



President
Ms. Elizabeth Ehrenstrom
City of Oroville

Vice President
Ms. Kristine Haile
City of Folsom

Treasurer
Mr. Tim Sailsbery
City of Willows

Secretary
Ms. Gina Will
Town of Paradise

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND BOARD OF DIRECTORS MEETING AGENDA

Date: Thursday, June 13, 2019

Time: 10:00 a.m.

Location: Rocklin Event Center - Ballroom
2650 Sunset Boulevard
Rocklin, CA 95677

A - Action
I - Information

1 - Attached
2 - Hand Out
3 - Separate Cover
4 - Verbal

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. INTRODUCTIONS

C. APPROVAL OF AGENDA AS POSTED

A 1

D. PUBLIC COMMENTS

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

pg. 6 **E. CONSENT CALENDAR**

A 1

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

pg. 7 1. Board of Directors Meeting Minutes - April 25, 2019

pg. 17 2. Check Register from March 1, 2019 to April 30, 2019

3. Investment Reports

pg. 19 a. Chandler Asset Management Short/Long Term - March 2019 to April 2019

pg. 35 b. Local Agency Investment Fund (LAIF) Report as of March 31, 2019

pg. 36 c. Treasurer's Report as of March 31, 2019

pg. 37 4. Actuarial Services Engagement Letter - FY 19/20, FY 20/21 and FY 21/22



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- pg. 40 5. NCCSIF 2019 Workers' Compensation Program Claims Audit and York's Response
- pg. 60 6. York Risk Services Workers' Compensation Quarterly Claims Report
- pg. 66 7. Amendment Five effective July 1, 2019 to the NCCSIF Workers' Compensation Claims Administration Agreement dated July 1, 2010
- pg. 72 8. Amendment Three effective July 1, 2019, to the NCCSIF Liability Claims Administration Agreement dated July 1, 2013

- pg. 76 **F. GENERAL RISK MANAGEMENT ISSUES** **I 4**
This is an opportunity for a member to discuss a topic of interest or seek guidance and input from the group about a current issue, risk management topic or exposure the member is facing.

G. ADMINISTRATION REPORTS **I**

1. **President's Report** **4**
Elizabeth Ehrenstrom will address the Board on items pertaining to NCCSIF.
2. **CJPRMA Update** **4**
Elizabeth Ehrenstrom will update the Committee on CJPRMA matters pertinent to NCCSIF. Minutes of the meeting can be found at <http://www.cjprma.org>
3. **Program Administrator's Report** **4**
Alliant will address the Board on items pertaining to NCCSIF.
a. 40th Anniversary Planning Update
b. Property Appraisals Final Bill
- pg. 77 4. **Summary of the May 30, 2019 Executive Committee Meeting** **1**
The Board will receive an update of the actions taken at the May 30, 2019 Executive Committee meeting.

H. FINANCIAL REPORTS

- pg. 78 1. **Quarterly Financial Report for Period Ending March 31, 2019** **A 1**
James Marta & Company will present the quarterly financial report ending March 31, 2019 for the Board to Accept and File.
- pg. 115 2. **Budget to Actual as of March 31, 2019** **I 1**
The Board will receive an update on the Budget to Actual as of March 31, 2019.



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I. JPA BUSINESS

- | | | |
|-------------------------|---|------------|
| | 1. FY 19/20 NCCSIF Memorandum of Coverage (MOC) | A 1 |
| | <i>Annually, the Board reviews NCCSIF's MOC and approves or makes changes to the current version.</i> | |
| pg. 116 | a. Liability MOC | |
| pg. 126 | b. Workers' Compensation MOC | |
| | 2. FY 19/20 Property Program Renewal | |
| pg. 143 | a. NCCSIF Property Renewal Proposal | A 1 |
| | <i>The Board will be asked to review and approve the renewal of the Property coverage with Alliant Property Insurance Program (APIP).</i> | |
| pg. 214 | b. Time Element Coverage Special Notice | I 1 |
| | <i>The board will receive information about Business Interruption, Tax Revenue Interruption and other Time Element Coverages provided by the APIP Program.</i> | |
| pg. 217 | c. APIP Claims Reporting Acknowledgements | I 1 |
| | <i>The Board will be provided with an outline and be asked to acknowledge the reporting procedure guidelines that should be followed immediately after a Property, Pollution or Cyber Liability loss or incident.</i> | |
| pg. 219 | d. APIP Breach Response Endorsement Option | A 1 |
| | <i>The Board will review and may approve a Coverage Enhancement for Cyber Liability, following presentation explaining the options.</i> | |
| pg. 224 | e. Alliant Deadly Weapon Response Program (ADWRP) | A 1 |
| | <i>The Board will review and may approve the renewal of the ADWRP coverage.</i> | |
| 12 noon | LUNCH | |
| 12:15 p.m. - 12:45 p.m. | LUNCHTIME PRESENTATION - Pollution Insurance Overview | I 4 |
| pg. 238 | <i>Marcus Beverly will present an overview of Pollution Insurance through APIP v. EIA v. stand-alone policy.</i> | |
| pg. 239 | 3. FY 19/20 Crime Coverage Renewal | A 1 |
| | <i>The Board will review and may approve the Crime coverage with Alliant Crime Insurance Program (ACIP).</i> | |



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pg. 254	4. FY 19/20 Identity Fraud Expense Reimbursement Coverage Renewal <i>The Board will review and may approve the renewal of ID Fraud Coverage for NCCSIF member employees.</i>	A	1
pg. 263	5. Lexipol Fire Subscription Services Memorandum of Understanding <i>The Committee will review and may approve the fire subscription services MOU.</i>	A	1
pg. 267	6. FY 19/20 NCCSIF Administrative and Group Purchase Program Budget <i>The Board will review and may approve the Administration Budget as presented or amended.</i>	A	1
	7. Adoption of FY 19/20 Program Budget	A	
pg. 270	a. Liability <i>Approval of the Deposit Calculations for Liability.</i>		1
pg. 274	b. Workers' Compensation <i>Approval of the Deposit Calculations for Workers' Compensation.</i>		1
	J. INFORMATION ITEMS	I	1
pg. 278	1. CAJPA Conference - September 10-13, 2019 in South Lake Tahoe, CA		
pg. 279	2. Glossary of Terms		
pg. 288	3. NCCSIF Organizational Chart		
pg. 289	4. NCCSIF 2019 Meeting Calendar		
pg. 290	5. NCCSIF Resource Contact Guide		
pg. 303	6. York Who's Who in Claims - WC and Liability Contacts		
pg. 305	7. NCCSIF Travel Reimbursement Form		

K. ADJOURNMENT

UPCOMING MEETINGS

Police Risk Management Committee Meeting - August 1, 2019

Claims Committee Meeting - September 26, 2019

Executive Committee Meeting - September 26, 2019

Risk Management Committee Meeting - October 24, 2019

Board of Directors Meeting and 40th Anniversary Celebration - October 24, 2019



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

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

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



Agenda Item E.

CONSENT CALENDAR

ACTION ITEM

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

Items pulled from the Consent Calendar will be placed back on the agenda in an order determined by the President.

RECOMMENDATION: The Program Administrator recommends adoption of the Consent Calendar after review by the Board.

FISCAL IMPACT: None.

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

ATTACHMENT(S):

1. Board Meeting Minutes - April 25, 2019
2. Check Register from March 1, 2019 to April 30, 2019
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term - March 2019 to April 2019
 - b. Local Agency Investment Fund (LAIF) Report as of March 31, 2019
 - c. Treasurer's Report as of March 31, 2019
4. Actuarial Services Engagement Letter - FY 19/20, FY 20/21 and FY 21/22
5. NCCSIF 2019 Workers' Compensation Program Claims Audit and York's Response
6. York Risk Services Workers' Compensation Quarterly Claims Report
7. Amendment Five effective July 1, 2019 to the NCCSIF Workers' Compensation Claims Administration Agreement dated July 1, 2010
8. Amendment Three effective July 1, 2019, to the NCCSIF Liability Claims Administration Agreement dated July 1, 2013



**MINUTES OF THE
NCCSIF BOARD OF DIRECTORS MEETING
ROCKLIN EVENT CENTER, ROCKLIN, CA
APRIL 25, 2019**

BOARD OF DIRECTORS PRESENT

Liz Cottrell, City of Anderson
Cristina Shafer, City of Auburn
Toni Benson, City of Colusa
Kristina Miller, City of Corning
Rachel Ancheta, City of Dixon
Brad Koehn, City of Elk Grove
Kristine Haile, City of Folsom (**Vice Chair**)
Elisa Arteaga, City of Gridley (Alternate)
Jon Hanken, City of Ione
Dalacie Blankenship, City of Jackson (Alternate)

Veronica Rodriguez, City of Lincoln
Loree McCay, City of Nevada City
Gina Will, Town of Paradise
Dave Warren, City of Placerville
Sandy Ryan, City of Red Bluff
Jose Jasso, City of Rio Vista
Kimberly Sarkovich, City of Rocklin
Tim Sailsbery, City of Willows
Natalie Springer, City of Yuba City

OTHER MEMBERS PRESENT

Jim Ramsey, City of Elk Grove
Julie Rucker, City of Elk Grove

Kristy Herbert, City of Marysville
Andy Schiltz, City of Rocklin (Alternate)

BOARD OF DIRECTORS ABSENT

Jim Francis, City of Folsom
Cora Hall, City of Galt
City of Gridley (primary Board vacant)

Yvonne Kimball, City of Jackson
Jennifer Styczynski, City of Marysville
Liz Ehrenstrom, City of Oroville (**Chair**)

CONSULTANTS & GUESTS

Marcus Beverly, Alliant Insurance Services
Michael Simmons, Alliant Insurance Services
Raychelle Maranan, Alliant Insurance Services
Nicole Rushing, James Marta & Company
David DeBernardi, CAJPA Accreditation
Committee Representative

Dori Zumwalt, York Risk Services Group
Mike Harrington, Bickmore Actuarial
Enriqueta Castro, York Risk Services Group
Dave Beal, York Risk Services Group

Pre-Board Meeting Presentation

Mr. Marcus Beverly provided a presentation on Cyber Liability coverage prior to the Board meeting. Board members were reminded to provide the Claims Reporting Procedure to their IT departments to ensure immediate and proper reporting is followed.

A. CALL TO ORDER

Mr. Beverly indicated that Liz Ehrenstrom is on vacation and therefore, was not able to attend the meeting. The Vice President, Kristine Haile, presided over the meeting.



Chair Kristine Haile called the meeting to order at 12:24 p.m.

B. INTRODUCTIONS

Introduction was made and the majority of the members were present constituting a quorum.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

Motion: Tim Sailsbery **Second:** Kimberly Sarkovich **Motion Carried**
Ayes: Cottrell, Shafer, Benson, Miller, Ancheta, Koehn, Haile, Arteaga, Hanken, Blankenship,
Rodriguez, McCay, Will, Warren, Ryan, Jasso, Sarkovich, Sailsbery, Springer
Nays: None

D. PUBLIC COMMENTS

Mr. Dave Warren made a public acknowledgement of past NCCSIF Board member, Steve Kroeger, City Manager of City of Yuba City, for his service and valuable contribution to the JPA.

E. CONSENT CALENDAR

1. Training and Board of Directors Meeting Minutes - December 13, 2018
2. Check Register from December 1, 2018 to February 28, 2019
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term - December 2018 to February 2019
 - b. Local Agency Investment Fund (LAIF) Report as of December 31, 2018
 - c. Treasurer's Report as of December 31, 2018
4. NCCSIF Conflict of Interest Code Final 2019
5. EIA 2018 Workers' Compensation Program Claims Audit and York's Response
6. York Risk Services Workers' Compensation Quarterly Claims Report
7. 18/19 APIP Alliant-Commission Opt-Out Letter dated March 28, 2019

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

Motion: Brad Koehn **Second:** Kimberly Sarkovich **Motion Carried**
Ayes: Cottrell, Shafer, Benson, Miller, Ancheta, Koehn, Haile, Arteaga, Hanken, Blankenship,
Rodriguez, McCay, Will, Warren, Ryan, Jasso, Sarkovich, Sailsbery, Springer
Nays: None

F. GENERAL RISK MANAGEMENT ISSUES

Mr. Marcus Beverly indicated that placing the General Risk Management at the beginning of the agenda rather than the usual Roundtable at the end would increase membership participation in

discussions. The Board agreed in placing this item at the beginning of the agenda and any members who would like to do so may e-mail Alliant in advance of the meeting to provide any materials to distribute to the group or that member may bring enough copies to distribute at the meeting.

The Board had discussion on tips for responding to SB 1421 Peace officers release of records request.

G. ADMINISTRATION REPORTS

G.1. Program Administrator's Report

Mr. Beverly introduced Mr. David DeBernardi as representative of the CAJPA Accreditation Committee. Mr. Beverly indicated that Alliant received the Certificate of Accreditation with Excellence but it does not have the dates listed and awaiting to receive the corrected certificate from CAJPA.

Mr. DeBernardi explained the process and importance of CAJPA accreditation. CAJPA Accreditation Program was launched in 1991, NCCSIF's first accreditation was in 1993, and the group has committed to the accreditation process every three years. Mr. DeBernardi confirmed the new Accreditation with Excellence for NCCSIF is effective September 26, 2018 for three years.

David DeBernardi left the meeting at 12:40 p.m.

G.2. FY 18/19 EIA Member Annual Report

Mr. Beverly reviewed the EIA 2018/19 Annual Report with the Board. NCCSIF realized a \$278,407 premium savings with EIA over traditional insurance.

G.3. Summary of the March 14, 2019 Executive Committee Meeting

Mr. Marcus Beverly briefly reviewed the summary report and the Board had no questions.

Presented as information only.

H. FINANCIAL REPORTS

H.1. Quarterly Financial Report for Period Ending December 31, 2018

Ms. Nicole Rushing of James Marta & Company reviewed the quarterly financial report for period ending December 31, 2018. Ms. Rushing presented the highlights of the report to the Board.

A motion was made to receive and file the Quarterly Financial Report for the period ending December 31, 2018.



Motion: Dave Warren

Second: Jon Hanken

Motion Carried

Ayes: Cottrell, Shafer, Benson, Miller, Ancheta, Koehn, Haile, Arteaga, Hanken, Blankenship, Rodriguez, McCay, Will, Warren, Ryan, Jasso, Sarkovich, Sailsbery, Springer

Nays: None

H.2. Budget-to-Actual as of December 31, 2018

Mr. Beverly reviewed the Budget-to-Actual report with the Board. Mr. Beverly noted that Alliant received a letter from the Department of Industrial Relations Office of Self Insurance Plans (DIR OSIP) indicating that the annual assessment was miscalculated and as a result, the pool will receive a refund of the overpayment, estimated around \$57,000.

Information only, no action taken.

I. JPA BUSINESS

I.1. FY 19/20 NCCSIF Administration Budget

Mr. Beverly provided an overview of the preliminary FY 19/20 Administration Budget. The budget increases for service providers are based on current contracts. Mr. Beverly noted the State Fund Assessment was miscalculated and the Department of Industrial Relations issued a corrected invoice that resulted in a \$57,000 savings. With this correction, the budgeted increase of 15% from the actual corrected expense for FY 18/19, is essentially flat for next year. Overall, the budget increase is 2.4% over last year's budget.

I.2. Actuarial Services - Mike Harrington, Bickmore Actuarial

I.2.a. Actuarial Services Transition to "Bickmore Actuarial"

Mr. Mike Harrington discussed the change of services from York Risk Services Group, Inc. (York) to "Bickmore Actuarial" to the Board. Effective April 1, 2019, the Bickmore Actuarial Group will become a wholly independent entity and will no longer be part of York. Having the actuarial team operate as an independent group will eliminate any perceived conflicts by current and future York clients. The change is transparent and all actuarial staff has transferred over to the new company.

I.2.b. Actuarial Study for Workers' Compensation Program

Mr. Harrington of Bickmore Actuarial presented the Actuarial Study of the Workers' Compensation program. Mr. Harrington noted the pool does not cover 4850 SC (Salary Continuation) and 4850 TD (Temporary Disability) benefits for safety personnel. All actuarial estimates for WC exclude 4850 SC and 4850 TD, but the Actuarial study provides for analysis with and without the 4850 for reference. The recommended funding range is 75% to 85% CL (Confidence Level) and the pool is currently at 80% CL. Overall, the ultimates are down, liabilities are up, surplus is up and rates are down.



The Board had brief discussion on the logic behind the JPA's decision to exclude 4850 from coverage.

A motion was made to accept and file the Actuarial Study of the Self Insured Workers' Compensation Program as presented.

Motion: Kristina Miller **Second:** Sandy Ryan **Motion Carried**
Ayes: Cottrell, Shafer, Benson, Miller, Ancheta, Koehn, Haile, Arteaga, Hanken, Blankenship, Rodriguez, McCay, Will, Warren, Ryan, Jasso, Sarkovich, Sailsbery, Springer
Nays: None

I.2.c. Actuarial Study for Liability Program

Mr. Harrington of Bickmore Actuarial presented the Actuarial Study of the Liability program. The recommended funding range is 75% to 85% CL and the pool is currently at 80% CL. Overall, the Banking Layer ultimates are down, liabilities are down, surplus is up and rates are down. The Shared Risk Layer ultimates are up, liabilities are up, surplus is down and rates are up.

A motion was made to accept and file the Actuarial Study of the Self Insured Liability Program as presented.

Motion: Sandy Ryan **Second:** Kimberly Sarkovich **Motion Carried**
Ayes: Cottrell, Shafer, Benson, Miller, Ancheta, Koehn, Haile, Arteaga, Hanken, Blankenship, Rodriguez, McCay, Will, Warren, Ryan, Jasso, Sarkovich, Sailsbery, Springer
Nays: None

I.3. Workers' Compensation Program

I.3.a. Annual Banking Plan Adjustments - James Marta & Company

Mr. Beverly reviewed the plan adjustment calculation for the Workers' Compensation Banking Layer and noted that there are refunds available to the 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 \$888,546 which represents 35% of the available net position, and the total assessment is \$245,862 which represents 20% of the amount for those members who fell below the required funding.

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 Policy and Procedure A-1 Banking Plan Adjustments.

Motion: Tim Sailsbery **Second:** Dave Warren **Motion Carried**
Ayes: Cottrell, Shafer, Benson, Miller, Ancheta, Koehn, Haile, Arteaga, Hanken, Blankenship, Rodriguez, McCay, Will, Warren, Ryan, Jasso, Sarkovich, Sailsbery, Springer

Nays: None

I.3.b. Annual Shared Risk Plan Adjustments - Alliant Insurance Services

Mr. Beverly reviewed the plan adjustment calculation for the Workers' Compensation Shared Risk Layer and noted that the fund has \$1,778,000 in excess of the minimum required assets, defined as the lesser of total assets less outstanding liabilities at the 90% Confidence Level or Net Position of five times the SIR of \$400,000 (\$2,000,000). The Shared Layer refund should be limited to 50%, or \$889,000 per the policy and procedure.

After review and discussion, a motion was made to approve the 50% Shared Risk Layer refund from the Workers' Compensation program per the Policy and Procedure A-12, Shared Risk Layer Plan Fund Adjustments.

Motion: Dave Warren

Second: Tim Sailsbery

Motion Carried

Ayes: Cottrell, Shafer, Benson, Miller, Ancheta, Koehn, Haile, Arteaga, Hanken, Blankenship, Rodriguez, McCay, Will, Warren, Ryan, Jasso, Sarkovich, Sailsbery, Springer

Nays: None

I.3.c. FY 19/20 Deposit Premium Calculations

Mr. Beverly reviewed the FY 19/20 Deposit Premium calculation to the Committee. The total funding at the 80% CL is estimated at \$12,581,981 for FY 19/20, an increase of 3.1% over the current year funding at the 80% CL. The individual funding increase cap of 40% applies to Jackson, with a total of \$43,419. This is preliminary numbers and subject to change based on EIA final premium cost.

After review and discussion, a motion was made to approve funding at 80% Confidence Level for FY 19/20 Workers' Compensation program.

Motion: Tim Sailsbery

Second: Brad Koehn

Motion Carried

Ayes: Cottrell, Shafer, Benson, Miller, Ancheta, Koehn, Haile, Arteaga, Hanken, Blankenship, Rodriguez, McCay, Will, Warren, Ryan, Jasso, Sarkovich, Sailsbery, Springer

Nays: None

Mike Harrington left the meeting at 1:47 p.m.

I.4. Liability Program

I.4.a. Annual Banking Plan Adjustments - James Marta & Company

Mr. Beverly reviewed the plan adjustment calculation 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 \$336,065 which represents 35% of the available net position, and

the total assessment is \$101,785 which represents 20% of the amount for those members who fell below the required funding.

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 Policy and Procedure A-1, Banking Plan Fund Adjustments.

Motion: Liz Cottrell **Second:** Kimberly Sarkovich **Motion Carried**
Ayes: Cottrell, Shafer, Benson, Miller, Ancheta, Koehn, Haile, Arteaga, Hanken, Blankenship, Rodriguez, McCay, Will, Warren, Ryan, Jasso, Sarkovich, Sailsbery, Springer
Nays: None

I.4.b. Annual Shared Risk Plan Adjustments - Alliant Insurance Services

Mr. Beverly reviewed the plan adjustment calculation for the Liability Shared Risk Layer. Given that this is the second year the fund exceeded its goals after years of assessments, the Program Manager does not recommend a refund or assessment as long as the program continues to fund at the 80% CL.

After review and discussion, a motion was made to approve to not issue refunds or assessments for the Shared Risk Layer Plan Adjustments and continue funding at 80% Confidence Level for FY 19/20 Liability program.

Motion: Kimberly Sarkovich **Second:** Tim Sailsbery **Motion Carried**
Ayes: Cottrell, Shafer, Benson, Miller, Ancheta, Koehn, Haile, Arteaga, Hanken, Blankenship, Rodriguez, McCay, Will, Warren, Ryan, Jasso, Sarkovich, Sailsbery, Springer
Nays: None

I.4.c. FY 19/20 Deposit Premium Calculations

Mr. Beverly reviewed the FY 19/20 Deposit Premium calculation to the Board. The total funding at the 80% CL is estimated at \$6,490,858, an increase of 10.1% over current year funding at the 80% CL. Three members exceeded the 25% cap by a total of \$5,356. This is preliminary numbers and subject to change based on CJPRMA final premium cost.

After review and discussion, a motion was made to approve funding at 80% Confidence Level for FY 19/20 Liability program.

Motion: Tim Sailsbery **Second:** Liz Cottrell **Motion Carried**
Ayes: Cottrell, Shafer, Benson, Miller, Ancheta, Koehn, Haile, Arteaga, Hanken, Blankenship, Rodriguez, McCay, Will, Warren, Ryan, Jasso, Sarkovich, Sailsbery, Springer
Nays: None

I.5. FY 19/20 Property Program Renewal

Mr. Beverly indicated that due to the continuing uncertainty in the market the Property program is expecting a significant rate increase at July 1, 2019 renewal. This is due in part to the increasing intensity of natural disasters and more unpredictable weather has made managing property exposures more challenging than ever.

Discussion ensued on the realization of the hard insurance market and that rate increases are across the board even for insureds with no claims, based on the wildfire exposure. The Board discussed options available to help minimize the impact of expected rate increase for the members. Mr. Beverly indicated that Alliant will obtain a quote for higher deductible that may provide some savings in premium.

No action taken.

Henri Castro and Dave Beal left the meeting at 2:06 p.m.

I.6. CSAC EIA Endorsement No. U-6: Off Duty Peace Officer Injury (AB 1749)

Mr. Beverly reported AB 1749 was signed into law effective January 1, 2019, that allows employers to provide Workers' Compensation benefits to peace officers for injuries sustained outside of California. This bill stems from the mass shooting in Las Vegas on October 1, 2017. NCCSIF's Excess Workers' Compensation coverage provider, CSAC EIA, has developed an endorsement to provide such coverage, but only if the injury qualifies and the employer has passed the appropriate resolution.

The Board discussed the pros and cons of extending blanket coverage by the JPA and concluded that restriction must be made by individual jurisdiction.

A motion was made to accept the EIA endorsement as part of the NCCSIF Workers' Compensation Memorandum of Coverage effective July 1, 2019 extending the benefits to off-duty officers injured while out of state subject to individual jurisdiction restriction by passing a resolution.

Motion: Tim Sailsbery

Second: Dave Warren

Motion Carried

Ayes: Cottrell, Shafer, Benson, Miller, Ancheta, Koehn, Haile, Arteaga, Hanken, Blankenship, Rodriguez, McCay, Will, Warren, Ryan, Jasso, Sarkovich, Sailsbery, Springer

Nays: None

Jim Ramsey left the meeting at 2:18 p.m.

I.7. York Risk Services Group, Inc. Claims Agreement Renewals

I.7.a. Workers' Compensation Claims Administration Services

Dori Zumwalt was asked to step out of the room.

Julie Rucker left the meeting at 2:26 p.m.

Toni Benson left the meeting at 2:28 p.m.

Mr. Beverly indicated that York has offered a three-year contract term keeping the annual fee flat at the current amount of \$608,392 per year. This is longer than the one-year extension planned to stagger the expiration dates of the contracts to provide ample time to conduct a request for proposals if needed. The Board is in agreement to renew the WC agreement based on the flat contract pricing as presented.

Mr. Beverly indicated that York has offered a two-year extension for the Liability Claims Administration which is in line with the contract schedule staggering renewal schedule. The proposed fee structure is changing from an hourly rate for time and expenses to a flat fee of \$247,934 for FY 19/20 and \$254,132 for FY 20/21 with an hourly rate for field adjusting. Currently, the time and expense are billed to the file and adjusted accordingly by the Accountant. The average cost for Liability Claims Administration is over \$400,000 per year.

The Board had lengthy discussion over the potential cost of field investigation that was not capped. The Board was concerned about recent staff turnover at York that affected the quality of service to members.

A motion was made to approve the two York contracts as presented with stipulation on the Liability contract for the York Liability Claims team to visit all members and to review pending liability claims and provide an update to the Board at the June meeting.

Motion: Sandy Ryan

Second: Jose Jasso

Motion Not Carried

Ayes: Cottrell, Shaffer, Ancheta, Koehn, Haile, Blankenship, McCay, Ryan, Jasso, Sarkovich

Nays: Rodriguez, Miller, Sailsbery, Springer, Arteaga, Will, Warren, Hanken

Motion not carried for lack of majority votes.

The Board had further discussion and requested to put a cap of no more than \$360,000 for FY 19/20 and \$365,000 for FY 20/21 so that the field investigation costs could be better controlled.

Dori Zumwalt rejoined the meeting at 2:56 p.m.

Mr. Tim Sailsbery informed Ms. Zumwalt of the actions taken by the Board regarding the two York contract renewals.

A motion was made to approve the Workers' Compensation Claims Administration Services Agreement with York Risk Services Group, Inc. as presented, and requested to put a cap of no more than \$360,000 for FY 19/20 and \$365,000 for FY 19/20 on the Liability Claims Administration Services Agreement with York and further requested that York meet with all members to provide claims updates by the next Board meeting on June 13, 2019.

Motion: Tim Sailsbery

Second: Kristina Miller

Motion Carried

Ayes: Cottrell, Shafer, Miller, Ancheta, Koehn, Haile, Arteaga, Hanken, Blankenship, Rodriguez, McCay, Will, Warren, Ryan, Jasso, Sarkovich, Sailsbery, Springer

Nays: None

I.7.b. Liability Claims Administration Services

Discussion and action taken under Agenda Item I.7.a.

J. INFORMATION ITEMS

1. Glossary of Terms
2. NCCSIF Organizational Chart
3. NCCSIF 2019 Meeting Calendar
4. NCCSIF Resource Contact Guide
5. York Who's Who in Claims - WC and Liability Contacts
6. NCCSIF Travel Reimbursement Form

These items were provided as information only.

K. ADJOURNMENT

The meeting was adjourned at 3:02 p.m.

Next Meeting Date: June 13, 2019

Respectfully Submitted,

Gina Will, Secretary

Date

Company Name: NCCSIF
Report Name: NCCSIF Check Register Board Report
Created On: 3/28/2019

Check#	Date	Vendor	Account Title	Account Memo	Amount
11545	3/5/2019	Liz Ehrenstrom	Board Meetings	52503 2/21/19 PRMC Mtg	69.60
11546	3/5/2019	Cole Pro Media, LLC	Risk Mgmt Comm Services	52201 2/21/19 Crisis Communications Training	1,000.00
11547	3/5/2019	Raychelle Maranan	Risk Mgmt Comm Services	52201 Catering Reimb from 2/21/19 PRMC Mtg	426.76
11548	3/5/2019	James Marta & Co.	Accounting Services	52403 Monthly Accounting Svcs	8,500.00
11549	3/5/2019	CAM, Inc.	Investment Income	44040 Feb-19	4,486.93
11550	3/21/2019	ARC Health and Wellness	Risk Mgmt Comm Mtg Exp	52202 Dec 2018 fire fighter wellness exams	12,143.69
11551	3/21/2019	York Risk Svcs Group, Inc.	Claims Admin - Liability	51135 February 2019 Liab Service Fees	21,601.10
11552	3/21/2019	Alliant Insurance Svcs	Program Admin Fee	52401 Monthly Consulting Services	25,798.00
11553	3/21/2019	Bickmore Risk Svcs Inc.	Actuarial Services	52104 19/20 Actuarial Review	10,080.00
			On Site	52204 Safety and Risk Ctrl Svcs - Mar 2019	14,726.66
11554	3/21/2019	Gibbons and Conley	Legal Services	52103 February 2019 General Matters	1,291.50
11555	3/21/2019	City of Dixon	Seminars and PARMA	52207 2019 PARMA Ancheta and Stalie	3,375.14
11556	3/21/2019	City of Folsom	Seminars and PARMA	52207 2018 FMLA-CFRA Bandy	599.64
11557	3/21/2019	City of Oroville	Seminars and PARMA	52207 2019 PARMA Ehrenstrom	1,506.20
11558	3/21/2019	City of Rocklin	Risk Mgmt Comm Services	52201 3.5.19 RM Catering Reimb	580.31
11559	3/21/2019	Gina Will	Member Travel	52502 3.14.19 EC and CC Mtg	92.80
11560	3/21/2019	Kristine Haile	Member Travel	52502 3.14.19 EC and CC Mtg	16.24
11561	3/21/2019	Liz Ehrenstrom	Member Travel	52502 3.14.19 EC and CC Mtg	69.60
11562	3/21/2019	Loree McCay	Member Travel	52502 3.14.19 EC and CC Mtg	39.44
11563	3/21/2019	Raychelle Maranan	Executive Committee	52501 Catering Reimb from 3.14.19 EC and CC Mtgs	300.34
11564	3/21/2019	Elk Grove Police Dept	Safety Contingency	52209 Wellness Program	3,030.00

Company Name: NCCSIF
Report Name: NCCSIF Check Register Board Report
Created On: 4/29/2019

Check#	Date	Vendor	Account Title	Account	Memo	Amount
11565	4/5/2019	Jen Lee	Member Travel	52502	3/14/19 EC and CC Mtgs	79.34
11566	4/5/2019	Jackson Lewis P.C.	Risk Mgmt Comm Services	52201	Guest speaker BOD Mtg 12/13/18	1,773.90
11567	4/5/2019	James Marta & Co. LLP	Accounting Services	52403	Mar-19	8,500.00
11568	4/5/2019	York Risk Svcs Group, Inc.	Claims Admin - Liability	51135	March 2019 Liab Service Fees	19,836.62
11569	4/5/2019	Alliant Insurance Svcs	Program Admin Fee	52401	Monthly Consulting Services	25,798.00
11570	4/5/2019	Bickmore Risk Svcs Inc.	On Site	52204	Safety and Risk Ctrl Svcs - Apr 2019	14,726.67
11571	4/5/2019	CAM, Inc.	Investment Income	44040	Mar-19	4,509.07
11572	4/19/2019	Gibbons and Conley	Legal Services	52103	March 2019 General Matters	1,309.43
11573	4/19/2019	Bickmore Risk Svcs Inc.	Safety Grant Funds	54200	Risk Mgmt for City of Folsom	9,000.00
11574	4/19/2019	Farley Consulting Svcs	Claims Audit	52101	WC Claims Audit-2019	11,200.00



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

MONTHLY ACCOUNT STATEMENT

MARCH 1, 2019 THROUGH MARCH 31, 2019

Chandler Team:

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

Custodian

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

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PORTFOLIO CHARACTERISTICS

Average Modified Duration	2.32
Average Coupon	2.06%
Average Purchase YTM	2.15%
Average Market YTM	2.46%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.58 yrs
Average Life	2.44 yrs

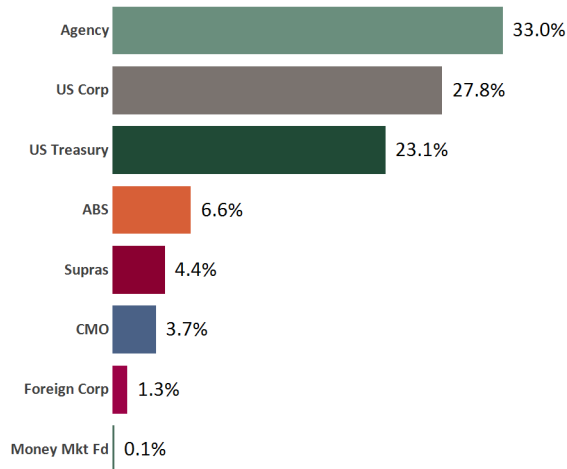
ACCOUNT SUMMARY

	Beg. Values as of 2/28/19	End Values as of 3/31/19
Market Value	26,018,487	26,224,243
Accrued Interest	109,447	106,680
Total Market Value	26,127,933	26,330,923
Income Earned	45,253	46,891
Cont/WD		0
Par	26,315,516	26,358,176
Book Value	26,255,546	26,304,325
Cost Value	26,227,998	26,273,116

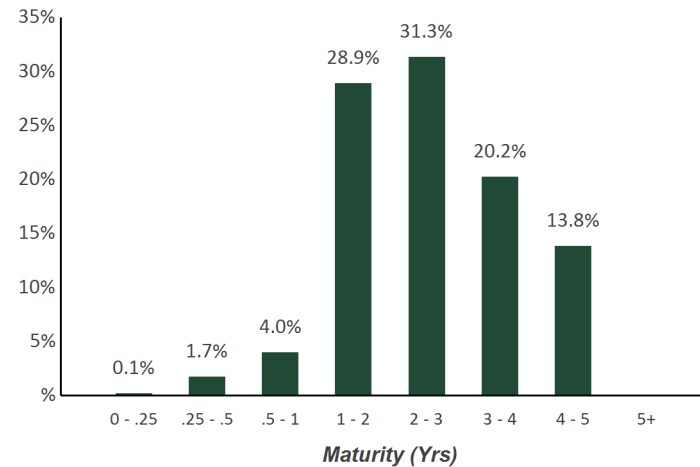
TOP ISSUERS

Government of United States	23.1%
Federal National Mortgage Assoc	17.5%
Federal Home Loan Mortgage Corp	9.8%
Federal Home Loan Bank	9.4%
Inter-American Dev Bank	3.7%
Honda ABS	1.9%
John Deere ABS	1.5%
Deere & Company	1.5%
Total	68.4%

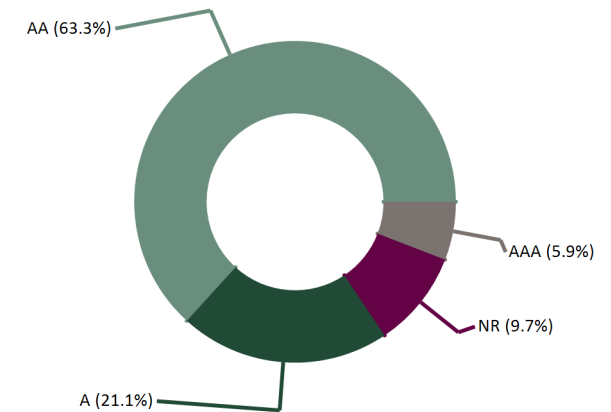
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	1M	3M	YTD	1YR	Annualized				
					2YRS	3YRS	5YRS	10YRS	12/31/1997
Northern CA Cities Self Ins. Fund Short Term	0.78%	1.43%	1.43%	3.41%	1.78%	1.26%	1.51%	1.87%	3.82%
ICE BAML 1-5 Yr US Treasury/Agency Index	0.85%	1.21%	1.21%	3.14%	1.52%	0.98%	1.29%	1.49%	3.50%
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	0.86%	1.34%	1.34%	3.28%	1.62%	1.11%	1.40%	1.83%	3.61%

Statement of Compliance

As of March 31, 2019



Northern California Cities Self-Insurance Fund - Short Term

The portfolio complies with state law and with the Client's investment policy.

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

Reconciliation Summary

As of March 31, 2019



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$26,255,545.84
<u>Acquisition</u>		
+ Security Purchases	\$800,180.35	
+ Money Market Fund Purchases	\$195,999.17	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$996,179.52
<u>Dispositions</u>		
- Security Sales	\$399,143.00	
- Money Market Fund Sales	\$399,972.90	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$65,000.00	
- Principal Paydowns	\$84,365.88	
Total Dispositions		\$948,481.78
<u>Amortization/Accretion</u>		
+/- Net Accretion	\$1,959.74	
		\$1,959.74
<u>Gain/Loss on Dispositions</u>		
+/- Realized Gain/Loss	(\$878.02)	
		(\$878.02)
ENDING BOOK VALUE		\$26,304,325.30

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$241,930.46
<u>Acquisition</u>		
Contributions	\$0.00	
Security Sale Proceeds	\$399,143.00	
Accrued Interest Received	\$2,264.86	
Interest Received	\$45,774.97	
Dividend Received	\$262.49	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$65,000.00	
Interest from Calls/Redemption	\$595.83	
Principal Paydown	\$84,365.88	
Total Acquisitions	\$597,407.03	
<u>Dispositions</u>		
Withdrawals	\$0.00	
Security Purchase	\$800,180.35	
Accrued Interest Paid	\$1,200.41	
Total Dispositions	\$801,380.76	
ENDING BOOK VALUE		\$37,956.73



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

MONTHLY ACCOUNT STATEMENT

MARCH 1, 2019 THROUGH MARCH 31, 2019

Chandler Team:

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

Custodian

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

CHANDLER ASSET MANAGEMENT
chandlerasset.com

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PORTFOLIO CHARACTERISTICS

Average Modified Duration	3.32
Average Coupon	2.32%
Average Purchase YTM	2.34%
Average Market YTM	2.47%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.63 yrs
Average Life	3.56 yrs

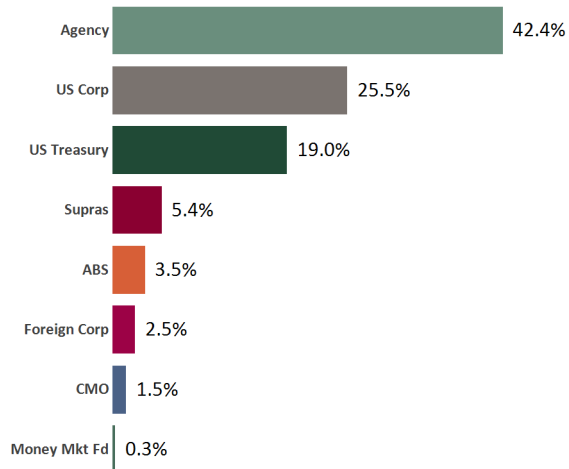
ACCOUNT SUMMARY

	Beg. Values as of 2/28/19	End Values as of 3/31/19
Market Value	26,911,381	27,251,747
Accrued Interest	154,114	132,448
Total Market Value	27,065,495	27,384,195
Income Earned	51,864	53,316
Cont/WD		0
Par	27,226,922	27,294,962
Book Value	27,169,213	27,245,035
Cost Value	27,191,427	27,268,403

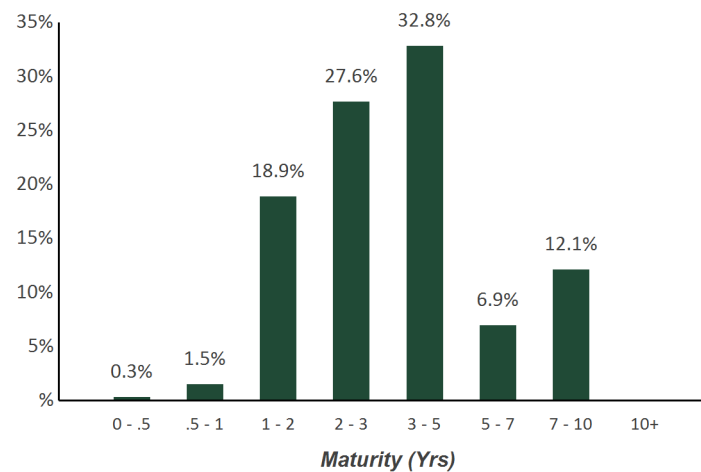
TOP ISSUERS

Federal Home Loan Bank	19.0%
Government of United States	19.0%
Federal National Mortgage Assoc	13.4%
Federal Home Loan Mortgage Corp	6.1%
Tennessee Valley Authority	5.4%
Inter-American Dev Bank	4.7%
John Deere ABS	1.7%
State Street Bank	1.5%
Total	70.7%

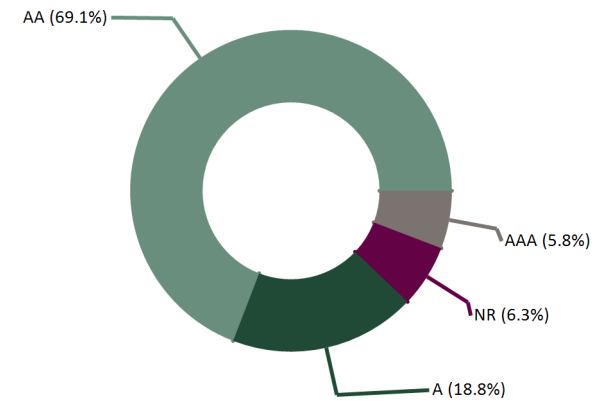
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	Annualized								
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	5/31/2006
Northern Cal. Cities Self Ins. Fund Long Term	1.18%	1.94%	1.94%	4.05%	2.11%	1.37%	2.08%	2.58%	3.71%
ICE BAML 1-10 Yr US Treasury/Agency Index	1.19%	1.56%	1.56%	3.74%	1.79%	0.99%	1.70%	2.03%	3.33%
ICE BAML 1-10 Yr US Corporate/Govt Rated AAA-A Idx	1.24%	1.93%	1.93%	4.06%	2.06%	1.32%	1.96%	2.73%	3.49%

Statement of Compliance

As of March 31, 2019



Northern California Cities Self-Insurance Fund - Long Term

The portfolio complies with state law and with the Client's 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 March 31, 2019



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$27,169,212.52
<u>Acquisition</u>		
+ Security Purchases	\$366,807.60	
+ Money Market Fund Purchases	\$404,051.47	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$770,859.07
<u>Dispositions</u>		
- Security Sales	\$175,382.81	
- Money Market Fund Sales	\$371,707.60	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$85,000.00	
- Calls	\$0.00	
- Principal Paydowns	\$64,303.45	
Total Dispositions		\$696,393.86
<u>Amortization/Accretion</u>		
+/- Net Accretion	\$516.41	
		\$516.41
<u>Gain/Loss on Dispositions</u>		
+/- Realized Gain/Loss	\$841.12	
		\$841.12
ENDING BOOK VALUE		\$27,245,035.26

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$48,897.60
<u>Acquisition</u>		
Contributions	\$0.00	
Security Sale Proceeds	\$175,382.81	
Accrued Interest Received	\$1,560.86	
Interest Received	\$77,505.57	
Dividend Received	\$298.78	
Principal on Maturities	\$85,000.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$64,303.45	
Total Acquisitions	\$404,051.47	
<u>Dispositions</u>		
Withdrawals	\$0.00	
Security Purchase	\$366,807.60	
Accrued Interest Paid	\$4,900.00	
Total Dispositions	\$371,707.60	
ENDING BOOK VALUE		\$81,241.47



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

MONTHLY ACCOUNT STATEMENT

APRIL 1, 2019 THROUGH APRIL 30, 2019

Chandler Team:

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

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

CHANDLER ASSET MANAGEMENT
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PORTFOLIO CHARACTERISTICS

Average Modified Duration	2.36
Average Coupon	2.10%
Average Purchase YTM	2.19%
Average Market YTM	2.47%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.63 yrs
Average Life	2.48 yrs

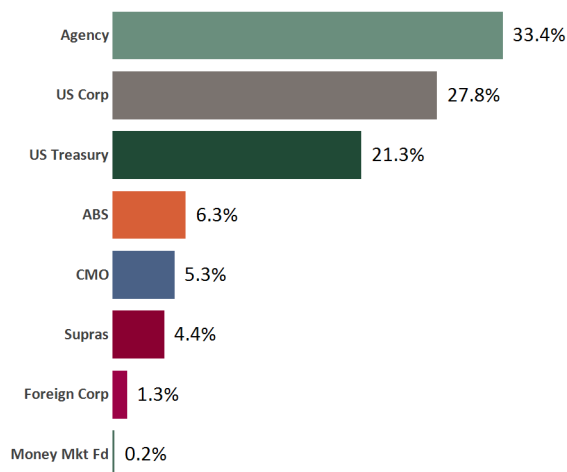
ACCOUNT SUMMARY

	Beg. Values as of 3/31/19	End Values as of 4/30/19
Market Value	26,224,243	26,256,896
Accrued Interest	106,680	123,878
Total Market Value	26,330,923	26,380,774
Income Earned	46,891	47,160
Cont/WD		-562
Par	26,358,176	26,375,186
Book Value	26,304,325	26,326,698
Cost Value	26,273,116	26,296,792

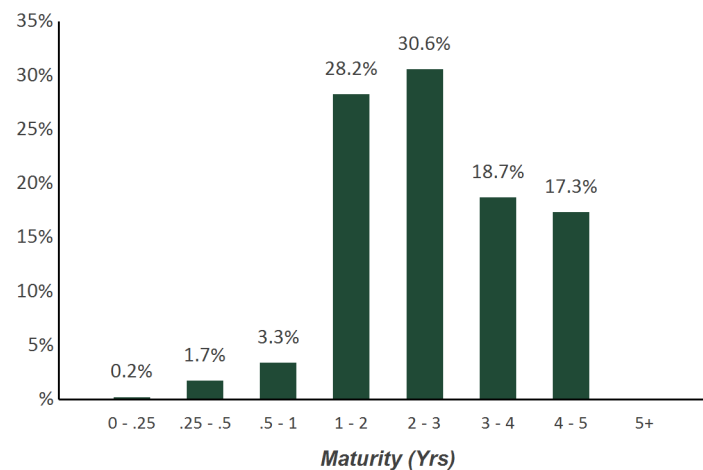
TOP ISSUERS

Government of United States	21.3%
Federal National Mortgage Assoc	17.2%
Federal Home Loan Bank	11.2%
Federal Home Loan Mortgage Corp	10.3%
Inter-American Dev Bank	3.7%
Honda ABS	1.9%
John Deere ABS	1.5%
Deere & Company	1.4%
Total	68.6%

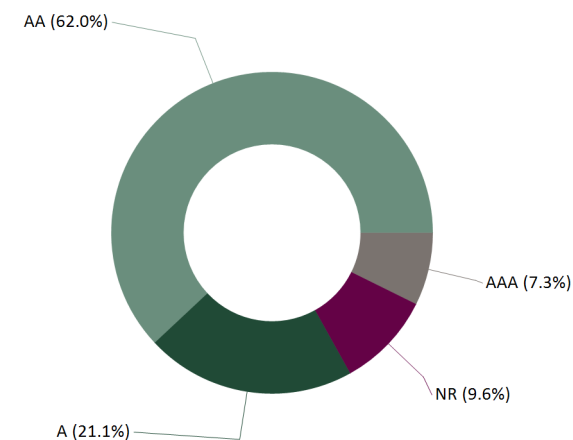
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	Annualized								
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	12/31/1997
Northern CA Cities Self Ins. Fund Short Term	0.19%	1.12%	1.63%	3.82%	1.71%	1.31%	1.49%	1.86%	3.81%
ICE BAML 1-5 Yr US Treasury/Agency Index	0.16%	1.05%	1.37%	3.66%	1.44%	1.04%	1.27%	1.53%	3.49%
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	0.17%	1.10%	1.51%	3.76%	1.55%	1.16%	1.38%	1.82%	3.60%

Statement of Compliance

As of April 30, 2019



Northern California Cities Self-Insurance Fund - Short Term

The portfolio complies with state law and with the Client's 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's; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody's ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody's; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody's	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% per issuer (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies

Reconciliation Summary

As of April 30, 2019



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$26,304,325.30
<u>Acquisition</u>		
+ Security Purchases	\$928,073.09	
+ Money Market Fund Purchases	\$440,911.92	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$1,368,985.01
<u>Dispositions</u>		
- Security Sales	\$822,519.47	
- Money Market Fund Sales	\$428,861.17	
- MMF Withdrawals	\$562.50	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$89,478.44	
Total Dispositions		\$1,341,421.58
<u>Amortization/Accretion</u>		
+/- Net Accretion	\$1,835.44	
		\$1,835.44
<u>Gain/Loss on Dispositions</u>		
+/- Realized Gain/Loss	(\$7,025.82)	
		(\$7,025.82)
ENDING BOOK VALUE		\$26,326,698.35

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$37,956.73
<u>Acquisition</u>		
Contributions	\$0.00	
Security Sale Proceeds	\$822,519.47	
Accrued Interest Received	\$2,236.76	
Interest Received	\$28,222.99	
Dividend Received	\$204.54	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$89,478.44	
Total Acquisitions	\$942,662.20	
<u>Dispositions</u>		
Withdrawals	\$562.50	
Security Purchase	\$928,073.09	
Accrued Interest Paid	\$2,538.36	
Total Dispositions	\$931,173.95	
ENDING BOOK VALUE		\$49,444.98



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

MONTHLY ACCOUNT STATEMENT

APRIL 1, 2019 THROUGH APRIL 30, 2019

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PORTFOLIO CHARACTERISTICS

Average Modified Duration	3.33
Average Coupon	2.35%
Average Purchase YTM	2.37%
Average Market YTM	2.49%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.64 yrs
Average Life	3.58 yrs

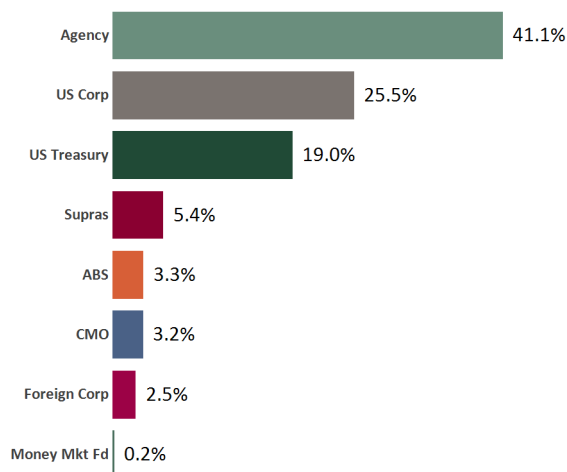
ACCOUNT SUMMARY

	Beg. Values as of 3/31/19	End Values as of 4/30/19
Market Value	27,251,747	27,262,722
Accrued Interest	132,448	152,373
Total Market Value	27,384,195	27,415,095
Income Earned	53,316	53,307
Cont/WD		0
Par	27,294,962	27,317,789
Book Value	27,245,035	27,271,902
Cost Value	27,268,403	27,296,334

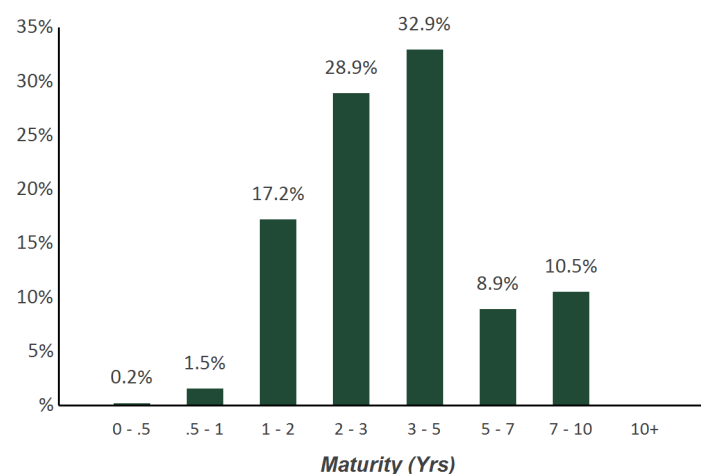
TOP ISSUERS

Federal Home Loan Bank	19.4%
Government of United States	19.0%
Federal National Mortgage Assoc	11.7%
Federal Home Loan Mortgage Corp	7.9%
Tennessee Valley Authority	5.4%
Inter-American Dev Bank	4.7%
John Deere ABS	1.6%
State Street Bank	1.5%
Total	71.1%

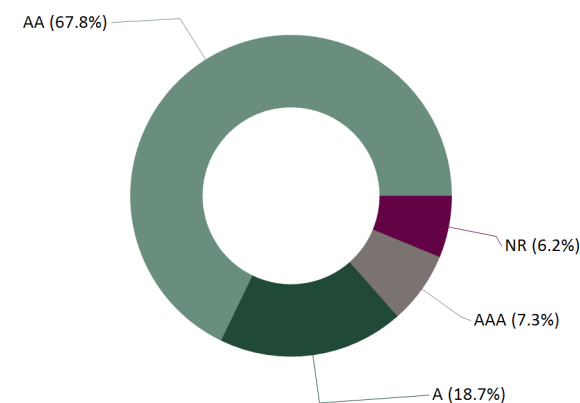
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	1M	3M	YTD	1YR	Annualized				
					2YRS	3YRS	5YRS	10YRS	5/31/2006
Northern Cal. Cities Self Ins. Fund Long Term	0.11%	1.40%	2.06%	4.57%	1.90%	1.40%	2.00%	2.61%	3.69%
ICE BAML 1-10 Yr US Treasury/Agency Index	0.05%	1.18%	1.61%	4.35%	1.56%	1.01%	1.63%	2.11%	3.31%
ICE BAML 1-10 Yr US Corporate/Govt Rated AAA-A Idx	0.12%	1.40%	2.05%	4.70%	1.85%	1.32%	1.89%	2.74%	3.47%

Statement of Compliance

As of April 30, 2019



Northern California Cities Self-Insurance Fund - Long Term

The portfolio complies with state law and with the Client's 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's; 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 April 30, 2019



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$27,245,035.26
<u>Acquisition</u>		
+ Security Purchases	\$608,083.51	
+ Money Market Fund Purchases	\$448,775.60	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$1,056,859.11
<u>Dispositions</u>		
- Security Sales	\$467,970.00	
- Money Market Fund Sales	\$479,315.43	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$76,634.05	
Total Dispositions		\$1,023,919.48
<u>Amortization/Accretion</u>		
+/- Net Accretion	\$441.30	
		\$441.30
<u>Gain/Loss on Dispositions</u>		
+/- Realized Gain/Loss	(\$6,514.05)	
		(\$6,514.05)
ENDING BOOK VALUE		\$27,271,902.14

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$81,241.47
<u>Acquisition</u>		
Contributions	\$0.00	
Security Sale Proceeds	\$467,970.00	
Accrued Interest Received	\$2,830.21	
Interest Received	\$31,159.90	
Dividend Received	\$232.81	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$76,634.05	
Total Acquisitions	\$578,826.97	
<u>Dispositions</u>		
Withdrawals	\$0.00	
Security Purchase	\$608,083.51	
Accrued Interest Paid	\$1,283.29	
Total Dispositions	\$609,366.80	
ENDING BOOK VALUE		\$50,701.64



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 04/15/2019, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 03/31/2019.

Earnings Ratio		.00006976322349099
Interest Rate		2.55%
Dollar Day Total	\$	750,090,943.36
Quarter End Principal Balance	\$	8,093,690.95
Quarterly Interest Earned	\$	52,328.76
		7009



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, 2019

	MARKET VALUE
CASH:	
(1) Tri Counties Checking	\$ 101,789.34
(2) Local Agency Inv Fund (LAIF)	8,093,690.95
Total Cash	8,195,480.29
INVESTMENTS (Unrestricted):	
(3) Chandler Investments	
Account no. 170	26,224,243.00
Account no. 171	27,251,747.00
Total Unrestricted Investments	53,475,990.00
TOTAL CASH AND INVESTMENTS	\$61,671,470.29

- (1) This consists of one checking account and two pass-thru accounts (liability and workers comp claims).
- (2) The LAIF rate of return as of quarter ended March 31, 2019 2.39%
- (3) See attached Investment Activity Reports.

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


Tim Salsbery, Treasurer

5/9/19
Date

A Joint Powers Authority

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

May 15, 2019

Mr. Marcus Beverly
Pool Administrator
Northern California Cities Self Insurance Fund
c/o Alliant Insurance Services, Inc.
1792 Tribute Road, Suite 450
Sacramento, CA 95815

RE: Actuarial Services Engagement Letter

Dear Mr. Beverly:

Thank you for the opportunity to provide actuarial services to the Northern California Cities Self Insurance Fund (NCCSIF). The following is a brief outline of our understanding of the scope of work to be performed and our fees.

NCCSIF is seeking professional actuarial advice with regard to its self-insured workers' compensation and liability programs. The objectives of the studies are to provide a projection of outstanding liabilities and claim costs. Each report will include the following items:

- Provide a projection of outstanding losses and loss adjustment expenses for all preceding fiscal years as of June 30 of the current fiscal year end. The outstanding losses and loss adjustment expenses are to be stated at the expected level, as well as at various confidence levels.
- Provide a projection of program assets to the current fiscal year end for comparison with the outstanding liabilities to determine the program funding surplus or deficit at the expected level, as well as at various confidence levels.
- Provide program funding levels for the next program year at the expected level, as well as at various confidence levels.
- Provide appropriate rates for claims incurred during the next program year at the expected level, as well as at various confidence levels.
- Each of the estimates specified above will be provided on both discounted and full value bases.
- Each of the estimates specified above will be provided separately for the banking layer and the pooling layer.

- Estimates of the program's cash flow requirements for a given number of fiscal years, separately identified for each accident year.
- Provide a statement of compliance with GASB #10 and GASB #30.
- Optional: Provide an update of program liabilities at June 30 of the current fiscal year end based upon loss data valued as of June 30.

We will agree to complete the scope of work discussed above for the following fees:

<u>Project Component</u>	<u>2019-20</u>	<u>2020-21</u>	<u>2021-22</u>
WC 12/31 Study	\$6,190	\$6,340	\$6,500
Less CSAC Subsidy	<2,000>	<2,000>	<2,000>
Liability 12/31 Study	6,190	6,340	6,500
Total Fees (Standard Studies Only)	\$10,380	\$10,680	\$11,000
WC 6/30 Update (optional)	1,340	1,370	1,400
Liability 6/30 Update (optional)	1,340	1,370	1,400
Total Fees (Including Updates)	\$13,060	\$13,420	\$13,800

The fees above include one in-person meeting presentation. Additional personal visits will be billed at a rate of \$500 plus travel related expenses. Should other services beyond the scope of work outlined above be required, we will bill for our time and out of pocket expenses at the rates specified below.

<u>Consultant</u>	<u>Hourly Rate</u>
Fellow	\$300
Associate	225
Actuarial Staff	150
Administrative Staff	75

Upon delivery of a draft report, consultant shall be entitled to the entire fee. If this agreement is terminated prior to delivery of a draft report, client agrees to pay contractor for all hours incurred through the date notice of termination is given. Such amount shall be limited to the maximum fees stated in this agreement.

Our target delivery date for the draft reports will be within four weeks of receipt of complete data.

NCCSIF

Page 3

Please call me at (916) 244-1132 or Mike at (916) 244-1162 with any questions you may have with regard to our proposal.

