



President
Mr. Dave Warren
City of Placerville

Vice President
Ms. Liz Ehrenstrom
City of Oroville

Treasurer
Mr. Tim Sailsbery
City of Willows

Secretary
Ms. Corey Shaver
City of Nevada City

NCCSIF BOARD OF DIRECTORS MEETING AGENDA

Date: Thursday, October 27, 2016
Time: 12:00 noon

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

A – Action
I – Information

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

MISSION STATEMENT

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

12:00 noon **LUNCH PRESENTATION - ACI Specialty Benefits**
Kathryn Mullis will present an overview of ACI services and benefits.

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. 4 **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. 5 1. Board of Directors Meeting Minutes - June 9, 2016

pg. 17 2. Check Register from May 1, 2016 to August 31, 2016

3. Investment Reports

pg. 20 a. Chandler Asset Management Short/Long Term - May 2016 to August 2016

pg. 52 b. Local Agency Investment Fund (LAIF) Report as of June 30, 2016

pg. 53 c. Treasurer's Report as of June 30, 2016

pg. 54 4. Quarterly Financial Report for Period Ending June 30, 2016

pg. 82 5. Engagement Letter with Farley Consulting for the 2016 Workers' Compensation Claims Audit Services

pg. 83 6. Alliant Commission Disclosure Letter and Retail vs. Wholesale Commissions



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pg. 86	F. SUMMARY OF THE SEPTEMBER 29, 2016 EXECUTIVE COMMITTEE MEETING	I	1
	G. ADMINISTRATION REPORTS	I	
	1. President’s Report <i>Dave Warren will address the Board on items pertaining to NCCSIF.</i>		4
	2. Program Administrator’s Report <i>Alliant will address the Board on items pertaining to NCCSIF.</i>		4
pg. 87	H. 2017 OFFICERS AND EXECUTIVE COMMITTEE <i>The Board will be asked to approve the 2017 Slate of Officers and the Executive Committee Rotation Schedule.</i>	A	1
	1. Election of President		
	2. Appointment of Treasurer		
	3. Appointment of CJPRMA Representative		
	4. Approve Executive Committee Rotation Schedule		
	I. FINANCIAL REPORTS		
Time Certain 1:00p.m. pg. 93	1. FY 15/16 Financial Audit <i>Arthur Ngo from Crowe Horwath LLP will present the Financial Audit for Year Ending June 30, 2016 to the Board for review and to Receive and File.</i>	A	3
pg. 94	2. Investment Policy <i>The Board will be asked to review and approve the investment policy revisions as recommended by Chandler Asset Management and James Marta.</i>	A	1
pg. 106	3. Resolution 17-01 Authorizing Signers for the Investment of Monies in the Local Agency Investment Fund (LAIF) <i>Review and approve Resolution 17-01 Authorizing signers to transfer money to or from LAIF.</i>	A	1
pg. 109	4. Resolution 17-02 Authorizing the Treasurer to Invest and Re-invest Funds <i>Review and approve Resolution 17-02 Authorizing the Treasurer to invest and re-invest funds.</i>	A	1
pg. 111	5. Consideration for Positive Pay Services with Tri Counties Bank <i>Review the proposal for positive pay services, a process meant to prevent fraud on NCCSIF’s checking accounts, and provide direction regarding use.</i>	A	1
	J. JPA BUSINESS		
pg. 140	1. 2016 Board Training Day Agenda <i>The Board will discuss the topics for the Training Day on December 8, 2016.</i>	A	1



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- pg. 145 2. **Workers' Compensation Claims Administration Performance Plan & Report** **I 1**
The Board will receive the Performance Plan agreed to with York Risk Services and a Quarterly Report on York's progress in meeting the Plan's objectives.
 - i. Performance Plan - Marcus Beverly
 - ii. York Quarterly Report - Dori Zumwalt
- pg. 152 3. **2017 Service Calendar** **A 1**
The 2017 Service Calendar and its changes will be presented for approval.
- pg. 159 4. **2017 Meeting Calendar** **A 1**
The Board will be asked to review and approve the 2017 Meeting Calendar.
- pg. 161 5. **Change in Members Transit Coverage Structure** **A 1**
Receive information regarding changes to CalTIP's transit coverage that affect three members and provide direction on possible NCCSIF coverage changes.
- pg. 163 6. **Round Table Discussion** **I 4**
The floor will be open to Board members for any topics or ideas for discussion.

K. INFORMATION ITEMS **I 1**

- pg. 165 1. CalPELRA 2016 Conference (November 1-4, 2016) in Monterey, CA
- pg. 166 2. PARMA 2017 Conference (February 12-15, 2017) in Anaheim, CA
- pg. 171 3. Glossary of Terms
- pg 180 4. NCCSIF Organizational Chart
- pg. 181 5. NCCSIF 2016 Meeting Calendar
- pg. 182 6. NCCSIF Travel Reimbursement Form
- pg. 183 7. NCCSIF Resource Contact Guide

L. ADJOURNMENT

UPCOMING MEETINGS

Police Risk Management Committee Meeting - November 3, 2016
Board Training Day and Meeting - December 8, 2016

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

The Agenda packet will be posted on the NCCSIF website at www.nccsif.org. Documents and material relating to an open session agenda item that are provided to the NCCSIF 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: The Board of Directors reviews items on the Consent Calendar and, if any item requires clarification or discussion, a Member should ask that it be removed for separate action. The Board should then consider action to approve the Consent Calendar excluding those items removed. Any items removed from the Consent Calendar will be placed later on the agenda in an order determined by the President.

RECOMMENDATION: Adoption of the Consent Calendar after review by the Board.

FISCAL IMPACT: None.

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

ATTACHMENT(S):

1. Board of Directors Meeting Minutes - June 9, 2016
2. Check Register from May 1, 2016 to August 31, 2016
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term - May 2016 to August 2016
 - b. Local Agency Investment Fund (LAIF) Report as of June 30, 2016
 - c. Treasurer's Report as of June 30, 2016
4. Quarterly Financial Report for Period Ending June 30, 2016
5. Engagement Letter with Farley Consulting for the 2016 Workers' Compensation Claims Audit Services
6. Alliant Commission Disclosure Letter and Retail vs. Wholesale Commissions



**MINUTES OF THE
NCCSIF BOARD OF DIRECTORS MEETING
ROCKLIN EVENT CENTER, ROCKLIN, CA
JUNE 9, 2016**

BOARD OF DIRECTORS PRESENT

Liz Cottrell, City of Anderson
Kristina Miller, City of Corning
Michelle Pellegrino, City of Dixon
Kim Stalie, City of Dixon (Alternate)
Brad Koehn, City of Elk Grove
Jim Francis, City of Folsom
Kristine Haile, City of Folsom (Alternate)
Paula Islas, City of Galt
Elisa Arteaga, City of Gridley (Alternate)
Jon Hanken, City of Ione

Michael Daly, City of Jackson
Satwant Takhar, City of Marysville
Corey Shaver, City of Nevada City
Liz Ehrenstrom, City of Oroville
Dave Warren, City of Placerville
Sandy Ryan, City of Red Bluff
Greg Bowman, 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

Ruthann Codina, City of Lincoln

BOARD OF DIRECTORS ABSENT

Shari Harris, City of Auburn
Toni Benson, City of Colusa
Matt Michaelis, City of Gridley

Astrida Trupovnieks, City of Lincoln
Gina Will, Town of Paradise

CONSULTANTS & GUESTS

Marcus Beverly, Alliant Insurance Services
Michael Simmons, Alliant Insurance Services
Raychelle Maranan, Alliant Insurance Services
Alana Theiss, James Marta & Company
Gina Dean, CSAC EIA
Rick Brush, CSAC EIA

Dori Zumwalt, York Risk Services
Erica Nicols, York Risk Services
Chris Shaffer, York Risk Services
Henri Castro, Bickmore
Tom Kline, Bickmore
Jeff Johnston, Bickmore

A. CALL TO ORDER

Mr. Dave Warren called the meeting to order at 11:18 a.m.

B. INTRODUCTIONS

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

C. APPROVAL OF AGENDA AS POSTED

Mr. Marcus Beverly requested to move items K and L and placed it after item G.



Mr. Dave Warren requested to move item J.10.b. and placed it after item H.

A motion was made to approve the Agenda as amended.

Motion: Tim Sailsbery **Second:** Michael Daly **Motion Carried**
Ayes: Cottrell, Miller, Pellegrino, Koehn, Francis, Islas, Arteaga, Hanken, Takhar, Shaver, Ehrenstrom, Warren, Ryan, Bowman, Sarkovich, Springer
Nays: None

D. PUBLIC COMMENTS

There were no public comments.

E. CONSENT CALENDAR

1. Board Meeting Minutes - April 28, 2016
2. Check Register from March 1, 2016 to April 30 2016
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term - April 2016
 - b. Local Agency Investment Fund (LAIF) Report as of March 31, 2016
 - c. Treasurer's Report as of March 31, 2016
4. Agreement for Financial Accounting and Consulting Services - Addendum 1

Mr. Brad Koehn, City of Elk Grove, pulled item 1 for discussion. Mr. Koehn stated that he suggested doing an analysis at 72.5% Confidence Level for next year's Actuarial Studies that he would like it reflected in the minutes.

A motion was made to approve the Consent Calendar with item 1 as revised.

Motion: Liz Ehrenstrom **Second:** Tim Sailsbery **Motion Carried**
Ayes: Cottrell, Miller, Pellegrino, Koehn, Francis, Islas, Arteaga, Hanken, Daly, Takhar, Shaver, Warren, Ryan, Bowman, Sarkovich, Springer
Nays: None

F. ADMINISTRATION REPORTS

F1. President's Report

Mr. Dave Warren handed out an information fact sheet regarding the California Disaster Assistance Act Funding for Tree Mortality Event. This provides up to 75% reimbursement for eligible cost for the removal and disposal of dead and dying hazardous trees. Mr. Warren encouraged members to take advantage of this grant to help combat the pervasive tree mortality issue facing most cities.

F2. Program Administrator's Report

Mr. Marcus Beverly indicated that for those members who have shared interest/services to ensure they incorporate the mutual hold harmless language in their agreements. If any members are in doubt, to send the contract for him to review.

F3. Summary of the March 31, 2016 Executive Committee Meeting

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

Information only.

G. CSAC EIA Overview of Services

Ms. Gina Dean, Chief Operating Officer, and Mr. Rick Brush, Chief Member Services Officer, provided a presentation that outlines the CSAC EIA program and services available to NCCSIF members. It has been the focus of the newly develop Member Services Department to ensure the EIA members are aware of the resources available through CSAC EIA such as TargetSolutions, the public safety online training management system.

The Board recessed for lunch at 11:48 a.m.

Gina Dean and Rick Brush left the meeting.

K. CLOSED SESSION

Pursuant to Government Code Section 54956.95, the Board recessed to closed session at 12 noon to discuss the liability claim, Arp vs. City of Rocklin.

L. REPORT FROM CLOSED SESSION

The Board reconvened to open session at 12:04 p.m.

Mr. Dave Warren announced that the Board provided direction to the Program and Claims Administrators for the claim referenced above.

H. NCCSIF Workers' Compensation Claims Administration Follow-up Survey Results

The Board reviewed the result of the follow-up survey. Mr. Warren noted more members responded this time around than the initial survey. Based on the survey result, the Board formed an Ad-hoc committee to work with York to address the issue and to formulate a performance plan. The Ad-hoc committee consisted of the following Board members and Program Administrator:

1. Dave Warren, City of Placerville
2. Liz Ehrenstrom, City of Oroville



3. Paula Islas, City of Galt
4. Natalie Springer, City of Yuba City
5. Marcus Beverly, NCCSIF Program Administrator

A motion was made to work with York on a performance plan for the next year and to send a follow-up survey in the end of the year to track the progress.

Motion: Brad Koehn **Second:** Michael Daly **Motion Carried**
Ayes: Cottrell, Miller, Pellegrino, Francis, Islas, Arteaga, Hanken, Takhar, Shaver, Ehrenstrom, Warren, Ryan, Bowman, Sarkovich, Sailsbery, Springer
Nays: None

Michelle Pellegrino left the meeting at 12:45 p.m.

J.10.b. York Workers' Compensation Claims Administration Contract

Mr. Marcus Beverly indicated that York Risk Services has agreed to extend their current contract for Workers' Compensation Claims Administration for an additional three years, from July 1, 2016 through June 30, 2019, with a 2% increase in each of the three years.

The Board is not in agreement with the 2% increase for the first year due to the pending performance plan. It was negotiated a 1% increase for the first year, up to 3% increase the second year subject to York's progress on the impending performance plan and 2% increase for the third year.

Chris Shaffer from York Risk Services is in agreement with the counter terms as discussed.

A motion was made to approve York's Workers' Compensation Claims Administration Contract with 1% increase the first year, up to 3% increase the second year subject to York's progress on the performance plan and 2% increase the third year.

Motion: Liz Ehrenstrom **Second:** Satwant Takhar **Motion Carried**
Ayes: Cottrell, Miller, Stalie, Koehn, Francis, Islas, Arteaga, Hanken, Daly, Shaver, Warren, Ryan, Bowman, Sarkovich, Sailsbery, Springer
Nays: None

I. FINANCIAL REPORTS

II. Quarterly Financial Report for Period Ending March 31, 2016

Ms. Alana Theiss reviewed the Quarterly Financial Report for period ending March 31, 2016. Ms. Theiss presented the highlights of the report. The Liability Program Shared Layer is in a deficit position. There are three members with a negative net position in the Liability Program Banking Layer at March 31, 2016: Auburn, Colusa and Corning.



On the combined statement of the Workers' Compensation (WC) Program, the Banking Layer shows amounts that are outstanding for the Safety Grants, and all layers - Administration, Shared and Banking, are in positive position. There are three members with a negative position in the WC Program Banking Layer at March 31, 2016: Anderson, Elk Grove and Red Bluff.

Ms. Theiss proceeded and reviewed the Budget-to Actual. The Administrative expenses year-to-date are currently on tract with the FY 15/16 budget with the exception of the annual State assessment of the Workers' Compensation Program. The assessment was \$191,383 versus the budgeted amount of \$160,000 due to higher than expected outstanding liabilities, upon which the assessment is based.

The total amount in the Safety Grant is \$225,736 as a whole for the pool. A question was raised whether members are allowed to use the Safety Grant Funds to offset the member's premium. Mr. Beverly clarified the funds in the Risk Management Reserve Fund (formerly known as Safety Grant) is primarily earmark for risk management related expenses.

Ms. Theiss noted the new on-line accounting system, Intacct, is almost up and running. The authorized members/officers that were granted access to the system will be receiving an email soon for their user account set-up.

A motion was made to accept and file the Quarterly Financial Report for Quarter Ending March 31, 2016.

Motion: Liz Ehrenstrom **Second:** Tim Sailsbery **Motion Carried**
Ayes: Cottrell, Miller, Stalie, Koehn, Francis, Islas, Arteaga, Hanken, Daly, Takhar, Shaver, Warren, Ryan, Bowman, Sarkovich, Springer
Nays: None

I2. Budget-to-Actual as of March 31, 2016

The Budget-to-Actual was reviewed under item I1.

Kim Stalie left the meeting at 1:12 p.m.

J. JPA BUSINESS

J1. Conflict of Interest Code

Mr. Marcus Beverly indicated that there are no necessary changes to the NCCSIF Conflict of Interest Code.

