Party Claims Administration services. The Committee recommended to the Board to engage to a yearly contract with York Risk Services subject to improvement on services.



H14. Round Table Discussion

The Committee directed staff to schedule a Strategic/Training Day this year at the October Board meeting to go over the pooling fundamentals and Board member responsibilities as there has been so many new Board members.

The Committee felt the need to restructure the Executive Committee Rotation to mix larger and smaller agency as opposed to geographical location.

I. INFORMATION ITEMS

- 1. NCCSIF Organizational Chart
- 2. NCCSIF 2016 Meeting Calendar
- 3. NCCSIF Travel Reimbursement
- 4. NCCSIF Resource Contact Guide

There was no discussion on these items.

J. ADJOURNMENT

This meeting was adjourned at 2:20 p.m.

NEXT MEETING DATE: May 19, 2016 in Rocklin, CA Respectfully Submitted,

Corey Shaver, Secretary

Date



MINUTES OF THE NCCSIF EXECUTIVE COMMITTEE MEETING ROCKLIN EVENT CENTER, ROCKLIN, CA SEPTEMBER 24, 2015

MEMBERS PRESENT

Brad Koehn, City of Elk Grove

Bruce Cline, City of Folsom

Michael Daly, City of Jackson - left at 1:35 p.m.

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Dave Warren, City of Placerville Russell Hildebrand, City of Rocklin Tim Sailsbery, City of Willows

MEMBERS ABSENT

Michelle Pellegrino, City of Dixon Paula Islas, City of Galt Jon Hanken, City of Ione Tim Chapa, City of Rio Vista

GUESTS & CONSULTANTS

Marcus Beverly, Alliant Insurance Services Michael Simmons, Alliant Insurance Services Raychelle Maranan, Alliant Insurance Services Dori Zumwalt, York Risk Services Ben Burg, York Risk Services Alana Theiss, James Marta & Company

A. CALL TO ORDER

Mr. Russell Hildebrand called the meeting to order at 11:53 a.m.

B. ROLL CALL

Roll call was made and the above mentioned members were present constituting a quorum.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

Motion: Bruce Cline Second: Michael Daly Motion Carried

Ayes: Koehn, Warren, Hildebrand

Nays: None

D. PUBLIC COMMENTS

There were no public comments.



E. CONSENT CALENDAR

- 1. Executive Committee Meeting Minutes May 21, 2015
- 2. Executive Committee Special Teleconference Meeting Minutes June 30, 2015
- 3. Check Register at June 30, 2015
- 4. Investment Reports
 - a. Chandler Asset Management Short/Long Term June 2015 to July 2015
 - b. Treasurer's Report as of June 30, 2015
 - c. Local Agency Investment Fund (LAIF) Report as of June 30, 2015

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

Motion: Bruce Cline Second: Brad Koehn Motion Carried

Ayes: Daly, Warren, Hildebrand

Nays: None

F. ADMINISTRATION REPORTS

F1. President's Report

Mr. Russell Hildebrand had no items to report.

F2. Program Administrator's Report

Mr. Marcus Beverly had no items to report.

G. FINANCIAL REPORTS

G1. Quarterly Financial Report for Period Ending June 30, 2015

Ms. Alana Theiss reviewed the quarterly financial report and indicated the report is for the 12-month period ending June 30, 2015. The Statement of Net position lists assets at \$2.3 million in cash, \$47 million in investments and \$634,000 in Accounts Receivable (AR). These AR represent assessments declared in FY 2015 and not billed until FY 2016. Similarly in Current Liabilities, \$667,000 in deferred revenue which are refunds that members elected to apply the following year. Total Liabilities are \$40.7 million and total Net Position is \$9.38 million. The Actual Change in Net Position is a net loss of \$684,000.

Ms. Theiss indicated the Liability Shared fund is in negative position which is inclusive of the Shared Liability assessment that was declared last year. Ms. Theiss noted City of Colusa, City of Corning, City of Jackson and City of Marysville are in negative position as of June 30, 2015. Four member cities are in negative net position in WC: City of Anderson, City of Elk Grove, City of Red Bluff, and City of Yuba City.



Ms. Theiss stated the 2015 claims experience is relatively high and noted the following as the significant factors:

- Actuary estimated \$1.5 million for the Liability Banking layer for this year; however, \$475,000 was paid out already and reserve at almost a \$1 million as of June 30, 2015. Therefore, a "Change in the Management Estimate" was realized and an increase of \$500,000 for the Liability Shared Layer was added to the original Actuary estimate.
- Similarly, the Actuary estimated \$4.3 million for the WC Banking Layer and to date the paid and reserve is at \$3.1 million; therefore, an increase of \$760,000 was added to the original Actuary estimate.
- The Actuary estimated \$2.5 million in WC Shared layer. The reserve to date is at \$1.1 million; therefore, an increase of \$500,000 was added to the original Actuary estimate.

All these adjustments were reviewed with the Actuary.

Mr. Ben Burg provided a background on a particular WC claim from City of Jackson that attributed to the high cost incurred in 2015.

Mr. Michael Simmons indicated this particular year will have a big impact in developing rates for next year and will affect the experience modification (ex-mod) factor for the group as CSAC-EIA uses ex-mods in its rating model.

Ms. Theiss proceeded and reviewed the Budget-to Actual. She noted this represent the whole fiscal year so the budget to financial is of equivalent values.

A motion was made to receive and file the Quarterly Financial Report for the period ending June 30, 2015.

Motion: Bruce Cline Second: Dave Warren Motion Carried

Aves: Koehn, Daly, Hildebrand

Nays: None

G2. Budget-to-Actual as of June 30, 2015

The Budget-to-Actual was reviewed under item G1.

G3. Draft 2015 Financial Audit

Ms. Alana Theiss provided the Executive Committee with a brief report on the preliminary draft of the audited financial statement for fiscal year June 30, 2015. She noted the main difference that is not included in the quarterly financial statement is the Claims Development information that includes ten years of losses. It illustrates the claims development overtime. Ms. Theiss indicated Matthew Nethaway, a partner with Crowe Horwath LLP will be in attendance at the October 15, 2015 Board meeting to review the final audited financial statement.



Information only and no action was taken.

H. JPA BUSINESS

H1. Review of Preliminary 2016 Meeting Calendar

Mr. Marcus Beverly explained the 2016 Meeting Calendar is presented for review and subsequently will be presented to the Board of Directors at the October 15, 2015 meeting for approval. Some of the proposed dates were changed to work around the CJPRMA meeting dates to lessen conflict with Ms. Paula Islas' schedule as she is the CJPRMA Board Representative. Mr. Beverly asked for the Committee to review the dates and advise if there are any conflicts.

H2. Claims Services

H2a. Revisions to Policy and Procedure A-9: Defense Counsel Selection

Mr. Marcus Beverly reported the Claims Committee reviewed this item at its earlier meeting and the Committee recommended approval of the revisions to NCCSIF's Policy and Procedure (P&P) A-9: Defense Counsel Selection. The Chair of the Claims Committee, Mr. Bruce Cline, suggested most of the recommended changes.

The key components of the proposed changes are as follows:

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

Mr. Beverly noted there is coverage up to the Banking Layer limit for defense costs if the denial is based solely on exclusion, and any coverage matter dispute still lies at the Board level. The proposed revision to this policy was reviewed by NCCSIF Legal Counsel, Byrne Conley.



Mr. Beverly suggested changes to the policy as presented to make it more clear and consistent with other provisions:

- Under Defense Counsel Selection, Number 3, last sentence of last paragraph to read: "If time does not permit approval by the Executive Committee, the Administrator may authorize assignment of a case(s) and shall report the assignment to the Claims Committee and Executive Committee at their next committee meetings."
- Under Payment for Attorneys Pre-Litigation and Pending a Coverage Decision, Number 2, second paragraph, to strike out "See the Underlying Memorandum of Coverage at Section 11(b)." and the second sentence to read: "2) the Member City has incurred legal expenses with counsel qualifying, to strike out "under sections 1-3 above" and replaced it with "under this policy", then NCCSIF will reimburse the Member City for its actual expenditures for counsel, up to the approved rates.

The Committee discussed the proposed revisions and concurred revising the policy as recommended by the Claims Committee.

A motion was made to approve the revisions to Policy and Procedure A-9: Defense Counsel Selection as amended and recommend approval to the Board.

MOTION: Bruce Cline SECOND: Michael Daly MOTION CARRIED

AYES: Koehn, Warren, Hildebrand

NAYS: None

H.2.b. Revisions to Policy and Procedure L-5: Liability Litigation Management Plan

Mr. Marcus Beverly noted P&P L-5: Liability Litigation Management Plan is a companion policy to P&P A-9: Defense Counsel Selection. To be consistent with P&P A-9 similar changes must be made to P&P L-5. This policy provides litigation management guidelines for liability defense counsel and claims administrators.

The revisions are as follows:

- Included in the guidelines for use of partners, associates, and paralegals.
- Mandatory status reports by legal counsel rather than the City.

A correction was noted under Section A, last paragraph to delete the reference to the "The JPA Legal Counsel" and to read: "Adding or deleting an attorney to or from the defense panel will require recommendation by a Member City. The Claims Administrator will review the recommended firm and/or individual per P & P A-9 and submit a written recommendation to the Claims Committee and subsequently the Executive Committee for approval."



Mr. Beverly handed out a sample performance evaluation he obtained from ERMA in evaluating attorney. Mr. Beverly noted there is a Performance Evaluation under the L-5 policy, but there is no formal process for doing the evaluation. The self-performance is great as the attorney rates themselves. He noted the group needs some formal evaluation of attorney at some point.

Mr. Bruce Cline indicated he has a guideline he made for outside counsel that he is willing to share for anyone interested.

A motion was made to approve the revisions to P&P L-5: Liability Litigation Management Plan as amended and recommend approval to the Board.

Motion: Bruce Cline Second: Michael Daly Motion Carried

Ayes: Koehn, Warren, Hildebrand

Nays: None

H.2.c. Approval of NCCSIF Defense Attorney List for Liability

Mr. Marcus Beverly reported the Claims Committee reviewed this item at its earlier meeting and the Committee recommended the addition of the following partners in the law firm of Kronick, Moskovitz, Tiedemann and Girard to the NCCSIF Liability Counsel Approved List as recommended by City of Folsom:

- 1. Jonathan P. Hobbs recommended for more specialized cases involving potential coverage issues such as inverse or other land use disputes.
- 2. Christopher Onstott recommended for more specialized cases involving potential coverage issues such as inverse or other land use disputes.
- 3. David W. Tyra recommended for employment practices litigation
- 4. Kristianne T. Seargeant recommended for employment practices litigation

A motion was made to approve addition of Jonathan P. Hobbs, Christopher Onstott, David W. Tyra, and Kristianne T. Seargeant from Kronick, Moskovitz, Tiedemann and Girard law firm to the Liability Counsel Approved List.

Motion: Michael Daly Second: Dave Warren Motion Carried

Ayes: Koehn, Cline, Hildebrand

Nays: None

H.2.d. Approval of NCCSIF Defense Attorney List for Workers' Compensation

Mr. Marcus Beverly reported the Claims Committee reviewed this item at its earlier meeting and the Committee recommended the addition of Kurt M. Petersen from D'Andre, Peterson Bobus & Rosenberg to the NCCSIF Defense Attorney Approved List for Workers' Compensation as recommended by York Risk Services.



A motion was made to approve addition of Kurt M. Petersen from D'Andre, Peterson Bobus & Rosenberg to the NCCSIF Defense Attorney Approved List.

Motion: Bruce Cline Second: Brad Koehn Motion Carried

Ayes: Daly, Warren, Hildebrand

Nays: None

H.3. REVIEW OF WORKERS' COMPENSATION (WC) CLAIMS AUDIT AS OF MAY 2015

H.3.a. Presentation of WC Claims Audit

Mr. Marcus Beverly noted the Workers' Compensation Claims Audit was conducted by Farley Consulting Services, LLC, in April 2015. This audit was scheduled for 2014, but was delayed until early 2015 due to CSAC-EIA's bi-annual audit in October 2014. The results meet and exceed the standards for most of the categories. Initial employee contact and diary follow up were the two cited for improvement.

The Committee discussed the claims audit report and proceeded with the discussion on York Risk Services response to the audit.

A motion was made to accept and file the WC Claims Audit as of May 2015.

*NOTE: The Executive Committee voted on Items H.3.a. Presentation of WC Claims Audit and Item H.3.b. York Risk Services Response to WC Claims Audit in the same motion.

Motion: Bruce Cline Second: Dave Warren Motion Carried

Ayes: Koehn, Daly, Hildebrand

Nays: None

H.3.b. York Risk Services Response to WC Claims Audit

A motion was made to accept and file York Risk Services Response to the WC Claims Audit. *NOTE: The Executive Committee voted on Items H.3.a. Presentation of WC Claims Audit and Item H.3.b. York Risk Services Response to WC Claims Audit in the same motion.