Respectfully Submitted,



Renee Jack, Project Coordinator

Accepted By:

Bickmore Actuarial



Mike Harrington, President and Principal

Accepted By:

NCCSIF



Elizabeth Ehrenstrom, NCCSIF President



April 8, 2019

Mr. Marcus Beverly
Northern California Cities Self-Insurance Fund
c/o Alliant Insurance Services
2180 Harvard Street, Suite 460
Sacramento, CA 95815

by e-mail: *marcus.beverly@alliant.com*
raychelle.maranan@alliant.com

**Northern California Cities Self-Insurance Fund (NCCSIF)
Workers' Compensation Claims Audit – 2019**

Dear Mr. Beverly:

FCS presents this final report for the 2019 claim audit project.

Thank you for the opportunity to assist NCCSIF with this important project.

Sincerely,

A handwritten signature in black ink that reads "Tim Farley". The signature is written in a cursive style.

Timothy P. Farley, CPCU
President

Encl.

Workers' Compensation Claims Audit 2019

for

Northern California Cities Self-Insurance Fund (NCCSIF)



April 8, 2019



F A R L E Y
CONSULTING SERVICES, LLC

2311 Birdie Street ~ Oceanside, CA 92056
Phone: 760.533.3439 ~ Fax: 760.722.1760
farleyconsulting@cox.net

**An Independent Claims Management
Consulting Firm**



April 8, 2019

Alliant Insurance Services
2180 Harvard Street, Suite 460
Sacramento, CA 95815

Attn: Mr. Marcus Beverly
by email: marcus.beverly@alliant.com

Northern California Cities Self-Insurance Fund (NCCSIF) Workers' Compensation Claims Audit – 2019

This report summarizes the results of an audit of workers' compensation claims for the Northern California Cities Self-Insurance Fund (NCCSIF). Farley Consulting Services (FCS) reviewed 125 claims via access to the claims management information system of York Risk Services Group (York) in Roseville, California. The audit sample breakdown is:

- 90 open indemnity claims
- 10 closed indemnity claims
- 25 open medical only claims

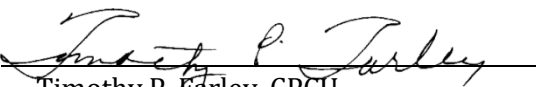
The review was conducted March 17, 2019 through April 1, 2019. FCS's primary contact at York throughout the audit process was Ms. Dorianne Zumwalt. An exit discussion of audit findings was conducted via teleconference with Mr. Jeff Ponta and Mr. Steve Scott of York on April 2, 2019.

York provided written responses to the exit meeting on April 5, 2019. York's comments were considered when preparing this report.

FCS appreciates the opportunity to complete this important project for NCCSIF.

Respectfully submitted,

FARLEY CONSULTING SERVICES

by 
Timothy P. Farley, CPCU
President

Contents

I.	Executive Summary.....	1
II.	Audit Results	4
A.	Background.....	4
B.	Claims Handling Analysis.....	4
1.	Staffing/Caseloads	4
2.	Accuracy of Case Reserves.....	6
3.	Payments/Benefit Calculation Accuracy.....	6
4.	Quality of Investigation.....	8
5.	Subrogation.....	8
6.	Cost Containment.....	9
7.	Return-to-Work Policy	9
8.	Medical Management.....	9
9.	Litigation Management.....	10
10.	Diary/Case Closure.....	10
11.	Documentation and Risk Management Information System (RMIS) Clarity	10
12.	Supervision.....	10
13.	Excess Notification.....	11

Exhibits

Exhibit 1 – NCCSIF York Claim Administration Performance Compliance Analysis.....	3
Exhibit 2 – Claims Handling Personnel/Caseloads Analysis, York.....	5
Exhibit 3 – Reserve Analysis, NCCSIF.....	7
Exhibit 4 – NCCSIF Diary Maintenance Analysis	12
Exhibit 5 – NCCSIF Claim Documentation Analysis	13

Appendix

Audit Lists

I. Executive Summary

FCS's review of 125 workers' compensation claims for NCCSIF finds that York is providing competent claims administration services. Notable deficiencies are identified in the areas of diary maintenance and claim documentation clarity, but York's overall performance meets or exceeds industry standards for the administration of municipal pooling entities. Exhibit 1 on page 3 provides York's compliance performance by key category.

FCS makes the following observations and recommendations based on the review:

1. York is adequately staffed to handle NCCSIF claims. Four indemnity examiners and three medical only/future medical only examiners are assigned to the NCCSIF account. Caseloads for all York personnel are below the recommended maximum of 175 indemnity claims or 300 medical only/future medical claims. Exhibit 2 on page 5 displays the organizational structure of York staff assigned to the NCCSIF account.
2. Case reserves are accurate. Two claims require reserve adjustment. Those claims are discussed in Exhibit 3 on page 7.
3. The audit identified no inaccurately calculated disability benefit rates. No payment accuracy deficiencies are identified. FCS re-rated 15 of the indemnity claims. York's calculation is accurate for all of the re-rated claims

Many member employees qualify for *Labor Code 4850* benefits. Those benefits are consistently calculated accurately and were disbursed timely.

Seven claims generated permanent disability advances that ultimately exceeded the PD award. York notified the employee of the right to take credit for the overpayment in all seven instances.
4. Investigation is thorough, but the initial contact of the employee was late on four of the claims. Those claims are listed on page 8. Another claim that is currently designated as medical only should be considered for conversion to indemnity status. That claim is also discussed on page 8.
5. Six claims reviewed involve subrogation pursuit. York is aggressively pursuing the responsible party on all of these claims.
6. Cost containment is effective. Medical bill review efforts by WellComp resulted in a net savings of 65% of the original amount billed for calendar year 2018. Other similar entities experience average net savings of 62%. A breakdown of these figures is charted on page 9.
7. Medical management is effective. York retains nurse case manager vendors and utilization review (UR) vendors only when these mitigating activities cannot be provided by the York examiner. The audit confirms that these key components of medical management are competently performed.

8. Sixty-two of the 100 indemnity claims reviewed involve some element of litigation. Litigation management is effective. Status updates from defense counsel are timely. Referrals to defense counsel are also timely. No litigation management deficiencies are identified
9. York is not consistently maintaining timely diary. Four claims lack compliance with accepted diary standards. Those claims are discussed in Exhibit 4 on page 12.
10. All material reviewed for this audit was obtained via access to York's Claims Connect information system. That system is accurately recording daily claim administration information, including financial data, daily examiner activity notes, medical documentation, and legal correspondence. Three claims exhibit deficiencies. Those claims are discussed in Exhibit 5 on page 13.

Case reserve worksheets are detailed and clearly displayed in the Claims Connect system.
11. Supervisory activity is consistently documented to the information system. No claim administration supervision deficiencies are identified.
12. Thirteen of the claims reviewed qualify for reporting to excess insurers. All but one of these qualifying claims were reported to the excess provider timely. The possibly deficient claim is discussed on page 11.

These and other elements of the study are discussed in more detail in the remainder of this report.

Exhibit 1 – NCCSIF York Claim Administration Performance Compliance Analysis

Key Category of Observation	Target Performance Level	York Performance Compliance Rate
Staffing adequacy	100%	100%
Case reserve accuracy	97%	98.5%
Investigation thoroughness	95%	95%
Benefit Payment Timeliness and Accuracy	100%	100%
Litigation management thoroughness	95%	100%
Diary maintenance	95%	96.8%
Documentation/information system clarity	95%	97%
Supervisory activity timeliness and instructiveness	95%	100%
Excess reporting identification and timeliness	100%	92.3%

II. Audit Results

A. Background

NCCSIF seeks a comprehensive audit of its workers' compensation claims currently administered by York to ensure effective claims administration and adherence to California workers' compensation statutory guidelines.

FCS reviewed 125 claims remotely via access to the York Claims Connect information system.

York provided a list of all open and closed claims in Excel format. FCS chose the audit sample from that list.

An exit discussion of audit findings was conducted with York staff on April 2, 2019. York issued written responses to those findings on April 5, 2019. Those responses were considered when preparing this report.

FCS thanks York for its complete cooperation during this audit process.

B. Claims Handling Analysis

This section of the report discusses specific elements of workers' compensation claims handling. Recommendations for improvement are incorporated into the discussion of each element.

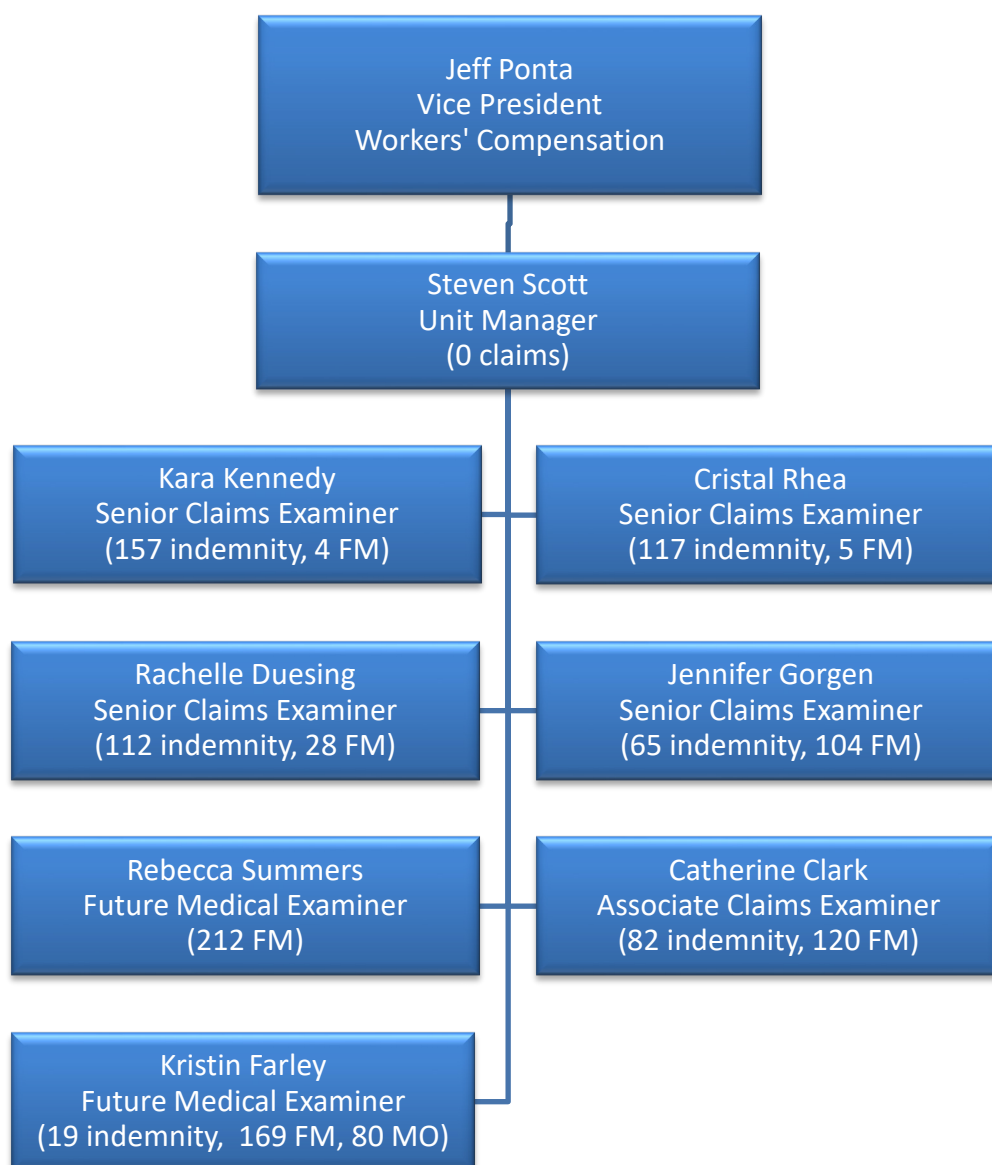
1. Staffing/Caseloads

York is adequately staffed to administer NCCSIF claims. Exhibit 2 displays the current organizational structure of York claims handling staff assigned to the NCCSIF account.

Total open caseloads are listed below the name.

Exhibit 2 reflects that all of the examiners have caseloads below the recommended maximum of 175 for indemnity and 300 for future medical/medical only.

Exhibit 2 – Claims Handling Personnel/Caseloads Analysis, York



2. Accuracy of Case Reserves

NCCSIF claim reserves should anticipate the ultimate probable cost and should be based on:

- Information contained in Form 5020 (Employer's Report of Occupational Injury or Illness)
- Information contained in Form 5021 (Physician's First Report of Injury or Illness)
- Anticipated temporary disability (TD) benefits
- Anticipated medical costs
- Employee's wage information
- Anticipated vocational rehabilitation (VR)/Supplemental Job Displacement Benefits (SJDB)
- Anticipated permanent disability (PD) benefits
- Consideration of *Labor Code* 4850 benefits
- Life expectancy and average annual medical costs for future medical claims

York is considering these and other factors and is accurately establishing reserves on most claims. Two claims requiring adjustment are discussed in Exhibit 3.

3. Payments/Benefit Calculation Accuracy

The audit evaluated the following key elements of claim payments activity:

- The accuracy of York's calculation of permanent disability and temporary disability rates.
- The timeliness of the distribution of temporary disability and permanent disability payments.
- Confirmation that payments and settlements did not exceed the individual examiner's or York's settlement authority levels.
- The identification and timely payment of penalties.
- The identification and accurate application of vocational rehabilitation voucher/payment benefits.

York is accurately calculating temporary disability and permanent disability benefit rates. FCS re-rated 15 of the indemnity claims. York's calculations are accurate on all 15 re-rated claims.

Exhibit 3 – Reserve Analysis, NCCSIF

Claim No.	Current Outstanding Reserve	Recommended Outstanding Reserve*	Comments
NCWA-556435	\$64,587 (PD)	\$35,000 (PD)	Claim activity notes indicate this claim has settled for a 33% stipulated award (roughly \$44,000). \$9,943 has already been advanced.
NCWA-558175	\$12,000 (Labor Code 4850)	\$0 (Labor Code 4850)	The claim was still open at the time of this review. The employee was medically discharged on 2/21/19. York indicated the claim was eventually closed after the date FCS reviewed the claim.

* Reserve recommendations are based on the review of files for similar municipal pooling entities in California.

4. Quality of Investigation

Proper investigation for NCCSIF workers' compensation claims includes:

- Making prompt contact with the injured employee, the treating physician, and the employee's direct supervisor (3-point contact).
- Verifying the injury is work related.
- Researching injury history (indexing) to determine potential for apportionment.
- Canvassing for possible witnesses to the industrial accident.
- Obtaining recorded or written statements regarding the incident from injured employees or witnesses when possible.
- Follow-up contact with medical providers to gain a clear understanding of the severity of the injury and the anticipated duration of disability.
- Obtaining accurate, wage information from the employer.
- Obtaining police accident reports when the industrial injury is the result of a traffic accident.
- Obtaining updated wage information to accurately calculate benefits.
- Identifying claims with rehabilitation potential and effectively monitoring rehabilitation progress.
- Identifying employees who are subject to Medicare Set Aside (MMSEA) processing.
- Identification and aggressive pursuit of other parties responsible for the injury (subrogation).

York is conducting thorough investigation on NCCSIF claims, but initial contact of the employee is late or absent on four claims. Those claims are:

- NCWA-558044-claim received 9/20/18; first contact 9/27/19
- NCWA-558098-claim received 11/15/18; first contact 11/28/19
- NCWA-558129-claim received 12/12/18; first contact 12/19/18
- NCWA-558154-claim received 1/4/19; first contact 1/9/19

Claim number NCWA-558037 is currently listed as medical only. The claim has been open for roughly 8 months. The employee was medically discharged and then renewed physical therapy treatments. Due to the length of time the claim has been open, York should consider converting it to an indemnity claim.

5. Subrogation

Six of the claims reviewed involve situations where the NCCSIF member may recover funds expended for benefits from another responsible party. York pursued the responsible party aggressively in all instances. No subrogation deficiencies are identified.

6. Cost Containment

Thorough scrutiny of all medical bills to identify charges not in compliance with California's fee schedule and charges or treatments that are not work related is a vital element of a fiscally responsible workers' compensation program. A complacent cost containment policy can result in thousands of dollars in unnecessary payments on a single claim. Multiplied by a substantial claim volume, this faulty policy can change a cost-effective program into a matter of great fiscal concern.

Bill review activity is performed by WellComp, a York affiliate. The table below documents the results of WellComp's fee schedule compliance efforts. NCCSIF's annual 65% net savings is comparable to the 62% net savings experienced by similar entities.

NCCSIF Fee Schedule Savings – WellComp Calendar Year 2018

A	Number of bills processed	7,703
B	Original amount billed	\$6,037,034
C	Amount paid	\$2,026,198
D	Gross savings ((B) – (C))	\$4,010,836
E	Cost saving fees	\$88,395
F	Net savings (D) – (E)	\$3,922,441 or 65% of original amount billed (B)

7. Return-to-Work Policy

Any success in implementing a return-to-work program relies significantly on the individual member's ability to accommodate work restrictions.

Claim administration material consistently documents York's attempt to communicate work restrictions to the member site representative. The material also consistently document job analyses instrumental in assisting in the evaluation of the injured employee's ability to perform specific tasks. These positive results have been apparent in past audits as well.

8. Medical Management

York is complying with industry standards for medical management. WellComp also facilitates this cost mitigating service. Medical management review confirms the following:

- Outside nurse case management vendors were utilized at appropriate times. The fees charged by these vendors are similar to fees for nurse case management vendors for similar programs.
- The timeliness of payments/objections to medical bills is evident in all of the claims where medical bill processing is an issue.
- Utilization Review is evident when necessary.

9. Litigation Management

This category seeks to verify:

- That defense attorneys and the employee's attorney are responded to timely.
- That defense counsel fees are within industry averages.
- That claim examiners are performing routine activities and not assigning defense counsel to perform tasks that the examiner should be performing.

Sixty-two of the 100 indemnity claims reviewed involve some degree of litigation. This is not necessarily the actual litigation rate for NCCSIF. FCS focused on high-value claims that routinely involve litigation. Other California municipalities experience an overall litigation rate of between 35% and 40%.

York is effectively managing litigation on the claims reviewed. This is based on the following key findings:

- Referrals to defense counsel are timely in all instances. NCCSIF is bound by statutory requirements for filing answers to applications for adjudication of claims. The referrals also clearly set forth the facts of the claim and communicate the expectation of counsel. These expectations include submission of a proposed budget and plan of action.
- Communication between the York examiner and the assigned defense counsel is timely and thorough.
- Litigation expense rates are within the industry average for the handling of public entity claims.

The audit identified no litigation management deficiencies.

10. Diary/Case Closure

Active, unresolved claims require some adjusting activity every 45 days. Resolved claims for which the only remaining issue is the processing of medical benefits should be reviewed at least every 180 days. York is consistently complying with these standards. Still, 4 claims exhibit deficiencies. Exhibit 4 lists and discusses those claims.

11. Documentation and Risk Management Information System (RMIS) Clarity

All material reviewed for this project was accessed remotely using the York Claims Connect system. That system is efficiently recording routine claims administration activity such as reserve/payment data, daily examiner activity notes, medical documentation, and state-required form documentation on most claims. Three claims exhibit deficiencies. Exhibit 5 discusses those claims.

12. Supervision

All claims reviewed exhibit timely, instructive input from the York supervisor. No supervisory deficiencies are identified.

13. Excess Notification

Thirteen of the claims reviewed meet excess reporting requirements. Claim number NCWA-557901 pertains to a firefighter who presents a claim for cancer. The employee has died. The claim is currently denied with a precautionary \$100,000 indemnity reserve. Despite its denied status, York should consider reporting the claim to the excess provider due to the fatality.

Exhibit 4 – NCCSIF Diary Maintenance Analysis

Claim Number	Discussion
NCWA-554687	There is no documented activity in the note screen between 11/8/13 and 1/16/19.
NCWA-557784	A PQME deemed the employee permanent and stationary (P&S) on 5/29/18. It is unclear why no attempt to settle with a stipulated award has been made. Activity notes indicate the City and York are attempting to settle the claim by compromise and release (C&R), but that activity is fairly recent.
NCWA-557828	Claim activity notes exhibit no activity between 3/28/18 and 2/8/19.
NCWA-557843	Claim activity notes exhibit no activity between 4/4/18 and 1/9/19.

Exhibit 5 – NCCSIF Claim Documentation Analysis

Claim No.	Comments
NCWA-374501	There are two active claims for this employee. The discussion pertaining to settlement and the outstanding reserves on each claim do not match. It appears notes for one claim pertain to the other claim. In one instance a note stating, "Indemnity no longer needed on this claim" appears. There is no explanation for this as the claim has a significant PD reserve and will likely be part of a global settlement of all claims for this employee.
NCWA-557248	There are multiple different PD ratings and amounts referred to in claim activity notes and claim management review (CMR) inputs.
NCWA-72566	The most recent case reserve worksheet was completed more than 2 years ago. An updated worksheet is due.

Appendix

Audit Lists

Open Claims

Claim No.
1. NCWA-343291
2. NCWA-359740
3. NCWA-374501
4. NCWA-529694
5. NCWA-529899
6. NCWA-554687
7. NCWA-555600
8. NCWA-556317
9. NCWA-556416
10. NCWA-556433
11. NCWA-556449
12. NCWA-556471
13. NCWA-556521
14. NCWA-556716
15. NCWA-556754
16. NCWA-556763
17. NCWA-556800
18. NCWA-556902
19. NCWA-556980
20. NCWA-557025
21. NCWA-557205
22. NCWA-557248
23. NCWA-557265

Claim No.
24. NCWA-557302
25. NCWA-557346
26. NCWA-557471
27. NCWA-557495
28. NCWA-557572
29. NCWA-557768
30. NCWA-557784
31. NCWA-557814
32. NCWA-557823
33. NCWA-557828
34. NCWA-557843
35. NCWA-557855
36. NCWA-557884
37. NCWA-557901
38. NCWA-557908
39. NCWA-557935
40. NCWA-557956
41. NCWA-558004
42. NCWA-558008
43. NCWA-558013
44. NCWA-558020
45. NCWA-558024
46. NCWA-558028

Claim No.
47. NCWA-558030
48. NCWA-558033
49. NCWA-558034
50. NCWA-558036
51. NCWA-558037
52. NCWA-558038
53. NCWA-558044
54. NCWA-558051
55. NCWA-558059
56. NCWA-558062
57. NCWA-558065
58. NCWA-558066
59. NCWA-558084
60. NCWA-558085
61. NCWA-558088
62. NCWA-558089
63. NCWA-558098
64. NCWA-558100
65. NCWA-558105
66. NCWA-558108
67. NCWA-558114
68. NCWA-558115
69. NCWA-558122

Claim No.
70. NCWA-558126
71. NCWA-558129
72. NCWA-558130
73. NCWA-558131
74. NCWA-558135
75. NCWA-558136
76. NCWA-558139
77. NCWA-558151
78. NCWA-558154
79. NCWA-558157
80. NCWA-558158
81. NCWA-558160
82. NCWA-558164
83. NCWA-558166
84. NCWA-558169
85. NCWA-558170
86. NCWA-558171
87. NCWA-558175
88. NCWA-558176
89. NCWA-558178
90. NCWA-72566

Closed Indemnity Claims Files

Claim No.
1. NCWA-157175
2. NCWA-556823
3. NCWA-557112
4. NCWA-557277

Claim No.
5. NCWA-557481
6. NCWA-557672
7. NCWA-557682
8. NCWA-557689

Claim No.
9. NCWA-557705
10. NCWA-557991

Medical Only Claims Files

Claim No.
1. NCWA-558054
2. NCWA-558078
3. NCWA-558091
4. NCWA-558094
5. NCWA-558133
6. NCWA-558140
7. NCWA-558141
8. NCWA-558142
9. NCWA-558149

Claim No.
10. NCWA-558153
11. NCWA-558159
12. NCWA-558162
13. NCWA-558163
14. NCWA-558165
15. NCWA-558167
16. NCWA-558168
17. NCWA-5581720
18. NCWA-558174

Claim No.
19. NCWA-558177
20. NCWA-558179
21. NCWA-558180
22. NCWA-558181
23. NCWA-558183
24. NCWA-558184
25. NCWA-558186

May 20, 2019

Liz Ehrenstrom, NCCSIF (via email)
Marcus Beverly, Alliant Insurance Services, Inc (via email)

Re: Response to Work Comp Audit Results for NCCSIF – Farley Consulting Services

Dear Ms. Ehrenstrom and Mr. Beverly:

This letter is in response to the Farley Consulting Services workers' compensation audit report dated April 8, 2019 for Northern California Cities Self-Insured Fund. We note the overall score of 97.7% and have reviewed the audit findings. A total of 125 files were reviewed and we are pleased to have scored at or above the target performance level in 8 out of the 9 categories. Please accept the following response to the audit as well as our plan on how we intend to meet all stated target performance levels in all categories.

There was only one category that did not meet the target performance level, Excess Reporting Identification and Timeliness. For that category, 13 total files were reviewed and 1 file did not meet excess reporting requirements (claim #NCWA-557901). The claim was and continues to be reported to excess however, the initial excess report was issued late. We have reviewed the findings and recommendations of the auditor and have discussed with the claims team the importance of timely and accurate reporting to excess. Through examiner and supervisor diary reviews, we will review the type of claim, claim coding, total incurred, paid to date, and SIR level to ensure timely initial and ongoing reporting to the excess carrier.

We will continue to strive to meet all stated performance levels on all files and we appreciate our partnership with NCCSIF. We are dedicated in our commitment to continue to provide excellent claims handling to the NCCSIF members.

Please let us know if you have any questions or need additional information.

Sincerely,

Steven Scott

Steven Scott
Senior Manager Claims Workers' Compensation

cc: Jeff Ponta
Bettina Hooper
Dori Zumwalt



Quarterly Report for NCCSIF Workers' Compensation

June 2019

york.

- File reviews conducted with the City of Folsom and Alliant. If you would like a file review, please contact me (dorienne.zumwalt@yorkrisk.com).
- Workers' Compensation training available – Work Comp 101 designed for supervisors and Work Comp Overview designed for HR/City Attorney. Please contact Dori Zumwalt to schedule the training with your city.
- Risk Management 101 training – this four hour training session covers risk pooling and risk management, claim trends specific to your city, risk assessment best practices, claim reporting procedures, and accident investigation/root cause analysis. For more information, please contact Dori Zumwalt or Marcus Beverly.
- Claim trending reports with an overview of the last five fiscal years available upon request. The most recent fiscal year is coming to a close on June 30th.
- Claim Settlements – Rebecca Summers is evaluating all future medical claims for possible settlement – she resolved three old future medical claims via Compromise and Release in May!
- We are excited to have senior claims examiner, Alicia Veloz join the NCCSIF team handling the claims for Auburn, Galt, Gridley, Paradise, and Placerville.

Workers' Compensation Contacts

<p>Kara Kennedy Senior Claims Examiner (916) 960-0920 kara.kennedy@yorkrisk.com Elk Grove, Folsom, Marysville, Yuba City</p>	<p>Cristal Rhea Senior Claims Examiner (916) 746-6307 cristal.rhea@yorkrisk.com Red Bluff, Willows</p>
<p>Alicia Veloz Senior Claims Examiner (916) 771-6361 alicia.veloz@yorkrisk.com Auburn, Galt, Gridley, Paradise, Placerville</p>	<p>Jennifer Gorgen Senior Claims Examiner (916) 960-0962 jennifer.gorgen@yorkrisk.com Oroville</p>
<p>Catherine Clark Claims Examiner (916) 960-0902 catherine.clark@yorkrisk.com Anderson, Colusa, Corning, Dixon, Folsom, Ione, Jackson, Lincoln, Nevada City, Rio Vista, Rocklin</p>	<p>Kristin Farley Claim Examiner (916) 580-1835 kristin.farley@yorkrisk.com Medical Only claims</p>
<p>Rebecca Summers Claim Examiner (916) 960-1029 rebecca.summers@yorkrisk.com Future Medical claims</p>	<p>Steven Scott Unit Manager (916) 960-0946 steven.scott@yorkrisk.com</p>
<u>Resources</u>	
<p>Jeff Ponta Vice President Workers' Compensation (916) 960-0965 jeff.ponta@yorkrisk.com</p>	<p>Dori Zumwalt Account Executive Client Services (916) 960-1017 dorienne.zumwalt@yorkrisk.com</p>

Goals and Objectives

Focus	Measurement	Objective
Inventory Reduction	Files closed from Critical Listing *	2 per month
Settlements	Number of Settlements	5 per month
Salvage	Salvage as % of incurred on Closed Files	10% on prior incurred value
Temporary Disability	Average Duration of TD on active TD files	24 weeks of TD on current TD files
Litigation	Newly Litigated Files as % of Newly Opened files	20% of newly opened claim files
Reserve Development	Annualized development of reserves on files DOI > 1 year	10% Annual Development

* Critical Listing claims have the following criteria:
 Total Incurred > \$100k, and/or DOI prior to 1/1/2010,
 and/or Initially denied and currently litigated, and/or
 Litigated with \$0 in indemnity reserves

Workers' Compensation Program Results

<u>Month ending:</u>	<u>2/28/2019</u>	<u>3/31/2019</u>	<u>4/30/2019</u>	<u>5/31/2019</u>
Closing Ratio				
Beginning Inventory	527	531	543	543
Newly Entered	26	35	25	29
Reopened	3	4	5	6
Closed	26	28	31	29
Ratio	90%	72%	103%	83%
Non-Closure Adjustments	-	-	-	-
Ending Inventory	530	542	542	549
<u>Performance vs Objectives</u>	<u>2/28/2019</u>	<u>3/31/2019</u>	<u>4/30/2019</u>	<u>5/31/2019</u>
Inventory Reduction	-	-	-	-
Claims Closed from Critical Listing	4	2	3	2
Settlements				
Compromise and Release	2	1	2	9
Stipulations	5	5	9	3
New Settlements in Period	7	6	11	12
Salvage on Closures				
Incurred Value of Closed Ind Files	\$455,586	\$392,968	\$540,952	\$662,792
Salvage on Closed Files	\$201,666	\$173,504	\$221,565	\$280,896
Salvage as % of Incurred Value	30.7%	30.6%	29.1%	29.8%

Workers' Compensation Program Results Continued

Average Duration of Active TD Files	<u>2/28/2019</u>	<u>3/31/2019</u>	<u>4/30/2019</u>	<u>5/31/2019</u>
Num of Claims Paying TD in Period	25	33	32	30
Average Duration of TD (weeks)	22.61	22.25	21.10	21.57
Litigated Inventory				
Newly Litigated Files	3	4	4	4
Open Litigated Files	234	237	239	241
Newly Litigated Files, 6 Months Rolling	10	12	13	16
Newly Opened Files, 6 Months Rolling	175	179	180	176
Newly Litigated as % of Newly Opened	5.7%	6.7%	7.2%	9.1%
Reserve Development, DOI > 1 Year				
Change in Incurred	\$499,267	-\$191,947	\$1,022,541	\$1,194,035
Ann Increase on Open Incurred	9.9%	-3.6%	21.0%	24.5%
Denied Injuries				
Denials Issued in Period	6	7	6	5
Avg Days to Denial from Notice	51	35	58	330

AMENDMENT FIVE TO THE WORKERS' COMPENSATION SELF-INSURANCE CLAIMS ADMINISTRATION AGREEMENT

This Amendment Five to that certain Workers' Compensation Self-Insurance Claims Administration Agreement dated as of July 1, 2010 and as subsequently amended (collectively the "Agreement") by and between Northern California Cities Self Insurance Fund ("NCCSIF") and York Risk Services Group, Inc. ("York").

WITNESSETH

WHEREAS, the parties wish to extend the term of their Agreement; and

WHEREAS, the parties wish to amend the fee schedule of the Agreement as set forth herein.

NOW, THEREFORE, in consideration of the mutual promises contained herein, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:

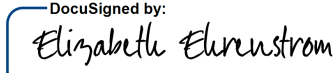
1. Section 1 of the Agreement entitled "Term of Agreement" shall be revised to include the following contract period:

"The term of this Agreement has been extended to include the period from July 1, 2019 through June 30, 2022."

2. Effective July 1, 2019, the provisions set forth in Section 2. a. of the Agreement shall no longer apply. From and after such date, the provisions set forth in the attached Exhibit A shall apply instead.
3. All other terms of the Agreement shall remain in force and unchanged. Any conflicts between this amendment and the original Agreement, including any prior executed amendments, shall be superseded by the terms provided herein.

In Witness Whereof, the parties have executed this amendment to be effective as of July 1, 2019.

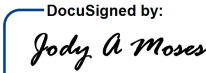
NORTHERN CALIFORNIA CITIES
SELF INSURANCE FUND

By: 
43A31133E7FE434...

Name: Elizabeth Ehrenstrom

Title: President

YORK RISK SERVICES GROUP, INC.

By: 
F6034B47BE18400...

Jody A. Moses

Executive Vice President

EXHIBIT A

Claims Services

York will provide claims handling at the following rates:

Workers Compensation (Includes the per member administration fee)	
Term	Annual Fee
07/01/2019 – 06/30/20	\$608,392
07/01/2020 – 06/30/21	\$608,392
07/01/2021 – 06/30/22	\$608,392

Annual Fee: York's Annual Fee quotation is a guaranteed flat annual fee and applies to claims administration services provided during the 12-month contract term. Any additional administration beyond the initial 12-month contract term will be subject to an additional negotiated flat annual fee or other mutually agreed upon rate structure. If there is a significant increase in claims volume, York may propose additional charges. If NCCSIF agrees to such additional charges, the fees will be adjusted accordingly. If NCCSIF does not agree to such charges, York will have the right to terminate services on 60 days' notice.

Services of the Account Executive, along with phone claim reviews, are provided at no additional charge.

Managed Care Fees:

Medical Bill Review

Workers' Compensation

Detail	Fee
Fee Per Bill	\$12.00 per Bill
California WellComp MPN Access*	Add \$5.00 per Bill

*California WellComp MPN rate includes network savings achieved through the MPN network. PPO savings achieved outside the network are charged at the PPO percentage of savings rate.

Case Management

Detail	Fee
Virtual Case Management	\$99.00 per Hour
Field Case Management	\$99.00 per Hour, Plus Mileage (IRS Reimbursement Rate & Expenses)

Utilization Review/Certification

Detail	Fee
Procedure Rate	\$67.00 per Review
Physician Review (additional fee when applicable)	\$149.00 per Review
Appeal Reviews	\$149.00 per Review

Peer Review

Detail	Fee
Peer Review	\$195.00 - \$400.00 per Review Depending on Specialty
Physician Intervention Review (Pharmacy Review w/P2P)	\$295.00 per Review

Medicare Secondary Payer Services (MSA)

Detail	Fee
Mandatory CMS MMSEA Reporting	No Charge
Standard MSA	\$2,950.00 per Referral
Complex/Catastrophic MSA	\$3,500.00 per Referral
Rush MSA Additional	\$525.00 per Referral
MSA CMS Submission	\$525.00 per Referral
Medical Cost Projections	\$1,750.00 per Referral
Conditional Payment Request	\$250.00 per Inquiry

Conditional Payment Dispute Resolution	\$500.00 per Referral
Final Settlement Document Submission	\$155.00 per Referral
Medicare / Medicaid Investigation	\$100.00 per Inquiry
Social Security Investigation	\$100.00 per Referral
Rated Age	\$25.00 per Referral
Medical Cost Projection to MSA Conversion	\$1,200.00 per Referral

York's medical management services include a complete suite of all ancillary medical services, using multiple networks that address our clients' needs – including, but not limited to, pharmacy benefit management, diagnostics, durable medical equipment, transportation and translation, home health, physical therapy and independent medical exams. These services are subject to the bill review rates as quoted above, plus the applicable percentage of network savings achieved below the fee schedule or usual and customary charges.

General Fees, Services, Terms and Conditions

- Outside Activity/Field Investigations will be billed at time and expense.
- Billing: York will issue an electronic invoice monthly, via email. Payments shall be due and payable no later than thirty days from the invoice date.
- Pricing has been developed based on provided loss data. In the event that the loss data is erroneous or otherwise incorrect both parties agree to discuss an equitable adjustment of service fees.
- NCCSIF may request that the services York performs be rendered in a particular or different way or additional services be provided, and York will make all reasonable efforts to comply. If such request increases York's cost of providing the services, York shall be entitled to an equitable adjustment in its compensation.
- York's fee per feature pricing includes placing parties that it deems responsible on notice. Pursuit of subrogation beyond this point can be performed at 25% of recovery** (exclusive of attorney fees and expenses related to litigation as well as expenses, such as locate searches, skip traces, cost and origin reports, copy service, etc. or any agreed upon contingency fees). ** York uses an external business partner to pursue third party WC claim recoveries.
- York's fee per feature pricing includes placing parties that it deems responsible on notice. Pursuit of subrogation beyond this point can be performed at 20% of recovery, plus costs, such as locate searches, skip traces, collection counsel fees and expenses, etc.

- Claims and Allocated Loss Adjustment Expenses (ALAE) may be handled in two ways:
 - NCCSIF may elect to fund an account established and maintained by York. In this case, NCCSIF will maintain and provide timely replenishment of funds to pay all Claims and ALAE and to avoid penalties and late payments. York will electronically provide a monthly recap of all deposits as well as Claims and ALAE payments. NCCSIF will be responsible for bank fees with respect to the account.
 - NCCSIF may elect to maintain and fund a NCCSIF-owned account from which York will issue all Claim and ALAE payments. In this case, NCCSIF will provide York with the facsimile signature of an officer, director, partner or employee of NCCSIF to print digitally on the checks. NCCSIF will be responsible for bank fees with respect to the account.

Allocated Loss Adjustment Expenses

York will arrange for various services and other costs as agent for our client. These costs are referred to as Allocated Loss Adjustment Expenses (ALAE). A list of these expenses follows. Payment of ALAE is the responsibility of NCCSIF. York's fees do not cover ALAE, and York is under no obligation to pay ALAE with its own funds.

- Fees of outside counsel for claims in suit, coverage opinions and litigation and for representation at hearings or pretrial conferences
- Fees of court reporters
- 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 for employing experts for the advice, opinions or testimony concerning claims under investigation or in litigation or for which a declaratory judgment is sought
- Costs for independent medical examination or evaluation for rehabilitation
- Costs of legal transcripts of testimony taken at coroner's inquests, criminal or civil proceeding
- 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 in the preparation of litigation or used on a one-time basis to resolve disputes

- Witness fees and travel expenses
- Costs of photographers and photocopy services
- Costs of appraisal fees and expenses (not included in flat fee or performed by others)
- Costs of indexing claimants
- FROI/SROI Submission
- Services performed outside York's normal geographical regions
- Costs of outside investigation, signed or recorded statements
- Out of the ordinary expenses incurred in connection with an individual claim or requiring meeting with NCCSIF
- Any other extraordinary services performed by York at NCCSIF's request
- Investigation of possible fraud including SIU services and related expenses
- Any other similar cost, fee or expense reasonably chargeable to the investigation, negotiation, settlement or defense of a claim or loss or to the protection or perfection of the subrogation rights of NCCSIF.

York may, but need not, elect to utilize its own staff or affiliated entities to perform any of these services. Associated fees and costs will be charged as ALAE.

IT/RMIS Fees:

(Services outlined below are only billed if utilized)

Service	Description	Fee
FOCUS (RMIS)	RMIS Licensing (Includes loading of 10 years of closed claims history, if requested, and all open claims, regardless of age, into FOCUS)	6 Licenses Included Additional Licenses @ \$725 per License per Year

AMENDMENT THREE TO THE LIABILITY SELF-INSURANCE CLAIMS ADMINISTRATION AGREEMENT

This Amendment Three to that certain Liability Self-Insurance Claims Administration Agreement dated as of July 1, 2013 and as subsequently amended (collectively the "Agreement") by and between Northern California Cities Self Insurance Fund ("NCCSIF") and York Risk Services Group, Inc. ("York").

WITNESSETH

WHEREAS, the parties wish to extend the term of their Agreement; and

WHEREAS, the parties wish to amend the fee schedule of the Agreement as set forth herein.

NOW, THEREFORE, in consideration of the mutual promises contained herein, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:

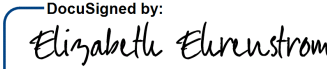
1. Section 1 of the Agreement entitled "Term of Agreement" shall be revised to include the following contract period:

"The term of this Agreement has been extended to include the period from July 1, 2019 through June 30, 2021."

2. Effective July 1, 2019, the provisions set forth in Section 2. b. of the Agreement shall no longer apply. From and after such date, the provisions set forth in the attached Exhibit A shall apply instead.
3. All other terms of the Agreement shall remain in force and unchanged. Any conflicts between this amendment and the original Agreement, including any prior executed amendments, shall be superseded by the terms provided herein.

In Witness Whereof, the parties have executed this amendment to be effective as of July 1, 2019.

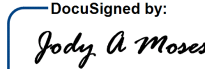
NORTHERN CALIFORNIA CITIES
SELF INSURANCE FUND

By: 
43A31133E7FE434...

Name: Elizabeth Ehrenstrom

Title: President

YORK RISK SERVICES GROUP, INC.

By: 
F6034B47BE10400...

Jody A. Moses

Executive Vice President

EXHIBIT A

Claims Services

York will provide claims handling at the following rates:

General Liability (Includes the per member administration fee)Desk Adjusting	
Term	Annual Fee
07/01/2019 – 06/30/20	\$247,934
07/01/2020 – 06/30/21	\$254,132
General Liability Field Adjusting	
Term	Time & Expense Rate
07/01/2019 – 06/30/20	\$89.00 per hour
07/01/2020 – 06/30/21	\$89.50 per hour

Annual Fee: York's Annual Fee quotation is a guaranteed flat annual fee and applies to claims administration services provided during the 12-month contract term. The total annual fee is not to exceed \$360,000 for term 07/01/2019-06/30/2020 and not to exceed \$365,000 for term 07/01/2020-06/30/2021. Any additional administration beyond the contract term will be subject to an additional negotiated flat annual fee or other mutually agreed upon rate structure. If there is a significant increase in claims volume, York may propose additional charges. If client agrees to such additional charges, the fees will be adjusted accordingly. If client does not agree to such charges, York will have the right to terminate services on 90 days' notice.

Services of the Account Executive, along with phone claim reviews, are provided at no additional charge.

General Fees, Services, Terms and Conditions

- Outside Activity/Field Investigations will be billed at time and expense.
- Billing: York will issue an electronic invoice monthly, via email. Payments shall be due and payable no later than thirty days from the invoice date.
- Pricing has been developed based on provided loss data. In the event that the loss data is erroneous or otherwise incorrect both parties agree to discuss an equitable adjustment of service fees.

- NCCSIF may request that the services York performs be rendered in a particular or different way or additional services be provided, and York will make all reasonable efforts to comply. If such request increases York's cost of providing the services, York shall be entitled to an equitable adjustment in its compensation.
- York's fee per feature pricing includes placing parties that it deems responsible on notice. Pursuit of subrogation beyond this point can be performed at 25% of recovery** (exclusive of attorney fees and expenses related to litigation as well as expenses, such as locate searches, skip traces, cost and origin reports, copy service, etc. or any agreed upon contingency fees). ** York uses an external business partner to pursue third party WC claim recoveries.
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 - NCCSIF may elect to fund an account established and maintained by York. In this case, NCCSIF will maintain and provide timely replenishment of funds to pay all Claims and ALAE and to avoid penalties and late payments. York will electronically provide a monthly recap of all deposits as well as Claims and ALAE payments. NCCSIF will be responsible for bank fees with respect to the account.
 - NCCSIF may elect to maintain and fund a NCCSIF-owned account from which York will issue all Claim and ALAE payments. In this case, NCCSIF will provide York with the facsimile signature of an officer, director, partner or employee of NCCSIF to print digitally on the checks. NCCSIF will be responsible for bank fees with respect to the account.

Allocated Loss Adjustment Expenses

York will arrange for various services and other costs as agent for our client. These costs are referred to as Allocated Loss Adjustment Expenses (ALAE). A list of these expenses follows. Payment of ALAE is the responsibility of NCCSIF. York's fees do not cover ALAE, and York is under no obligation to pay ALAE with its own funds.

- Fees of outside counsel for claims in suit, coverage opinions and litigation and for representation at hearings or pretrial conferences
- Fees of court reporters
- 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 for employing experts for the advice, opinions or testimony concerning claims under investigation or in litigation or for which a declaratory judgment is sought

- Costs for independent medical examination or evaluation for rehabilitation
- Costs of legal transcripts of testimony taken at coroner's inquests, criminal or civil proceeding
- 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 in the preparation of litigation or used on a one-time basis to resolve disputes
- Witness fees and travel expenses
- Costs of photographers and photocopy services
- Costs of appraisal fees and expenses (not included in flat fee or performed by others)
- Costs of indexing claimants
- FROI/SROI Submission
- Services performed outside York's normal geographical regions
- Costs of outside investigation, signed or recorded statements
- Out of the ordinary expenses incurred in connection with an individual claim or requiring meeting with NCCSIF
- Any other extraordinary services performed by York at NCCSIF's request
- Investigation of possible fraud including SIU services and related expenses
- Any other similar cost, fee or expense reasonably chargeable to the investigation, negotiation, settlement or defense of a claim or loss or to the protection or perfection of the subrogation rights of NCCSIF.

York may, but need not, elect to utilize its own staff or affiliated entities to perform any of these services. Associated fees and costs will be charged as ALAE.

IT/RMIS Fees:

(Services outlined below are only billed if utilized)

Service	Description	Fee
FOCUS (RMIS)	RMIS Licensing (Includes loading of 10 years of closed claims history, if requested, and all open claims, regardless of age, into FOCUS)	2 Licenses Included Additional Licenses @ \$725 per License per Year



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 13, 2019**

Agenda Item F.

**GENERAL RISK MANAGEMENT ISSUES
INFORMATION ITEM**

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

RECOMMENDATION: None.

Topic Suggestion & “Warning” – be prepared to address the following question next renewal:

Does the insured, or any maintenance contractors use Round Up or any glyphosate containing herbicides to control weeds etc.?

FISCAL IMPACT: None.

BACKGROUND: This is an opportunity for members to ask questions or raise issues on risk exposures common to the members.

ATTACHMENT(S): None.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 13, 2019**

Agenda Item G.4.

**SUMMARY OF THE MAY 30, 2019 EXECUTIVE COMMITTEE MEETING
INFORMATION ITEM**

ACTIONS TAKEN:

- **Actuarial Services Agreement** - the Committee approved the engagement letter with Bickmore Actuarial.
- **Police Risk Management Grant Fund** - the Committee approved funding \$50,000 for FY 19/20.
- **Amendment Three to the NCCSIF Liability Claims Administration Agreement dated July 1, 2013** - the Committee approved the agreement effective July 1, 2019.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 13, 2019**

Agenda Item H.1.

**QUARTERLY FINANCIAL REPORT
FOR PERIOD ENDING MARCH 31, 2019**

ACTION ITEM

ISSUE: The Board receives quarterly a report on the financial status of NCCSIF. James Marta & Company will present NCCSIF's Financials for the Quarter ending March 31, 2019 to the Board.

The report also provides individual member Banking Layer financial reports, including a Combining Statement of Net Position and a Combined Statement of Revenues, Expenses, and Changes in Net Position for both the Workers' Compensation and Liability Programs.

RECOMMENDATION: Receive and file the Quarterly Financials as presented.

FISCAL IMPACT: None

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

ATTACHMENT(S): Quarterly Financial Report for Period Ending March 31, 2019

FINANCIAL REPORT

MARCH 31, 2019

**AND FOR THE
NINE MONTHS THEN ENDED**

Northern California Cities Self Insurance Fund

Northern California Cities Self Insurance Fund
Table of Contents
March 31, 2019

Accountant's Compilation Report	1
BASIC FINANCIAL STATEMENTS	
Statement of Net Position	2
Statement of Revenues, Expenses and Changes in Net Position	3
Statement of Cash Flows	4
SUPPLEMENTARY INFORMATION	
Combining Statement of Net Position – Liability	5
Combining Statement of Revenues, Expenses and Changes in Net Position – Liability	8
Combining Statement of Cash Flows – Liability	11
Combining Statement of Net Position – Workers' Compensation	14
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers' Compensation	17
Combining Statement of Cash Flows – Workers' Compensation	20
Reconciliation of Claims Liabilities by Program	23
Graphical Summary of Claims	24
Budget to Actual	26
Notes to the Budget to Actual	30
Risk Management Reserves Historic Usage Report	31
Police Risk Management Grants Historic Usage Report	32



James Marta & Company LLP

Certified Public Accountants

Accounting, Auditing, Tax, and Consulting

ACCOUNTANT'S COMPILATION REPORT

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

Management is responsible for the accompanying statement of financial position of Northern California Cities Self Insurance Fund as of March 31, 2019, and the related statement of revenues, expenses and changes in net position and statement of cash flows for the fiscal nine months then ended and the related notes to the financial statements in accordance with accounting principles generally accepted in the United States of America. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or the completeness of the information provided by management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on these financial statements.

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

The supplementary information on pages 5 through 32 is presented for purposes of additional analysis and is not a required part of the basic financial statements. The information is the representation of management. The information was subject to our compilation engagement; however, we have not audited or reviewed the information and, accordingly, do not express an opinion, a conclusion, nor provide any assurance on such information.

Management has elected to present designations of net position on the Statement of Net Position as of March 31, 2019 contrary to accounting principles generally accepted in the United States of America which bar the presentation of designations of net position on the Statement of Net Position.

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

James Marta & Company LLP

James Marta & Company LLP
Certified Public Accountants
Sacramento, California
May 9, 2019

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Net Position
March 31, 2019

Assets

Current Assets	
Cash and Cash Equivalents	\$ 8,195,483
Interest Receivable	239,126
Excess Accounts Receivable	951,776
Prepaid Expense	1,034,829
Total Current Assets	<u>10,421,214</u>
Non-Current Assets	
Investments*	<u>53,475,990</u>
Total Assets	<u><u>\$ 63,897,204</u></u>

Liabilities & Net Position

Current Liabilities	
Accounts Payable	\$ 91,927
Unearned Revenue	1,970,148
Total Current Liabilities	<u>2,062,075</u>
Non-Current Liabilities	
Outstanding Liabilities*	38,601,278
ULAE*	1,748,580
Total Non-Current Liabilities	<u>40,349,858</u>
Total Liabilities	<u>\$ 42,411,933</u>
Net Position	
Designated for Contingency	200,000
Designated for Risk Management	342,820
Undesignated	20,942,451
Total Net Position	<u>21,485,271</u>
Liability & Net Position	<u><u>\$ 63,897,204</u></u>

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

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Revenues, Expenses and Changes in Net Position
For the Nine Months Ended March 31, 2019

Operating Income	
Administration Deposit	\$ 973,528
Banking Layer Deposit	6,425,253
Shared Risk Layer	4,124,250
Excess Deposit/Premium	2,054,339
Property/Crime Insurance Income	898,760
Other Income	145,129
Total Operating Income	<u>14,621,259</u>
Operating Expenses	
Claims Paid	6,543,574
O/S Liability adj.	(319,185)
ULAE	(25,734)
Consultants	134,385
Administration-Other	10,019
Safety Service	357,118
Claims Administration	756,039
Program Administration	309,676
Board Expenses	7,024
Excess Insurance	2,058,232
Property/Crime Insurance Expense	915,397
Total Operating Expenses	<u>10,746,545</u>
Operating Income (Loss)	3,874,714
Non-Operating Income	
Change in Fair Market Value	1,079,072
Investment Income	912,495
Total Non-Operating Income	<u>1,991,567</u>
Change in Net Position	5,866,281
Beginning Net Position	<u>15,618,990</u>
Ending Net Position	<u>\$ 21,485,271</u>

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Cash Flows
For the Nine Months Ended March 31, 2019

Cash flows from operating activities:

Cash received from members	\$ 14,910,681
Cash paid for claims	(6,556,921)
Cash paid for insurance	(3,912,716)
Cash paid to vendors	(1,456,807)
Cash (paid) received for dividends	818,528

Net cash provided by (used in) operating activities	3,802,765
---	-----------

Cash flows from investing activities:

Investment income received	844,845
Purchases of investments	(14,066,619)
Proceeds from sale or maturity of investments	13,280,611

Net cash provided by (used in) investing activities	58,837
---	--------

Net increase (decrease) in cash and cash equivalents	3,861,602
--	-----------

Cash and cash equivalents, beginning of year	4,333,881
--	-----------

Cash and cash equivalents, end of year	\$ 8,195,483
--	--------------

Reconciliation of operating income (loss) to net cash
provided by (used in) operating activities:

Operating income (loss)	\$ 3,874,714
-------------------------	--------------

Adjustments to reconcile operating income (loss) to net
cash provided by (used in) operating activities:

(Increase) decrease in:

Member receivable	72,513
Excess receivable	(13,347)
Prepaid expense	(846,663)

(Decrease) increase in:

Accounts payable	25,009
Unearned revenue	1,035,439
Unpaid claims and claim adjustment expenses	(344,900)

Net cash provided by (used in) operating activities	\$ 3,802,765
---	--------------

Supplemental information:

Noncash non-operating and investing activities	
Net change in fair value of investments	\$ 1,079,072

SUPPLEMENTARY INFORMATION

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

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
March 31, 2019

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Current Assets				
Cash and Cash Equivalents	\$ 3,765,974	\$ 1,037	\$ 3,674,868	\$ 90,069
Interest Receivable	59,952	1,623	33,290	25,039
Excess Accounts Receivable	582,131	-	582,131	-
Prepaid Expense	633,296	35,137	598,159	-
Total Current Assets	5,041,353	37,797	4,888,448	115,108
Non-Current Assets				
Investments*	11,296,723	364,334	4,846,858	6,085,531
Total Assets	\$ 16,338,076	\$ 402,131	\$ 9,735,306	\$ 6,200,639
Current Liabilities				
Accounts Payable	\$ 26,078	\$ 5,199	\$ 150	\$ 20,729
Unearned Revenue	1,762,420	103,053	1,125,867	533,500
Total Current Liabilities	1,788,498	108,252	1,126,017	554,229
Non-Current Liabilities				
Outstanding Liabilities*	8,866,585	-	6,162,145	2,704,440
Total Non-Current Liabilities	8,866,585	-	6,162,145	2,704,440
Total Liabilities	\$ 10,655,083	\$ 108,252	\$ 7,288,162	\$ 3,258,669
Net Position				
Designated for Contingency	100,000	100,000	-	-
Undesignated	5,582,993	193,879	2,447,144	2,941,970
Total Net Position	5,682,993	293,879	2,447,144	2,941,970
Liability & Net Position	\$ 16,338,076	\$ 402,131	\$ 9,735,306	\$ 6,200,639

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

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
March 31, 2019**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Current Assets									
Cash and Cash Equivalents	\$ 1,190	\$ 2,232	\$ 3,645	\$ 3,000	\$ 152	\$ 59,315	\$ 1,126	\$ 804	\$ 2,467
Accounts Receivable	-	-	-	-	-	-	-	-	-
Interest Receivable	562	869	71	353	732	7,596	1,409	729	111
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-
Total Current Assets	1,752	3,101	3,716	3,353	884	66,911	2,535	1,533	2,578
Non-Current Assets									
Investments*	142,368	185,304	(14,022)	78,587	186,300	1,837,066	349,353	186,205	25,699
Total Assets	\$ 144,120	\$ 188,405	\$ (10,306)	\$ 81,940	\$ 187,184	\$ 1,903,977	\$ 351,888	\$ 187,738	\$ 28,277
Current Liabilities									
Accounts Payable	\$ 52	\$ 1,575	\$ 1,172	\$ 1,009	\$ 310	\$ 5,948	\$ 573	\$ 362	\$ 192
Unearned Revenue	10,004	38,995	11,565	10,253	9,248	155,714	26,093	12,540	4,643
Total Current Liabilities	10,056	40,570	12,737	11,262	9,558	161,662	26,666	12,902	4,835
Non-Current Liabilities									
Outstanding Liabilities*	53,680	106,478	145,722	24,283	39,074	777,178	154,874	19,019	9,453
Total Non-Current Liabilities	53,680	106,478	145,722	24,283	39,074	777,178	154,874	19,019	9,453
Total Liabilities	\$ 63,736	\$ 147,048	\$ 158,459	\$ 35,545	\$ 48,632	\$ 938,840	\$ 181,540	\$ 31,921	\$ 14,288
Net Position									
Designated for Contingency	-	-	-	-	-	-	-	-	-
Undesignated	80,384	41,357	(168,765)	46,395	138,552	965,137	170,348	155,817	13,989
Total Net Position	80,384	41,357	(168,765)	46,395	138,552	965,137	170,348	155,817	13,989
Liability & Net Position	\$ 144,120	\$ 188,405	\$ (10,306)	\$ 81,940	\$ 187,184	\$ 1,903,977	\$ 351,888	\$ 187,738	\$ 28,277

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

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
March 31, 2019

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Current Assets										
Cash and Cash Equivalents	\$ 945	\$ 2,417	\$ 2,706	\$ 996	\$ 2,864	\$ 1,614	\$ 316	\$ 662	\$ 2,195	\$ 1,423
Interest Receivable	601	1,699	1,309	898	1,296	1,305	56	2,317	264	2,862
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-
Total Current Assets	1,546	4,116	4,015	1,894	4,160	2,919	372	2,979	2,459	4,285
Non-Current Assets										
Investments*	146,691	393,126	306,257	226,030	329,373	323,555	11,792	587,662	63,226	720,959
Total Assets	\$ 148,237	\$ 397,242	\$ 310,272	\$ 227,924	\$ 333,533	\$ 326,474	\$ 12,164	\$ 590,641	\$ 65,685	\$ 725,244
Current Liabilities										
Accounts Payable	\$ 84	\$ 1,079	\$ 1,918	\$ 244	\$ 342	\$ 1,266	\$ 1,111	\$ 1,079	\$ 151	\$ 2,262
Unearned Revenue	19,920	33,813	24,620	17,150	19,894	14,418	8,808	60,042	5,984	49,796
Total Current Liabilities	20,004	34,892	26,538	17,394	20,236	15,684	9,919	61,121	6,135	52,058
Non-Current Liabilities										
Outstanding Liabilities*	8,588	239,429	147,916	145,020	46,640	134,820	62,816	235,711	71,625	282,114
Total Non-Current Liabilities	8,588	239,429	147,916	145,020	46,640	134,820	62,816	235,711	71,625	282,114
Total Liabilities	\$ 28,592	\$ 274,321	\$ 174,454	\$ 162,414	\$ 66,876	\$ 150,504	\$ 72,735	\$ 296,832	\$ 77,760	\$ 334,172
Net Position										
Designated for Contingency	-	-	-	-	-	-	-	-	-	-
Undesignated	119,645	122,921	135,818	65,510	266,657	175,970	(60,571)	293,809	(12,075)	391,072
Total Net Position	119,645	122,921	135,818	65,510	266,657	175,970	(60,571)	293,809	(12,075)	391,072
Liability & Net Position	\$ 148,237	\$ 397,242	\$ 310,272	\$ 227,924	\$ 333,533	\$ 326,474	\$ 12,164	\$ 590,641	\$ 65,685	\$ 725,244

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

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For the Nine Months Ended March 31, 2019

	Total			
	All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 343,421	\$ 343,421	\$ -	\$ -
Banking Layer Deposit	1,600,501	-	-	1,600,501
Shared Risk Layer	1,572,001	-	1,572,001	-
Excess Deposit/Premium	906,840	-	906,840	-
Property/Crime Insurance Income	898,760	-	898,760	-
Banking Layer Assessment	-	-	-	-
Banking Layer Refund	-	-	-	-
Total Operating Income	5,466,652	488,550	3,377,601	1,600,501
Operating Expenses				
Claims Paid	2,066,261	-	1,085,141	981,120
O/S Liability adj.	118,417	-	(156,587)	275,004
Consultants	115,673	26,073	-	89,600
Administration-Other	-	-	-	-
Safety Service	194,973	191,404	-	3,569
Claims Administration	20,900	20,900	-	-
Program Administration	165,392	165,392	-	-
Board Expenses	3,512	3,512	-	-
Excess Insurance	881,100	-	881,100	-
Property/Crime Insurance Expense	915,397	-	913,378	2,019
Total Operating Expense	4,481,625	407,281	2,723,032	1,351,312
Operating Income (Loss)	985,027	81,269	654,569	249,189
Non-Operating Income				
Change in Fair Market Value	277,917	8,305	153,420	116,192
Investment Income	234,417	6,656	129,280	98,481
Total Non-Operating Income	512,334	14,961	282,700	214,673
Change in Net Position	1,497,361	96,230	937,269	463,862
Beginning Net Position	4,185,632	197,649	1,509,875	2,478,108
Ending Net Position	\$ 5,682,993	\$ 293,879	\$ 2,447,144	\$ 2,941,970