A motion was made to approve the Conflict of Interest Code as presented and authorized the President to sign the Multi-County Agency Biennial Notice to the California Fair Political Practices Commission.



Motion: Liz Ehrenstrom **Second:** Kim Sarkovich **Motion Carried**
Ayes: Cottrell, Miller, Koehn, Francis, Islas, Arteaga, Hanken, Daly, Takhar, Shaver, Warren,
Ryan, Bowman, Sailsbery, Springer
Nays: None

J2. Program Year 16/17 NCCSIF Memorandum of Coverage (MOC)
J2a. 16/17 NCCSIF Liability Memorandum of Coverage

Mr. Marcus Beverly indicated that NCCSIF annually reviews the Liability Memorandum of Coverage (MOC) based on member feedback and/or changes made to the excess MOC provided by CJPRMA (California Joint Powers Risk Management Authority). There were no changes to the CJPRMA MOC. Mr. Beverly noted there is one change to the sole endorsement to the NCCSIF MOC, deleting the City of Lincoln from the list of members provided limited transit coverage.

A motion was made to approve the 16/17 NCCSIF Liability Memorandum of Coverage as presented.

Motion: Liz Ehrenstrom **Second:** Michael Daly **Motion Carried**
Ayes: Cottrell, Miller, Koehn, Francis, Islas, Arteaga, Hanken, Takhar, Shaver, Warren, Ryan,
Bowman, Sarkovich, Sailsbery, Springer
Nays: None

J2b. 16/17 NCCSIF Workers' Compensation Memorandum of Coverage

Mr. Marcus Beverly indicated that there are no changes to the NCCSIF MOC. Mr. Beverly noted that NCCSIF do not cover 4850 benefits. York tracks that information and adjust the coordination of benefits accordingly.

A motion was made to approve the 16/17 NCCSIF Workers' Compensation Memorandum of Coverage as presented.

Motion: Michael Daly **Second:** Liz Ehrenstrom **Motion Carried**
Ayes: Cottrell, Miller, Koehn, Francis, Islas, Arteaga, Hanken, Takhar, Shaver, Warren, Ryan,
Bowman, Sarkovich, Sailsbery, Springer
Nays: None

J3. FY 16/17 Property Program Renewal
J3a. NCCSIF Property Renewal Proposal

Mr. Marcus Beverly indicated that it is good news for members that have their property insurance through the Alliant Property Insurance Program (APIP). An overall 17% decrease in premium is realized, from \$954,745.60 to \$795,030.80, even with a slight increase in Total Insured Values (TIV). The property rates have decreased 24% from the prior year, from \$0.075 to \$0.057 per \$100 of TIV. The notable changes in the APIP coverage this year are: the significant increase in Cost of



Construction from \$25 million to \$50 million; the addition of an exclusion in pollution related to lead contaminated water; and the limits have increased for Excess Terrorism coverage to \$500 million.

Mr. Mike Simmons noted that APIP provides extremely broad coverage and is a unique property program. It includes third party coverage due to a fire on someone else's property including loss of revenue. It also provides limited Pollution Liability and Cyber Liability coverage. Some members have their vehicle physical damage coverage through the Alliant Mobile Vehicle Program (AMVP). AMVP is separate from the APIP program. Mr. Simmons mentioned the obvious difference between the vehicle coverage in APIP and AMVP is the replacement cost basis where in AMVP it is limited to the first three years of the life of the vehicle whereas the replacement cost in APIP, if elected by the member, covers regardless of the age of the vehicle.

Mr. Beverly forewarned members to provide the Claims reporting information to all departments specifically the Public Works department need to be aware of the 7 days reporting period in case of environmental incident as ACE pollution coverage would be limited if members do not promptly report a claim. The Cyber Liability is through Beazley and members were encouraged to notify Beazley immediately upon knowing of incident that may lead to a loss as coverage doubles from \$500,000 to \$1 million if Beazley vendor services are used.

After review and discussion, a motion was made to approve the FY 16/17 Property Program Renewal through APIP without Terrorism coverage.

Motion: Liz Ehrenstrom **Second:** Kim Sarkovich **Motion Carried**
Ayes: Cottrell, Miller, Koehn, Francis, Islas, Arteaga, Hanken, Daly, Takhar, Shaver, Warren, Ryan, Bowman, Sailsbery, Springer
Nays: None

J3b. APIP Claims Reporting Acknowledgements

Mr. Marcus Beverly reiterated the importance of promptly reporting claims. All members that have coverage in APIP will be asked to sign and return the claims reporting acknowledgment form.

Information only.

J3c. Cyber Liability Optional Coverage Enhancement

Mr. Mike Simmons noted that as part of the APIP program there is limited Cyber Liability coverage which is \$2 million each member. The deductible is based on total insured value (TIV): \$50,000 with TIV up to \$500 million and \$100,000 with TIV over \$500 million. Mr. Simmons provided a presentation on the Cyber Enhancement Option available through APIP.

Information only.



J4. FY 16/17 Crime Coverage Renewal

Mr. Mike Simmons presented the Board with information about the Alliant Crime Insurance Program (ACIP). Mr. Simmons noted that the ACIP program provides broader coverage as it includes employee theft and faithful performance that is not standard with a stand-alone crime insurance policy. ACIP provided quote for NCCSIF members at \$1 million, \$3 million and \$5 million limits. Mr. Simmons mentioned that the \$1 million limit does not go as far as it used to and he highly recommended members to purchase a higher limit coverage. Mr. Simmons provided an example of various crime losses to illustrate the importance of having crime insurance coverage. The premium for each member will double to increase the coverage limit from \$1 million to \$3 million. Currently 15 members have coverage through the NCCSIF group purchase crime coverage. For those members that have coverage elsewhere were encouraged to review their current policy to ensure they have adequate coverage and consider getting a quote at a higher limit.

A motion was made to approve the FY 16/17 Crime Coverage at \$3,000,000 limit.

Motion: Satwant Takhar **Second:** Paula Islas **Motion Carried**
Ayes: Cottrell, Miller, Koehn, Francis, Arteaga, Hanken, Daly, Shaver, Ehrenstrom, Warren, Ryan, Bowman, Sarkovich, Sailsbery, Springer
Nays: None

J5. FY 16/17 Identity Fraud Expense Reimbursement Renewal

Mr. Marcus Beverly indicated that the Identity Fraud Expense Reimbursement coverage renews July 1, 2016. Mr. Beverly reviewed the proposal and provided a brief explanation of the coverage. This is coverage for employees, not for the city. The limit of liability is \$25,000 per insured person for reimbursement of expenses associated with resolving a fraud event, including resolving and replacing documents. The premium is based on group as a whole.

A motion was made to renew the Identity Fraud Expense Reimbursement coverage for the FY 16/17.

Motion: Michael Daly **Second:** Tim Sailsbery **Motion Carried**
Ayes: Cottrell, Miller, Koehn, Francis, Islas, Arteaga, Hanken, Takhar, Shaver, Ehrenstrom, Warren, Ryan, Bowman, Sarkovich, Springer
Nays: None

J6. ACI Contract Renewal

Mr. Marcus Beverly indicated that the contract with ACI Specialty Benefits for Wellness Services and Employee Assistance Program (EAP) is up for renewal as of July 1, 2016. The Pool pays for the Wellness program at \$1.00 rate per employee per month. The member is billed directly for the EAP program.



A motion was made to approve the ACI Contract Renewal for the FY 16/17.

Motion: Liz Ehrenstrom **Second:** Michael Daly **Motion Carried**
Ayes: Cottrell, Miller, Koehn, Francis, Islas, Arteaga, Hanken, Takhar, Shaver, Warren, Ryan, Bowman, Sarkovich, Sailsbery, Springer
Nays: None

J7. Lexipol Memorandum of Understanding

Mr. Marcus Beverly noted that NCCSIF pays for Lexipol Policy Manual Updates and Daily Training Bulletins for member police agencies. Lexipol pricing increased 25%, from \$106,900 per year to \$132,546 for FY 16/17. Lexipol agreed to maintain the same pricing for FY 17/18 as outlined in the updated Memorandum of Understanding. The pricing is based upon the number of sworn officers. Members were asked to review the number of sworn officers and provide an update to ensure the numbers presented are accurate.

A motion was made to approve the Lexipol Memorandum of Understanding.

Motion: Liz Ehrenstrom **Second:** Greg Bowman **Motion Carried**
Ayes: Cottrell, Miller, Koehn, Francis, Islas, Arteaga, Hanken, Daly, Takhar, Shaver, Warren, Ryan, Sarkovich, Sailsbery, Springer
Nays: None

J8. Occu-Med Service Agreement Renewal

A motion was made to take the same action taken at the Risk Management Committee meeting earlier that morning for non-renewal of Occu-Med Service Agreement.

Motion: Liz Ehrenstrom **Second:** Sandra Ryan **Motion Carried**
Ayes: Cottrell, Miller, Koehn, Francis, Islas, Arteaga, Hanken, Daly, Takhar, Shaver, Warren, Bowman, Sarkovich, Sailsbery, Springer
Nays: None

J9. Bickmore Risk Control Services Contract

A motion was made to accept and file Bickmore's Risk Control Services contract for an additional three-year term beginning July 1, 2016 through June 30, 2019.

Motion: Greg Bowman **Second:** Michael Daly **Motion Carried**
Ayes: Cottrell, Miller, Koehn, Francis, Islas, Arteaga, Hanken, Takhar, Shaver, Ehrenstrom, Warren, Ryan, Sarkovich, Sailsbery, Springer
Nays: None



J10. Claims Administration Contracts

J10a. York Liability Claims Administration Contract

Mr. Marcus Beverly indicated that York Risk Services has agreed to extend their current contract for Liability Claims Administration for an additional three years, from July 1, 2016 through June 30, 2019, with a 2% increase in each of the three years.

A motion was made to approve York Risk Services Liability Claims Administration Contract as presented.

Motion: Liz Ehrenstrom **Second:** Kim Sarkovich **Motion Carried**
Ayes: Cottrell, Miller, Koehn, Francis, Islas, Arteaga, Hanken, Daly, Takhar, Shaver, Warren, Ryan, Bowman, Sailsbery, Springer
Nays: None

J.11. FY 16/17 NCCSIF Administration Budget

Mr. Marcus Beverly reviewed the FY 16/17 Administration Budget, and noted the budget will be amended to remove the two items under the Safety Services that were not approved: Occu-Med Occupational Health Consulting Services and the Online Risk Management Services.

A motion was made to approve the FY 16/17 NCCSIF Administration Budget, without the Occu-Med Occupation Health Consulting Services and the Online Risk Management Services, as revised.

Motion: Jon Hanken **Second:** Tim Sailsbery **Motion Carried**
Ayes: Cottrell, Miller, Koehn, Francis, Islas, Arteaga, Daly, Takhar, Shaver, Ehrenstrom, Warren, Ryan, Bowman, Sarkovich, Springer
Nays: None

Jim Francis left the meeting at 2:24 p.m.

J.12 FY 16/17 Deposit Calculations

J12a. Liability

Mr. Marcus Beverly indicated at the April meeting the Board approved to increase the funding level from 67.5% Confidence Level (CL) to 70% CL for the FY 16/17. Mr. Beverly noted the new format of the calculation spreadsheet clearly shows the mathematical formula to help achieve transparency and for members to fully understand how the annual deposit is calculated. The cap increased from 25% to 28% to reflect the increase in funding to 70%. The average deposit increase to members deposit is 2.20%.

After review and discussion, a motion was made to approve the FY 16/17 Liability Deposit Calculations as presented.



Motion: Michael Daly **Second:** Liz Ehrenstrom **Motion Carried**
Ayes: Cottrell, Miller, Koehn, Haile, Islas, Arteaga, Hanken, Takhar, Shaver, Warren, Ryan, Bowman, Sarkovich, Sailsbery, Springer
Nays: None

J12b. Workers' Compensation

Mr. Marcus Beverly indicated at the April meeting the Board approved to increase the funding level from 67.5% Confidence Level (CL) to 70% CL for the FY 16/17. Mr. Beverly noted the new format of the calculation spreadsheet clearly shows the mathematical formula to help achieve transparency and for members to fully understand how the annual deposit is calculated. The cap increased from 40% to 42% to reflect the increase in funding to 70%. The average deposit increase to members deposit is 1.40%.

After review and discussion, a motion was made to approve the FY 16/17 Workers' Compensation Deposit Calculations as presented.

Motion: Liz Ehrenstrom **Second:** Tim Sailsbery **Motion Carried**
Ayes: Cottrell, Miller, Koehn, Haile, Islas, Arteaga, Hanken, Daly, Takhar, Shaver, Warren, Ryan, Bowman, Sarkovich, Springer
Nays: None

Greg Bowman left the meeting at 2:34 p.m.

J13. Risk Management Policy and Procedure Reviews

J13a. RM-7 Aquatics Program

J13b. RM-14 Urban Forest Management

Mr. Marcus Beverly reported both the Risk Management Policy RM-7 Aquatics Program and RM-14 Urban Forest Management were both approved at the April 28, 2016 Risk Management Committee meeting.

A motion was made to approve the Risk Management Policy and Procedure RM-2 Aquatics Program and RM-14 Urban Forest Management as presented.

Motion: Liz Ehrenstrom **Second:** Kimberly Sarkovich **Motion Carried**
Ayes: Cottrell, Miller, Koehn, Haile, Islas, Arteaga, Hanken, Daly, Takhar, Shaver, Warren, Ryan, Sailsbery, Springer
Nays: None

M. ROUND TABLE DISCUSSION

None.



N. INFORMATION ITEMS

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

These items were provided as information only.

O. ADJOURNMENT

The meeting was adjourned at 2:38 p.m.