H.4. 2015 LIABILITY CLAIMS AUDIT

Mr. Marcus Beverly explained NCCSIF is scheduled to conduct the Liability Claims Audit this year. Alliant have requested proposal from Risk Management Services (RMS), the firm that has conducted the last three audits for NCCSIF. The proposal is for \$5,950.

The Committee reviewed the proposal and discussed their concern on the staffing issues at York Risk Services thus quality of service is compromised in the Liability Claims Servicing Department. The Committee had lengthy discussion about possibility of benchmarking and adding parameters in the audit to include review of staffing, the overall pending levels, and years of experience.

EC 9/24/2015 Meeting Minutes Page 7 of 10



The Committee directed the Program Administrators to work with RMS for the additional scope of service to be included in the audit this year.

A motion was made to approve Risk Management Services as the Liability Claims Auditor for 2015 with additional scope of service to review Claims Administration staff. The motion was amended giving authority to Program Administrators to approve additional expense necessary for the broader scope of service requested for the audit.

Motion: Bruce Cline Second: Dave Warren Motion Carried

Ayes: Koehn, Daly, Hildebrand

Nays: None

H.5. SERVICE PROVIDER PERFORMANCE EVALUATION SURVEY

Mr. Marcus Beverly indicated the Policy and Procedure (P&P) A-2: Service Provider Performance Evaluation, states that every odd-numbered year the Board of Directors is asked at the October Board meeting if an evaluation should be performed. The last performance survey was completed in October 2013 through SurveyMonkey.

The Service Providers are Alliant Insurance Services for Program Administration and insurance brokerage, York Risk Services for Liability and Workers' Compensation claims administration, and Bickmore Risk Services for risk management services. Both Bickmore's and York's contracts are up for optional extensions at the end of this fiscal year. All vendor surveys except Program Administration will be returned to Alliant; Alliant's survey will be returned to the NCCSIF President.

After discussion, the Committee approved the revision to P&P A-2 incorporating the questions used in the SurveyMonkey with minor grammatical changes.

A motion was made to adopt the administrative changes to P&P A-2; Service Provider Evaluation Survey as amended and recommended approval to the Board Directors at the October 15, 2015.

Motion: Michael Daly Second: Bruce Cline Motion Carried

Ayes: Koehn, Warren, Hildebrand

Nays: None.

H.6. LONG RANGE PLANNING/EDUCATION DAY

H.6.a. Review of Risk Management Committee Planning Meeting Topics

Mr. Marcus Beverly indicated the next Risk Management Committee (RMC) meeting scheduled for October 15, 2015 in Rocklin will include a number of topics to focus members on the mix of



risk management services and how to fund those services. An invitation was extended to PRMC Chair, Chief John Ruffcorn from City of Auburn.

Mr. Beverly reviewed the items and topics to be discussed at this meeting specifically an overview of progress made from risk assessments and progress from those recommendations. Claims analysis will be provided to keep member aware of what the losses are and some housekeeping items on updating the Risk Management policies and roll it into one set of best practices and most importantly, the funding of these services. Mr. Beverly noted he is working with Henri Castro in getting the Scorecard completed in time for the Risk Management Planning session. The Board of Directors will have a meeting later in the day to take care of business items.

The Committee briefly discussed the funding of the Safety Grant and ways to have a penalty process for those members who are out of compliance with the law.

Mr. Russell Hildebrand instructed Program Administrators to place on future agenda for the Executive Committee to discuss penalty process.

H.6.b. Review of Long Range Planning Items from January 8, 2015

Mr. Marcus Beverly reviewed the action item list from the January 8, 2015 Long Range Planning meeting and noted each item discussed has been addressed. The EPL Hotline service is still in the works and Alliant is in the RFP process and will have an update at the October 15, 2015 meeting. The Contracted Vendor Services will be discussed in the later agenda item.

H.6.c. December 2015 Long Range Planning Meeting

Mr. Marcus Beverly indicated this is more tactical than a long range planning meeting as he anticipates having a number of follow up items for the Board from the Risk Management Committee planning session on October 15, 2015. The Program Administrators propose moving the December 10, 2015 Board of Directors meeting to November 19, 2015 in place of the Executive Committee meeting, and canceling the December 10, 2015 meetings altogether.

Mr. Russell Hildebrand noted the Committee is okay with moving the Board meeting to November 19, 2015 and canceling the December 10, 2015 meetings. Topics are based mostly from the anticipated items from the October 15, 2015 RMC Planning session. Mr. Hildebrand noted to EC to provide additional topics to Alliant by October 20th for any items as deemed necessary.

Mr. Michael Daly left the meeting at 1:35 p.m.

H.7. Contracted Service Provider Survey Update

Mr. Marcus Beverly indicated the Board directed the Program Administrators to research the potential for Shared Contracted Service Providers amongst NCCSIF members. The services were narrowed to four categories: ADA Compliance, Arborist, Drug & Alcohol Testing, and Janitorial Services. A survey was done to gauge member interest in those categories, but received minimal

EC 9/24/2015 Meeting Minutes Page 9 of 10



responses from members. At this point minimal information was gathered in each of the four categories and it's not clear whether there is enough interest to be able to negotiate a group discount rate, and the Committee was asked to provide a recommendation as to how to proceed.

Mr. Russell Hildebrand noted City of Rocklin is satisfied with their ADA provider and will forward the information to Alliant to include in the vendor services list. Mr. Hildebrand noted significant improvement on the nccsif.org website and he would like to see this contracted vendor list on the website as resource to the members.

H.8. ROUND TABLE DISCUSSION

Mr. Marcus Beverly noted holding the Claims Committee (CC) meeting and Closed Session Items at the beginning of the day seem logical; therefore, the EC and CC meeting time will be reversed.

I. INFORMATION ITEMS

- 1. NCCSIF Organizational Chart
- 2. NCCSIF 2015 Meeting Calendar
- 3. NCCSIF Travel Reimbursement Form
- 4. NCCSIF Resource Contact Guide

There was no discussion on these items.

J. ADJOURNMENT

This meeting was adjourned at 1:41 p.m.

NEXT MEETING DATE:	November	19, 2015 in	Rocklin, CA
Respectfully Submitted,			

Corey Shaver, Secretary

Date

NCCSIF Check Register March 2016

NCCSIF Company Name:

NCCSIF Check Register 3/31/2016

Report Name: Created On:

Document/Check No.	Vendor Name	Account title	Account	Payment Date	Payment Amount
8776	6 Alliant Insurance Services	Program Admin Fee	52401	3/22/2016	24,310.00
877	7 Bickmore Risk Services Inc.	Risk Mgmt Comm Services	52201	3/22/2016	6,000.00
877	7 Bickmore Risk Services Inc.	On Site	52204	3/22/2016	13,351.67
8778	8 Champion Awards Enterprises	Board Meetings	52503	3/22/2016	103.39
8779	9 Chandler Asset Management, Inc.	Investment Income	44040	3/22/2016	4,871.00
8780	D DKF Solutions Group, LLC	Online Risk Management Services	52215	3/22/2016	1,050.00
878	1 James Marta	Acccounting Services	52403	3/22/2016	5,470.75
8782	2 Leslie Stevens	Police Risk Mgmt Comm Svcs	52203	3/22/2016	397.22
8783	3 Occu-Med Inc.	OCCUMED	52214	3/22/2016	1,500.00
8784	4 York	Claims Admin - Monthly WC Only	52300	3/22/2016	45,447.27
878!	5 York Risk Services Group, Inc.	Claims Admin - Liability	51135	3/22/2016	33,154.07

Company Name: Report Name: NCCSIF

NCCSIF Check Register

Created On: 4/28/2016

orcated on.	4/20/2010					
Document/Check No.	Vendor Name	Account title	Account	Payment Date	Payment Amount	Payment Amount
8786	Alliant Insurance Services	Program Admin Fee	52401	4/19/2016	24,310.00	
8787	' Aubergine Catering	Executive Committee	52501	4/19/2016	252.00	
8788	Bickmore Risk Services Inc.	On Site	52204	4/19/2016	13,351.67	
8788	Bickmore Risk Services Inc.	Actuarial Services	52104	4/19/2016	9,300.00	
8789	Champion Awards Enterprises	Board Meetings	52503	4/19/2016	13.68	
8790	Chandler Asset Management, Inc.	Investment Income	44040	4/19/2016	4,147.00	
8791	City of Folsom	Safety Grant Funds	54200	4/19/2016	40,500.00	
8792	! City of Oroville	Seminars and PARMA	52207	4/19/2016	1,830.92	
8793	City of Placerville	Member Travel	52502	4/19/2016	40.93	
8794	City of Rio Vista	Seminars and PARMA	52207	4/19/2016	674.05	
8795	DKF Solutions Group, LLC	Online Risk Management Services	52215	4/19/2016	1,050.00	
8796	James Marta	Acccounting Services	52403	4/19/2016	5,470.75	
8797	' Natalie Springer	Member Travel	52502	4/19/2016	39.96	
8798	3 Occu-Med Inc.	OCCUMED	52214	4/19/2016	1,500.00	
8799	Risk Management Services	Claims Audit	52101	4/19/2016	5,945.00	
8800	Satwant Takhar	Member Travel	52502	4/19/2016	48.60	
8801	Small Cities Organized Risk Effort (SCORE)	Risk Mgmt Comm Services	52201	4/19/2016	3,843.42	
8802	? The Bank of New York Mellon	Investment Income	44040	4/19/2016	1,500.00	
8803	3 York	Claims Admin Fee	52302	4/19/2016	20,900.00	
8803	3 York	Claims Admin - Monthly WC Only	52300	4/19/2016	45,447.27	
8804	York Risk Services Group, Inc.	Claims Admin - Liability	51135	4/19/2016	30,734.72	
8805	City of Corning	Other Income	44010	4/21/2016	35,226.50	



Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

April 1, 2016 through April 30, 2016

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.

6225 Lusk Boulevard

San Diego, CA 92121

Phone 800.317.4747

Fax 858.546.3741

www.chandlerasset.com

Portfolio Summary

As of 4/30/2016

PORTFOLIO CHARACTERISTICS

Average Duration 2.57

Average Coupon 1.35 %

Average Purchase YTM 1.40 %

Average Market YTM 1.04 %

Average S&P/Moody Rating AA+/Aa1

Average Final Maturity 2.77 yrs

Average Life 2.64 yrs

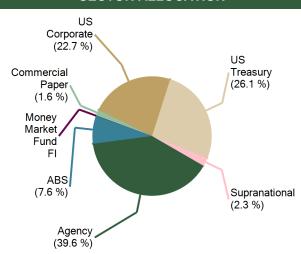
ACCOUNT SUMMARY

	Beg. Values as of 3/31/16	End Values as of 4/30/16
Market Value	23,745,965	23,756,975
Accrued Interest	73,069	71,258
Total Market Value	23,819,034	23,828,233
Income Earned Cont/WD	27,195	27,074 -1,500
Par	23,554,949	23,571,745
Book Value	23,490,452	23,519,316
Cost Value	23,481,054	23,506,506

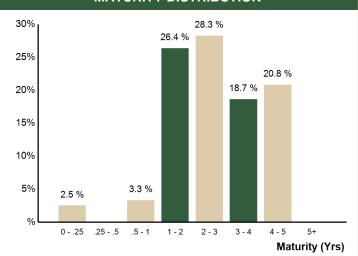
TOP ISSUERS

Issuer	% Portfolio
Government of United States	26.1 %
Federal National Mortgage Assoc	17.2 %
Federal Home Loan Mortgage Corp	11.5 %
Federal Home Loan Bank	8.4 %
Honda ABS	2.6 %
John Deere ABS	2.4 %
Intl Bank Recon and Development	2.3 %
Toyota ABS	1.8 %
	72.3 %

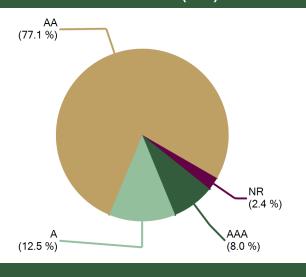
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return	Current	Latest	Year		Annualized				Since
As of 4/30/2016	Month	3 Months	To Date	1 Yr	3 Yrs	5 Yrs	10 Yrs	12/31/1997	12/31/1997
Northern CA Cities Self Ins. Fund Short Term	0.04 %	0.64 %	1.61 %	1.77 %	1.29 %	1.62 %	3.47 %	4.23 %	113.74 %
BAML 1-5 Yr US Treasury/Agency Index	-0.01 %	0.47 %	1.54 %	1.57 %	1.07 %	1.40 %	3.16 %	3.90 %	101.66 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	0.04 %	0.60 %	1.61 %	1.68 %	1.19 %	1.55 %	3.22 %	4.01 %	105.57 %