See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For the Nine Months Ended March 31, 2019

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Operating Income									
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	30,011	116,986	34,696	30,758	27,745	467,142	78,278	37,619	13,929
Shared Risk Layer	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	-	-	-	-	-	-	-
Total Operating Income	30,011	116,986	34,696	30,758	27,745	467,142	78,278	37,619	13,929
Operating Expenses									
Claims Paid	3,869	83,777	64,833	12,319	1,595	317,036	29,278	19,779	2,999
O/S Liability adj.	7,178	(35,542)	58,042	(18,351)	(8,676)	(89,905)	23,709	(26,795)	(3,372)
Consultants	4,974	3,025	3,966	-	5,512	11,628	8,805	3,966	2,151
Administration-Other	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	805	1,457	259	398	-	-
Claims Administration	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	1,689	-	-	-
Total Operating Expense	16,021	51,260	126,841	(5,227)	(112)	240,707	62,190	(3,050)	1,778
Operating Income (Loss)	13,990	65,726	(92,145)	35,985	27,857	226,435	16,088	40,669	12,151
Non-Operating Income									
Change in Fair Market Value	2,595	4,152	511	1,624	3,374	35,121	6,494	3,315	524
Investment Income	2,184	3,518	368	1,317	2,765	29,786	5,417	2,861	443
Total Non-Operating Income	4,779	7,670	879	2,941	6,139	64,907	11,911	6,176	967
Change in Net Position	18,769	73,396	(91,266)	38,926	33,996	291,342	27,999	46,845	13,118
Beginning Net Position	61,615	(32,039)	(77,499)	7,469	104,556	673,795	142,349	108,972	871
Ending Net Position	\$ 80,384	\$ 41,357	\$ (168,765)	\$ 46,395	\$ 138,552	\$ 965,137	\$ 170,348	\$ 155,817	\$ 13,989

See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For the Nine Months Ended March 31, 2019

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Operating Income										
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	59,759	101,438	73,861	51,451	59,683	43,255	26,423	180,127	17,951	149,389
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	-	-	-	-	-	-	-	-
Total Operating Income	59,759	101,438	73,861	51,451	59,683	43,255	26,423	180,127	17,951	149,389
Operating Expenses										
Claims Paid	29,411	127,728	70,584	23,859	17,169	22,082	63,348	18,986	4,226	68,242
O/S Liability adj.	(35,502)	19,622	(31,821)	62,977	(17,094)	101,742	8,867	101,144	59,832	98,949
Consultants	-	7,125	5,243	5,915	1,681	8,469	-	10,620	-	6,520
Administration-Other	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	650	-	-	-	-	-	-
Claims Administration	-	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	330	-	-	-	-	-	-	-	-
Total Operating Expense	(6,091)	154,805	44,006	93,401	1,756	132,293	72,215	130,750	64,058	173,711
Operating Income (Loss)	65,850	(53,367)	29,855	(41,950)	57,927	(89,038)	(45,792)	49,377	(46,107)	(24,322)
Non-Operating Income										
Change in Fair Market Value	2,809	7,721	5,988	4,208	5,876	5,979	587	10,708	1,230	13,376
Investment Income	2,450	6,851	5,093	3,532	5,013	5,077	503	8,971	1,014	11,318
Total Non-Operating Income	5,259	14,572	11,081	7,740	10,889	11,056	1,090	19,679	2,244	24,694
Change in Net Position	71,109	(38,795)	40,936	(34,210)	68,816	(77,982)	(44,702)	69,056	(43,863)	372
Beginning Net Position	48,536	161,716	94,882	99,720	197,841	253,952	(15,869)	224,753	31,788	390,700
Ending Net Position	\$ 119,645	\$ 122,921	\$ 135,818	\$ 65,510	\$ 266,657	\$ 175,970	\$ (60,571)	\$ 293,809	\$ (12,075)	\$ 391,072

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For the Nine Months Ended March 31, 2019

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Cash flows from operating activities:				
Cash received from members	\$ 6,748,721	\$ 591,603	\$ 4,503,468	\$ 1,653,650
Cash paid for claims	(2,066,546)	-	(1,085,426)	(981,120)
Cash paid for insurance	(2,343,207)	-	(2,341,188)	(2,019)
Cash paid to vendors	(445,602)	(336,489)	16	(109,129)
Cash (paid) received for dividends	250,131	-	-	250,131
Net cash provided by (used in) operating activities	2,143,497	255,114	1,076,870	811,513
Cash flows from investing activities:				
Investment income received	213,336	5,639	117,936	89,761
Net investment (purchases) sales	39,049	(270,307)	1,689,190	(1,379,834)
Net cash provided by (used in) investing activities	252,385	(264,668)	1,807,126	(1,290,073)
Net increase (decrease) in cash and cash equivalents	2,395,882	(9,554)	2,883,996	(478,560)
Cash and cash equivalents, beginning of year	1,370,092	10,591	790,872	568,629
Cash and cash equivalents, end of year	\$ 3,765,974	\$ 1,037	3,674,868	90,069
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:				
Operating income (loss)	\$ 985,027	\$ 81,269	654,569	249,189
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:				
(Increase) decrease in:				
Member receivable	-	-	-	-
Excess receivable	(285)	-	(285)	-
Prepaid expense	(466,120)	80,590	(546,710)	-
(Decrease) increase in:				
Accounts payable	(25,744)	(9,798)	16	(15,962)
Unearned revenue	1,532,202	103,053	1,125,867	303,282
Unpaid claims and claim adjustment expenses	118,417	-	(156,587)	275,004
Net cash provided by (used in) operating activities	\$ 2,143,497	\$ 255,114	\$ 1,076,870	\$ 811,513
Supplemental information:				
Noncash non-operating and investing activities				
Net change in fair value of investments	\$ 277,917	\$ 8,305	\$ 153,420	\$ 116,192

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For the Nine Months Ended March 31, 2019**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Cash flows from operating activities:									
Cash received from members	\$ 40,014	\$ 155,981	\$ 46,261	\$ 30,758	\$ 36,993	\$ 622,856	\$ 35,852	\$ 50,159	\$ 18,572
Cash paid for claims	(3,869)	(83,777)	(64,833)	(12,319)	(1,595)	(317,036)	(29,278)	(19,779)	(2,999)
Cash paid for insurance	-	-	-	-	-	(1,689.00)	-	-	-
Cash paid to vendors	(4,982)	(4,589)	(4,076)	(1,579)	(7,234)	(17,308)	(9,457)	(3,791)	(2,156)
Cash paid for dividends	-	-	-	1,944	-	-	68,519	-	-
Net cash provided by (used in) operating activities	31,163	67,615	(22,648)	18,804	28,164	286,823	65,636	26,589	13,417
Cash flows from investing activities:									
Investment income received	1,951	3,001	328	1,153	2,537	27,275	4,951	2,606	370
Net investment (purchases) sales	(43,814)	(80,816)	24,705	(23,572)	(47,345)	(425,324)	(99,593)	(45,425)	(12,848)
Net cash provided by (used in) investing activities	(41,863)	(77,815)	25,033	(22,419)	(44,808)	(398,049)	(94,642)	(42,819)	(12,478)
Net increase (decrease) in cash and cash equivalents	(10,700)	(10,200)	2,385	(3,615)	(16,644)	(111,226)	(29,006)	(16,230)	939
Cash and cash equivalents, beginning of year	11,890	12,432	1,260	6,615	16,796	170,541	30,132	17,034	1,528
Cash and cash equivalents, end of year	\$ 1,190	\$ 2,232	\$ 3,645	\$ 3,000	\$ 152	\$ 59,315	\$ 1,126	\$ 804	\$ 2,467
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:									
Operating income (loss)	\$ 13,990	\$ 65,726	\$ (92,145)	\$ 35,985	\$ 27,857	\$ 226,435	\$ 16,088	\$ 40,669	\$ 12,151
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:									
(Increase) decrease in:									
Member receivable	-	-	-	-	-	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-
(Decrease) increase in:									
Accounts payable	(9)	(1,564)	(110)	(774)	(265)	(5,421)	(254)	175	(5)
Unearned revenue	10,004	38,995	11,565	1,944	9,248	155,714	26,093	12,540	4,643
Unpaid claims and claim adjustment expenses	7,178	(35,542)	58,042	(18,351)	(8,676)	(89,905)	23,709	(26,795)	(3,372)
Net cash provided by (used in) operating activities	\$ 31,163	\$ 67,615	\$ (22,648)	\$ 18,804	\$ 28,164	\$ 286,823	\$ 65,636	\$ 26,589	\$ 13,417
Supplemental information:									
Noncash non-operating and investing activities									
Net change in fair value of investments	\$ 2,595	\$ 4,152	\$ 511	\$ 1,624	\$ 3,374	\$ 35,121	\$ 6,494	\$ 3,315	\$ 524

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For the Nine Months Ended March 31, 2019**

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Cash flows from operating activities:										
Cash received from members	\$ 46,725	\$ 28,469	\$ 98,481	\$ 38,613	\$ 43,798	\$ (28,004)	\$ 35,231	\$ 240,169	\$ 23,934	\$ 88,788
Cash paid for claims	(29,411)	(127,728)	(70,584)	(23,859)	(17,169)	(22,082)	(63,348)	(18,986)	(4,226)	(68,242)
Cash paid for insurance	-	(330)	-	-	-	-	-	-	-	-
Cash paid to vendors	(382)	(7,986)	(5,992)	(6,467)	(4,868)	(7,772)	(1,050)	(12,887)	134	(6,687)
Cash paid for dividends	-	28,776	-	29,988	19,894	51,214	-	-	-	49,796
Net cash provided by (used in) operating activities	16,932	(78,799)	21,905	38,275	41,655	(6,644)	(29,167)	208,296	19,842	63,655
Cash flows from investing activities:										
Investment income received	2,176	6,496	4,713	3,232	4,579	4,774	592	7,768	867	10,392
Net investment (purchases) sales	(32,029)	23,986	(54,372)	(60,496)	(74,253)	(31,911)	24,473	(255,263)	(23,309)	(142,628)
Net cash provided by (used in) investing activities	(29,853)	30,482	(49,659)	(57,264)	(69,674)	(27,137)	25,065	(247,495)	(22,442)	(132,236)
Net increase (decrease) in cash and cash equivalents	(12,921)	(48,317)	(27,754)	(18,989)	(28,019)	(33,781)	(4,102)	(39,199)	(2,600)	(68,581)
Cash and cash equivalents, beginning of year	13,866	50,734	30,460	19,985	30,883	35,395	4,418	39,861	4,795	70,004
Cash and cash equivalents, end of year	\$ 945	\$ 2,417	\$ 2,706	\$ 996	\$ 2,864	\$ 1,614	\$ 316	\$ 662	\$ 2,195	\$ 1,423
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:										
Operating income (loss)	\$ 65,850	\$ (53,367)	\$ 29,855	\$ (41,950)	\$ 57,927	\$ (89,038)	\$ (45,792)	\$ 49,377	\$ (46,107)	\$ (24,322)
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:										
(Increase) decrease in:										
Member receivable	-	-	-	-	-	-	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:										
Accounts payable	(382)	(861)	(749)	98	(3,187)	697	(1,050)	(2,267)	133	(167)
Unearned revenue	(13,034)	(44,193)	24,620	17,150	4,009	(20,045)	8,808	60,042	5,984	(10,805)
Unpaid claims and claim adjustment expenses	(35,502)	19,622	(31,821)	62,977	(17,094)	101,742	8,867	101,144	59,832	98,949
Net cash provided by (used in) operating activities	\$ 16,932	\$ (78,799)	\$ 21,905	\$ 38,275	\$ 41,655	\$ (6,644)	\$ (29,167)	\$ 208,296	\$ 19,842	\$ 63,655
Supplemental information:										
Noncash non-operating and investing activities										
Net change in fair value of investments	\$ 2,809	\$ 7,721	\$ 5,988	\$ 4,208	\$ 5,876	\$ 5,979	\$ 587	\$ 10,708	\$ 1,230	\$ 13,376

See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
March 31, 2019

	Total			
	All Layers	Admin Layer	Shared Layer	Total Banking Layer
Current Assets				
Cash and Cash Equivalents	\$ 4,429,509	\$ 114,000	\$ 2,807,755	\$ 1,507,754
Interest Receivable	179,174	2,145	84,420	92,609
Excess Accounts Receivable	369,645	-	369,645	-
Prepaid Expense	401,533	9,156	392,377	-
Total Current Assets	5,379,861	125,301	3,654,197	1,600,363
Non-Current Assets				
Investments*	42,179,267	487,109	19,380,538	22,311,620
Total Assets	\$ 47,559,128	\$ 612,410	\$ 23,034,735	\$ 23,911,983
Current Liabilities				
Accounts Payable	\$ 65,849	\$ 14,225	\$ 1,710	\$ 49,914
Unearned Revenue	207,728	-	46,761	160,967
Total Current Liabilities	273,577	14,225	48,471	210,881
Non-Current Liabilities				
Outstanding Liabilities*	29,734,693	-	15,830,924	13,903,769
ULAE*	1,748,580	-	930,954	817,626
Total Non-Current Liabilities	31,483,273	-	16,761,878	14,721,395
Total Liabilities	\$ 31,756,850	\$ 14,225	\$ 16,810,349	\$ 14,932,276
Net Position				
Designated for Contingency	100,000	100,000	-	-
Designated for Risk	342,820	342,820	-	-
Undesignated	15,359,458	155,365	6,224,386	8,979,707
Total Net Position	15,802,278	598,185	6,224,386	8,979,707
Liability & Net Position	\$ 47,559,128	\$ 612,410	\$ 23,034,735	\$ 23,911,983

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

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
March 31, 2019

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Current Assets											
Cash and Cash Equivalents	\$ 20,138	\$ 44,001	\$ 3,716	\$ 2,881	\$ 100,653	\$ 240,125	\$ 140,679	\$ 43,579	\$ 31,238	\$ 9,007	\$ 44,236
Interest Receivable	1,845	3,873	662	1,175	4,549	9,098	21,651	4,246	2,221	191	829
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	21,983	47,874	4,378	4,056	105,202	249,223	162,330	47,825	33,459	9,198	45,065
Non-Current Assets											
Investments*	451,137	956,886	155,050	290,653	1,081,051	2,151,551	5,370,736	1,023,542	545,157	37,917	177,990
Total Assets	\$ 473,120	\$ 1,004,760	\$ 159,428	\$ 294,709	\$ 1,186,253	\$ 2,400,774	\$ 5,533,066	\$ 1,071,367	\$ 578,616	\$ 47,115	\$ 223,055
Current Liabilities											
Accounts Payable	\$ 1,141	\$ 2,280	\$ 567	\$ 763	\$ 1,192	\$ 4,487	\$ 11,312	\$ 2,499	\$ 597	\$ 101	\$ 577
Unearned Revenue	-	2,052	15,963	13,183	19,501	-	-	19,100	-	546	-
Total Current Liabilities	1,141	4,332	16,530	13,946	20,693	4,487	11,312	21,599	597	647	577
Non-Current Liabilities											
Outstanding Liabilities*	270,014	795,390	119,776	155,475	239,372	1,458,811	3,090,403	738,865	143,645	75,695	135,661
ULAE*	15,878	46,774	7,044	9,143	14,077	85,787	181,734	43,450	8,447	4,451	7,978
Total Non-Current Liabilities	285,892	842,164	126,820	164,618	253,449	1,544,598	3,272,137	782,315	152,092	80,146	143,639
Total Liabilities	\$ 287,033	\$ 846,496	\$ 143,350	\$ 178,564	\$ 274,142	\$ 1,549,085	\$ 3,283,449	\$ 803,914	\$ 152,689	\$ 80,793	\$ 144,216
Net Position											
Designated for Contingency	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety Grants	-	-	-	-	-	-	-	-	-	-	-
Undesignated	186,087	158,264	16,078	116,145	912,111	851,689	2,249,617	267,453	425,927	(33,678)	78,839
Total Net Position	186,087	158,264	16,078	116,145	912,111	851,689	2,249,617	267,453	425,927	(33,678)	78,839
Liability & Net Position	\$ 473,120	\$ 1,004,760	\$ 159,428	\$ 294,709	\$ 1,186,253	\$ 2,400,774	\$ 5,533,066	\$ 1,071,367	\$ 578,616	\$ 47,115	\$ 223,055

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

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers' Compensation
March 31, 2019**

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Current Assets											
Cash and Cash Equivalents	\$ 1,557	\$ 16,102	\$ 16,962	\$ 212,530	\$ 79,289	\$ 3,283	\$ 111,379	\$ 46,281	\$ 110,085	\$ 6,242	\$ 223,791
Interest Receivable	4,677	2,401	826	2,656	3,050	2,854	5,327	1,214	8,810	1,178	9,276
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	6,234	18,503	17,788	215,186	82,339	6,137	116,706	47,495	118,895	7,420	233,067
Non-Current Assets											
Investments*	1,169,330	594,546	185,388	528,815	714,792	674,473	1,266,135	276,809	2,141,588	296,199	2,221,875
Total Assets	\$ 1,175,564	\$ 613,049	\$ 203,176	\$ 744,001	\$ 797,131	\$ 680,610	\$ 1,382,841	\$ 324,304	\$ 2,260,483	\$ 303,619	\$ 2,454,942
Current Liabilities											
Accounts Payable	\$ 1,838	\$ 2,203	\$ 945	\$ 1,444	\$ 2,203	\$ 1,523	\$ 3,499	\$ 1,036	\$ 4,053	\$ 214	\$ 5,440
Unearned Revenue	44,305	-	-	36,257	-	-	-	29	-	10,031	-
Total Current Liabilities	46,143	2,203	945	37,701	2,203	1,523	3,499	1,065	4,053	10,245	5,440
Non-Current Liabilities											
Outstanding Liabilities*	467,691	482,847	275,627	477,179	593,739	456,779	1,207,062	185,450	1,103,049	9,322	1,421,917
ULAE*	27,503	28,394	16,209	28,061	34,915	26,861	70,983	10,906	64,866	548	83,617
Total Non-Current Liabilities	495,194	511,241	291,836	505,240	628,654	483,640	1,278,045	196,356	1,167,915	9,870	1,505,534
Total Liabilities	\$ 541,337	\$ 513,444	\$ 292,781	\$ 542,941	\$ 630,857	\$ 485,163	\$ 1,281,544	\$ 197,421	\$ 1,171,968	\$ 20,115	\$ 1,510,974
Net Position											
Designated for Contingency	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety Grants	-	-	-	-	-	-	-	-	-	-	-
Undesignated	634,227	99,605	(89,605)	201,060	166,274	195,447	101,297	126,883	1,088,515	283,504	943,968
Total Net Position	634,227	99,605	(89,605)	201,060	166,274	195,447	101,297	126,883	1,088,515	283,504	943,968
Liability & Net Position	\$ 1,175,564	\$ 613,049	\$ 203,176	\$ 744,001	\$ 797,131	\$ 680,610	\$ 1,382,841	\$ 324,304	\$ 2,260,483	\$ 303,619	\$ 2,454,942

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

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For the Nine Months Ended March 31, 2019

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 630,107	\$ 630,107	\$ -	\$ -
Banking Layer Deposit	4,824,752	-	-	4,824,752
Shared Risk Layer	2,552,249	-	2,552,249	-
Excess Deposit/Premium	1,147,499	-	1,147,499	-
Total Operating Income	9,154,607	630,107	3,699,748	4,824,752
Operating Expenses				
Claims Paid	4,477,313	-	1,944,529	2,532,784
O/S Liability adj.	(437,602)	-	(1,206,501)	768,899
ULAE	(25,734)	-	(70,950)	45,216
Consultants	18,712	18,712	-	-
Administration-Other	10,019	10,019	-	-
Safety Service	162,145	157,447	-	4,698
Claims Administration	735,139	301,124	-	434,015
Program Administration	144,284	144,284	-	-
Board Expenses	3,512	3,512	-	-
Excess Insurance	1,177,132	-	1,177,132	-
Total Operating Expenses	6,264,920	635,098	1,844,210	3,785,612
Operating Income (Loss)	2,889,687	(4,991)	1,855,538	1,039,140
Non-Operating Income				
Change in Fair Market Value	801,155	9,774	375,907	415,474
Investment Income	678,078	8,612	315,886	353,580
Total Non-Operating Income	1,479,233	18,386	691,793	769,054
Change in Net Position	4,368,920	13,395	2,547,331	1,808,194
Beginning Net Position	11,433,358	584,790	3,677,055	7,171,513
Ending Net Position	\$ 15,802,278	\$ 598,185	\$ 6,224,386	\$ 8,979,707

See Accompanying Accountant’s Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For the Nine Months Ended March 31, 2019

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Operating Income											
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	129,452	130,699	47,024	22,070	223,765	560,320	840,434	254,221	49,173	14,700	70,487
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	-	-	-	-	-	-	-	-
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	129,452	130,699	47,024	22,070	223,765	560,320	840,434	254,221	49,173	14,700	70,487
Operating Expenses											
Claims Paid	99,414	76,440	65,928	26,243	21,577	232,243	604,277	130,995	22,569	16,659	8,803
O/S Liability adj.	(76,540)	185,484	(47,651)	34,249	(62,162)	303,337	405,416	(39,421)	11,166	46,387	103,019
ULAE	(4,501)	10,908	(2,802)	2,014	(3,656)	17,838	23,841	(2,318)	657	2,728	6,058
Consultants	-	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	1,059	1,918	-	341	524	-	-	-
Claims Administration	11,212	16,055	5,881	6,164	12,509	37,514	94,817	22,597	5,036	933	3,917
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Contingency Reserves	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	29,585	288,887	21,356	69,729	(29,814)	590,932	1,128,692	112,377	39,428	66,707	121,797
Operating Income (Loss)	99,867	(158,188)	25,668	(47,659)	253,579	(30,612)	(288,258)	141,844	9,745	(52,007)	(51,310)
Non-Operating Income											
Change in Fair Market Value	8,341	17,426	3,438	5,461	20,245	40,529	97,384	18,985	9,931	827	3,639
Investment Income	7,129	14,796	3,135	4,753	17,074	34,609	82,431	16,259	8,536	726	3,019
Total Non-Operating Income	15,470	32,222	6,573	10,214	37,319	75,138	179,815	35,244	18,467	1,553	6,658
Change in Net Position	115,337	(125,966)	32,241	(37,445)	290,898	44,526	(108,443)	177,088	28,212	(50,454)	(44,652)
Beginning Net Position	70,750	284,230	(16,163)	153,590	621,213	807,163	2,358,060	90,365	397,715	16,776	123,491
Ending Net Position	\$ 186,087	\$ 158,264	\$ 16,078	\$ 116,145	\$ 912,111	\$ 851,689	\$ 2,249,617	\$ 267,453	\$ 425,927	\$ (33,678)	\$ 78,839

See Accompanying Accountant’s Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For the Nine Months Ended March 31, 2019

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Operating Income											
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	199,395	121,979	91,501	214,169	192,380	104,164	305,287	73,997	478,136	34,619	666,780
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	-	-	-	-	-	-	-	-
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	199,395	121,979	91,501	214,169	192,380	104,164	305,287	73,997	478,136	34,619	666,780
Operating Expenses											
Claims Paid	112,550	87,450	59,454	(17,462)	68,086	127,675	138,210	6,777	318,986	32,870	293,040
O/S Liability adj.	(57,954)	97,872	96,335	9,926	8,991	(20,861)	87,562	43,216	(147,743)	(48,343)	(163,386)
ULAE	(3,408)	5,755	5,665	584	529	(1,227)	5,149	2,541	(8,688)	(2,843)	(9,608)
Consultants	-	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	856	-	-	-	-	-	-	-
Claims Administration	16,908	20,343	7,836	13,084	17,924	15,596	31,937	9,520	35,022	2,993	46,217
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Contingency Reserves	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	68,096	211,420	169,290	6,988	95,530	121,183	262,858	62,054	197,577	(15,323)	166,263
Operating Income (Loss)	131,299	(89,441)	(77,789)	207,181	96,850	(17,019)	42,429	11,943	280,559	49,942	500,517
Non-Operating Income											
Change in Fair Market Value	20,931	10,884	3,687	11,639	13,603	12,919	23,707	5,383	39,509	5,262	41,744
Investment Income	18,056	9,235	3,048	9,671	11,564	10,944	20,324	4,553	33,847	4,639	35,232
Total Non-Operating Income	38,987	20,119	6,735	21,310	25,167	23,863	44,031	9,936	73,356	9,901	76,976
Change in Net Position	170,286	(69,322)	(71,054)	228,491	122,017	6,844	86,460	21,879	353,915	59,843	577,493
Beginning Net Position	463,941	168,927	(18,551)	(27,431)	44,257	188,603	14,837	105,004	734,600	223,661	366,475
Ending Net Position	\$ 634,227	\$ 99,605	\$ (89,605)	\$ 201,060	\$ 166,274	\$ 195,447	\$ 101,297	\$ 126,883	\$ 1,088,515	\$ 283,504	\$ 943,968

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For the Nine Months Ended March 31, 2019

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Cash flows from operating activities:				
Cash received from members	\$ 8,161,960	\$ 630,107	\$ 3,148,142	\$ 4,383,711
Cash paid for claims	(4,490,375)	-	(1,957,591)	(2,532,784)
Cash paid for insurance	(1,569,509)	-	(1,569,509)	-
Cash paid to vendors	(1,011,205)	(620,799)	41	(390,447)
Cash (paid) received for dividends	568,397	-	411,322	157,075
Net cash provided by (used in) operating activities	1,659,268	9,308	32,405	1,617,555
Cash flows from investing activities:				
Investment income received	631,509	8,141	296,600	326,768
Net investment (purchases) sales	(825,056)	57,460	1,015,557	(1,898,073)
Net cash provided by (used in) investing activities	(193,547)	65,601	1,312,157	(1,571,305)
Net increase (decrease) in cash and cash equivalents	1,465,721	74,909	1,344,562	46,250
Cash and cash equivalents, beginning of year	2,963,788	39,091	1,463,193	1,461,504
Cash and cash equivalents, end of year	\$ 4,429,509	\$ 114,000	\$ 2,807,755	\$ 1,507,754
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:				
Operating income (loss)	\$ 2,889,687	\$ (4,991)	\$ 1,855,538	1,039,140
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:				
(Increase) decrease in:				
Member receivable	72,513	-	-	72,513
Excess receivable	(13,062)	-	(13,062)	-
Prepaid expense	(380,543)	11,834	(392,377)	-
(Decrease) increase in:				
Accounts payable	50,753	2,465	40	48,248
Unearned revenue	(496,763)	-	(140,284)	(356,479)
Unpaid claims and claim adjustment expenses	(463,317)	-	(1,277,450)	814,133
Net cash provided by (used in) operating activities	\$ 1,659,268	\$ 9,308	\$ 32,405	\$ 1,617,555
Supplemental information:				
Noncash non-operating and investing activities				
Net change in fair value of investments	\$ 801,155	\$ 9,774	\$ 375,907	\$ 415,474

See Accompanying Accountant’s Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For the Nine Months Ended March 31, 2019

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Cash flows from operating activities:											
Cash received from members	\$ 129,452	\$ 122,493	\$ 26,441	\$ (30,664)	\$ 145,760	\$ 560,320	\$ 840,434	\$ 189,043	\$ 49,173	\$ 1,550	\$ 37,866
Cash paid for claims	(99,414)	(76,440)	(65,928)	(26,243)	(21,577)	(232,243)	(604,277)	(130,995)	(22,569)	(16,659)	(8,803)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(10,101)	(13,832)	(5,325)	(6,482)	(13,314)	(33,067)	(84,317)	(20,712)	(4,480)	(840)	(3,362)
Cash paid for dividends	-	2,052	15,963	13,183	19,501	-	-	7,879	-	11,511	32,621
Net cash provided by (used in) operating activities	19,937	34,273	(28,849)	(50,206)	130,370	295,010	151,840	45,215	22,124	(4,438)	58,322
Cash flows from investing activities:											
Investment income received	6,626	13,856	3,043	4,572	15,749	31,496	77,339	14,930	7,889	704	2,708
Net investment (purchases) sales	(36,143)	(67,823)	17,187	25,785	(114,607)	(224,288)	(441,557)	(83,863)	(35,316)	9,349	(27,522)
Net cash provided by (used in) investing activities	(29,517)	(53,967)	20,230	30,357	(98,858)	(192,792)	(364,218)	(68,933)	(27,427)	10,053	(24,814)
Net increase (decrease) in cash and cash equivalents	(9,580)	(19,694)	(8,619)	(19,849)	31,512	102,218	(212,378)	(23,718)	(5,303)	5,615	33,508
Cash and cash equivalents, beginning of year	29,718	63,695	12,335	22,730	69,141	137,907	353,057	67,297	36,541	3,392	10,728
Cash and cash equivalents, end of year	\$ 20,138	\$ 44,001	\$ 3,716	\$ 2,881	\$ 100,653	\$ 240,125	\$ 140,679	\$ 43,579	\$ 31,238	\$ 9,007	\$ 44,236
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:											
Operating income (loss)	\$ 99,867	\$ (158,188)	\$ 25,668	\$ (47,659)	\$ 253,579	\$ (30,612)	\$ (288,258)	\$ 141,844	\$ 9,745	\$ (52,007)	\$ (51,310)
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:											
(Increase) decrease in:											
Member receivable	-	-	-	-	-	-	-	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:											
Accounts payable	1,111	2,224	555	740	1,112	4,446	10,838	2,408	555	93	555
Unearned revenue	-	(6,155)	(4,619)	(39,550)	(58,503)	-	-	(57,299)	-	(1,639)	-
Unpaid claims and claim adjustment expenses	(81,041)	196,392	(50,453)	36,263	(65,818)	321,176	429,260	(41,738)	11,824	49,115	109,077
Net cash provided by (used in) operating activities	\$ 19,937	\$ 34,273	\$ (28,849)	\$ (50,206)	\$ 130,370	\$ 295,010	\$ 151,840	\$ 45,215	\$ 22,124	\$ (4,438)	\$ 58,322
Supplemental information:											
Noncash non-operating and investing activities											
Net change in fair value of investments	\$ 8,341	\$ 17,426	\$ 3,438	\$ 5,461	\$ 20,245	\$ 40,529	\$ 97,384	\$ 18,985	\$ 9,931	\$ 827	\$ 3,639

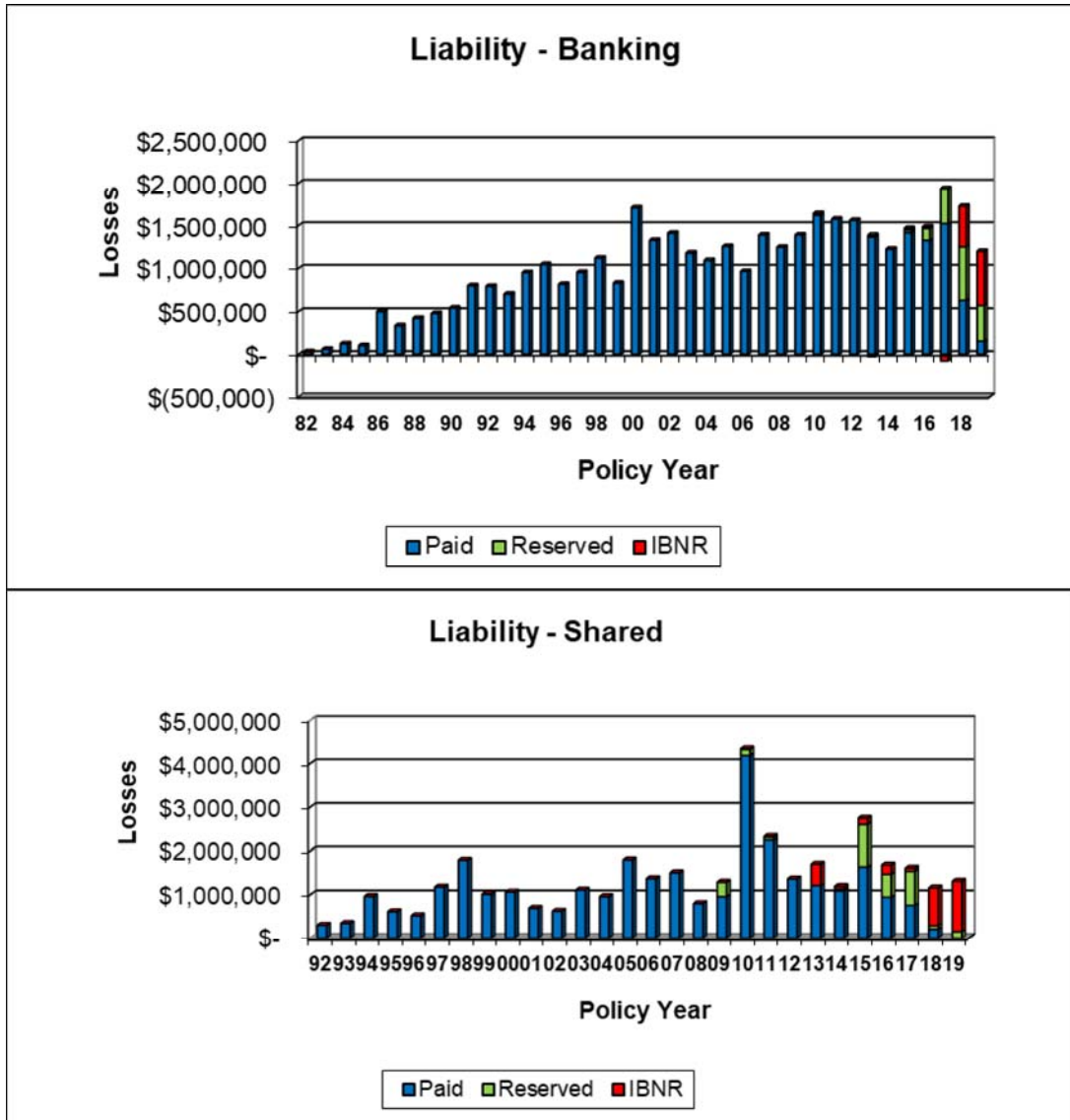
Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For the Nine Months Ended March 31, 2019

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Cash flows from operating activities:											
Cash received from members	\$ 22,177	\$ 121,979	\$ 91,501	\$ 261,063	\$ 192,380	\$ 104,164	\$ 305,287	\$ 73,880	\$ 478,136	\$ (5,504)	\$ 666,780
Cash paid for claims	(112,550)	(87,450)	(59,454)	17,462	(68,086)	(127,675)	(138,210)	(6,777)	(318,986)	(32,870)	(293,040)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(14,962)	(18,213)	(6,910)	(12,550)	(15,794)	(14,114)	(28,510)	(8,502)	(31,131)	(2,807)	(41,122)
Cash paid for dividends	44,305	-	-	-	-	-	-	29	-	10,031	-
Net cash provided by (used in) operating activities	(61,030)	16,316	25,137	265,975	108,500	(37,625)	138,567	58,630	128,019	(31,150)	332,618
Cash flows from investing activities:											
Investment income received	16,987	8,620	2,830	8,336	10,458	10,270	18,457	4,100	31,119	4,430	32,249
Net investment (purchases) sales	(35,722)	(47,981)	(22,623)	(92,802)	(84,729)	(16,498)	(127,170)	(33,816)	(188,893)	10,901	(279,942)
Net cash provided by (used in) investing activities	(18,735)	(39,361)	(19,793)	(84,466)	(74,271)	(6,228)	(108,713)	(29,716)	(157,774)	15,331	(247,693)
Net increase (decrease) in cash and cash equivalents	(79,765)	(23,045)	5,344	181,509	34,229	(43,853)	29,854	28,914	(29,755)	(15,819)	84,925
Cash and cash equivalents, beginning of year	81,322	39,147	11,618	31,021	45,060	47,136	81,525	17,367	139,840	22,061	138,866
Cash and cash equivalents, end of year	\$ 1,557	\$ 16,102	\$ 16,962	\$ 212,530	\$ 79,289	\$ 3,283	\$ 111,379	\$ 46,281	\$ 110,085	\$ 6,242	\$ 223,791
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:											
Operating income (loss)	\$ 131,299	\$ (89,441)	\$ (77,789)	\$ 207,181	\$ 96,850	\$ (17,019)	\$ 42,429	\$ 11,943	\$ 280,559	\$ 49,942	\$ 500,517
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:											
(Increase) decrease in:											
Member receivable	-	-	-	72,513	-	-	-	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:											
Accounts payable	1,947	2,130	925	1,391	2,129	1,482	3,427	1,015	3,890	186	5,094
Unearned revenue	(132,914)	-	-	(25,620)	-	-	-	(88)	-	(30,092)	-
Unpaid claims and claim adjustment expenses	(61,362)	103,627	102,001	10,510	9,521	(22,088)	92,711	45,760	(156,430)	(51,186)	(172,993)
Net cash provided by (used in) operating activities	\$ (61,030)	\$ 16,316	\$ 25,137	\$ 265,975	\$ 108,500	\$ (37,625)	\$ 138,567	\$ 58,630	\$ 128,019	\$ (31,150)	\$ 332,618
Supplemental information:											
Noncash non-operating and investing activities											
Net change in fair value of investments	\$ 20,931	\$ 10,884	\$ 3,687	\$ 11,639	\$ 13,603	\$ 12,919	\$ 23,707	\$ 5,383	\$ 39,509	\$ 5,262	\$ 41,744

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Reconciliation of Claims Liability by Program
As of March 31, 2019 and June 30, 2018**

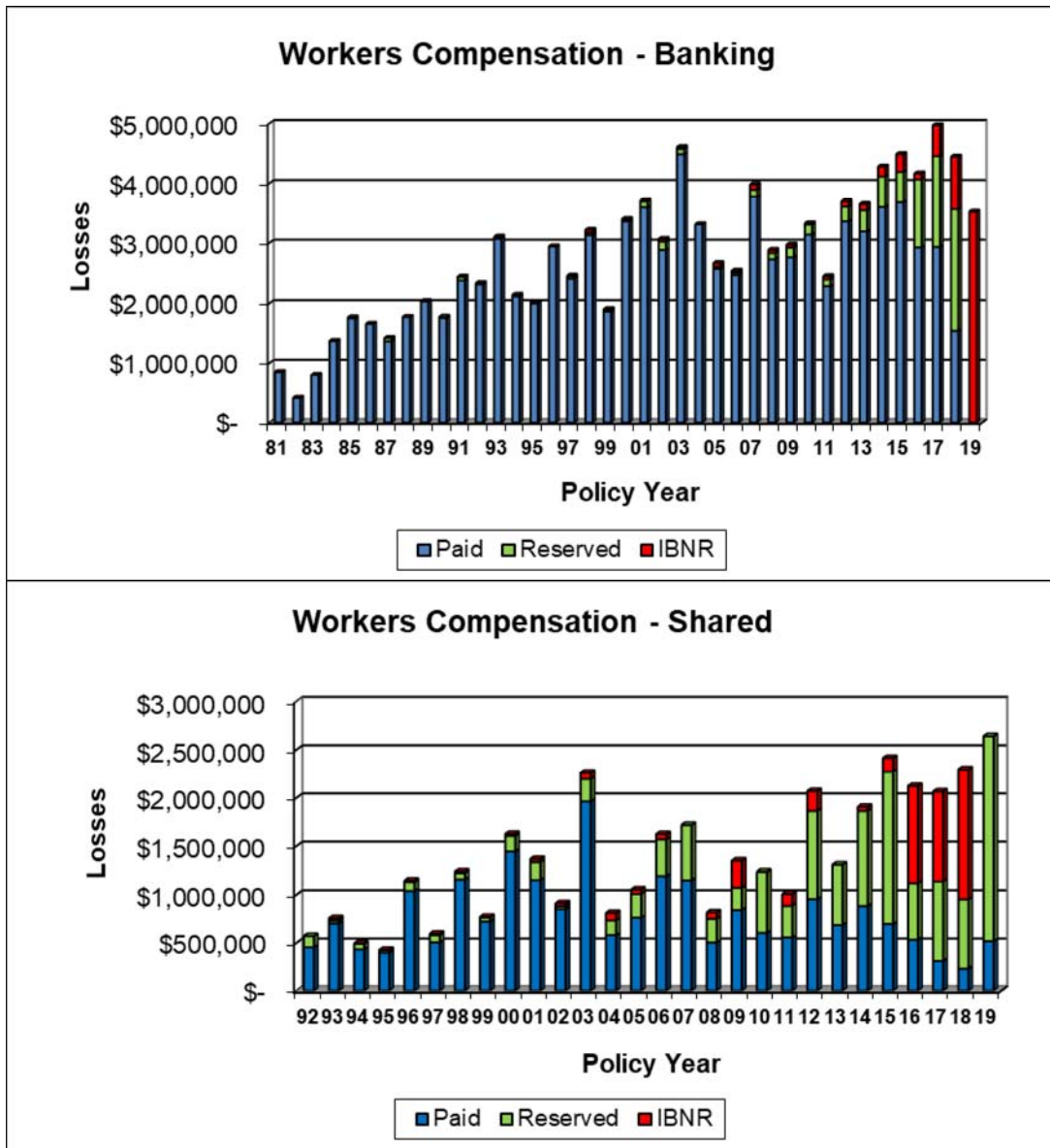
	Liability Banking 2019	Liability Shared Risk 2019	Total Liability Program 2019	Total Liability Program 2018	WC Banking 2019	WC Shared Risk 2019	Total WC Program 2019	Total WC Program 2018	Totals 2019	Totals 2018
Unpaid claims and claim adjustment expenses at beginning of the fiscal year	\$ 2,429,432	\$ 6,318,732	\$ 8,748,164	\$ 7,383,303	\$ 13,907,281	\$ 18,039,328	\$ 31,946,609	\$ 30,625,946	\$ 40,694,773	\$ 38,009,249
Incurred claims and claim adjustment expenses:										
Provision for insured events of the current fiscal year	1,198,155	1,313,964	2,512,119	3,079,430	3,526,577	1,922,801	5,449,378	7,312,108	7,961,497	10,391,538
Increases (Decreases) in provision for insured events of prior fiscal years	57,971	(389,146)	(331,175)	450,293	(224,893)	(1,193,059)	(1,417,952)	149,917	(1,749,127)	600,210
Change in provision for ULAE in current year	-	-	-	-	45,216	(70,950)	(25,734)	87,681	(25,734)	87,681
Total incurred claims and claim adjustment expenses	1,256,126	924,818	2,180,944	3,529,723	3,346,900	658,792	4,005,692	7,549,706	6,186,636	11,079,429
Payments:										
Claims and claim adjustment expenses attributable to insured events of the current fiscal year	155,848	207,838	363,686	529,712	-	519,683	519,683	996,339	883,369	1,526,051
Claims and claim adjustment expenses attributable to insured events of prior fiscal years	825,272	873,567	1,698,839	1,635,149	2,532,785	1,416,559	3,949,344	5,232,706	5,648,183	6,867,855
Total Payments	981,120	1,081,405	2,062,525	2,164,862	2,532,785	1,936,242	4,469,027	6,229,045	6,531,552	8,393,907
Total unpaid claims and claim adjustment expenses at end of the fiscal year	\$ 2,704,438	\$ 6,162,145	\$ 8,866,583	\$ 8,748,164	\$ 14,721,396	\$ 16,761,878	\$ 31,483,274	\$ 31,946,607	\$ 40,349,857	\$ 40,694,771
Claims Liability	\$ 2,704,438	\$ 6,162,145	\$ 8,866,583	\$ 8,748,164	\$ 13,903,770	\$ 15,830,924	\$ 29,734,694	\$ 30,172,294	\$ 38,601,277	\$ 38,920,458
Claims ULAE	-	-	-	-	817,626	930,954	1,748,580	1,774,313	1,748,580	1,774,313
Total Claim Liabilities	\$ 2,704,438	\$ 6,162,145	\$ 8,866,583	\$ 8,748,164	\$ 14,721,396	\$ 16,761,878	\$ 31,483,274	\$ 31,946,607	\$ 40,349,857	\$ 40,694,771

Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of March 31, 2019



See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of March 31, 2019



Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2019

	Budget 2018-2019			YTD Expended 2018-2019			Remaining 2018-2019			
	Total	WC	Liab	Total	WC	Liab	Total \$	Total %	WC	Liab
ADMIN BUDGET										
Administrative Revenue										
41010 Administrative Deposit - See Note 1	\$ 1,298,031	\$ 840,139	\$ 457,892	\$ 973,528	\$ 630,107	\$ 343,421	\$ 324,503	25%	\$ 210,032	\$ 114,471
44030 Change in Fair Value - See Note 2	-	-	-	18,079	9,774	8,305	(18,079)		(9,774)	(8,305)
44040 Interest Income - See Note 2	-	-	-	15,267	8,612	6,655	(15,267)		(8,612)	(6,655)
Total Admin Revenue	\$ 1,298,031	\$ 840,139	\$ 457,892	\$ 1,006,874	\$ 648,493	\$ 358,381	\$ 291,157	22%	\$ 191,646	\$ 99,511
Administrative Expenses										
52100 Consultants	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
52101 Claims Audit	11,000	11,000	-	-	-	-	11,000	100%	11,000	-
52102 Financial Audit	27,154	13,577	13,577	27,154	13,577	13,577	-	0%	-	-
52103 Legal Services	17,000	2,000	15,000	7,549	887	6,662	9,451	56%	1,113	8,338
52104 Actuarial Services	12,700	5,350	7,350	10,080	4,246	5,834	2,620	21%	1,104	1,516
52107 Employee Dishonesty Bonds	-	-	-	10,019	10,019	-	(10,019)		(10,019)	-
52109 Misc Consulting / Contingency	5,000	2,500	2,500	89,600	-	89,600	(84,600)	-1692%	2,500	(87,100)
Total Admin Expenses	\$ 72,854	\$ 34,427	\$ 38,427	\$ 144,402	\$ 28,729	\$ 115,673	\$ (71,548)	-98%	\$ 5,698	\$ (77,246)
Safety Services										
52201 Outside Training	\$ 30,000	\$ 15,000	\$ 15,000	\$ 8,004	\$ 4,002	\$ 4,002	\$ 21,996	73%	\$ 10,998	\$ 10,998
52202 Risk Mgmt Comm Mtg Expense	1,500	750	750	779	390	389	721	48%	360	361
52203 Police Risk Mgmt Comm Training	12,400	6,200	6,200	1	1	-	12,399	100%	6,199	6,200
52204 Bickmore Risk Management Services	164,320	82,160	82,160	132,540	66,270	66,270	31,780	19%	15,890	15,890
52207 Member Training and Risk Management	88,000	50,000	38,000	24,183	13,740	10,443	63,817	73%	36,260	27,557
52208 Lexipol Police Manual Updates & DTBs	136,267	136,267	-	119,329	15,574	103,755	16,938	12%	120,693	(103,755)
52209 Police Risk Management Funds	50,000	25,000	25,000	20,228	10,114	10,114	29,772	60%	14,886	14,886
54200 Safety Grant Fund - See Note 3	-	-	-	52,054	52,054	-	(52,054)		(52,054)	-
Total Safety Services Expenses	\$ 482,487	\$ 315,377	\$ 167,110	\$ 357,118	\$ 162,145	\$ 194,973	\$ 125,369	26%	\$ 153,232	\$ (27,863)

Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2019

	Budget 2018-2019			YTD Expended 2018-2019			Remaining 2018-2019			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
ADMIN BUDGET CONTINUED										
Claims Administration										
52302 Claims Administration Fee	\$ 50,600	\$ 29,700	\$ 20,900	\$ 50,600	\$ 29,700	\$ 20,900	\$ -	0%	\$ -	\$ -
52304 State Funding/Fraud Assessment	245,524	245,524	-	271,424	271,424	-	(25,900)	-11%	(25,900)	-
Total Claims Admin Expenses	\$ 296,124	\$ 275,224	\$ 20,900	\$ 322,024	\$ 301,124	\$ 20,900	\$ (25,900)	-9%	\$ (25,900)	\$ -
Program Administration										
52401 Program Administration and Brokerage Fee	\$ 309,576	\$ 140,716	\$ 168,860	\$ 232,182	\$ 105,537	\$ 126,645	\$ 77,394	25%	\$ 35,179	\$ 42,215
52403 Accounting Services	102,690	51,345	51,345	77,494	38,747	38,747	25,196	25%	12,598	12,598
Total Program Admin Expenses	\$ 412,266	\$ 192,061	\$ 220,205	\$ 309,676	\$ 144,284	\$ 165,392	\$ 102,590	25%	\$ 47,777	\$ 54,813
Board Expenses										
52500 Board of Directors Long Range Planning Session	\$ 4,000	\$ 2,000	\$ 2,000	\$ -	\$ -	\$ -	\$ 4,000	100%	\$ 2,000	\$ 2,000
52501 Executive Committee	2,500	1,250	1,250	678	339	339	1,822	73%	911	911
52502 Executive Committee Member Travel	4,000	2,000	2,000	202	101	101	3,798	95%	1,899	1,899
52503 Board of Directors Meetings (includes Travel)	8,000	4,000	4,000	3,151	1,737	1,414	4,849	61%	2,263	2,586
52504 Association Memberships	4,000	2,000	2,000	2,668	1,334	1,334	1,332	33%	666	666
Total Board Expenses	\$ 22,500	\$ 11,250	\$ 11,250	\$ 6,699	\$ 3,511	\$ 3,188	\$ 15,801	70%	\$ 7,739	\$ 8,062
Other Administration Expenses - Not identified with above budget line items										
52900 Member Identity Theft Protection	11,800	11,800	-	-	-	-	11,800	100%	11,800	-
Total Other Admin	\$ 11,800	\$ 11,800	\$ -	\$ -	\$ -	\$ -	\$ 11,800	100%	\$ 11,800	\$ -
Total Admin Expenses	\$ 1,298,031	\$ 840,139	\$ 457,892	\$ 1,139,919	\$ 639,793	\$ 500,126	\$ 158,112	12%	\$ 200,346	\$ (42,234)
TOTAL ADMIN REVENUE OVER EXPENSES	\$ -	\$ -	\$ -	\$ (133,045)	\$ 8,700	\$ (141,745)	\$ 133,045		\$ (8,700)	\$ 141,745

Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2019

	Budget 2018-2019			YTD Expended 2018-2019			Remaining 2018-2019			
Banking Layer Revenue										
41020 Banking Layer Deposit - See Note 1	\$ 8,567,000	\$ 6,433,000	\$ 2,134,000	\$ 6,425,247	\$ 4,824,749	\$ 1,600,498	\$ 2,141,753	25%	\$ 1,608,251	\$ 533,502
44030 Change in Fair Value - See Note 2	-	-	-	531,665	415,473	116,192	(531,665)		(415,473)	(116,192)
44040 Interest Income - See Note 2	-	-	-	452,077	353,590	98,487	(452,077)		(353,590)	(98,487)
Total Banking Layer Revenue	<u>\$ 8,567,000</u>	<u>\$ 6,433,000</u>	<u>\$ 2,134,000</u>	<u>\$ 7,554,118</u>	<u>\$ 5,593,812</u>	<u>\$ 1,960,306</u>	<u>\$ 1,012,882</u>	<u>12%</u>	<u>\$ 839,188</u>	<u>\$ 173,694</u>
Banking Layer Expenses										
51100 Claims Expense - See Note 4	\$ 6,734,020	\$ 5,108,020	\$ 1,626,000	\$ 3,285,603	\$ 2,532,784	\$ 752,819	\$ 3,448,417	51%	\$ 2,575,236	\$ 873,181
51135 Claims Admin - Liability - See Note 4	-	-	-	228,300	-	228,300	(228,300)		-	(228,300)
51400 OS Liability Adjustment - See Note 4	-	-	-	1,043,906	768,900	275,006	(1,043,906)		(768,900)	(275,006)
51800 ULAE Adjustment - See Note 4	-	-	-	45,216	45,216	-	(45,216)		(45,216)	-
52300 Claims Admin - Monthly WC Only - See Note 4	706,000	706,000	-	434,018	434,018	-	271,982	39%	271,982	-
Total Banking Layer Expenses	<u>\$ 7,440,020</u>	<u>\$ 5,814,020</u>	<u>\$ 1,626,000</u>	<u>\$ 5,037,043</u>	<u>\$ 3,780,918</u>	<u>\$ 1,256,125</u>	<u>\$ 2,402,977</u>	<u>32%</u>	<u>\$ 2,033,102</u>	<u>\$ 369,875</u>
TOTAL BANKING REVENUE OVER EXPENSES	\$ 1,126,980	\$ 618,980	\$ 508,000	\$ 2,517,075	\$ 1,812,894	\$ 704,181	\$ (1,390,095)		\$ (1,193,914)	\$ (196,181)

Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2019

	Budget 2018-2019			YTD Expended 2018-2019			Remaining 2018-2019			
Shared Layer Revenue										
41030 Shared Risk Layer Deposit - See Note 1	\$ 5,499,000	\$ 3,403,000	\$ 2,096,000	\$ 4,124,250	\$ 2,552,249	\$ 1,572,001	\$ 1,374,750	25%	\$ 850,751	\$ 523,999
41040 Excess Deposit/Premium - See Note 1	2,739,119	1,530,000	1,209,119	2,054,339	1,147,499	906,840	684,780	25%	382,501	302,279
44030 Change in Fair Value	-	-	-	529,327	375,907	153,420	(529,327)		(375,907)	(153,420)
44040 Interest Income	-	-	-	445,167	315,888	129,279	(445,167)		(315,888)	(129,279)
44060 Property Premium - See Note 1	778,381	-	778,381	860,175	-	860,175	(81,794)	-11%	-	(81,794)
44070 Crime Premium - See Note 1	51,448	-	51,448	38,585	-	38,585	12,863	25%	-	12,863
Total Shared Layer Revenue	\$ 9,067,948	\$ 4,933,000	\$ 4,134,948	\$ 8,051,843	\$ 4,391,543	\$ 3,660,300	\$ 1,016,105	11%	\$ 541,457	\$ 474,648
Shared Layer Expenses										
51100 Claims Expense	\$ 4,374,000	\$ 2,749,000	\$ 1,377,000	\$ 1,595,632	\$ 667,078	\$ 928,554	\$ 2,778,368	64%	\$ 2,081,922	\$ 448,446
54100 Excess Deposit/Premium Exp - See Note 5	2,739,119	1,530,000	1,209,119	2,058,232	1,177,132	881,100	680,887	25%	352,868	328,019
54150 Member Property Coverage - See Note 5	1,146,899	-	1,146,899	876,812	-	876,812	270,087	24%	-	270,087
54150 Member Crime Coverage - See Note 5	51,448	-	51,448	38,585	-	38,585	12,863	25%	-	12,863
Total Shared Layer Expenses	\$ 8,311,466	\$ 4,279,000	\$ 3,784,466	\$ 4,569,261	\$ 1,844,210	\$ 2,725,051	\$ 3,742,205	45%	\$ 2,434,790	\$ 1,059,415
TOTAL SHARED REVENUE OVER EXPENSES	\$ 756,482	\$ 654,000	\$ 350,482	\$ 3,482,582	\$ 2,547,333	\$ 935,249	\$ (2,726,100)		\$ (1,893,333)	\$ (584,767)
OTHER INCOME/(EXPENSE)										
52505 Board Expenses - Other	-	-	-	\$ (323)	-	(323)	323		-	323
Rounding	-	-	-	(8)	(7)	(1)	8		7	1
Total Other Income/(Expense)	\$ -	\$ -	\$ -	\$ (331)	\$ (7)	\$ (324)	\$ 331		\$ 7	\$ 324
TOTAL INCOME/(EXPENSE)	\$ 1,883,462	\$ 1,272,980	\$ 858,482	\$ 5,866,281	\$ 4,368,920	\$ 1,497,361	\$ (3,982,819)		\$ (3,095,940)	\$ (638,879)

Northern California Cities Self Insurance Fund
Notes to Budget to Actual
As of March 31, 2019

1. Revenue Recognition

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

2. Investment Income

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

3. CJPRMA Refund

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

4. Claims Expenses

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

5. Insurance Expense Recognition

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

**Northern California Cities Self Insurance Fund
Risk Management Reserves Historic Usage Report
As of March 31, 2019**

ADA Grants Declared in FY 2009 Board Meeting 4/24/2009											Risk Management Reserve Fund elected to be retained in WC admin by members from their WC shared refund											Total funds available FY 2009 - FY 2018 for Risk Management	Total Disbursements Paid through Last Update	Risk Management Reserve Funds Available
Member	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2017	FY 2018																
Anderson	\$ 6,496.00	\$ 8,039.00	\$ 7,650.00	\$ 7,540.00	\$ 7,451.00	\$ 3,860.00	\$ -	\$ -	\$ -	\$ 41,036.00	\$ 31,355.00	\$ 9,681.00												
Auburn	6,397.00	-	-	8,098.00	-	-	-	16,672.00	-	\$ 31,167.00	6,397.00	24,770.00												
Colusa	6,258.00	-	-	5,817.00	5,662.00	-	-	-	-	\$ 17,737.00	-	-												
Corning	6,157.00	6,149.00	5,788.00	5,678.00	-	-	-	-	-	\$ 23,772.00	23,772.00	-												
Dixon	6,592.00	-	-	-	10,379.00	-	10,602.00	-	-	\$ 27,573.00	15,672.47	11,900.53												
Elk Grove	-	-	-	-	-	-	-	-	-	\$ -	-	-												
Folsom	16,732.00	62,977.00	-	61,737.00	61,566.00	32,328.00	57,693.00	117,055.00	-	\$ 410,088.00	397,297.37	12,790.63												
Galt	7,613.00	14,375.00	14,135.00	14,171.00	14,153.00	11,310.00	16,586.00	-	-	\$ 92,343.00	84,412.00	7,931.00												
Gridley	6,144.00	6,391.00	-	6,507.00	6,476.00	5,152.00	6,614.00	-	-	\$ 37,284.00	6,144.00	31,140.00												
Ione	-	-	-	-	-	514.00	-	-	-	\$ 514.00	-	514.00												
Jackson	5,627.00	3,510.00	3,487.00	-	-	-	4,285.00	-	-	\$ 16,909.00	5,500.00	11,409.00												
Lincoln	6,303.00	8,638.00	10,028.00	-	10,854.00	-	10,078.00	-	-	\$ 45,901.00	24,969.00	20,932.00												
Marysville	6,758.00	-	-	-	-	-	-	13,095.00	-	\$ 19,853.00	731.00	19,122.00												
Nevada City	5,665.00	-	-	-	3,618.00	1,896.00	4,275.00	-	-	\$ 15,454.00	13,001.00	2,453.00												
Oroville	7,633.00	-	-	-	-	-	12,309.00	-	-	\$ 19,942.00	17,412.50	2,529.50												
Placerville	6,883.00	-	-	-	-	9,048.00	-	-	-	\$ 15,931.00	6,883.00	9,048.00												
Paradise	7,182.00	-	-	-	-	-	-	-	-	\$ 7,182.00	7,182.00	-												
Red Bluff	7,339.00	12,860.00	12,493.00	12,290.00	-	-	-	-	-	\$ 44,982.00	44,982.00	-												
Rio Vista	5,818.00	-	4,770.00	4,766.00	-	3,759.00	-	-	-	\$ 19,113.00	15,602.50	3,510.50												
Rocklin	9,178.00	24,019.00	25,254.00	25,419.00	25,476.00	20,260.00	22,851.00	51,560.00	-	\$ 204,017.00	118,471.80	85,545.20												
Willows	5,856.00	4,618.00	4,412.00	-	-	3,405.00	7,156.00	2,000.00	-	\$ 27,447.00	25,448.00	1,999.00												
Yuba City	8,607.00	-	-	22,184.00	-	-	-	-	-	\$ 30,791.00	30,791.00	-												
	\$ 145,238.00	\$ 151,576.00	\$ 88,017.00	\$ 174,207.00	\$ 145,635.00	\$ 91,532.00	\$ 152,449.00	\$ 200,382.00		\$ 1,149,036.00	\$ 893,760.64	\$ 255,275.36												

Schedule includes payments made through March 31, 2019

Northern California Cities Self Insurance Fund
Police Risk Management Grants Historic Usage Report
As of March 31, 2019

Police Risk Management Grant Funds					Total funds granted FY 2015 - FY 2018 for Police Risk Management	Total Disbursements Paid through Last Update	Police Risk Management Grant Funds Available
Member	FY 2015	FY 2016	FY 2017	FY 2018			
Anderson	\$1,515.00	\$1,515.00	\$ 1,515.00	\$ 1,515.00	\$6,060.00	\$ -	\$ 6,060.00
Auburn	3,030.00	3,030.00	3,030.00	3,030.00	\$12,120.00	12,120.00	-
Colusa	1,515.00	1,515.00	1,515.00	1,515.00	\$6,060.00	3,030.00	3,030.00
Corning	1,515.00	1,515.00	1,515.00	1,515.00	\$6,060.00	5,592.38	467.62
Dixon	3,030.00	3,030.00	3,030.00	3,030.00	\$12,120.00	8,994.38	3,125.62
Elk Grove	3,030.00	3,030.00	3,030.00	3,030.00	\$12,120.00	9,090.00	3,030.00
Folsom	3,787.50	3,787.50	3,788.00	3,787.50	\$15,150.50	7,576.00	7,574.50
Galt	3,030.00	3,030.00	3,030.00	3,030.00	\$12,120.00	-	12,120.00
Gridley	1,515.00	1,515.00	1,515.00	1,515.00	\$6,060.00	4,543.26	1,516.74
Ione	1,515.00	1,515.00	1,515.00	1,515.00	\$6,060.00	4,626.01	1,433.99
Jackson	1,515.00	1,515.00	1,515.00	1,515.00	\$6,060.00	-	6,060.00
Lincoln	3,030.00	3,030.00	3,030.00	3,030.00	\$12,120.00	6,548.50	5,571.50
Marysville	2,272.50	2,272.50	2,273.00	2,272.50	\$9,090.50	4,919.87	4,170.63
Nevada City	1,515.00	1,515.00	1,515.00	1,515.00	\$6,060.00	4,545.00	1,515.00
Oroville	3,030.00	3,030.00	3,030.00	3,030.00	\$12,120.00	12,120.00	-
Placerville	2,272.50	2,272.50	2,273.00	1,515.00	\$8,333.00	3,970.32	4,362.68
Paradise	1,515.00	1,515.00	1,515.00	2,272.50	\$6,817.50	4,545.00	2,272.50
Red Bluff	2,272.50	2,272.50	2,273.00	2,272.50	\$9,090.50	4,545.00	4,545.50
Rio Vista	1,515.00	1,515.00	1,515.00	1,515.00	\$6,060.00	4,241.15	1,818.85
Rocklin	3,030.00	3,030.00	3,030.00	3,030.00	\$12,120.00	12,120.00	-
Willows	1,515.00	1,515.00	1,515.00	1,515.00	\$6,060.00	1,597.50	4,462.50
Yuba City	3,030.00	3,030.00	3,030.00	3,030.00	\$12,120.00	6,060.00	6,060.00
	\$ 49,995.00	\$ 49,995.00	\$ 49,997.00	\$ 49,995.00	\$ 199,982.00	\$ 120,784.37	\$ 79,197.63

Schedule includes payments made through March 31, 2019

Designated for Risk Management	
Risk Management Reserves	\$ 255,275
Police Risk Management Grants	79,198
Total	<u>\$ 334,473</u>



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 13, 2019**

Agenda Item H.2.