Next Meeting Date: October 27, 2016 in Rocklin, CA

Respectfully Submitted,

Corey Shaver, Secretary

Date

DRAFT

Northern California Cities Self Insurance Fund

Check Register

From 05/01/2016 to 08/31/2016

Payment Date	Payee	GL Account/Account Label	Document No	Amount
5/17/2016	VEN-1004--Alliant Insurance Services	52401--Program Admin Fee	8806	\$ 24,310.00
5/17/2016	VEN-1017--Bickmore Risk Services Inc.	52204--On Site	8807	13,351.66
5/17/2016	VEN-1184--Astrida Trupovnickis	52207--Seminars and PARMA	8808	977.78
5/17/2016	VEN-1031--Champion Awards Enterprises	52503--Board Meetings	8809	51.70
5/17/2016	VEN-1032--Chandler Asset Management, Inc.	44040--Investment Income	8810	4,155.00
5/17/2016	VEN-1044--City of Lincoln	52207--Seminars and PARMA	8811	205.15
5/17/2016	VEN-1048--City of Placerville	41060--Shared Risk Refund	8812	40,130.00
	VEN-1048--City of Placerville	41050--Banking Layer Refund	8812	
5/17/2016	VEN-1057--Crystal Peters	52202--Risk Mgmt Comm Mtg Exp	8813	86.40
5/17/2016	VEN-1062--Dave Warren	52502--Member Travel	8814	45.14
5/17/2016	VEN-1085--James Marta	52403--Accounting Services	8815	5,470.75
5/17/2016	VEN-1086--Jim Ramsey	52502--Member Travel	8816	34.56
5/17/2016	VEN-1089--Juanita Barnett	52502--Member Travel	8817	181.44
5/17/2016	VEN-1093--Kristine Haile	52502--Member Travel	8818	15.12
5/17/2016	VEN-1104--Liz Ehrenstrom	52502--Member Travel	8819	64.80
5/17/2016	VEN-1114--Matt Michaelis	52502--Member Travel	8820	41.04
5/17/2016	VEN-1182--Natalie Springer	52502--Member Travel	8821	38.88
5/17/2016	VEN-1127--Occu-Med Inc.	52214--OCCUMED	8822	1,500.00
5/17/2016	VEN-1129--PAULA ISLAS	52502--Member Travel	8823	49.68
5/17/2016	VEN-1145--Sandy Ryan	52502--Member Travel	8824	146.88
5/17/2016	VEN-1181--Satwant Takhar	52502--Member Travel	8825	48.60
5/17/2016	VEN-1177--Tom Watson	52502--Member Travel	8826	90.72
5/17/2016	VEN-1171--York	52300--Claims Admin - Monthly	8827	45,447.27
5/17/2016	VEN-1172--York Risk Services Group, Inc.	51135--Claims Admin - Liabilit	8828	35,809.82
6/3/2016	VEN-1039--City of Folsom	41050--Banking Layer Refund	8829	421,503.00
	VEN-1039--City of Folsom	41060--Shared Risk Refund	8829	
6/3/2016	VEN-1046--City of Nevada City	41060--Shared Risk Refund	8830	12,776.00
	VEN-1046--City of Nevada City	41050--Banking Layer Refund	8830	
6/3/2016	VEN-1060--Dalacie Blankenship	52502--Member Travel	8831	54.00
6/3/2016	VEN-1085--James Marta	52403--Accounting Services	8832	5,470.75
6/3/2016	VEN-1172--York Risk Services Group, Inc.	51135--Claims Admin - Liabilit	8833	38,096.10
6/22/2016	VEN-1002--ACI Specialty Benefits	52217--Wellness Optional	8834	14,880.00
6/22/2016	VEN-1004--Alliant Insurance Services	52401--Program Admin Fee	8835	74,895.00
	VEN-1004--Alliant Insurance Services	54150--Other Insurance Expense	8835	
6/22/2016	VEN-1013--Aubergine Catering	52503--Board Meetings	8836	722.00
6/22/2016	VEN-1017--Bickmore Risk Services Inc.	52204--On Site	8837	15,351.67
	VEN-1017--Bickmore Risk Services Inc.	52201--Risk Mgmt Comm Services	8837	
6/22/2016	VEN-1022--California Association of Joint Powers Association	52504--Associations Membership	8838	450.00
6/22/2016	VEN-1032--Chandler Asset Management, Inc.	44040--Investment Income	8839	4,153.00
6/22/2016	VEN-1042--City of Lone	41060--Shared Risk Refund	8840	138.00
6/22/2016	VEN-1049--City of Red Bluff	52201--Risk Mgmt Comm Services	8841	108.88
6/22/2016	VEN-1173--Corey Shaver	52502--Member Travel	8842	74.30
6/22/2016	VEN-1062--Dave Warren	52502--Member Travel	8843	41.36
6/22/2016	VEN-1067--DKF Solutions Group, LLC	52215--Online Risk Management	8844	2,100.00
6/22/2016	VEN-1086--Jim Ramsey	52502--Member Travel	8845	29.16
6/22/2016	VEN-1092--Kim Stalie	52502--Member Travel	8846	58.54
6/22/2016	VEN-1093--Kristine Haile	52502--Member Travel	8847	15.12
6/22/2016	VEN-1101--LEXIPOL LLC	52208--Police Risk Mgmt Manual	8848	123,563.00
6/22/2016	VEN-1103--Liz Cottrell	52502--Member Travel	8849	152.28
6/22/2016	VEN-1104--Liz Ehrenstrom	52502--Member Travel	8850	64.80
6/22/2016	VEN-1182--Natalie Springer	52502--Member Travel	8851	38.88
6/22/2016	VEN-1127--Occu-Med Inc.	52214--OCCUMED	8852	1,500.00
6/22/2016	VEN-1145--Sandy Ryan	52502--Member Travel	8853	150.12
6/22/2016	VEN-1181--Satwant Takhar	52502--Member Travel	8854	48.60
6/22/2016	VEN-1177--Tom Watson	52502--Member Travel	8855	86.40
6/22/2016	VEN-1171--York	52300--Claims Admin - Monthly	8856	45,447.27
7/8/2016	VEN-1004--Alliant Insurance Services	52401--Program Admin Fee	8857	24,796.33
7/8/2016	VEN-1017--Bickmore Risk Services Inc.	52204--On Site	8858	14,726.67
7/8/2016	VEN-1032--Chandler Asset Management, Inc.	44040--Investment Income	8859	4,170.00
7/8/2016	VEN-1058--CSAC Excess Insurance Authority	13500--Prepaid Expense	8860	1,184,691.00
7/8/2016	VEN-1085--James Marta	52000--Administrative Expense	8861	5,476.95
	VEN-1085--James Marta	52403--Accounting Services	8861	
7/8/2016	VEN-1129--PAULA ISLAS	52503--Board Meetings	8862	51.84
7/8/2016	VEN-1172--York Risk Services Group, Inc.	51135--Claims Admin - Liabilit	8863	45,053.79
				\$ 2,213,187.20

Northern California Cities Self Insurance Fund

Check Register

From 05/01/2016 to 08/31/2016

Payment Date	Payee	GL Account/Account Label	Document No	Amount
Voided Checks - Intacct Setup Alignment Error				
Ck #8806-8828 & 8834-8856				
5/17/2016	VEN-1017--Bickmore Risk Services Inc.	52204--On Site	Voided - 8806	0.00
5/17/2016	VEN-1184--Astrida Trupovnick	52207--Seminars and PARMA	Voided - 8807	0.00
5/17/2016	VEN-1031--Champion Awards Enterprises	52503--Board Meetings	Voided - 8807	0.00
5/17/2016	VEN-1184--Astrida Trupovnick	52207--Seminars and PARMA	Voided - 8807	0.00
5/17/2016	VEN-1017--Bickmore Risk Services Inc.	52204--On Site	Voided - 8808	0.00
5/17/2016	VEN-1032--Chandler Asset Management, Inc.	44040--Investment Income	Voided - 8808	0.00
5/17/2016	VEN-1031--Champion Awards Enterprises	52503--Board Meetings	Voided - 8809	0.00
5/17/2016	VEN-1044--City of Lincoln	52207--Seminars and PARMA	Voided - 8809	0.00
5/17/2016	VEN-1032--Chandler Asset Management, Inc.	44040--Investment Income	Voided - 8810	0.00
5/17/2016	VEN-1048--City of Placerville	41060--Shared Risk Refund	Voided - 8810	0.00
5/17/2016	VEN-1044--City of Lincoln	52207--Seminars and PARMA	Voided - 8811	0.00
5/17/2016	VEN-1057--Crystal Peters	52202--Risk Mgmt Comm Mtg Exp	Voided - 8811	0.00
5/17/2016	VEN-1048--City of Placerville	41060--Shared Risk Refund	Voided - 8812	0.00
	VEN-1048--City of Placerville	41050--Banking Layer Refund	Voided - 8812	0.00
5/17/2016	VEN-1062--Dave Warren	52502--Member Travel	Voided - 8812	0.00
5/17/2016	VEN-1057--Crystal Peters	52202--Risk Mgmt Comm Mtg Exp	Voided - 8813	0.00
5/17/2016	VEN-1085--James Marta	52403--Accounting Services	Voided - 8813	0.00
5/17/2016	VEN-1062--Dave Warren	52502--Member Travel	Voided - 8814	0.00
5/17/2016	VEN-1086--Jim Ramsey	52502--Member Travel	Voided - 8814	0.00
5/17/2016	VEN-1085--James Marta	52403--Accounting Services	Voided - 8815	0.00
5/17/2016	VEN-1089--Juanita Barnett	52502--Member Travel	Voided - 8815	0.00
5/17/2016	VEN-1086--Jim Ramsey	52502--Member Travel	Voided - 8816	0.00
5/17/2016	VEN-1093--Kristine Haile	52502--Member Travel	Voided - 8816	0.00
5/17/2016	VEN-1089--Juanita Barnett	52502--Member Travel	Voided - 8817	0.00
5/17/2016	VEN-1104--Liz Ehrenstrom	52502--Member Travel	Voided - 8817	0.00
5/17/2016	VEN-1093--Kristine Haile	52502--Member Travel	Voided - 8818	0.00
5/17/2016	VEN-1114--Matt Michaelis	52502--Member Travel	Voided - 8818	0.00
5/17/2016	VEN-1104--Liz Ehrenstrom	52502--Member Travel	Voided - 8819	0.00
5/17/2016	VEN-1182--Natalie Springer	52502--Member Travel	Voided - 8819	0.00
5/17/2016	VEN-1114--Matt Michaelis	52502--Member Travel	Voided - 8820	0.00
5/17/2016	VEN-1127--Occu-Med Inc.	52214--OCCUMED	Voided - 8820	0.00
5/17/2016	VEN-1182--Natalie Springer	52502--Member Travel	Voided - 8821	0.00
5/17/2016	VEN-1129--PAULA ISLAS	52502--Member Travel	Voided - 8821	0.00
5/17/2016	VEN-1127--Occu-Med Inc.	52214--OCCUMED	Voided - 8822	0.00
5/17/2016	VEN-1145--Sandy Ryan	52502--Member Travel	Voided - 8822	0.00
5/17/2016	VEN-1129--PAULA ISLAS	52502--Member Travel	Voided - 8823	0.00
5/17/2016	VEN-1181--Satwant Takhar	52502--Member Travel	Voided - 8823	0.00
5/17/2016	VEN-1145--Sandy Ryan	52502--Member Travel	Voided - 8824	0.00
5/17/2016	VEN-1177--Tom Watson	52502--Member Travel	Voided - 8824	0.00
5/17/2016	VEN-1181--Satwant Takhar	52502--Member Travel	Voided - 8825	0.00
5/17/2016	VEN-1171--York	52300--Claims Admin - Monthly	Voided - 8825	0.00
5/17/2016	VEN-1177--Tom Watson	52502--Member Travel	Voided - 8826	0.00
5/17/2016	VEN-1172--York Risk Services Group, Inc.	51135--Claims Admin - Liabilit	Voided - 8826	0.00
5/17/2016	VEN-1171--York	52300--Claims Admin - Monthly	Voided - 8827	0.00
5/17/2016	VEN-1172--York Risk Services Group, Inc.	51135--Claims Admin - Liabilit	Voided - 8828	0.00
6/22/2016	VEN-1002--ACI Specialty Benefits	52217--Wellness Optional	Voided - 8834	0.00
6/22/2016	VEN-1002--ACI Specialty Benefits	52217--Wellness Optional	Voided - 8834	0.00
6/22/2016	VEN-1002--ACI Specialty Benefits	52217--Wellness Optional	Voided - 8834	0.00
6/22/2016	VEN-1004--Alliant Insurance Services	52401--Program Admin Fee	Voided - 8835	0.00
	VEN-1004--Alliant Insurance Services	54150--Other Insurance Expense	Voided - 8835	0.00
6/22/2016	VEN-1004--Alliant Insurance Services	52401--Program Admin Fee	Voided - 8835	0.00
	VEN-1004--Alliant Insurance Services	54150--Other Insurance Expense	Voided - 8835	0.00
6/22/2016	VEN-1004--Alliant Insurance Services	52401--Program Admin Fee	Voided - 8835	0.00
	VEN-1004--Alliant Insurance Services	54150--Other Insurance Expense	Voided - 8835	0.00
6/22/2016	VEN-1013--Aubergine Catering	52503--Board Meetings	Voided - 8836	0.00
6/22/2016	VEN-1013--Aubergine Catering	52503--Board Meetings	Voided - 8836	0.00
6/22/2016	VEN-1013--Aubergine Catering	52503--Board Meetings	Voided - 8836	0.00
6/22/2016	VEN-1017--Bickmore Risk Services Inc.	52204--On Site	Voided - 8837	0.00
	VEN-1017--Bickmore Risk Services Inc.	52201--Risk Mgmt Comm Services	Voided - 8837	0.00
6/22/2016	VEN-1017--Bickmore Risk Services Inc.	52204--On Site	Voided - 8837	0.00
	VEN-1017--Bickmore Risk Services Inc.	52201--Risk Mgmt Comm Services	Voided - 8837	0.00
6/22/2016	VEN-1017--Bickmore Risk Services Inc.	52204--On Site	Voided - 8837	0.00
	VEN-1017--Bickmore Risk Services Inc.	52201--Risk Mgmt Comm Services	Voided - 8837	0.00
6/22/2016	VEN-1022--California Association of Joint Powers Association	52504--Associations Membership	Voided - 8838	0.00
6/22/2016	VEN-1022--California Association of Joint Powers Association	52504--Associations Membership	Voided - 8838	0.00
6/22/2016	VEN-1022--California Association of Joint Powers Association	52504--Associations Membership	Voided - 8838	0.00
6/22/2016	VEN-1032--Chandler Asset Management, Inc.	44040--Investment Income	Voided - 8839	0.00

Northern California Cities Self Insurance Fund
Check Register
From 05/01/2016 to 08/31/2016