Northern California Cities Self-Insurance Fund - Short Term April 30, 2016

COMPLIANCE WITH INVESTMENT POLICY

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

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

Reconciliation Summary

As of 4/30/2016

BOOK VALUE RE	CONCILIATION	
Beginning Book Value		\$23,490,452.44
<u>Acquisition</u>		
+ Security Purchases	\$701,425.78	
+ Money Market Fund Purchases	\$688,391.17	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$1,389,816.95
<u>Dispositions</u>		
- Security Sales	\$602,028.00	
- Money Market Fund Sales	\$703,437.05	
- MMF Withdrawals	\$1,500.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturites	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$56,657.66	
Total Dispositions		\$1,363,622.71
Amortization/Accretion		
+/- Net Accretion	\$1,190.17	
		\$1,190.17
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$1,478.74	
		\$1,478.74
Ending Book Value		\$23,519,315.59

CASH TRANSACTION SUMMARY							
BEGINNING BALANCE		\$35,226.53					
Acquisition							
Contributions	\$0.00						
Security Sale Proceeds	\$602,028.00						
Accrued Interest Received	\$815.97						
Interest Received	\$28,888.27						
Dividend Received	\$1.27						
Principal on Maturities	\$0.00						
Interest on Maturities	\$0.00						
Calls/Redemption (Principal)	\$0.00						
Interest from Calls/Redemption	\$0.00						
Principal Paydown	\$56,657.66						
Total Acquisitions	\$688,391.17						
<u>Disposition</u>							
Withdrawals	\$1,500.00						
Security Purchase	\$701,425.78						
Accrued Interest Paid	\$2,011.27						
Total Dispositions	\$704,937.05						
Ending Book Value		\$18,680.65					



Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

April 1, 2016 through April 30, 2016

Chandler Team

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

Custodian

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

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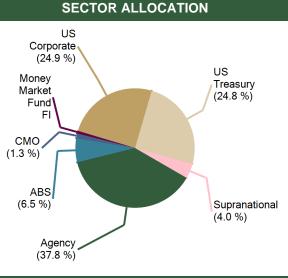
Fax 858.546.3741

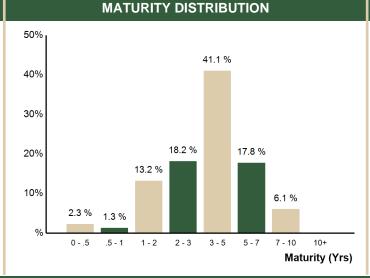
www.chandlerasset.com

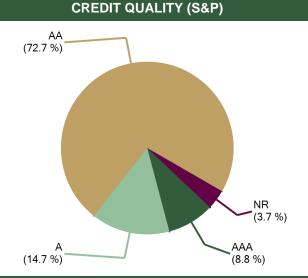
Portfolio Summary

As of 4/30/2016

PORTFOLIO CHARACTERISTICS ACCOUNT SUMMARY TOP ISSUERS % Portfolio Issuer Beg. Values **End Values Average Duration** 3.54 as of 3/31/16 as of 4/30/16 Government of United States 24.8 % Average Coupon 2.07 % **Market Value** 24,788,889 24.772.040 Federal National Mortgage Assoc 11.0 % **Accrued Interest** 115,524 138,495 Average Purchase YTM 1.91 % Federal Home Loan Mortgage Corp 10.8 % **Total Market Value** 24,904,414 24,910,535 Average Market YTM 1.26 % Federal Home Loan Bank 9.0 % AA/Aa1 Average S&P/Moody Rating **Income Earned** 38,826 38,183 Tennessee Valley Authority 8.4 % Cont/WD 0 Honda ABS 2.4 % Average Final Maturity 3.87 yrs 24,137,088 Par 24.143.275 John Deere ABS 2.4 % Average Life 3.75 yrs **Book Value** 24,179,748 24,194,961 Intl Bank Recon and Development 2.3 % **Cost Value** 24,354,776 24,372,805







71.0 %

PERFORMANCE REVIEW									
Total Rate of Return	Current	Latest	Year			Ann	ualized		Since
As of 4/30/2016	Month	3 Months	To Date	1 Yr	3 Yrs	5 Yrs	10 Yrs	5/31/2006	5/31/2006
Northern Cal. Cities Self Ins. Fund Long Term	0.02 %	0.86 %	2.41 %	2.66 %	1.68 %	2.62 %	N/A	4.40 %	53.23 %
BAML 1-10 Yr US Treasury/Agency Index	-0.03 %	0.65 %	2.24 %	2.26 %	1.33 %	2.35 %	N/A	4.02 %	47.76 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	0.10 %	1.00 %	2.42 %	2.44 %	1.59 %	2.66 %	N/A	4.13 %	49.39 %



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

COMPLIANCE WITH INVESTMENT POLICY

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

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

Reconciliation Summary

As of 4/30/2016

BOOK VALUE RECONCILIATION					
Beginning Book Value		\$24,179,748.31			
Acquisition					
+ Security Purchases	\$436,840.50				
+ Money Market Fund Purchases	\$84,311.83				
+ Money Market Contributions	\$0.00				
+ Security Contributions	\$0.00				
+ Security Transfers	\$0.00				
Total Acquisitions		\$521,152.33			
<u>Dispositions</u>					
- Security Sales	\$0.00				
- Money Market Fund Sales	\$441,004.91				
- MMF Withdrawals	\$0.00				
- Security Withdrawals	\$0.00				
- Security Transfers	\$0.00				
- Other Dispositions	\$0.00				
- Maturites	\$0.00				
- Calls	\$0.00				
- Principal Paydowns	\$62,119.90				
Total Dispositions		\$503,124.81			
Amortization/Accretion					
+/- Net Accretion	(\$2,815.13)				
		(\$2,815.13)			
Gain/Loss on Dispositions					
+/- Realized Gain/Loss	\$0.00				
		\$0.00			
Ending Book Value		\$24,194,960.70			

CASH TRANSACTION SUMMARY					
BEGINNING BALANCE	\$536,937.21				
Acquisition					
Contributions	\$0.00				
Security Sale Proceeds	\$0.00				
Accrued Interest Received	\$0.00				
Interest Received	\$22,190.61				
Dividend Received	\$1.32				
Principal on Maturities	\$0.00				
Interest on Maturities	\$0.00				
Calls/Redemption (Principal)	\$0.00				
Interest from Calls/Redemption	\$0.00				
Principal Paydown	\$62,119.90				
Total Acquisitions	\$84,311.83				
<u>Disposition</u>					
Withdrawals	\$0.00				
Security Purchase	\$436,840.50				
Accrued Interest Paid	\$4,164.41				
Total Dispositions					
Ending Book Value		\$180,244.13			



BETTY T. YEE

California State Controller

LOCAL AGENCY INVESTMENT FUND REMITTANCE ADVICE

Agency Name

NO CAL CITIES SELF INSUR FUND

Account Number 35-11-001

As of 04/15/2016, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 03/31/2016.

Earnings Ratio	.00001268659292168
Interest Rate	0.46%
Dollar Day Total	\$ 531,996,571.17
Quarter End Principal Balance	\$ 5,483,659.03
Quarterly Interest Earned	\$ 6,749.22

NCCSIF

Northern California Cities Self Insurance Fund

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

Main Location: 2180 Harvard Street, Suite 460, Sacramento, CA 95815 * (916) 643-2700 * Facsimile: (916) 643-2750

Accounting Location: Mr. James Marta, James Marta & Company, 701 Howe Avenue, Suite E3, Sacramento, CA 95825 * (916) 993-9494

NCCSIF INVESTMENT REPORT FOR THE QUARTER ENDING MARCH 31, 2016

		MARKET VALUE			
CASH:					
(1)	Tri Counties Checking Local Agency Inv Fund (LAIF)	\$ 467,834.78			
(2)	Local Agency invitund (LAIF)	5,483,659.03			
	Total Cash	5,951,493.81			
INVESTM	ENTS (Unrestricted):				
(3)	Chandler Investments Account no. 170	23,745,965.00			
	Account no. 171	24,788,889.00			
	Total Unrestricted Investments	48,534,854.00			
TOTAL CASH AND INVESTMENTS		\$54,486,347.81			
(1) This consists of one interest-bearing checking account and two pass-thru accounts (liability and workers comp claims). The rate of interest is 0.10%					
(2)	The LAIF rate of return as of quarter ended March 31, 2016	0.46%			
(3) See attached Investment Activity Reports.					
THIS PORTFOLIO IS IN COMPLIANCE WITH NCCSIF'S INVESTMENT POLICY AND IS LIQUID ENOUGH TO MEET EXPECTED CASH FLOW NEEDS OVER THE NEXT SIX MONTHS.					
	Tim Sailsbery, Treasurer	Date			
	A Joint Powers Authority				
A Joint Fowers Authority					

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

AGREEMENT FOR FINANCIAL ACCOUNTING AND CONSULTING SERVICES

ADDENDUM 1

February 23, 2016

Northern California Cities Self Insurance Fund c/o Alliant Insurance Services 1792 Tribute Road #450 Sacramento, CA 95815

This Addendum is made and entered into effective January 1, 2016, by and between Northern California Cities Self Insurance Fund ("NCCSIF") and James Marta & Company LLP. It serves to clarify the terms under which our services are provided.

NCCSIF has requested that we prepare the financial statements which comprise the statement of net position at the end of each quarter, and the related statement of revenue, expenses and changes in net position for the period then ended, and perform a compilation engagement with respect to those financial statements. These financial statements will not include a statement of cash flows and related notes to the financial statements. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter.

In addition, the document we submit to you will include supplementary information for purposes for additional analysis. We will compile the supplementary information, but we will not audit or review such information, nor express an opinion, a conclusion, or provide any assurance on it.

Our Responsibilities

The objective of our engagement is to:

- a. Prepare financial statements in accordance with accounting principles generally accepted in the United States of America based on information provided by you; and
- b. Apply accounting and financial reporting expertise to assist you in the presentation of financial statements without undertaking to obtain or provide any assurance that there are no material modifications that should be made to the financial statements in order for them to be in accordance with accounting principles generally accepted in the United States of America.

We will conduct our compilation engagement in accordance with Statements on Standards for Accounting and Review Services (SSARSs) promulgated by the Accounting and Review Services Committee of the AICPA and comply with the AICPA's Code of Professional Conduct, including the ethical principles of integrity, objectivity, professional competence, and due care.

We are not required to, and will not, verify the accuracy or completeness of the information you will provide to us for the engagement or otherwise gather evidence for the purpose of expressing an opinion or a conclusion. Accordingly, we will not express an opinion or a conclusion nor provide any assurance on the financial statements.

James Marta & Company LLP Agreement for Financial Accounting and Consulting Services Addendum 1

Our engagement cannot be relied upon to identify or disclose any financial statement misstatements, including those caused by fraud or error, or to identify or disclose any wrongdoing within the entity or noncompliance with laws and regulations.

Your Responsibilities

The engagement to be performed is conducted on the basis that you acknowledge and understand that our role is to prepare financial statements in accordance with accounting principles generally accepted in the United States of America and assist you in the presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America. You have the following overall responsibilities that are fundamental to our undertaking the engagement in accordance with SSARSs:

- a. The selection of accounting principles generally accepted in the United States of America as the financial reporting framework to be applied in the preparation of the financial statements.
- b. The preparation and fair presentation of financial statements in accordance with accounting principles generally accepted in the United States of America.
- c. The design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the financial statements.
- d. The prevention and detection of fraud.
- e. To ensure that the entity complies with the laws and regulations applicable to its activities.
- f. The accuracy and completeness of the records, documents, explanations, and other information, including significant judgments, you provide to us for the engagement.
- g. To provide us with:
 - i. Access to all information of which you are aware is relevant to the preparation and fair presentation of the financial statements, such as records, documentation, and other matters.
 - ii. Additional information that we may request from you for the purpose of the compilation engagement.
 - iii. Unrestricted access to persons within the entity of whom we determine it necessary to make inquiries.

You are also responsible for all management decisions and responsibilities and for designating an individual with suitable skills, knowledge, and experience to oversee our preparation of your financial statements and all other nonattest services that we provide. You are responsible for evaluating the adequacy and results of the services performed and accepting responsibility for such services.

Our Report

As part of our engagement, we will issue a report that will state that we did not audit or review the financial statements and that, accordingly, we do not express an opinion, a conclusion, nor provide any assurance on them.

You agree to include our accountant's compilation report in any document containing financial statements that indicates that we have performed a compilation engagement on such financial statements and, prior to inclusion of the report, to ask our permission to do so.

We are not independent with respect to NCCSIF. We will disclose that we are not independent in our compilation report.

James Marta & Company LLP Agreement for Financial Accounting and Consulting Services Addendum 1

Other Relevant Information

As part of our engagement, we will also perform services as detailed in our contract effective July 1, 2014.

If, for any reason, we are unable to complete the compilation of your financial statements, we will not issue a report on such statements as a result of this engagement.

James Marta is the engagement partner for the services specified in this letter. His responsibilities include supervising James Marta & Company LLP's services performed as part of this engagement and signing or authorizing another qualified firm representative to sign the accountant's report.