BUDGET TO ACTUAL AS OF MARCH 31, 2019

INFORMATION ITEM

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

NCCSIF administrative expenses year-to-date are \$1,139,919, or 88% of the budgeted amount, with 12% of the budget remaining for fourth quarter expenses. However, two significant credits to the budget are pending. The Liability Program Miscellaneous Consulting/Contingency expenses are currently over budget for property appraisal expenses of \$89,600 that will be reclassified as property pass-through expenses. In addition, a \$57,265 partial refund of the annual Workers' Compensation State Assessment will be credited by the end of the fiscal year.

One category under budget is Member Training and Risk Management. All members have up to \$4,000 to spend on training, a total of \$88,000. Through March 31 only \$24,183, or 27%, of the budgeted amount has been paid. *Members are encouraged to assess their training needs and submit requests for these funds prior to June 30TH.*

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: None.

ATTACHMENT(S): Please refer to pages 26-30 of the Quarterly Financial Report for Period Ending March 31, 2019 - Budget to Actual as of March 31, 2019



Agenda Item I.1.a.

FY 19/20 NCCSIF MEMORANDUM OF COVERAGE - LIABILITY

ACTION ITEM

ISSUE: The Board annually reviews and approves the Liability Memorandum of Coverage (MOC). The NCCSIF MOC is an “underlying” form that incorporates the excess Memorandum of Coverage provided by the California Joint Powers Risk Management Authority (CJPRMA). **There are no changes to the excess Memorandum of Coverage provided by CJPRMA.**

There is a change to the NCCSIF Memorandum of Coverage, to the endorsement for transit systems. The City of Folsom is deleted as they have transferred their transit operations and are now part of the Sacramento Regional Transit District’s service territory. The endorsement has also been named Transit Operations and both it and the Violent Event Coverage endorsements are listed on the Declarations page.

Members should take note that any transit services they offer. Currently only Dixon and Auburn have covered programs. See below for referenced CJPRMA exclusions.

RECOMMENDATION: Review and approve the FY 19/20 NCCSIF Liability Memorandum of Coverage, incorporating the revised endorsement per the attached.

FISCAL IMPACT: None.

BACKGROUND: NCCSIF annually reviews and approves the Liability Memorandum of Coverage (MOC), including any recommended changes based on member feedback and/or changes made to the excess MOC provided by CJPRMA.

ATTACHMENT(S): FY 19/20 NCCSIF Liability MOC, with Endorsements

REFERENCE: CJPRMA MOC *Exclusions*:

24) **Multi Passenger Vehicles**

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

35) **Transit Authorities**

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



LIABILITY

UNDERLYING MEMORANDUM OF COVERAGE

The Northern California Cities Self Insurance Fund (hereinafter called NCCSIF) is an intergovernmental agency, risk sharing, joint powers authority, duly formed pursuant to California Government Code Sections 6500-6512, and other provisions of law.

This Memorandum of Coverage is a contract between the NCCSIF and its Members which sets forth certain duties, responsibilities and obligations of each party. This Memorandum of Coverage is not an insurance policy or document, and is not necessarily subject to the particular rules of law which apply to an insurance policy or to interpretation of insurance policies or insurance related documents.

1. COVERAGE AGREEMENT

In consideration of the payment of the required deposit and subject to all the terms of this Memorandum of Coverage, NCCSIF agrees to pay on behalf of the Member a Loss resulting from any occurrence covered by the terms of the California Joint Powers Risk Management Authority (CJPRMA) Memorandum of Coverage effective for the Coverage Period under Item 4. of the Declarations to this Memorandum, except for the Limits of Liability and defense provisions and as amended within this Memorandum or by endorsement. The coverage afforded by this Memorandum shall be primary unless Other Insurance is applicable.

2. LIMIT OF LIABILITY

The Limit of Liability applicable to this Memorandum is as stated under Item 7 of the Declarations.

In the event of a coverage dispute, under no circumstances shall the NCCSIF be liable for consequential damages, “bad faith” damages, or any sums beyond the amounts due under CJPRMA Memorandum of Coverage Section I - Coverages, plus interest at the same rate as NCCSIF earned on investments for the time period involved.

3. EXCLUSIONS

- A. Exclusions No. 24 and No. 35, dealing with Transit Systems, of the CJPRMA Memorandum of Coverage do not apply to this Memorandum of Coverage.



- B. Exclusion No. 22 of the CJPRMA Memorandum of Coverage does not apply under this Memorandum to inverse condemnation liability arising from accidentally caused physical injury to or destruction of tangible property, including all resulting loss of use of such property, for which the covered party may be legally responsible.
- C. As stated under “Covered Party” definition, coverage does not apply to loss resulting from any employee or volunteer who has five or more violation points as valued and enumerated on the Department of Motor Vehicles Negligent Operator Count list within the three years immediately preceding the loss.

However, this exclusion shall apply to the covered employee or volunteer only, and not the vicarious liability of the Member, except that if the Member knowingly permits a covered employee or volunteer to operate after accumulating five or more violation points, this exclusion applies to the Member as well.

4. DEFINITIONS

The conditions of this Memorandum of Coverage shall be applied as if the definitions of words listed below had been included with the word or words each time they appear in this Memorandum.

COVERED PARTY:

- (a) A member entity of NCCSIF. This includes all entities named in the Declarations page, including any and all commissions, agencies, districts, authorities, boards (including the governing board) or similar entities coming under the entity’s direction or control, or for which the entity’s board members sit as the governing body, except a hospital board or commission, regardless of how it is denominated.
- (b) Any person or entity identified as a covered party holding a certificate of coverage duly issued by the Authority, for occurrences during the coverage period identified in the certificate of coverage; if a particular activity is identified in the certificate of coverage, the person or entity is a covered party only for occurrences arising out of the described activity.
- (c) Any person who is an official, employee or volunteer of a person or entity covered by (a) or (b) herein, whether or not compensated, while acting in an official capacity for or on behalf of such person or entity, including while acting on any commission, regardless of how such body is denominated. Covered Party shall not include any person whose conduct is not within the course and scope of his or her employment or office with the covered party at the time of the act or acts that give rise to liability.



- (d) With respect to any automobile owned or leased by a covered party (described in (a) or (b) above), or loaned to or hired for use by or on behalf of the covered party, any person, while using such automobile, and any person or organization legally responsible for the use thereof, provided the actual use is with the express permission of the covered party, but this protection does not apply to the an covered party as respects:
- 1) any employee or volunteer who has five or more violation points, as valued and enumerated on the Department of Motor Vehicles Negligent Operator Count list within the three years immediately preceding the “loss.”
 - 2) any person or organization, or any agent or employee thereof, operating an automobile sales agency, repair shop, service station, storage garage or public parking place, with respect to an occurrence arising out of the operation thereof; or
 - 3) the owner or any lessee, other than the covered party, of any automobile hired by or loaned to the covered party or to any agent or employee of such owner or lessee.

This agreement does not provide uninsured or underinsured motorist coverage.

LOSS: The total of all defense costs incurred by the covered parties and all damages for which the covered parties are liable either by adjudication or by compromise with the written consent of NCCSIF, after making proper deduction for all recoveries and salvages, arising from an occurrence to which this coverage applies. Loss does not include attorneys’ fees or costs awarded to the prevailing party in a suit except where such attorneys’ fees or costs are attributable to a claim for damages covered by this Memorandum.

Additionally, for any claim or suit seeking damages that would be potentially covered by this Memorandum of Coverage but for the operation of an Exclusion, NCCSIF shall, upon request, include within the definition of loss, damages for which the covered parties are liable either by adjudication or by compromise up to the limit of coverage in the Member City’s Banking Layer shown on the Declarations.

5. OTHER INSURANCE or COVERAGE

The coverage afforded by this Memorandum shall be excess over any other valid and collectible insurance or coverage available to the Member City and applicable to any part of the loss, whether such other insurance or coverage is stated to be primary, excess,



contingent or otherwise, unless such other insurance or coverage specifically applies as excess insurance or coverage over the limits provided in this Memorandum of Coverage.

6. NOTICE OF OCCURRENCE

Upon the happening of any occurrence likely to involve NCCSIF under this Memorandum, the Member shall give notice, either written or oral, as soon as practicable to the Claims Administrator of NCCSIF as listed in Item 10 of the Declarations. Such notice shall contain particulars sufficient to identify the Member and fullest information obtainable at the time. If legal proceedings are begun, the Member shall forward to the NCCSIF Claims Administrator each paper therein, or a copy thereof, received by the Member or the Member's representative, together with copies of reports or investigations with respect to such claim proceedings.

7. DEFENSE

NCCSIF shall assume charge of the investigation, settlement or defense of any claims made, or suits brought, or proceedings instituted against the Member that in the opinion of NCCSIF may create liability on the part of NCCSIF under the terms of this Memorandum of Coverage.

Additionally, for any claim or suit seeking Damages that would be potentially covered by this Memorandum of Coverage but for the operation of Exclusion, NCCSIF shall, upon request, reimburse the Member's cost of defense of the claim, up to the limit of coverage in the Member's Banking Layer shown in the Declarations. This supplemental defense cost coverage shall not apply to coverage in the pooled risk sharing layer shown in the Declarations.

8. PAYMENT OF LOSS

Upon final determination of Loss, NCCSIF will promptly pay on behalf of the Member the amount of Loss falling within the terms of this Memorandum of Coverage.

9. SUBROGATION

In the event of any payment under this Memorandum of Coverage, NCCSIF will be subrogated to all the Member City's rights of recovery against any person or organization and NCCSIF shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights.



The amount recovered as subrogation shall be apportioned in the inverse order of payment of the Loss to the extent of the actual payment. The expenses of all such recovery proceedings shall be apportioned in the ratio of the respective recoveries.

10. CANCELLATION

This Memorandum of Coverage may be canceled in accordance with the terms of the JPA Agreement and Bylaws of NCCSIF.

11. ARBITRATION OF COVERAGE DISPUTES

COVERAGE DETERMINATIONS

The Claims Committee shall make the initial determination whether to deny coverage on all or part of a claim, or to reserve the Authority's right to deny coverage on all or part of a claim, if a loss subsequently exceeds the retained limit.

A decision by the Claims Committee to deny coverage can be appealed to the Board of Directors. Notice of such appeal shall be submitted in writing within thirty (30) calendar days of the date of the Claims Committee's written notice of decision.

The appeal shall be considered by the Board of Directors at the next regular or special meeting following receipt of the written appeal; if the appeal is received too late for inclusion in the agenda packet, it can be postponed to the next following Board meeting. The Program Administrator in conjunction with the Claims Committee and the covered party will have the right to submit written materials and present oral argument to the Board, subject to reasonable time constraints. Any dispute concerning a decision by the Board to deny coverage for all or part of a claim shall not be subject to any court action, but may instead be submitted to binding arbitration in accordance with the procedures set forth below. Notice of a request for binding arbitration by the covered party must be submitted within thirty (30) calendars days from the date of the noticed decision by the Board of Directors.

Under no circumstances shall the NCCSIF be liable for consequential damages, "bad faith" damages, or any sums beyond the amounts due under CJPRMA Memorandum of Coverage Section I – Coverages, plus interest at the same rate as NCCSIF earned on investments for the time period involved.



(a) ARBITRATION PROCEDURES FOR RESOLVING DISPUTES

1) Selection of Arbitrators:

If an appeal of a Board decision is submitted to arbitration, each side shall, within ten (10) calendar days, select one (1) arbitrator and submit his or her name in writing to the other side. Within ten (10) calendar days after their selection, these two arbitrators shall select a third independent arbitrator. If the two sides cannot agree on the selection of the third arbitrator within ten (10) calendar days, either side may petition the Sacramento County Superior Court for the appointment of the third arbitrator pursuant to the provisions of section 1281.6 of the California Code of Civil Procedure. The third arbitrator shall be an attorney and preside as the Chairperson of the arbitration panel. No arbitrator shall be employed or affiliated with the Authority or the covered party or parties.

The arbitration hearing shall commence within forty-five (45) calendar days from the date of the selection of the Chairperson, unless both sides agree to an extension. Each side shall pay the cost of its selected arbitrator and one-half of the cost of the third selected arbitrator. In addition, each side shall be responsible for its own cost and expense of arbitration.

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

2) Discovery

The procedures set forth in Code of Civil Procedure section 1283.05 relating to depositions and discovery shall apply to any arbitration pursuant to this paragraph (b).

3) Testimony Under Oath

The testimony of witnesses shall be given under oath.

4) Length of Hearing

The panel will endeavor to confine the length of the hearing to two (2) days. A decision of the panel shall be reported in writing. The written decision of the panel shall be given to both sides within thirty (30) calendar days of the close of the hearing.



5) Certified Shorthand Reporter

Either side wishing a certified shorthand reporter record shall make arrangements directly with a certified shorthand reporter and notify the other side of such arrangements in advance of the hearing. The requesting side shall pay the cost of recording the hearing if no transcript is ordered. If a transcript is ordered, the cost of the transcript and of recording the hearing shall be prorated equally among the parties ordering copies.

(b) FUNDING OF DEFENSE AND PAYMENT OF CLAIMS PENDING RESOLUTION OF DISPUTE

During the course of the arbitration proceedings provided herein, the covered party will be responsible for all fees and expenses for investigation, defense or litigation of a claim or lawsuit. In the event the arbitration panel determines that coverage applies for such defense costs, the Authority will reimburse the covered party as directed by the panel.

(c) EFFECTS OF ARBITRATION DECISIONS

All decisions on appeals, whether by the Board of Directors (after the time to request arbitration has expired) or by the arbitration panel, shall be final and binding upon the parties and shall not be subject to any further appeal or court action, except as provided in Code of Civil Procedures sections 1286.2 and 1286.4 (relating to fraud or corruption, etc.).

(d) GENERAL LAW

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

07/01/2019

Date

Elizabeth Ehrenstrom, NCCSIF President



LIABILITY AMENDATORY ENDORSEMENT
UNDERLYING MEMORANDUM OF COVERAGE
TRANSIT SYSTEMS

This endorsement is issued to:

The City of Auburn

The City of Dixon

It is understood and agreed that Section 3, **Exclusion A** is deleted and replaced with the following:

With respect to the Members named above, Exclusions No. 24 and No. 35, dealing with Transit Systems, of the **California Joint Powers Risk Management Authority Memorandum of Coverage** do not apply to the **Northern California Cities Self Insurance Fund (NCCSIF) Underlying Memorandum of Coverage** for Liability. Notwithstanding what is stated in the applicable declarations, the limit of coverage described in this exception will be subject to a sublimit of \$250,000 each occurrence.

All other terms and conditions of this underlying memorandum of coverage are unchanged. If this endorsement is issued after the effective date of this underlying memorandum of coverage, then it must be signed by an Officer of NCCSIF.

Elizabeth Ehrenstrom, NCCSIF President

Endorsement Effective Date: July 1, 2019



LIABILITY AMENDATORY ENDORSEMENT

UNDERLYING MEMORANDUM OF COVERAGE

VIOLENT EVENT COVERAGE

It is understood and agreed that after a **Violent Event** requiring emergency service response from any Member, such Member may elect payment up to the amount of their Banking Layer.

Violent Event is defined as an individual or group of individuals who has used or attempted to use deadly force on other persons and continues to do so while having unrestricted access to additional victims.

Notwithstanding what is stated in the applicable declarations, the limit of coverage described in this endorsement shall not exceed the Member's Banking Layer per **Violent Event** or in the aggregate for the applicable Program Year.

All other terms and conditions of this underlying memorandum of coverage are unchanged. If this endorsement is issued after the effective date of this underlying memorandum of coverage, then it must be signed by an Officer of NCCSIF.

Elizabeth Ehrenstrom, NCCSIF President

Endorsement Effective Date: July 1, 2019



Agenda Item I.1.b.

**FY 19/20 NCCSIF MEMORANDUM OF COVERAGE - WORKERS'
COMPENSATION**

ACTION ITEM

ISSUE: The Board annually reviews and approves the NCCSIF Workers' Compensation Memorandum of Coverage (MOC). There is one changes to the MOC for FY 19/20, an endorsement enabling members to extend benefits to off-duty police officers injured while out of state, if they choose to do so by passing a resolution. The endorsement attached uses the language from the excess MOC to maintain consistency.

The Board accepted adding this option to the MOC at their April 25 meeting. Please refer to that agenda packet or contact the Program Administrators if you need more background information on this topic.

Also attached is a sample resolution from Inyo County that extends benefits but also places restrictions not in the enabling legislation, most notably that coverage is not extended for psychiatric injuries

Note, NCCSIF does not cover a member's obligation to pay any portion of Labor Code 4850 benefits, including Salary Continuation (and TD - the amount that would be payable in Temporary Disability if 4850 did not apply). The excess coverage provided by CSAC-EIA does not cover the LC 4850 Salary Continuation portion, but does cover the WC related TD expenses. York keeps track of both types of payments to assure proper credit.

RECOMMENDATION: Review and approve the FY 19/20 NCCSIF Workers' Compensation MOC.

FISCAL IMPACT: None directly, with additional exposure to claims from off-duty officers depending on member extension of benefits.

BACKGROUND: NCCSIF annually reviews and approves the Workers' Compensation MOC, including any recommended changes based on member feedback and/or changes made to the excess MOC provided by CSAC-EIA. Each member maintains a Banking Layer to pay the first \$100,000 of any claim, with NCCSIF providing coverage from \$100,000 to \$500,000 in the Shared Layer. CSAC-EIA provides excess coverage for Part One – Workers' Compensation from \$500,000 to Statutory Limits, with a \$5,000,000 limit for Coverage Part Two - Employer's Liability coverage.

ATTACHMENT(S):

1. FY 19/20 NCCSIF Workers' Compensation MOC, with Endorsement
2. Sample Resolution



WORKERS' COMPENSATION & EMPLOYER'S LIABILITY

MEMORANDUM OF COVERAGE

The Northern California Cities Self Insurance Fund (hereinafter called NCCSIF) is an intergovernmental agency, risk sharing, joint powers authority, duly formed pursuant to California Government Code Sections 6500-6512, and other provisions of law.

This Memorandum of Coverage is a contract between the NCCSIF and its Members that sets forth certain duties, responsibilities and obligations of each party. This Memorandum of Coverage is not an insurance policy or document, and is not necessarily subject to the particular rules of law that apply to an insurance policy or to interpretation of insurance policies or insurance related documents.

INTRODUCTION

In return for the payment of the premium and subject to all terms and conditions of this agreement, Northern California Cities Self Insurance Fund (NCCSIF) agrees with you (the Member agency named in the Declarations) as follows:

GENERAL SECTION

A. THE AGREEMENT

This agreement includes the Declarations and all endorsements and schedules attached to it. It is a coverage agreement between you and us. The only agreements relating to this coverage are stated in this coverage agreement.

The terms of this agreement may not be changed or waived except by endorsement issued by us to be part of this agreement. You are responsible for telling us at once when the information contained in this agreement is no longer accurate for your operations.

This agreement, including the Declarations, endorsements and schedules attached to it, and any specified section of the JPA Agreement or Bylaws constitutes the entire coverage agreement. No condition, provision, agreement or understanding not stated in this coverage agreement will affect any rights, duties or privileges in connection with this coverage agreement.

Under no circumstances shall NCCSIF be liable for consequential damages, "bad faith" damages, or any sums beyond the Limit of Liability shown in the Declarations.



B. WHO IS COVERED

The Member Agency named in the Declarations is covered for liability to its employees, subject to the provisions of this agreement.

C. WORKERS' COMPENSATION LAW

Workers' compensation law means the Workers' Compensation Laws of the State of California (which include injury by both accident and disease). It includes any amendments to that law that are in effect during the coverage period. It does not include the provisions of any law that provide non-occupational disability benefits. The term "Workers' Compensation Law" shall also include the United States' Longshore and Harbor Workers Compensation Act, also known as LHWCA (33 USC Sections 901-950).

D. LOCATIONS

This agreement covers all of your workplaces in California and in other states if listed unless you have other insurance, are self-insured or covered under another Joint Powers Authority for such workplaces.

E. WHO IS ELIGIBLE FOR BENEFITS

Your employees (or in the event of their death, their dependents) are eligible for benefits under this agreement, except that employees who are excluded under Workers' Compensation Law are not eligible for benefits under this agreement unless they have been included on the Declarations or by endorsement.

PART ONE — WORKERS' COMPENSATION COVERAGE

A. HOW THIS COVERAGE APPLIES

This workers' compensation coverage applies to bodily injury by accident or bodily injury by disease, including resulting death, subject to the following conditions:

1. Bodily injury by accident must occur during the coverage period.
2. Bodily injury by disease must be caused or aggravated by the conditions of your employment. Your employee's exposure to those conditions causing or aggravating such bodily injury by disease must occur during the coverage period.



B. WE WILL PAY

We will pay promptly when due to those eligible under this agreement the benefits required of you by the workers' compensation law, in excess of the Member Retention specified in Item 3 of the Schedule and subject to the limit specified in Item 5 of the Schedule. As respects the United States and Longshore and Harbor Workers Compensation Act (33 USC Sections 901-950), coverage for loss shall be limited, by amount and time of payment, to the benefits which would be available under the Workers' Compensation Act of the state where the injured employee is normally employed, if that law applied.

C. RIGHT TO ASSOCIATE IN DEFENSE

We have no duty to investigate, handle, settle or defend any claims, suits or proceedings against you. We have the discretionary right—and shall be given the opportunity by you—to associate with you in the defense, investigation or settlement of any claim, suit or proceeding that appears to involve indemnity by NCCSIF. In such association, you and NCCSIF shall cooperate in all aspects of defense, investigation, or settlement.

D. WE WILL ALSO PAY

Subject to the Member Retention specified in Item 4 and limit specified in Item 6 of the Schedule, we will also pay these costs, in addition to other amounts payable under this coverage as part of any claim, proceeding or suit we defend:

1. Reasonable expenses incurred at our request, but not loss of earnings
2. Premiums for bonds to release attachments and for appeal bonds in bond amounts up to twice the amount payable under this coverage
3. Litigation costs taxed against you
4. Interest on an award or judgment as required by law
5. Expenses we incur

E. OTHER INSURANCE

We will not pay more than our share of benefits and costs covered by this agreement and other insurance or self-insurance. All shares will be equal until the loss is paid.



F. LIMIT OF LIABILITY

Our liability to pay for damages is limited. Our limit of liability is shown in Item 6 of the Schedule of Declarations. It is the most we will pay for all damages covered by this coverage because of bodily injury to one or more employees in any one accident or occurrence, or series of accidents or occurrences, arising out of any one event. We will not pay any claims for damages after we have paid the limit of our liability under this coverage as explained above.

G. PAYMENTS YOU MUST MAKE

You are responsible for any payments of benefits required under the Workers' Compensation Law within the retention and those payments in excess of the benefits regularly provided by the workers' compensation law including, but not limited to, those required because:

1. of your serious and willful misconduct;
2. you knowingly employ an employee in violation of law;
3. you fail to comply with a health or safety law or regulation;
4. you discharge, coerce or otherwise discriminate against any employee in violation of the law;
5. of injury to an employee under the minimum age specified in the workers' compensation law and illegally employed at the time of injury;
6. of your obligation to pay salary in lieu of temporary disability benefits as required under Labor Code Section 4850, including to the extent you would be responsible for temporary disability benefits if Labor code Section 4850 did not apply;
7. of your obligations pursuant to Labor Code Section 4856;
8. of your obligations arising out of operations for which you have rejected any Workers' Compensation Law; or
9. of your obligations for discrimination against any employee for the filing of a claim for Workers' Compensation coverage, or for discrimination of an employee that has agreed to testify in another employee's workers' compensation claim.

H. RECOVERY FROM OTHERS

We may enforce your rights, and the rights of persons entitled to the benefits of this coverage, to recover our payments from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.



I. STATUTORY PROVISIONS

These statements apply where they are required by law:

1. As between an injured worker and us, we have notice of injury when you have notice.
2. We are directly and primarily liable to any person entitled to the benefits payable by this coverage, subject to the provisions, conditions and limitations of this agreement.
3. Jurisdiction over you is jurisdiction over us for purposes of the workers' compensation law. We are bound by decisions against you under that law, subject to the provisions of this agreement that are not in conflict with that law.
4. Terms of this coverage that conflict with the workers' compensation insurance law are changed by this statement to conform to that law.
5. Your employee has a first lien upon any amount that becomes owing to you by us because of this agreement and in the case of your legal incapacity or inability to receive the money and pay it to the claimant; we will pay it directly to the claimant.

Nothing in these paragraphs relieves you of your duties under this agreement.

PART TWO — EMPLOYER'S LIABILITY COVERAGE

A. HOW THIS COVERAGE APPLIES

This employer's liability coverage applies to bodily injury by accident or bodily injury by disease, including resulting death, subject to the following conditions:

1. The bodily injury must arise out of and in the course of the injured employee's employment by you.
2. The employment must be necessary or incidental to your work in the State of California.
3. Bodily injury by accident must occur during the coverage period.
4. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of exposure to the conditions causing or aggravating such bodily injury by disease OR the date upon which the employee first suffered disability and either knew, or in the exercise of reasonable diligence should have known, that such disability was caused by his or her employment which ever comes first and must occur during the coverage period.
5. If you are sued, the suit and any related legal actions for damages for bodily injury by accident or by disease must be brought under the laws of the State of California.



B. WE WILL PAY

We will pay all sums over the amount stated as the Members' Retained Limit in Item 3 of the Schedule you legally must pay as damages because of bodily injury to your employees eligible for benefits under this agreement, provided the bodily injury is covered by this employer's liability coverage and subject to the limit specified in Item 6 of the Schedule.

The damages we will pay over the amount stated as the Members' Retained Limit in Item 3 of the Schedule, where recovery is permitted by law, include damages:

1. for which you are liable to a third party by reason of a claim or suit against you by that third party to recover the damages claimed against such third party as a result of injury to your employee;
2. for care and loss of services; and
3. for consequential bodily injury to a spouse, child, parent, brother or sister of the injured employee;

provided that these damages are the direct consequence or bodily injury that arises out of and in the course of the injured employee's employment by you, and

4. because of bodily injury to your employee that arises out of and in the course of employment claimed against you in a capacity other than as employer.

C. EXCLUSIONS

This agreement does not cover:

1. liability assumed under a contract. This exclusion does not apply to a warranty that your work will be done in a workmanlike manner;
2. punitive or exemplary damages where coverage for such liability is prohibited by law or contrary to public policy;
3. bodily injury to an employee while employed in violation of law with your actual knowledge or the actual knowledge of any of your executive officers;
4. any obligation imposed by a workers' compensation, occupational disease, unemployment compensation or disability benefits law, or any similar law;
5. bodily injury intentionally caused or aggravated by you;



6. damages arising out of the discharge of, coercion, criticism, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination against, or termination of any employee, or any personnel practices, policies, acts or omissions;
7. damages for discrimination against any employee for the filing of a claim or for discrimination of an employee that has agreed to testify in another employee's workers' compensation claim.

D. RIGHT TO ASSOCIATE IN DEFENSE

We have no duty to investigate, handle, settle or defend any claims, suits or proceedings against you.

We have the discretionary right—and shall be given the opportunity by you—to associate with you in the defenses, investigation, or settlement of any claim, suit or proceeding which appears to involve indemnity by NCCSIF. In such association, you and NCCSIF shall cooperate in all aspects of defense, investigation or settlement.

E. WE WILL ALSO PAY

Subject to the Member Retention specified in Item 3 of the Schedule and subject to the limit specified in Item 6 of the Schedule, we will also pay these costs, in addition to other amounts payable under this coverage, as part of any claim, proceeding or suit we defend;

1. reasonable expenses incurred at our request, but not loss of earnings;
2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to twice the limit of our liability under this coverage;
3. litigation costs taxed against you;
4. interest on a judgment as required by law; and
5. expenses we incur.

F. OTHER INSURANCE

We will not pay more than our share of damages and costs covered by this coverage and any other insurance, self-insurance or any other employers' liability by a Joint Powers Authority. Subject to any limits of liability that apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance and self insurance will be equal until the loss is paid.



G. LIMIT OF LIABILITY

Our liability to pay for damages is limited. Our limit of liability is shown in Item 6 of the Schedule of Declarations. It is the most we will pay for all damages covered by this coverage because of bodily injury to one or more employees in any one accident or occurrence, or series of accidents or occurrences, arising out of any one event.

We will not pay any claims for damages after we have paid the limit of our liability under this coverage as explained above.

H. RECOVERY FROM OTHERS

We may enforce your rights to recover our payment from anyone liable for an injury covered by this coverage. You will do everything necessary to protect those rights for us and to help us enforce them.

I. ACTIONS AGAINST US

There will be no right of action against us under this coverage unless;

1. you have complied with all the terms of this agreement; and
2. the amount you owe has been determined with our consent or by actual trial and final judgment.

This coverage does not give anyone the right to add us as a defendant in an action against you to determine your liability.

PART THREE — COVERAGE OUTSIDE OF CALIFORNIA

This coverage is identical to Part One (Workers' Compensation Coverage) of this agreement. It applies to your employees who are hired in California and are eligible for benefits under this agreement while they are working anywhere outside of California.

PART FOUR — YOUR DUTIES IF INJURY OCCURS

Tell us at once if injury occurs which may be covered by this agreement. Your other duties are listed here:

1. Provide for immediate medical and other services required by the workers' compensation law.



2. Give us or our representative the names and addresses of the injured persons and of witnesses, and other information we may need.
3. Promptly give us all notices, demands and legal papers related to the injury, claim, proceeding or suit.
4. Cooperate with us and assist us, as we may request, in the investigation, settlement or defense of any claim, proceeding or suit.
5. Do nothing after an injury occurs that would interfere with our right to recover from others.
6. Do not voluntarily make payments, assume obligations or incur expenses within our layer of coverage, except at your own cost.

PART FIVE — PREMIUM

A. PREMIUM

1. All premiums for this agreement will be determined by the Northern California Cities Self Insurance Fund.
2. Remuneration is part of the premium basis. This premium basis includes payroll and all other remuneration paid or payable during the coverage period for the services of:
 - a. all your employees eligible for benefits under this agreement while engaged in work covered by this agreement; and
 - b. all other persons engaged in work that could make us liable under Part One (Worker's Compensation Coverage) of this agreement. If you do not have the payroll records for these persons, the contract price for their services and materials may be used as the premium basis. This paragraph will not apply if you give us proof that the employers of these persons lawfully secured their workers' compensation obligations.

B. PREMIUM PAYMENTS

You will pay all premium when due.

C. FINAL PREMIUM

The premium shown on the Declarations and on the schedules and endorsements, if any, is an estimate. The final premium will be determined after this agreement ends by using the actual, not



the estimated, premium basis and actual losses. If the final premium is more than the premium you paid to us, you must pay us the balance. If it is less, we will refund the balance to you. The final premium will not be less than the minimum premium for this agreement as determined by the various layer funding formulas.

D. RECORDS

You will keep records of information needed to compute premium. You will provide us with copies of those records when we ask for them.

E. AUDIT

You will let us examine and audit all your records that relate to this agreement. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records and programs for storing and retrieving data. We may conduct the audits during regular business hours during the coverage period and within three years after the coverage period ends. Information developed by audit will be used to determine final premium.

F. RATE CHANGES

This agreement is issued by us and accepted by you with the agreement that you will accept any increase in premium or in the rates of premium which may be promulgated under any rating plan approved by the Northern California Cities Self Insurance Fund, and that the effective date of any such increase shall be the effective date thereof fixed in accordance with the provisions of any such rating plan approved by the Executive Committee. Also the rates used to determine the premium are subject to increase during the term of the agreement if an increase in rates applicable to agreements in force is approved by the Executive Committee of Northern California Cities Self Insurance Fund, and that the effective date of any such increase shall be the date fixed by the Executive Committee.

PART SIX — CONDITIONS

A. INSPECTION

We have the right, but are not obliged, to inspect your workplaces at any reasonable time. Our inspections relate to the workplaces and the premiums to be charged. We may give you reports on the conditions we find. We may also recommend changes. While they may help to reduce losses, we do not undertake to perform the duty of any person to provide for the health and safety of your employees or the public. We do not warrant that your workplaces are safe or healthful or that they comply with laws regulations, codes or standards.



B. LONG TERM POLICY

If this policy is written for a period longer than one year, all the provisions of this agreement shall apply separately to each consecutive twelve month period, or if the first or last period is less than twelve months, in the same manner as if a separate agreement had been written for each consecutive period. Until your policy terminates, your deposit premium will be transferred to each consecutive coverage period to act as a deposit in the same manner as if a separate agreement had been written.

C. TRANSFER OF YOUR RIGHTS AND DUTIES

Your rights or duties under this agreement may not be transferred without our written consent.

D. OUR NOTICE TO YOU

Mailing documents that relate to this agreement to you at the mailing address shown in the Declarations will be sufficient to prove notice to you of that document.

E. CANCELLATION AND WITHDRAWAL

You may withdraw as a party to this agreement and as a participant in the coverage provided you meet the requirements, as specified in the Joint Exercise of Power Agreement, Bylaws and Participation Agreement.

If cancellation by Northern California Cities Self Insurance Fund or you is effective before the end of the coverage year, Northern California Cities Self Insurance Fund will return to you the amount of any unearned premium payment from you for the coverage year. Such amount will be computed on a pro-rata basis from the effective date of cancellation.

F. ARBITRATION OF COVERAGE DISPUTES

1. Coverage Determinations

The Third Party Administrator or JPA Counsel shall make the initial determination whether to deny coverage on all or part of a claim, or to reserve the Northern California Cities Self Insurance Fund's right to deny coverage on all or part of a claim, if a loss subsequently exceeds the retained limit.

A decision to deny coverage can be appealed to the Board of Directors. Notice of such appeal shall be submitted in writing within thirty (30) calendar days of the date of written notice of decision.



The appeal shall be considered by the Board of Directors at the next regular or special meeting following receipt of the written appeal; if the appeal is received too late for inclusion in the agenda packet, it can be postponed to the next following Board meeting. The Program Administrator and the covered party will have the right to submit written materials and present oral argument to the Board, subject to reasonable time constraints. Any dispute concerning a decision by the Board to deny coverage for all or part of a claim shall not be subject to any court action, but may instead be submitted to binding arbitration in accordance with the procedures set forth below. Notice of a request for binding arbitration by the covered party must be submitted within thirty (30) calendars days from the date of the noticed decision by the Board of Directors.

(a) **Arbitration Procedures for Resolving Disputes**

1) **Selection of Arbitrators**

If an appeal of a Board decision is submitted to arbitration, each side shall, within ten (10) calendar days, select one (1) arbitrator and submit his or her name in writing to the other side. Within ten (10) calendar days after their selection, these two arbitrators shall select a third independent arbitrator. If the two sides cannot agree on the selection of the third arbitrator within ten (10) calendar days, either side may petition the Sacramento County Superior Court for the appointment of the third arbitrator pursuant to the provisions of section 1281.6 of the California Code of Civil Procedure. The third arbitrator shall be an attorney and preside as the Chairperson of the arbitration panel. No arbitrator shall be employed or affiliated with you or NCCSIF.

The arbitration hearing shall commence within forty-five (45) calendar days from the date of the selection of the Chairperson, unless both sides agree to an extension.

Each side shall pay the cost of its selected arbitrator and one-half of the cost of the third selected arbitrator. In addition, each side shall be responsible for its own cost and expense of arbitration.

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



2) **Discovery**

The procedures set forth in Code of Civil Procedure section 1283.05 relating to depositions and discovery shall apply to any arbitration pursuant to this paragraph (b).

3) **Testimony Under Oath**

The testimony of witnesses shall be given under oath.

4) **Length of Hearing**

The panel will endeavor to confine the length of the hearing to two (2) days. A decision of the panel shall be reported in writing. The written decision of the panel shall be given to both sides within thirty (30) calendar days of the close of the hearing.

5) **Certified Shorthand Reporter**

Either side wishing a certified shorthand reporter record shall arrange directly with a certified shorthand reporter and notify the other side of such arrangements in advance of the hearing. The requesting side shall pay the cost of recording the hearing if no transcript is ordered. If a transcript is ordered, the cost of the transcript and of recording the hearing shall be prorated equally among the parties ordering copies.

(b) **Funding of Defense and Payment of Claims Pending Resolution of Dispute**

During the course of the arbitration proceedings provided herein, the *covered party* will be responsible for all fees and expenses for investigation, defense or litigation of a claim or lawsuit. In the event the arbitration panel determines that coverage applies for such *defense costs*, the *Authority* will reimburse the *covered party* as directed by the panel.

(c) **Effects of Arbitration Decisions**

All decisions on appeals, whether by the Board of Directors (after the time to request arbitration has expired) or by the arbitration panel, shall be final and binding upon the parties and shall not be subject to any further appeal or court action, except as provided in Code of Civil Procedures sections 1286.2 and 1286.4 (relating to fraud or corruption, etc.).



(d) **General Law**

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

July 1, 2019
Date

Elizabeth Ehrenstrom, NCCSIF President

ENDORSEMENT NO. 1

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND WORKERS' COMPENSATION MEMORANDUM OF COVERAGE

OFF-DUTY PEACE OFFICER INJURY (AB 1749) ENDORSEMENT

It is understood and agreed that this Memorandum shall not apply to bodily injury or occupational disease sustained by a "peace officer" who was at the time of the occurrence:

- a. off-duty,
- b. not acting under the immediate direction of his or her employer, and
- c. outside the state of California.

However, this exclusion shall not apply to bodily injury or occupational disease sustained by a peace officer under such circumstances if:

- a. the peace officer was engaging in the apprehension or attempted apprehension of law violators or suspected law violators, or protection or preservation of life or property, or the preservation of the peace; and
- b. prior to the occurrence, the Governing Board of the Covered Party has adopted a resolution, as provided for in California Labor Code Section 3600.2, subdivision (b)(4), accepting liability for such injury under the Workers' Compensation Act.

"Peace officer" for purposes of this Endorsement has the definition stated in Section 50920 of the California Government Code.

It is further agreed that nothing herein shall act to increase NCCSIF's limit of indemnity.

This endorsement is part of the Memorandum of Coverage and takes effect on the effective date of the Memorandum of Coverage unless another effective date is shown below. All other terms and conditions remain unchanged.

Effective Date:

Memorandum No.:

Issued to: ALL MEMBERS

Issue Date: _____

Authorized Representative
Northern California Cities SIF

A RESOLUTION OF THE BOARD OF SUPERVISORS, COUNTY OF INYO, STATE OF CALIFORNIA, EXPANDING WORKERS' COMPENSATION COVERAGE PURSUANT TO AB 1749 FOR SHERIFF DEPARTMENT PEACE OFFICERS WHO ARE INJURED WHILE OFF DUTY IN CERTAIN CIRCUMSTANCES

WHEREAS, Assembly Bill 1749 ("AB 1749") was proposed during the 2018/2019 California legislative session as a response to the denial of workers' compensation claims that were filed by California peace officers who were injured during the Las Vegas Route 91 Harvest Festival shooting, and was signed into law effective January 1, 2019; and

WHEREAS, California Labor Code Section 3600.2(b), created by AB 1749, provides that the County may decide whether to accept a workers' compensation claim filed by a peace officer who, while out-of-state, is injured while engaging in the apprehension or attempted apprehension of law violators or suspected law violators, or protection or preservation of life or property, or the preservation of the peace; and

WHEREAS, the County desires to expand workers' compensation coverage as permitted by AB 1749.

NOW THEREFORE, BE IT RESOLVED by the Board of Supervisors:

Effective upon the date of adoption of this Resolution, any County sheriff, undersheriff, or deputy sheriff who is injured while off-duty and out-of-state while engaging in the apprehension or attempted apprehension of law violators or suspected law violators, or protection or preservation of life or property, or the preservation of the peace, shall be afforded workers' compensation benefits. It is the intent of this resolution to specifically exclude psychiatric injuries. To be covered under this resolution, the sheriff, undersheriff, or deputy sheriff must not be under suspension, and must have performed the qualifying actions in compliance with law enforcement standards applicable to Inyo County Sheriff Department peace officers.

PASSED AND ADOPTED this ____ day of May, 2019, by the following vote of the Inyo County Board of Supervisors:

AYES:

NOES:

ABSTAIN:

ABSENT:

Chairperson, Inyo County Board of Supervisors

Attest: Clint Quilter
Clerk of the Board

BY: _____
Darcy Ellis, Assistant



Agenda Item I.2.a.

FY 19/20 PROPERTY PROGRAM RENEWAL PROPOSAL

ACTION ITEM

ISSUE: The Board annually reviews and approves the Property Renewal Proposal. NCCSIF Property Program members are covered through the Alliant Property Insurance Program (APIP) which renews July 1, 2019.

	FY 18/19 Expiring	FY 19/20 Proposed Property Renewal Options		
	\$5,000 Deductible	\$5,000 Deductible	\$10,000 Deductible	\$25,000 Deductible
Total Insurable Values	\$1,204,173,435	\$1,541,853,618	\$1,541,853,618	\$1,541,853,618
Property Rate*	\$0.0711793	\$0.1122083	\$0.1079489	\$0.1036894
Pollution Rate	\$0.0006139	\$0.0005633	same	same
Cyber Liability Rate	\$0.0004781	\$0.0004605	same	same
Course of Construction Rate	\$0.0650024	\$0.0975044	same	same
Contractors Equipment Rate	\$0.0777278	\$0.0909407	same	same
Vehicle Physical Damage Rate	\$0.2628405	\$0.3075237	same	same
Flood Coverage Rate	\$0.0223927	\$0.0280667	same	same
Total Annual Premium	\$1,157,650	\$2,102,106	\$2,038,838	\$1,975,569

*Property Rate = All Risk Primary, All Risk Excess, Excess Boiler and Machinery, Cyber Liability, Pollution, and Lloyds Primary Terrorism (no CE, Auto, Flood, EQ).

Total Insurable Values (TIV) **increased 28%**, from \$1,204,173,435 to \$1,541,853,618, due to new property appraisals and various changes throughout the year. The All Risk* property **rate increased 58%** from the prior year, from \$0.071 to \$0.112 per \$100 of TIV. These changes result in a **total premium increase of 32.14%**, from \$877,725 to \$1,765,907.



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 13, 2019**

Agenda Item I.2.a. *continued*

The following are the changes in rates per \$100 TIV for the other APIP coverages:

- Pollution coverage rate is decreasing -8.2%, from \$0.00061 to \$0.00056
- Cyber coverage rate down is down -3.7%, from \$0.0004781 to \$0.0004605
- Course of Construction rate up 51%, from \$0.065 to \$0.098
- Contractors Equipment rate up 18%, from \$0.077 to \$0.091
- Vehicle Physical Damage is increasing 17%, from \$0.263 to \$0.308
- Flood coverage rate up 9.23% from \$0.022 to \$0.028

	FY 19/20 Flood Rates		
	Current Members	Current <i>plus</i> Additional Indication for <u>five</u> members at \$10M limit	Current <i>plus</i> Additional Indication for <u>six</u> members at \$10M limit
Flood Rate	\$0.0280667	\$0.0653541	\$0.0664903
Members Cities	Auburn \$17M limit Ione \$10M limit Marysville \$15M limit Yuba City \$10M limit	Auburn \$17M limit Ione \$10M limit Marysville \$15M limit Yuba City \$10M limit Colusa \$10M limit Gridley \$10M limit Lincoln \$10M limit Oroville \$10M limit Red Bluff \$10M limit	Auburn \$17M limit Ione \$10M limit Marysville \$15M limit Yuba City \$10M limit Colusa \$10M limit Gridley \$10M limit Lincoln \$10M limit Oroville \$10M limit Red Bluff \$10M limit Rio Vista \$10M limit

The attached Executive Summary outlines the factors for the current “hard” market and the proposed changes to the coverage for 19/20. Most of the changes are clarifications though the available limit for Tax Interruption is decreasing.

Given the expected increase in rates, the Program Administrators requested options for increasing the \$5,000 deductible to \$10,000 or \$25,000. The totals for each are listed below, along with an analysis of the premium savings compared to the net savings after payment of the expected additional deductibles, based on a five-year average. While the pool overall would see a reduction the net savings to the members may not be worth the risk.



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 13, 2019**

Agenda Item I.2.a. *continued*

NCCSIF APIP Deductible Options FY 19-20

Deductibles	\$5,000	\$10,000	\$25,000
Premiums	\$2,102,106	\$2,038,838	\$1,975,569
	Savings	(\$63,268)	(\$126,537)
		Savings	(\$63,269)
Average Increase in Deductibles Paid	FYE 15-19	\$43,590	\$108,383
	Net Savings	(\$19,678)	(\$18,154)

RECOMMENDATION: The Program Administrator recommends approval of the FY 19/20 Property Program Renewal with the Alliant Property Insurance Program.

FISCAL IMPACT: The projected total premium options below are based on TIV of \$1,541,853,618.

Option 1 - \$5,000 deductible = \$2,102,106

Option 2 - \$10,500 deductible = \$2,038,838

Option 3 - \$25,000 deductible = \$1,975,569

BACKGROUND: NCCSIF provides optional property insurance for their members through the Alliant Property Insurance Program. This is a joint purchase insurance program currently providing members up to \$1,000,000,000 in all risk limits. Premiums are based on each member's exposures which are provided via a schedule of insured locations.

ATTACHMENT(S):

1. 19/20 NCCSIF Property Deposit Calculations - 3 Deductible Options: \$5,000; \$10,000; \$25,000)
2. APIP Executive Summary
3. Named Insured List
4. APIP Property Proposal
5. APIP Boiler and Machinery Proposal
6. APIP Pollution Liability Coverage Proposal
7. APIP Cyber Liability Coverage Proposal
8. APIP Schedule of Carriers
9. APIP TRIA Selection Form
10. APIP Disclosures, Disclaimers and Loss Notification Requirements
11. D1 Form Surplus Lines Affidavit
12. Property All Risk Rate & Premium Comparison

FY 19/20 NCCSIF PROPERTY PROGRAM ALLOCATION
\$5,000 Property Deductible

**Total TIV = All Risk
TIV + CE Values +
Vehicles + COC**

Formula or Allocation		Pulled from Oasys	Pulled from Oasys	Pulled from Oasys	Pulled from Oasys	Pulled from Oasys	Pulled from Oasys		All Risk TIV x Rate	All Risk TIV x Rate	COC TIV x Rate
Member Entity	Property Deductible	Real Property Values	Personal Property Values	BI/Rents Values	Tax Interruption Values	Fine Arts Values	Course of Construction (COC) Values	ALL RISK (TIV) (Real, Personal, BI/Rents, and Fine Arts, Minus COC)	All Risk Primary Property Premium	All Risk Excess Property Premium*	COC Premium
Rate Per \$100/Amount								Values	\$0.0851898	0.0247193	\$0.0975044
Anderson	\$5,000	\$28,686,777	\$4,842,521	\$718,467	\$600,000			\$34,847,765	\$29,687	\$8,788	
Auburn	\$5,000	\$43,319,087	\$8,530,225	\$0				\$51,849,312	\$44,170	\$12,817	
Colusa	\$5,000	\$38,283,927	\$14,378,462	\$294,732				\$52,957,121	\$45,114	\$13,091	
Corning											
Dixon	\$5,000	\$82,997,683	\$18,459,510	\$22,383,420				\$123,840,613	\$105,500	\$30,613	
Elk Grove											
Folsom	\$5,000	\$211,349,573	\$19,329,278	\$1,997,954		\$578,000		\$233,254,805	\$198,709	\$57,573	
Galt	\$5,000	\$72,876,081	\$20,373,673	\$2,228,420			\$19,377	\$95,458,797	\$81,321	\$23,606	\$19
Gridley	\$5,000	\$22,547,513	\$10,796,791	\$428,720				\$33,773,024	\$28,771	\$9,754	
Ione	\$5,000	\$22,184,229	\$4,483,711	\$102,520				\$26,770,460	\$22,806	\$6,617	
Jackson	\$5,000	\$12,848,828	\$22,440,000	\$5,000				\$35,293,828	\$30,067	\$10,846	
Lincoln	\$5,000	\$165,050,774	\$47,649,661	\$448,106				\$213,148,541	\$181,581	\$52,689	
Marysville	\$5,000	\$22,999,895	\$4,690,471	\$1,340,407				\$29,030,773	\$24,731	\$7,176	
Nevada City											
Oroville	\$5,000	\$51,163,772	\$6,603,486	\$0				\$57,767,258	\$49,212	\$14,280	
Placerville											
Paradise	\$5,000	\$10,327,900	\$2,152,044	\$133,751				\$12,613,695	\$10,746	\$4,331	
Red Bluff	\$5,000	\$46,823,937	\$10,838,817	\$491,139				\$58,153,893	\$49,541	\$14,375	
Rio Vista	\$5,000	\$35,947,800	\$11,078,250	\$0				\$47,026,050	\$40,061	\$11,625	
Rocklin	\$5,000	\$68,600,210	\$7,555,782	\$6,200,000				\$82,355,992	\$70,159	\$20,358	
Willows											
Yuba City	\$5,000	\$205,300,726	\$28,706,845	\$6,628,952			\$18,860,167	\$221,776,356	\$188,931	\$82,599	\$18,389
TOTAL		\$1,141,308,712	\$242,909,527	\$43,401,588	\$600,000	\$578,000	\$18,879,544	\$1,409,918,283	\$1,201,107	\$381,136	\$18,408
Verify Quote Sheet									\$ 1,201,107	\$ 381,136	\$ 18,408
Don't Participate									(\$0)	\$2	\$0
New Quote/Prospect											

FY 19/20 NCCSIF PROPERTY PROGRAM ALLOCATION
\$5,000 Property Deductible

				Total TIV	Total TIV	Total TIV		
Formula or Allocation	Rating B&M Value x Rate x Member % All Risk TIV	Pulled from Oasys	CE x Rate	Total TIV x Rate	Total TIV x Rate	Total TIV x Rate		
	Excess Boiler & Machinery Premium	Contractors Equipment (CE) Values	CE Premium	Cyber Liability Premium	Pollution Coverage Premium	Lloyds Primary Terrorism Premium	Estimated ABS Fees	Estimated Surplus Line Taxes & Fees
Member Entity								
Rate Per \$100/Amount	\$0.0010581	Values	\$0.0909407	\$0.0004605	\$0.0005633	\$0.0002173	\$32,804.00	\$64,164.35
Anderson	\$352	\$453,620	\$413	\$164	\$200	\$77	\$810.79	\$1,586
Auburn	\$523	\$46,503	\$42	\$239	\$292	\$113	\$1,206.36	\$2,360
Colusa	\$534	\$0	\$0	\$244	\$298	\$115	\$1,232.13	\$2,410
Corning								
Dixon	\$1,249	\$1,934,027	\$1,759	\$570	\$698	\$269	\$2,881.35	\$5,636
Elk Grove								
Folsom	\$2,353	\$8,624,430	\$7,843	\$1,073	\$1,312	\$506	\$5,427.05	\$10,615
Galt	\$963	\$492,839	\$448	\$440	\$538	\$208	\$2,221.00	\$4,344
Gridley	\$341	\$1,542,000	\$1,402	\$182	\$222	\$86	\$785.78	\$1,537
Ione	\$270	\$648,000	\$589	\$123	\$151	\$58	\$622.86	\$1,218
Jackson	\$356	\$128,500	\$117	\$202	\$247	\$95	\$821.17	\$1,606
Lincoln	\$2,150	\$825,025	\$750	\$982	\$1,201	\$463	\$4,959.24	\$9,700
Marysville	\$293	\$529,842	\$482	\$134	\$164	\$63	\$675.45	\$1,321
Nevada City								
Oroville	\$583	\$990,620	\$901	\$266	\$325	\$126	\$1,344.05	\$2,629
Placerville								
Paradise	\$127	\$3,778,190	\$3,436	\$81	\$99	\$38	\$293.48	\$574
Red Bluff	\$587	\$2,571,157	\$2,338	\$268	\$328	\$126	\$1,353.04	\$2,647
Rio Vista	\$474	\$585,000	\$532	\$217	\$265	\$102	\$1,094.14	\$2,140
Rocklin	\$831	\$10,682,950	\$9,715	\$379	\$464	\$179	\$1,916.14	\$3,748
Willows								
Yuba City	\$2,237	\$4,572,200	\$4,158	\$1,539	\$1,882	\$726	\$5,159.98	\$10,093
TOTAL	\$14,224	\$38,404,903	\$34,926	\$7,100	\$8,685	\$3,350	\$32,804	\$64,164
Verify Quote Sheet	\$ 14,224		\$ 34,926	\$ 7,100	\$ 8,685	\$ 3,351	\$ 32,804	\$64,164.35
Don't Participate	\$0		(\$0)	\$0	\$0	(\$1)	\$0	\$0
New Quote/Prospect								

FY 19/20 NCCSIF PROPERTY PROGRAM ALLOCATION
\$5,000 Property Deductible

Formula or Allocation													
Member Entity	2019/20 Total All Risk Property Premium	2018/19 Property Premium	\$ Change	% Change	% Change in Total TIV	Total TIV (All Risk TIV + CE + Vehicle and NO COC)	Flood Limit	Flood Values	Flood Premium	Vehicle Deductible	Vehicle Values	Vehicle Premium	2019/20 Grand Total Premium All Coverages
Rate Per \$100/Amount	Value	Value						Value	\$0.0280667		Value	\$0.3075237	
Anderson	\$42,077	\$25,238	\$16,839	67%	7%	\$35,552,759							\$42,077
Auburn	\$61,762	\$21,033	\$40,729	194%	86%	\$51,849,312	\$17,000,000	\$52,600,809	\$14,763	\$10,000	\$704,994	\$2,168	\$78,693
Colusa	\$63,038	\$28,355	\$34,684	122%	43%	\$52,957,121							\$63,038
Corning													
Dixon	\$149,175	\$88,087	\$61,087	69%	9%	\$123,840,613							\$149,175
Elk Grove													
Folsom	\$285,412	\$165,462	\$119,950	72%	10%	\$232,909,088				\$5,000	\$27,038,048	\$83,148	\$368,560
Galt	\$114,108	\$59,613	\$54,495	91%	23%	\$95,497,551				\$5,000	\$232,283	\$714	\$114,822
Gridley	\$43,081	\$20,259	\$22,822	113%	34%	\$39,460,643							\$43,081
Ione	\$32,456	\$9,643	\$22,813	237%	98%	\$26,770,460	\$10,000,000	\$33,106,079	\$9,292	\$5,000	\$5,687,619	\$17,491	\$59,239
Jackson	\$44,357	N/A				\$43,874,871							\$44,357
Lincoln	\$254,475	\$143,044	\$111,431	78%	15%	\$213,148,541				\$7,500	\$8,581,043	\$26,389	\$280,864
Marysville	\$35,039	\$20,781	\$14,258	69%	9%	\$29,030,773	\$15,000,000	\$29,560,615	\$8,297				\$43,336
Nevada City													
Oroville	\$69,665	\$27,901	\$41,764	150%	84%	\$57,767,258					\$8,060,023	\$24,786	\$94,452
Placerville													
Paradise	\$19,725	\$11,948	\$7,777	65%	10%	\$17,520,073							\$19,725
Red Bluff	\$71,563	\$43,227	\$28,335	66%	9%	\$58,153,893				\$5,000	\$4,906,378	\$15,088	\$86,651
Rio Vista	\$56,510	N/A				\$47,026,050							\$56,510
Rocklin	\$107,749	\$63,409	\$44,340	70%	15%	\$82,355,992							\$107,749
Willows													
Yuba City	\$315,715	\$149,725	\$165,990	111%	26%	\$334,147,578	\$10,000,000	\$264,649,223	\$74,278	\$5,000	\$19,440,500	\$59,784	\$449,777
TOTAL	\$1,765,907	\$877,725	\$888,181	101%	28%	\$1,541,862,576		\$379,916,726	\$106,630		\$74,650,888	\$229,569	\$2,102,106
Verify Quote Sheet									\$106,630			\$229,569	\$2,102,104
Don't Participate									\$0			\$0	\$2
New Quote/Prospect													