Payment Date	Payee	GL Account/Account Label	Document No	Amount
6/22/2016	VEN-1032--Chandler Asset Management, Inc.	44040--Investment Income	Voided - 8839	0.00
6/22/2016	VEN-1032--Chandler Asset Management, Inc.	44040--Investment Income	Voided - 8839	0.00
6/22/2016	VEN-1042--City of Ione	41060--Shared Risk Refund	Voided - 8840	0.00
6/22/2016	VEN-1042--City of Ione	41060--Shared Risk Refund	Voided - 8840	0.00
6/22/2016	VEN-1042--City of Ione	41060--Shared Risk Refund	Voided - 8840	0.00
6/22/2016	VEN-1049--City of Red Bluff	52201--Risk Mgmt Comm Services	Voided - 8841	0.00
6/22/2016	VEN-1049--City of Red Bluff	52201--Risk Mgmt Comm Services	Voided - 8841	0.00
6/22/2016	VEN-1049--City of Red Bluff	52201--Risk Mgmt Comm Services	Voided - 8841	0.00
6/22/2016	VEN-1173--Corey Shaver	52502--Member Travel	Voided - 8842	0.00
6/22/2016	VEN-1173--Corey Shaver	52502--Member Travel	Voided - 8842	0.00
6/22/2016	VEN-1173--Corey Shaver	52502--Member Travel	Voided - 8842	0.00
6/22/2016	VEN-1062--Dave Warren	52502--Member Travel	Voided - 8843	0.00
6/22/2016	VEN-1062--Dave Warren	52502--Member Travel	Voided - 8843	0.00
6/22/2016	VEN-1062--Dave Warren	52502--Member Travel	Voided - 8843	0.00
6/22/2016	VEN-1067--DKF Solutions Group, LLC	52215--Online Risk Management	Voided - 8844	0.00
6/22/2016	VEN-1067--DKF Solutions Group, LLC	52215--Online Risk Management	Voided - 8844	0.00
6/22/2016	VEN-1067--DKF Solutions Group, LLC	52215--Online Risk Management	Voided - 8844	0.00
6/22/2016	VEN-1086--Jim Ramsey	52502--Member Travel	Voided - 8845	0.00
6/22/2016	VEN-1086--Jim Ramsey	52502--Member Travel	Voided - 8845	0.00
6/22/2016	VEN-1086--Jim Ramsey	52502--Member Travel	Voided - 8845	0.00
6/22/2016	VEN-1092--Kim Stalie	52502--Member Travel	Voided - 8846	0.00
6/22/2016	VEN-1092--Kim Stalie	52502--Member Travel	Voided - 8846	0.00
6/22/2016	VEN-1092--Kim Stalie	52502--Member Travel	Voided - 8846	0.00
6/22/2016	VEN-1093--Kristine Haile	52502--Member Travel	Voided - 8847	0.00
6/22/2016	VEN-1093--Kristine Haile	52502--Member Travel	Voided - 8847	0.00
6/22/2016	VEN-1093--Kristine Haile	52502--Member Travel	Voided - 8847	0.00
6/22/2016	VEN-1101--LEXIPOL LLC	52208--Police Risk Mgmt Manual	Voided - 8848	0.00
6/22/2016	VEN-1101--LEXIPOL LLC	52208--Police Risk Mgmt Manual	Voided - 8848	0.00
6/22/2016	VEN-1101--LEXIPOL LLC	52208--Police Risk Mgmt Manual	Voided - 8848	0.00
6/22/2016	VEN-1103--Liz Cottrell	52502--Member Travel	Voided - 8849	0.00
6/22/2016	VEN-1103--Liz Cottrell	52502--Member Travel	Voided - 8849	0.00
6/22/2016	VEN-1103--Liz Cottrell	52502--Member Travel	Voided - 8849	0.00
6/22/2016	VEN-1104--Liz Ehrenstrom	52502--Member Travel	Voided - 8850	0.00
6/22/2016	VEN-1104--Liz Ehrenstrom	52502--Member Travel	Voided - 8850	0.00
6/22/2016	VEN-1104--Liz Ehrenstrom	52502--Member Travel	Voided - 8850	0.00
6/22/2016	VEN-1182--Natalie Springer	52502--Member Travel	Voided - 8851	0.00
6/22/2016	VEN-1182--Natalie Springer	52502--Member Travel	Voided - 8851	0.00
6/22/2016	VEN-1182--Natalie Springer	52502--Member Travel	Voided - 8851	0.00
6/22/2016	VEN-1127--Occu-Med Inc.	52214--OCCUMED	Voided - 8852	0.00
6/22/2016	VEN-1127--Occu-Med Inc.	52214--OCCUMED	Voided - 8852	0.00
6/22/2016	VEN-1127--Occu-Med Inc.	52214--OCCUMED	Voided - 8852	0.00
6/22/2016	VEN-1145--Sandy Ryan	52502--Member Travel	Voided - 8853	0.00
6/22/2016	VEN-1145--Sandy Ryan	52502--Member Travel	Voided - 8853	0.00
6/22/2016	VEN-1145--Sandy Ryan	52502--Member Travel	Voided - 8853	0.00
6/22/2016	VEN-1181--Satwant Takhar	52502--Member Travel	Voided - 8854	0.00
6/22/2016	VEN-1181--Satwant Takhar	52502--Member Travel	Voided - 8854	0.00
6/22/2016	VEN-1181--Satwant Takhar	52502--Member Travel	Voided - 8854	0.00
6/22/2016	VEN-1177--Tom Watson	52502--Member Travel	Voided - 8855	0.00
6/22/2016	VEN-1177--Tom Watson	52502--Member Travel	Voided - 8855	0.00
6/22/2016	VEN-1177--Tom Watson	52502--Member Travel	Voided - 8855	0.00
6/22/2016	VEN-1171--York	52300--Claims Admin - Monthly	Voided - 8856	0.00
6/22/2016	VEN-1171--York	52300--Claims Admin - Monthly	Voided - 8856	0.00
6/22/2016	VEN-1171--York	52300--Claims Admin - Monthly	Voided - 8856	0.00

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

May 1, 2016 through May 31, 2016

Chandler Team

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

Custodian

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

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



PORTFOLIO CHARACTERISTICS

Average Duration	2.55
Average Coupon	1.34 %
Average Purchase YTM	1.41 %
Average Market YTM	1.13 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.74 yrs
Average Life	2.62 yrs

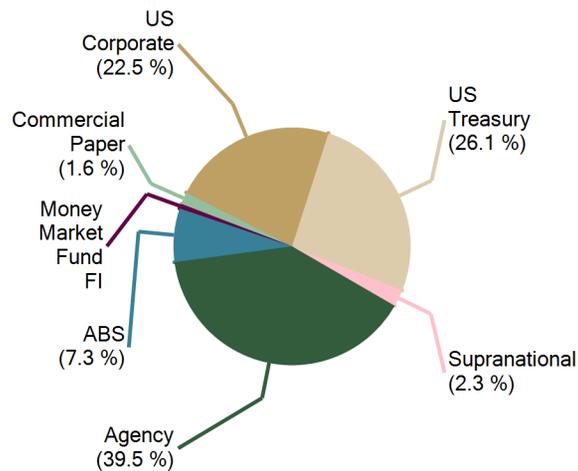
ACCOUNT SUMMARY

	Beg. Values as of 4/30/16	End Values as of 5/31/16
Market Value	23,756,975	23,734,256
Accrued Interest	71,258	65,537
Total Market Value	23,828,233	23,799,792
Income Earned	27,074	28,404
Cont/WD		0
Par	23,571,745	23,602,149
Book Value	23,519,316	23,553,441
Cost Value	23,506,506	23,526,200

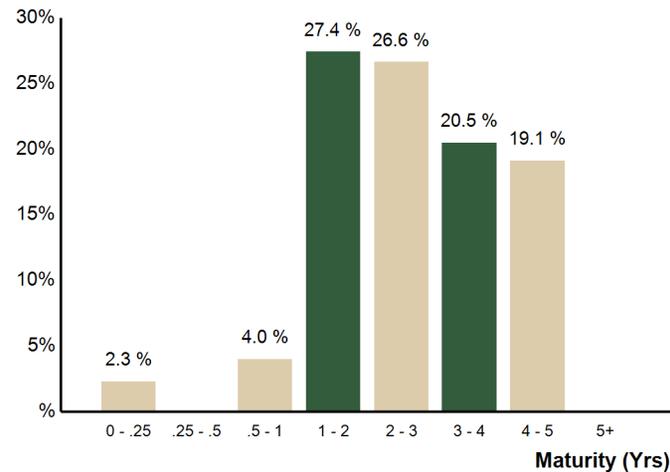
TOP ISSUERS

Issuer	% Portfolio
Government of United States	26.1 %
Federal National Mortgage Assoc	17.2 %
Federal Home Loan Mortgage Corp	11.5 %
Federal Home Loan Bank	8.4 %
Honda ABS	2.5 %
John Deere ABS	2.3 %
Intl Bank Recon and Development	2.3 %
Toyota ABS	1.7 %
Total	71.9 %

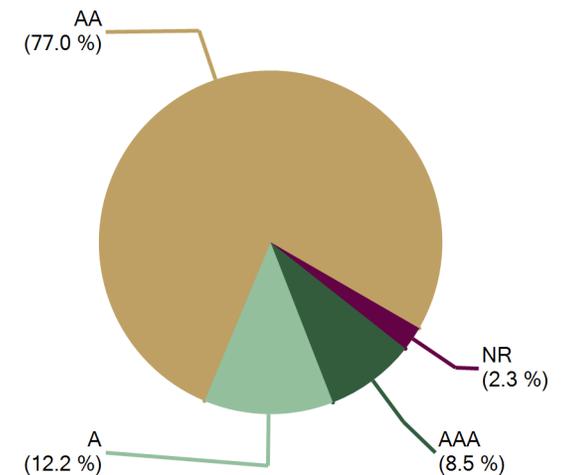
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 5/31/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 12/31/1997	
					3 Yrs	5 Yrs	10 Yrs		
Northern CA Cities Self Ins. Fund Short Term	-0.12 %	0.30 %	1.49 %	1.55 %	1.42 %	1.49 %	3.44 %	4.20 %	113.48 %
BAML 1-5 Yr US Treasury/Agency Index	-0.14 %	0.09 %	1.40 %	1.34 %	1.19 %	1.23 %	3.14 %	3.87 %	101.38 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	-0.13 %	0.24 %	1.48 %	1.46 %	1.32 %	1.39 %	3.20 %	3.98 %	105.30 %



Northern California Cities Self-Insurance Fund - Short Term

May 31, 2016

COMPLIANCE WITH INVESTMENT POLICY

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

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



Reconciliation Summary

As of 5/31/2016

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$23,519,315.59
Acquisition	
+ Security Purchases	\$373,507.85
+ Money Market Fund Purchases	\$512,239.88
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$885,747.73
Dispositions	
- Security Sales	\$0.00
- Money Market Fund Sales	\$374,469.48
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$190,000.00
- Calls	\$221,840.91
- Principal Paydowns	\$67,366.49
Total Dispositions	\$853,676.88
Amortization/Accretion	
+/- Net Accretion	\$2,054.86
	\$2,054.86
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$0.00
	\$0.00
Ending Book Value	\$23,553,441.30

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$18,680.65
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$0.00
Accrued Interest Received	\$0.00
Interest Received	\$32,174.60
Dividend Received	\$2.32
Principal on Maturities	\$190,000.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$221,840.91
Interest from Calls/Redemption	\$855.56
Principal Paydown	\$67,366.49
Total Acquisitions	\$512,239.88
Disposition	
Withdrawals	\$0.00
Security Purchase	\$373,507.85
Accrued Interest Paid	\$961.63
Total Dispositions	\$374,469.48
Ending Book Value	\$156,451.05

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

May 1, 2016 through May 31, 2016

Chandler Team

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

Custodian

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

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PORTFOLIO CHARACTERISTICS

Average Duration	3.58
Average Coupon	2.06 %
Average Purchase YTM	1.92 %
Average Market YTM	1.37 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.91 yrs
Average Life	3.78 yrs

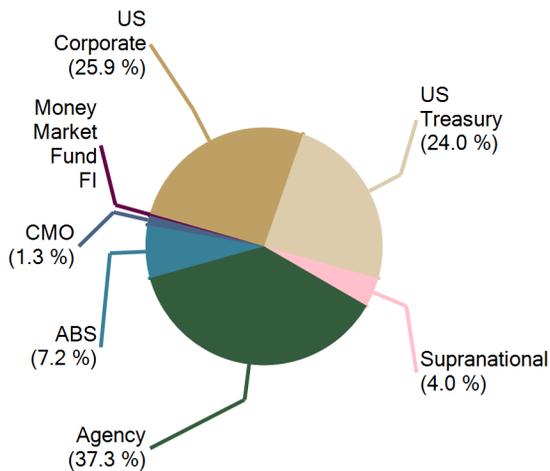
ACCOUNT SUMMARY

	Beg. Values as of 4/30/16	End Values as of 5/31/16
Market Value	24,772,040	24,772,614
Accrued Interest	138,495	111,970
Total Market Value	24,910,535	24,884,583
Income Earned	38,183	38,936
Cont/WD		0
Par	24,143,275	24,222,904
Book Value	24,194,961	24,269,271
Cost Value	24,372,805	24,422,389

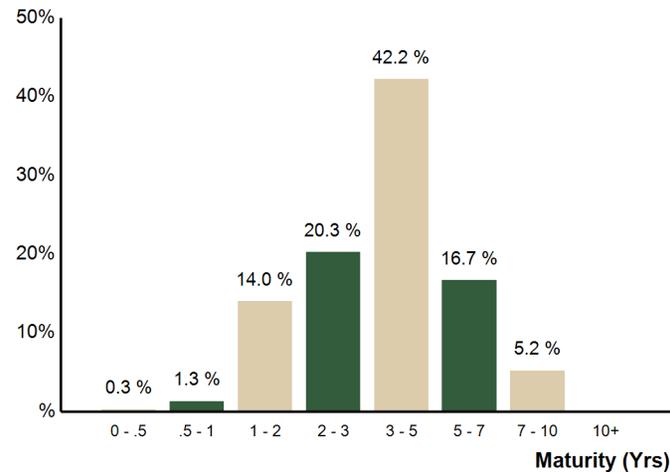
TOP ISSUERS

Issuer	% Portfolio
Government of United States	24.0 %
Federal National Mortgage Assoc	11.0 %
Federal Home Loan Mortgage Corp	10.7 %
Federal Home Loan Bank	9.0 %
Tennessee Valley Authority	7.9 %
Honda ABS	2.3 %
John Deere ABS	2.3 %
Intl Bank Recon and Development	2.3 %
Total	69.5 %

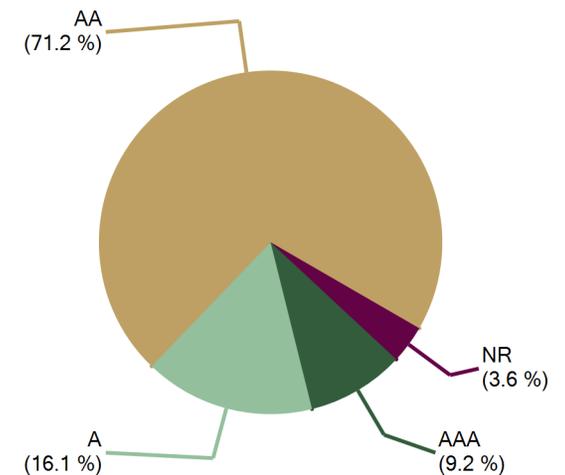
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 5/31/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 5/31/2006	Since 5/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Northern Cal. Cities Self Ins. Fund Long Term	-0.10 %	0.33 %	2.31 %	2.47 %	2.02 %	2.40 %	4.35 %	4.35 %	53.07 %
BAML 1-10 Yr US Treasury/Agency Index	-0.14 %	0.03 %	2.10 %	2.06 %	1.68 %	2.07 %	3.97 %	3.97 %	47.55 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	-0.12 %	0.40 %	2.30 %	2.29 %	1.96 %	2.40 %	4.08 %	4.08 %	49.21 %



Northern California Cities Self-Insurance Fund - Long Term

May 31, 2016

COMPLIANCE WITH INVESTMENT POLICY

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

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



Reconciliation Summary

As of 5/31/2016

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$24,194,960.70
Acquisition	
+ Security Purchases	\$914,498.58
+ Money Market Fund Purchases	\$602,729.30
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$1,517,227.88
Dispositions	
- Security Sales	\$660,849.94
- Money Market Fund Sales	\$719,629.30
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$68,470.53
Total Dispositions	\$1,448,949.77
Amortization/Accretion	
+/- Net Accretion	(\$2,816.82)
	(\$2,816.82)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$8,849.40
	\$8,849.40
Ending Book Value	\$24,269,271.39

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$180,244.13
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$660,849.94
Accrued Interest Received	\$4,716.88
Interest Received	\$65,155.92
Dividend Received	\$2.43
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$68,470.53
Total Acquisitions	\$799,195.70
Disposition	
Withdrawals	\$0.00
Security Purchase	\$914,498.58
Accrued Interest Paid	\$1,597.12
Total Dispositions	\$916,095.70
Ending Book Value	\$63,344.13

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

June 1, 2016 through June 30, 2016

Chandler Team

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

Custodian

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

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PORTFOLIO CHARACTERISTICS

Average Duration	2.51
Average Coupon	1.35 %
Average Purchase YTM	1.42 %
Average Market YTM	0.89 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.70 yrs
Average Life	2.57 yrs