We look forward to a continued relationship with your organization, and we are available to discuss the contents of this letter or other professional services you may desire.

Please sign and return the attached copy of this letter to indicate your acknowledgement of, and agreement with, the arrangements for our engagement to prepare the financial statements described herein and to perform a compilation engagement with respect to those same financial statements, and our respective responsibilities.

Dated:, 2016
James Marta & Company LLP Certified Public Accountants
James Marta & Company LLP
Accountant and Financial Consultant



Agenda Item F.1.a.

REVIEW AND APPROVAL OF BICKMORE'S RISK CONTROL SERVICES CONTRACT

ACTION ITEM

ISSUE: Bickmore has proposed a Risk Control Service Plan and budget for FY 16/17 with two options, one adding a more focused risk assessment to the current scope of services, at an additional cost of \$750 per member, and one option maintaining the current scope with no change in the budget. Bickmore has also outlined several additional risk control services that individual members may wish to consider, including Occu-Med Coordination and Implementation.

The Risk Management Committee reviewed and discussed the proposal at their meeting on April 28, 2016, and recommended the option with an additional day for the focused risk assessment.

RECOMMENDATION: Review and approve the FY 16/17 Risk Control Services Contract with the additional time for the focused risk assessments.

FISCAL IMPACT: Budget for no change in scope is \$160,220, same as existing budget. With additional time for the focused risk assessments the budget is \$176,720.

BACKGROUND: Bickmore's initial contract for risk management services expires June 30, 2016, and this is an opportunity for members to assess the value and mix of services provided over the last three years.

ATTACHMENT(S):

- 1. 2016 Risk Control Renewal Proposal
- 2. Agreement For Risk Control Services



BICKMORE – NCCSIF 2016 RISK CONTROL RENEWAL PROPOSAL

Bickmore Risk Control is requesting a three-year agreement renewal with NCCSIF. The proposed service plan, outlined below, continues to provide the same level of customized services and resources to NCCSIF members.

Our risk control service plan remains the same with one addition. At the request of the NCCSIF Program Administrator, the proposed service plan includes conducting a revised Hazard & Safety Assessment for each member. The condensed assessment will focus on specific NCCSIF exposures, loss drivers, and member requested goals. We plan to use an electronic platform that will enable us to manage and maintain member progress.

We are proposing the following service options for your consideration:

Option 1 – Conduct and maintain the assessment for each member without reducing the existing three days of risk control services. We are proposing a price of \$750 per member for a budget increase of \$16,500. Total proposed budget is \$176,720.

Option 2 - Utilize one day of the existing three days of risk control service to conduct the assessment. There would be no change to the existing budget of \$160,220.

PROPOSED RISK CONTROL SERVICE PLAN

Hazard & Safety Assessment

Conduct a focused HSA for each member. Maintain and update the member's progress throughout the year.

Hazard & Safety Assessment (HAS) Recommendation Implementation – Two Days

Provide two days of risk control services to help members implement recommendations from the HSA. Examples of services included written program development for Cal/OSHA compliance and liability exposures, assistance with program implementation, hazard inspections, and customized employee training.

Member Requested Service - One Day

Provide one service day to each member for additional requested services, such as ergonomic evaluations, developing customized webinars, playground inspections, participating in safety committee meetings, etc.

Phone and Email Consultation

Unlimited access to risk control safety professional(s) for technical information and guidance.

Safety Communications

Timely safety communication developed on pertinent safety and risk management topics.

Risk Management Committee Preparation and Participation

Attend the RMC and Board of Director's meetings. Bickmore will deliver a progress report that reflects the status of activities including the member on-site visits, training activities, identification of service and loss control recommendations, and other appropriate topics. This includes staff report development, on-site time, travel time, and expenses.

Police Risk Management Committee Preparation and Participation

Bickmore will facilitate the Police Risk Management Committee meetings which include loss evaluation, research of training topics, identifying qualified trainers, training coordination, agenda preparation, meeting attendance, travel, and expenses.

Training Coordination

Provide training coordination services for regional training workshops and member specific training requests. Coordination includes topic research, trainer selection and negotiation, location selection, registration management, and materials coordination.

Bickmore Risk Control Resources

All website resources are provided to NCCSIF members at no additional cost. Resources include streaming videos, sample regulatory programs, forms, inspection checklists, job analyses, and access to all live and recorded webinar.

ADDITIONAL RISK CONTROL SERVICES

The NCCSIF Program Administrator has requested that Bickmore provide ideas about additional services that are not covered under this contract. The list below outlines services that NCCSIF members and other Bickmore clients have requested in the past. Pricing would be quoted on an individual basis and vary depending on the size and scope of the project. Some members have utilized their risk management funds to cover the cost of these services.

Rent- A-Risk Manager

Many Bickmore clients request additional risk control services above and beyond their JPA's service plan. The Rent-A-Risk Manager program is offered to cities who want an on-site risk manager to assist with implementing the city's safety programs and risk management functions.

Virtual Safety Manager

Bickmore clients, who have access to Target Solutions, all agree it is a valuable training and tracking tool. However, the overwhelming feedback is that cities don't have staff resources to manage the system. The Virtual Safety Manager program works within the Target Solutions platform. Bickmore staff partners with the city to identify Cal/OSHA training requirements for all employees, assign training to employees, maintain the training tracking data base, and provide comprehensive training and documentation reports to city management.

Occu-Med Coordination and Implementation

Bickmore can work directly with the city to help administer the program that Occu-Med offers to NCCSIF. This would include assessing the city's needs and coordinating the service with Occu-Med. We have found most cities are not using Occu-Med to the fullest extent due to the administrative burden.

Electronic Site Inspection Platform

Bickmore can work directly with the city to develop and automate IIPP required hazard inspections. This service includes developing checklists and creating a member portal where inspections can be assigned and recommendations and follow up can be managed and tracked.

AGREEMENT FOR RISK CONTROL SERVICES

This Agreement, made and entered into this 1st day of July 2016, by and between Northern California Cities Self Insurance Fund (hereinafter NCCSIF), and Bickmore and Associates, Inc., dba Bickmore Risk Services, a California Corporation (hereinafter Bickmore).

A. SCOPE OF AGREEMENT

NCCSIF enters into this Agreement with Bickmore for the purpose of having Bickmore provide safety and risk control services to NCCSIF.

B. INTENT OF AGREEMENT

It is the intent of the parties for Bickmore to provide safety and risk control related services to NCCSIF and its members.

The recital of Proposed Services is not necessarily all-inclusive. NCCSIF reserves unto itself the authority to authorize any services that are not specifically set forth in this agreement. To the extent that the demand for services by NCCSIF should substantially increase/decrease because of an increase/decrease in the number of members, the parties agree to negotiate in good faith the scope, extent, and cost of such services.

C. PROPOSED SERVICES

Services will be coordinated with the NCCSIF Risk Management Committee, and at its direction, annual services will include:

<u>Hazard & Safety Assessment (HSA) - \$16,500 (22 members @ \$750/HSA</u> Conduct a focused HSA for each member. Maintain and update the member's progress throughout the year.

Assessment Follow Up Recommendation Implementation - \$66,000 (2 days each @ \$1,500/day)

The equivalent of two days (half day and full day increments) of follow up service will be provided per member to help implement recommendations from the action plans developed as a result of the initial assessment. All service from this category will be focused on addressing the prioritized action plan, and any other requests for miscellaneous services not directly related to the agreed upon action plan would not fall under this category. Examples of service include:

- Written program development
- Program implementation
- Customized webinars
- In-house training
- Ergonomic evaluations
- Playground inspections
- Hazard inspections

Per day pricing takes into consideration coordination of appointments, preparation of training programs/materials, copies of presentations, GoTo Meeting access, streaming video and website access, on-site time, travel time, and expenses.

Additional Service Days - \$33,000 (1 day @ \$1,500/day)

One service day will be allocated to each member for the purposes of responding to any needs or requests that fall outside the scope and/or allotted time of the prioritized action plan described above. For those members not taking advantage of the additional service time, unused days would be released to the general membership during the last quarter of the program year, and days would be provided on a first come-first served basis.

Phone and Email Consultation - \$19,060 (average 10.25 hours/month @ \$155/hour)

Toll-free telephone access to a risk control/safety professional(s) for technical information and guidance will be provided to NCCSIF members. The telephone service will provide one central resource to help answer questions about occupational safety and health and JPA best practices. Pricing is based on an average of 10 hours per month.

Safety Communication - \$5,580 (average 3 hours/month @ \$155/hour)

Timely safety topic information will be provided to NCCSIF members on a regular basis. In addition the Bickmore website will be updated regularly, and links will be provided in the safety communication. Pricing is based on an average of 3 hours per month for this activity.

Risk Management Committee Preparation and Participation - \$9,300 (15 hours/mtg @ \$155/hour)

At least one Bickmore staff will attend each JPA Risk Management Committee meeting and if requested, at no additional cost, the NCCSIF Board of Directors meetings. Bickmore will deliver a progress report that reflects the status of contract activities including the member city on-site visits, training activities, identification of service and loss control recommendations, and other appropriate topics. Pricing is based on the average time of 15 hours per meeting, four times per year. Pricing takes into account time for staff report development, on-site time, travel time, and expenses.

Police Risk Management Committee - \$12,400 (20 hours/mtg @ \$155/hour)

Four Police Risk Management Committee meetings will be facilitated. Pricing takes into account time for analysis/research of topics, training coordination, agenda preparation, meeting attendance, travel, and expenses.

Training Coordination \$14,880 (24 hours per quarter @\$155 per hour)

Training coordination services will be provided when subject matter experts are contracted through NCCSIF. Coordination will be provided for regional training workshops and member specific training requests. Coordination includes topic research, trainer selection and negotiation, location selection, registration management, and materials coordination.

D. TERM & TERMINATION OF AGREEMENT

1. Term of Agreement

- a. This is a three-year agreement that shall be in effect from July 1, 2016, through June 30, 2019.
- b. This Agreement may be renewed based on the terms to be agreed upon between Bickmore and NCCSIF.
- c. Annual renewal fees could include a cost of living adjustment to be agreed upon by both parties.

2. Termination

- a. NCCSIF shall have the right to terminate this Agreement, without cause, by giving not less than thirty (30) days written notice of termination.
- b. Bickmore shall have the right to terminate this Agreement, without cause, by giving not less than thirty (30) days written notice of termination.

3. Breach

NCCSIF shall have the same rights as Bickmore, if Bickmore breaches any of the obligations set forth above in Section D.

E. COST OF SERVICES

Fee Structure

- 1. All services identified in this agreement will be provided for the not-to-exceed fee of \$176,720 annually. This rate includes mileage travel expenses, and value-added services such as access to streaming videos, webinars, and safety communications.
- 2. Bickmore will invoice NCCSIF monthly, with payment due on the last day of the month of service for the life of the Agreement.
- 3. NCCSIF will be asked to reimburse Bickmore for any pre-approved additional expense(s) incurred that are beyond the scope of the Agreement. This will include such things as industrial hygiene lab work and supplies, training materials, refreshments for training attendees, etc.

Additional Services

Additional services consistent with this proposal will be available to NCCSIF on a time and materials basis. Fees for such additional services will be negotiated on an as-needed basis.

F. INDEPENDENT CONTRACTOR

Bickmore is and at all times shall remain an independent contractor.

G. HOLD HARMLESS AND INDEMNIFICATION

Bickmore shall defend, indemnify and hold harmless NCCSIF, its officials, officers, employees, volunteers and agents from any and all claims, demands, causes of action, costs, expenses, liability, loss, damage or injury, to property or persons, including wrongful death, in any manner arising out of or incident to any alleged acts, omissions, negligence or willful misconduct of Bickmore, its officials, officers, employees, agents, sub-consultants and subcontractors arising out of or in connection with the performance of the Services, the Project or this Agreement, including without limitation the payment of all consequential damages and attorneys' fees and other related costs and expenses. Bickmore shall pay and satisfy any judgment, award or decree that may be rendered against NCCSIF or its directors, officials, officers, employees, agents or volunteers, in any such suit, action or other legal proceeding. Bickmore shall reimburse NCCSIF and its directors, officials, officers, employees, agents and/or volunteers, for any and all legal expenses and costs incurred by each of them in connection therewith or in enforcing the indemnity herein provided. Bickmore's obligation to indemnify shall not be restricted to insurance proceeds, if any, received by NCCSIF, its directors, officials, officers, employees, agents or volunteers.

H. INSURANCE REQUIREMENTS

Bickmore, at its expense, shall at all times maintain in full force and effect workers' compensation insurance covering all employees of Bickmore in an amount required by the laws of the State of California. Bickmore hereby declares that said employees are the employees of Bickmore and at no time shall said employees be held in the employ of NCCSIF. Bickmore shall hold NCCSIF harmless against any liability that it may incur toward said employees, specifically including liability for the payment of workers' compensation benefits.

Bickmore, at its expense, shall maintain general liability and automobile liability insurance in an amount no less than \$1,000,000 per occurrence (as to automobile liability said insurance to be for those vehicles owned or leased by Bickmore).