FY 19/20 NCCSIF PROPERTY PROGRAM ALLOCATION
\$10,000 Property Deductible

**Total TIV = All Risk
TIV + CE Values +
Vehicles + COC**

Formula or Allocation		Pulled from Oasys	Pulled from Oasys	Pulled from Oasys	Pulled from Oasys	Pulled from Oasys	Pulled from Oasys		All Risk TIV x Rate	All Risk TIV x Rate
Member Entity	Property Deductible	Real Property Values	Personal Property Values	BI/Rents Values	Tax Interruption Values	Fine Arts Values	Course of Construction (COC) Values	ALL RISK (TIV) (Real, Personal, BI/Rents, and Fine Arts, Minus COC) Values	All Risk Primary Property Premium	All Risk Excess Property Premium*
Rate Per \$100/Amount									\$0.0809304	0.0247193
Anderson	\$5,000	\$28,686,777	\$4,842,521	\$718,467	\$600,000			\$34,847,765	\$28,202	\$8,788
Auburn	\$5,000	\$43,319,087	\$8,530,225	\$0				\$51,849,312	\$41,962	\$12,817
Colusa	\$5,000	\$38,283,927	\$14,378,462	\$294,732				\$52,957,121	\$42,858	\$13,091
Corning										
Dixon	\$5,000	\$82,997,683	\$18,459,510	\$22,383,420				\$123,840,613	\$100,225	\$30,613
Elk Grove										
Folsom	\$5,000	\$211,349,573	\$19,329,278	\$1,997,954		\$578,000		\$233,254,805	\$188,774	\$57,573
Galt	\$5,000	\$72,876,081	\$20,373,673	\$2,228,420			\$19,377	\$95,458,797	\$77,255	\$23,606
Gridley	\$5,000	\$22,547,513	\$10,796,791	\$428,720				\$33,773,024	\$27,333	\$9,754
Ione	\$5,000	\$22,184,229	\$4,483,711	\$102,520				\$26,770,460	\$21,665	\$6,617
Jackson	\$5,000	\$12,848,828	\$22,440,000	\$5,000				\$35,293,828	\$28,563	\$10,846
Lincoln	\$5,000	\$165,050,774	\$47,649,661	\$448,106				\$213,148,541	\$172,502	\$52,689
Marysville	\$5,000	\$22,999,895	\$4,690,471	\$1,340,407				\$29,030,773	\$23,495	\$7,176
Nevada City										
Oroville	\$5,000	\$51,163,772	\$6,603,486	\$0				\$57,767,258	\$46,751	\$14,280
Placerville										
Paradise	\$5,000	\$10,327,900	\$2,152,044	\$133,751				\$12,613,695	\$10,208	\$4,331
Red Bluff	\$5,000	\$46,823,937	\$10,838,817	\$491,139				\$58,153,893	\$47,064	\$14,375
Rio Vista	\$5,000	\$35,947,800	\$11,078,250	\$0				\$47,026,050	\$38,058	\$11,625
Rocklin	\$5,000	\$68,600,210	\$7,555,782	\$6,200,000				\$82,355,992	\$66,651	\$20,358
Willows										
Yuba City	\$5,000	\$205,300,726	\$28,706,845	\$6,628,952			\$18,860,167	\$221,776,356	\$179,484	\$82,599
TOTAL		\$1,141,308,712	\$242,909,527	\$43,401,588	\$600,000	\$578,000	\$18,879,544	\$1,409,918,283	\$1,141,053	\$381,138

[Verify Quote Sheet](#)

Don't Participate

New Quote/Prospect

\$ 1,141,053 \$ 381,136
(\$0) \$2

FY 19/20 NCCSIF PROPERTY PROGRAM ALLOCATION
\$10,000 Property Deductible

					Total TIV	Total TIV	Total TIV		
Formula or Allocation	COC TIV x Rate	Rating B&M Value x Rate x Member % All Risk TIV	Pulled from Oasys	CE x Rate	Total TIV x Rate	Total TIV x Rate	Total TIV x Rate		
Member Entity	COC Premium	Excess Boiler & Machinery Premium	Contractors Equipment (CE) Values	CE Premium	Cyber Liability Premium	Pollution Coverage Premium	Lloyds Primary Terrorism Premium	Estimated ABS Fees	Estimated Surplus Line Taxes & Fees
Rate Per \$100/Amount	\$0.0975044	\$0.0010581	Values	\$0.0909407	\$0.0004605	\$0.0005633	\$0.0002173	\$31,512.00	\$62,242.63
Anderson		\$352	\$453,620	\$413	\$164	\$200	\$77	\$778.86	\$1,538
Auburn		\$523	\$46,503	\$42	\$239	\$292	\$113	\$1,158.84	\$2,289
Colusa		\$534	\$0	\$0	\$244	\$298	\$115	\$1,183.60	\$2,338
Corning									
Dixon		\$1,249	\$1,934,027	\$1,759	\$570	\$698	\$269	\$2,767.87	\$5,467
Elk Grove									
Folsom		\$2,353	\$8,624,430	\$7,843	\$1,073	\$1,312	\$506	\$5,213.30	\$10,297
Galt	\$19	\$963	\$492,839	\$448	\$440	\$538	\$208	\$2,133.53	\$4,214
Gridley		\$341	\$1,542,000	\$1,402	\$182	\$222	\$86	\$754.83	\$1,491
Ione		\$270	\$648,000	\$589	\$123	\$151	\$58	\$598.33	\$1,182
Jackson		\$356	\$128,500	\$117	\$202	\$247	\$95	\$788.83	\$1,558
Lincoln		\$2,150	\$825,025	\$750	\$982	\$1,201	\$463	\$4,763.92	\$9,410
Marysville		\$293	\$529,842	\$482	\$134	\$164	\$63	\$648.84	\$1,282
Nevada City									
Oroville		\$583	\$990,620	\$901	\$266	\$325	\$126	\$1,291.11	\$2,550
Placerville									
Paradise		\$127	\$3,778,190	\$3,436	\$81	\$99	\$38	\$281.92	\$557
Red Bluff		\$587	\$2,571,157	\$2,338	\$268	\$328	\$126	\$1,299.75	\$2,567
Rio Vista		\$474	\$585,000	\$532	\$217	\$265	\$102	\$1,051.04	\$2,076
Rocklin		\$831	\$10,682,950	\$9,715	\$379	\$464	\$179	\$1,840.68	\$3,636
Willows									
Yuba City	\$18,389	\$2,237	\$4,572,200	\$4,158	\$1,539	\$1,882	\$726	\$4,956.75	\$9,791
TOTAL	\$18,408	\$14,224	\$38,404,903	\$34,926	\$7,100	\$8,685	\$3,350	\$31,512	\$62,243
<i>Verify Quote Sheet</i>	\$ 18,408	\$ 14,224		\$ 34,926	\$ 7,100	\$ 8,685	\$ 3,351	\$ 31,512	\$62,242.63
Don't Participate	\$0	\$0		(\$0)	\$0	\$0	(\$1)	\$0	\$0
New Quote/Prospect									

FY 19/20 NCCSIF PROPERTY PROGRAM ALLOCATION
\$10,000 Property Deductible

Formula or Allocation													
Member Entity	2019/20 Total All Risk Property Premium	2018/19 Property Premium	\$ Change	% Change	% Change in Total TIV	Total TIV (All Risk TIV + CE + Vehicle and NO COC)	Flood Limit	Flood Values	Flood Premium	Vehicle Deductible	Vehicle Values	Vehicle Premium	2019/20 Grand Total Premium All Coverages
Rate Per \$100/Amount	Value	Value						Value	\$0.0280667		Value	\$0.3075237	
Anderson	\$40,513	\$25,238	\$15,275	61%	7%	\$35,552,759							\$40,513
Auburn	\$59,435	\$21,033	\$38,402	183%	86%	\$51,849,312	\$17,000,000	\$52,600,809	\$14,763	\$10,000	\$704,994	\$2,168	\$76,367
Colusa	\$60,662	\$28,355	\$32,307	114%	43%	\$52,957,121							\$60,662
Corning													
Dixon	\$143,617	\$88,087	\$55,530	63%	9%	\$123,840,613							\$143,617
Elk Grove													
Folsom	\$274,945	\$165,462	\$109,483	66%	10%	\$232,909,088				\$5,000	\$27,038,048	\$83,148	\$358,094
Galt	\$109,825	\$59,613	\$50,212	84%	23%	\$95,497,551				\$5,000	\$232,283	\$714	\$110,539
Gridley	\$41,566	\$20,259	\$21,307	105%	34%	\$39,460,643							\$41,566
Ione	\$31,255	\$9,643	\$21,612	224%	98%	\$26,770,460	\$10,000,000	\$33,106,079	\$9,292	\$5,000	\$5,687,619	\$17,491	\$58,037
Jackson	\$42,773	N/A				\$43,874,871							\$42,773
Lincoln	\$244,910	\$143,044	\$101,866	71%	15%	\$213,148,541				\$7,500	\$8,581,043	\$26,389	\$271,299
Marysville	\$33,736	\$20,781	\$12,955	62%	9%	\$29,030,773	\$15,000,000	\$29,560,615	\$8,297				\$42,033
Nevada City													
Oroville	\$67,073	\$27,901	\$39,172	140%	84%	\$57,767,258					\$8,060,023	\$24,786	\$91,859
Placerville													
Paradise	\$19,159	\$11,948	\$7,211	60%	10%	\$17,520,073							\$19,159
Red Bluff	\$68,953	\$43,227	\$25,726	60%	9%	\$58,153,893				\$5,000	\$4,906,378	\$15,088	\$84,041
Rio Vista	\$54,400	N/A				\$47,026,050							\$54,400
Rocklin	\$104,053	\$63,409	\$40,645	64%	15%	\$82,355,992							\$104,053
Willows													
Yuba City	\$305,763	\$149,725	\$156,038	104%	26%	\$334,147,578	\$10,000,000	\$264,649,223	\$74,278	\$5,000	\$19,440,500	\$59,784	\$439,825
TOTAL	\$1,702,639	\$877,725	\$824,914	94%	28%	\$1,541,862,576		\$379,916,726	\$106,630		\$74,650,888	\$229,569	\$2,038,838
Verify Quote Sheet									\$106,630			\$229,569	\$2,038,837
Don't Participate									\$0			\$0	\$2
New Quote/Prospect													

FY 19/20 NCCSIF PROPERTY PROGRAM ALLOCATION
\$25,000 Property Deductible

**Total TIV = All Risk
TIV + CE Values +
Vehicles + COC**

Formula or Allocation		Pulled from Oasys	Pulled from Oasys	Pulled from Oasys	Pulled from Oasys	Pulled from Oasys	Pulled from Oasys		All Risk TIV x Rate	All Risk TIV x Rate
Member Entity	Property Deductible	Real Property Values	Personal Property Values	BI/Rents Values	Tax Interruption Values	Fine Arts Values	Course of Construction (COC) Values	ALL RISK (TIV) (Real, Personal, BI/Rents, and Fine Arts, Minus COC) Values	All Risk Primary Property Premium	All Risk Excess Property Premium*
Rate Per \$100/Amount									\$0.0766709	0.0247193
Anderson	\$5,000	\$28,686,777	\$4,842,521	\$718,467	\$600,000			\$34,847,765	\$26,718	\$8,788
Auburn	\$5,000	\$43,319,087	\$8,530,225	\$0				\$51,849,312	\$39,753	\$12,817
Colusa	\$5,000	\$38,283,927	\$14,378,462	\$294,732				\$52,957,121	\$40,603	\$13,091
Corning										
Dixon	\$5,000	\$82,997,683	\$18,459,510	\$22,383,420				\$123,840,613	\$94,950	\$30,613
Elk Grove										
Folsom	\$5,000	\$211,349,573	\$19,329,278	\$1,997,954		\$578,000		\$233,254,805	\$178,839	\$57,573
Galt	\$5,000	\$72,876,081	\$20,373,673	\$2,228,420			\$19,377	\$95,458,797	\$73,189	\$23,606
Gridley	\$5,000	\$22,547,513	\$10,796,791	\$428,720				\$33,773,024	\$25,894	\$9,754
Ione	\$5,000	\$22,184,229	\$4,483,711	\$102,520				\$26,770,460	\$20,525	\$6,617
Jackson	\$5,000	\$12,848,828	\$22,440,000	\$5,000				\$35,293,828	\$27,060	\$10,846
Lincoln	\$5,000	\$165,050,774	\$47,649,661	\$448,106				\$213,148,541	\$163,423	\$52,689
Marysville	\$5,000	\$22,999,895	\$4,690,471	\$1,340,407				\$29,030,773	\$22,258	\$7,176
Nevada City										
Oroville	\$5,000	\$51,163,772	\$6,603,486	\$0				\$57,767,258	\$44,291	\$14,280
Placerville										
Paradise	\$5,000	\$10,327,900	\$2,152,044	\$133,751				\$12,613,695	\$9,671	\$4,331
Red Bluff	\$5,000	\$46,823,937	\$10,838,817	\$491,139				\$58,153,893	\$44,587	\$14,375
Rio Vista	\$5,000	\$35,947,800	\$11,078,250	\$0				\$47,026,050	\$36,055	\$11,625
Rocklin	\$5,000	\$68,600,210	\$7,555,782	\$6,200,000				\$82,355,992	\$63,143	\$20,358
Willows										
Yuba City	\$5,000	\$205,300,726	\$28,706,845	\$6,628,952			\$18,860,167	\$221,776,356	\$170,038	\$82,599
TOTAL		\$1,141,308,712	\$242,909,527	\$43,401,588	\$600,000	\$578,000	\$18,879,544	\$1,409,918,283	\$1,080,997	\$381,138

[Verify Quote Sheet](#)

Don't Participate

New Quote/Prospect

\$ 1,080,997 \$ 381,136

\$0 \$2

FY 19/20 NCCSIF PROPERTY PROGRAM ALLOCATION
\$25,000 Property Deductible

					Total TIV	Total TIV	Total TIV		
Formula or Allocation	COC TIV x Rate	Rating B&M Value x Rate x Member % All Risk TIV	Pulled from Oasys	CE x Rate	Total TIV x Rate	Total TIV x Rate	Total TIV x Rate		
Member Entity	COC Premium	Excess Boiler & Machinery Premium	Contractors Equipment (CE) Values	CE Premium	Cyber Liability Premium	Pollution Coverage Premium	Lloyds Primary Terrorism Premium	Estimated ABS Fees	Estimated Surplus Line Taxes & Fees
Rate Per \$100/Amount	\$0.0975044	\$0.0010581	Values	\$0.0909407	\$0.0004605	\$0.0005633	\$0.0002173	\$30,220.00	\$60,320.83
Anderson		\$352	\$453,620	\$413	\$164	\$200	\$77	\$746.92	\$1,491
Auburn		\$523	\$46,503	\$42	\$239	\$292	\$113	\$1,111.33	\$2,218
Colusa		\$534	\$0	\$0	\$244	\$298	\$115	\$1,135.08	\$2,266
Corning									
Dixon		\$1,249	\$1,934,027	\$1,759	\$570	\$698	\$269	\$2,654.38	\$5,298
Elk Grove									
Folsom		\$2,353	\$8,624,430	\$7,843	\$1,073	\$1,312	\$506	\$4,999.55	\$9,979
Galt	\$19	\$963	\$492,839	\$448	\$440	\$538	\$208	\$2,046.05	\$4,084
Gridley		\$341	\$1,542,000	\$1,402	\$182	\$222	\$86	\$723.89	\$1,445
Ione		\$270	\$648,000	\$589	\$123	\$151	\$58	\$573.79	\$1,145
Jackson		\$356	\$128,500	\$117	\$202	\$247	\$95	\$756.48	\$1,510
Lincoln		\$2,150	\$825,025	\$750	\$982	\$1,201	\$463	\$4,568.60	\$9,119
Marysville		\$293	\$529,842	\$482	\$134	\$164	\$63	\$622.24	\$1,242
Nevada City									
Oroville		\$583	\$990,620	\$901	\$266	\$325	\$126	\$1,238.18	\$2,471
Placerville									
Paradise		\$127	\$3,778,190	\$3,436	\$81	\$99	\$38	\$270.36	\$540
Red Bluff		\$587	\$2,571,157	\$2,338	\$268	\$328	\$126	\$1,246.46	\$2,488
Rio Vista		\$474	\$585,000	\$532	\$217	\$265	\$102	\$1,007.95	\$2,012
Rocklin		\$831	\$10,682,950	\$9,715	\$379	\$464	\$179	\$1,765.21	\$3,523
Willows									
Yuba City	\$18,389	\$2,237	\$4,572,200	\$4,158	\$1,539	\$1,882	\$726	\$4,753.52	\$9,488
TOTAL	\$18,408	\$14,224	\$38,404,903	\$34,926	\$7,100	\$8,685	\$3,350	\$30,220	\$60,321
<i>Verify Quote Sheet</i>	\$ 18,408	\$ 14,224		\$ 34,926	\$ 7,100	\$ 8,685	\$ 3,351	\$ 30,220	\$60,320.83
Don't Participate	\$0	\$0		(\$0)	\$0	\$0	(\$1)	\$0	\$0
New Quote/Prospect									

FY 19/20 NCCSIF PROPERTY PROGRAM ALLOCATION
\$25,000 Property Deductible

Formula or Allocation													
Member Entity	2019/20 Total All Risk Property Premium	2018/19 Property Premium	\$ Change	% Change	% Change in Total TIV	Total TIV (All Risk TIV + CE + Vehicle and NO COC)	Flood Limit	Flood Values	Flood Premium	Vehicle Deductible	Vehicle Values	Vehicle Premium	2019/20 Grand Total Premium All Coverages
Rate Per \$100/Amount	Value	Value						Value	\$0.0280667		Value	\$0.3075237	
Anderson	\$38,950	\$25,238	\$13,711	54%	7%	\$35,552,759							\$38,950
Auburn	\$57,109	\$21,033	\$36,076	172%	86%	\$51,849,312	\$17,000,000	\$52,600,809	\$14,763	\$10,000	\$704,994	\$2,168	\$74,040
Colusa	\$58,286	\$28,355	\$29,931	106%	43%	\$52,957,121							\$58,286
Corning													
Dixon	\$138,060	\$88,087	\$49,973	57%	9%	\$123,840,613							\$138,060
Elk Grove													
Folsom	\$264,478	\$165,462	\$99,016	60%	10%	\$232,909,088				\$5,000	\$27,038,048	\$83,148	\$347,626
Galt	\$105,541	\$59,613	\$45,928	77%	23%	\$95,497,551				\$5,000	\$232,283	\$714	\$106,255
Gridley	\$40,050	\$20,259	\$19,791	98%	34%	\$39,460,643							\$40,050
Ione	\$30,053	\$9,643	\$20,410	212%	98%	\$26,770,460	\$10,000,000	\$33,106,079	\$9,292	\$5,000	\$5,687,619	\$17,491	\$56,836
Jackson	\$41,190	N/A				\$43,874,871							\$41,190
Lincoln	\$235,346	\$143,044	\$92,301	65%	15%	\$213,148,541				\$7,500	\$8,581,043	\$26,389	\$261,734
Marysville	\$32,434	\$20,781	\$11,652	56%	9%	\$29,030,773	\$15,000,000	\$29,560,615	\$8,297				\$40,730
Nevada City													
Oroville	\$64,481	\$27,901	\$36,579	131%	84%	\$57,767,258					\$8,060,023	\$24,786	\$89,267
Placerville													
Paradise	\$18,592	\$11,948	\$6,645	56%	10%	\$17,520,073							\$18,592
Red Bluff	\$66,343	\$43,227	\$23,116	53%	9%	\$58,153,893				\$5,000	\$4,906,378	\$15,088	\$81,432
Rio Vista	\$52,290	N/A				\$47,026,050							\$52,290
Rocklin	\$100,358	\$63,409	\$36,949	58%	15%	\$82,355,992							\$100,358
Willows													
Yuba City	\$295,811	\$149,725	\$146,086	98%	26%	\$334,147,578	\$10,000,000	\$264,649,223	\$74,278	\$5,000	\$19,440,500	\$59,784	\$429,873
TOTAL	\$1,639,370	\$877,725	\$761,644	87%	28%	\$1,541,862,576		\$379,916,726	\$106,630		\$74,650,888	\$229,569	\$1,975,569
Verify Quote Sheet									\$106,630			\$229,569	\$1,975,567
Don't Participate									\$0			\$0	\$2
New Quote/Prospect													

A background image of a modern glass skyscraper with a blue-tinted sky. A person is visible walking on a balcony on the right side of the building.

Northern California Cities Self Insurance Fund

2019 – 2020

Alliant Property Insurance Program (APIP)

Presented on May 31, 2019 by:

Marcus Beverly, CPCU, AIC, ARM-P
First Vice President

Raychelle Maranan
Account Manager

ALLIANT PROPERTY INSURANCE PROGRAM (APIP)

July 1, 2019 – July 1, 2020

EXECUTIVE SUMMARY

Attached please find the renewal summary of the Alliant Property Insurance Program (APIP) for the 2019-2020 period. An overview of the most significant issues concerning this year's renewal are discussed here.

Between 2012 and 2017, the property insurance market was in a relatively "soft" cycle with record amounts of capacity entering the market in search of financial return. While members with significant or attritional losses saw increases in an effort to better match premium to losses, there was not a widespread trend in the market to push rate increases on the whole. Rate changes, up or down, were selectively made based on the characteristics of the risk. Late In 2017, the market started to firm due to an increase in catastrophe losses primarily originating from Hurricanes Harvey, Irma and Maria (HIM). Most every insured experienced rate increases in 2018, and now moving into 2019, coupled with the real wildfire risk that has become apparent, the aforementioned catastrophes have effectively changed the market with carriers now pushing meaningful rate increases across the board, and significantly for insureds that have had losses, or appear to be in a position to have such losses. This correction, while unwelcome, is somewhat predictable as on the whole the commercial insurance industry has not been profitable in any of the last three years. Exacerbating the trend, two of the largest writers of commercial property, AIG and FM Global are re-underwriting their entire books of business with a keen eye towards shedding risk. Few underwriters are aggressively pursuing new business in the current environment. Consequently, for the 2019-2020 renewal period, insureds will see rate increases over expiring. For those insureds that have either experienced significant shock losses, or persistent attritional loss activity, rates will increase significantly higher than average in a so called "right sizing" of premium to risk. In keeping with the programs' general history however, we still expect overall rates, in most cases, to remain below that which can be achieved in the open market for similar coverage.

A combination of Lexington, Lloyd's and U.S. domestic underwriters will continue to provide coverage for the first \$25,000,000 of the program. Excess limits up to \$1,000,000,000 will be placed with London, Bermudian, European, and U.S domestic markets, all A.M. Best Rated of at least A- VII. Members should note several key highlights for this year's renewal:

- Boiler & Machinery cover for participating members of the APIP Boiler Program will be maintained with Hartford Steam Boiler (HSB), who will also continue to perform required jurisdictional inspections.
- Cyber (Privacy Liability) Coverage for both 1st and 3rd parties from the Beazley Syndicate at Lloyd's, A.M. Best Rated A XV, (for those eligible insureds) with coverage as outlined on the following proposal will be maintained. Additional excess options are available, if requested. **Please note claims reporting timeframe limitations for this coverage**
- Pollution Coverage for both 1st and 3rd parties from Illinois Union Insurance Company, A.M. Best Rated A++ XV, (for those eligible insureds) with coverage as outlined on the following proposal will be maintained. **Please note claims reporting timeframe limitations for this coverage**
- Vehicles/Contractor's Equipment – please note on the attached proposal whether the vehicle/contractors equipment valuation is Replacement Cost (new) or Actual Cash Value (ACV). If Replacement Cost (new) valuation is needed, the member must submit a schedule of vehicles or a vehicle valuation reporting form (provided in the pre-renewal packet) and vehicles must be valued at today's Replacement Cost (new). If values are not reported at Replacement Cost (new), the vehicle/contractor's equipment valuation basis will be ACV

Alliant Business Services (ABS) continues to play a significant role not only in providing various types of loss control services, but also in providing appraisal services. For the program, property valuations continue to be a key focus. As a reminder, it is underwriters' intent to have all buildings with a scheduled value of \$5,000,000 or more appraised once every five to seven years. This service is included in the total program cost. Insureds may also choose to have lower valued buildings appraised. The cost to have all, or specific buildings appraised that are valued on a members schedule between \$25,000 and \$5,000,000 will be quoted at the time the request is made.

Please review important Disclosure and Loss Notification information included in your renewal materials. Your review and acknowledgement of these documents are required via your signature once you authorize a request to bind coverage with your Alliant representative.

The following table depicts key financial statistics relative to last year:

ALLIANT PROPERTY INSURANCE PROGRAM (APIP)
July 1, 2019 – July 1, 2020
EXECUTIVE SUMMARY

Year-over-Year Rate and Premium Comparison

<u>Northern California Cities Self Insurance Fund</u>	<u>2018-2019</u>	<u>2019-2020</u>	<u>Variance</u>
Total Insured Values:	\$ 1,210,768,568	\$ 1,541,853,618	27.34%
Account Rate (per hundred dollars):	0.0956128	0.1363362	42.59%
Earthquake TIV:	\$ 0	\$ 0	N/A
Earthquake Limit:	Not Covered	Not Covered	N/A
*Total Annual Cost:	\$ 1,157,649.96	\$ 2,102,104.35	81.58%

* TOTAL COST includes: all premiums (except Cyber Enhancement option, if purchased), underwriting fees, commissions, loss control expenses, program administration charges, and applicable taxes

The following pages are coverage items currently under review with the APIP markets to be effective on July 1, 2019.

Thank you for your continued support of APIP. We look forward to working with you this next year. Please let us know if you have any questions about your renewal.

APIP SUMMARY OF PROPOSED CHANGES

THE FOLLOWING ITEMS ARE PROPOSED CHANGES FOR THE 2019-2020 POLICY TERM

Coverage	2018-2019	2019-2020 Proposed Changes	Status
Flood A&V sub-limit coverage wording	Per Occurrence and in the Annual Aggregate for all locations in Flood Zones A & V (inclusive of all 100 year exposures). This Sub-limit does not increase the specific flood limit of liability for those Named Insured(s) that purchase this optional dedicated coverage.	Per Occurrence and in the Annual Aggregate for <u>scheduled</u> locations in Flood Zones A & V (inclusive of all 100 year exposures). This Sub-limit does not increase the specific flood limit of liability for those Named Insured(s) that purchase this optional dedicated coverage.	Clarification
Combined Business Interruption	Combined Business Interruption, Rental Income and Tax Revenue and Tuition Income (and related fees). However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services Inc., this sub-limit amount is limited to \$500,000 per Named Insured subject to maximum of \$2,500,000 Per Occurrence for Business Interruption, Rental Income and Tuition Income combined, and \$5,000,000 Per Occurrence for Tax Revenue Interruption. Coverage for power generating plants is excluded, unless otherwise specified.	Combined Business Interruption, Rental Income and Tuition Income (and related fees). However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services Inc., this sub-limit amount is limited to \$500,000 per Named Insured subject to maximum of \$2,500,000 Per Occurrence, <u>Per Declaration</u> for Business Interruption, Rental Income and Tuition Income combined. Coverage for power generating plants is excluded, unless otherwise specified.	Clarification
Tax Revenue sub-limit	Combined Business Interruption, Rental Income and Tax Revenue and Tuition Income (and related fees). However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services Inc., this sub-limit amount is limited to \$500,000 per Named Insured subject to maximum of \$2,500,000 Per Occurrence for Business Interruption, Rental Income and Tuition Income combined, and \$5,000,000 Per Occurrence for Tax Revenue Interruption. Coverage for power generating plants is excluded, unless otherwise specified.	Coverage moved to it's own specific field: <u>\$ 3,000,000 Tax Revenue Interruption – Per Policy Provisions. However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to \$1,000,000 Per Occurrence – Per Policy Provisions.</u>	Update

APIP SUMMARY OF PROPOSED CHANGES CONTINUED

THE FOLLOWING ITEMS ARE PROPOSED CHANGES FOR THE 2019-2020 POLICY TERM

Coverage	2018-2019	2019-2020 Proposed Changes	Status
Miscellaneous Unnamed Locations	Miscellaneous Unnamed Locations for existing Named Insured's Excluding Earthquake coverage for Alaska and California Named Insureds. If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.	Miscellaneous Unnamed Locations for existing Named Insured's <u>excluding</u> Earthquake coverage for Alaska and California <u>locations</u> . If Flood coverage is purchased for scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V	Clarification
Unscheduled Landscaping sub-limit wording	Unscheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf and further subject to \$25,000 / 25 gallon maximum per item.	Unscheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf and further subject to \$25,000 / 25 gallon maximum per item <u>for existing Named Insureds excluding Earthquake coverage for Alaska and California locations</u> . If Flood coverage is purchased <u>for scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.</u>	Update
Unscheduled Infrastructure	Unscheduled Tunnels, Bridges, Dams, Catwalks (except those not for public use), Roadways, Highways, Streets, Sidewalks, Culverts, Street Lights and Traffic Signals unless a specific value has been declared (excluding coverage for the peril of Earthquake Shock, and excluding Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs).	Unscheduled <u>infrastructure including but not limited to</u> Tunnels, Bridges, Dams, Catwalks (except those not for public use), Roadways, Highways, Streets <u>(including guardrails)</u> , Sidewalks <u>(including guardrails)</u> , Culverts, <u>Channels, Levees, Dikes, Berms, Embankments</u> , Street Lights, Traffic Signals, <u>Meters, Roadway or Highway Fencing, and all similar property</u> unless a specific value has been declared. <u>Unscheduled infrastructure coverage is excluded</u> for the peril of Earthquake and excluded for Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs).	Clarification
Pollution Policy	Summary of Proposed changes is provided with the Pollution Proposal for those who request the coverage.		
Cyber Policy	Summary of Proposed changes is provided with the Cyber Proposal for those who request the coverage.		

Master Policy Form Wording Proposed Changes

Coverage	2018-2019	2019-2020 Proposed	Status
Policy Term	July 1, 2018 to July 1, 2019	July 1, 2019 to July 1, 2020	Update
Section I, E., 2. g.	<p>Unscheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf if specific values for such items have not been reported as part of the Named Insured(s) schedule of values held on file with Alliant Insurance Services, Inc.;</p>	<p>Unscheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf if specific values for such items have not been reported as part of the Named Insured(s) schedule of values held on file with Alliant Insurance Services, Inc. <u>This coverage extension does not apply to the peril of Earthquake in the states of California, or Alaska. If Flood coverage is purchased for scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V;</u></p>	Update
Section I, E., 2. o.	<p>Unscheduled Tunnels, bridges, dams, catwalks (except those not for public use), roadways, highways, streets, sidewalks, culverts, street lights and traffic signals unless specific values for such items have been reported as part of a Named Insured(s) schedule of values held on file in the offices of Alliant Insurance Services, Inc. excluding Federal Emergency Management Agency (F.E.M.A.) and/or any State Office of Emergency Services (O.E.S.) declared disasters, providing said declaration provides funding for repairs;</p>	<p>Unscheduled infrastructure including but not limited to Tunnels, bridges, dams, catwalks (except those not for public use), roadways, highways, streets (including guardrails), sidewalks (including guardrails), culverts, channels, levees, dikes, berms, embankments, street lights, traffic signals, meters, roadway or highway fencing, and all similar property unless specific values for such items have been reported as part of a Named Insured(s) schedule of values held on file in the offices of Alliant Insurance Services, Inc. <u>Unscheduled infrastructure coverage is excluded for the peril of Earthquake, and for Federal Emergency Management Agency (F.E.M.A.) and/or any State Office of Emergency Services (O.E.S.) declared disasters, providing said declaration provides funding for repairs;</u></p>	Update

Master Policy Form Wording Proposed Changes Continued

Coverage	2018-2019	2019-2020 Proposed	Status
Section II, B. 19	The Company retains the right to determine the acceptability of all such property(ies) once it has been reported. Additional premium will be calculated from the date of acquisition.	Replacing complete sentence with: After the reporting of a location added under automatic acquisition, the Company retains the right to determine acceptability of all such property(ies). Additional premium will be calculated from the date of acquisition, if values are in excess of USD25,000,000.	Enhancement
Section II, B. 20	Coverage is extended to include property at locations (including buildings or structures, owned, occupied or which the Named Insured is obligated to maintain insurance) located within the territorial limitations set by this policy. Coverage provided by this clause is limited to any sub-limit noted on the Declaration Page attached to this form, and by terms and conditions of this policy form. This coverage extension does not apply to the peril of Earthquake Shock in the states of California, or Alaska. If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.	Coverage is extended to include property at locations (including buildings or structures, owned, occupied or which the Named Insured is obligated to maintain insurance) located within the territorial limitations set by this policy. Coverage provided by this clause is limited to any sub-limit noted on the Declaration Page attached to this form, and by terms and conditions of this policy form. This coverage extension does not apply to the peril of Earthquake Shock in the states of California, or Alaska. If Flood coverage is purchased for <u>all</u> scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.	Clarification
Section II, C. 8.	Unscheduled tunnels, bridges, dams, catwalks (except those not for public use), roadways, highways, streets, sidewalks, culverts, streetlights, and traffic signals, excess of the sub-limit terms provided on the Declaration Page.	Deleted in its entirety	Clarification

Master Policy Form Wording Proposed Changes Continued

<p>Section III, B. 5. (3rd paragraph)</p>	<p>If the Named Insured has reported Tax Revenue Interruption values for which premium has been charged, such loss recovery after deductible shall be limited to whichever is the least of:</p> <ol style="list-style-type: none"> 1. The sub-limit insured on the Policy; 2. The actual loss sustained; 3. The difference in amount between 97.5% of the anticipated revenue and the actual total revenue after the loss. <p>If the Named Insured has not reported Revenue Interruption values, such loss recovery after deductible shall be limited to whichever is the least of:</p> <ol style="list-style-type: none"> 1. The actual loss sustained; 2. USD5,000,000 per occurrence 	<p>If the Named Insured has reported <u>Tax</u> Revenue Interruption values for which premium has been charged, such loss recovery after deductible shall be limited to whichever is the least of:</p> <ol style="list-style-type: none"> 1. <u>USD3,000,000 per occurrence</u> 2. The actual loss sustained; 3. The difference in amount between 97.5% of the anticipated revenue and the actual total revenue after the loss. <p>If the Named Insured has not reported <u>Tax</u> Revenue Interruption values, such loss recovery after deductible shall be limited to whichever is the least of:</p> <ol style="list-style-type: none"> 1. The actual loss sustained; 2. USD<u>1</u>,000,000 per occurrence 	<p>Update</p>
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ALLIANT PROPERTY INSURANCE PROGRAM
2019-2020

NAMED INSURED SCHEDULE
As of 05/31/2019

THE NAMED INSURED IS:

Northern California Cities Self Insurance Fund
c/o Alliant Insurance Services, Inc.
2180 Harvard St., Ste. 460
Sacramento, CA 95815

Named Insured shall be deemed the sole agent of each and every Named Insured for the purpose of:

- (1) Giving notice of cancellation,
- (2) Giving instructions for changes in the Policy and accepting changes in this Policy
- (3) The payment of assessments / premiums or receipt of return assessments / premiums.

Member(s), entity(ies), agency(ies), organization(s), enterprise(s) and/or individual(s) for whom the Named Insured has extended coverage is as follows:

NAMED INSURED MEMBER(S):

Northern California Cities Self-Insurance Fund

City of Anderson
City of Auburn
City of Colusa
City of Dixon
City of Folsom
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

ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)
PROPERTY PROPOSAL

TYPE OF INSURANCE: ☒ Insurance ☐ Reinsurance

NAMED INSURED: Northern California Cities Self Insurance Fund

DECLARATION: 4-Cities 4

POLICY PERIOD: July 1, 2019 to July 1, 2020

COMPANIES: See Attached List of Companies

**TOTAL INSURED
VALUES:** \$ 1,541,853,618 as of May 31, 2019

**ALL RISK
COVERAGES &
LIMITS:**

\$	1,000,000,000	Per Occurrence: all Perils, Coverages (subject to policy exclusions) and all Named Insureds (as defined in the policy) combined, per Declaration, regardless of the number of Named Insureds, coverages, extensions of coverage, or perils insured, subject to the following per occurrence and/or aggregate sub-limits as noted below.
\$	52,000,000	\$15,000,000 For City of Marysville only; \$10,000,000 For City of Yuba City only; \$17,000,000 For City of Auburn only; \$10,000,000 For City of Ione only Flood Limit - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage).
\$	52,000,000	\$15,000,000 For City of Marysville only; \$10,000,000 For City of Yuba City only; \$17,000,000 For City of Auburn only; \$10,000,000 For City of Ione only Per Occurrence and in the Annual Aggregate for scheduled locations in Flood Zones A & V (inclusive of all 100 year exposures). This Sub-limit does not increase the specific flood limit of liability for those Named Insured(s) that purchase this optional dedicated coverage.
Not Covered Earthquake Shock - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage).		

**ALL RISK
COVERAGES &
LIMITS: (continued)**

\$	100,000,000	Combined Business Interruption, Rental Income and Tuition Income (and related fees). However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to \$500,000 per Named Insured subject to maximum of \$2,500,000 Per Occurrence, Per Declaration for Business Interruption, Rental Income and Tuition Income combined. Coverage for power generating plants is excluded, unless otherwise specified.
\$	50,000,000	Extra Expense.
\$	25,000,000	Miscellaneous Unnamed Locations for existing Named Insured's excluding Earthquake coverage for Alaska and California locations. If Flood coverage is purchased for scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.
	180 Days	Extended Period of Indemnity
See Policy Provisions	\$25,000,000	Automatic Acquisition up to \$100,000,000 or a Named Insured's Policy Limit of Liability if less than \$100,000,000 for 120 days excluding licensed vehicles for which a sub-limit of \$10,000,000 applies per policy Automatic Acquisition and Reporting Condition. Additionally a sub-limit of \$2,500,000 applies for Tier 1 Wind Counties, Parishes and Independent Cities for 60 days for the states of Virginia, North Carolina, South Carolina, Georgia, Alabama, Mississippi, Louisiana, Texas and/or situated anywhere within the states of Florida and Hawaii. The peril of EQ is excluded for the states of Alaska and California. If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.
\$	1,000,000	Unscheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf and further subject to \$25,000 / 25 gallon maximum per item for existing Named Insureds excluding Earthquake coverage for Alaska and California locations. If Flood coverage is purchased for scheduled locations, this extension includes Flood coverage for any location not situated in Flood Zones A or V.
\$	5,000,000	or 110% of the scheduled values, whichever is greater, for Scheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf and further subject to \$25,000 / 25 gallon maximum per item.
\$	50,000,000	Errors & Omissions - This extension does not increase any more specific limit stated elsewhere in this policy or Declarations.
\$	25,000,000	Course of Construction and Additions (including new) for projects with completed values not exceeding the sub-limit shown.

ALL RISK COVERAGES & LIMITS: (continued)	\$	2,500,000	Money & Securities for named perils only as referenced within the policy.
	\$	2,500,000	Unscheduled Fine Arts.
	\$	250,000	Accidental Contamination per occurrence and annual aggregate per Named Insured with \$500,000 annual aggregate for all Named Insureds per Declaration.
	\$	750,000	Unscheduled infrastructure including but not limited to Tunnels, Bridges, Dams, Catwalks (except those not for public use), Roadways, Highways, Streets (including guardrails), Sidewalks (including guardrails), Culverts, Channels, Levees, Dikes, Berms, Embankments, Street Lights, Traffic Signals, Meters, Roadways or Highway Fencing, and all similar property unless a specific value has been declared. Unscheduled infrastructure coverage is excluded for the peril of Earthquake and excluded for Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs.
	\$	50,000,000	Increased Cost of Construction due to the enforcement of building codes/ ordinance or law (includes All Risk and Boiler & Machinery).
	\$	25,000,000	Transit.
	\$	2,500,000	Unscheduled Animals; not to exceed \$50,000 per Animal, per Occurrence.
	\$	2,500,000	Unscheduled Watercraft up to 27 feet.
		Included	Per Occurrence for Off Premises Vehicle Physical Damage.
	\$	25,000,000	Off Premises Services Interruption including Extra Expense resulting from a covered peril at non-owned/operated locations.
	\$	5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of \$10,000,000 for Earthquake Shock on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Earthquake Shock coverage, and/or where specific values for such items are not covered for optional dedicated Earthquake Shock coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc..
	\$	5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of \$10,000,000 for Flood on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Flood coverage, and/or where specific values for such items are not covered for optional dedicated Flood coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc..

\$	3,000,000	Contingent Business Interruption, Contingent Extra Expense, Contingent Rental Values and Contingent Tuition Income separately.
\$	3,000,000	Tax Revenue Interruption – Per Policy Provisions. However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to \$1,000,000 Per Occurrence – Per Policy Provisions.
\$	500,000	Jewelry, Furs, Precious Metals and Precious Stones Separately.
\$	1,000,000	Claims Preparation Expenses.
\$	50,000,000	Expediting Expenses.
\$	1,000,000	Personal Property Outside of the USA.
	Not Covered	Per Occurrence Per Declaration Upgrade to Green Coverage subject to the lesser of, the cost of upgrade, an additional 25% of the applicable limit of liability shown in the schedule of values or this sub limit.
\$	500,000	Per Occurrence and Annual Aggregate per named insured for Communicable Disease subject to an APIP Program aggregate of \$10,000,000 for all declarations combined except Hospital declarations.
\$	100,000	Per Occurrence while in Storage and In Transit coverage subject to \$10,000 Deductible for Unmanned Aircraft as more fully defined in the Policy. Not Covered while in Flight.
\$	100,000	Per Occurrence with a \$1,000,000 Annual Aggregate per Declaration for Mold/Fungus Resultant Damage as more fully defined in the policy.

VALUATION:

- Repair or Replacement Cost
- Actual Loss Sustained for Time Element Coverages
- Contractor's Equipment /Vehicles either Replacement Cost or Actual Cash Value (ACV) as declared by each member. If not declared, valuation will default to Actual Cash Value (ACV)

EXCLUSIONS

(Including but not limited to):

- Seepage & Contamination
- Cost of Clean-up for Pollution
- Mold

Deductibles: If two or more deductible amounts provided in the Declaration Page apply for a single occurrence the total to be deducted shall not exceed the largest per occurrence deductible amount applicable. (The Deductible amounts set forth below apply Per Occurrence unless indicated otherwise).

"ALL RISK"

DEDUCTIBLE:

\$	5,000	Per Occurrence, which will apply in the event a more specific deductible is not applicable to a loss.
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**DEDUCTIBLES FOR
SPECIFIC PERILS
AND COVERAGES:**

\$	100,000	All Flood Zones Per Occurrence excluding Flood Zones A & V.
\$	250,000	Per Occurrence for Flood Zones A & V (inclusive of all 100 year exposures).

Not Covered Earthquake Shock: If the stated deductible is a flat dollar amount, the deductible will apply on a Per Occurrence basis, unless otherwise stated. If the stated deductible is on a percentage basis, the deductible will apply Per Occurrence on a Per Unit basis, as defined in the policy form, subject to the minimum deductible per occurrence.

\$ 1,000 Per Occurrence for Specially Trained Animals.

**DEDUCTIBLES FOR
SPECIFIC PERILS
AND COVERAGES:
(continued)**

\$ 500,000 Per Occurrence for Unscheduled infrastructure including but not limited to Tunnels, Bridges, Dams, Catwalks (except those not for public use), Roadways, Highways, Streets (including guardrails), Sidewalks (including guardrails), Culverts, Channels, Levees, Dikes, Berms, Embankments, Street Lights, Traffic Signals, Meters, Roadways or Highway Fencing, and all similar property unless a specific value has been declared. Unscheduled infrastructure coverage is excluded for the peril of Earthquake and excluded for Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs.

\$ 10,000 Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to \$100,000 Maximum Per Occurrence, Per Named Insured for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits.

\$ 50,000 Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits.

\$ 10,000 Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to \$100,000 Maximum Per Occurrence, Per Named Insured for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits.

\$ 50,000 Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits.

24 Hour Waiting Period for Service Interruption for All Perils and Coverages.

2.5% of Annual Tax Revenue Value per Location for Tax Interruption.

\$ 5,000 for City of Galt for 2015 Tymco Model 600 Street Sweeper, Yuba City, City of Lone, City of Red Bluff, City of Folsom, City of Oroville; 7,500 for City of Lincoln ONLY; 10,000 for City of

Auburn, Not Covered for all others Per Occurrence for Off Premises Vehicle Physical Damage. If Off-Premises coverage is included/purchased, the stated deductible will apply to vehicle physical damage both on and off-premises on a Per Occurrence basis, unless otherwise stated. If Off-Premises coverage is not included, On-Premises/In-Yard coverage is subject to the All Risk (Basic) deductible.

See Special Terms Contractor's Equipment/Vehicle Valuation Basis

\$ 5,000 Per Occurrence for Contractor's Equipment.

SPECIAL TERMS 1: Valuation for Vehicles and CE is Replacement Cost; except Lincoln is Actual Cash Value, Galt is Replacement Cost for 2015 Tymco Model 600 Street Sweeper and Actual Cash Value for all other Vehicles in Yard, and Paradise is Actual Cash Value for all Vehicles in Yard, Rio Vista Actual Cash Value for CE, and Jackson Actual Cash Value for CE.

Per Policy Limits

Special Terms Limit

Per Policy Deductible

Special Terms Deductible

The following stand-alone coverages are provided by the APIP program but are not covered in the Limit of Liability or the Sub-Limits of Liability above or attached to the Master Policy Form Wording. However, the coverage costs are included in the APIP Total Cost noted below. Carriers providing these coverages are included in the Schedule of Carriers.

\$ 100,000,000 Per Named Insured Per Occurrence subject to \$200,000,000 Annual Aggregate of Declarations 1-14, 18-30 and 32-34 combined as respects Property Damage, Business Interruption, Rental Income and Extra Expense Combined for Terrorism (Primary Layer).

\$ 5,000 Per Occurrence Deductible for Primary Terrorism.

\$ 600,000,000 Per Named Insured for Terrorism (Excess Layer) subject to;

\$ 1,100,000,000 Per Occurrence, All Named Insureds combined in Declarations 1-14, 18-21, 23-30 and 32-34 for Terrorism (Excess Layer) subject to;

\$ 1,400,000,000 Annual Aggregate shared by all Named Insureds combined in Declarations 1-14, 18-21, 23-30 and 32-34, as respects Property Damage, Business Interruption, Rental Income and Extra Expense combined for Terrorism (Excess Layer).

\$ 500,000 Per Occurrence Deductible for Excess Terrorism (Applies only if the Primary Terrorism Limit is exhausted).

Included Information Security & Privacy Insurance with Electronic Media Liability Coverage. See Cyber Coverage Document for details of coverage terms, limits and deductibles

Included Pollution Liability Insurance Coverage. See attached Pollution Liability Insurance Coverage Document for applicable limits and deductibles.

TERMS & CONDITIONS:

Some sub-limits, terms and conditions will change. Terms and Conditions are per expiring.

25% Minimum Earned Premium and cancellations subject to 10% penalty

Except Cyber Liability Premium is calculated on a pro-rata basis, unless there is a claim in which case the premium is deemed fully earned.

Except Pollution Liability Premium is 25% Earned at Inception, unless there is a claim in which premium is deemed fully earned

NOTICE OF CANCELLATION:

90 Days except 10 Days for non-payment of premium

	Annual Cost*
Total Property Premium:	\$ 1,990,912.00
Excess Boiler:	\$ 14,224.00
ABS Fee:	\$ 32,804.00
SLT&F's (Estimate)	\$ 64,164.35
Broker Fee:	\$ 0.00
TOTAL COST †: (Including Taxes and Fees)	\$ 2,102,104.35
*Premiums are based on valid selectable options and the TIV's above. Changes in TIV's will require a premium adjustment.	
† TOTAL COST includes: premiums, underwriting fees, commissions, loss control expenses, program administration charges, and applicable taxes (excluding the Cyber Enhancement premium - should you have elected to purchase this coverage)	

PRINT DATE: May 31, 2019

PROPOSAL VALID UNTIL: July 1, 2019

BROKER: **ALLIANT INSURANCE SERVICES, INC.**
License No. 0C36861

Marcus Beverly, CPCU, AIC, ARM-P
First Vice President

Raychelle Maranan
Account Manager

NOTES:

- *Major pending and approved changes to the APIP Program are described in the Summary of changes.*
- *Some coverage, sub-limits, terms and conditions could change until negotiations with the insurance carriers have been finalized.*
- *Coverage outlined in this Proposal is subject to the terms and conditions set forth in the policy. Please refer to Policy for specific terms, conditions and exclusions*
- *Change in Total Insurable Values will result in adjustment in premium*
- *Each line of coverage is rated separately therefore increases in TIV's on highly rated coverages such as Vehicles, CE, EQ or 100 year Flood Zones, etc may increase the member average account rate*

The flood zones provided on the Schedule of Values (SOVs) are for rating purposes only. The actual flood zone will be determined at the time of loss.

**ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)**

BOILER & MACHINERY PROPOSAL

NAMED INSURED: Northern California Cities Self Insurance Fund

POLICY PERIOD: July 1, 2019 to July 1, 2020

COMPANIES: See Attached List of Companies

TOTAL INSURED VALUES: \$ 1,458,820,240 as of May 31, 2019

STATUS/RATING: See Attached List of Companies

COVERAGES & LIMITS:	\$	100,000,000	Boiler Explosion and Machinery Breakdown, (for those Named Insureds that purchase this optional dedicated coverage) as respects Combined Property Damage and Business Interruption/Extra Expense (Including Bond Revenue Interest Payments where Values Reported and excluding Business Interruption for power generating facilities unless otherwise specified). Limit includes loss adjustment agreement and electronic computer or electronic data processing equipment with the following sub-limits:
		Included	Jurisdictional and Inspections.
	\$	10,000,000	Per Occurrence for Service/Utility/Off Premises Power Interruption.
		Included	Per Occurrence for Consequential Damage/Perishable Goods/Spoilage.
	\$	10,000,000	Per Occurrence for Electronic Data Processing Media and Data Restoration.
	\$	2,000,000	Per Occurrence, Per Named Insured and in the Annual Aggregate per Declaration for Earthquake Resultant Damage for Named Insureds who purchase Dedicated Earthquake Coverage.
	\$	10,000,000	Per Occurrence for Hazardous Substances / Pollutants / Decontamination.
		Included	Per Occurrence for Machine or Apparatus used for Research, Diagnosis, Medication, Surgical, Therapeutic, Dental or Pathological Purposes.

**NEWLY ACQUIRED
LOCATIONS:**

\$ 25,000,000 Automatic Acquisition for Boiler & Machinery values at newly acquired locations. Values greater than \$25,000,000 or Power Generating Facilities must be reported within 120 days and must have prior underwriting approval prior to binding

VALUATION:

Repair or Replacement except Actual Loss sustained for all Time Element coverages

**EXCLUSIONS
(Including but not limited
to):**

- Testing
- Explosion, except for steam or centrifugal explosion
- Explosion of gas or unconsumed fuel from furnace of the boiler

**OBJECTS EXCLUDED:
(Including but not limited
to):**

- Insulating or refractory material
- Buried Vessels or Piping

TERMS & CONDITIONS:

Some sub-limits, terms and conditions will change. Terms and Conditions are per expiring.

25% Minimum Earned Premium and cancellations subject to 10% penalty

**NOTICE OF
CANCELLATION:**

90 days except 10 days for non-payment of premium

DEDUCTIBLES:

\$ 2,500	Except as shown for Specific Objects or Perils.
\$ 2,500	Electronic Data Processing Media.
\$ 2,500	Consequential Damage.
\$ 2,500	Objects over 200 hp, 1,000 KW/KVA/Amps or Boilers over 5,000 square feet of heating surface.
\$ 50,000	Objects over 350 hp, 2,500 KW/KVA/Amps or Boilers over 10,000 square feet of heating surface.
\$ 100,000	Objects over 500 hp, 5,000 KW/KVA/Amps or Boilers over 25,000 square feet of heating surface.
\$ 250,000	Objects over 750 hp, 10,000 KW/KVA/Amps or Boilers over 75,000 square feet of heating surface.
\$ 350,000	Objects over 25,000 hp, 25,000 KW/KVA/Amps or Boilers over 250,000 square feet of heating surface.
\$ 10 per foot / \$2,500 Minimum	Deep Water Wells.
24 Hour Waiting Period	Utility Interruption.
24 Hours	Business Interruption/Extra Expense Except as noted below.
30 Days	Business Interruption - Revenue Bond.

5 x 100% of Daily Value

Business Interruption - All objects over 750 hp or 10,000 KW/KVA/Amps or 10,000 square feet heating surface.

5 x 100% of Daily Value

Business interruption - All Objects at Waste Water Treatment Facilities and All Utilities.

Annual Cost

COST:

Cost is included on Property Proposal

PRINT DATE:

May 31, 2019

PROPOSAL VALID UNTIL:

July 1, 2019

BROKER:

ALLIANT INSURANCE SERVICES, INC.

License No. 0C36861

Marcus Beverly, CPCU, AIC, ARM-P
First Vice President

Raychelle Maranan
Account Manager

NOTES:

- *Major pending and approved changes to the APIP Program are described in the Executive Summary.*
- *Change in Total Insurable Values will result in adjustment in premium*
- *Some coverage, sub-limits, terms and conditions could change until negotiations with the insurance carriers have been finalized*
- *Coverage outlined in this Proposal is subject to the terms and conditions set forth in the policy. Please refer to Policy for specific terms, conditions and exclusions*

**ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)**

POLLUTION LIABILITY COVERAGE PROPOSAL

TYPE OF INSURANCE: ☒ Insurance ☐ Reinsurance

TYPE OF COVERAGE: Claims Made and Reported Pollution Liability

PROGRAM: **Alliant Property Insurance Program (APIP)**

NAMED INSURED: Any member(s), entity(ies), agency(ies), organization(s), enterprise(s), pool(s), Joint Powers Authority(ies) and/or individual(s) attached to each Declaration insured as per Named Insured Schedule on file with Insurer, listed below.

POLICY PERIOD: July 1, 2019 to July 1, 2020

RETROACTIVE DATE: July 1, 2011 for existing insureds included on the 2011-2012 policy at inception; For all other insureds the retroactive date is the date of addition to the Program.

COMPANY: Interstate Fire & Casualty Insurance Company

A.M. BEST INSURANCE RATING:: A+, Superior, Financial Category XV
(\$2 Billion or greater)
Effective August 30, 2018

STANDARD & POORS RATING: AA (Very Strong) *as of March 27, 2019*

ADMITTED STATUS: Non-Admitted in all states

INSURED'S OWN SITES: Per the following SOVs submitted and on file with carrier:

1. PEPiP DEC 1 – SOVs
2. PEPiP DEC 2 – SOVs
3. PEPiP DEC 3 – SOVs
4. PEPiP DEC 4 – SOVs
5. PEPiP DEC 5 – SOVs
6. PEPiP DEC 11 – SOVs
7. PEPiP DEC 12 – SOVs
8. PEPiP DEC 14 – SOVs
9. PEPiP DEC 19 – SOVs
10. PEPiP DEC 23 – SOVs
11. PEPiP DEC 24 – SOVs
12. PEPiP DEC 25 – SOVs
13. PEPiP DEC 26 – SOVs
14. PEPiP DEC 27 – SOVs
15. PEPiP DEC 28 – SOVs
16. PEPiP DEC 29 – SOVs
17. PEPiP DEC 30 – SOVs
18. PEPiP DEC 32 – SOVs (Excludes SPIP, except as endorsed)
19. PEPiP DEC 33 – SOVs
20. PEPiP DEC 34 – SOVs

**INSURED'S OWN
SITES:
CONTINUED**

Covered locations include any real property owned, managed, leased, maintained or operated by the Insured at policy inception. Covered locations also include any subsurface potable water, wastewater or storm water pipes that are located within a one thousand (1,000) foot radius of such covered location as of policy inception.

**COVERAGES
& LIMITS:**

\$25,000,000 Policy Program Aggregate (all insureds combined)
\$ 2,000,000 Per Pollution Incident
\$ 2,000,000 Per Named Insured Aggregate
\$ 2,000,000 Per JPA/Pool Aggregate

SUBLIMITS:

\$ 500,000 Per Named Insured that is a K-12 School District Per Pollution Incident Microbial Matter Sublimit*

\$ 500,000 Per Named Insured Aggregate that is a K-12 School District for Microbial Matter*

\$ 100,000 Per Named Insured Per Pollution Incident Dedicated Legal Defense Sublimit*

\$ 250,000 Per Named Insured Crisis Management Response Costs Sublimit

\$ 50,000 Per Named Insured Crisis Management Loss Sublimit

*Note: the above sub-limits payable under this coverage do not increase and are not in addition to the applicable limit of liability, with the exception of the Crisis Management sub-limits, which are in addition to the limits of liability.

**EXTENDED
REPORTING PERIOD:**

For First Named Insured - To be determined at the time of election (additional premium can apply); Ninety (90) day basic extended reporting period available without additional premium

**SPECIFIC
COVERAGE
PROVISIONS:**

CLAIMS MADE AND REPORTED

Coverage A – Own Site Clean-up Costs:

Coverage for claims for clean-up costs resulting from a pollution condition on or under the insured's own site that first commenced on or after the retro date, provided that the claim is first made and reported during the policy period and is legally obligated to pay for cleanup costs..

Coverage B – Off-Site Clean-Up Costs:

Coverage for third-party claims resulting from a pollution condition migrating from or through and beyond the boundaries of the Insured's own site that first commenced on or after the retro date, provided that the claim is first made and reported during the policy period and is legally obligated to pay for cleanup costs.

Coverage C – Third-Party Claims for Bodily Injury or Property Damage:

Coverage for third-party claims for bodily injury or property damage resulting from a pollution condition on, under or migrating from or through and beyond the boundaries of the Insured's own site that first commenced on or after the retro date, provided that the claim is first made and reported during the policy period and is legally obligated to pay.

**SPECIFIC
COVERAGE
PROVISIONS (cont.):**

Coverage D – Emergency Response Costs: Coverage for emergency response costs incurred by or on behalf of the Insured in response to a pollution condition on, under or migrating from or through and beyond the boundaries of an Insured's own site or arising from transportation or resulting from a covered operation, provided that the emergency response costs be incurred within one hundred sixty-eight (168) hours of the commencement of such pollution condition, and reported to the Insurer within fourteen (14) days of commencement of such a pollution condition.

Coverage E – Transportation: Coverage for third-party claims for bodily injury, property damage, or clean-up costs resulting from a pollution condition caused by transportation that first commenced on or after the retro date, provided that the claim is first made and reported to the Insurer during the policy period and is legally obligated to pay.

Coverage F – Non-Owned Locations: Coverage for third-party claims for bodily injury, property damage, or clean-up costs resulting from a pollution condition on, under or migrating from any non-owned location that first commenced on or after the retro date, provided that the claim is first made and reported to the Insurer during the policy period and is legally obligated to pay.

Coverage G – Covered Operations: Coverage for third-party claims for bodily injury, property damage, or clean-up costs resulting from a pollution condition caused by covered operations on or after the retro date, provided that the claim is first made and reported to the Insurer during the policy period and is legally obligated to pay. Covered operations are defined as any operations within the capacity of a public entity which are performed by or on behalf of a named insured outside the physical boundaries of a covered location. Covered operations do not include Transportation.

Coverage H – Business Interruption: Coverage for the Insured's business interruption expense and extra expense during the interruption period, caused directly by a pollution condition on or under the Insured's own site, on or after the retro date, provided such pollution condition results in clean-up costs covered under this policy, and the first-party claim is made and reported to the Insurer during the policy period.

Coverage I – Cyber Events: Coverage for third-party claims for bodily injury, property damage or clean-up costs resulting from a pollution condition arising from a cyber event, provided that the claim is first made and reported to the Insurer during the policy period.

A Cyber Event is defined as any unauthorized processing of data by an Insured; any breach of laws and infringement of regulations pertaining to the maintenance, or protection of data; and any network security failure in any system or device leased, owned, operated or lost by or which is made available or accessible to the Insured for the purpose of processing data. Insured must take reasonable precautions to prevent or cease any activity which may result in a claim, and take all reasonable steps to observe and comply with all statutory or local authority laws obligations and requirements.

**SPECIFIC
COVERAGE
PROVISIONS (cont.):**

Coverage for crisis management response costs (including medical expenses, funeral expenses, psychological counseling, travel expenses temporary living expenses, expenses to secure the scene of a crisis management event) included, provided that the costs have been pre-approved by the insurer and are associated with damages that would be covered by this policy.

Supplemental coverage for Products Pollution is included for potable, reclaimed and recycled water processed at any covered location that is also a potable water or wastewater treatment plant. This coverage covers third-party claims arising out of product pollution, provided the claim is first made and reported during the policy period. The Insured's product must have been manufactured, sold, handled or distributed on or after the retro date and the clean-up costs, bodily injury or property damage must be unexpected and unintended from the standpoint of the Insured. Coverage of lead contamination of potable water is excluded.