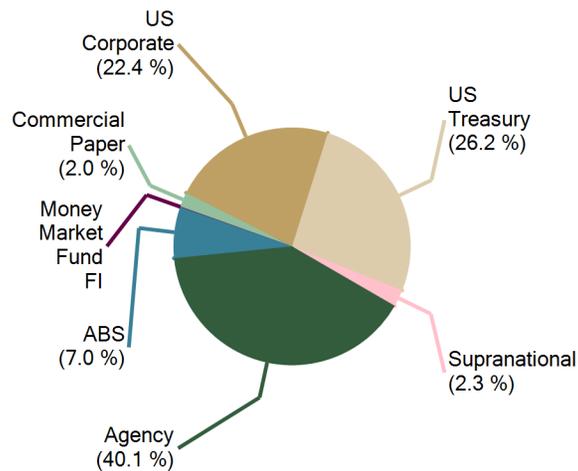
ACCOUNT SUMMARY

	Beg. Values as of 5/31/16	End Values as of 6/30/16
Market Value	23,734,256	23,917,612
Accrued Interest	65,537	75,761
Total Market Value	23,799,792	23,993,372
Income Earned	28,404	27,524
Cont/WD		0
Par	23,602,149	23,617,953
Book Value	23,553,441	23,570,741
Cost Value	23,526,200	23,542,189

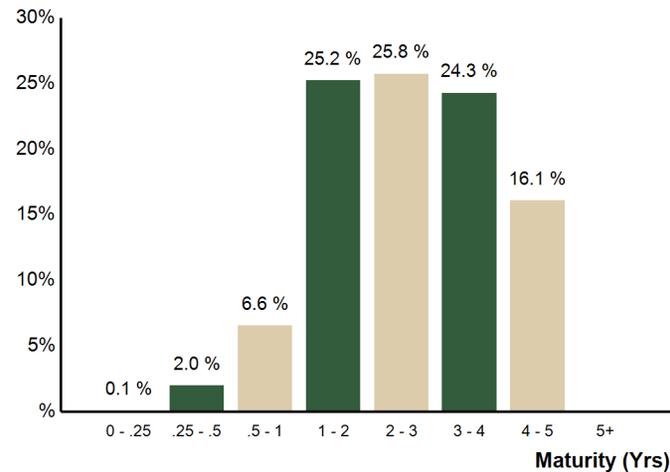
TOP ISSUERS

Issuer	% Portfolio
Government of United States	26.2 %
Federal National Mortgage Assoc	17.7 %
Federal Home Loan Mortgage Corp	11.5 %
Federal Home Loan Bank	8.3 %
Honda ABS	2.5 %
Intl Bank Recon and Development	2.3 %
John Deere ABS	2.2 %
Bank of Tokyo-Mit UFJ	2.0 %
	72.6 %

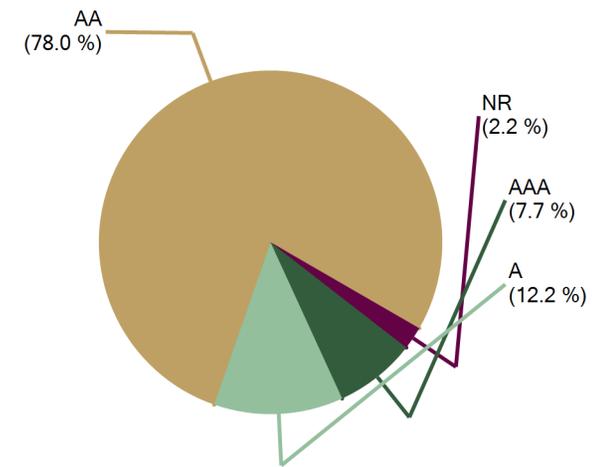
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 6/30/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 12/31/1997	
					3 Yrs	5 Yrs	10 Yrs		
Northern CA Cities Self Ins. Fund Short Term	0.81 %	0.74 %	2.31 %	2.54 %	1.86 %	1.67 %	3.51 %	4.23 %	115.22 %
BAML 1-5 Yr US Treasury/Agency Index	0.94 %	0.79 %	2.35 %	2.39 %	1.65 %	1.42 %	3.22 %	3.91 %	103.28 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	0.93 %	0.83 %	2.42 %	2.53 %	1.80 %	1.57 %	3.28 %	4.02 %	107.21 %



Northern California Cities Self-Insurance Fund - Short Term

June 30, 2016

COMPLIANCE WITH INVESTMENT POLICY

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

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



Reconciliation Summary

As of 6/30/2016

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$23,553,441.30
Acquisition	
+ Security Purchases	\$614,275.00
+ Money Market Fund Purchases	\$471,647.22
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$1,085,922.22
Dispositions	
- Security Sales	\$0.00
- Money Market Fund Sales	\$614,481.25
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$389,097.58
- Calls	\$0.00
- Principal Paydowns	\$66,361.65
Total Dispositions	\$1,069,940.48
Amortization/Accretion	
+/- Net Accretion	\$1,317.76
	\$1,317.76
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$0.00
	\$0.00
Ending Book Value	\$23,570,740.80

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$156,451.05
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$0.00
Accrued Interest Received	\$0.00
Interest Received	\$15,284.19
Dividend Received	\$1.38
Principal on Maturities	\$389,097.58
Interest on Maturities	\$902.42
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$66,361.65
Total Acquisitions	\$471,647.22
Disposition	
Withdrawals	\$0.00
Security Purchase	\$614,275.00
Accrued Interest Paid	\$206.25
Total Dispositions	\$614,481.25
Ending Book Value	\$13,617.02

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

June 1, 2016 through June 30, 2016

Chandler Team

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

Custodian

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Company
Gaby Rodriguez
(213)630-6461

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PORTFOLIO CHARACTERISTICS

Average Duration	3.51
Average Coupon	2.05 %
Average Purchase YTM	1.92 %
Average Market YTM	1.09 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.83 yrs
Average Life	3.71 yrs

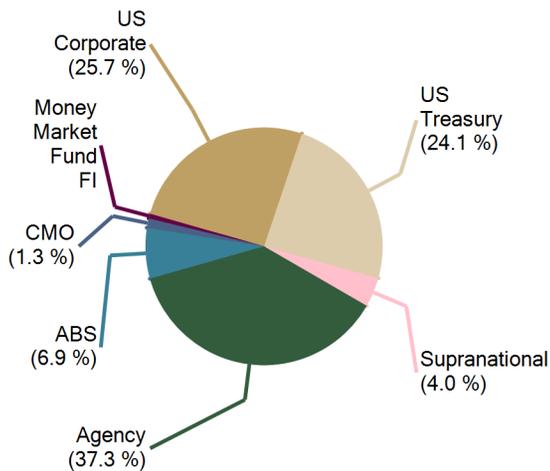
ACCOUNT SUMMARY

	Beg. Values as of 5/31/16	End Values as of 6/30/16
Market Value	24,772,614	25,065,228
Accrued Interest	111,970	119,530
Total Market Value	24,884,583	25,184,758
Income Earned	38,936	38,912
Cont/WD		0
Par	24,222,904	24,256,723
Book Value	24,269,271	24,300,623
Cost Value	24,422,389	24,456,202

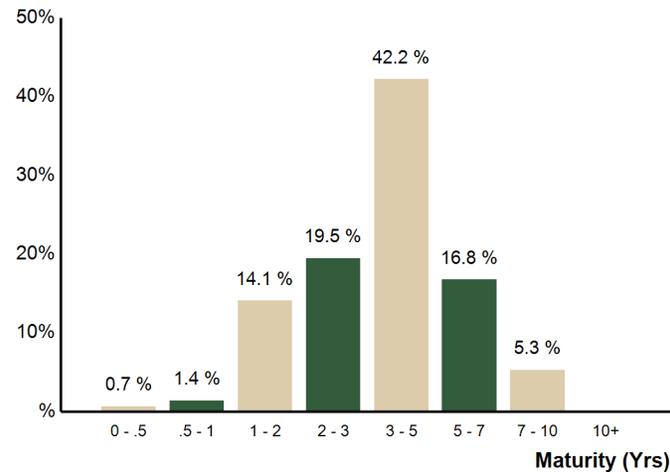
TOP ISSUERS

Issuer	% Portfolio
Government of United States	24.1 %
Federal National Mortgage Assoc	11.0 %
Federal Home Loan Mortgage Corp	10.7 %
Federal Home Loan Bank	9.0 %
Tennessee Valley Authority	7.9 %
Intl Bank Recon and Development	2.3 %
Honda ABS	2.2 %
John Deere ABS	2.2 %
Total	69.3 %

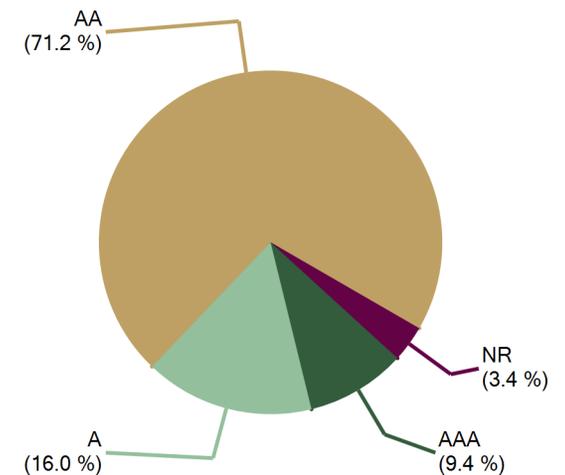
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 6/30/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 5/31/2006	
					3 Yrs	5 Yrs	10 Yrs		
Northern Cal. Cities Self Ins. Fund Long Term	1.21 %	1.13 %	3.54 %	4.17 %	2.86 %	2.67 %	4.45 %	4.44 %	54.91 %
BAML 1-10 Yr US Treasury/Agency Index	1.39 %	1.22 %	3.51 %	3.89 %	2.47 %	2.37 %	4.09 %	4.08 %	49.60 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	1.35 %	1.33 %	3.68 %	4.17 %	2.80 %	2.71 %	4.21 %	4.19 %	51.23 %



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

COMPLIANCE WITH INVESTMENT POLICY

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

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



Reconciliation Summary

As of 6/30/2016

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$24,269,271.39
Acquisition	
+ Security Purchases	\$0.00
+ Money Market Fund Purchases	\$101,543.98
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$101,543.98
Dispositions	
- Security Sales	\$0.00
- Money Market Fund Sales	\$0.00
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$67,724.86
Total Dispositions	\$67,724.86
Amortization/Accretion	
+/- Net Accretion	(\$2,467.03)
	(\$2,467.03)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$0.00
	\$0.00
Ending Book Value	\$24,300,623.48

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$63,344.13
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$0.00
Accrued Interest Received	\$0.00
Interest Received	\$33,817.67
Dividend Received	\$1.45
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$67,724.86
Total Acquisitions	\$101,543.98
Disposition	
Withdrawals	\$0.00
Security Purchase	\$0.00
Accrued Interest Paid	\$0.00
Total Dispositions	\$0.00
Ending Book Value	\$164,888.11

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

July 1, 2016 through July 31, 2016

Chandler Team

For questions about your account,
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Custodian

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Company
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PORTFOLIO CHARACTERISTICS

Average Duration	2.46
Average Coupon	1.35 %
Average Purchase YTM	1.42 %
Average Market YTM	0.92 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.65 yrs
Average Life	2.53 yrs

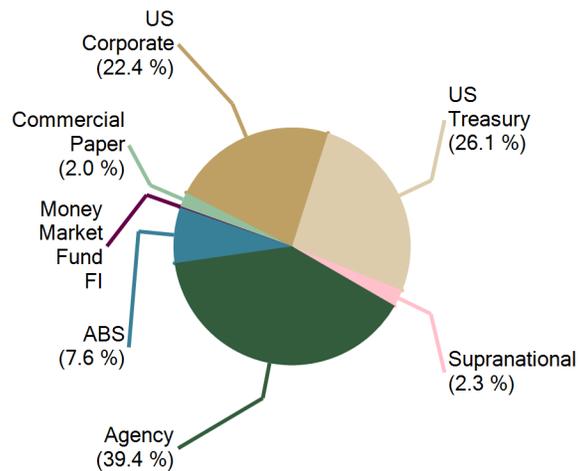
ACCOUNT SUMMARY

	Beg. Values as of 6/30/16	End Values as of 7/31/16
Market Value	23,917,612	23,926,730
Accrued Interest	75,761	76,173
Total Market Value	23,993,372	24,002,903
Income Earned	27,524	27,973
Cont/WD		0
Par	23,617,953	23,643,918
Book Value	23,570,741	23,599,413
Cost Value	23,542,189	23,569,877

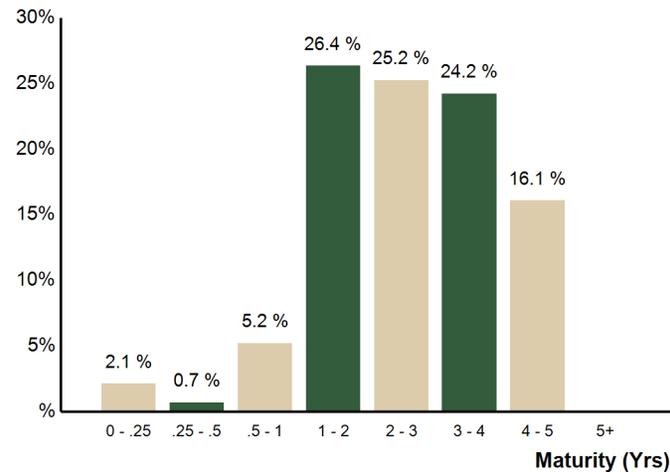
TOP ISSUERS

Issuer	% Portfolio
Government of United States	26.1 %
Federal National Mortgage Assoc	17.7 %
Federal Home Loan Mortgage Corp	11.5 %
Federal Home Loan Bank	7.7 %
John Deere ABS	3.0 %
Honda ABS	2.4 %
Intl Bank Recon and Development	2.3 %
Bank of Tokyo-Mit UFJ	2.0 %
	72.7 %

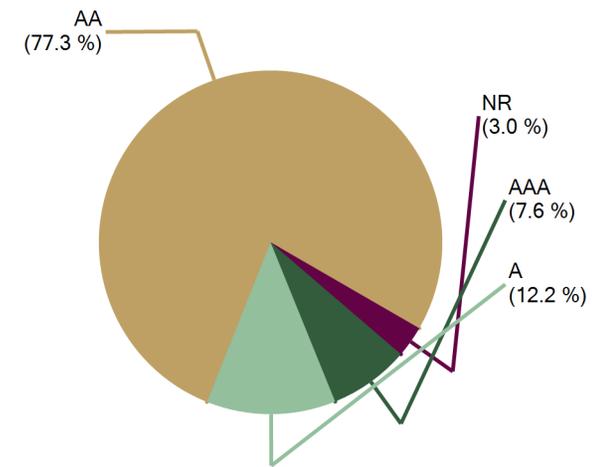
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 7/31/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 12/31/1997	
					3 Yrs	5 Yrs	10 Yrs		
Northern CA Cities Self Ins. Fund Short Term	0.04 %	0.73 %	2.35 %	2.41 %	1.78 %	1.54 %	3.42 %	4.21 %	115.31 %
BAML 1-5 Yr US Treasury/Agency Index	-0.04 %	0.76 %	2.31 %	2.16 %	1.56 %	1.27 %	3.12 %	3.89 %	103.19 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	0.00 %	0.80 %	2.42 %	2.34 %	1.70 %	1.43 %	3.19 %	4.00 %	107.21 %