Bickmore, at its expense, shall maintain errors and omissions insurance in an amount of not less than \$1,000,000 per claim with a deductible of not more than \$25,000.

Bickmore, at its expense, shall maintain premises property insurance that shall include a provision to provide reimbursement for the expense of reproduction of papers that may be lost due to a fire.

NCCSIF shall be named as an Additional Insured by Bickmore in respect to the work performed on behalf of NCCSIF.

Upon request of NCCSIF, Bickmore shall provide NCCSIF with copies of any or all referenced insurance policies.

I. ASSIGNMENT

NCCSIF and Bickmore each binds itself, its principals, successors, assigns, and legal representatives to the other party to this Agreement and to the principals, successors, assigns, and legal representatives of such other party with respect to all covenants of this Agreement. Neither NCCSIF nor Bickmore shall assign, sublet, or transfer its interest in this Agreement

Bickmore/NCCSIF Agreement July 1, 2016 Page **5** of **6**

without the written consent of the other.

J. CONFLICTS OF INTEREST

Bickmore hereby certifies, to the best of its knowledge, that it has no conflict of interest in carrying out the provisions of this Agreement. Should any conflict, apparent or real, occur in the future, all parties to this Agreement shall be notified immediately.

K. DISCLAIMER OF GUARANTEE

Bickmore makes no promise or guarantee to NCCSIF about the outcome of services provided and nothing in this Agreement shall be construed as such a promise or guarantee.

NCCSIF

Mr. Marcus Beverly Alliant Insurance Services, Inc. 2180 Harvard Street, Suite 460 Sacramento, CA 95815 Fax Number: (916) 643-2750 **BRS**:

Mr. Rob Kramer Bickmore and Associates, Inc. 1750 Creekside Oaks Drive, Suite 200 Sacramento, CA 95833 Fax Number: (916) 244-1199

L. ASSURANCES OF NON-DISCRIMINATION

Bickmore agrees that it will not discriminate in employment or provision of services on the basis of any characteristic or condition upon which discrimination is prohibited.

M. NOTICES

Except as may otherwise be required by law, any notice to be given shall be in writing and shall be personally delivered, sent by facsimile transmission, or sent by first class mail, postage prepaid and addressed as follows:

M. Notice delivered personally or successfully sent by facsimile transmission is deemed to be received upon receipt. Notice sent by first-class mail shall be deemed received on the fourth day after the date of mailing. Either party may change the address to which notice is to be given by providing written notice pursuant to this section.

N. FURTHER ASSURANCES

Each party agrees to execute any additional documents and to perform any further acts that may be reasonably necessary to affect the purposes of this Agreement.

O. GOVERNING LAW; VENUE

This Agreement shall be governed by and interpreted under the laws of the State of California. Venue for any dispute resolution, mediation, arbitration, or action in Superior Court shall be the County of Sacramento.

Bickmore/NCCSIF Agreement July 1, 2016 Page **6** of **6**

P. DISPUTE RESOLUTION

NOCCIE

Any dispute between the parties shall not be subject to any court action but shall instead be submitted to binding arbitration.

Arbitration shall be conducted pursuant to the California Code of Civil Procedure. Arbitration shall be conducted by a single neutral arbitrator. The parties shall select the arbitrator by mutual agreement. No arbitrator shall be employed or affiliated with either party.

The selection of the arbitrator shall take place within forty-five (45) calendar days from the receipt of the request for arbitration; if not agreed to within forty-five (45) days, an immediate petition to a court of law for appointment of a neutral arbitrator may be filed by either party. The arbitration hearing shall commence within ninety (90) calendar days from the date of the selection or court appointment of the arbitrator.

Each party shall bear equally the cost of the selected or appointed arbitrator. In addition, each party shall be responsible for its own costs and expenses of arbitration.

Except for notification of appointment and as provided in the California Code of Civil Procedure, there shall be no communication between the parties and the arbitrator relating to the subject of the arbitration other than at oral hearings.

The procedures set forth in California Code of Civil Procedure Section 1293.05 relating to depositions and discovery shall apply to any arbitration pursuant to this paragraph 26.

Except as provided otherwise, arbitration shall be conducted as provided in Title 9 of the Code of Civil Procedure (commencing with Section 1280).

The decision of single neutral arbitrator shall be final and binding and shall not be subject to appeal except as provided for in California Code of Civil Procedure sections 1286.2 and 1286.6.

Q. SUPERSESSION OF PRIOR TERMS AND CONDITIONS

This Agreement integrates all terms and conditions mentioned herein or incidental hereto and supersedes all oral negotiations and prior writings with respect to the matter hereof. In the event of conflict between terms, conditions, or provisions of this Agreement and such document or instrument, the terms and conditions of the Agreement shall prevail.

WITNESS THE EXECUTION HEREOF on the day and year first hereinabove written.

Northern California Cities Self-Insurance a Public Entity	Bickmore Bickmore and Associates, Inc. California a California Corporation
Ву:	By:
Date:	Date:



Agenda Item F.1.b.

REVIEW AND APPROVAL OF YORK'S WORKERS' COMPENSATION CLAIMS ADMINISTRATION CONTRACT

ACTION ITEM

ISSUE: York has agreed to extend their current contract for Workers' Compensation (WC) Claims Administration for an additional three years, from July 1, 2016 through June 30, 2019, with a 2% increase in each of the three years.

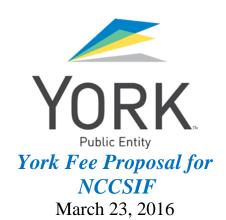
At the last Board of Directors meeting members discussed the results of a recent Service Provider Survey regarding WC Claims Administration. A number of members expressed concerns regarding the services provided by York that were not reflected in the survey. As a result, the Board requested a follow-up survey be sent to members to get more complete feedback regarding York's WC claims administration. These results will be presented and discussed at the next Board meeting and may result in a performance plan with criteria that must be met before the end of FY 16/17.

RECOMMENDATION: The EC should consider recommending the contract renewal to lock in fees with notice to York that responses to the follow-up member survey will be reviewed at the next Board meeting and may result in a performance plan and/or request for proposals from other providers prior to the end of FY 16/17.

FISCAL IMPACT: Increase of 2% in each year, from \$545,361 to \$556,275 for FY 16/17, \$567,400 for FY 17/18 and \$578,748 for FY 18/19. All other fees for medical case management remain the same.

BACKGROUND: The term of the current contract for Workers' Compensation (WC) Claims Administration expires on June 30, 2016. The current Agreement is the first amendment to the contract with an initial term of July 1, 2010 to June 30, 2013. Prior agreements extend to at least 1993 with Gregory Bragg and Associates, purchased by York in 2009. The annual fee is billed in monthly installments and paid for as an Unallocated Loss Adjustment Expense (ULAE) from the Banking Layer.

ATTACHMENT(S): York Workers' Compensation Claims Administration Fee Proposal



York appreciates this opportunity to present its pricing for Northern California Cities Self Insurance Fund for workers' compensation administration services. We are thankful for our partnership over the past several years and look forward to many more years working with the NCCSIF and the workers' compensation program.

Below are the proposed fees for years 2016/2017, 2017/2018, and 2018/2019.

Workers' compensation Claims Administration Services	ANNUAL FEE
Year 1 (July 1, 2016-June 30, 2017)	\$556,275
Year 2 (July 1, 2017-June 30, 2018)	\$567,400
Year 3 (July 1, 2018-June 30, 2019)	\$578,748
	\$1,350 per City Annually

PRICING NOTES

The annual flat fee proposed contemplates handling all claims activity in a 12-month period (claims already open at the beginning of the 12-month term and any new claims reported during the 12-month term). The pricing quoted includes all indemnity, future medical and medical only claims as listed. The flat annual fee includes all services detailed in this proposal, including, but not limited to, the ancillary services listed below.

Ancillary	Services	included	in flat	annual 1	ee
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Excess Reporting Account Management Data Management	Monthly Computer Loss Information Special Quarterly and Annual Reports Claim Reporting (fax, telephonic)
Trust Account (Excluding Check and Bank	On-Line 5020 Reporting
Charges)	Preparation of 1099's
Management Attendance at Claim Review	Annual Stewardship Report
Meetings	Standard Reporting Requirements

Managed Care Fees:

DETAIL	FEE				
Medical Bill l	MEDICAL BILL REVIEW – WORKERS COMPENSATION				
		Year 1	Year 2	Year 3	
Fee Per Bill		\$10.50	\$10.50	\$10.50	
PPO		16%	17%	18%	
Negotiated Savings		16%	17%	18%	
CASE MANAGEMENT	CASE MANAGEMENT FEE				
		Year 1	Year 2	Year 3	
Telephonic Nurse Case Management hour	- Per	\$98	\$99	\$99	
Field Nurse Case Management - Per l	nour	\$98	\$99	\$99	
Mileage		IRS Rate	IRS Rate	IRS Rate	
UTILIZATION REVIEW FEE					
		Year 1	Year 2	Year 3	
Medical Coordinate/Nurse Review		\$67/\$149/\$149	9 \$67/\$149/\$149	9 \$67/\$149/\$149	
Medical Director/Peer Review		\$235	\$235	\$235	
Specialty Review/Appeals		\$400	\$400	\$400	

Optional Medicare Reporting & Medicare Set Asides (MSAs)			
Medicare Reporting	No charge		
Standard MSA with or without submission to CMS for approval	\$2,750.00 flat rate		
Final Settlement Document Submission	\$75.00 flat rate		
SSA and SSDI Checks	\$125.00 per hour		
Medicare Check	\$50.00 flat rate		
Conditional Payment Investigation	\$150.00 flat rate		
Conditional Payment Resolution	\$125.00 per hour		

Optional Investigation Services

York charges \$80.00 per hour plus expenses at the rates outlined below.

Allocated Expenses for Investigation Services

Expenses Rates

Miles Prevailing IRS rate
Photographs \$2.50 per color print

Photocopying \$.25 per page
Telephone Charges Included
Secretarial Services \$6.00 per page
File Set Up \$25.00 per file
Audio Cassettes \$3.00 per cassette
Video Cassettes \$15.00 per cassette

Other Expenses At cost
Data Conversion Included

Allocated Loss Adjustment Expense (ALAE)

- Fees of outside counsel for claims in suit, coverage opinions and litigation and for representation at hearings or pretrial conferences.
- Fees of court reporters and all court costs, court fees and court expenses
- Fees for service of process
- Costs of undercover operatives and detectives
- Costs for employing experts for the preparation of maps, professional photographs, accounting, chemical or physical analysis, diagrams
- Costs of legal transcripts of testimony taken at coroner's inquests, criminal or civil proceedings
- Costs for independent medical examination or evaluation for rehabilitation
- Costs for copies of any public records or medical records
- Costs of depositions and court reported or recorded statements
- Costs and expenses of subrogation
- Costs of engineers, handwriting experts or any other type of expert used
- Witness fees and travel expenses
- Costs of photographers and photocopy services
- Costs of appraisal fees and expenses
- Costs of outside investigation, signed or recorded statements
- Managed care services, excluding NCM/TCM which are medical expenses or the flat annual option



Agenda Item F.1.c.

REVIEW AND APPROVAL OF YORK'S LIABILITY CLAIMS ADMINISTRATION CONTRACT

ACTION ITEM

ISSUE: York Risk Services Group has agreed to extend their contract for Liability Claims Administration for three years, with a 2% increase in their hourly rate in each year. The adjuster's time and expense is billed directly to the claim file as an allocated loss adjusting expense (ALAE).

A recent Service Provider Survey and feedback from the Board of Directors indicates that York has been meeting expectations in their liability claims management, with improvement noted since the addition of Cameron Dewey as the Claims Manager.

RECOMMENDATION: Extension of York's contract for an additional three-year term.

FISCAL IMPACT: Currently billing time and expense at \$84.86 per hour. York proposes a 2% annual increase of the hourly rate as follows:

- FY 16/17 \$85.50 per hour
- FY 17/18 \$87.20 per hour
- FY 18/19 \$89.00 per hour

The billing for York's liability claims management ranges from \$32,000 to \$37,000 per month, so a 2% increase results in a monthly increase of \$640 to \$740 per month.

BACKGROUND: The term of the current contract for Liability Claims Administration is July 1, 2013 to June 30, 2016. Prior agreements extend to at least 1991 with Gregory Bragg and Associates, purchased by York in 2009.

ATTACHMENT(S): None.



Agenda Item F.2.

POLICE RISK MANAGEMENT COMMITTEE GRANT FUNDS ALLOCATION AND USAGE

ACTION ITEM

ISSUE: The NCCSIF Board approved a total of \$50,000 for police risk management grants for FY15/16 contingent on the Executive Committee approving the use of the funds. The Police Risk Management Committee has discussed member needs and concluded that most members need more cameras and/or video storage solutions, including a dedicated server or external hard drive, depending on Member size.