All Named Insureds scheduled on this policy have the same rights as the First Named Insured (except for those rights specifically reserved to the first named insured); this includes any member of a pool or Joint Powers Authority specifically scheduled onto this policy.

Automatic Acquisition – Coverage for mid-term transactions for values that are less than \$25,000,000 shall be added as a covered location, upon the closing date of such acquisition, or the effective date of such lease, management, operation or maintenance right or obligation, respectively, for no additional premium, automatically.

Property valued at more than \$25,000,000 but less than \$100,000,000, purchased, leased or otherwise acquired by the Insured needs to be reported to the Insurer within 180 days, along with two (2) years of currently valued property loss runs and shall be added as a covered location upon the closing date of such acquisition for an additional premium.

Property valued at more than \$100,000,000, purchased, leased or otherwise acquired by the Insured needs to be reported to the Insurer immediately, along with two (2) years of currently valued property loss runs. Additional premium applies. For acquired locations that have underground storage tanks, the Insured must determine that all operational underground storage tanks are in material compliance with all applicable environmental laws and regulations and must obtain the most recent tank tightness testing or leak detection data conducted within sixty (60) days prior to the effective date that the Insured acquires or leases the subject location.

Illicit Abandonment is included in the definition of pollution condition.

Microbial matter and legionella pneumophila is included in the definition of Pollutant. Microbial matter is defined as mold, mildew and fungi, whether or not such microbial matter is living.

Defense Costs and Expenses are within Limits of Liability.

The insurance afforded by this Policy shall apply as primary to any other valid, collectible insurance, with the exception of the following: policies specifically written to be in excess of this policy, losses due to or associated with products pollution, any tank fund, or any loss arising in whole or in part to microbial matter or legionella pneumophila.

SPECIFIC COVERAGE PROVISIONS (cont.):

Blanket Underground Storage Tank coverage included, with a self-insured retention of \$750,000. **Note: Does not meet financial assurance requirements.**

Loss covered pursuant to any state storage tank fund, state administered insurance program or restoration funding for any underground storage tank(s) whose owners qualify for reimbursement, or any self-insurance fund established for the purpose of funding clean-up costs for pollution conditions from any underground storage tank(s), shall be considered primary insurance, to which the coverage afforded pursuant to this policy shall apply in excess. Under such primary insurance policy shall erode the \$750,000 per pollution condition self-insured retention.

Blanket Coverage included for Non-Owned Locations. Includes any transfer, storage, treatment or disposal facilities which are used by the Insured, but not owned or operated by the Insured, provided that:

- The waste materials are generated from the Insured's own site, transportation, or covered operations;
- The transfer, storage, treatment or disposal facility is properly licensed and permitted to accept and dispose of such waste and has not filed for bankruptcy as of the date of the transfer, storage, treatment or disposal of such waste;
- The transfer, storage, treatment or disposal facility is not listed or proposed to be listed on the Federal National Priorities List, or any equivalent state or local list as of policy inception.

EXCLUSIONS (including but not limited to):

Coverage does not apply to any claim or loss from:

- Asbestos and Lead Based Paint. *This exclusion does not apply to claims for bodily injury or property damage, or clean-up costs for the remediation of soil, surface water, or groundwater, or clean-up costs that arise out of the inadvertent disturbance of asbestos or asbestos containing materials or lead-based paint.*
- Contractual Liability – *Does not apply liability that the Insured would have had in the absence of the contract or agreement, or the contract or agreement is an insured contract.*
- Employer Liability
- Criminal fines, penalties or assessments
- Internal Expenses - *Does not apply internal expenses incurred in response to emergency response costs, or pursuant to environmental laws that require immediate remediation of a pollution condition.*
- Insured vs. Insured
- Intentional Noncompliance – *does not apply to noncompliance based upon the Insured's good faith reliance upon the written advice of qualified outside counsel received in advance of such noncompliance, or the insured's reasonable response to mitigate a pollution condition or loss, provided that such circumstances are reported in writing to the Insurer within three (3) days of commencement.*

EXCLUSIONS
(including but not
limited to, cont.):

Coverage does not apply to any claim or loss from:

- Prior Knowledge / Non-Disclosure
- Known Claims
- Landfills, Recycling Facilities, or Oil and/or Gas Producing or Refining Facilities
- Ports – *Defined as an Insured's own site on the coast or any other body of water where ships or watercraft can dock and transfer cargo to or from land and engages in the business of importing/exporting of goods.*
- Airports – *Defined as an Insured's own site whereby enplanement occurs and/or cargo is moved for a fee and the following operations are conducted: storage, transportation and dispensing of fuel and/or de-icing solutions.*
- Change in Intended Use or Operation – *Loss arising from a material change in use or operations. For purposes of determining whether a change is material, any change in use that results in more stringent remediation standards than those imposed on the insured's own site at the effective date of the period of insurance shall be considered material. This exclusion does not apply to covered operations that are performed with respect to uses and operations that are within the capacity of a public entity.*
- Professional Liability
- Regulatory Compliance – *Does not apply to any such non-compliance that occurs subsequent to release from a covered underground storage tank.*
- Cyber Event – *Does not apply to losses covered by the Cyber Event coverage in this policy.*
- Work Product – *Does not apply to covered operations.*
- Sewage Backup – *Does not apply to an Insured's own site.*
- Nuclear fuel, assemblies and components
- Offshore operations
- Property Damage to Conveyances – *does not apply to loss or claims arising from the Insured's negligence*
- Workers Compensation
- Lead Contaminated Water
- War

RETENTION:

\$100,000 Per Pollution Incident retention except for specific retentions below
 \$300,000 Per Named Insured Aggregate retention applicable to all Pollution Incidents except for specific retentions below
 \$ 50,000 Per Named Insured maintenance retention applicable to all Pollution Incidents except for specific retentions below
 5 Days Waiting Period for Business Interruption

**SPECIFIC
RETENTION:**

\$250,000 Per Named Insured retention applicable to microbial matter for K-12 school districts only – *does not erode the Aggregate retention*
 \$750,000 Underground Storage Tanks Specific – *does not erode the Aggregate retention*

CLAIMS REPORTING NOTICE

PLEASE NOTE THAT POLLUTION LIABILITY POLICIES CONTAIN EXTREMELY STRICT CLAIM REPORTING PROCEDURES. Below please find your policy specific claim reporting requirements - Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

THIS IS A CLAIMS MADE POLICY

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.

LOSS REPORTING REQUIREMENTS:

Written notice of any claim or pollution condition, within seven (7) days of discovery for pollution conditions requiring immediate emergency response. Concurrently, please send to:

- 1) Allianz Global Corporate & Specialty
Attn: FNOL Claims Unit
1 Progress Point Parkway, 2nd Floor
O'Fallon, MO 63368
In emergency, call: (800) 558-1606
Fax: (800) 323-6450
Email: NewLoss@agcs.allianz.com
Online Claims Reporting form available at:
www.agcs.allianz.com/global-offices/united-states
- 2) Akbar Sharif
Alliant Insurance Services, Inc.
1301 Dove Street, Suite 200
Newport Beach, CA 92660
949 260-5088
949 756-2713 – fax
Akbar.Sharif@alliant.com

NOTICE OF CANCELLATION:

90 days except 10 days for non-payment of premium

REINSTATEMENT PROVISIONS:

Not Provided.

POLLUTION LIABILITY COST:

Cost is included in Total Property Premium
25% Earned Premium at Inception, unless there is a claim in which premium is deemed fully earned

QUOTE VALID UNTIL:

July 1, 2019

BROKER:

ALLIANT INSURANCE SERVICES, INC.
License No. 0C36861

Policyholder Information Environmental Emergency Response and Claim Investigation Services

**(RETAIN FOR YOUR
RECORDS)**

Please read the information below, the Coverage Form and all attached endorsements in their entirety. If you have any questions, please contact your broker.

FOR EMERGENCY RESPONSE TO ENVIRONMENTAL INCIDENTS

As part of our commitment to customer service Allianz Global Corporate & Specialty (Allianz) has named HETI as an approved provider of environmental emergency response and claim investigation services to our insureds.

HETI is a full-service environmental company founded in 1986. Their staff of environmental engineers, industrial hygienists, geologists, hydrogeologists and remedial experts has developed specific expertise in environmental incidents.

As an Allianz insured, you can call on **HETI** twenty-four hours a day, seven days a week for emergency response services for environmental incidents.

HETI's 24/7, toll-free, emergency response hotline number is:

(1-800-347-HETI)

HETI can also respond to your questions about regulatory reporting issues/requirements, spill containment and remediation techniques. HETI will contact you directly with additional information.

ALWAYS REPORT THE INCIDENT TO US AND YOUR AGENT OR BROKER

In the event of any incident that may be covered under this policy, whether or not the HETI has been contacted, the incident should be reported to us by phone or email as soon as practicable by phone or email.

Phone: 1-800-557-1606
Email: NewLoss@agcs.allianz.com

**REFER TO THE CLAIM AND NOTICE REQUIREMENTS WITHIN THE CONDITIONS OF YOUR
POLICY WITH RESPECT TO ANY POLLUTION CONDITION THAT MAY RESULT IN A CLAIM.**

SUMMARY OF PROPOSED CHANGES

THE FOLLOWING ITEMS ARE PROPOSED CHANGES FOR THE 2019-2020 POLICY TERM

Coverage	2018-2019	2019-2020 Proposed Changes	Status
Pollution Liability Policy Term	July 1, 2018 to July 1, 2019	July 1, 2019 to July 1, 2020	Update
Insurer	Illinois Union Insurance Company	Interstate Fire & Casualty Insurance Company	Update
Sub-limits:	<p>\$ 500,000 Per Bacteria/Virus Indoor Environmental Condition Insured Aggregate Sub-limit</p> <p>\$ 250,000 Catastrophe Management Costs Sub-limit</p> <p>*Note: the above sub-limits payable under this coverage do not increase and are not in addition to the applicable limit of liability.</p>	<p>\$ 500,000 Per Named Insured that is a K-12 School District Per Pollution Incident Microbial Matter Sub-limit*</p> <p>\$ 500,000 Per Named Insured Aggregate that is a K-12 School District for Microbial Matter*</p> <p>\$ 100,000 Per Named Insured Per Pollution Incident Dedicated Legal Defense Sub-limit*</p> <p>\$ 250,000 Per Named Insured Crisis Management Response Costs Sub-limit</p> <p>\$ 50,000 Per Named Insured Crisis Management Loss Sub-limit</p> <p>*Note: the above sub-limits payable under this coverage do not increase and are not in addition to the applicable limit of liability, with the exception of the Crisis Management sub-limits, which are in addition to the limits of liability.</p>	Update

SUMMARY OF PROPOSED CHANGES

THE FOLLOWING ITEMS ARE PROPOSED CHANGES FOR THE 2019-2020 POLICY TERM

Coverage	2018-2019	2019-2020 Proposed Changes	Status
Coverage Provisions: - Continued	Not Covered	<p>Coverage I – Cyber Events: Coverage for third-party claims for bodily injury, property damage or clean-up costs resulting from a pollution condition arising from a cyber event, provided that the claim is first made and reported to the Insurer during the policy period.</p> <p>A Cyber Event is defined as any unauthorized processing of data by an Insured; any breach of laws and infringement of regulations pertaining to the maintenance, or protection of data; and any network security failure in any system or device leased, owned, operated or lost by or which is made available or accessible to the Insured for the purpose of processing data. Insured must take reasonable precautions to prevent or cease any activity which may result in a claim, and take all reasonable steps to observe and comply with all statutory or local authority laws obligations and requirements.</p>	Enhancement
	Coverage for catastrophe management costs (including consulting services, public relations materials, travel expenses, expenses to secure the scene of a pollution condition or indoor environmental condition, psychological counseling, medical costs, funeral costs and temporary living expenses) included, provided that the expenses are approved by the Insurer, in writing, or are incurred within seven (7) days of the discovery of a pollution condition or indoor environmental condition.	Coverage for crisis management response costs (including medical expenses, funeral expenses, psychological counseling, travel expenses temporary living expenses, expenses to secure the scene of a crisis management event) included, provided that the costs have been pre-approved by the insurer and are associated with damages that would be covered by this policy.	Update
Other Insurance	The insurance afforded by this Policy shall apply in excess of any other valid, collectible insurance, with the exception of policies specifically written to be in excess of this policy.	The insurance afforded by this Policy shall apply as primary to any other valid, collectible insurance, with the exception of the following: policies specifically written to be in excess of this policy, losses due to or associated with products pollution, any tank fund, or any loss arising in whole or in part to microbial matter or legionella pneumophila.	Update

SUMMARY OF PROPOSED CHANGES

THE FOLLOWING ITEMS ARE PROPOSED CHANGES FOR THE 2019-2020 POLICY TERM

Coverage	2018-2019	2019-2020 Proposed Changes	Status
Non-Owned Locations (Disposal Sites)	Blanket Coverage included for Non-Owned Disposal Sites. Includes Any properly permitted and licensed non-owned disposal sites that has not been identified by the United States EPA National Priorities List, CERCLIS list or any functional equivalent of those listings, and is not undergoing voluntary or regulatory required remediation at the time the waste was received for disposal.	Blanket Coverage included for Non-Owned Locations. Includes any transfer, storage, treatment or disposal facilities which are used by the Insured, but not owned or operated by the Insured, provided that: <ul style="list-style-type: none"> The waste materials are generated from the Insured's own site, transportation, or covered operations; The transfer, storage, treatment or disposal facility is properly licensed and permitted to accept and dispose of such waste and has not filed for bankruptcy as of the date of the transfer, storage, treatment or disposal of such waste; The transfer, storage, treatment or disposal facility is not listed or proposed to be listed on the Federal National Priorities List, or any equivalent state or local list as of policy inception. 	Update
Exclusions:	Criminal Fines and Criminal Penalties	Criminal fines, penalties or assessments	Update
	First Party Property Damage – <i>Does not apply to remediation costs, emergency response costs, business interruption costs or catastrophe management costs.</i>	<i>Not Excluded</i>	Enhancement
	<i>Not Excluded</i>	Known Claims	Update
	<i>Not Covered</i>	Cyber Event – <i>Does not apply to losses covered by the Cyber Event Coverage in this policy.</i>	Enhancement
	<i>Not Excluded</i>	Nuclear fuel, assemblies and components	Update
	<i>Not Excluded</i>	Offshore operations	Update
	Property damage to any automobile, aircraft, watercraft, railcar or other conveyance utilized for transportation.	Property Damage to Conveyances – <i>does not apply to loss or claims arising from the Insured's negligence</i>	Enhancement

SUMMARY OF PROPOSED CHANGES

THE FOLLOWING ITEMS ARE PROPOSED CHANGES FOR THE 2019-2020 POLICY TERM

Coverage	2018-2019	2019-2020 Proposed Changes	Status
Retention:	<p>\$ 100,000 Per Pollution Condition or Indoor Environmental Condition retention except for Mold or Sewage Backup</p> <p>\$ 300,000 Per Named Insured Aggregate retention applicable to all Pollution Conditions or Indoor Environmental Conditions except for Mold or Sewage Backup</p> <p>\$ 50,000 Per Named Insured maintenance retention applicable to all Pollution Conditions except for Mold or Sewage Backup</p> <p>5 days Waiting Period for Business Income and Extra Expense</p>	<p>\$ 100,000 Per Pollution Incident retention except for specific retentions below</p> <p>\$ 300,000 Per Named Insured Aggregate retention applicable to all Pollution Incidents except for specific retentions below</p> <p>\$ 50,000 Per Named Insured maintenance retention applicable to all Pollution Incidents except for specific retentions below</p> <p>5 days Waiting Period for Business Interruption</p>	Update
Specific Retention:	<p>\$ 250,000 Per Named Insured retention applicable to Mold or Sewage Backup – <i>does not erode the Aggregate retention</i></p> <p>\$ 750,000 Underground Storage Tanks Specific</p>	<p>\$ 250,000 Per Named Insured retention applicable to microbial matter for K-12 school districts only – <i>does not erode the Aggregate retention</i></p> <p>\$ 750,000 Underground Storage Tanks Specific – <i>does not erode the Aggregate retention</i></p>	Enhancement
Notice of Cancellation	90 days except 15 days for non-payment of premium	90 days except 10 days for non-payment of premium	Update
Minimum Earned Premium	100% Earned Premium at Inception	25% Earned Premium at Inception	Enhancement
Loss Reporting Requirements	Chubb Environmental Claims & Incident ALERT	Allianz Global Corporate & Specialty Please see page 7 of this proposal for full details	Update

ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)
CYBER INSURANCE PROPOSAL

TYPE OF COVERAGE: Information Security & Privacy Insurance with Electronic Media Liability Coverage

PROGRAM: **Alliant Property Insurance Program (APIP) inclusive of Public Entity Property Insurance Program (PEPIP), and Hospital All Risk Property Program (HARPP)**

NAMED INSURED: Any client(s), entity(ies), agency(ies), organization(s), enterprise(s) and/or individual(s), attaching to each Declaration insured under the ALLIANT PROPERTY INSURANCE PROGRAM (APIP) as their respective rights and interests may appear which now exist or which hereafter may be created or acquired and which are owned, financially controlled or actively managed by the herein named interest, all jointly, severally or in any combination of their interests, for account of whom it may concern (all hereinafter referred to as Client(s) / Entity(ies))

DECLARATION: Various Declarations as on file with Insurer

POLICY PERIOD: July 1, 2019 to July 1, 2020

POLICY #: Per Insured's Evidence of Coverage

TERRITORY: WORLD-WIDE

RETROACTIVE DATE: **APIP/PEPIP**
For new members – the retro active date will be the date of addition
July 1, 2018 For existing members included on the July 1, 2018/19 policy
July 1, 2017 For existing members included on the July 1, 2017/18 policy
July 1, 2016 For existing members included on the July 1, 2016/17 policy
July 1, 2015 For existing members included on the July 1, 2015/16 policy
July 1, 2014 For existing members included on the July 1, 2014/15 policy
July 1, 2013 For existing members included on the July 1, 2013/14 policy
July 1, 2012 For existing members included on the July 1, 2012/13 policy
July 1, 2011 For existing members included on the July 1, 2011/12 policy
July 1, 2010 For existing members included on the July 1, 2010/11 policy

CSU
July 1, 2008 California State University and CSU Auxiliary Organizations

INSURER: Lloyd's of London - Beazley Syndicate:
Syndicates 2623 - 623 - 100%

COVERAGES & LIMITS:

Ai	\$	25,000,000	Annual Policy and Program Aggregate Limit of Liability (subject to policy exclusions) for all Insureds/Members combined (Aggregate for all coverage's combined, including Claims Expenses), subject to the following sub-limits as noted.
Ai	\$	2,000,000	Annual Aggregate Limit of Liability for each Insured/Member (Aggregate for all coverages combined, including Claim Expenses) subject to the following sub-limits as noted:

BREACH RESPONSE

Breach Response Costs:	\$	500,000	Aggregate Limit of Liability for each Insured/Member (Limit is increased to \$1,000,000 if Beazley Nominated Services Providers are used)
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FIRST PARTY LOSS

Business Interruption Loss Resulting from Security Breach:	\$	2,000,000	Aggregate Limit of Liability for each Insured/Member
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Business Interruption Loss Resulting from System Failure:	\$	500,000	Aggregate Limit of Liability for each Insured/Member
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Dependent Business Loss Resulting from Security Breach:	\$	750,000	Aggregate Limit of Liability for each Insured/Member
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Dependent Business Loss Resulting from System Failure:	\$	100,000	Aggregate Limit of Liability for each Insured/Member
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Cyber Extortion Loss:	\$	2,000,000	Aggregate Limit of Liability for each Insured/Member
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Data Recovery Costs:	\$	2,000,000	Aggregate Limit of Liability for each Insured/Member
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LIABILITY

Data & Network Liability:	\$	2,000,000	Aggregate Limit of Liability for each Insured/Member for all Damages and Claims Expenses
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Regulatory Defense & Penalties:	\$	2,000,000	Aggregate Limit of Liability for each Insured/Member for all Damages and Claims Expenses
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Payment Card Liabilities & Costs:	\$	2,000,000	Aggregate Limit of Liability for each Insured/Member for all Damages and Claims Expenses
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Media Liability:	\$	2,000,000	Aggregate Limit of Liability for each Insured/Member for all Damages and Claims Expenses
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eCRIME

Fraudulent Instruction:	\$	75,000	Aggregate Limit of Liability for each Insured/Member
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Funds Transfer Fraud:	\$	75,000	Aggregate Limit of Liability for each Insured/Member
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Telephone Fraud:	\$	75,000	Aggregate Limit of Liability for each Insured/Member
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CRIMINAL REWARD

Criminal Reward:	\$	25,000	Aggregate Limit of Liability for each Insured/Member
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**COVERAGE
ENDORSEMENT(S)**

Consequential Reputational Loss:	\$	50,000	Aggregate Limit of Liability for each Insured/Member
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Computer Hardware Replacement Costs:	\$	75,000	Aggregate Limit of Liability for each Insured/Member
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RETENTION:	\$	25,000	CSU Auxiliary Organizations only
	\$	50,000	Per Occurrence for each Insured/Member with TIV up to \$500,000,000 at the time of loss
		8	Hour waiting period for first party claims
	\$	100,000	Per Occurrence for each Insured/Member with TIV greater than \$500,000,000 at time of loss
		8	Hour waiting period for first party claims

**Per Insured/Member with TIV below \$250,000,000 have the option to buy-down the retention from \$50,000 to \$5,000 with an additional premium of \$2,500 per entity.*

NOTICE:	Policy coverage of this policy provides coverage on a claims made and reported basis; except as otherwise provided, coverage under noted coverage schedule applies only to claims first made against the Insured/Member and reported to underwriters during the policy period. Claims expenses shall reduce the applicable limit of liability and are subject to the applicable retention.
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EXTENDED REPORTING PERIOD:	For Named Insured - To be determined at the time of election (additional premium will apply)
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SPECIFIC COVERAGE PROVISIONS:

A. Breach Response indemnifies the Insured/Member for Breach Response Costs incurred by the Insured/Member because of an actual or reasonably suspected Data Breach or Security Breach that the Insured first discovers during the Policy Period.

B. First Party Loss

Business Interruption Loss indemnifies the Insured/Member sustains as a result of a Security Breach or System Failure that the Insured first discovers during the Policy Period.

Dependent Business Interruption Loss indemnifies the Insured/Member sustains as a result of a Security Breach or a System Failure that the Insured first discover during the Policy Period.

Cyber Extortion Loss indemnifies the Insured/Member incurs as a result of an Extortion Threat first made against the Insured/Member during the Policy Period.

Data Recovery Costs indemnifies the Insured/Member incurs as a direct result of a Security Breach that the Insured first discovers during the Policy Period.

C. Liability

Data & Network Liability pays Damages and Claims Expenses, which the Insured is legally obligated to pay because of any Claim first made against any Insured during the Policy Period

Regulatory Defense & Penalties pays Penalties and Claims Expenses, which the Insured is legally obligated to pay because of a Regulatory Proceeding first made against any Insured during the Policy Period for a Data Breach or a Security Breach.

Payment Card Liabilities & Costs indemnifies the Insured/Member for PCI Fines, Expenses and Costs which it is legally obligated to pay because of a Claim first made against any Insured during the Policy Period.

Media Liability pays Damages and Claims Expenses, which the Insured is legally obligated to pay because of any Claim first made against any Insured during the Policy Period for Media Liability.

D. eCrime indemnifies the Insured/Member for any direct financial loss sustained resulting from:

- *Fraudulent Instruction*
- *Funds Transfer Fraud*
- *Telephone Fraud*

That the Insured first discovers during the Policy Period.

E. Criminal Reward indemnifies the Insured/Member for Criminal Reward Funds.

**Coverage
Endorsement(s)**

Consequential Reputational indemnifies the Insured/Member for Consequential Reputational Loss, that the Insured incurs during the Notification Period as a result of (i) an actual or reasonably suspected Data Breach or Security Breach that the Insured first discovers during the Policy Period and (ii) for which individuals have been notified pursuant to the Breach Response Services definition.

EXCLUSIONS:
(Including but not limited to)

Coverage does not apply to any claim or loss from;

- Bodily Injury or Property Damage
- Trade Practices and Antitrust
- Gathering or Distribution of Information
- Prior Known Acts & Prior Noticed Claims
- Racketeering, Benefit Plans, Employment Liability & Discrimination
- Sale or Ownership of Securities & Violation of Securities Laws
- Criminal, Intentional or Fraudulent Acts
- Patent, Software Copyright, Misappropriation of Information
- Governmental Actions
- Other Insureds & Related Enterprises
- Trading Losses, Loss of Money & Discounts
- Media-Related Exposures – Contractual liability or obligation
- Nuclear Incident
- Radioactive Contamination
- First Party Loss – with respects: 1. seizure, nationalization, confiscation, or destruction of property or data by order of any governmental or public authority; 2. costs or expenses incurred by the Insured to identify or remediate software program errors or vulnerabilities or update, replace, restore, assemble, reproduce, recollect or enhance data or Computer Systems to a level beyond that which existed prior to a Security Breach, System Failure, Dependent Security Breach, Dependent System Failure or Extortion Threat; 3. failure or malfunction of satellites or of power, utility, mechanical or telecommunications (including internet) infrastructure or services that are not under the Insured Organization's direct operational control; or 4. fire, flood, earthquake, volcanic eruption, explosion, lightning, wind, hail, tidal wave, landslide, act of God or other physical event.

NOTICE OF CLAIM:

- **IMMEDIATE NOTICE** must be made to Beazley NY of all potential claims and circumstances (assistance, and cooperation clause applies)
- Claim notification under this policy is to:
Beazley Group
Attn: TMB Claims Group
1270 Avenue of the Americas
New York, NY 10020
tmbclaims@beazley.com

NOTICE OF CANCELLATION:	10 days for non-payment of premium
REINSTATEMENT PROVISIONS:	Optional reinstatement at 125% of the Annual Policy Premium
CYBER COST:	Cost is included in Total Property Premium Earned premium is calculated on a pro-rata basis, unless there is a claim in which case the premium is deemed fully earned.
OTHER SERVICES	Unlimited Access to Beazley Breach Solutions
BROKER:	ALLIANT INSURANCE SERVICES HOUSTON, LLC License No. 0C36861

NOTES: Coverage outlined in this Proposal are subject to the terms and conditions set forth in the policy. Please refer to Policy for specific terms, conditions and exclusions.

ALLIANT PROPERTY INSURANCE PROGRAM
SUMMARY OF CYBER PROPOSED CHANGES

THE FOLLOWING ITEMS ARE BOUND CHANGES AS FOR THE 2019-2020 POLICY TERM

Coverage	2018-2019	2019-2020 Proposed Changes	Status
Business Interruption Loss resulting from System Failure:	\$250,000	\$500,000	Enhancement
Dependent Business Interruption Loss resulting from Dependent System Failure:	N/a	\$100,000	New Coverage
Fraudulent Instruction	\$50,000	\$75,000	Enhancement
Funds Transfer Fraud	\$50,000	\$75,000	Enhancement
Telephone Fraud	\$50,000	\$75,000	Enhancement
Computer Hardware Replacement Costs	N/a	\$75,000	New Coverage

Endorsement Enhancements:			
Voluntary Shutdown Coverage	-	Included	Enhancement
Amend Data Recovery Costs	-	Included	Enhancement
Amend Settlement of Claims	-	Included	Enhancement
Amend Definition of Data	-	Included	Enhancement

**Alliant Property Insurance Program
2019-2020 Policy Year
Schedule of Insurers (Prospective)**

Company	A.M. Best's I.D. #	A.M. Best's Guide Rating	Standard and Poor's	State of California
Arch Specialty Insurance Company	012523	A+, Superior; Financial Size Category 15; \$2,000,000,000 to greater (As of 10/11/18)	A+ (As of 06/25/18)	Non-Admitted
Aspen Insurance UK Limited	084806	A, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 03/01/19)	A (As of 06/26/18)	Non-Admitted
Chubb European Group Limited	086485	A++ , Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 12/13/18)	AA (As of 06/24/16)	Non-Admitted
Endurance Worldwide Insurance Limited	083234	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 07/20/18)	A+ (As of 04/26/18)	Non-Admitted
Evanston Insurance Co.	003759	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/19/18)	A (As of 07/27/17)	Non-Admitted
Hallmark Specialty Insurance Co.	010838	A-, Excellent; Financial Size Category 8; \$100,000,000 to \$250,000,000 (As of 08/23/18)	Not Rated (As of 04/22/19)	Non-Admitted
Homeland Insurance Company of New York	010604	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 03/08/19)	Not Rated (As of 04/22/19)	Non-Admitted
Interstate Fire and Casualty Ins. Co.	02267	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 08/30/18)	AA (As of 03/17/16)	Non-Admitted
Ironshore Specialty Insurance Company	013866	A, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 05/16/18)	A (As of 05/02/17)	Non-Admitted
Lancashire Insurance Company (UK) Ltd.	078390	A, Excellent; Financial Size Category 12; \$1,000,000,000 to \$1,250,000,000 (As of 10/24/18)	A- (As of 02/28/18)	Non-Admitted

**Alliant Property Insurance Program
2019-2020 Policy Year
Schedule of Insurers (Prospective)**

Company	A.M. Best's I.D. #	A.M. Best's Guide Rating	Standard and Poor's	State of California
Landmark American Insurance Co.	012619	A+, Superior; Financial Size Category 14; \$1,500,000,000 to \$2,000,000,000 (As of 11/02/18)	A+ (As of 04/18/18)	Non-Admitted
Lexington Insurance Company	002350	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 06/20/18)	A+ (As of 06/06/17)	Non-Admitted
Liberty Mutual Fire Insurance Company	002282	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 05/16/18)	A (As of 06/17/14)	Admitted
Lloyd's of London	085202	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 07/12/18)	A+ (As of 10/12/17)	Non-Admitted
Maxum Indemnity Company	012563	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 08/02/18)	Not Rated (As of 04/22/19)	Non-Admitted
PartnerRe Ireland Insurance Ltd.	088621	A, Excellent Financial Size Category 15; \$2,000,000,000 or Greater (As of 06/15/18)	A+ (As of 09/07/16)	Non-Admitted
QBE Specialty Insurance Company	012562	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 06/13/18)	A+ (As of 06/30/18)	Non-Admitted
Westchester Surplus Lines Insurance Company	004433	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/13/18)	AA (As of 06/24/16)	Non-Admitted
Westport Insurance Corporation	000347	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/13/18)	AA- (As of 10/28/11)	Admitted
XL Insurance America Inc.	002423	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/06/18)	AA- (As of 11/19/18)	Admitted
United Specialty Insurance Company	013105	A, Excellent; Financial Size Category 9; \$250,000,000 to 500,000,000 (As of 12/19/18)	Not Rated (As of 04/30/19)	Non-Admitted

ALLIANT INSURANCE SERVICES

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

May 31, 2019

Named Insured: **Northern California Cities Self Insurance Fund**

We are required to send you this notice pursuant to federal legislation concerning terrorism insurance. The below is for TRIA coverage as issued by the United States of America and is not tied to or representative of the Terrorism coverage offered in our program.

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, *As defined in Section 102(1) of the Act, as amended*: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2020, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020; OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE CAN BE REQUESTED BELOW AND WILL NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

**SELECTION OR REJECTION OF THE TERRORISM RISK INSURANCE ACT as AMENDED
(A.K.A.: TRIPRA 2015)**

THIS COVERAGE IS OUTSIDE OF THE PROGRAM'S TERRORISM COVERAGES AND LIMITS. IT IS PROVIDED AND OVERSEEN BY THE U.S. GOVERNMENT.

THIS COVERAGE IS CONSIDERED RESTRICTIVE COMPARED TO THE APIP TERRORISM LIMITS AND COVERAGES AVAILABLE. THIS ACT DOES NOT FOLLOW OUR PROGRAM'S TERRORISM POLICIES.

HOWEVER IF YOU'D LIKE A QUOTE FOR TRIA COVERAGE, PLEASE CHECK THE "I AM INTERESTED" BOX. OTHERWISE, PLEASE CHECK THE "DECLINE" BOX. YOUR SIGNATURE FOR CONFIRMATION OF RECEIPT IS REQUIRED. ANY QUESTIONS? PLEASE CALL YOUR SERVICE TEAM MEMBER.

<input type="checkbox"/>	I am interested in receiving a quote for Terrorism Risk Insurance Act coverage as required by law to be offered under the last amended Act. Please provide me with a quote.
<input type="checkbox"/>	I decline to purchase the Terrorism Risk Insurance Act coverage as required by law to be offered under the last amended Act.

Policyholder/applicant signature

Print Name

Date

Northern California Cities Self Insurance Fund

Disclosures / Disclaimers

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 your organization. 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 via this [AmBest Consumer Web link](#). 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 and General Broker Compensation Disclosure

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York and other States. 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 Cont.

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.

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:

- Mergers and/or acquisition 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.

Loss Notification Requirements:

Your policy will come with specific claim reporting requirements. Please make sure your organization understands these obligations and time limitations which are outlined in the attached Loss Notification documents. Contact your Alliant Service Team with any questions.

Binding Requirements Recap

Required no later than June 28, 2019:

- Signed and dated Request to Bind Coverage form (below)
- Signed and dated Surplus Lines forms as required by your state and attached to this proposal*
- Signed and dated APIP Claims Reporting Acknowledgement(s) Receipt Form
- Signed and dated Terrorism Risk Insurance ACT of 2002 as amended (a.k.a. TRIPRA 2015)

*- only required for coverage in the following states: AR, CA, CT, FL, KS, MA, MT, NE, NY, NC, ND, OH, RI, WV, WY

Request to Bind Coverage

Northern California Cities Self Insurance Fund

We have reviewed the proposal and agree to the terms and conditions of the coverages presented.

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers, disclosures, and loss notification requirements including exposures used to develop insurance terms, contained within this proposal.

Signature of Authorized Insured Representative

Date

Title

Printed / Typed Name

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.*

LOSS NOTIFICATION REQUIREMENT

ALLIANT PROPERTY INSURANCE PROGRAM (APIP)

Claim notifications need to be sent to Robert Frey, Diana Walizada and Sandra Doig. In the event this is a *Cyber* loss please include item III contact, for a *Pollution* loss please include item IV contact in addition to Alliant Insurance Services contacts.

- I. During regular business hours (between 8:30 AM and 5:00 PM PST), First Notice of Claim should be reported to Alliant Insurance Services via telephone, fax, mail or e-mail to our San Francisco Office:

Robert A. Frey, RPA
Senior Vice President, Regional Claims Director
Voice: (415) 403-1445 Cell: (415) 518-8490
Email: rfrey@alliant.com

Diana L. Walizada, AIC, CPIW, RPA, AINS
Vice President, Claims Unit Manager
Voice: (415) 403-1453
Email: dwalizada@alliant.com

Address: Alliant Insurance Services, Inc.
100 Pine St, 11th Floor
San Francisco CA 94111
Toll Free Voice: (877) 725-7695 Fax: (415) 403-1466

- II. Please be sure to include APIP's Claim Administrator as a CC on all Claims correspondence:

Sandra Doig
McLaren's Global Claims Services
1301 Dove St., Suite 200
Newport Beach, CA 92660
Voice: (949) 757-1413 Fax: (949) 757-1692
Email: sandra.doig@mclarens.com

Address:

- III. Cyber Liability Carrier Beazley NY needs to also be provided with Notice of Claim immediately (if purchased):

Beth Diamond
Beazley Group
1270 Avenue of the America's, Suite 1200
New York, NY 10020
Fax: (546) 378-4039
Email: tmbclaims@beazley.com

Address:

Elaine G. Tizon, CISR
Assistant Vice President, Claims Advocate
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101
Voice: (415) 403-1458 Fax: (415) 403-1466
Email: elaine.tizon@alliant.com

Address:

- IV. Pollution Liability Carrier Allianz Global Corporate & Specialty (if purchased):

Allianz Global Corp. & Specialty Att: FNOL Claims Unit
1 Progress Point Parkway, 2nd Floor
O'Fallon, MO 63368
In emergency call: (800) 558-1606
Fax: (800) 323-6450
Email: NewLoss@agcs.allianz.com

Address:

Akbar Sharif
Claims Advocate
1301 Dove St. Ste. 200
Newport Beach, CA 92646
Voice: (949) 260-5088 Fax: (415) 403-1466
Email: Akbar.Sharif@alliant.com

Address:

Please include the Insured /JPA name along with the following information when reporting claims:

- Time, date and specific location of property damaged
- A description of the incident that caused the damage (such as fire, theft or water damage)
- Estimated amount of loss in dollars
- Contact person for claim including name, title, voice & fax numbers
- Complete and return the Property Loss Notice for processing.
- Mortgagee or Loss Payee name, address, and account number

APIP Claims Reporting Acknowledgement(s) Receipt Form

The Claims Reporting Forms are being included with your packet to ensure claims reporting procedures are known and available for future reference. Please review the information. We ask that you share these critical documents with all members of your team (and Pool Members and their staffs where applicable.)

We request that you review the items indicated as attached, then complete the bottom portion, sign and submit to your Alliant Insurance Services representative either by a scanned e-mail or mail to have it be included in your insurance records.

- ☐ APIP Property Claims Reporting
- ☐ Cyber Claims Reporting (*this is a claims made policy*) if coverage is purchased
- ☐ Pollution Liability Claims Reporting (*this is a claims made policy*) if coverage is purchased

Acknowledgement for Claims reporting procedures under Alliant Property Insurance Programs In effect: July 1, 2019 until further notice

I have read and been informed about these separate reporting requirements under the coverage parts that apply to our entity as indicated above and provided through APIP by Alliant.

Insured Entity Name: Northern California Cities Self Insurance Fund

Authorized Signature:

Print Name

Date

Title:

IN THE EVENT OF A

PROPERTY LOSS:

- 1) *Follow your organization procedures for reporting and responding to an incident*
- 2) *Alert local emergency authorities, as appropriate*
- 3) *Report the incident to Alliant Insurance Services immediately at:*

877-725-7695

All property losses must be reported as soon as practicable upon knowledge within the risk management or finance division of the insured that a loss has occurred.

Be prepared to give basic information about the location and nature of the incident, as well as steps which have been taken in response to the incident.

- 4) *Report the incident to McLarens Global Claims Services AND your Alliant representative*

PROPERTY FIRST NOTICE OF LOSS FORM

SEND TO: Alliant Insurance Services, Inc.

BY MAIL: 100 Pine Street, 11th Floor, San Francisco, CA 94111

BY FAX: (415) 403-1466

BY EMAIL: rfrey@alliant.com AND dwalizada@alliant.com

Carbon Copy APIP Claims Administrator: sandra.doig@mclarens.com and your Alliant representative

Today's Date: _____

Type of Claim: (check all that apply)

- | | |
|--|-----------------------------------|
| <input type="checkbox"/> Real Property | <input type="checkbox"/> Vehicles |
| <input type="checkbox"/> Personal Property | <input type="checkbox"/> Other |

Insured's Name & Contact Information

Insured's Name: _____ Point of Contact: _____

Address: _____

Phone #: _____

Broker/Agent's Name & Contact Information

Company Name: Alliant Insurance Services - Claims Point of Contact: Robert A. Frey & Diana L. Walizada

Address: 100 Pine Street, 11th Floor, San Francisco, CA 94111

Phone #: 1-877-725-7695

Fax #: 415-403-1466

Policy Information

Policy Number: _____ Policy Period: _____

Limits of Liability: _____ per _____ agg Self-Insured Retention/Deductible: _____

Loss Information

Date of Incident/Claim: _____ Location: _____

Description of Loss: _____

Please list all attached or enclosed documentation: ☐ (check if none provided) _____

Name of Person Completing This Form: _____

Signature: _____

Per the PEPIP USA Form Master Policy Wording, Section IV General Conditions;

J. NOTICE OF LOSS

In the event of loss or damage insured against under this Policy, the Insured shall give notice thereof to ALLIANT INSURANCE SERVICES, INC., 100 Pine Street, 11th Floor, San Francisco, CA 94111-1073. TEL NO. (877) 725-7695, FAX NO. (415) 403-1466 of such loss. Such notice is to be made as soon as practicable upon knowledge within the risk management or finance division of the insured that a loss has occurred.

IN THE EVENT OF A CYBER LOSS:

- 1) *Follow your organizations procedures for reporting and responding to an incident*
- 2) *Alert authorities, as appropriate*
- 3) *Report the incident to Beazley Group immediately at:*

tmbclaims@beazley.com

All Cyber losses must be reported as soon as practicable upon knowledge by the insured that a loss has occurred.

Be prepared to give basic information about the location and nature of the incident, as well as steps which have been taken in response to the incident.

- 4) *Report the incident to Alliant Claims Department and your Alliant representative*

SPECIAL NOTE REGARDING PRIVACY NOTIFICATION COSTS:

The policy provides a \$500,000 Aggregate Limit for Privacy Notification Costs. If you utilize a Beazley vendor, the limit is increased to \$1,000,000.

Please contact Beazley for a list of approved vendors.

CYBER FIRST NOTICE OF LOSS FORM**SEND TO:** Beazley Group**BY MAIL:** 1270 Avenue of the America's, Suite 1200, New York, NY 10020**BY FAX:** (546) 378-4039**BY EMAIL:** tmbclaims@beazley.com**CC Alliant Claims Department:**
elaine.tizon@alliant.com , and your Alliant representative

Today's Date: _____

Insured's Name & Contact Information

Insured's Name: _____ Point of Contact: _____

Address: _____

Phone #: _____

Broker/Agent's Name & Contact InformationCompany Name: Alliant Insurance Services – Claims Point of Contact: Elaine TizonAddress: 100 Pine Street, 11th Floor, San Francisco, CA 94111Phone #: 877-725-7695 Fax #:415-403-1466**Policy Information**

Policy Number: _____ Policy Period: _____

Limits of Liability: _____ per _____ agg Self-Insured Retention/Deductible _____

Loss Information

Date of Incident/Claim: _____ Location: _____

Description of Loss: _____

Please list all attached or enclosed documentation: ☐ (check if none provided) _____

Name of Person Completing This Form: _____

Signature: _____

A. NOTICE OF CLAIM, LOSS OR CIRCUMSTANCE THAT MIGHT LEAD TO A CLAIM

1. If any **Claim** is made against the **Insured**, the **Insured** shall, as soon as practicable upon knowledge by the **Insured**, forward to the Underwriters through persons named in Item 9.A. of the Declarations written notice of such **Claim** in the form of a telecopy, or express or certified mail together with every demand, notice, summons or other process received by the **Insured** or the **Insured's** representative; provided that with regard to coverage provided under Insuring Agreements I.A. and I.C., all **Claims** made against any **Insured** must be reported no later than the end of the **Policy Period**, in accordance with the requirements of the **Optional Extension Period** (if applicable), or within thirty (30) days after the expiration date of the **Policy Period** in the case of **Claims** first made against the Insured during the last thirty (30) days of the **Policy Period**.
2. With respect to Insuring Agreement I.B. for a legal obligation to comply with a **Breach Notice Law** because of an incident (or reasonably suspected incident) described in Insuring Clause I.A.1 or I.A.2, such incident or reasonably suspected incident must be reported as soon as practicable during the **Policy Period** after discovery by the **Insured**. For such incidents or suspected incidents discovered by the **Insured** within 60 days prior to expiration of the Policy, such incident shall be reported as soon as practicable, but in no event later than 60 days after the end the **Policy Period**, provided; if this Policy is renewed by Underwriters and covered **Privacy Notification Costs** are incurred because of such incident or suspected incident reported during the 60 day post **Policy Period** reporting period, then any subsequent **Claim** arising out of such incident or suspected incident is deemed to have been made during the **Policy Period**.
3. With respect to Insuring Agreements I.A. and I.C., if during the **Policy Period**, the **Insured** first becomes aware of any circumstance that could reasonably be the basis for a **Claim** it may give written notice to Underwriters in the form of a telecopy, or express or certified mail through persons named in Item 9.A. of the Declarations as soon as practicable during the **Policy Period** of:
 - a. the specific details of the act, error, omission, or **Security Breach** that could reasonably be the basis for a **Claim**;
 - b. the injury or damage which may result or has resulted from the circumstance; and
 - c. the facts by which the **Insured** first became aware of the act, error, omission or **Security Breach**

Any subsequent **Claim** made against the **Insured** arising out of such circumstance which is the subject of the written notice will be deemed to have been made at the time written notice complying with the above requirements was first given to the Underwriters.

4. A **Claim** or legal obligation under section X.A.1 or X.A.2 above shall be considered to be reported to the Underwriters when written notice is first received by Underwriters in the form of a telecopy, or express or certified mail or email through persons named in Item 9.A. of the Declarations of the **Claim** or legal obligation, or of an act, error, or omission, which could reasonably be expected to give rise to a **Claim** if provided in compliance with sub-paragraph X.A.3. above.

ALLIANZ GLOBAL CORPORATE & SPECIALTY

IN THE EVENT OF AN

ENVIRONMENTAL EMERGENCY:

- 1) *Follow your organization procedures for reporting and responding to an incident*
- 2) *Alert local emergency authorities, as appropriate*
- 3) *Report the incident immediately at:*

800-558-1606

- 4) *Report the incident to Alliant*

Akbar Sharif
Claims Advocate
949-260-5088
415-403-1466 – fax
Akbar.Sharif@alliant.com

Be prepared to give basic information about the location and nature of the incident, as well as steps which have been taken in response to the incident.

DO follow your organization's detailed response plan
DO contact your management as well as appropriate authorities
DO ensure anyone who could come in contact with a spill or release is kept away

DO NOT ignore a potential spill or leak
DO NOT attempt to respond beyond your level of training or certification

SEND TO: ALLIANZ GLOBAL CORPORATE & SPECIALTY

BY MAIL: 1 Progress Point Parkway, 2nd Floor

BY FAX: (800) 323-6450

BY EMAIL: NewLoss@agcs.allianz.com

CC Alliant Insurance: Akbar.Sharif@alliant.com and your Alliant Representative

Today's Date: _____

Notice of: (check all that apply)

☐ Pollution Incident ☐ Potential Claim ☐ Other _____

☐ Third-Party Claim ☐ Litigation Initiated

Insured's Name & Contact Information

Company Name: _____ **Point of Contact:** _____

Address: _____

Phone #: _____

Broker/Agent's Name & Contact Information

Company Name: Alliant Insurance Services - Claims **Point of Contact:** Akbar Sharif

Address: 1301 Dove St. Ste. 200 Newport Beach, CA 92660

Phone #: 1-949-260-5088

Policy Information

Policy Number: _____ **Policy Period:** _____

Limits of Liability: _____ per _____ agg **Self-Insured Retention/Deductible** _____

Loss Information

Date of Incident/Claim: _____ **Location:** _____

Claimant Name/Address: _____

Description of Loss: _____

Please list all attached or enclosed documentation: ☐ (check if none provided) _____

Name of Person Completing This Form: _____ **Signature:** _____

NOTICE:

1. THE INSURANCE POLICY THAT YOU ARE APPLYING TO PURCHASE IS BEING ISSUED BY AN INSURER THAT IS NOT LICENSED BY THE STATE OF CALIFORNIA. THESE COMPANIES ARE CALLED “NONADMITTED” OR “SURPLUS LINE” INSURERS.

2. THE INSURER IS NOT SUBJECT TO THE FINANCIAL SOLVENCY REGULATION AND ENFORCEMENT THAT APPLY TO CALIFORNIA LICENSED INSURERS.

3. THE INSURER DOES NOT PARTICIPATE IN ANY OF THE INSURANCE GUARANTEE FUNDS CREATED BY CALIFORNIA LAW. THEREFORE, THESE FUNDS WILL NOT PAY YOUR CLAIMS OR PROTECT YOUR ASSETS IF THE INSURER BECOMES INSOLVENT AND IS UNABLE TO MAKE PAYMENTS AS PROMISED.

4. THE INSURER SHOULD BE LICENSED EITHER AS A FOREIGN INSURER IN ANOTHER STATE IN THE UNITED STATES OR AS A NON-UNITED STATES (ALIEN) INSURER. YOU SHOULD ASK QUESTIONS OF YOUR INSURANCE AGENT, BROKER, OR “SURPLUS LINE” BROKER OR CONTACT THE CALIFORNIA DEPARTMENT OF INSURANCE AT THE FOLLOWING TOLL-FREE TELEPHONE NUMBER: 1-800-927-4357 OR INTERNET WEB SITE WWW.INSURANCE.CA.GOV. ASK WHETHER OR NOT THE INSURER IS LICENSED AS A FOREIGN OR NON-UNITED STATES (ALIEN) INSURER AND FOR ADDITIONAL INFORMATION ABOUT THE INSURER. YOU MAY ALSO CONTACT THE NAIC’S INTERNET WEB SITE AT WWW.NAIC.ORG.

5. FOREIGN INSURERS SHOULD BE LICENSED BY A STATE IN THE UNITED STATES AND YOU MAY CONTACT THAT STATE’S DEPARTMENT OF INSURANCE TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.

6. FOR NON-UNITED STATES (ALIEN) INSURERS, THE INSURER SHOULD BE LICENSED BY A COUNTRY OUTSIDE OF THE UNITED STATES AND SHOULD BE ON THE NAIC'S INTERNATIONAL INSURERS DEPARTMENT (IID) LISTING OF APPROVED NONADMITTED NON-UNITED STATES INSURERS. ASK YOUR AGENT, BROKER, OR "SURPLUS LINE" BROKER TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.

7. CALIFORNIA MAINTAINS A LIST OF APPROVED SURPLUS LINE INSURERS. ASK YOUR AGENT OR BROKER IF THE INSURER IS ON THAT LIST, OR VIEW THAT LIST AT THE INTERNET WEB SITE OF THE CALIFORNIA DEPARTMENT OF INSURANCE: WWW.INSURANCE.CA.GOV.

8. IF YOU, AS THE APPLICANT, REQUIRED THAT THE INSURANCE POLICY YOU HAVE PURCHASED BE BOUND IMMEDIATELY, EITHER BECAUSE EXISTING COVERAGE WAS GOING TO LAPSE WITHIN TWO BUSINESS DAYS OR BECAUSE YOU WERE REQUIRED TO HAVE COVERAGE WITHIN TWO BUSINESS DAYS, AND YOU DID NOT RECEIVE THIS DISCLOSURE FORM AND A REQUEST FOR YOUR SIGNATURE UNTIL AFTER COVERAGE BECAME EFFECTIVE, YOU HAVE THE RIGHT TO CANCEL THIS POLICY WITHIN FIVE DAYS OF RECEIVING THIS DISCLOSURE. IF YOU CANCEL COVERAGE, THE PREMIUM WILL BE PRORATED AND ANY BROKER'S FEE CHARGED FOR THIS INSURANCE WILL BE RETURNED TO YOU.

Date: _____

Insured: _____

(Authorized Signature)

D-1 (Effective January 1, 2017)

PROPERTY ALL RISK RATE PREMIUM COMPARISON

Total Insured Values (TIV)			
Member	FY 18/19	FY 19/20	% Increase
CITY OF ANDERSON	\$32,967,345	\$35,301,385	7.1%
CITY OF AUBURN	\$28,245,292	\$52,600,809	86.2%
CITY OF COLUSA	\$37,134,742	\$52,957,121	42.6%
CITY OF DIXON	\$115,251,369	\$125,774,640	9.1%
CITY OF FOLSOM	\$245,131,996	\$268,917,283	9.7%
CITY OF GALT	\$78,175,869	\$96,203,296	23.1%
CITY OF GRIDLEY	\$26,433,103	\$35,315,024	33.6%
CITY OF IONE	\$16,697,321	\$33,106,079	98.3%
CITY OF JACKSON	n/a	\$35,422,328	n/a
CITY OF LINCOLN	\$194,061,644	\$222,554,609	14.7%
CITY OF MARYSVILLE	\$27,125,665	\$29,560,615	9.0%
CITY OF OROVILLE	\$36,352,896	\$66,817,901	83.8%
TOWN OF PARADISE	\$14,901,388	\$16,391,885	10.0%
CITY OF RED BLUFF	\$60,130,202	\$65,631,428	9.1%
CITY OF RIO VISTA	n/a	\$47,611,050	n/a
CITY OF ROCKLIN	\$80,960,809	\$93,038,942	14.9%
CITY OF YUBA CITY	\$210,603,794	\$264,649,223	25.7%
Total	\$1,204,173,435	\$1,541,853,618	28.0%

APIP 19/20 PROPERTY DEDUCTIBLE OPTION COMPARISON							
\$5K DEDUCTIBLE COMPARISON			OPTION 1		OPTION 2		OPTION 3
	FY 18/19	FY 19/20	\$5,000 Deductible	\$5K to \$10K	\$10,000 Deductible	\$10K to \$25K	\$25,000 Deductible
Property Rate* per \$100 TIV	\$0.0711793	\$0.0410290	\$0.1122083	\$0.0042594	\$0.1079489	\$0.0042595	\$0.1036894
Property	Premium	Difference	Premium	SAVINGS	Premium	SAVINGS	Premium
CITY OF ANDERSON	\$25,238	\$16,839	\$42,077	\$1,564	\$40,513	\$1,564	\$38,950
CITY OF AUBURN	\$21,033	\$40,729	\$61,762	\$2,327	\$59,435	\$2,327	\$57,109
CITY OF COLUSA	\$28,355	\$34,684	\$63,038	\$2,376	\$60,662	\$2,376	\$58,286
CITY OF DIXON	\$88,087	\$61,087	\$149,175	\$5,557	\$143,617	\$5,557	\$138,060
CITY OF FOLSOM	\$165,462	\$119,950	\$285,412	\$10,467	\$274,945	\$10,467	\$264,478
CITY OF GALT	\$59,613	\$54,495	\$114,108	\$4,284	\$109,825	\$4,284	\$105,541
CITY OF GRIDLEY	\$20,259	\$22,822	\$43,081	\$1,516	\$41,566	\$1,516	\$40,050
CITY OF IONE	\$9,643	\$22,813	\$32,456	\$1,201	\$31,255	\$1,201	\$30,053
CITY OF JACKSON	n/a	n/a	\$44,357	\$1,584	\$42,773	\$1,584	\$41,190
CITY OF LINCOLN	\$143,044	\$111,431	\$254,475	\$9,565	\$244,910	\$9,565	\$235,346
CITY OF MARYSVILLE	\$20,781	\$14,258	\$35,039	\$1,303	\$33,736	\$1,303	\$32,434
CITY OF OROVILLE	\$27,901	\$41,764	\$69,665	\$2,592	\$67,073	\$2,592	\$64,481
TOWN OF PARADISE	\$11,948	\$7,777	\$19,725	\$566	\$19,159	\$566	\$18,592
CITY OF RED BLUFF	\$43,227	\$28,335	\$71,563	\$2,610	\$68,953	\$2,610	\$66,343
CITY OF RIO VISTA	n/a	n/a	\$56,510	\$2,110	\$54,400	\$2,110	\$52,290
CITY OF ROCKLIN	\$63,409	\$44,340	\$107,749	\$3,696	\$104,053	\$3,696	\$100,358
CITY OF YUBA CITY	\$149,725	\$165,990	\$315,715	\$9,952	\$305,763	\$9,952	\$295,811
TOTAL	\$877,725	\$787,314	\$1,765,907	\$63,268	\$1,702,639	\$63,269	\$1,639,370

*Property Rate = All Risk Primary, All Risk Excess, Excess Boiler and Machinery, Cyber Liability, Pollution, Lloyds Primary Terrorism



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 13, 2019**

Agenda Item I.2.b.

**TIME ELEMENT COVERAGE SPECIAL NOTICE
INFORMATION ITEM**

ISSUE: Board Members were emailed a Special Notice Regarding Time Element Coverages as a way to highlight the need to review the exposure and values reported to the property insurer. The email and notice is included as an attachment to this item for discussion purposes.

Members are encouraged to review their Statement of Values for their own covered property and limits as well as consider lost tax revenue or business income from damage to “contributing property” that generates significant tax or other revenues such as auto malls, major hotels, or major customers for utility services.

RECOMMENDATION: Information only - please review your operations and insured values with these exposures and coverages in mind.

FISCAL IMPACT: None.

BACKGROUND: The Alliant Property Insurance Program (APIP) has a broad coverage form that includes the unique and exclusive coverage for Tax Interruption. In addition, the limits available for the more standard Business and Rental Interruption coverages are greater than typically offered by stand-alone policies. With an increase in large scale property losses the potential for larger time element claims is also increasing, and limits that were adequate for most past losses may not be for future losses. Alliant is encouraging its clients to review their exposures and the coverages available to make sure they are adequate.

ATTACHMENT(S): Email - Time Element Coverage Special Notice, with Attachment

From: [Marcus Beverly](#)
To: [Liz Cottrell](#); [Cristina Shafer](#); [Shari Harris](#); [Toni Benson](#); [Kristina Miller](#); [Rachel Ancheta](#); [Kim Stalie](#); [Brad Koehn](#); [Kara Reddig](#); [Jim Ramsey](#); [Julie Rucker](#); [Kristine Haile](#); ["Jim Francis"](#); [Hall, Cora](#); [Elisa Arteaga](#); [Jon Hanken](#); [ykimball@ci.jackson.ca.us](#); [Dalacie Blankenship](#); [Veronica Rodriguez](#); [Ruthann Codina](#); [Jennifer Styczynski](#); [Marti Brown](#); [Loree McCay](#); ["Catrina Olson"](#); [Elizabeth Ehrenstrom](#); [Will, Gina](#); [Peters, Crystal](#); [Dave Warren](#); [Sandra Ryan](#); [Jose Jasso](#); [Jen Lee](#); [Kimberly Sarkovich](#); [Andrew Schiltz](#); [Tim Sailsbery](#); [Natalie Springer](#); [Robin Bertagna](#)
Cc: [Michael Simmons](#); [Raychelle Maranan](#)
Subject: Special Notice Regarding Property Insurance - Time Element Coverages
Date: Friday, May 24, 2019 7:02:14 AM
Attachments: [Time Element Coverage Special Notice Communication.docx](#)

Greetings NCCSIF Board Members – sending this to ALL members, not just those in the NCCSIF property program, as the exposure and recommendations apply to all.

Alliant is sending the attached notice to remind Alliant Property Insurance Program (APIP) members to review their operations and Total Insured Values to determine if the limits for various Time Element coverages are sufficient. These coverages – Business, Rental and Tax Interruption – can be overlooked in focusing just on the insured property and contents and not the loss of income that results from the property being out of service for some time.

This is especially important in this current environment where we are seeing more large-scale claims that are impacting broader areas of our members' jurisdictions, resulting in longer periods of recovery and impacts to "contingent" locations that provide tax revenue or receive or supply goods and services from the city. Consider your sources of revenue and potential for loss if a major business or customer was to suffer a property damage claim and not generate revenue or purchase goods or services for an extended period of time.

We have and will continue to discuss these issues at Board meetings and in individual discussions with NCCSIF members. And please contact me or any other member of the NCCSIF service team if you have any questions or would like a review of your coverage.

Regards,

Marcus Beverly

Alliant Insurance Services, Inc.
D 916.643.2704
C 916.660.2725

SPECIAL NOTICE TO APIP CLIENTS

Are You Covered: Business Interruption, Rental Value & Tax Revenue Interruption

It's important for APIP members to understand and review their exposures to loss beyond replacement or repair costs caused by direct physical loss or damage to covered property. This includes loss of earnings, rental value, and/or tax revenue incurred while the property is being repaired or replaced (the *period of restoration*), and for up to 180 days after completion if required to restore the insured's business to pre-loss conditions (the *extended period of indemnity*).

Business Interruption (BI) coverage provides financial protection for the loss of revenue resulting directly from the physical damage of an insured property. In addition to the more traditional BI exposures, cities, counties, special districts and other public agencies may have enterprise funds and operational activities that generate revenue. These can include park & recreation activities, water/wastewater, utilities, and commercial/habitation rents. Public entities may also benefit from a *unique* APIP coverage for Tax Interruption.

The following are defined types of coverage available in the APIP policy form:

Business Interruption (BI) covers loss of gross earnings *less* expenses that do not continue during the period of restoration due to a covered physical loss at the insured's premises. Coverage for power generation plants is excluded, unless otherwise specified.