Northern California Cities Self-Insurance Fund - Short Term

July 31, 2016

COMPLIANCE WITH INVESTMENT POLICY

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

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



Reconciliation Summary

As of 7/31/2016

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$23,570,740.80
Acquisition	
+ Security Purchases	\$595,581.91
+ Money Market Fund Purchases	\$238,057.05
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$833,638.96
Dispositions	
- Security Sales	\$525,334.74
- Money Market Fund Sales	\$220,021.19
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$62,071.11
Total Dispositions	\$807,427.04
Amortization/Accretion	
+/- Net Accretion	\$1,349.24
	\$1,349.24
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$1,111.02
	\$1,111.02
Ending Book Value	\$23,599,412.98

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$13,617.02
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$525,334.74
Accrued Interest Received	\$1,457.53
Interest Received	\$25,152.42
Dividend Received	\$1.69
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$62,071.11
Total Acquisitions	\$614,017.49
Disposition	
Withdrawals	\$0.00
Security Purchase	\$595,581.91
Accrued Interest Paid	\$399.72
Total Dispositions	\$595,981.63
Ending Book Value	\$31,652.88

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

July 1, 2016 through July 31, 2016

Chandler Team

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

Custodian

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

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



PORTFOLIO CHARACTERISTICS

Average Duration	3.50
Average Coupon	2.04 %
Average Purchase YTM	1.92 %
Average Market YTM	1.10 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.81 yrs
Average Life	3.69 yrs

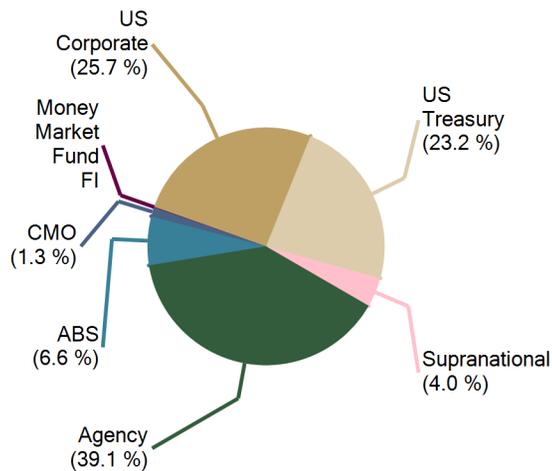
ACCOUNT SUMMARY

	Beg. Values as of 6/30/16	End Values as of 7/31/16
Market Value	25,065,228	25,089,823
Accrued Interest	119,530	127,617
Total Market Value	25,184,758	25,217,441
Income Earned	38,912	39,118
Cont/WD		0
Par	24,256,723	24,304,367
Book Value	24,300,623	24,338,895
Cost Value	24,456,202	24,490,846

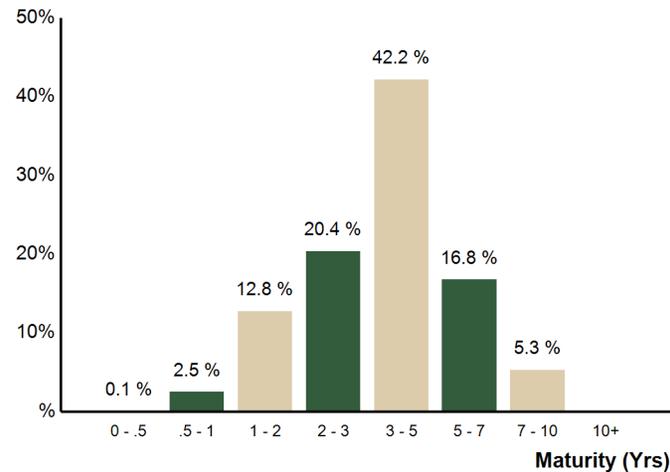
TOP ISSUERS

Issuer	% Portfolio
Government of United States	23.2 %
Federal National Mortgage Assoc	12.9 %
Federal Home Loan Mortgage Corp	10.7 %
Federal Home Loan Bank	9.0 %
Tennessee Valley Authority	7.9 %
Intl Bank Recon and Development	2.3 %
Honda ABS	2.1 %
John Deere ABS	2.1 %
Total	70.0 %

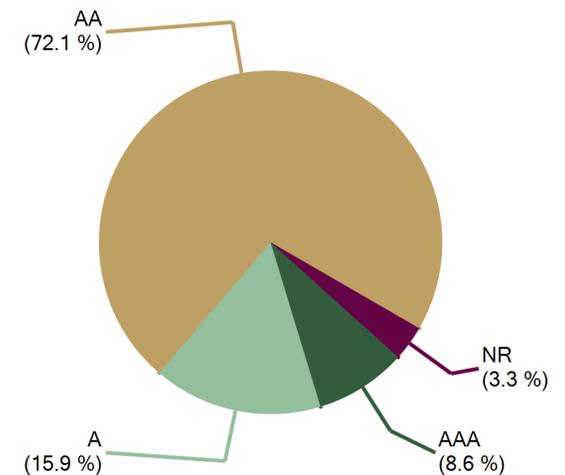
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 7/31/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 5/31/2006	Since 5/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Northern Cal. Cities Self Ins. Fund Long Term	0.13 %	1.23 %	3.68 %	3.93 %	2.85 %	2.46 %	4.35 %	4.41 %	55.11 %
BAML 1-10 Yr US Treasury/Agency Index	0.03 %	1.28 %	3.54 %	3.50 %	2.44 %	2.10 %	3.99 %	4.04 %	49.64 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	0.16 %	1.39 %	3.85 %	3.93 %	2.78 %	2.46 %	4.11 %	4.17 %	51.47 %



Northern California Cities Self-Insurance Fund - Long Term
July 31, 2016

COMPLIANCE WITH INVESTMENT POLICY

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

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



Reconciliation Summary

As of 7/31/2016

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$24,300,623.48
Acquisition	
+ Security Purchases	\$474,653.25
+ Money Market Fund Purchases	\$326,782.08
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$801,435.33
Dispositions	
- Security Sales	\$228,755.92
- Money Market Fund Sales	\$475,807.77
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$63,330.47
Total Dispositions	\$767,894.16
Amortization/Accretion	
+/- Net Accretion	(\$2,510.05)
	(\$2,510.05)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$7,240.31
	\$7,240.31
Ending Book Value	\$24,338,894.91

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$164,888.11
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$228,755.92
Accrued Interest Received	\$1,314.53
Interest Received	\$33,379.39
Dividend Received	\$1.77
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$63,330.47
Total Acquisitions	\$326,782.08
Disposition	
Withdrawals	\$0.00
Security Purchase	\$474,653.25
Accrued Interest Paid	\$1,154.52
Total Dispositions	\$475,807.77
Ending Book Value	\$15,862.42

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

August 1, 2016 through August 31, 2016

Chandler Team

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

Custodian

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

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



PORTFOLIO CHARACTERISTICS

Average Duration	2.16
Average Coupon	1.22 %
Average Purchase YTM	1.28 %
Average Market YTM	0.94 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.34 yrs
Average Life	2.22 yrs

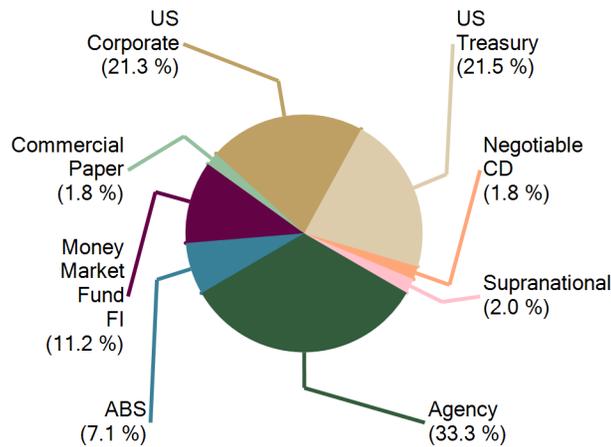
ACCOUNT SUMMARY

	Beg. Values as of 7/31/16	End Values as of 8/31/16
Market Value	23,926,730	26,879,184
Accrued Interest	76,173	72,194
Total Market Value	24,002,903	26,951,378
Income Earned	27,973	28,199
Cont/WD		3,000,000
Par	23,643,918	26,678,123
Book Value	23,599,413	26,633,171
Cost Value	23,569,877	26,599,958

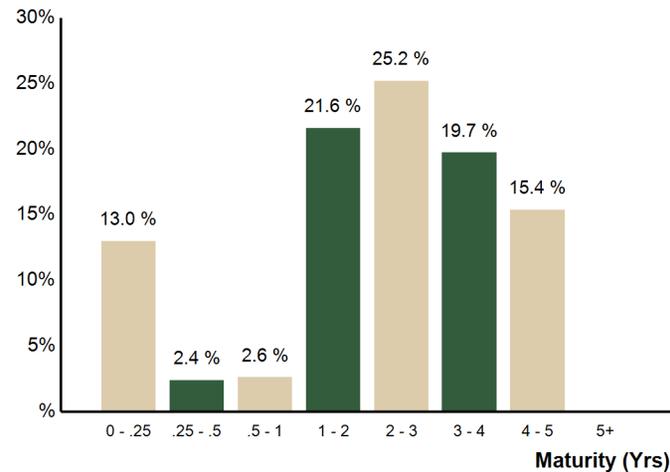
TOP ISSUERS

Issuer	% Portfolio
Government of United States	21.5 %
Federal National Mortgage Assoc	15.7 %
Dreyfus Institutional Reserves	11.2 %
Federal Home Loan Mortgage Corp	9.4 %
Federal Home Loan Bank	5.9 %
John Deere ABS	2.5 %
Honda ABS	2.1 %
Intl Bank Recon and Development	2.0 %
	70.4 %

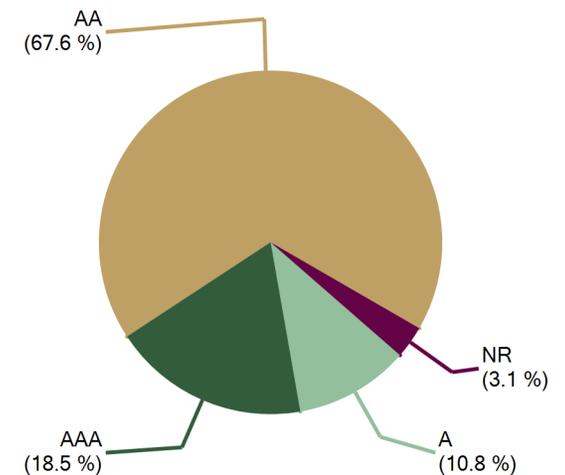
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 8/31/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 12/31/1997	12/31/1997
					3 Yrs	5 Yrs	10 Yrs		
Northern CA Cities Self Ins. Fund Short Term	-0.21 %	0.64 %	2.13 %	2.19 %	1.78 %	1.41 %	3.31 %	4.18 %	114.84 %
BAML 1-5 Yr US Treasury/Agency Index	-0.30 %	0.60 %	2.00 %	1.87 %	1.55 %	1.06 %	3.01 %	3.85 %	102.58 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	-0.27 %	0.66 %	2.15 %	2.09 %	1.70 %	1.26 %	3.07 %	3.97 %	106.66 %



Northern California Cities Self-Insurance Fund - Short Term
August 31, 2016

COMPLIANCE WITH INVESTMENT POLICY

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

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



Reconciliation Summary

As of 8/31/2016

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$23,599,412.98
Acquisition	
+ Security Purchases	\$1,088,614.98
+ Money Market Fund Purchases	\$580,261.51
+ Money Market Contributions	\$3,000,000.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$4,668,876.49
Dispositions	
- Security Sales	\$986,936.54
- Money Market Fund Sales	\$587,753.10
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$63,303.95
Total Dispositions	\$1,637,993.59
Amortization/Accretion	
+/- Net Accretion	\$1,294.47
	\$1,294.47
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$1,580.25
	\$1,580.25
Ending Book Value	\$26,633,170.60

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$31,652.88
Acquisition	
Contributions	\$3,000,000.00
Security Sale Proceeds	\$986,936.54
Accrued Interest Received	\$2,053.32
Interest Received	\$28,888.08
Dividend Received	\$0.87
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$63,303.95
Total Acquisitions	\$4,081,182.76
Disposition	
Withdrawals	\$0.00
Security Purchase	\$1,088,614.98
Accrued Interest Paid	\$59.37
Total Dispositions	\$1,088,674.35
Ending Book Value	\$3,024,161.29

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

August 1, 2016 through August 31, 2016

Chandler Team

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

Custodian

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

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



PORTFOLIO CHARACTERISTICS

Average Duration	3.12
Average Coupon	1.77 %
Average Purchase YTM	1.68 %
Average Market YTM	1.11 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	3.40 yrs
Average Life	3.28 yrs

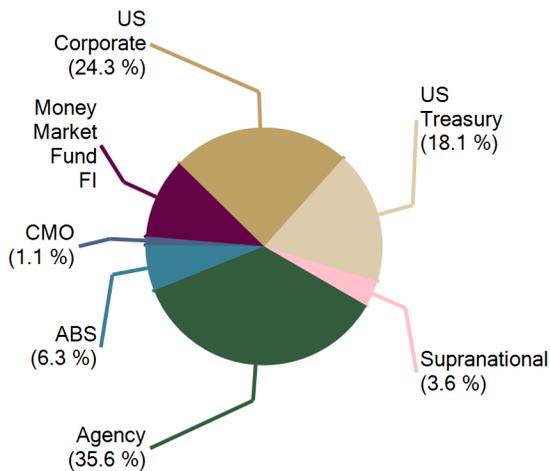
ACCOUNT SUMMARY

	Beg. Values as of 7/31/16	End Values as of 8/31/16
Market Value	25,089,823	28,023,286
Accrued Interest	127,617	106,537
Total Market Value	25,217,441	28,129,823
Income Earned	39,118	38,511
Cont/WD		3,000,000
Par	24,304,367	27,398,804
Book Value	24,338,895	27,421,921
Cost Value	24,490,846	27,549,253

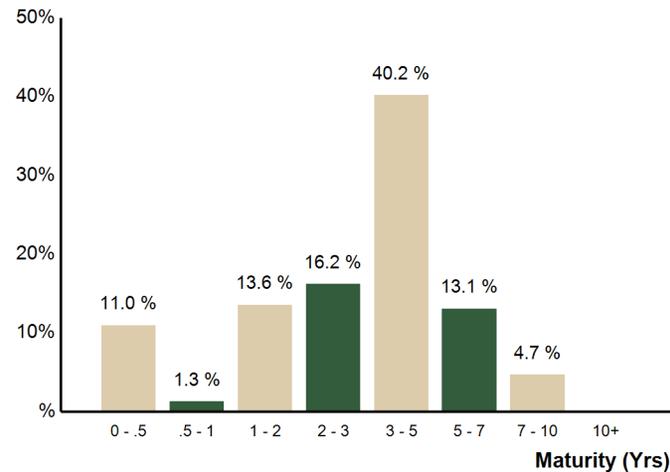
TOP ISSUERS

Issuer	% Portfolio
Government of United States	18.1 %
Federal National Mortgage Assoc	11.5 %
Federal Home Loan Mortgage Corp	11.3 %
Dreyfus Institutional Reserves	11.0 %
Federal Home Loan Bank	8.0 %
Tennessee Valley Authority	6.0 %
Intl Bank Recon and Development	2.0 %
Honda ABS	1.8 %
Total	69.6 %