However, a few members have enough cameras and storage and suggested using the grant funds for other risk management needs, such as duty vests to replace duty belts. Members discussed the possibility of using the funds for the time and expense of managing the capture, storage, and retrieval of video evidence if the money was restricted to use for body cameras.

RECOMMENDATION: Approve the allocation of funds and provide direction regarding their use. The Program Administrators recommend using the same allocation of funds used for the previous camera grants and giving the members a choice of using the money for cameras or for storage. (As an alternative, the Program Administrators would suggest considering allowing members who don't need cameras or storage the option of using the funds for other risk management needs, per NCCSIF's Risk Management Reserve policy for other grant funds.)

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

BACKGROUND: The Board approved a FY 14/15 budget of \$50,000 for the purchase of body cameras for NCCSIF's police agencies. The funds were used to purchase a total of 58 cameras directly from VieVu at a quantity discount. Two members used the funds to purchase different cameras and two have yet to take advantage of the funds. The FY 15/16 budget also includes \$50,000 for police risk management grants contingent on Executive Committee approval of their use.

Attached is the camera allocation from 2014 with a corresponding dollar amount based on the cost of the cameras.

ATTACHMENT(S): Police Risk Management Grant Funds Allocation Proposal

Police Risk Management Grant Funds Proposed 2016 Allocation of \$50,000 Budget

	\$ amount at
2014	\$757.50 each =
Camera	Proposed 2016 Grant
Allocation	Funding
2	\$ 1,515
4	\$ 3,030
2	\$ 1,515
2	\$ 1,515
4	\$ 3,030
4	\$ 3,030
5	\$ 3,788
4	\$ 3,030
2	\$ 1,515
2	\$ 1,515
2	\$ 1,515
4	\$ 3,030
3	\$ 2,273
2	\$ 1,515
4	\$ 3,030
3	\$ 2,273
2	\$ 1,515
3	\$ 2,273
2	\$ 1,515
4	\$ 3,030
2	
4	\$ 1,515 \$ 3,030
66	\$ 49,995
	Camera Allocation 2 4 2 4 4 5 4 2 2 4 3 2 4 3 2 4 3 2 4 3 2 4 3 2 4 3 2 4 3 4 4 4 4 4 5 4 4 4 4 4 4 4



Agenda Item F.3.

FY 16/17 PRELIMINARY NCCSIF ADMINISTRATION BUDGET

ACTION ITEM

ISSUE: The EC reviews and recommends to the Board the budget for the next fiscal year. The Administrative Costs are discussed in more detail below. The budget to actual revenues provided by our accountant are used in creating the FY 16/17 budget.

ADMINISTRATIVE EXPENSES

- ➤ The Claims Audits Every year either the Liability or Workers' Compensation claims are audited. The Liability claims audit was performed in FY 15/16. Budgeted expense of \$8,000 is allocated for a Workers' Compensation Claims Audit in FY 16/17.
- ➤ The Financial Audit is expected to increase by 3%.
- Actuarial Services are included at \$6,800 for liability and \$5,000 for WC, including the \$2,000 credit we received from CSAC EIA for the actuarial each year.
- ➤ Computer Services increased to \$8,400 based on the recommendation from James Marta and Company for new accounting software. This line item is for accounting system programming.
- Fidelity Bonds are reduced to a total of \$1,100 based on this year's expense. This is the bond for the JPA/Treasurer.
- ➤ Accounting Services are expected to increase 2%.
- ➤ Bickmore's services have been broken out this year and are expected to increase by \$16,500, or 10% overall, with the addition of an extra service day for risk assessments. The attached budget allocates all of the increase to just the assessment category.



Agenda Item F.3. (continued)

- Lexipol Policy Manual Updates have increased for the first time since 2012, a total of \$26,296, or 25%, to \$132,546.
- > State Funding/Fraud Assessment has been estimated to increase by 5%.
- ➤ Program Administration costs have been increased 2% based on the fee schedule in the current program administration agreement.

RECOMMENDATION: Review and recommend approval of budgeted expenses.

FISCAL IMPACT: Total administrative expenses are estimated to be \$1,157,218, a 4% increase over FY 15/16. Last year's increase was 2.7%.

BACKGROUND: None

ATTACHMENT(S): Preliminary FY 16/17 NCCSIF Administration Budget

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND PRELIMINARY DRAFT BUDGET July 1, 2016 to June 30, 2017

ENCEC:		WORK COME	HADUTY	2016-17	2015-16	Ć CHANCE	0/ 611451
ENSES:		WORK COMP	LIABILITY	TOTAL	PRIOR YEAR	\$ CHANGE	% CHAN
ninistrative Ex	(penses:						
Consultants	Claims Audit	2000	ćo	¢8.000	¢F 000	¢2.000	6
	Claims Audit	8000	\$0	\$8,000	\$5,000	\$3,000	ε
	Financial Audit	\$13,500	\$13,500	\$27,000	\$26,100	\$900	
	Legal Services	\$3,000	\$7,000	\$10,000	\$10,000	\$0	
	Actuarial Review	\$5,000	\$6,800	\$11,800	\$11,800	\$0	
	Computer Services	\$4,200	\$4,200	\$8,400	40	\$8,400	
	CAJPA Accreditation (2018)	4	4	\$0	\$0	\$0	_
	Employee Dishonesty Bonds	\$550	\$550	\$1,100	\$2,200	(\$1,100)	-!
52109	Misc. Consulting/Contingency	\$2,500	\$2,500	\$5,000	\$5,000	\$0	
	Total Consultant Expenses	\$36,750	\$34,550	\$71,300	\$60,100	\$11,200	:
Safety Services		4=0=00	404 = 00	404.000	40= =00	446 = 00	
	Bickmore Onsite Risk Assessments	\$52,500	\$31,500	\$84,000	\$67,500	\$16,500	,
	Bickmore Police Risk Mgmt Comm Training	\$3,950	\$3,950	\$7,900	\$7,900	\$0	
	Bickmore Risk Control Service Days	\$18,230	\$18,230	\$36,460	\$36,460	\$0	
	Bickmore Phone Consultation	\$9,300	\$9,300	\$18,600	\$18,600	\$0	
52204	Bickmore Newsletter	\$2,790	\$2,790	\$5,580	\$5,580	\$0	
52204	Bickmore SafetyTraining Coordination	\$7,440	\$7,440	\$14,880	\$14,880	\$0	
52204	Bickmore Meeting Preparation	\$4,650	\$4,650	\$9,300	\$9,300	\$0	
52214	OCCUMED Occupational Health Consulting	\$18,000	0	\$18,000	\$18,000	\$0	
52215	Online Risk Management Services - TargetSolutions	\$7,000	\$7,000	\$14,000	\$14,000	\$0	
52217	ACI - Wellness Optional	\$15,072	0	\$15,072	\$15,072	\$0	
52201	Bickmore (Not part of contract) & Other Outside Train	\$15,000	\$15,000	\$30,000	\$30,000	\$0	
52202	Risk Mgmt Comm Mtg Expense	\$750	\$750	\$1,500	\$1,500	\$0	
52207	Seminars and PARMA	\$40,000	\$32,600	\$72,600	\$72,600	\$0	
52208	Lexipol Law Enforcement Policy Manual Updates DTBs	\$12,400	\$93,850	\$132,546	\$106,250	\$26,296	
52209	Police Risk Management Funds	\$25,000	\$25,000	\$50,000	\$50,000	\$0	
	Total Safety Services Expenses	\$232,082	\$252,060	\$484,142	\$467,642	\$16,500	
Claims Admini	stration						
52302	Claims Administration Fee (Reports, etc.)	\$29,700	\$20,900	\$50,600	\$49,500	\$1,100	
	Claims Adjustment Fee*						
52303	Fraud Hotline	0	0	\$0	\$0	\$0	
52305	MPN Services	0	0	\$0	\$0	\$0	
52304	State Funding/Fraud Assessment	\$168,000		\$168,000	\$160,000	\$8,000	
	Total Claims Admininstration Expenses	\$197,700	\$20,900	\$218,600	\$209,500	\$9,100	
Program Admi	inistration						
52401	Program Administration and Brokerage Fee	\$135,252	\$162,304	\$297,556	\$291,720	\$5,836	
52403	Accounting Services	\$33,810	\$33,810	\$66,962	\$65,650	\$1,312	
	Total Program Admininstration Expenses	\$169,062	\$196,114	\$365,176	\$357,370	\$7,806	
Board Expense	es es						
52501	Executive Committee	\$1,500	\$1,500	\$3,000	\$3,000	\$0	
52502	Executive Committee Member Travel	\$1,500	\$1,500	\$3,000	\$3,000	\$0	
52503	Board of Directors Meetings (includes Travel)	\$3,000	\$3,000	\$6,000	\$6,000	\$0	
XXXXX	Board of Directors Long Range Planning Session (every	\$1,000	\$1,000	\$2,000	\$2,000	\$0	
52504	Association Memberships (PARMA, CAJPA, AGRIP)	\$2,000	\$2,000	\$4,000	\$4,000	\$0	
	Total Board Expenses	\$9,000	\$9,000	\$18,000	\$18,000	\$0	
Other Adminis	tration Expenses - Not identified with above budget line	e items					
52000	Administrative Expense	\$0	\$0	\$0	\$0	\$0	
52001	Administration Expense - Other	\$0	\$0	\$0	\$0	\$0	-
	Member Identity Theft Protection**	\$16,000	0	, \$0	\$16,000	\$0	
	Total Other Admin	\$0	\$0	\$0	\$0	\$0	
		70	70	73	70	\$0	
						70	1
otal Admin E	xpenses	\$644,594	\$512,624	\$1,157,218	\$1,112,612	\$44,606	

\$775,068

^{*} WC of \$556,274 included in Banking Layer Funding. GL time and expense billed to file.

^{**} Allocated to GL Funding in FY 15/16



Agenda Item F.4.

FY 16/17 CRIME INSURANCE RENEWAL UPDATE

INFORMATION ITEM

ISSUE: NCCSIF's Crime policy (Bond) expires on July 1, 2016. The coverage is currently with AIG, and the Program Administrators also sought a quote through the Alliant Crime Insurance Program (ACIP) for comparison and for options above the current \$1 Million limit.

The ACIP program is also written with AIG through the same underwriter. The underwriter declined to quote a renewal of the current coverage because the ACIP program is more competitive, with a slightly lower premium and broader coverage. Attached is the ACIP proposal, a comparison of the expiring coverage with the ACIP coverage, and an allocation of the premium per member at each limit.

Given the enhanced coverage, slightly lower premium, and member exposure to losses above \$1 Million the Program Administrators recommend increasing the limit for FY 16/17.

RECOMMENDATION: Accept the ACIP proposal with at least a \$3 Million limit.

FISCAL IMPACT: The current premium is \$27,173 for \$1 Million limit. The same limit in the ACIP program is \$25,889. The quote for a \$3 Million limit is \$50,585, and for a \$5 Million limit it is \$77,667.

BACKGROUND: The current NCCSIF Crime Policy is through National Union Fire Insurance Co. of Pittsburg, an AIG company that carries an A.M. Best rating of A, XV (\$2 billion or greater). Alliant is obtaining an alternative quote with the Alliant Crime Insurance Program (ACIP) to compare pricing and terms of coverage, including limits above the current \$1 million. The ACIP Crime Program is also with AIG and National Union though it provides numerous enhancements compared to the AIG standalone policy. NCCSIF was previously not eligible for the ACIP program due to past losses.