Rental Income (RI) covers lost rental income, the fair rental value of occupied property, or payment obligations under revenue bonds or certificates of participation where one needs proof of coverage. (Note, although traditional "Loss of Rent" is part of this coverage; Public Entities may use this coverage feature for Revenue Bonds/Certificates of Participation when required by bond underwriters and lenders).

Tuition Income (TI) for universities, hospitals or other institutions of learning covers the amount of tuition income and related fees which are prevented from being earned or received along with other income derived from routine and special services, research grants and income under research contracts all dependent on continued operations.

Contingent Business Interruption (CBI) covers losses resulting from direct physical loss to property not otherwise excluded at direct supplier or customer locations that prevents the supply of goods and/or services to your entity or that prevents customer acceptance of goods and/or services from your entity. This includes Business Interruption, Rental Income and Extra Expense but not Tax Interruption. It is "contingent" because the damage causing loss is *not* to an owned location.

Tax Revenue Interruption (TRI) is also a "contingent" coverage for your agency's revenue that is dependent on businesses/operations that generate sales taxes, transient occupancy taxes (TOT), and/or property taxes. If your entity depends heavily on tax revenue from a major business or businesses, consider whether you would like to cover this business continuity exposure by scheduling the tax revenue associated with those properties on your Statement of Values with an appropriate limit. Separate limitations apply to each category of these coverages

These time element coverages should be considered to determine the extent of the exposure to your agency. Please **contact your broker to review and discussion of the potential losses beyond repair/replacement costs** that can incur from direct physical damage to covered property.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 13, 2019**

Agenda Item I.2.c.

APIP CLAIMS REPORTING ACKNOWLEDGEMENTS

INFORMATION ITEM

ISSUE: Members are asked to review and acknowledge receipt of the Claims Reporting Requirements for the Alliant Property Insurance Program (APIP). It is critical that members and their staff recognize and respond to property claims in a timely manner so as to mitigate the damages and ensure they receive the full benefits of their property coverage.

RECOMMENDATION: Review and acknowledge receipt by each Member signing a copy of the attached notice.

FISCAL IMPACT: None.

BACKGROUND: Given the importance of responding quickly to property claims, and the threat of reduced or denied coverage for late reporting of claims, Alliant has requested that all APIP members understand and acknowledge the claim reporting requirements. Members can sign and return this document at the meeting, or respond to an email that will be sent later in June to those that have not signed.

ATTACHMENT(S): APIP Claims Reporting Acknowledgements Receipt Form

APIP Claims Reporting Acknowledgement(s) Receipt Form

The Claims Reporting Forms are being included with your packet to ensure claims reporting procedures are known and available for future reference. Please review the information. We ask that you share these critical documents with all members of your team (and Pool Members and their staffs where applicable.)

We request that you review the items indicated as attached, then complete the bottom portion, sign and submit to your Alliant Insurance Services representative either by a scanned e-mail or mail to have it be included in your insurance records.

- ☐ APIP Property Claims Reporting
- ☐ Cyber Claims Reporting (*this is a claims made policy*) if coverage is purchased
- ☐ Pollution Liability Claims Reporting (*this is a claims made policy*) if coverage is purchased

Acknowledgement for Claims reporting procedures under Alliant Property Insurance Programs In effect: July 1, 2019 until further notice

I have read and been informed about these separate reporting requirements under the coverage parts that apply to our entity as indicated above and provided through APIP by Alliant.

Insured Entity Name: Northern California Cities Self Insurance Fund

Authorized Signature:

Print Name

Date

Title:



Agenda Item I.2.d.

APIP BREACH RESPONSE ENDORSEMENT OPTION

ACTION ITEM

ISSUE: Options for excess Cyber coverage have changed for this renewal, with the introduction of the Breach Response Endorsement Option. This Option allows members to increase the coverage and services provided by the APIP program from the insurer, Beazley Breach Solutions. The attached summary of the Option includes a description of the enhancements available, including increased limits, lower deductibles, and post-breach remedial services.

The options are available for NCCSIF members as a group or on a stand-alone basis.

OPTIONS

1. Maintain standard cyber coverage and limits provided by the APIP policy.
2. Request a quote for or decline the endorsement option for the JPA.
3. Members individually may request a quote for the endorsement - please express interest at the meeting or contact any member of the Administrator team.

RECOMMENDATION: Consider request for quote and authorize President to request or decline a proposal for the Beazley Breach Response Endorsement by signing the attached form.

FISCAL IMPACT: To be determined

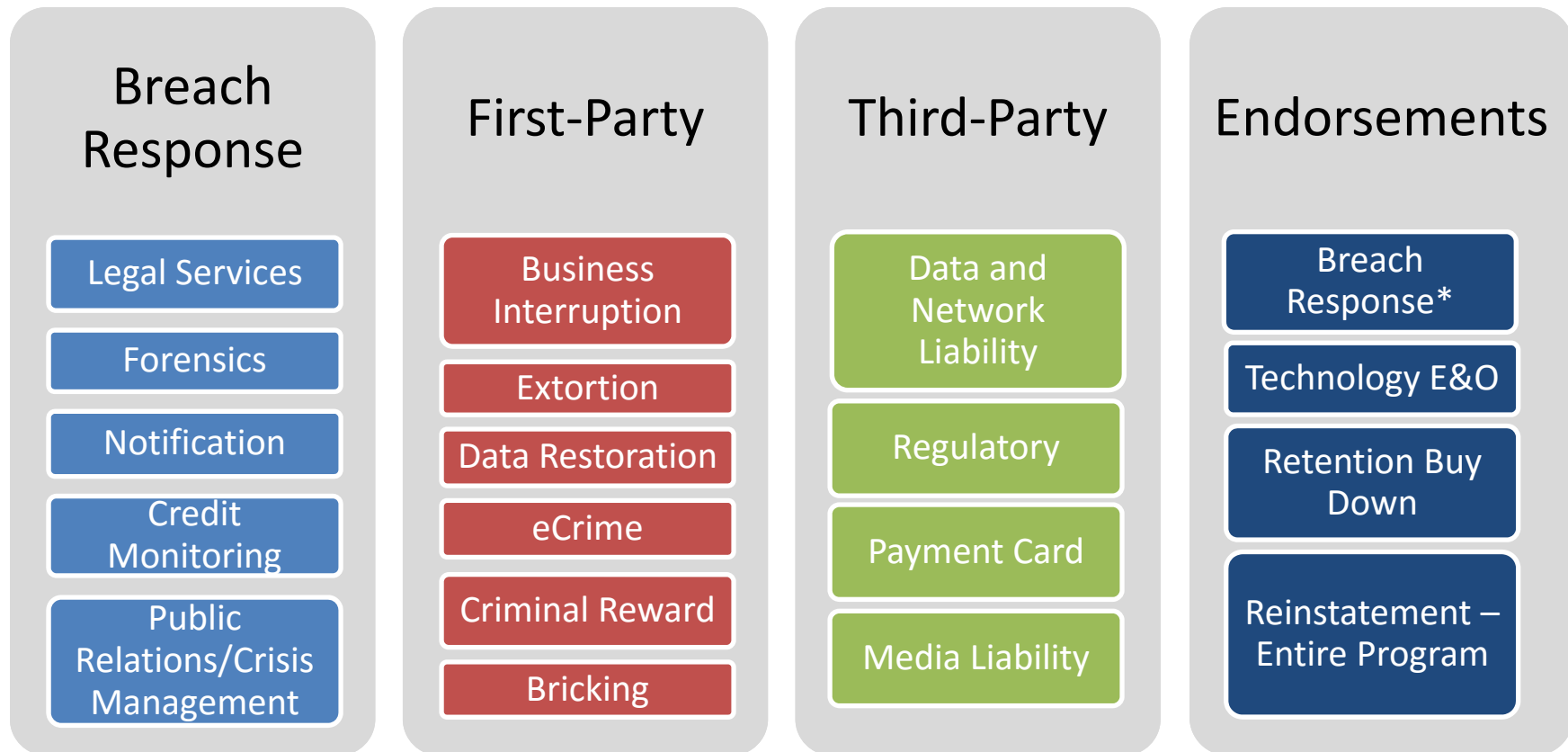
BACKGROUND: The JPA's property policy through APIP includes Cyber Liability coverage. Each member of the JPA has its own \$2 million Cyber Liability annual aggregate limit with sublimit of \$1 million for Privacy Notification costs. The Privacy Notification costs erode the annual aggregate. *The Cyber Liability program as a whole has a \$25 million annual aggregate for all insureds or members in the program combined.*

With the increase in cyber-attacks, the Breach Response Endorsement is available and can be purchased at any time throughout the policy period. This replaces the two separate options previously offered to provide dedicated limits for individual members and aggregate limits for the JPA.

ATTACHMENT(S):

1. Cyber Coverages - presentation outline
2. Beazley (APIP) Breach Response Endorsement - presentation summary
3. APIP Breach Response Endorsement Option Summary and Request/Declination

Cyber Coverages

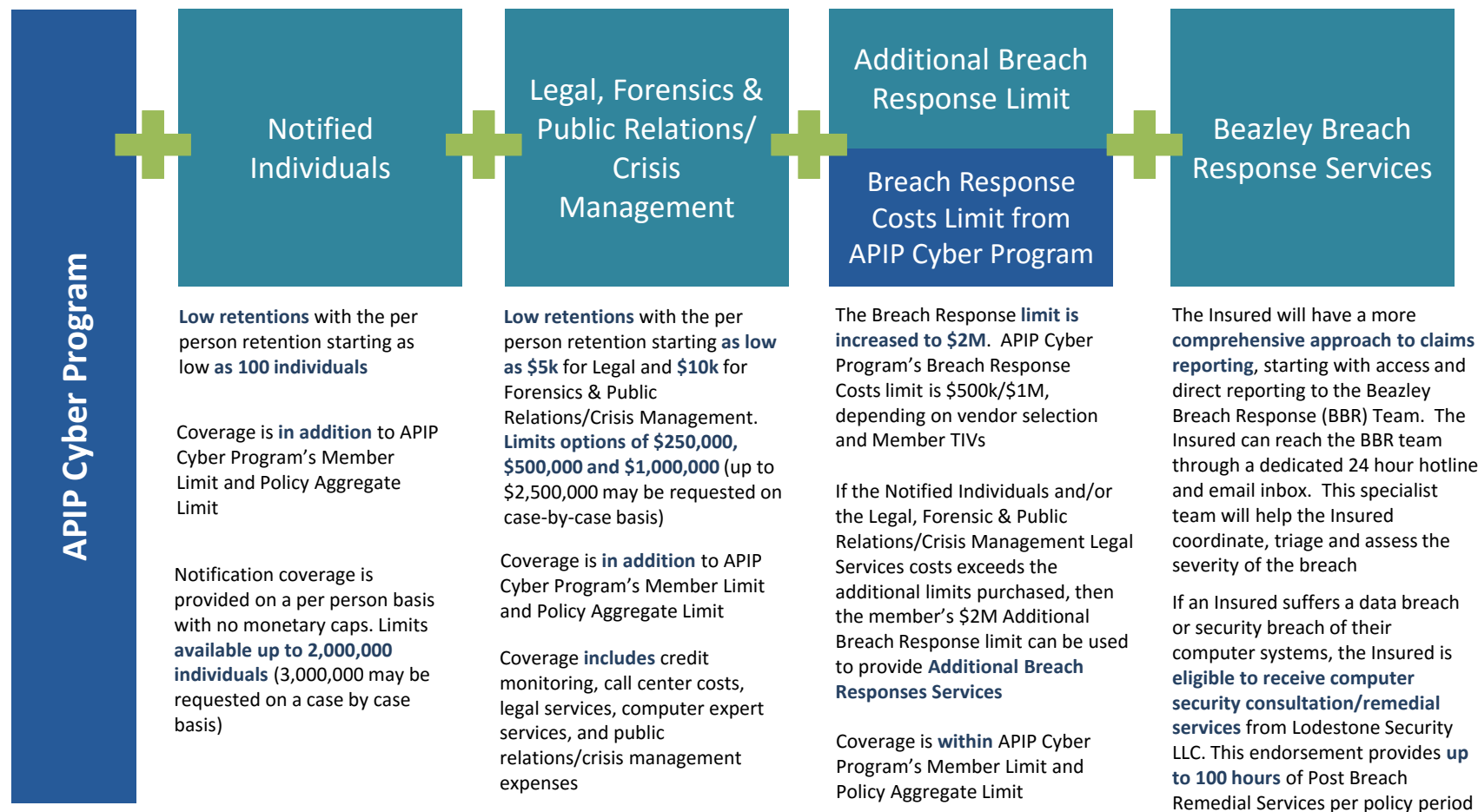


Note: Endorsements may require more information and additional premium.

* Sub-Limit increase and BBR (fka CEO) endorsements

Beazley Breach Response (BBR) Endorsement

In addition to the APIP Cyber Program, members can purchase additional Breach Response limits and expanded Beazley Breach Response services.



Note: The Breach Response Cost Sub-Limit can be increased to \$1,000,000 (non-Beazley vendors) / \$2,000,000 (Beazley vendors) for those members with TIVs above \$500M, for 10% additional premium. This is not part of the BBR endorsement.

Alliant

APIP

Breach Response Endorsement Option



Dear valued APIP client:

Beazley Group - Lloyd's of London Syndicate 2623 and 623 (Beazley) has been a trusted partner to the APIP program over 10 years, providing cyber coverage to Insureds at a nominal cost.

In the last few years there has been a noted increase in the number of cyber attacks. Due to the current cyber climate, Alliant believes it is important to review the limits and coverages available to our insureds and to provide additional options and services.

Alliant and Beazley working together have created an option to augment your current cyber coverage Beazley's Breach Response endorsement. Even if you believe the current cyber limits available through APIP are sufficient, it may be worth investing time to have your Alliant broker discuss the benefits of enhanced coverage. Organizations with the most robust cyber security protection are still susceptible to human error, a third party mishandling your information, or a rogue employee.

Currently, APIP insureds have \$2 million in cyber limits which includes services related to a data breach with a sub-limit up to \$1 million for Privacy Notification Costs. More information on the option to enhance your coverage via the Breach Response endorsement is described below:

APIP – Beazley Breach Response Endorsement Option

- Separating privacy notifications from the dollar limit and specifying the number of covered notifications so that notifications do not erode the APIP cyber limit
 - Privacy Notification Costs include notifying individuals affected, credit monitoring and call center services
- Standalone limit for legal, forensics, crisis management or public relations firms which do not erode the APIP cyber limit
- Increase of Breach Response Costs limit to \$2 million (coverage under APIP cyber is \$1 million)
- Lower deductibles for privacy notification services and legal, forensics, crisis management and public relations coverage
- Hands-on pre and post loss consultation from an expert team of cyber risk professionals
- Extensive risk management resources available for your organizations' stakeholders (Legal, IT, Risk, Compliance, etc.)
- Post Breach Remedial Services – 100 hours provided by Lodestone Security
- Short form application required for new Members. Statement of fact required for Members with an existing Breach Response endorsement

APIP policy excess limits note: Quotes for policy excess limits are not included in the above, and can be obtained upon request. Further information may not be required depending on insurance carrier. If needed, it will be the same information as requested for the Breach Response endorsement.

- Provides dedicated, excess limits above the APIP cyber program
- Provides dedicated, excess limits above the increased Breach Response Costs limit of \$2 million
 - Coverage is within the policy limit
- Provides dedicated, excess sublimits above privacy notification costs
 - Options available for coverage within the policy limit or outside the policy limit

A Breach Response endorsement indication can be provided in 5-7 business days. Contact your Alliant broker or Account Representative for more information by returning the attached document. Thank you.

APIP Breach Response Endorsement Option

APIP – Beazley Breach Response Endorsement Option:

☐ Request:

Our Entity requests a proposal for the APIP – Beazley Breach Response Endorsement Option.

☐ Declination:

Our Entity is not interested in the APIP – Beazley Breach Response Endorsement Option that has been offered to us. We understand that Alliant has access to cyber insurance markets and can provide a quote for us in the future if we become interested. We decline to purchase the APIP – Beazley Breach Response Endorsement Option at this time.

Northern California Cities Self Insurance Fund

Signature

Date

Print Name and Title

Please return this page to your Alliant representative.

Premium for APIP – Beazley Breach Response Endorsement Option is excluded from the APIP Property Proposal.



Agenda Item I.2.e.

ALLIANT DEADLY WEAPON RESPONSE PROGRAM

ACTION ITEM

ISSUE: For FY 18/19 NCCSIF members purchased a new stand-alone option for Deadly Response Coverage offered to members of APIP. The coverage provides a \$500,000 per claim limit with a \$2,500,000 policy aggregate (and sub-limits for property damage and business interruption, crisis management services, funeral services and counseling services, per the attached summary). *The event must occur at a location on a member's APIP Schedule of Values.*

The coverage is primary for property and business interruption, coverages also provided by APIP, and adds coverage to include the crisis management, counseling and funeral services for events happening on insured property.

RECOMMENDATION: Review and discuss option and decide on participation.

FISCAL IMPACT: NCCSIF's FY 18/19 premium is \$8,737.94. Premium for FY 19/20 is \$11,491.32.

BACKGROUND: This type of insurance, often labeled "Active Shooter" Coverage, is now being offered by a number of insurance companies, and NCCSIF Property Program members purchased the coverage for FY 18/19.

NCCSIF members have also opted to provide themselves a specific type of this coverage tailored to their unique responsibilities in responding to these events. Members added a Violent Event Coverage endorsement to the Liability Program MOC, using a similar "trigger" for coverage, and it is not limited to an event at an insured location. The coverage only requires that a Violent Event occurred requiring emergency response, though it is limited to a Member's Banking Layer.

ATTACHMENT(S):

1. Alliant Deadly Weapon Response Program (ADWRP) FY 19/20 Renewal Proposal
2. FY 19/20 ADWRP Member allocation of premium
3. ADWRP Brochure

A photograph of a modern glass skyscraper with a blue-tinted sky in the background. A person is visible walking on a balcony or walkway on one of the upper floors. The image is partially covered by a blue geometric shape in the top left corner.

Northern California Cities Self Insurance Fund

2019 – 2020

Alliant Deadly Weapon Response Program (ADWRP) Proposal

Presented on May 20, 2019

ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL

INSURED	Northern California Cities Self Insurance Fund
INSURANCE COMPANY:	Underwriters at Lloyd's of London
A.M. BEST RATING:	A (Excellent) XV; Greater than \$2,000,000,000
STANDARD AND POOR'S RATING:	A+, Strong Financial Security
STATE LICENSE STATUS:	Non-Admitted
POLICY TERM:	July 1, 2019 – July 1, 2020
COVERAGE FORM:	Claims Made & Reported
COVERAGE TYPE:	Third Party Liability, Property Damage, Business Interruption & Crisis Management for events occurring at a location appearing on your Schedule of Values on file with Alliant Insurance Services, Inc.
LIMITS:	
Per Claim	\$ 500,000
Aggregate (Shared by Members of Pool/JPA)	\$ 2,500,000
DEDUCTIBLE:	\$10,000 Each Event including Claims Expenses
RETROACTIVE DATE:	7/1/2018
SUB-LIMITS:	<p>(Each Sublimit is part of the Overall Limit of Liability and not in addition to it)</p> <ul style="list-style-type: none"> \$ 250,000 Crisis Management Services \$ 250,000 Counseling Services \$ 250,000 Funeral Expenses \$ 250,000 1st Party Property Damage \$ 250,000 Business Interruption \$ 250,000 Demo/Clearance/ Memorialization

ENDORSEMENTS:

(Including But Not Limited To)

EXCLUSIONS:

(Including But Not Limited To)

- Deadly Weapon & Security Vulnerability
 - Deadly Weapon Safety Action Plan Seminar
 - Crisis Management Services
 - Property Damage Extension
 - Counselling Services Sub-Limit
 - Funeral Expenses Sub-Limit
 - Reinsurers Liability Clause
 - Sanction Limitation & Exclusion Clause
 - Notice of Terrorism Insurance Coverage
 - Business Interruption
-
- Loss of market, loss of use or any other consequential loss at property physically lost or damaged
 - Confiscation, nationalization, requisition or destruction of or damage to property by government, public or local authority
 - Criminal, dishonest, fraudulent or malicious conduct by Named Insured
 - Any actual or alleged negligent act, error, omission, misstatement, misleading statement, neglect or breach of duty by the Directors or Officers, in the discharge of their duties solely in their capacity as Directors or Officers of the Named Insured
 - Euthanasia
 - Any explosive devices that may have been set-up prior to or after an Active Shooter Event
 - Any vehicle not defined as a road vehicle
 - Any weapon mounted (or designed to be mounted) on a vehicle
 - Any weapon, device or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone
 - Injury or death to any employees of any third party whom the Named insured has contracted for services.
 - Workers Compensation
 - Employment Practices

EXCLUSIONS - CONTINUED:

(Including But Not Limited To)

- Attacks by electronic means
- Ionizing radiations or contamination by radioactivity from nuclear waste or fuel
- Radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor, assembly or component
- Any weapon or device employing atomic or nuclear fission, fusion or other like reaction or force or matter
- Radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter
- Chemical, biological, bio-chemical or electromagnetic weapon
- Mental injury or mental anguish related claim where no Bodily Injury occurred to claimant (Except as included by endorsement for counselling services)
- Loss, injury or damage caused by or resulting from Named Insured's recklessness or deliberate misconduct
- Mercy Killing(s)
- Cross Suits
- Nuclear reaction, radiation or contamination, however caused
- Any Pollutant or Contaminant however introduced or arisen
- Property Damage in care, custody or control of Named Insured or person under contract
- Punitive or exemplary damages, sanctions or additional damages
- Strikes, labor unrest, riots or civil commotion
- Suicide
- War, insurrection, civil commotion

**ADDITIONAL EXCLUSIONS RELATING TO
PROPERTY & BUSINESS INTERRUPTION:**

(Including But Not Limited To)

- Land or land values
- Aircraft, watercraft or any vehicle licensed for highway use
- Animals
- Money, currency, checks, coins, stamps, securities, valuable papers, evidences of debt, precious stones, precious metals (unless forming an integral part of Insured Property), jewelry, furs, fine arts and antiques
- Electronic data
- Any property in Transit
- Increase in loss caused by suspension, lapse, cancellation of any lease, license, contract or order, unless loss results directly from the insured Interruption of Business
- Fines, penalties or damages incurred by or imposed upon the Named Insured at order of any Government Agency, Court or other Authority
- The Named Insured and any Insured Person must, at all times, restrict knowledge of the existence of this policy to all persons whose knowledge of the policy is necessary. This policy shall become void and all Claims hereunder shall be forfeited if at any time, whether before or after expiry, the existence of this policy is disclosed to a third party, other than to the Named Insured's own professional, financial and legal advisers (on a confidential basis), without the Underwriters' prior written agreement.

POLICY VOIDANCE CONDITION

ANNUAL PREMIUM:

\$ 11,135.00	Premium
\$ 334.05	Surplus Lines Taxes
\$ <u>22.27</u>	Surplus Lines Fees
\$ 11,491.32	Total Cost

DEFENSE INSIDE/OUTSIDE THE LIMITS:

Inside

MINIMUM EARNED PREMIUM:

25% Minimum Earned Premium

PROPOSAL VALID UNTIL:

30 Days From Date Issued

BINDING CONDITIONS:

- Completed and Signed Request to Bind Coverage Form (See last page)
- Completed and Signed Surplus Lines Document(s) (If applicable)
- Complete Schedule of Values on file to share with the carrier.

See Disclosures / Disclaimers Pages for Important Notices and Acknowledgement

Disclosures / Disclaimers

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.

Other Disclosures / Disclaimers - Continued

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.

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.

NRRA:

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.

Other Disclosures / Disclaimers - Continued

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.

Other Disclosures / Disclaimers - Continued

Commercial Property Coverage

***Property Co-insurance:** Most property insurance policies contain a co-insurance clause. In exchange for a reduced rate, the insured agrees to carry at least the stated percentage of insurance to the total insurable value of the property. If, at the time of loss, the amount of insurance carried is less than this percentage, the loss payment will be reduced proportionately.

Glossary of Insurance Terms

Below are a couple of links to assist you in understanding the insurance terms you 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>

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

Request to Bind Coverage

Northern California Cities Self Insurance Fund

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:
DEADLY WEAPON RESPONSE PROGRAM	
Per Claim \$500,000 Aggregate (Shared by Members of Pool/JPA) \$2,500,000	<input type="checkbox"/> \$11,491.32

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.

_____ Signature of Authorized Insurance Representative	_____ Date
_____ Title	
_____ Printed / Typed Name	

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.*

FY 19/20 ALLIANT DEADLY WEAPON RESPONSE PROGRAM
July 1, 2019 to July 1, 2020

Formula or Allocation			% Total TIV x Premium
Members in the Property Program (APIP)	Deductible	ALL RISK (TIV) (Real, Personal, BI/Rents, and Fine Arts, Minus COC)	Alliant Deadly Weapon Response Program (ADWRP) Premium
		Values	\$ 11,491
Anderson	\$10,000	\$34,847,765	\$ 301.63
Auburn	\$10,000	\$51,849,312	\$ 449
Colusa	\$10,000	\$52,957,121	\$ 458
Corning			
Dixon	\$10,000	\$123,840,613	\$ 1,072
Elk Grove			
Folsom	\$10,000	\$233,254,805	\$ 2,019
Galt	\$10,000	\$95,458,797	\$ 826
Gridley	\$10,000	\$33,773,024	\$ 292
Ione	\$10,000	\$26,770,460	\$ 232
Jackson			
Lincoln	\$10,000	\$213,148,541	\$ 1,845
Marysville	\$10,000	\$29,030,773	\$ 251
Nevada City			
Oroville	\$10,000	\$57,767,258	\$ 500
Placerville			
Paradise	\$10,000	\$12,613,695	\$ 109
Red Bluff	\$10,000	\$58,153,893	\$ 503
Rocklin			
Rocklin	\$10,000	\$82,355,992	\$ 713
Willows			
Yuba City	\$10,000	\$221,776,356	\$ 1,920
TOTAL		\$1,327,598,405	\$ 11,491

Don't Participate



Deadly Weapons Response Program:

Triggers, Limits, Deductibles and Other Coverage Features for Governmental Pools

Coverage Trigger

An event occurring at a location appearing on your Schedule of Values on file with Alliant where a weapon has been used or brandished. A weapon is broadly defined as any portable or handheld device, instrument or substance which is used by the Assailant(s) in a manner to deliberately cause death or bodily injury.

“Weapon” can also include any road vehicles (private or commercial land-based vehicle) intended for use on public roads. Some weapons are excluded by the policy such as military vehicles, nuclear weapons and drones.

ABOUT ALLIANT INSURANCE SERVICES

Alliant Insurance Services is one of the nation’s leading and fastest growing distributors of diversified insurance products and services. In the face of increasing complexity, our approach is simple: bring on the best people and invest more deeply in the industries and clients we serve. We operate through a network of specialized national platforms and regional offices to offer a comprehensive portfolio of services to our clients. Our goal is to ensure that they get the most innovative products—and the most innovative thinking—in the industry. www.alliant.com

Coverage Limits

- ▶ Self-Insured Governmental Pools: \$500,000 per claim with a \$2,500,000 aggregate shared amongst your pool members
- ▶ Sub-limits Included within Coverage Limit:
 - 1st Party Property Damage: \$250,000 per event
 - Business Interruption: \$250,000 per event
 - Crisis Management: \$250,000 per event
 - Funeral Expenses: \$250,000 per event
 - Counselling Services: \$250,000 per event
 - Demo/Clearance/Memorialization: \$250,000 per event
 - Crisis Services Provided by Firestorm: <https://www.firestorm.com/>

Deductible: \$10,000

Other Coverage Features

- ▶ Automatic coverage for new locations added mid-term, no reporting necessary if value is under \$25,000,000
- ▶ Temporary Locations/Venues can be added if sufficient underwriting information is provided

Please note: Actual terms and conditions are governed by the policy.

CONTACT

Courtney Ramirez

Vice President
cramirez@alliant.com
 949-660-8133

Anne Shackelford

Vice President
Anne.Shackelford@alliant.com
 206-454-8021



LUNCHTIME PRESENTATION
POLLUTION INSURANCE OVERVIEW
INFORMATION ITEM

ISSUE: The pollution coverage provided by the APIP program is changing for FY 19/20. This is an important coverage that requires a review of member operations and assessment of the exposure to determine if broader coverage or higher limits should be obtained.

The Board will receive an overview of the APIP coverage as well as other options available through CSAC-EIA and private insurers that may be needed to cover a particular member's exposures.

RECOMMENDATION: Information Only. Review options and contact a member of the Program Administration team if you have questions, need coverage or need more information.

FISCAL IMPACT: None.

BACKGROUND: The APIP program has provided a separate pollution policy covering events arising from insured property as part of the broad coverage available to members. This coverage is generally for sudden and accidental events arising from normal operations and does not provide coverage for closed landfills or certain other high-risk activities or exposures. Other options are available for those, including specialized coverage for Underground Storage Tanks.

ATTACHMENT(S): Coverage Comparison and PowerPoint Presentation - *Handout at the meeting*



Agenda Item I.3.

FY 19/20 CRIME COVERAGE RENEWAL

ACTION ITEM

ISSUE: NCCSIF's Crime coverage program renews July 1, 2019. This program offers coverage for monetary loss due to Employee Dishonesty, including Faithful Performance and fraud exposures. The current coverage is placed through the Alliant Crime Insurance Program (ACIP).

The current premium is \$51,449 for a \$3 million limit. The renewal premium with the same coverage is flat at \$51,449, but the total number of employees has increased from 1,516 to 2,635, with many members reporting volunteers, in addition to elected and appointed officials and part timers. The program is also adding one new member, Willows. Member premium changes will vary based on changes in their number of reported employees.

Options for a \$5 million and \$10 million limit will also be presented at the meeting.

OPTIONS:

1. Renew coverage as expiring with a \$3 million limit.
2. Renew coverage with limits of \$5 or \$10 million.
3. Direct the Program Administrators to take other action.

RECOMMENDATION: Renew ACIP coverage with at least a \$3 million limit.

FISCAL IMPACT: Annual Installment Premium of \$51,449 for \$3 million limit allocated to participating members based on number of employees.

BACKGROUND: The current NCCSIF Crime Policy is with the Alliant Crime Insurance Program (ACIP). The ACIP Crime Program is written with AIG and National Union though it provides numerous enhancements.

ATTACHMENT(S):

1. ACIP 2019 to 2020 Crime Coverage Proposal
2. FY 19/20 Member allocation of premium at \$3M, \$5M and \$10M limits
3. ACIP Brochure

The background of the top half of the page is a photograph of a modern glass building facade. The glass reflects the sky and surrounding environment. A person is visible walking on a balcony or walkway within the building. The text "Northern California Cities Self Insurance Fund (NCCSIF)" is overlaid on this image in a white, sans-serif font.

Northern California Cities Self Insurance Fund (NCCSIF)

2019 – 2020

ALLIANT CRIME INSURANCE PROGRAM (ACIP) Government Crime Insurance Proposal

Presented by:

Tom E. Corbett, Senior Vice President

Mariana C. Salyer, CISR, Program Specialist - Lead

Alliant Insurance Services, Inc.
1301 Dove Street, Suite 200
Newport Beach, CA 92660
O 949 756 0271
F 619 699 0906
CA License No. 0C36861

www.alliant.com

**2019-2020 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Northern California Cities Self Insurance Fund (NCCSIF)**

Named Insured / Additional Named Insureds

First Named Insured(s)

Northern California Cities Self Insurance Fund (NCCSIF)

Additional Named Insured(s)

See attached Named Insured List

NAMED INSURED DISCLOSURE

- The first named insured is granted certain rights and responsibilities that do not apply to other policy named insureds and is designated to act on behalf of all insureds for making policy changes, receiving correspondence, distributing claim proceeds, and making premium payments.
- **Are ALL entities listed as named insureds?** Coverage is **not** automatically afforded to all entities unless specifically named. Confirm with your producer and service team that all entities to be protected are on the correct policy. Not all entities may be listed on all policies based on coverage line.
- Additional named insured is (1) A person or organization, other than the first named insured, identified as an insured in the policy declarations or an addendum to the policy declarations. (2) A person or organization added to a policy after the policy is written with the status of named insured. This entity would have the same rights and responsibilities as an entity named as an insured in the policy declarations (other than those rights and responsibilities reserved to the first named insured).
- Applies to Professional Liability, Pollution Liability, Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability policies (this list not all inclusive). Check your Policy language for applicability. These policies provide protection to the Named Insured for claims made against it alleging a covered wrongful act. Coverage is not afforded to any other entities (unless specifically added by endorsement or if qualified as a "Subsidiary" pursuant to the policy wording) affiliated by common individual insured ownership or to which indemnification is otherwise contractually owed. If coverage is desired for affiliated entities or for contractual indemnities owed, please contact your Alliant Service Team with a full list of entities for which coverage is requested. With each request, include complete financials and ownership information for submission to the carrier. It should be noted, that the underwriter's acceptance of any proposed amendments to the policy, including expansion of the scope of "Insureds" under the policy could result in a potential diminution of the applicable limits of liability and/or an additional premium charge.

2019-2020 Alliant Crime Insurance Program Government Crime Insurance Proposal

Northern California Cities Self Insurance Fund (NCCSIF)

Line of Coverage

Government Crime Coverage

INSURANCE COMPANY:	National Union Fire Insurance Company of Pittsburgh, PA (AIG)	
A.M. BEST RATING:	A (Excellent); Financial Size Category: XV (\$2 Billion or greater) Verified on May 14, 2019	
STANDARD & POOR'S RATING:	A+, Strong Financial Security Verified on May 14, 2019	
STATE STATUS:	Admitted	
PROGRAM POLICY/COVERAGE TERM:	July 1, 2019 – July 1, 2020	
RETROACTIVE DATE:	N/A	
COVERAGE:	Government Crime Policy on Discovery form including the following coverages: <ul style="list-style-type: none"> • Employee Theft – Per Loss Coverage - including Faithful Performance of Duty • Forgery or Alteration - including Credit, Debit, or Charge Card Forgery • 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 	
	<u>2018-2019 CURRENT</u>	<u>2019-2020 PROPOSED</u>
LIMITS:	\$3,000,000	\$3,000,000
DEDUCTIBLE:	\$5,000	\$5,000
ANNUAL PREMIUM:	\$51,449	\$51,449

2019-2020 Alliant Crime Insurance Program Government Crime Insurance Proposal

Northern California Cities Self Insurance Fund (NCCSIF)

Line of Coverage

Government Crime Coverage - Continued

MINIMUM EARNED PREMIUM:	None
POLICY AUDITABLE:	No
DESIGNATED AGENTS AS ENDORSED:	James Marta and Company
ENDORSEMENTS (including but not limited to):	<ul style="list-style-type: none"> • California Changes • Additional Named Insured – Identifies individual member limit and deductible • Add Faithful Performance of Duty Coverage for Government Employees – Employee Theft Per Loss Limit • Revision of Discovery and Prior Theft or Dishonesty \$25,000 Sub-Limit, Risk Management Department or other department designated to handle insurance matters for the named insured. • Cancellation of Policy Amended –120 Days • Bonded Employees Exclusion Deleted endorsement • Add Credit, Debit or Charge Card Forgery • Include Specified Non-Compensated Officers as Employees - ALL • Include Chairperson and Members of Specified Committees – ALL • Include Designated Persons or Classes of Persons as Employees – Any Directors or Trustees of any of those named as insured; Any board members of any of those named as insured, Any elected or appointed officials • Include Volunteer Workers as Employees • 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)

2019-2020 Alliant Crime Insurance Program Government Crime Insurance Proposal

NCCSIF Member:

Northern California Cities Self Insurance Fund (NCCSIF)

ENDORSEMENTS (including but not limited to) Cont.:

- Omnibus Named Insured
- Vendor Theft - \$1,000,000 Limit excess of vendor insurance policy required by contract. If vendor policy is not valid or collectible, this 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 as a result of the employees failure to faithfully perform his or her duties as prescribed by law.
- Third Party Coverage – Loss of or damage to 'Client Property' arising out of your indemnification of your 'Client' for any dishonest or fraudulent act(s) committed by your employee but only when and to the extent that you are liable for such indemnification pursuant to the terms of the policy. – Sublimit \$250,000 with a \$25,000 Deductible.
- Impersonation Fraud Endorsement –Sublimit \$250,000 with \$25,000 Retention – Does not apply to any losses prior to 07/01/2015 – **updated to reflect this sublimit/retention is primary to other insurance.**
- Blanket Joint Loss Payable- Where legally permissible

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

PROPOSAL VALID UNTIL:

June 30, 2019

**2019-2020 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Northern California Cities Self Insurance Fund (NCCSIF)**

CLAIMS REPORTING PROCEDURE:

AIG
Financial Lines Claims
P.O. Box 25947
Shawnee Mission, KS 66225
Fax: 866-227-1750
Email: c-claim@aig.com

Please forward a copy of the loss to the following Alliant Claim Advocates:

Alliant Insurance Services, Inc.
Attn: Robert Frey, Senior Vice President
100 Pine Street, 11th Floor
San Francisco, CA 94111
Phone: 415-403-1400
Fax: 415-403-1466
E-Mail: rfrey@alliant.com

Alliant Insurance Services, Inc.
Attn: Elaine Tizon, Assistant Vice President
100 Pine Street, 11th Floor
San Francisco, CA 94111
Phone: 415-403-1400
Fax: 415-403-1458
E-Mail: etizon@alliant.com

SUBJECTIVITIES:

- Signed and currently dated "Request to Bind" page.
- Payment to Alliant is due within 25 Days of Binding

BROKER:

**ALLIANT INSURANCE SERVICES, INC.
Newport Beach, CA**

Tom E. Corbett, Senior Vice President
Mariana C. Salyer, CISR, Program Specialist- Lead

See Disclaimer Page for Important Notices and Acknowledgement

**2019-2020 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Northern California Cities Self Insurance Fund (NCCSIF)**

Disclosures

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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.

2019-2020 Alliant Crime Insurance Program Government Crime Insurance Proposal

Northern California Cities Self Insurance Fund (NCCSIF)

NY Regulation 194

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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.

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Other Disclosures / Disclaimers

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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.

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.

2019-2020 Alliant Crime Insurance Program Government Crime Insurance Proposal

Northern California Cities Self Insurance Fund (NCCSIF)

Other Disclosures / Disclaimers - Continued

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.

2019-2020 Alliant Crime Insurance Program Government Crime Insurance Proposal

Northern California Cities Self Insurance Fund (NCCSIF)

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:	Annual Premium
ACIP Government Crime Program Policy Period: July 1, 2019- July 1, 2020	<input type="checkbox"/> \$3,000,000 Limit & \$5,000 Deductible	\$ 51,449

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.

Signature of Authorized Insurance Representative

Date

Title

Printed / Typed Name

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.*

ALLIANT CRIME INSURANCE PROGRAM (ACIP)
GOVERNMENT CRIME POLICY
JULY 1, 2019 TO JULY 1, 2020

COVERAGE EFFECTIVE DATE: 7/1/2019

INSURED: NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND (NCCSIF)
2180 HARVARD ST, STE. 460
SACRAMENTO, CA 95815

NAMED INSURED:

Northern California Cities Self Insurance Fund (NCCSIF)
City of Anderson; Anderson Public Financing Authority; Successor Agency; Successor Agency
Oversight Board
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
Town of Paradise
City of Red Bluff
City of Rio Vista
City of Rocklin
City of Yuba City

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
Alliant Crime Insurance Program (ACIP)
July 1, 2019 to July 1, 2020

		FY 18/19 PREMIUM ALLOCATION	
		Limit Options:	\$3 MILLION
		Premium:	\$51,449
Member Entity	DEDUCTIBLE	# EMPLOYEES	PREMIUM
Anderson	\$5,000	56	\$1,900.49
Auburn	\$5,000	63	\$2,138.05
Colusa	\$5,000	34	\$1,153.87
Corning	\$5,000	41	\$1,391.43
Dixon	\$5,000	92	\$3,122.23
Elk Grove			
Folsom			
Galt	\$5,000	130	\$4,411.85
Gridley	\$5,000	50	\$1,696.87
Ione	\$5,000	16	\$543.00
Jackson			
Lincoln	\$5,000	143	\$4,853.04
Marysville	\$5,000	58	\$1,968.37
Nevada City			
Oroville	\$5,000	94	\$3,190.11
Paradise	\$5,000	58	\$1,968.37
Placerville			
Red Bluff	\$5,000	100	\$3,393.73
Rio Vista	\$5,000	45	\$1,527.18
Rocklin	\$5,000	232	\$7,873.46
Willows			
Yuba City	\$5,000	304	\$10,316.95
TOTAL:		1516	\$51,449

Don't Participate

	FY 19/20 PREMIUM ALLOCATION			
	Limit Options:	\$3 MILLION	\$5 MILLION	\$10 MILLION
	Premium:	\$51,449	\$65,258	\$97,647
DEDUCTIBLE	# EMPLOYEES	PREMIUM	PREMIUM	PREMIUM
\$5,000	76	\$1,484	\$1,882	\$2,816
\$5,000	93	\$1,816	\$2,303	\$3,446
\$5,000	66	\$1,289	\$1,635	\$2,446
\$5,000	35	\$683	\$867	\$1,297
\$5,000	221	\$4,315	\$5,473	\$8,190
\$5,000	204	\$3,983	\$5,052	\$7,560
\$5,000	66	\$1,289	\$1,635	\$2,446
\$5,000	75	\$1,464	\$1,857	\$2,779
\$5,000	272	\$5,311	\$6,736	\$10,080
\$5,000	79	\$1,542	\$1,957	\$2,928
\$5,000	131	\$2,558	\$3,244	\$4,855
\$5,000	86	\$1,679	\$2,130	\$3,187
\$5,000	129	\$2,519	\$3,195	\$4,780
\$5,000	63	\$1,230	\$1,560	\$2,335
\$5,000	284	\$5,545	\$7,033	\$10,524
\$5,000	755	\$14,742	\$18,698	\$27,979
	2635	\$51,449	\$65,258	\$97,647

WILLOWS Quoted separately

PRIOR YEAR CHANGE AT \$3M LIMIT	
% CHANGE	\$ Change
# EMPLOYEES*	PREMIUM
36%	(\$417)
48%	(\$322)
94%	\$135
-15%	(\$708)
140%	\$1,193
57%	(\$429)
32%	(\$408)
369%	\$921
90%	\$458
36%	(\$426)
39%	(\$632)
48%	(\$289)
29%	(\$875)
40%	(\$297)
22%	(\$2,328)
148%	\$4,425
74%	\$0

*Employees = Full Time, Part Time (full time equivalent), Elected/Appointed Officials and Volunteers (full time equivalent)

CITY OF WILLOWS		
DEDUCTIBLE	LIMIT	\$3 MILLION
\$5,000	93	\$2,074

ALLIANT CRIME INSURANCE PROGRAM (ACIP)

Protection from the constant threat



Crime is swift and unpredictable. It can strike at a moment's notice, creating staggering costs and long-term damage. It occurs in the light of day and the dark of night and, in its many manifestations, poses an insidious and constant threat to your organization. It doesn't have to.

ALLIANT CRIME INSURANCE PROGRAM (ACIP)

Alliant Insurance Services created the Alliant Crime Insurance Program (ACIP) to protect public entities from the scourge of crime. The program offers broad coverage for illegal acts committed by employees while on the job, offering valuable peace of mind and an iron-clad layer of protection against crime-related damages.

SIZE AND STABILITY

ACIP is among the largest programs of its kind and is comprised of various public entities, including risk sharing pools, cities, special districts, schools, hospitals, and other public agencies. ACIP has a strong track record of results and a historically low loss ratio. This combination of size and stability empowers Alliant to offer competitive rates that are impervious to fluctuations in the general insurance market. Additionally, as a group purchase program, there is no risk sharing and, therefore, no possibility of assessments.

PROGRAM FEATURES

ACIP is a flexible insurance solution with a broad array of best-in-class features. It is customized to meet the wide-ranging needs of public entities, providing access to:

- Basic program limits starting at \$1 million with limits up to \$10 million available
- Deductibles starting at \$2,500



- Faithful performance of duty included up to the full employee theft limit purchased (up to \$10 million)
- Blanket coverage for the treasurer/tax collector and any employees required by statute to carry individual bonds
- Blanket coverage for volunteers
- Coverage for vendor theft and loss of third party property
- Impersonation fraud coverage

ALLIANT INSURANCE SERVICES: THE PARTNER YOU DESERVE.

With a history dating back to 1925, Alliant Insurance Services is one of the nation's leading distributors of diversified insurance products and services. Operating through a national network of offices, Alliant provides property and casualty, workers' compensation, employee benefits, surety, and financial products and services to thousands of clients nationwide.

www.alliant.com

CONTACT

Tom E. Corbett
Senior Vice President
949 660 8132
TECorbett@alliant.com



Agenda Item I.4.

FY 19/20 IDENTITY FRAUD EXPENSE REIMBURSEMENT RENEWAL

ACTION ITEM

ISSUE: NCCSIF first purchased ID Fraud coverage for the FY 15/16 policy year. The coverage renews July 1, 2019. The Board is provided the 19/20 Identity Fraud Reimbursement Proposal for their review and approval. Note that there was a 15% increase in the member count from 3,203 to 3,687.

OPTIONS:

1. Renew coverage as expiring.
2. Decline to renew coverage.
3. Provide different direction to Program Administrators.

RECOMMENDATION: The Program Administrator recommends approval of the FY 19/20 Identity Fraud Reimbursement Coverage Renewal with Travelers Excess and Surplus Lines Company.

FISCAL IMPACT: Total Cost of \$14,994, an increase of \$1,635 (12.2%) over the current premium of \$13,359, including surplus lines taxes and fees.

BACKGROUND: The limit of liability is \$25,000 per insured person with \$0 retention per insured person for Identity Fraud Reimbursement Coverage per attached proposal.

ID Fraud Coverage provides all NCCSIF employees with the tools to recover from ID Theft in the event they fall victim to ID Fraud. The coverage provides:

- Expense reimbursement for expenses associated with resolving a fraud event
- Online education resources to help prevent becoming a victim
- 24/7 access to an expert fraud specialist
- Document replacement help (social security card, birth certificate, passport, etc.)
- Assistance through the resolution process

ATTACHMENT(S): FY 19/20 Identity Fraud Expense Reimbursement Renewal Proposal

A photograph of a modern glass skyscraper with a blue-tinted sky. A person is visible walking on a balcony on the right side of the building.

Northern California Cities Self Insurance Fund

2019 – 2020

IDENTITY FRAUD EXPENSE REIMBURSEMENT

Presented on June 6, 2019 by:

Marcus Beverly, CPCU, AIC, ARM-P
First Vice President

Raychelle Maranan
Account Manager

Line of Coverage

IDENTITY FRAUD EXPENSE REIMBURSEMENT

INSURANCE COMPANY:	Travelers Excess and Surplus Lines Company
A.M. BEST RATING:	A++ (Superior); Financial Size Category: XV (\$2 Billion or greater) as of 10/31/2018
STANDARD & POOR'S RATING:	AA (Very Strong) pulled as of 6/6/2019
STATE COVERED STATUS:	Non-Admitted
POLICY/COVERAGE TERM:	July 1, 2019 to July 1, 2020
Named Insured:	Members of the Northern California Cities Self Insurance Fund Full Time and Part Time Employees
Limits:	\$25,000 per insured person
Retention:	\$0 per insured person
Coverage:	<ul style="list-style-type: none"> • Identity Fraud Expense Reimbursement for Full Time and Part Time Employees and their spouses, children under 25 years of age or parents residing in the same household. • Reimburses the costs and expenses associated with identity recovery, including lost wages, attorney fees, and document replacement fees.
Exclusions (including but not limited to):	<ul style="list-style-type: none"> • Fraudulent, dishonest or criminal acts • Loss other than expenses • Former employees • Nuclear • War
Premium:	\$ 14,529.00 Annual Premium \$ 435.87 Surplus Line Taxes \$ 29.06 Stamping Fee \$ 14,993.93 TOTAL

See Disclaimer Page for Important Notices and Acknowledgement

Disclosures / Disclaimers

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.

Other Disclosures / Disclaimers = Continued

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.

Other Disclosures / Disclaimers = Continued

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.

Binding Requirements Recap

Below is a recap by Line of Coverage. **ALL** coverage(s) require the following:

- A written request to bind coverage
- A signed and dated Client Notification of Carrier Ratings Policy, Guidelines and Practices letter is required prior to binding (only if the carrier rating is below a B+, or not rated)
- *All Surplus Lines Taxes/Fees are Fully Earned (only applies to a non-admitted carrier)*
- Surplus Lines Disclosure Form

Coverage Line and Description of Subjectivity(ies)	Effective Date
Identity Fraud Expense Reimbursement D-1 Form Surplus Lines Disclosure Form	July 1, 2019

In order to complete the underwriting process, we require that you send us any additional information requested above. We are not required to bind coverage prior to our receipt and underwriting acceptance of the above information. However, if we do bind coverage prior to such acceptance, the terms and conditions as indicated above may be amended until such receipt and acceptance. Any agreement to bind coverage in connection with this proposal must be in writing from an authorized employee of the Insurer

Request to Bind Coverage

Northern California Cities Self Insurance Fund

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:
Identity Fraud Expense Reimbursement	<input type="checkbox"/>

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.

_____ Signature of Authorized Insurance Representative	_____ Date
_____ Title	
_____ Printed / Typed Name	

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.*



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 13, 2019**

Agenda Item I.5.

**LEXIPOL FIRE SUBSCRIPTION SERVICES
MEMORANDUM OF UNDERSTANDING**

ACTION ITEM

ISSUE: Lexipol has provided the attached Memorandum of Understanding (MOU) to provide nine members continued access to their Fire Policy Subscription service on a group discount basis.

The discounted fees will be passed along to each member as part of their annual premium invoice. Members are saving 50% off the regular rate by contracting as a group through NCCSIF. Please refer to the MOU for a list of the subscribing members and their respective cost allocations.

RECOMMENDATION: Authorize the NCCSIF President to sign the attached MOU.

FISCAL IMPACT: None to NCCSIF. Pass-through cost of \$27,099 reflects savings of 50%.

BACKGROUND: Interest in Lexipol Fire Subscription Services was initiated in 2018 and NCCSIF contracts with Lexipol through a group purchase contract to offer significant savings to its members.

ATTACHMENT(S): Lexipol Fire Subscription Services MOU

Memorandum of Understanding

Lexipol LLC (Lexipol) and the **Northern California Cities Self Insurance Fund (NCCSIF)** agree to the terms of this Memorandum of Understanding (MOU or Agreement) as a means to enhance and encourage professionalism through defensible and continuously updated Fire policy in the State of **California**. The purpose of this MOU is to provide NCCSIF members listed in Exhibit A access to Lexipol's Fire Policy Manual and Daily Training Bulletin services at favorable pricing.

More specifically, as part of this Agreement,

Lexipol will:

1. Provide NCCSIF listed agencies a full annual subscription to Lexipol's on-line policy and training service.
2. Provide NCCSIF agencies access to Lexipol's Supplemental Publishing Shell (SPS).
3. Provide NCCSIF access to Lexipol's reporting portal to view overall status of participating members. (With permission of the subscribing agency)
4. Collaborate with NCCSIF to promote Lexipol services with outreach efforts, marketing and participation at NCCSIF events.
5. Invoice NCCSIF directly for the members listed in 4.A. The July 1, 2019 invoice will be \$27,099. This is 50% off our 2018 list price.

A. The following cities are all eligible to subscribe to Lexipol's on-line policy and training service:

- Willows
- Colusa
- Jackson
- Auburn
- Oroville
- Red Bluff
- Lincoln
- Rocklin
- Dixon

B. The following cities opted out of the program:

- Corning
- Folsom

C. The invoiced pricing is for the entire group of members listed and cannot be parceled out. However, Exhibit A is attached for NCCSIF to reference on a per city cost for internal calculations.

D. The 2020 renewal will be based on the level of active members, and the work being done towards completing the manual

Northern California Cities Self Insurance Fund agrees to:

- Accept and pay a yearly invoice from Lexipol (to be submitted upon execution of this Agreement and annually thereafter) for new subscriptions or renewal subscriptions of member agencies already subscribing to Lexipol. This payment will be paid by NCCSIF within 30 days of receipt of the invoice, for subscription fees for NCCSIF members listed in Exhibit A.
- Provide a list of eligible member departments with contact information (main contact name, title, address, phone number and email address) which will be kept confidential by Lexipol and used specifically for member confirmation and program promotion.
- Modify this MOU if other member agencies become Lexipol subscribers.

TERM

The effective date of this Agreement is July 1, 2019 (and subsequent years') invoice will be at list price unless negotiated prior. After June 30, 2020 either party may cancel this Agreement with 90 days written notice to the other party.

Each individual Agency shall execute an Online Subscription Agreement (OSA) with Lexipol to cover the Lexipol Services being acquired by that Agency. Cancellation of this agreement will not terminate subscribing agency contracts with Lexipol.

The parties agree that each is granted the right to use the other party's logo on their Website and corresponding web pages. All other use of logos or copyrighted materials will be agreed by both parties in advance.

IN WITNESS WHEREOF, the Parties execute this MOU on the date set below their respective signatures.

**NORTHERN CALIFORNIA CITIES SELF
INSURANCE FUND:**

By: _____
Elizabeth Ehrenstrom, NCCSIF President

Date: _____

LEXIPOL, LLC:

By: _____
Van Holland, CFO

Date: _____

EXHIBIT A

PRICING FOR NCCSIF MEMBER AGENCIES

Agency	F/T Firefighters	Volunteer FF's	Adjusted Staffing	2018 Pricing	NCCSIF Invoiced
City of Auburn	14	5	15	\$5,684	\$2,842
City of Colusa	5	20	7	\$4,260	\$2,130
City of Dixon	22	5	23	\$7,819	\$3,910
City of Jackson	6	12	7	\$4,260	\$2,130
City of Lincoln	20	0	20	\$7,819	\$3,910
City of Rocklin	33	0	33	\$8,725	\$4,363
City of Oroville	15	0	15	\$5,684	\$2,842
City of Red Bluff	14	12	15	\$5,684	\$2,842
City of Willows	5	10	6	\$4,260	\$2,130
				\$54,195	\$27,099



Agenda Item I.6.

**FY 19/20 NCCSIF ADMINISTRATIVE AND
GROUP PURCHASE PROGRAM BUDGET**

ACTION ITEM

ISSUE: The Board annually reviews and approves the budget for the next fiscal year. Attached is the administration budget for review and approval. The Administrative Costs are discussed in more detail below. The budget to actual revenues and expenses provided by NCCSIF's accountant are used in creating the FY 19/20 budget.

Administrative Expenses

- Claim Audits - every year either the Liability or Workers' Compensation (WC) claims are audited. The WC Claims audit was budgeted in FY 18/19 at \$11,000 and was just recently completed in March 2019. A budgeted expense of \$8,500 is allocated for a Liability Claims audit in FY 19/20.
- The Financial Audit increased by 2% based on the current three-year contract.
- Actuarial Services are expected to increase 2.8%.
- Accounting Services are contracted to increase 3%.
- York's Risk Control services are the same as last year based on the current contract, and the rest of the risk control budget is expected to be flat as well.
- State Funding/Fraud Assessment has been estimated to increase by 25% from the actual *corrected* expense for FY 18/19, to essentially remain flat for next year.
- Total Program Administration costs have increased 9.5% based on the fee schedules in the current program administration and accounting services agreements.

RECOMMENDATION: Approve the FY 19/20 NCCSIF Administrative budget as presented.

FISCAL IMPACT: Total administrative expenses are estimated to be \$1,312,988, an increase of \$13,398 (1%) over FY 18/19. Last year's increase was 7% largely due to the State Comp Assessment increase. A small amount of surplus offset may be available to reduce the funding, to be determined as we get closer to the fiscal year end.

BACKGROUND: None

ATTACHMENT(S): FY 19/20 NCCSIF Administration Budget

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

**PRELIMINARY ADMIN BUDGET
July 1, 2019 to June 30, 2020**

		WORK COMP	LIABILITY	GROUP PURCHASE	FY 19/20 TOTAL	FY 18/19 PRIOR YEAR	\$ CHANGE	% CHANGE	
REVENUES									
<i>Est</i>	WC Program Banking Layer	\$6,501,000			\$6,501,000	\$6,433,000	\$68,000	1%	
<i>Est</i>	WC Program Shared Layer	\$3,560,000			\$3,560,000	\$3,403,000	\$157,000	5%	
<i>Est</i>	WC Program Admin Expense	\$847,151			\$847,151	\$840,139	\$7,012	1%	
<i>Est</i>	Excess WC Coverage (EIA)	\$1,675,000			\$1,675,000	\$1,530,000	\$145,000	9%	
<i>Est</i>	Liability Program Banking Layer		\$2,211,000		\$2,211,000	\$2,134,000	\$77,000	4%	
<i>Est</i>	Liability Program Shared Layer		\$2,374,000		\$2,374,000	\$2,096,000	\$278,000	13%	
<i>Est</i>	Liability Program Admin Expense		\$467,007		\$467,007	\$457,892	\$9,115	2%	
<i>Est</i>	Excess Liability Coverage (CJPRMA)		\$1,497,548		\$1,497,548	\$1,219,112	\$278,436	23%	
<i>Est</i>	Group Purchase Property Coverage (APIP)			\$2,102,104	\$2,102,104	\$1,157,650	\$944,454	82%	overall Total Insured Value (TIV) increase by 28%
<i>Est</i>	Group Purchase Crime Coverage (ACIP)			\$51,449	\$51,449	\$51,449	\$0	0%	flat renewal
<i>Est</i>	Group Purchase Coverage (ADWRP)			\$11,491	\$11,491	\$8,738	\$2,753	32%	increase due to 35% increase to members' TIV
<i>Est</i>	Pass through Cost - Lexipol Fire Manual and DTBs			\$27,099	\$27,099	\$27,098	\$1	0%	extended 50% off retail price for 2nd year renewal
	Pass through Cost - Appraisal Services				N/A	\$165,974			additional cost not included in the original estimate (418 new structures and Rio Vista appraisal)
	Total Revenues	\$12,583,151	\$6,549,555	\$2,192,144	\$21,324,849	\$19,524,052			
EXPENSES									
Administrative Expenses:									
Consultants									
52101	Claims Audit		\$8,500		\$8,500	\$11,000	(\$2,500)	-22.7%	18/19 WC audit last year more than GL (17/18 GL cost \$7,500)
52102	Financial Audit	\$13,850	\$13,850		\$27,700	\$27,154	\$546	2.0%	Per 2017-19 contract
52103	Legal Services	\$2,000	\$15,000		\$17,000	\$17,000	\$0	0.0%	
52104	Actuarial Review	\$5,530	\$7,530		\$13,060	\$12,700	\$360	2.8%	Per engagement letter including 6/30 Updates
52105	Computer Services				n/a	n/a	n/a	n/a	Moved as part of Accounting Services
52106	CAJPA Accreditation (not until 2021)				n/a	n/a	n/a	n/a	recent accreditation 2018, occurs every 3 years
52109	Misc. Consulting/Contingency	\$2,500	\$2,500		\$5,000	\$5,000	\$0	0.0%	
	Total Consultant Expenses	\$23,880	\$47,380		\$71,260	\$72,854	(\$1,594)	-2.2%	
Safety Services:									
52204	Risk Control Services Agreement	\$89,240	\$89,240		\$178,480	\$178,480	\$0	0.0%	Per 2019-22 contract
52201	Outside Training	\$15,000	\$15,000		\$30,000	\$30,000	\$0	0.0%	
52202	Risk Mgmt Comm Mtg Expense	\$750	\$750		\$1,500	\$1,500	\$0	0.0%	
52207	Member Training and Risk Management	\$50,000	\$38,000		\$88,000	\$88,000	\$0	0.0%	\$4,000 per member annual allocation for training/conferences
52208	Lexipol Police Manual Updates & DTBs	\$140,234			\$140,234	\$136,267	\$3,967	2.9%	
52209	Police Risk Management Funds	\$25,000	\$25,000		\$50,000	\$50,000	\$0	0.0%	RMC recommendation
	Total Safety Services Expenses	\$320,224	\$167,990		\$488,214	\$484,247	\$3,967	0.8%	
Claims Administration									
52302	Claims Administration Fee (Reports, etc.) Annual	\$0	\$0		\$0	\$50,600	(\$50,600)	-100.0%	Annual Admin Fee will be lumped into the new proposed flat fee pricing
	Claims Adjustment Fee*								
52304	State Funding/Fraud Assessment	\$267,699			\$267,699	\$245,524	\$22,175	9.0%	Actual 18/19 = \$214,159 + 25% Est. increase
	Total Claims Administration Expenses	\$267,699	\$0		\$267,699	\$296,124	(\$28,425)	-9.6%	
Program Administration									
52401	Program Administration and Brokerage Fee	\$154,084	\$184,902		\$338,986	\$309,576	\$29,410	9.5%	Per 2019-24 contract
52403	Accounting Services	\$53,085	\$53,085		\$106,170	\$102,690	\$3,480	3.4%	Per 2018-22 contract
	Total Program Administration Expenses	\$207,169	\$237,987		\$445,156	\$412,266	\$32,890	8.0%	

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

**PRELIMINARY ADMIN BUDGET
July 1, 2019 to June 30, 2020**

		WORK COMP	LIABILITY	GROUP PURCHASE	FY 19/20 TOTAL	FY 18/19 PRIOR YEAR	\$ CHANGE	% CHANGE	
Board Expenses									
52501	Executive Committee	\$1,250	\$1,250		\$2,500	\$2,500	\$0	0.0%	
52502	Executive Committee Member Travel	\$2,000	\$2,000		\$4,000	\$4,000	\$0	0.0%	
52503	Board of Directors Meetings (includes Travel)	\$4,000	\$4,000		\$8,000	\$8,000	\$0	0.0%	
52509	Board of Directors Long Range Planning (@3 years, last LRP Dec. 2017)	\$4,000	\$4,000		\$8,000	\$4,000	\$4,000	100.0%	Doubled for 40th Anniversary Celebration in October 2019 and LRP in January 2020
52504	Association Memberships (PARMA, CAJPA, AGRIP)	\$2,400	\$2,400		\$4,800	\$4,000	\$800	20.0%	projected increase to CAJPA membership fee
	Total Board Expenses	\$13,650	\$13,650		\$27,300	\$22,500	\$4,800	21.3%	
OTHER Administration Expenses									
(Not identified with above budget line items)									
52000	Administrative Expense	\$0	\$0		\$0	\$0	\$0	0.0%	
52001	Administration Expense - Other	\$0	\$0		\$0	\$0	\$0	0.0%	
52900	Member Identity Theft Protection	\$14,529	0		\$14,994	\$13,359	\$1,635	12.2%	increase due to 15% increase to number of employees from 3,203 to 3,687
	Total Other Admin	\$14,529	\$0		\$14,994	\$13,359	\$1,635	0.0%	
Total Admin Expenses		\$847,151	\$467,007		\$1,314,623	\$1,299,590	\$15,033	1.2%	
Net Loss/Admin Surplus Offset						TBD		0.0%	Possible offset TBD

* WC of \$706,000 included in Banking Layer Funding. GL time and expense billed to file.