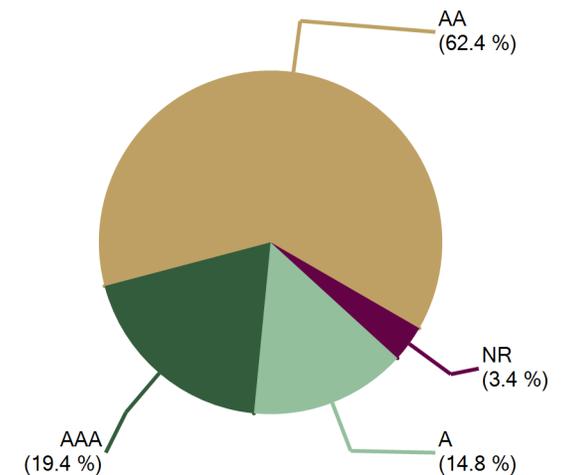
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 8/31/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			5/31/2006	Since 5/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Northern Cal. Cities Self Ins. Fund Long Term	-0.35 %	0.99 %	3.32 %	3.50 %	2.91 %	2.15 %	4.19 %	4.34 %	54.58 %
BAML 1-10 Yr US Treasury/Agency Index	-0.44 %	0.97 %	3.09 %	2.99 %	2.46 %	1.67 %	3.83 %	3.97 %	48.99 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	-0.34 %	1.17 %	3.50 %	3.58 %	2.82 %	2.13 %	3.95 %	4.10 %	50.96 %



Northern California Cities Self-Insurance Fund - Long Term
August 31, 2016

COMPLIANCE WITH INVESTMENT POLICY

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

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



Reconciliation Summary

As of 8/31/2016

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$24,338,894.91
Acquisition	
+ Security Purchases	\$1,024,758.40
+ Money Market Fund Purchases	\$654,269.34
+ Money Market Contributions	\$3,000,000.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$4,679,027.74
Dispositions	
- Security Sales	\$972,620.62
- Money Market Fund Sales	\$580,266.65
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$64,565.78
Total Dispositions	\$1,617,453.05
Amortization/Accretion	
+/- Net Accretion	(\$1,982.82)
	(\$1,982.82)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$23,434.13
	\$23,434.13
Ending Book Value	\$27,421,920.91

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$15,862.42
Acquisition	
Contributions	\$3,000,000.00
Security Sale Proceeds	\$972,620.62
Accrued Interest Received	\$2,805.07
Interest Received	\$58,846.84
Dividend Received	\$0.91
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$64,565.78
Total Acquisitions	\$4,098,839.22
Disposition	
Withdrawals	\$0.00
Security Purchase	\$1,024,758.40
Accrued Interest Paid	\$78.13
Total Dispositions	\$1,024,836.53
Ending Book Value	\$3,089,865.11



BETTY T. YEE
California State Controller

**LOCAL AGENCY INVESTMENT FUND
 REMITTANCE ADVICE**

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

As of 07/15/2016, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 06/30/2016.

Earnings Ratio	.00001495296852820
Interest Rate	0.55%
Dollar Day Total	\$ 493,542,661.67
Quarter End Principal Balance	\$ 3,447,408.25
Quarterly Interest Earned	\$ 7,379.93

NCCSIF

Northern California Cities Self Insurance Fund

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

Main Location: 2180 Harvard Street, Suite 460, Sacramento, CA 95815 * (916) 643-2700 * Facsimile: (916) 643-2750
Accounting Location: Mr. James Marta, James Marta & Company, 701 Howe Avenue, Suite E3, Sacramento, CA 95825 * (916) 993-9494

NCCSIF INVESTMENT REPORT FOR THE QUARTER ENDING JUNE 30, 2016

	<u>MARKET VALUE</u>
CASH:	
(1) Tri Counties Checking	\$ 270,515.08
(2) Local Agency Inv Fund (LAIF)	<u>3,447,408.25</u>
Total Cash	<u>3,717,923.33</u>
INVESTMENTS (Unrestricted):	
(3) Chandler Investments	
Account no. 170	23,917,612.00
Account no. 171	<u>25,065,228.00</u>
Total Unrestricted Investments	<u>48,982,840.00</u>
TOTAL CASH AND INVESTMENTS	<u>\$ 52,700,763.33</u>

- (1) This consists of one interest-bearing checking account and two pass-thru accounts (liability and workers comp claims). The rate of interest is 0.10%
- (2) The LAIF rate of return as of quarter ended June 30, 2016 0.55%
- (3) See attached Investment Activity Reports.

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



Tim Sailsbery, Treasurer

7/19/16

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.

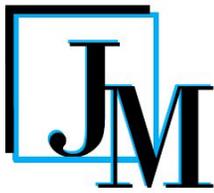
FINANCIAL REPORT

**JUNE 30, 2016
AND FOR THE
TWELVE MONTHS THEN ENDED**

Northern California Cities Self Insurance Fund

Northern California Cities Self Insurance Fund
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June 30, 2016

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James Marta & Company LLP

Certified Public Accountants

Accounting, Auditing, Tax, and Consulting

ACCOUNTANT'S COMPILATION REPORT

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

Management is responsible for the accompanying statement of financial position of Northern California Cities Self Insurance Fund as of June 30, 2016, and the related statement of revenues, expenses and changes in net position for the twelve 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 4 through 24 is presented for purposes of additional analysis and is not a required part of the basic financial statements. The information is the representation of management. The information was subject to our compilation engagement; however, we have not audited or reviewed the information and, accordingly, do not express an opinion, a conclusion, nor provide any assurance on such information.

A statement of cash flows for the twelve months ended June 30, 2016 has not been presented. Accounting principles generally accepted in the United States of America require that such a statement of cash flows be presented when financial statements purport to present financial position and results of operations.

Management has elected to present designations of net position on the Statement of Net Position as of June 30, 2016, contrary to accounting principles generally accepted in the United States of America which bar the presentation of designations of net position on the Statement of Net Position.

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

James Marta & Company LLP

James Marta & Company LLP
Certified Public Accountants
Sacramento, California
July 19, 2016

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Net Position
June 30, 2016**

Assets

Current Assets	
Cash and Cash Equivalents	\$ 3,717,926
Accounts Receivable	399,899
Interest Receivable	202,673
Excess Accounts Receivable	586,817
Prepaid Expense	189,478
Total Current Assets	5,096,793
Non-Current Assets	
Investments*	48,982,835
Total Assets	\$ 54,079,628

Liabilities & Net Position

Current Liabilities	
Accounts Payable	\$ 55,192
Unearned Revenue	279,855
Total Current Liabilities	335,047
Non-Current Liabilities	
Outstanding Liabilities*	38,137,943
ULAE*	1,607,081
Total Non-Current Liabilities	39,745,024
Total Liabilities	\$ 40,080,071
Net Position	
Designated for Contingency	200,000
Designated for Safety Grants	225,737
Undesignated	13,573,820
Total Net Position	13,999,557
Liability & Net Position	\$ 54,079,628

*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 Twelve Months Ended June 30, 2016**

Operating Income		
Administration Deposit	\$	745,368
Banking Layer Deposit		7,379,792
Shared Risk Layer		4,451,969
Excess Deposit/Premium		2,051,513
Property/Crime Insurance Income		979,349
Banking Layer Assessment		454,618
Shared Risk Refund		(280,809)
Shared Risk Layer Assessment		325,661
Banking Layer Refund		(840,635)
Risk Management Grants		152,449
Other Income		147,708
Excess Insurance Refund		274,337
Total Operating Income		<u>15,841,320</u>
Operating Expenses		
Claims Paid		9,153,271
O/S Liability adj.		(940,483)
ULAE		(60,654)
Consultants		48,602
Administration-Other		110
Safety Service		419,049
Claims Administration		786,459
Program Administration		357,368
Board Expenses		8,116
Excess Insurance		2,023,267
Property/Crime Insurance Expense		981,462
Member Identity Theft Protection		11,470
Total Operating Expenses		<u>12,788,037</u>
Operating Income (Loss)		3,053,283
Non-Operating Income		
Change in Fair Market Value		803,356
Investment Income		762,796
Total Non-Operating Income		<u>1,566,152</u>
Change in Net Position		4,619,435
Beginning Net Position		<u>9,380,122</u>
Ending Net Position	\$	<u>13,999,557</u>

SUPPLEMENTARY INFORMATION

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

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
June 30, 2016**

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Current Assets				
Cash and Cash Equivalents	\$ 1,035,573	\$ 6,691	\$ 64,194	\$ 964,688
Accounts Receivable	109,239	-	35,686	73,553.00
Interest Receivable	48,576	497	26,738	21,341
Excess Accounts Receivable	57,735	-	57,735	-
Prepaid Expense	159,900	109,315	50,585	-
Total Current Assets	1,411,023	116,503	234,938	1,059,582
Non-Current Assets				
Investments*	10,965,979	16,721	6,508,284	4,440,974
Total Assets	\$ 12,377,002	\$ 133,224	\$ 6,743,222	\$ 5,500,556
Current Liabilities				
Accounts Payable	\$ 48,995	\$ 3,006	\$ 93	\$ 45,896
Unearned Revenue	147,733	-	-	147,733
Total Current Liabilities	196,728	3,006	93	193,629
Non-Current Liabilities				
Outstanding Liabilities*	9,946,576	-	7,174,243	2,772,333
ULAE*	-	-	-	-
Total Non-Current Liabilities	9,946,576	-	7,174,243	2,772,333
Total Liabilities	\$ 10,143,304	\$ 3,006	\$ 7,174,336	\$ 2,965,962
Net Position				
Designated for Contingency	100,000	100,000	-	-
Undesignated	2,133,698	30,218	(431,114)	2,534,594
Total Net Position	2,233,698	130,218	(431,114)	2,534,594
Liability & Net Position	\$ 12,377,002	\$ 133,224	\$ 6,743,222	\$ 5,500,556

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

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
June 30, 2016**

	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	\$ 20,305	\$ 22,790	\$ 1,519	\$ 51,334	\$ 57,861	\$ 159,979	\$ 75,904	\$ 39,900	\$ 5,456
Accounts Receivable	-	27,227	7,046	-	-	-	-	-	-
Interest Receivable	565	652	(6)	297	710	7,263	1,316	612	92
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-
Total Current Assets	20,870	50,669	8,559	51,631	58,571	167,242	77,220	40,512	5,548
Non-Current Assets									
Investments*	114,304	146,092	(15)	32,442	108,989	1,637,562	256,542	118,148	13,070
Total Assets	\$ 135,174	\$ 196,761	\$ 8,544	\$ 84,073	\$ 167,560	\$ 1,804,804	\$ 333,762	\$ 158,660	\$ 18,618
Current Liabilities									
Accounts Payable	\$ 168	\$ 3,275	\$ 935	\$ 174	\$ 1,220	\$ 11,463	\$ 4,010	\$ 219	\$ 1,258
Unearned Revenue	-	14,056	6,403	-	-	-	-	7,043	-
Total Current Liabilities	168	17,331	7,338	174	1,220	11,463	4,010	7,262	1,258
Non-Current Liabilities									
Outstanding Liabilities*	32,936	221,609	12,343	75,125	40,623	778,161	193,142	57,699	24,766
ULAE*	-	-	-	-	-	-	-	-	-
Total Non-Current Liabilities	32,936	221,609	12,343	75,125	40,623	778,161	193,142	57,699	24,766
Total Liabilities	\$ 33,104	\$ 238,940	\$ 19,681	\$ 75,299	\$ 41,843	\$ 789,624	\$ 197,152	\$ 64,961	\$ 26,024
Net Position									
Designated for Contingency	-	-	-	-	-	-	-	-	-
Undesignated	102,070	(42,179)	(11,137)	8,774	125,717	1,015,180	136,610	93,699	(7,406)
Total Net Position	102,070	(42,179)	(11,137)	8,774	125,717	1,015,180	136,610	93,699	(7,406)
Liability & Net Position	\$ 135,174	\$ 196,761	\$ 8,544	\$ 84,073	\$ 167,560	\$ 1,804,804	\$ 333,762	\$ 158,660	\$ 18,618

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

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
June 30, 2016**

	City of Jackson	City of Lincoln	City of Marysville	City of Orville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Current Assets										
Cash and Cash Equivalents	\$ 24,657	\$ 134,073	\$ 91,219	\$ 40,086	\$ 28,483	\$ 129,099	\$ 14,715	\$ 36,615	\$ 11,260	\$ 19,433
Accounts Receivable	-	-	19,720	7,529	12,031	-	-	-	-	-
Interest Receivable	84	1,681	895	665	1,040	1,153	246	1,490	255	2,331
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-
Total Current Assets	24,741	135,754	111,834	48,280	41,554	130,252	14,961	38,105	11,515	21,764
Non-Current Assets										
Investments*	1,657	325,439	135,798	125,776	239,907	169,121	46,216	344,732	54,400	570,794
Total Assets	\$ 26,398	\$ 461,193	\$ 247,632	\$ 174,056	\$ 281,461	\$ 299,373	\$ 61,177	\$ 382,837	\$ 65,915	\$ 592,558
Current Liabilities										
Accounts Payable	\$ 1,030	\$ 1,471	\$ 1,522	\$ 1,792	\$ 1,978	\$ 257	\$ 858	\$ 10,076	\$ 93	\$ 4,097
Unearned Revenue	-	77,416	4,534	-	-	-	2,189	-	2,098	33,994
Total Current Liabilities	1,030	78,887	6,056	1,792	1,978	257	3,047	10,076	2,191	38,091
Non-Current Liabilities										
Outstanding Liabilities*	13,799	178,246	214,357	104,324	217,923	63,959	18,986	312,211	22,367	189,757
ULAE*	-	-	-	-	-	-	-	-	-	-
Total Non-Current Liabilities	13,799	178,246	214,357	104,324	217,923	63,959	18,986	312,211	22,367	189,757
Total Liabilities	\$ 14,829	\$ 257,133	\$ 220,413	\$ 106,116	\$ 219,901	\$ 64,216	\$ 22,033	\$ 322,287	\$ 24,558	\$ 227,848
Net Position										
Designated for Contingency	-	-	-	-	-	-	-	-	-	-
Undesignated	11,569	204,060	27,219	67,940	61,560	235,157	39,144	60,550	41,357	364,710
Total Net Position	11,569	204,060	27,219	67,940	61,560	235,157	39,144	60,550	41,357	364,710
Liability & Net Position	\$ 26,398	\$ 461,193	\$ 247,632	\$ 174,056	\$ 281,461	\$ 299,373	\$ 61,177	\$ 382,837	\$ 65,915	\$ 592,558

*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 Twelve Months Ended June 30, 2016**