ATTACHMENT(S):

- 1. ACIP Proposal
- 2. ACIP Program and AIG Stand Alone Coverage Comparison
- 3. Member allocation of premium at \$1M, \$3M, and \$5M limits



ALLIANT CRIME INSURANCE PROGRAM 2016-2017 INSURANCE PROPOSAL NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

INSURER: National Union Fire Insurance Company of Pittsburgh, PA

(Chartis)

*A.M. BEST'S GUIDE RATING: A, Excellent; Financial Size Category 15;

(VERIFIED APRIL 2016) Greater than \$2,000,000,000

*STANDARD & POOR'S RATING: A+, Strong Financial Security

(VERIFIED APRIL 2016)

STATE STATUS: Admitted

POLICY PERIOD: July 1, 2016 to July 1, 2017

COVERAGE: Government Crime Policy on Discovery form including the

following coverages:

➤ Employee Theft – Per Loss Coverage

> Forgery or Alteration

➤ Inside the Premises – Theft of Money and Securities

➤ Inside the Premises – Robbery & Safe Burglary of Other

Property

Outside the Premises

(Money, Securities and Other Property)

Computer Fraud

> Funds Transfer Fraud

➤ Money Orders & Counterfeit Money

EXCLUSIONS (Including but not limited to): •

- Unauthorized disclosure of confidential information
- Governmental Action
- Indirect Loss
- Legal Fees and Expenses
- Nuclear Hazard
- Pollution
- War and Military Action
- Inventory Shortages
- Trading losses
- Accounting or Arithmetical Errors or Omissions
- Exchanges or Purchases
- Fire
- Money Operated Devices
- Motor Vehicles or Equipment and Accessories
- Transfer or Surrender or Property
- Vandalism
- Voluntary Parting of Title to Possession of Property



ENDORSEMENTS:

- State Changes
- Additional Named Insured Endorsement identifies individual member limit and deductible
- Omnibus Named Insured Coverage extended to all Agencies, Authorities and Districts (including Special Districts) which are governed directly by the governing body of the Named Insured
- Add Faithful Performance of Duty Coverage for Government Employees – Matches Employee Theft Limit Chosen
- Revision of Discovery and Prior Theft or Dishonesty \$25,000 Sub-Limit
- Cancellation of Policy Amended 120 Days
- Bonded Employees Exclusion Deleted endorsement
- Add Credit, Debit or Charge Card Forgery Matches Forgery Limit Chosen
- Include Volunteer Workers as Employees
- Include Specified Non-Compensated Officers As Employees ALL
- Include Chairperson and Members of Specified Committees and - ALL
- Include Designated Persons or Classes of Persons as Employees – Any Director or Trustees and any Board Members and any Elected or Appointed Officials as Employees of any of those named as insured
- Include Treasurers or Tax Collectors as Employees
- Include Expenses Incurred to Establish Amount of Covered Loss - \$75,000 Sub-limit
- Employee Post Termination Coverage 90 Days
- Cancellation Amendatory (Return Pro-Rata)
- Include Leased Workers as Employees Endorsement
- Notice of Claim Reporting by Email
- Economic Sanctions (excludes loss payments in violation of economic or trade sanctions)
- Vendor Theft \$1,000,000 Limit excess of vendor insurance policy required by contract. If vendor policy is not valid or collectible, this sublimit applies to loss excess of \$500,000. Coverage not applicable if crime insurance is not required in a written agreement
- Conditions Amended Subrogation of Faithful
 Performance of Duty Claims With respect to losses
 resulting from the failure of any employee to faithfully
 perform his or her duties as prescribed by law, the
 company may subrogate only due to actual fraud,
 corruption, actual malice, or where the employee or a
 person or entity was unjustly enriched
- Third Party Coverage \$250,000 Sublimit with \$25,000 Deductible



ENDORSEMENTS (continued):

- Blanket Joint Loss Payable
- CalWorks Employees Amending the definition of "Employee" to include coverage for individuals that are subject to the Insured's direction and control while performing services for the Insured as a result of an employment contract or agreement with the State of California "Cal Works Program" or any similar state or county work or welfare program.
- Impersonation Fraud Coverage Adding coverage under the Funds Transfer Fraud insuring agreement for loss of funds resulting from the receipt of a fraudulent phone call or email from a purported vendor, which advises you that the vendor's bank account information has been changed and you suffer a loss of funds because you issued payment to this fraudulent bank account. This coverage is subject to a \$250,000 sublimit
- Endorsement for \$2,000,000 limit specifically for the Treasurer

LIMIT OPTIONS: 1)\$1,000,000

2)\$3,000,000 3)\$5,000,000

DEDUCTIBLE: \$5,000 ALL OPTIONS

PREMIUM OPTIONS: 1)\$25,889 2)\$50,585

2)\$50,585 3)\$77,667

CLAIMS REPORTING PROCEDURE: AIG

Financial Lines Claims

P.O. Box 25947

Shawnee Mission, KS 66225

Phone: 888-602-5246 Fax: 866-227-1750 Email: c-claim@aig.com

Also Please forward a copy of the loss to:

Alliant Insurance Services, Inc.

Attn: Robert Frey

100 Pine Street, 11th Floor San Francisco, CA 94111 Phone: 415-403-1400 Fax: 415-403-1466

DATE PREPARED: 5/2/16

INDICATION VALID UNTIL: 7/1/16



BROKER:

ALLIANT INSURANCE SERVICES, INC.
NEWPORT BEACH, CALIFORNIA

Tom E. Corbett Lisa Meisner Senior Vice President Account Manager

DISCLOSURES

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a



particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

NY Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Other Disclosures / Disclaimers

FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

Claims Reporting:

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Claims Made Policy:

(Applicable to any coverage that is identified as claims made)

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Claims Made Policy (D&O/EPL):

(Applicable to any coverage that is identified as claims made)

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the



policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

NRRA:

(Applicable if the insurance company is non-admitted)

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another states, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Certificates / Evidence of Insurance

A certificate is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy. Nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or certificate holder.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.



In addition to providing a certificate of insurance, you may be required to name your client or customer on your policy as an additional insured. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.

See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.

OPTIONAL COVERAGES

The following represents a list of insurance coverages that are not included in this proposal, but are optional and may be available with further underwriting information.

Note some of these coverages may be included with limitations or insured elsewhere. This is a partial listing as you may have additional risks not contemplated here or are unique to your organization.

•	Crime	/ Fidelity	Insurance

- Directors & Officers Liability
- Earthquake Insurance
- Employed Lawyers
- Employment Practices Liability
- Event Cancellation
- Fiduciary Liability
- Fireworks Liability
- Flood Insurance
- Foreign Insurance
- Garage Keepers Liability
- Kidnap & Ransom
- Law Enforcement Liability

- Media and Publishers Liability
- Medical Malpractice Liability
- Network Security / Privacy Liability and Internet Media Liability
- Pollution Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Special Events Liability
- Student Accident
- Volunteer Accidental Death &

Dismemberment (AD&D)

- Workers' Compensation
- Workplace Violence

GLOSSARY OF INSURANCE TERMS

Below are a couple of links to assist you in understanding the insurance terms your may find within your insurance coverages:

http://insurancecommunityuniversity.com/UniversityResources/InsuranceGlossaryFREE.aspx http://www.ambest.com/resource/glossary.html http://www.irmi.com/online/insurance-glossary/default.aspx



2016-2017 ACIP CRIME REQUEST TO BIND COVERAGE

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Coverage Line	Bind Coverage for:
INSURED NAME:	
NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND	
CRIME - Bind Effective 7/1/16 to 7/1/17	
Option 1 - \$1,000,000 with \$5,000 Deductible	
Option 2 - \$3,000,000 with \$5,000 Deductible	
Option 3 - \$5,000,000 with \$5,000 Deductible	
Option 5 - \$3,000,000 with \$3,000 Deductible	
This Authorization to Bind Coverage also acknowledges receipt a disclaimers and disclosures, including exposures used to develop a contained within this proposal.	-
Signature of Authorized Insurance Representative	 Date
Signature of Authorized Insurance Representative	Date
	-
Title	
Printed / Typed Name	
Timed / Typed Hume	

This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. The actual terms and conditions of the policy will prevail.



CRIME COVERAGE COMPARISON

	CURRENT	PROPOSED (ACIP)
		ALLIANT CRIME INSURANCE PROGRAM
INSURER:	National Union Fire Insurance Company of Pittsburgh, PA	National Union Fire Insurance Company of Pittsburgh, PA
*A.M. BEST'S GUIDE RATING:	A, Excellent; Financial Size Category XV; \$2,000,000,000 or Greater	A, Excellent; Financial Size Category XV; \$2,000,000,000 or Greater
*STANDARD & POOR'S RATING:	A+, Strong Financial Security	A+, Strong Financial Security
STATE STATUS:	Admitted	Admitted
POLICY PERIOD:	July 1, 2015 to July 1, 2016	July 1, 2016 to July 1, 2017
COVERAGE:	Government Crime Policy on Loss Sustained form including the following coverages: > Employee Theft - Per Loss Coverage > Forgery or Alteration > Computer Fraud > Funds Transfer Fraud	Government Crime Policy on Discovery form including the following coverages: > Employee Theft - Per Loss Coverage > Forgery or Alteration > Inside the Premises - Theft of Money and Securities > Inside the Premises - Robbery & Safe Burglary of Other Property > Outside the Premises (Money, Securities and Other Property) > Computer Fraud > Funds Transfer Fraud > Money Orders & Counterfeit Money
INSURED	Northern California Cities Self Insurance Fund City of Anderson City of Auburn City of Colusa City of Corning City of Dixon City of Galt City of Gridley City of Ione City of Lincoln City of Marysville City of Oroville City of Red Bluff City of Rocklin City of Yuba City Town of Paradise	Northern California Cities Self Insurance Fund City of Anderson City of Auburn City of Colusa City of Corning City of Dixon City of Galt City of Gridley City of Ione City of Lincoln City of Marysville City of Oroville City of Red Bluff City of Rocklin City of Yuba City Town of Paradise



EXCLUSIONS (Including but not limited to):	 Unauthorized disclosure of confidential information Governmental Action Indirect Loss Legal Fees and Expenses Nuclear Hazard Pollution War and Military Actions Inventory Shortages Trading losses Accounting or Arithmetical Errors or Omissions Exchanges or Purchases Fire Money Operated Devices Motor Vehicles or Equipment and Accessories Transfer or Surrender of Property Vandalism Voluntary Parting of Title to or Possession of Property 	 Unauthorized disclosure of confidential information Governmental Action Indirect Loss Legal Fees and Expenses Nuclear Hazard Pollution War and Military Action Inventory Shortages Trading losses Accounting or Arithmetical Errors or Omissions Exchanges or Purchases Fire Money Operated Devices Motor Vehicles or Equipment and Accessories Transfer or Surrender of Property Vandalism Voluntary Parting of Title to or Possession of Property
ENDORSEMENTS:	 California Changes Additional Named Insured - Endorsement identifies individual member limit and deductible Add Faithful Performance of Duty Coverage for Government Employees - Matches Employee Theft Limit Chosen Revision of Discovery and Prior Theft or Dishonesty \$25,000 Sub-Limit Cancellation of Policy Amended - 90 Days Bonded Employees Exclusion Deleted endorsement Add Credit, Debit or Charge Card Forgery - Matches Forgery Limit Chosen Include Volunteer Workers as Employees Include Specified Non-Compensated Officers as Employees Include Chairperson and Members of Specified Committees as Employees 	 California Changes Additional Named Insured - Endorsement identifies individual member limit and deductible Omnibus Named Insured - Coverage extended to all Agencies, Authorities and Districts (including Special Districts) which are governed directly by the governing body of the Named Insured Add Faithful Performance of Duty Coverage for Government Employees - Matches Employee Theft Limit Chosen Revision of Discovery and Prior Theft or Dishonesty \$25,000 Sub-Limit Cancellation of Policy Amended - 120 Days Bonded Employees Exclusion Deleted endorsement Add Credit, Debit or Charge Card Forgery - Matches Forgery Limit Chosen Include Volunteer Workers as Employees Include Specified Non-Compensated Officers as Employees Include Chairperson and Members of Specified Committees as Employees



- Include Designated Persons or Classes of Persons as Employees - Any Director or Trustees and any of those named as insured
- Include Treasurers or Tax Collectors as Employees
- Include Expenses Incurred to Establish Amount of Covered Loss - \$50,000 Sublimit
- Employee Post Termination Coverage 90 Days
- Cancellation Amendatory (Return Pro-Rata)
- Include Leased Workers as Employees Endorsement
- Notice of Claim Reporting by Email

Joint Loss Payable entity must be endorsed

- Include Designated Persons or Classes of Persons as Employees - Any Director or Trustees and any Board Members and any Elected or Appointed Officials as Employees of any of those named as insured
- Include Treasurers or Tax Collectors as Employees
- Include Expenses Incurred to Establish Amount of Covered Loss - \$75,000 Sublimit
- Employee Post Termination Coverage 90 Days
- Cancellation Amendatory (Return Pro-Rata)
- Include Leased Workers as Employees Endorsement
- Notice of Claim Reporting by Email
- Economic Sanctions (excludes loss payments in violation of economic or trade sanctions)
- Vendor Theft \$1,000,000 Limit excess of vendor insurance policy required by contract. If vendor policy is not valid or collectible, this sublimit applies to loss excess of \$500,000. Coverage not applicable if crime insurance is not required in a written agreement
- Conditions Amended Subrogation of Faithful Performance of Duty Claims -With respect to losses resulting from the failure of any employee to faithfully perform his or her duties as prescribed by law, the company may subrogate only due to actual fraud, corruption, actual malice, or where the employee or a person or entity was unjustly enriched
- Third Party Coverage for Client's Property \$250,000 Sublimit with \$25,000 Deductible
- Blanket Joint Loss Payable
- CalWorks Employees Amending the definition of "Employee" to include coverage for individuals that are subject to the Insured's direction and control while performing services for the Insured as a result of an employment contract or