Agenda Item I.7.a.

ADOPTION OF FY 19/20 LIABILITY PROGRAM BUDGET

ACTION ITEM

ISSUE: At the last Board meeting members approved preliminary program calculations based on actuarial projections at the 80% Confidence Level (CL).

Total funding at an 80% Confidence Level (CL) is estimated at \$6,549,555, an increase of 11% over FY 18/19 funding at the 80% CL. Three members exceeded the 25% cap on annual increases, with the total of \$5,356 reallocated as indicated in the attached final funding allocation.

A breakdown of funding by layer and member is provided in the attached spreadsheet. Also attached is a year-to-year comparison of the changes in the components of the program funding, including payroll (5.5% increase), Banking Layer losses (2.3% decrease), and Shared Layer losses (3.3% increase). Member results and Ex Mod changes are also provided, along with changes in the base rate (2.3%) and excess insurance (24% increase) common to all members. The increase in the base rate was driven by a 7% increase in the Shared Layer rate.

RECOMMENDATION: Approve funding as presented at the 80% CL for FY 19/20.

FISCAL IMPACT: Total funding of \$6,549,555 for the Liability Program.

BACKGROUND: Members have steadily increased the Confidence Level of annual funding from 65% to 70%, 75%, to the current 80% CL. Over the same period the Discount Factor has decreased from 3% to 1.5%. Both of these changes have contributed to an increase in total funding, in addition to increases in payroll in prior years.

ATTACHMENTS:

1. Final FY 19/20 Liability Deposit Calculations at the 80% CL
2. Liability Program Funding Changes FY 18/19 to FY 19/20
3. FY 19/20 Net Program Funding Summary

FY 19/20 NCCSIF General Liability Funding Allocation FINAL For BOD 6/13/19

80% Confidence Level

Total Admin Expense = \$467,007

A	B	C	D	E	F	G	H	I	J	K	L	S
Formula/Allocation	Payroll (P)	Weighted Share Last 5 Years 25% Payroll, 75% Losses	Share of EX MOD Adjusted Payroll X Total	Weighted Share Last 5 Years 75% Payroll, 25% Losses	(Admin/2) X Member % of Total Payroll	(Admin/2) ÷ 19 Equal Shares	C+D+E+F+G		H-I	J/I	Member % of Total Uncapped Payroll X Capped Amount	
Member	2018 Calendar Year Payroll (DE 9)	BANKING LAYER \$0 to \$50K (*Folsom	SHARED LAYER \$50K to \$500K	CJPRMA EXCESS LAYER \$500k to \$40M	ADMIN EXPENSE 50%	ADMIN EXPENSE 50%	Preliminary FY 19/20 TOTAL DEPOSIT	FY 18/19 TOTAL DEPOSIT	\$ Change Overall	% Change Overall	Total FY 19/20 Deposit With Cap of 25%	Payroll Increase from 2017
Rate/Amount	Exposure Base	\$2,211,000	\$2,374,000	\$1,497,548	\$233,503	\$233,503	80% CL	80% CL			\$8,264	
Anderson	\$4,213,453	\$39,428	\$52,139	\$30,467	\$5,726	\$12,290	\$ 140,049	\$128,161	\$11,889	9.3%	\$140,262	8%
Auburn	\$6,660,680	\$155,679	\$138,652	\$73,946	\$9,051	\$12,290	\$ 389,618	\$357,697	\$31,921	8.9%	\$389,954	1%
Colusa	\$2,367,799	\$62,801	\$41,420	\$27,548	\$3,218	\$12,290	\$ 147,276	\$114,397	\$32,879	28.7%	\$142,996	3%
Corning	\$3,378,660	\$50,052	\$49,875	\$30,610	\$4,591	\$12,290	\$ 147,418	\$122,582	\$24,836	20.3%	\$147,589	6%
Dixon	\$8,147,696	\$31,671	\$79,223	\$53,150	\$11,072	\$12,290	\$ 187,405	\$175,449	\$11,956	6.8%	\$187,817	8%
Elk Grove												
Folsom*	\$39,112,288	\$686,845	\$629,892	\$396,200	\$53,150	\$12,290	\$ 1,778,376	\$1,533,064	\$245,313	16.0%	\$1,780,352	-4%
Galt	\$11,466,918	\$113,029	\$138,094	\$87,136	\$15,582	\$12,290	\$ 366,131	\$312,040	\$54,091	17.3%	\$366,710	7%
Gridley	\$4,166,176	\$38,871	\$64,828	\$37,034	\$5,661	\$12,290	\$ 158,683	\$163,707	-\$5,024	-3.1%	\$158,893	7%
Ione	\$1,470,238	\$26,319	\$21,025	\$14,016	\$1,998	\$12,290	\$ 75,647	\$59,942	\$15,705	26.2%	\$74,928	11%
Jackson	\$2,541,472	\$51,457	\$41,586	\$25,151	\$3,454	\$12,290	\$ 133,938	\$160,630	-\$26,692	-16.6%	\$134,066	7%
Lincoln	\$14,440,531	\$148,137	\$167,886	\$110,507	\$19,623	\$12,290	\$ 458,443	\$397,783	\$60,661	15.2%	\$459,173	5%
Marysville	\$3,379,108	\$114,226	\$60,528	\$44,894	\$4,592	\$12,290	\$ 236,530	\$197,195	\$39,335	19.9%	\$236,700	2%
Nevada City												
Oroville	\$5,929,991	\$86,496	\$108,548	\$59,987	\$8,058	\$12,290	\$ 275,378	\$231,741	\$43,637	18.8%	\$275,677	4%
Paradise	\$4,656,446	\$61,272	\$67,585	\$38,716	\$6,328	\$12,290	\$ 186,190	\$199,387	-\$13,197	-6.6%	\$186,425	15%
Placerville												
Red Bluff	\$6,665,463	\$45,796	\$67,483	\$44,538	\$9,058	\$12,290	\$ 179,165	\$182,374	-\$3,209	-1.8%	\$179,501	8%
Rio Vista	\$4,356,061	\$45,097	\$52,752	\$32,616	\$5,919	\$12,290	\$ 148,674	\$116,327	\$32,347	27.8%	\$145,409	10%
Rocklin	\$22,042,000	\$234,990	\$324,082	\$185,859	\$29,953	\$12,290	\$ 787,173	\$727,207	\$59,966	8.2%	\$788,286	7%
Willows	\$1,200,632	\$27,859	\$29,810	\$17,839	\$1,632	\$12,290	\$ 89,429	\$80,513	\$8,916	11.1%	\$89,490	-29%
Yuba City	\$25,635,916	\$190,976	\$238,593	\$187,336	\$34,837	\$12,290	\$ 664,031	\$636,816	\$27,215	4.3%	\$665,326	2%
Total:	\$171,831,528	\$2,211,000	\$2,374,000	\$1,497,548	\$233,503	\$233,503	\$ 6,549,555	\$5,897,011	\$652,544	11.1%	\$6,549,555	3%
Actuary/Verification		\$2,211,000	\$2,374,000									

Don't Participate In GL Program

NCCSIF Liability Program Funding Changes 18/19 to 19/20

	FY 19/20	FY 18/19	Difference
Base Rate*	\$ 2.551	\$ 2.494	2.3%
*Confidence Level Remains at 80%			

	FY19/20	FY 18/19	Difference
Excess Insurance	\$ 1,497,548	\$1,209,119	24%
Represents 44% of the total increase of \$652,544			\$ 288,429

Deposit Premium Change			
Member	FY 19/20 80% CL	FY 18/19 80% CL	% Change
Anderson	\$140,262	\$128,161	9%
Auburn	\$389,954	\$357,697	9%
Colusa	\$142,996	\$114,397	25%
Corning	\$147,589	\$122,582	20%
Dixon	\$187,817	\$175,449	7%
Elk Grove			
Folsom	\$1,780,352	\$1,533,064	16%
Galt	\$366,710	\$312,040	18%
Gridley	\$158,893	\$163,707	-3%
Ione	\$74,928	\$59,942	25%
Jackson	\$134,066	\$160,630	-17%
Lincoln	\$459,173	\$397,783	15%
Marysville	\$236,700	\$197,195	20%
Nevada City			
Oroville	\$275,677	\$231,741	19%
Paradise	\$186,425	\$199,387	-7%
Placerville			
Red Bluff	\$179,501	\$182,374	-2%
Rio Vista	\$145,409	\$116,327	25%
Rocklin	\$788,286	\$727,207	8%
Willows	\$89,490	\$80,513	11%
Yuba City	\$665,326	\$636,816	4%
Total	\$6,549,555	\$5,897,011	11.1%

Payroll		
2018 Calendar Year Payroll	2017 Calendar Year Payroll	% Change
\$4,213,453	\$3,564,429	18%
\$6,660,680	\$6,348,787	5%
\$2,367,799	\$2,304,648	3%
\$3,378,660	\$3,140,249	8%
\$8,147,696	\$7,693,827	6%
\$39,112,288	\$37,958,470	3%
\$11,466,918	\$9,787,885	17%
\$4,166,176	\$3,599,942	16%
\$1,470,238	\$1,273,191	15%
\$2,541,472	\$2,223,818	14%
\$14,440,531	\$12,897,112	12%
\$3,379,108	\$3,325,857	2%
\$5,929,991	\$7,008,304	-15%
\$4,656,446	\$4,094,565	14%
\$6,665,463	\$5,798,073	15%
\$4,356,061	\$3,736,526	17%
\$22,042,000	\$22,156,572	-1%
\$1,200,632	\$1,836,025	-35%
\$25,635,916	\$24,146,931	6%
\$171,831,528	\$162,895,212	5.5%

Banking Layer Losses \$0-\$50K (\$100K Folsom)		
5-Year Avg FYE 2013-17	5-Year Avg FYE 2012-16	% Change
\$25,311	\$21,290	19%
\$123,569	\$101,931	21%
\$51,012	\$28,093	82%
\$36,244	\$24,260	49%
\$5,712	\$18,038	-68%
\$509,517	\$506,061	1%
\$72,664	\$73,403	-1%
\$21,386	\$35,322	-39%
\$20,119	\$14,606	38%
\$40,483	\$72,669	-44%
\$97,118	\$82,684	17%
\$95,439	\$112,848	-15%
\$59,019	\$43,456	36%
\$43,734	\$59,585	-27%
\$24,734	\$54,094	-54%
\$30,088	\$21,794	38%
\$148,674	\$151,605	-2%
\$19,765	\$14,514	36%
\$102,327	\$125,954	-19%
\$1,526,912	\$1,562,208	-2.3%

Shared Layer Losses \$5K-\$80K		
Total Incurred FYE 2014-18	Total Incurred FYE 2013-17	% Change
\$122,451	\$120,001	2%
\$675,772	\$422,073	60%
\$284,234	\$157,259	81%
\$162,617	\$104,045	56%
\$0	\$24,798	-100%
\$1,713,269	\$1,668,381	3%
\$301,657	\$274,174	10%
\$121,636	\$193,235	-37%
\$91,830	\$47,932	92%
\$277,588	\$408,316	-32%
\$363,386	\$317,567	14%
\$354,609	\$413,908	-14%
\$346,629	\$265,267	31%
\$246,986	\$257,794	-4%
\$38,969	\$266,635	-85%
\$105,550	\$34,437	206%
\$851,941	\$818,172	4%
\$108,789	\$49,250	121%
\$404,830	\$519,893	-22%
\$6,572,743	\$6,363,139	3.3%

Experience Mod		
FY 19/20	FY 18/19	% Change
0.98	0.99	-1%
1.44	1.20	21%
1.25	1.09	15%
1.04	0.98	7%
0.70	0.73	-5%
1.06	1.03	3%
0.91	0.91	-1%
0.93	1.00	-7%
1.05	0.99	6%
1.24	1.41	-12%
0.88	0.88	0%
1.28	1.35	-5%
1.08	0.97	12%
1.10	1.09	1%
0.80	1.07	-26%
0.95	0.89	6%
0.99	0.98	0%
1.04	0.96	9%
0.67	0.77	-14%

FY 19/20 NCCSIF Net Program Funding Summary - Final

Member Entity	Work Comp Funding 80% CL					
	Work Comp Deposit	DIVIDEND		Assessment		NET AMOUNT
		Banking Layer	Shared Layer	Banking Layer	Shared Layer	
Anderson	\$264,172	\$15,455	\$20,115			\$228,602
Auburn	\$410,689		\$30,619	\$25,582		\$405,652
Colusa	\$165,764		\$12,557	\$10,000		\$163,206
Corning	\$119,842	\$19,479	\$14,516			\$85,847
Dixon	\$605,502	\$169,502	\$40,238			\$395,762
Elk Grove	\$1,805,128	\$66,817	\$42,250			\$1,696,061
Folsom	\$2,055,060	\$194,276	\$198,682			\$1,662,102
Galt	\$641,601		\$46,398	\$22,318		\$617,521
Gridley	\$172,599	\$80,319	\$20,810			\$71,470
Ione	\$82,369		\$4,089	\$13,044		\$91,324
Jackson	\$240,361	\$41	\$11,761			\$228,559
Lincoln	\$567,709	\$86,794	\$56,038			\$424,877
Marysville	\$249,879		\$23,499	\$10,000		\$236,380
Nevada City	\$265,679		\$11,200	\$45,123		\$299,601
Oroville	\$522,436		\$36,298	\$18,940		\$505,078
Paradise	\$412,209		\$31,524	\$12,245		\$392,930
Placerville	\$314,375	\$9,714	\$34,021			\$270,641
Red Bluff	\$620,051		\$39,229	\$88,610		\$669,432
Rio Vista	\$195,905	\$464	\$15,949			\$179,492
Rocklin	\$1,210,826	\$120,930	\$94,847			\$995,049
Willows	\$74,153	\$61,492	\$11,661			\$1,001
Yuba City	\$1,586,841	\$63,263	\$92,698			\$1,430,880
Total:	\$12,583,151	\$888,546	\$889,000	\$245,862	\$0	\$11,051,467

Liability Deposit	Liability Funding 80% CL				
	DIVIDEND		Assessment		NET AMOUNT
	Banking Layer	Shared Layer	Banking Layer	Shared Layer	
\$140,262	\$5,480				\$134,782
\$389,954			\$10,000		\$399,954
\$142,996			\$30,788		\$173,784
\$147,589			\$10,000		\$157,589
\$187,817	\$12,781				\$175,036
\$1,780,352	\$37,017				\$1,743,335
\$366,710	\$16,168				\$350,542
\$158,893	\$29,111				\$129,782
\$74,928			\$4,841		\$79,769
\$134,066	\$20,131				\$113,935
\$459,173			\$15,869		\$475,042
\$236,700	\$3,634				\$233,066
\$275,677			\$10,243		\$285,920
\$186,425	\$50,757				\$135,668
\$179,501	\$50,002				\$129,499
\$145,409			\$9,446		\$154,855
\$788,286	\$56,754				\$731,532
\$89,490			\$10,598		\$100,088
\$665,326	\$54,230				\$611,096
\$6,549,555	\$336,065	\$0	\$101,785	\$0	\$6,315,275



Agenda Item I.7.b.

**ADOPTION OF FY 19/20 WORKERS' COMPENSATION PROGRAM
BUDGET**

ACTION ITEM

ISSUE: At the last Board meeting members approved preliminary program calculations based on actuarial projections at the 80% Confidence Level (CL).

Total funding at an 80% Confidence Level (CL) is estimated at \$12,583,151, an **increase of 3.1%** over current funding at the 80% CL. This compares favorably to the *total payroll increase of 5.3%*. The individual funding increase cap of 40% applies to Jackson, with a total of \$43,419 allocated to the remaining members. Other member changes vary from (-30%) to as much as a 31% increase. However, these two extremes are driven by 1) Willows outsourcing their police and, 2) Ione increasing payroll by 25%. The average funding change for the group is 3.1% with an average payroll change of 5.3%.

Excess coverage through CSAC-EIA is \$1,675,000, or \$0.72 per \$100 of payroll, a 2.9% increase in the current rate of \$0.70. Overall EIA rates are down, with the high safety group down 3.9% on average.

A breakdown of funding by layer and member is provided in the attached spreadsheet. Also attached is a year-to-year comparison of the changes in the components of total program and member funding, including payroll (3% increase), Banking Layer losses (5% increase), and Shared Layer losses (8% increase). Members' Ex Mod changes are also provided, along with changes in the base rate (-3%) and excess insurance (9% increase) common to all members. Also added are columns for comparing member rates to the total rate and the impact that has on the final premium.

RECOMMENDATION: Approve funding as presented at the 80% CL for FY 19/20.

FISCAL IMPACT: Total funding of \$12,583,151 for the Workers' Compensation Program.

BACKGROUND: Members have steadily increased the Confidence Level of annual funding over the years, from 65% to 70%, 75%, and as of FY 18/19 to the current 80% CL. Over the same period the Discount Factor has decreased from 3% to 1.5%. Both of these changes have contributed to an increase in total funding, in addition to increases in payroll. NCCSIF's Funding Policy sets a goal of annual funding at an 80% CL.

ATTACHMENTS:

1. Final FY 19/20 Workers' Compensation Deposit Calculations at the 80% CL
2. Workers' Compensation Program Funding Changes FY 18/19 to FY 19/20

FY 19/20 NCCSIF Workers' Compensation Allocation FINAL For BOD 6/13/19

80% Confidence Level			Total Admin Expense = \$847,151								
A	B	C	D	E	F	G	H	I	J	K	
Formula/Allocation	Member Reported	Member Share of: Last 5 Years Average Losses, Weighted 75%; FY 18/19 WCIRB Expected Loss Rate, Weighted 25%	Member Share of EX MOD Adjusted Payroll	Member Share of: Last 5 Years Average Losses, Weighted 25%; FY	Member Share of Banking, Shared & Excess Premium	22 Equal Shares	C+D+E+F+G			Member % of Total Payroll Without Capped Members x Capped Amount	
Member	FY 19/20 Estimated PAYROLL (P)	BANKING LAYER \$0 to \$100K	SHARED LAYER \$100K to \$500K	CSAC-EIA EXCESS LAYER \$500K TO STATUTORY	Variable ADMIN EXPENSE 65%	Fixed ADMIN EXPENSE 35%	Preliminary FY 19/20 DEPOSIT	FY 18/19 DEPOSIT	% Change DEPOSIT	Total FY 19/20 Deposit With Cap of 40%	Payroll Change from FY 18/19
Rate/Amount	Exposure Base	\$6,501,000	\$3,560,000	\$1,675,000	\$550,648	\$296,503	80% CL	80% CL		\$ 43,454	
Anderson	\$3,839,020	\$140,196	\$70,388	\$28,180	\$11,203	\$13,477	\$263,444	\$302,177	-12.8%	\$264,172	2.1%
Auburn	\$6,321,069	\$205,238	\$119,333	\$53,695	\$17,748	\$13,477	\$409,491	\$355,645	15.1%	\$410,689	-3.7%
Colusa	\$2,146,602	\$81,912	\$39,781	\$23,379	\$6,807	\$13,477	\$165,357	\$136,632	21.0%	\$165,764	-5.5%
Corning	\$2,819,170	\$34,210	\$51,853	\$15,025	\$4,743	\$13,477	\$119,308	\$111,185	7.3%	\$119,842	-0.8%
Dixon	\$11,079,329	\$303,042	\$166,259	\$94,185	\$26,439	\$13,477	\$603,402	\$579,311	4.2%	\$605,502	17.4%
Elk Grove	\$41,758,130	\$929,497	\$562,474	\$211,822	\$79,941	\$13,477	\$1,797,212	\$1,461,262	23.0%	\$1,805,128	2.2%
Folsom	\$44,508,834	\$1,056,101	\$573,083	\$312,841	\$91,119	\$13,477	\$2,046,622	\$2,111,727	-3.1%	\$2,055,060	9.4%
Galt	\$12,508,328	\$333,322	\$181,452	\$82,934	\$28,044	\$13,477	\$639,230	\$633,115	1.0%	\$641,601	5.7%
Gridley	\$3,779,000	\$66,924	\$62,201	\$22,181	\$7,099	\$13,477	\$171,883	\$168,226	2.2%	\$172,599	-0.7%
Ione	\$1,366,956	\$33,843	\$22,515	\$9,199	\$3,076	\$13,477	\$82,110	\$62,434	31.5%	\$82,369	25.1%
Jackson	\$2,276,617	\$155,647	\$41,173	\$61,403	\$12,116	\$13,477	\$283,816	\$171,687	40.0%	\$240,361	0.5%
Lincoln	\$12,637,876	\$268,188	\$174,750	\$84,166	\$24,731	\$13,477	\$565,313	\$553,744	2.1%	\$567,709	-0.9%
Marysville	\$3,615,073	\$136,166	\$60,878	\$28,108	\$10,564	\$13,477	\$249,194	\$276,650	-9.9%	\$249,879	0.7%
Nevada City	\$2,754,411	\$159,384	\$53,603	\$27,413	\$11,279	\$13,477	\$265,156	\$211,087	25.6%	\$265,679	6.8%
Oroville	\$6,151,597	\$286,255	\$143,283	\$55,496	\$22,758	\$13,477	\$521,270	\$539,922	-3.5%	\$522,436	-3.4%
Paradise	\$4,375,778	\$245,433	\$98,322	\$36,314	\$17,833	\$13,477	\$411,380	\$421,795	-2.5%	\$412,209	4.1%
Placerville	\$7,243,503	\$143,733	\$94,787	\$47,581	\$13,424	\$13,477	\$313,002	\$296,371	5.6%	\$314,375	7.4%
Red Bluff	\$6,657,908	\$363,290	\$146,775	\$68,119	\$27,128	\$13,477	\$618,789	\$667,884	-7.4%	\$620,051	6.3%
Rio Vista	\$5,031,278	\$79,702	\$58,495	\$35,144	\$8,133	\$13,477	\$194,951	\$209,677	-7.0%	\$195,905	20.9%
Rocklin	\$26,439,316	\$625,808	\$339,232	\$173,860	\$53,437	\$13,477	\$1,205,814	\$1,187,065	1.6%	\$1,210,826	8.8%
Willows	\$1,229,607	\$20,890	\$29,230	\$7,614	\$2,709	\$13,477	\$73,920	\$105,279	-29.8%	\$74,153	4.6%
Yuba City	\$22,955,922	\$832,221	\$470,131	\$196,342	\$70,318	\$13,477	\$1,582,489	\$1,643,263	-3.7%	\$1,586,841	3.4%
Total:	\$231,495,324	\$6,501,000	\$3,560,000	\$1,675,000	\$550,648	\$296,503	\$12,583,151	\$12,206,139	3.1%	\$ 12,583,151	5.3%
Actuary/Verification		\$6,501,000	\$3,560,000	est. 3/19							

NCCSIF Workers' Compensation Program Funding Changes FY 18/19 to 19/20

	FY 19/20	FY 18/19	Difference
Base Rate*	4.346	4.475	-3%
<i>*Confidence Level Remains at 80%</i>			

	FY 19/20	FY 18/19	Difference
Excess Insurance	\$ 1,675,000	\$ 1,530,000	9%
<i>Equals 38% of total increase of \$377,012</i>			\$ 145,000

Deposit Premium Change				Payroll			Banking Layer Losses \$0-\$100K			Shared Layer Losses \$20-\$120K			Experience Mod			Rate Per \$100 of Payroll	Savings or Additional Premium
Member Entity	FY 19/20 80% CL	FY 18/19 80% CL	% Change	Estimated WC FY 19/20 Payroll	Estimated WC FY 18/19 Payroll	% Change	5-Year Avg FY 2014-18	5-Year Avg FY 2013-17	% Change	Total Incurred Losses FYE 2014-18	Total Incurred Losses FYE 2013-17	% Change	FY 19/20	FY 18/19	% Change	\$ 5.44	Based on Ex Mod
Anderson	\$264,172	\$302,177	-13%	\$3,839,020	\$3,758,796	2%	\$99,349	\$117,078	-15%	\$347,853	\$585,389	-41%	1.09	1.17	-7%	\$ 6.86	\$54,770
Auburn	\$410,689	\$355,645	15%	\$6,321,069	\$6,562,867	-4%	\$130,026	\$92,695	40%	\$408,350	\$463,477	-12%	0.98	0.87	13%	\$ 6.48	\$65,903
Colusa	\$165,764	\$136,632	21%	\$2,146,602	\$2,271,794	-6%	\$49,479	\$32,126	54%	\$211,048	\$160,632	31%	1.06	0.97	10%	\$ 7.70	\$48,676
Corning	\$119,842	\$111,185	8%	\$2,819,170	\$2,841,529	-1%	\$14,146	\$7,991	77%	\$10,713	\$39,954	-73%	0.83	0.83	0%	\$ 4.23	(\$33,931)
Dixon	\$605,502	\$579,311	5%	\$11,079,329	\$9,438,269	17%	\$173,525	\$168,256	3%	\$673,113	\$841,278	-20%	1.07	1.13	-6%	\$ 5.45	\$1,174
Elk Grove	\$1,805,128	\$1,461,262	24%	\$41,758,130	\$40,866,211	2%	\$627,721	\$430,216	46%	\$1,904,843	\$2,151,082	-11%	0.88	0.73	20%	\$ 4.30	(\$472,591)
Folsom	\$2,055,060	\$2,111,727	-3%	\$44,508,834	\$40,691,769	9%	\$623,807	\$617,462	1%	\$1,893,131	\$3,087,308	-39%	0.83	0.86	-3%	\$ 4.60	(\$372,699)
Galt	\$641,601	\$633,115	1%	\$12,508,328	\$11,835,264	6%	\$216,464	\$209,802	3%	\$593,110	\$1,049,011	-43%	0.94	0.97	-3%	\$ 5.11	(\$40,673)
Gridley	\$172,599	\$168,226	3%	\$3,779,000	\$3,804,797	-1%	\$36,609	\$30,650	19%	\$98,333	\$153,252	-36%	0.88	0.86	2%	\$ 4.55	(\$33,529)
Ione	\$82,369	\$62,434	32%	\$1,366,956	\$1,092,528	25%	\$21,013	\$8,521	147%	\$77,853	\$42,605	83%	1.00	0.95	5%	\$ 6.01	\$7,808
Jackson	\$240,361	\$171,687	40%	\$2,276,617	\$2,266,229	0%	\$72,982	\$59,621	22%	\$311,283	\$298,104	4%	1.15	1.09	5%	\$ 12.47	\$160,068
Lincoln	\$567,709	\$553,744	3%	\$12,637,876	\$12,747,000	-1%	\$152,559	\$134,698	13%	\$385,582	\$673,489	-43%	0.77	0.80	-4%	\$ 4.47	(\$121,631)
Marysville	\$249,879	\$276,650	-10%	\$3,615,073	\$3,589,009	1%	\$95,578	\$109,003	-12%	\$323,658	\$545,017	-41%	1.10	1.11	-1%	\$ 6.89	\$52,693
Nevada City	\$265,679	\$211,087	26%	\$2,754,411	\$2,579,036	7%	\$118,676	\$81,118	46%	\$476,544	\$405,592	17%	1.27	1.12	13%	\$ 9.63	\$115,438
Oroville	\$522,436	\$539,922	-3%	\$6,151,597	\$6,368,537	-3%	\$205,383	\$217,988	-6%	\$706,633	\$1,089,942	-35%	1.18	1.27	-7%	\$ 8.47	\$186,894
Paradise	\$412,209	\$421,795	-2%	\$4,375,778	\$4,204,235	4%	\$190,055	\$185,619	2%	\$738,295	\$928,093	-20%	1.36	1.33	3%	\$ 9.40	\$173,530
Placerville	\$314,375	\$296,371	6%	\$7,243,503	\$6,746,666	7%	\$78,699	\$68,704	15%	\$201,593	\$343,520	-41%	0.87	0.85	2%	\$ 4.32	(\$80,725)
Red Bluff	\$620,051	\$667,884	-7%	\$6,657,908	\$6,264,914	6%	\$263,520	\$283,457	-7%	\$929,325	\$1,417,286	-34%	1.38	1.52	-9%	\$ 9.29	\$256,892
Rio Vista	\$195,905	\$209,677	-7%	\$5,031,278	\$4,162,522	21%	\$32,786	\$48,934	-33%	\$40,048	\$244,670	-84%	0.84	0.92	-9%	\$ 3.87	(\$78,528)
Rocklin	\$1,210,826	\$1,187,065	2%	\$26,439,316	\$24,306,065	9%	\$383,918	\$371,991	3%	\$1,130,232	\$1,859,955	-39%	0.91	0.94	-3%	\$ 4.56	(\$231,321)
Willows	\$74,153	\$105,279	-30%	\$1,229,607	\$1,175,718	5%	\$10,573	\$29,819	-65%	\$14,813	\$149,097	-90%	0.91	0.97	-6%	\$ 6.01	\$7,084
Yuba City	\$1,586,841	\$1,643,263	-3%	\$22,955,922	\$22,211,361	3%	\$553,741	\$552,085	0%	\$1,903,312	\$2,760,427	-31%	1.19	1.25	-5%	\$ 6.89	\$334,698
Total	\$ 12,583,151	\$12,206,139	3%	\$231,495,324	\$219,785,116	5%	\$4,150,611	\$3,857,836	8%	\$13,379,664	\$19,289,180	-31%					\$0



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 13, 2019**

Agenda Item J.

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. CAJPA Conference - September 10-13, 2019 in South Lake Tahoe, CA
2. Glossary of Terms
3. NCCSIF Organizational Chart
4. NCCSIF 2019 Meeting Calendar
5. NCCSIF Resource Contact Guide
6. York Who's Who in Claims - WC and Liability Contacts
7. NCCSIF Travel Reimbursement



5 REASONS YOU SHOULD SEND YOUR POOL'S AMAZING, HARD-WORKING, DEDICATED STAFF (AND BOARD MEMBERS) TO THE CAJPA CONFERENCE!



SEPTEMBER 12 - 15
SOUTH LAKE TAHOE, CA



PROFESSIONAL DEVELOPMENT OPPORTUNITIES

The conference offers something for everyone who supports your pool's operations. Administrative, finance, technology, risk management professionals will all walk away better educated and inspired. Board members will learn more about the current challenges and opportunities facing the agencies they govern. Oh, and there are CEs offered too!



REAL-WORLD EXAMPLES

Our sessions are selected by a hard working committee comprised of experts in every pool profession. Specific learning outcomes are identified to ensure attendees take away knowledge that they will be able to immediately apply to their job.



GREAT LOCATION AND GREAT VALUE

Due to the generous support of our sponsors and exhibitors, CAJPA is able to keep conference fees low – only \$300 for CAJPA members. What a bang for your public bucks! Can't beat the location – California's beautiful Lake Tahoe region offers an opportunity for attendees to take a deep breath of fresh air between educational sessions. Your hard working employees deserve that!



PROBLEM SOLVING BY NETWORKING

CAJPA's fall conference is the largest gathering of only public risk sharing pools on the West Coast. Attendees are able to share experiences, solutions, opinions and challenges among themselves which may provide them with the guidance they need to tackle that problem or expand member benefits.



EXHIBITORS – FROM CUTTING EDGE TECHNOLOGY TO ESSENTIAL SERVICES

All under one roof. No need for your staff to surf the internet for hours looking for a new software program, financial consultant, safety program or legal counsel. Meeting face-to-face with vendors can't be beat as it allows attendees to ask specific questions about products and services that your pool needs to better serve your member agencies.



GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

2019 Organizational Chart

Updated as of 5/22/2019

MEMBER ENTITY	BOARD OF DIRECTORS	BOARD ALTERNATES	RISK MANAGEMENT COMMITTEE	POLICE RISK MANAGEMENT COMMITTEE
City of ANDERSON	Liz Cottrell	Jeff Kiser	Liz Cottrell	Chief Michael Johnson
City of AUBURN	Cristina Shafer	<i>Vacant</i>	Shari Harris	Chief Ryan L. Kinnan
City of COLUSA	Toni Benson	<i>Vacant</i>	Toni Benson	Chief Josh Fitch
City of CORNING	Kristina Miller	Tom Watson	Tom Watson	Chief Jeremiah Fears
City of DIXON	Rachel Ancheta	Kim Stalie	Rachel Ancheta	Chief Robert Thompson
City of ELK GROVE	Brad Koehn	Kara Reddig	Jim Ramsey Julie Rucker - Alternate Rep.	Lieutenant Jeff Scott
City of FOLSOM	<i>*VP / *EC / *CC</i> Jim Francis	<i>*Kristine Haile</i>	Kristine Haile	<i>Vacant</i>
City of GALT	<i>EC / CC</i> Cora Hall	Tom Haglund	Cora Hall	Chief Tod Sockman (Vice-Chair)
City of GRIDLEY	<i>*EC</i> <i>Vacant</i>	<i>*Elisa Arteaga</i>	Elisa Arteaga	Interim Chief Allen Byers
City of IONE	Jon Hanken	Lori McGraw	Jon Hanken	Chief Tracy Busby
City of JACKSON	Yvonne Kimball	Dalacie Blankenship	Yvonne Kimball	Interim Chief Chris Mynderup
City of LINCOLN	<i>EC</i> Veronica Rodriguez	Ruthann Codina	Veronica Rodriguez	Chief Doug Lee
City of MARYSVILLE	Jennifer Styczynski	Kristy Herbert	Jennifer Styczynski	Chief Chris Sachs
City of NEVADA CITY	<i>EC</i> Loree' McCay	Catrina Olson	Loree' McCay	Chief Chad Ellis
City of OROVILLE	<i>P / EC / CC</i> Liz Ehrenstrom (Chair)	<i>Vacant</i>	Liz Ehrenstrom (Chair)	<i>Vacant</i>
Town of PARADISE	<i>S / EC / CC</i> CJPRMA Rep Gina Will	Crystal Peters	Crystal Peters	Chief Eric Reinbold
City of PLACERVILLE	Dave Warren	Cleve Morris	Dave Warren	Chief James Ortega
City of RED BLUFF	Sandy Ryan	Anita Rice	Sandy Ryan	Chief Kyle Sanders (Chair)
City of RIO VISTA	<i>*EC</i> Jose Jasso	<i>*Jen Lee, CPA</i>	Jose Jasso	Chief Dan Dailey
City of ROCKLIN	Kimberly Sarkovich	Andrew Schiltz, CPA	Kimberly Sarkovich	Chief Chad Butler
City of WILLOWS	<i>T / EC / CC</i> Tim Sailsbery, CPA	<i>Vacant</i>	Wayne Peabody	N/A
City of YUBA CITY	Natalie Springer	Robin Bertagna, CPA	Sheleen Loza	Chief Robert Landon

OFFICERS		
		Term of Office
President (P)	Liz Ehrenstrom	1/1/2019 - 12/31/2020
Vice President (VP)	Kristine Haile	1/1/2019 - 12/31/2020
Treasurer (T)	Tim Sailsbery	1/1/2019 - 12/31/2019
Secretary (S) CJPRMA Board Representative	Gina Will	9/27/2018 - 12/31/2020

Executive Committee (EC) - membership on the EC rotates annually based on a rotation schedule and each member serves for a two-year term, with the President serving as Chair of the Committee.

Claims Committee (CC) - members of the CC are annually selected by the EC. CC is traditionally made up of at least five members of the EC, with the Vice President serving as Chair of the Committee.

PROGRAM ADMINISTRATORS (Alliant Insurance Services)	CLAIMS ADMINISTRATORS (York Risk Services Group)	RISK CONTROL CONSULTANTS (York Risk Control)	ADVISORS
Marcus Beverly	Dorienne Zumwalt	Enriqueta "Henri" Castro	Byrne Conley (Board Counsel)
Michael Simmons	Steven Scott (Workers' Comp)	Dave Beal	James Marta, CPA (Accounting)
Raychelle Maranan	Jill Petrarca (Liability)	Tom Kline	Nicole Rushing (Accounting)



2019 MEETING CALENDAR

Thursday, February 21, 2019 **Police Risk Management Committee** at 10:00 a.m.

Thursday, March 14, 2019 *Executive Committee* at 10:00 a.m.
Claims Committee at 11:30 a.m.

Thursday, April 25, 2019 **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12 noon

Thursday, May 2, 2019..... **Police Risk Management Committee** at 10:00 a.m.

Thursday, May 30, 2019..... **Claims Committee** at 10:30 a.m.
Executive Committee at 11:30 a.m.

Thursday, June 13, 2019..... **Board of Directors** at 10:00 a.m.

Thursday, August 1, 2019 **Police Risk Management Committee** at 10:00 a.m.

Thursday, September 26, 2019..... **Claims Committee** at 10:00 a.m.
Executive Committee at 11:30 a.m.

Thursday, October 24, 2019** **Risk Management Committee** at 9:30 a.m.
40th Anniversary Luncheon at 11:00 a.m.
Board of Directors at 1:30 p.m.

Thursday, November 7, 2019 **Police Risk Management Committee** at 10:00 a.m.

Thursday, January 16, 2020 Long-Range Planning and **Board of Directors** at 10:00 a.m.

Meeting Location: Rocklin Event Center - Garden Room

2650 Sunset Boulevard, Rocklin, CA 95677
(**Ballroom** for February, March and June meetings)

**Rocklin Police Department Emergency Operations Center
4080 Rocklin Road, Rocklin, CA 95677

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

RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX



TABLE OF CONTENTS

As a member of NCCSIF, your City/Town has many risk management resources available. This Services Matrix is designed to assist you with identifying and locating these resources.

CONTACT INFORMATION										
Pg. 1-2	Program Service Providers									
Pg. 3	Other Coverage Providers									
Pg. 4-6	Contracted Vendor Services (additional member cost)									
RISK MANAGEMENT SERVICE CATEGORY		BICKMORE	CSAC-EIA	TARGET SOLUTIONS	OCCU - MED	APIP	LEXIPOL	ACI EAP	CAL-TIP	DKF SOLUTIONS GROUP
Pg. 7	Telephone Hotline - Questions & Guidance	X								
Pg. 7	Hazard & Safety Assessment	X								X
Pg. 8	Program/Policy Development	X	X				X			X
	Safety Materials/Web-based Courses/Videos	X	X	X						X
Pg. 8	On-Site Training	X	X							X
Pg. 8	Ergonomic Evaluations	X								
Pg. 9	Risk Management Webinars	X	X			X				
Pg. 9	Employer Pull Notice Program		X							
Pg. 10	Pre-Employment Medical Services				X					
Pg. 10	Employee Assistance Program - Health & Wellness							X		
Pg. 11	Transit Resources (available to CalTIP members)								X	

* Services and resources are available at no additional cost, unless specifically noted.

RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

PROGRAM SERVICE PROVIDERS

SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED	
<p>PROGRAM ADMINISTRATION</p> <p>Alliant Insurance Services, Inc. 2180 Harvard Street, Suite 460 Sacramento, CA 95815 Main: (916) 643-2700 Fax: (916) 643-2750 www.alliant.com</p>	<p>Marcus Beverly Office: (916) 643-2704 Cell: (916) 660-2725 Marcus.Beverly@alliant.com</p> <p>Michael Simmons Office: (415) 403-1425 Cell: (925) 708-3374 msimmons@alliant.com</p> <p>Raychelle Maranan Office: (916) 643-2712 Raychelle.Maranan@alliant.com</p>	<p><i>JPA MANAGEMENT ISSUES</i></p> <ul style="list-style-type: none"> ▪ Governance - policies and procedures, program budget/funding, financial analysis, program management, personnel, contracts, consultants. ▪ Coverage - coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development. ▪ Risk Management - Insurance Requirements in Contracts (IRIC), third party contract review, hold harmless and indemnification clauses, risk management program planning, RFPs for JPA payment approval of budgeted funds. 	<p>MAIN CONTACT Marcus Beverly Michael Simmons Raychelle Maranan</p>
		<p><i>JPA ADMINISTRATIVE ISSUES</i></p> <ul style="list-style-type: none"> ▪ Meetings & Compliance - agendas; minutes; development/maintenance of governing documents, development/interpretation of policies & procedures, JPA state compliance, Form 700, changes in Board members, website updates. ▪ Certificates - certificates of coverage, additions/deletions of coverages, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs. 	<p>MAIN CONTACT Raychelle Maranan Marcus Beverly</p>

RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

PROGRAM SERVICE PROVIDERS		
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
ACCOUNTING SERVICES James Marta & Company LLP 701 Howe Avenue, Suite E3 Sacramento, CA 95825 Main: (916) 993-9494 Fax: (916) 993-9489 www.jpmpcpa.com	Jim Marta, CPA jmarta@jpmpcpa.com David Becker, CPA	<ul style="list-style-type: none"> Billing, accounting and financial managements
SAFETY AND RISK CONTROL SERVICES York Risk Services Group, Inc. <i>formerly Bickmore</i> 1750 Creekside Oaks Drive, Suite 200, Sacramento, CA 95833 Main: (800) 541-4591 Fax: (855) 242-8919 www.yorkrisk.com	Enriqueta Castro Office: (916) 244-1107 enriqueta.castro@yorkrisk.com Dave Beal Office: (916) 244-1127 David.beal@yorkrisk.com Tom Kline - Police Risk Management Office: (916) 244-1121 thomas.kline@yorkrisk.com	<ul style="list-style-type: none"> Telephone Hotline - Questions & Guidance Hazard & Safety Assessment Program/Policy Development Ergonomic Evaluations On-site Training Safety Materials On-line Streaming Videos Webinars - WC and Liability Risk Management Topics
CLAIMS ADMINISTRATION York Risk Services Group, Inc. P.O. Box 619079 Roseville, CA 95661-9058 Main: (916) 783-0100 Fax: (866) 548-2637 www.yorkrisk.com	Dorienne Zumwalt Office: (916) 960-1017 dorienne.zumwalt@yorkrisk.com Steven Scott - WC Senior Manager Office: (916) 960-0946 steven.scott@yorkrisk.com Jill Petrarca - Liability Senior Manager Office: (916) 746-8849 jill.petrarca@yorkrisk.com	Third-Party Workers' Compensation (WC) and Liability Claims Administrator --refer to York's <i>Who's Who in Claims</i> for specific Claim Adjuster's contact information. Report New Liability Claims to: NCaYorkLiabilityClaims@yorkrsg.com

RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

OTHER COVERAGE PROVIDERS		
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
CSAC-EIA Excess Workers' Compensation Coverage	Travis Clemmer Kristen Calderon (video library) Office: (916) 850-7300 Email: tclemmer@csac-eia.org www.CSAC-EIA-eia.org	<ul style="list-style-type: none"> Program/Policy Development (*additional member cost) On-site Training Safety Materials Video Library Webinars - WC Risk Management Topics
Target Solutions Web-based Resources available through CSAC-EIA	http://www.targetsolutions.com/eia/	<ul style="list-style-type: none"> Web-based Courses* Records Management <p><i>*EIA members are able to access the standard course library at no cost. However, there is a cost to the member for the premium content listed under "Additional Courses"</i></p>
CJPRMA (California Joint Powers Risk Management Authority) Excess Liability Coverage	Tony Giles - General Manager Office: (925) 290-1316 Email: tony@cjprma.org http://www.cjprma.org/	<ul style="list-style-type: none"> Regional Training provided on a variety of Liability-related Topics
APIP - Alliant Property Insurance Program	Contact Marcus Beverly, Alliant Insurance Services, for questions.	<ul style="list-style-type: none"> Webinars - Property Risk Management Topics <p>In addition, Boiler and Machinery coverage is provided through your participation in APIP.</p> <ul style="list-style-type: none"> ➤ For resources with your boiler, electrical, mechanical, and HVAC equipment, visit www.hsb.com/calc/ENG and use the online tools and calculators developed by Hartford Steam Boiler's engineering staff. ➤ Useful information specific to equipment care, operating logs and maintenance fact sheets on the website www.hsb.com which has several resources available under the 'Knowledge Center' tab.

RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

<p>Lexipol Law Enforcement and Fire risk management</p> <p>Website: www.lexipol.com</p>	<p>David Espinosa Office: (949) 292-4874 Email: despinosa@alexipol.com</p>	<ul style="list-style-type: none"> Police Risk Management Policies and Procedures Fire Training (*additional member cost)
<p>CalTIP - California Transit Insurance Pool Self-insurance program for public transit operators</p>	<p>Lee Sorenson, Bickmore Risk Services Office: (800) 541-4516 ext. 1168 Email: lsorenson@bickmore.net Website: http://www.caltiponline.org/</p>	<ul style="list-style-type: none"> Transit Specific Risk Management Resources for Member Cities (Auburn, Dixon, and Folsom)

RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
<p>EMPLOYEE ASSISTANCE PROGRAM</p> <p>ACI Specialty Benefits Corporation 6480 Weathers Place, Suite 300 San Diego, CA 92121 Main: (800) 932-0034 Fax: (858) 452-7819 www.acieap.com</p>	<p>Colleen Shuster, Account Manager Office: (858) 529-0171 Email: cshuster@acispecialtybenefits.com</p>	<ul style="list-style-type: none"> Employee Assistance Program
<p>Pre-employment Medical Services</p> <p>Occu-Med</p>	<p>Bill Vogeler Office: (559) 435-2800, ext. 101 Email: bvogeler@occu-med.com Website: www.occu-med.com</p>	<ul style="list-style-type: none"> Review of Pre-placement Medical Exams Job Analysis
<p>Sewer Risk Management</p> <p>DKF Solutions Group, LLC</p>	<p>David Patzer Office: 707.373.9709 Email: dpatzer@dkfsolutions.com Website: http://www.dkfsolutions.com</p>	<ul style="list-style-type: none"> Sewer Risk Management
<p>Aquatics Risk Management</p> <p>Total Aquatic Management www.totalaquaticmanagement.webs.com</p>	<p>Jim Wheeler Office: (510) 523-3155 Email: jim@totalaquaticmanagement.com swimnjim@hotmail.com</p>	<ul style="list-style-type: none"> Aquatic Safety services Certified Pool Operator (CPO) Trainings
<p>Sidewalk Repair Services</p> <p>Precision Concrete Cutting Main: (866) 792-8006 Fax: (650) 240-3866 www.dontgrind.com</p>	<p>Katrina Lynch (916) 847-7346 Klynch@dontgrind.com</p> <p>Joseph Ortega jortega@DontGrind.com</p>	<ul style="list-style-type: none"> Sidewalk cutting to repair defects Will inspect to your specifications Map defects Repairs @ \$35 to \$50 per location

RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	VENDOR CONTACT INFORMATION	SERVICES PROVIDED
ADA Compliance	City Consulting Engineer - CEC Inc. Yuba City 1110 Civic Center Blvd. Ste. 404 Yuba City, CA 95993 Email: Swartz@cecusa.net (530) 751-0952	
ADA Compliance	Sally Swanson Architects 220 Sansome Street. STE 800 San Francisco, CA 94104 (415) 445-3045 ext. 118	
ADA Compliance	SZC Consulting Group Sacramento Office 2377 Gold Meadow Way, # 100 Gold River, CA 95670 (916) 669-8750 Silicon Valley Office 228 Hamilton Avenue, 3rd Floor Palo Alto, CA 94301 (866) 694-7637	
Arborist ASCA Registered Consulting Arborist #480 ISA Certified Arborist & Municipal Specialist #WE-0151 AM ISA TRAQ Risk Assessment Qualified	Gordon Mann - Consulting Arborist California Tree and Landscape Consulting, Inc. & Mann Made Resources 10556 Combie Road Auburn, CA 95602 Cell: (650) 740-3461 Email: gordon@mannandtrees.com website: https://mannandtrees.com/	<ul style="list-style-type: none"> Contract Preparation and Supervision Diagnosis of Tree and Landscape Problems Insect and Disease Identification and Management Municipal Ordinance Development Training and Education, Tree, Landscape, and Nursery Appraisals Tree Plant Inventories Tree Protection for Construction Projects Tree Risk Assessments and Surveys

RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	VENDOR CONTACT INFORMATION	SERVICES PROVIDED
Arborist	Professional Landscape Solutions 6108 27th Street, Ste. C Sacramento, CA 95822 (916) 424-3815	
Drug & Alcohol Testing	Datco Services Corporation 2280 Grass Valley Highway Suite 232 Auburn, CA 95603 530-268-8101 (800) 95-DATCO (32826)	
Drug & Alcohol Testing	Feather River Hospital 5974 Pentz Road Paradise, CA 95969 (530) 876-7919	
Janitorial Services	City Wide 6108 27th Street STE C Sacramento, CA 95822 (916) 424-3815	
Janitorial Services	Peerless Building Maintenance 4665 Mountain Lakes Blvd. Redding, CA 96003 (530) 222-6369	
Janitorial Services	Ultimate Building Maintenance Inc 598 Garden Hwy Suite 5 Yuba City, CA 95591 (530) 671-1564	

RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

RISK MANAGEMENT SERVICE CATEGORY

Telephone Hot Line Questions/Guidance	BICKMORE Bickmore is NCCSIF’s risk control services provider. Gail is your point of contact for risk management questions and guidance.																																				
Hazard & Safety Assessment	BICKMORE A comprehensive Hazard & Safety Assessment is completed for each city to help identify risk management strengths and improvement opportunities. The assessment is used as a tool to help prioritize risk management efforts. It includes best practices in the following areas: <table><tr><td>1. Risk Management Program Overview</td><td>12. Emergency Response & Management</td><td>23. Lockout-Tagout</td></tr><tr><td>2. Aerial Lift Operations</td><td>13. Employment Practices Liability</td><td>24. Parks & Recreation Operations</td></tr><tr><td>3. Aerosol Transmissible Diseases (ATD) Control</td><td>14. Ergonomic Injury Management</td><td>25. Personal Protection Equipment</td></tr><tr><td>4. ADA Compliance</td><td>15. Fire Department Operations</td><td>26. Police Department Operations</td></tr><tr><td>5. Animal Control Services</td><td>16. Fire Prevention Program</td><td>27. Respiratory Protection Program</td></tr><tr><td>6. Automobile & Fleet Liability</td><td>17. Forklifts & Powered Industrial Trucks</td><td>28. Return-to-Work & Transitional Duty</td></tr><tr><td>7. Blood Borne Pathogens ECP</td><td>18. Hazard Communication Program</td><td>29. Sewers Liability Management</td></tr><tr><td>8. Business Continuity Plan</td><td>19. Hearing Conservation Program</td><td>30. Sidewalks Liability Management</td></tr><tr><td>9. Confined Space Entry Program</td><td>20. Heat Illness Prevention Program</td><td>31. Traffic Engineering</td></tr><tr><td>10. Contractor Selection & Control</td><td>21. Information Technology</td><td>32. Trenching & Excavation Operations</td></tr><tr><td>11. Contractual Transfer of Risk</td><td>22. Injury & Illness Prevention Program</td><td>33. Urban Forest Management</td></tr><tr><td></td><td></td><td>34. Work Zone Safety</td></tr></table>	1. Risk Management Program Overview	12. Emergency Response & Management	23. Lockout-Tagout	2. Aerial Lift Operations	13. Employment Practices Liability	24. Parks & Recreation Operations	3. Aerosol Transmissible Diseases (ATD) Control	14. Ergonomic Injury Management	25. Personal Protection Equipment	4. ADA Compliance	15. Fire Department Operations	26. Police Department Operations	5. Animal Control Services	16. Fire Prevention Program	27. Respiratory Protection Program	6. Automobile & Fleet Liability	17. Forklifts & Powered Industrial Trucks	28. Return-to-Work & Transitional Duty	7. Blood Borne Pathogens ECP	18. Hazard Communication Program	29. Sewers Liability Management	8. Business Continuity Plan	19. Hearing Conservation Program	30. Sidewalks Liability Management	9. Confined Space Entry Program	20. Heat Illness Prevention Program	31. Traffic Engineering	10. Contractor Selection & Control	21. Information Technology	32. Trenching & Excavation Operations	11. Contractual Transfer of Risk	22. Injury & Illness Prevention Program	33. Urban Forest Management			34. Work Zone Safety
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RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Program & Policy Development	<p>BICKMORE Our risk control service includes assistance with the development and implementation of Cal/OSHA required written programs such as Injury & Illness Prevention Program, Hazard Communication Program, Aerosol Transmissible Diseases Procedures for fire and police, Bloodborne Pathogens Exposure Control Plan, etc. Our website also includes sample programs and guides.</p> <p>CSAC-EIA (Additional Cost) CSAC-EIA loss prevention specialists are available to provide assistance with program development at an additional cost to NCCSIF members. Contact CSAC-EIA directly for assistance.</p> <p>LEXIPOL NCCSIF members have access to the police risk management policies offered through Lexipol.</p>
On-Site Training	<p>BICKMORE On-site training is available to members on a variety of workers' compensation, liability, and EPL exposures. Training topics include, but are not limited to, Cal/OSHA program requirements, hazard inspections, accident investigation, forklift certification, driver training, sexual harassment, CPR certification, various workplace safety topics, and more. Contact Gail to discuss and schedule on-site training.</p> <p>CSAC-EIA CSAC-EIA is available to conduct a variety of workers' compensation related safety training at an additional cost to members. Contact Travis Clemmer to discuss available topics and scheduling.</p> <p>CJPRMA Every year CJPRMA conducts up to five regional training workshops throughout California. In the past, topics have included contractual risk transfer, police liability, parks and recreation liability, and sidewalk liability controls. CJPRMA will send the training announcement to Alliant, who will then forward to all NCCSIF members.</p>
Ergonomic Evaluations	<p>BICKMORE Bickmore is available to conduct office and industrial ergonomic evaluations for all members. Contact Gail Zeigler to discuss and schedule ergonomic evaluations.</p>

RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Risk Management Webinars	<p>BICKMORE</p> <p>Throughout the year, Bickmore risk control staff conducts webinars on a wide range of safety topics such as heat illness prevention, scaffold safety, disaster management, and new safety regulations. Our goal is to communicate relevant safety information in an all-inclusive and cost-effective way. NCCSIF members will receive webinar announcements via email. The one-hour webinars are recorded and available to view at any time on the Bickmore Risk Control website.</p> <p>CSAC-EIA</p> <p>CSAC-EIA conducts several workers' compensation related webinars throughout the year, which are available to all NCCSIF members. Contact Travis Clemmer to ensure your city is included in the announcement distribution.</p> <p>APIP</p> <p>NCCSIF members have access to all APIP property related webinars. Contact Marcus Beverly to ensure your city is included in the announcement distribution. Recorded webinars are also available on the Bickmore Risk Control website.</p>
Employer Pull Notice Program	<p>CSAC-EIA & TARGET SOLUTIONS (Additional cost to members)</p> <p>CSAC-EIA and Target Solutions have partnered with A-Check America to automate your Employer Pull Notice (EPN) program. Using this program, you can electronically monitor your employees' driving records and receive notification within hours of a reportable incident.</p> <p>You can access your driver roster and key data from a dashboard within Target Solutions. This data is accessible only to you and A-Check America and features a summary of the number of drivers added and removed from the system, an overview of the violations and accidents that have occurred, and a breakdown of your employees' license renewal status. For additional information go to www.CSAC-EIA-eia.org, Services/Loss Prevention/Target Solutions Platform.</p>

RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Pre-Employment Medical Services	<p>OCCU-MED Services offered at an additional cost:</p> <ul style="list-style-type: none"> ▪ Review of Pre-Placement Medical Exams ▪ Job Analysis ▪ Maintaining a network of qualified and trained medical providers and medical specialists for necessary exams ▪ Conducting job analyses and preparing job profiles and medical examination profiles ▪ Providing orientation of client staff in the legal/medical/risk management and human resources aspects of our service ▪ Scheduling and harvesting of pre-placement medical exams ▪ Organizing and managing return-to-work and fitness-for-duty exams ▪ Evaluating medical information in relation to the essential duties of jobs in a legally defensible manner (EXAMQA®) ▪ Communicating directly with applicants to obtain the confidential medical information that is needed for clearance for a particular job (RDQA) ▪ Developing “Occu-Panels” with a national laboratory that allows for the selection of only those tests for the blood chemistry panel that are compliant with state law for each job class ▪ Performing bill review for the medical exams performed by clinics ▪ Providing customized services such as OSHA Respirator Questionnaire Evaluations, Bloodborne Pathogen Programs, and clinic trainings
Employee Assistance Program	<p>ACI Services offered at an additional cost:</p> <ul style="list-style-type: none"> ▪ Employee Assistance Program (Additional cost to members) Employees and their family members can receive up to three counseling visits per year. The family members do not need to be within the same residence. The visits are considered short-term resolution. If the person needs additional counseling, ACI will help them transition into their private insurance plan. ▪ Legal and Financial Services (Additional cost to members) Employees and their family members have unlimited access to telephonic legal and financial services.

RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Transit Resources	<p>CalTIP - California Transit Insurance Pool Self-insurance program for public transit operators. Member cities include Auburn, Dixon, and Folsom.</p> <p>Programs and Safety Materials</p> <ul style="list-style-type: none"> ▪ System Safety Program Plan (SSPP) Development ▪ SSPP Implementation Assessment & Follow-up Process ▪ SAMPA Fleet Watch Paperless DMV EPN Program ▪ Bus Operator Selection Survey (BOSS) ▪ CalTIP Risk Profile ▪ APTA Membership ▪ Bus Stop Location & Design Evaluation Program ▪ Digital Video Event Recorder System ▪ Mobility Device Marking & Tethering Program ▪ APTA Safety Standards ▪ Best Practices ▪ Bus Stop Toolkit ▪ Pedestrian Safety Guide for Transit Agencies ▪ Safety Posters and Flyers
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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 _____