	Include Designated Person Required to have knowledge of loss (Loss Sustained Form) - Risk Management Department	agreement with the State of California "Cal Works Program" or any similar state or county work or welfare program. • Impersonation Fraud Coverage - Adding coverage under the Funds Transfer Fraud insuring agreement for loss of funds resulting from the receipt of a fraudulent phone call or email from a purported vendor, which advises you that the vendor's bank account information has been changed and you suffer a loss of funds because you issued payment to this fraudulent bank account. This coverage is subject to a \$250,000 sublimit • Endorsement for \$2,000,000 limit specifically for the NCCSIF Treasurer
LIMITS:	\$1 million - per occurrence (\$1 million excess of underlying \$1 million - per occurrence for NCCSIF Treasurer)	\$1 million - per occurrence (\$2 million - per occurrence for NCCSIF Treasurer) \$3 million - per occurrence \$5 million - per occurrence
DEDUCTIBLE:	\$5,000 per occurrence except \$15,000 per occurrence for City of Gridley	\$5,000 per occurrence
PREMIUM:	EXPIRING 15/16 PREMIUM \$27,173 for 15 members \$2,111 Premium for \$1 million excess of underlying \$1 million - per occurrence for NCCSIF Treasurer Total 15/16 \$29,284 (Because AIG provides coverage for ACIP, they would not provide stand alone quote.)	 \$25,889 for \$1 million \$50,585 for \$3 million \$77,667 for \$5 million



BROKER:	Alliant Insurance Services, Inc.
	Sacramento, California
	Marcus Beverly First Vice President
	Raychelle Maranan Administration Coordinator

This coverage comparison is for information purposes only and does not amend, extend or alter the policies in any way. Please refer to the policy forms for completed coverage and exclusion information.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND CRIME PROGRAM July 1, 2016 to June 30, 2017

	2016-17 (ACIP)				2015-16 (AIG)				
•		Limit Options:	\$1 MILLION	\$3 MILLION	\$5 MILLION	_			\$1 MILLION
		Premium:	\$25,889	\$50,585	\$77,667				
Member Entity	DEDUCTIBLE	# EMPLOYEES	PREMIUM	PREMIUM	PREMIUM		DEDUCTIBLE	# EMPLOYEES	PREMIUM
Anderson	\$5,000	55	\$878	\$1,716	\$2,635		\$5,000	54	\$822
Auburn	\$5,000	73	\$1,166	\$2,278	\$3,498		\$5,000	73	\$1,111
Colusa	\$5,000	34	\$543	\$1,061	\$1,629		\$5,000	34	\$518
Corning	\$5,000	60	\$958	\$1,872	\$2,875		\$5,000	50	\$761
Dixon	\$5,000	100	\$1,597	\$3,121	\$4,791		\$5,000	95	\$1,446
Elk Grove									
Folsom									
Galt	\$5,000	160	\$2,555	\$4,993	\$7,666		\$5,000	160	\$2,436
Gridley	\$5,000	60	\$958	\$1,872	\$2,875		\$15,000	60	\$914
lone	\$5,000	20	\$319	\$624	\$958		\$5,000	21	\$320
Jackson									
Lincoln	\$5,000	150	\$2,396	\$4,681	\$7,187		\$5,000	160	\$2,436
Marysville	\$5,000	64	\$1,022	\$1,997	\$3,066		\$5,000	64	\$974
Nevada City									
Oroville	\$5,000	100	\$1,597	\$3,121	\$4,791		\$5,000	100	\$1,523
Paradise	\$5,000	73	\$1,166	\$2,278	\$3,498		\$5,000	67	\$1,020
Placerville									
Red Bluff	\$5,000	160	\$2,555	\$4,993	\$7,666		\$5,000	153	\$2,330
Rio Vista									
Rocklin	\$5,000	221	\$3,530	\$6,897	\$10,589		\$5,000	231	\$3,517
Willows									
Yuba City	\$5,000	291	\$4,648	\$9,081	\$13,943		\$5,000	294	\$4,476
Total:		1621	\$25,889	\$50,585	\$77,667			1616	\$24,604

Don't Participate

Note: 15/16 Crime Coverage

Funds Transfer Fraud (added midterm 1/2016 to 6/2016) - 6 months premium \$1,284 Crime Coverage for NCCSIF Treasurer (separate policy) - Annual Premium \$2,111



Agenda Item F.5.

ROUND TABLE DISCUSSION INFORMATION ITEM

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

RECOMMENDATION: None.

FISCAL IMPACT: None.

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

ATTACHMENT(S): None.



Agenda Item G.

INFORMATION ITEMS

INFORMATION ITEM

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

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

FISCAL IMPACT: None.

BACKGROUND: None

ATTACHMENT(S):

- 1. NCCSIF Organizational Chart
- 2. NCCSIF 2016 Meeting Calendar
- 3. NCCSIF Travel Reimbursement
- 4. NCCSIF Resource Contact Guide

2016 NCCSIF Organizational Chart

						POLICE
MEMBER ENTITY	ВОА	RD OF DIRECTORS	BOARD ALTERNATES	RISK MANAGEMENT COMMITTEE		RISK MANAGEMENT COMMITTEE
City of ANDERSON		Jeff Kiser	Liz Cottrell	Juanita Barnett	7 [Chief Michael L. Johnson
City of AUBURN		Shari Harris	Tim Rundel	Shari Harris		Chief John Ruffcorn
					П	
City of COLUSA	EC	Toni Benson	Vacant	Vacant		Chief Josh Fitch
City of CORNING		Kristina Miller	Tom Watson	Tom Watson		Chief Jeremiah Fears
City of DIXON		Michelle Pellegrino	Kim Stalie	Michelle Pellegrino		Chief Jon Cox
City of ELK GROVE		Brad Koehn	Jonathan Hobbs	Jim Ramsey		Lieutenant Tim Albright
City of FOLSOM	EC	Jim Francis	Elaine Andersen	Kristine Haile		Chief Cynthia Renaud
City of GALT	EC	Paula Islas	Steven Rudolph	Paula Islas		Chief Tod Sockman
City of GRIDLEY		Matt Michaelis	Elisa Arteaga	Matt Michaelis		Chief Dean Price
City of IONE	EC / CC	Jon Hanken	Anna Daneri	Jon Hanken		Chief Tracy Busby
City of JACKSON	EC / CC	Michael Daly	Dalacie Blankenship	Dalacie Blankenship		Chief Scott Morrison
City of LINCOLN		Astrida Trupovnieks	Sheila Van Zandt	Astrida Trupovnieks		Chief Rex Marks
City of MARYSVILLE	EC	Satwant Takhar	Walter Munchheimer	Satwant Takhar		Chief Aaron W. Easton
City of NEVADA CITY	S / EC	Corey Shaver	Catrina Olson	Corey Shaver		Chief Tim Foley
City of OROVILLE	VP / EC / CC	Liz Ehrenstrom	Vacant	Liz Ehrenstrom		Asst. Chief Allen Byers
Town of PARADISE		Gina Will	Crystal Peters	Crystal Peters		Chief Gabriella Tazzari
City of PLACERVILLE	P/EC/CC	Dave Warren	Cleve Morris	Dave Warren		Chief Scott Heller
City of RED BLUFF		Sandy Ryan	Cheryl Smith	Sandy Ryan		Chief Kyle Sanders
City of RIO VISTA		Greg Bowman	Marni Rittburg	Marni Rittburg		Chief Greg Bowman
City of ROCKLIN		Kimberly Sarkovich	Vacant	Kimberly Sarkovich		Captain Chad Butler
City of WILLOWS	T / EC / CC	Tim Sailsbery	Vacant	Wayne Peabody		Chief Jason Dahl
City of YUBA CITY	EC / CC	Natalie Springer	Robin Bertagna	Natalie Springer		Chief Robert Landon

OFFICERS

S = Secretary T = Treasurer

EC = Executive Committee

CC = Claims Committee

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

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

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

ADVISORS			
Byrne Conley (Legal)			
James Marta (Accounting)			

NCCSIF 2016 MEETING CALENDAR

BOARD OF DIRECTORS 12:00 p.m.	EXECUTIVE COMMITTEE 12:00 p.m.	CLAIMS COMMITTEE 10:30 a.m.
April 28	March 31*	March 31*
June 9	May 19 (teleconference)	May 19 (teleconference)
October 27	September 29	September 29
December 8		

RISK MANAGEMENT COMMITTEE 10:30 a.m.	POLICE RISK MANAGEMENT COMMITTEE 10:00 a.m.	FINANCE COMMITTTEE 10:30 a.m.
April 28	February 4	As Needed
June 9	May 5*	
October 27	August 4	
December 8	November 3	

ALL MEETINGS ARE SCHEDULED ON THURSDAYS

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

MEETING LOCATION

Rocklin Event Center - Garden Room*Rocklin Community Center - Springview Hall2650 Sunset Boulevard5480 5th StreetRocklin, CA 95677Rocklin, CA 95677

CJPRMA 2016 MEETING DATES

EXECUTIVE COMMITTEE	BOARD OF DIRECTORS
January 21	March 17
April 21	May 17, 18 & 19
July 21	June 16
September 13	October 26 & 27
November 17	December 15

Northern California Cities Self Insurance Fund

Travel Reimbursement Expense Form

Member Representative:		
Entity:		
Payee Address:		
Meeting or Committee:		
Date of Meeting:		
Location of Meeting:		
Total Mileage:		
Payment Made to:		
Signature	Date	

2016 NCCSIF RESOURCE CONTACT GUIDE

PROGRAM ADMINISTRATION

Alliant Insurance Services, Inc.

2180 Harvard Street, Suite 460 Sacramento, CA 95815 Main: (916) 643-2700 Fax: (916) 643-2750

www.alliant.com

www.amant.com			
SUBJECT		MAIN CONTACT	
 JPA MANAGEMENT ISSUES Governance - policies and procedures, program budge analysis, program management, personnel, contracts, consultations, program coverage questions, quotations, new members shared risk program coverage agreements, RFPs for service excess insurance/additional coverage marketing (Crimprogram development. Risk Management - Insurance Requirements in Contract contract review, hold harmless and indemnification clause program planning, RFPs for JPA payment approval of budgets. 	Marcus Beverly Michael Simmons Raychelle Maranan Michelle Minnick Joan Crossley		
 JPA ADMINISTRATIVE ISSUES Meetings & Compliance - agendas; minutes; developing governing documents, development/interpretation of polyppa state compliance, Form 700, changes in Board members Certificates - certificates of coverage, additions/deletions events liability coverage, automobile identification equipment physical damage programs. 	Raychelle Maranan Michelle Minnick Marcus Beverly Joan Crossley		
Michael Simmons (415) 403-1425 / (925) Marcus Beverly (916) 643-2704 / (916) Raychelle Maranan (916) 643-2712 Michelle Minnick (916) 643-2715 Joan Crossley (916) 643-2708		msimmons@alliant.com Marcus.Beverly@alliant.com Raychelle.Maranan@alliant.com Michelle.Minnick@alliant.com jcrossley@alliant.com	
ACCOUNTING SERVICES James Marta & Company CPAs 701 Howe Avenue, Suite E3 Sacramento, CA 95825 Main: (916) 993-9494 · Fax: (916) 993-9489 www.jpmcpa.com Jim Marta - jmarta@jpmcpa.com Alana Theiss - atheiss@jpmcpa.com	175 Main: Henri Cast i	SAFETY & RISK CONTROL SERVICES Bickmore 1750 Creekside Oaks Drive, Suite 200 Sacramento, CA 95833 Main: (800) 541-4591 Fax: (855) 242-8919 www.bickmore.net Henri Castro - hcastro@bickmore.net - (916) 244-1107 Police Risk Management Tom Kline - tkline@bickmore.net - (916) 244-1121	

2016 NCCSIF RESOURCE CONTACT GUIDE

CLAIMS ADMINISTRATION

York Risk Services Group, Inc.

P.O. Box 619079 Roseville, CA 95661-9058 Main: (916) 783-0100 · Fax (866) 548-2637 www.yorkrsg.com

EMPLOYEE ASSISTANCE PROGRAM

ACI Specialty Benefits Corporation

6480 Weathers Place, Suite 300 San Diego, CA 92121

Main: (858) 452-1254 · Fax: (858) 452-7819

www.acispecialtybenefits.com

Kathryn Mullis - kmullis@acispecialtybenefits.com

CLAIMS WORKERS' COMPENSATION CONTACTS

CLAIMS LIABILITY CONTACTS

Alex Davis, Senior Adjuster

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Handles All Cities As Needed

D'Ana Seivert, Adjuster/Subro Unit Manager

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Erica Nichols, Adjuster

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Folsom, Rocklin

Irina Ganchenko, Adjuster

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Marysville, Yuba City & All Cities As Needed

Kathleen Turner, Adjuster

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Handles All Cities As Needed

Kenneth Sloan. Senior Adjuster

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Galt. Rio Vista

Sarah Briasco, Recovery Specialist

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Assistant Vice President Liability (925) 349-3891

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Dan Lamb, Senior Adjuster

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Gianna Polli, Subrogation Specialist

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Auburn, Lincoln

Sammie Curry, Senior Adjuster

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Colusa, Gridley, Marysville, Oroville,

Paradise, Willows, Yuba City

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Anderson, Corning, Red Bluff

RESOURCES

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Vista, Gridley, Ione, Jackson, Lincoln, Nevada City, Town of Paradise

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