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 397,738	\$ 397,738	\$ -	\$ -
Banking Layer Deposit	1,856,214	-	-	1,856,214
Shared Risk Layer	1,482,898	-	1,482,898	-
Excess Deposit/Premium	854,092	-	854,092	-
Property/Crime Insurance Income	979,349	-	979,349	-
Banking Layer Assessment	97,648	-	-	97,648
Shared Risk Layer Assessment	325,661	-	325,661	-
Banking Layer Refund	(371,892)	-	-	(371,892)
Excess Insurance Refund	274,337	-	274,337	-
Total Operating Income	5,896,045	397,738	3,916,337	1,581,970
Operating Expenses				
Claims Paid	3,523,128	-	2,166,372	1,356,756
O/S Liability adj.	(312,395)	-	(1,977)	(310,418)
Consultants	29,589	29,589	-	-
Administration-Other	55	55	-	-
Safety Service	188,990	188,990	-	-
Claims Administration	20,900	20,900	-	-
Program Administration	193,270	193,270	-	-
Board Expenses	4,058	4,058	-	-
Excess Insurance	926,891	-	926,891	-
Property/Crime Insurance Expense	981,462	-	981,462	-
Member Identity Theft Protection	11,470	11,470	-	-
Total Operating Expense	5,567,418	448,332	4,072,748	1,046,338
Operating Income (Loss)	328,627	(50,594)	(156,411)	535,632
Non-Operating Income				
Change in Fair Market Value	222,802	746	104,182	117,874
Investment Income	166,678	621	94,872	71,185
Total Non-Operating Income	389,480	1,367	199,054	189,059
Change in Net Position	718,107	(49,227)	42,643	724,691
Beginning Net Position	1,515,591	179,445	(473,757)	1,809,903
Ending Net Position	\$ 2,233,698	\$ 130,218	\$ (431,114)	\$ 2,534,594

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 Twelve Months Ended June 30, 2016

	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	33,574	85,270	16,247	30,604	40,206	550,158	135,813	39,099	11,219
Shared Risk Layer	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	27,227	7,046	11,168	-	-	-	-	-
Shared Risk Layer Assessment	-	-	-	-	-	-	-	-	-
Banking Layer Refund	(15,966)	-	-	-	(40,101)	(162,272)	(8,400)	(8,402)	-
Excess Insurance Refund	-	-	-	-	-	-	-	-	-
Total Operating Income	17,608	112,497	23,293	41,772	105	387,886	127,413	30,697	11,219
Operating Expenses									
Claims Paid	32,781	91,961	32,688	23,336	18,283	284,521	78,352	11,780	14,077
O/S Liability adj.	(21,396)	122,256	(57,509)	(16,890)	22,141	(193,652)	27,192	42,762	21,324
Consultants	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-
Claims Administration	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-
Member Identity Theft Protection	-	-	-	-	-	-	-	-	-
Total Operating Expense	11,385	214,217	(24,821)	6,446	40,424	90,869	105,544	54,542	35,401
Operating Income (Loss)	6,223	(101,720)	48,114	35,326	(40,319)	297,017	21,869	(23,845)	(24,182)
Non-Operating Income									
Change in Fair Market Value	2,702	4,598	196	1,553	4,839	39,761	7,180	3,335	605
Investment Income	1,904	1,841	52	1,083	2,082	24,977	4,545	2,023	317
Total Non-Operating Income	4,606	6,439	248	2,636	6,921	64,738	11,725	5,358	922
Change in Net Position	10,829	(95,281)	48,362	37,962	(33,398)	361,755	33,594	(18,487)	(23,260)
Beginning Net Position	91,241	53,102	(59,499)	(29,188)	159,115	653,425	103,016	112,186	15,854
Ending Net Position	\$ 102,070	\$ (42,179)	\$ (11,137)	\$ 8,774	\$ 125,717	\$ 1,015,180	\$ 136,610	\$ 93,699	\$ (7,406)

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For the Twelve Months Ended June 30, 2016**

	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	43,000	149,153	90,405	68,467	52,560	141,753	23,809	159,175	13,143	172,559
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	8,622	-	19,720	7,529	12,031	-	-	4,305	-	-
Shared Risk Layer Assessment	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	(25,758)	-	-	-	(27,913)	(9,598)	(1,514)	(2,098)	(69,870)
Excess Insurance Refund	-	-	-	-	-	-	-	-	-	-
Total Operating Income	51,622	123,395	110,125	75,996	64,591	113,840	14,211	161,966	11,045	102,689
Operating Expenses										
Claims Paid	1,381	113,053	107,403	67,663	62,673	44,393	15,875	145,853	35,755	174,928
O/S Liability adj.	11,326	30,677	(138,129)	(7,227)	(45,911)	(116,433)	8,774	76,037	2,455	(78,215)
Consultants	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-
Claims Administration	-	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-	-
Member Identity Theft Protection	-	-	-	-	-	-	-	-	-	-
Total Operating Expense	12,707	143,730	(30,726)	60,436	16,762	(72,040)	24,649	221,890	38,210	96,713
Operating Income (Loss)	38,915	(20,335)	140,851	15,560	47,829	185,880	(10,438)	(59,924)	(27,165)	5,976
Non-Operating Income										
Change in Fair Market Value	962	7,773	5,321	3,787	5,414	5,351	1,427	9,569	1,567	11,934
Investment Income	122	5,623	2,681	2,197	3,403	3,939	802	5,002	757	7,835
Total Non-Operating Income	1,084	13,396	8,002	5,984	8,817	9,290	2,229	14,571	2,324	19,769
Change in Net Position	39,999	(6,939)	148,853	21,544	56,646	195,170	(8,209)	(45,353)	(24,841)	25,745
Beginning Net Position	(28,430)	210,999	(121,634)	46,396	4,914	39,987	47,353	105,903	66,198	338,965
Ending Net Position	\$ 11,569	\$ 204,060	\$ 27,219	\$ 67,940	\$ 61,560	\$ 235,157	\$ 39,144	\$ 60,550	\$ 41,357	\$ 364,710

See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
June 30, 2016

	Total			Total Banking
	All Layers	Admin Layer	Shared Layer	Layer
Current Assets				
Cash and Cash Equivalents	\$ 2,682,353	\$ 32,566	\$ 718,132	\$ 1,931,655
Accounts Receivable	290,660	-	-	290,660
Interest Receivable	154,097	1,711	74,659	77,727
Excess Accounts Receivable	529,082	-	529,082	-
Prepaid Expense	29,578	29,578	-	-
Total Current Assets	3,685,770	63,855	1,321,873	2,300,042
Non-Current Assets				
Investments*	38,016,856	383,845	19,136,630	18,496,381
Total Assets	\$ 41,702,626	\$ 447,700	\$ 20,458,503	\$ 20,796,423
Current Liabilities				
Accounts Payable	\$ 6,197	\$ 3,029	\$ 1,639	\$ 1,529
Unearned Revenue	132,122	-	10,188	121,934
Total Current Liabilities	138,319	3,029	11,827	123,463
Non-Current Liabilities				
Outstanding Liabilities*	28,191,367	-	14,503,733	13,687,634
ULAE*	1,607,081	-	826,802	780,279
Total Non-Current Liabilities	29,798,448	-	15,330,535	14,467,913
Total Liabilities	\$ 29,936,767	\$ 3,029	\$ 15,342,362	\$ 14,591,376
Net Position				
Designated for Contingency	100,000	100,000	-	-
Designated for Safety Grants	225,737	225,737	-	-
Undesignated	11,440,122	118,934	5,116,141	6,205,047
Total Net Position	11,765,859	444,671	5,116,141	6,205,047
Liability & Net Position	\$ 41,702,626	\$ 447,700	\$ 20,458,503	\$ 20,796,423

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

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
June 30, 2016**

	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	\$ 142,766	\$ 87,529	\$ 24,094	\$ 61,641	\$ 23,010	\$ 437,079	\$ 42,609	\$ 72,700	\$ 57,099	\$ 34,849	\$ 56,140
Accounts Receivable	38,338	-	-	-	-	83,802	-	-	-	-	-
Interest Receivable	1,219	2,742	624	1,152	3,141	4,432	22,893	3,985	1,831	401	923
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	182,323	90,271	24,718	62,793	26,151	525,313	65,502	76,685	58,930	35,250	57,063
Non-Current Assets											
Investments*	197,415	641,742	134,817	234,792	804,735	794,299	5,949,329	961,679	423,741	73,284	173,622
Total Assets	\$ 379,738	\$ 732,013	\$ 159,535	\$ 297,585	\$ 830,886	\$ 1,319,612	\$ 6,014,831	\$ 1,038,364	\$ 482,671	\$ 108,534	\$ 230,685
Current Liabilities											
Accounts Payable	\$ 27	\$ 52	\$ 11	\$ 20	\$ 74	\$ 33	\$ 437	\$ 85	\$ 37	\$ 7	\$ 21
Unearned Revenue	15,691	-	-	1,084	-	9,513	-	14,126	-	-	724
Total Current Liabilities	15,718	52	11	1,104	74	9,546	437	14,211	37	7	745
Non-Current Liabilities											
Outstanding Liabilities*	465,038	430,303	86,124	184,656	718,387	1,116,501	3,048,620	709,470	137,057	22,794	143,710
ULAE*	26,510	24,530	4,910	10,527	40,953	63,647	173,790	40,444	7,813	1,299	8,192
Total Non-Current Liabilities	491,548	454,833	91,034	195,183	759,340	1,180,148	3,222,410	749,914	144,870	24,093	151,902
Total Liabilities	\$ 507,266	\$ 454,885	\$ 91,045	\$ 196,287	\$ 759,414	\$ 1,189,694	\$ 3,222,847	\$ 764,125	\$ 144,907	\$ 24,100	\$ 152,647
Net Position											
Designated for Contingency	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety Grants	-	-	-	-	-	-	-	-	-	-	-
Undesignated	(127,528)	277,128	68,490	101,298	71,472	129,918	2,791,984	274,239	337,764	84,434	78,038
Total Net Position	(127,528)	277,128	68,490	101,298	71,472	129,918	2,791,984	274,239	337,764	84,434	78,038
Liability & Net Position	\$ 379,738	\$ 732,013	\$ 159,535	\$ 297,585	\$ 830,886	\$ 1,319,612	\$ 6,014,831	\$ 1,038,364	\$ 482,671	\$ 108,534	\$ 230,685

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

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
June 30, 2016**

	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	\$ 125,429	\$ 42,316	\$ 17,540	\$ 102,628	\$ 44,776	\$ 84,015	\$ 34,585	\$ 107,167	\$ 74,434	\$ 71,818	\$ 187,431
Accounts Receivable	-	-	-	14,385	20,980	-	133,155	-	-	-	-
Interest Receivable	3,744	3,065	1,099	2,150	2,754	2,810	2,557	979	6,984	1,154	7,088
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	129,173	45,381	18,639	119,163	68,510	86,825	170,297	108,146	81,418	72,972	194,519
Non-Current Assets											
Investments*	864,740	748,071	273,107	468,351	653,387	662,061	645,215	148,937	1,772,736	206,892	1,663,429
Total Assets	\$ 993,913	\$ 793,452	\$ 291,746	\$ 587,514	\$ 721,897	\$ 748,886	\$ 815,512	\$ 257,083	\$ 1,854,154	\$ 279,864	\$ 1,857,948
Current Liabilities											
Accounts Payable	\$ (114)	\$ 68	\$ 17	\$ 50	\$ 69	\$ 37	\$ 68	\$ 16	\$ 152	\$ 27	\$ 335
Unearned Revenue	-	-	-	13,195	11,896	-	20,366	17,931	-	17,408	-
Total Current Liabilities	(114)	68	17	13,245	11,965	37	20,434	17,947	152	17,435	335
Non-Current Liabilities											
Outstanding Liabilities*	439,261	554,012	165,794	387,137	627,211	361,468	930,816	96,765	1,387,612	112,543	1,562,355
ULAE*	25,041	31,582	9,451	22,069	35,755	20,606	53,062	5,516	79,102	6,416	89,064
Total Non-Current Liabilities	464,302	585,594	175,245	409,206	662,966	382,074	983,878	102,281	1,466,714	118,959	1,651,419
Total Liabilities	\$ 464,188	\$ 585,662	\$ 175,262	\$ 422,451	\$ 674,931	\$ 382,111	\$ 1,004,312	\$ 120,228	\$ 1,466,866	\$ 136,394	\$ 1,651,754
Net Position											
Designated for Contingency	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety Grants	-	-	-	-	-	-	-	-	-	-	-
Undesignated	529,725	207,790	116,484	165,063	46,966	366,775	(188,800)	136,855	387,288	143,470	206,194
Total Net Position	529,725	207,790	116,484	165,063	46,966	366,775	(188,800)	136,855	387,288	143,470	206,194
Liability & Net Position	\$ 993,913	\$ 793,452	\$ 291,746	\$ 587,514	\$ 721,897	\$ 748,886	\$ 815,512	\$ 257,083	\$ 1,854,154	\$ 279,864	\$ 1,857,948

*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 Twelve Months Ended June 30, 2016**

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 347,630	\$ 347,630	\$ -	\$ -
Banking Layer Deposit	5,523,578	-	-	5,523,578
Shared Risk Layer	2,969,071	-	2,969,071	-
Excess Deposit/Premium	1,197,421	-	1,197,421	-
Banking Layer Assessment	356,970	-	-	356,970
Shared Risk Refund	(280,809)	-	(280,809)	-
Banking Layer Refund	(468,743)	-	-	(468,743)
Risk Management Grants	152,449	152,449	-	-
Other Income	147,708	-	-	147,708
Total Operating Income	9,945,275	500,079	3,885,683	5,559,513
Operating Expenses				
Claims Paid	5,630,143	-	1,194,259	4,435,884
O/S Liability adj.	(628,088)	-	(677,753)	49,665
ULAE	(60,654)	-	(51,726)	(8,928)
Consultants	19,013	19,013	-	-
Administration-Other	55	55	-	-
Safety Service	230,059	230,059	-	-
Claims Administration	765,559	221,083	-	544,476
Program Administration	164,098	164,098	-	-
Board Expenses	4,058	4,058	-	-
Excess Insurance	1,096,376	-	1,096,376	-
Total Operating Expenses	7,220,619	638,366	1,561,156	5,021,097
Operating Income (Loss)	2,724,656	(138,287)	2,324,527	538,416
Non-Operating Income				
Change in Fair Market Value	580,554	7,715	205,786	367,053
Investment Income	596,118	5,113	350,591	240,414
Total Non-Operating Income	1,176,672	12,828	556,377	607,467
Change in Net Position	3,901,328	(125,459)	2,880,904	1,145,883
Beginning Net Position	7,864,531	570,130	2,235,237	5,059,164
Ending Net Position	\$ 11,765,859	\$ 444,671	\$ 5,116,141	\$ 6,205,047

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 Twelve Months Ended June 30, 2016**

	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	161,703	199,532	56,457	73,123	198,798	827,139	1,146,699	217,932	46,576	10,170	44,174
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	38,338	-	-	-	18,740	83,802	-	-	-	-	-
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	(23,504)	(6,983)	(14,464)	-	-	(253,301)	(10,461)	-	-	(11,159)
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	16,708	131,000	-	-	-	-	-
Total Operating Income	200,041	176,028	49,474	58,659	234,246	1,041,941	893,398	207,471	46,576	10,170	33,015
Operating Expenses											
Claims Paid	108,084	124,807	35,128	27,746	352,289	524,102	598,455	235,054	39,932	4,089	104,547
O/S Liability adj.	41,600	(136,121)	(9,980)	82,414	47,278	136,334	(338,208)	47,992	25,595	14,464	(32,045)
ULAE	2,006	(8,248)	(652)	4,610	2,116	6,927	(22,200)	2,166	1,363	817	(1,978)
Consultants	-	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	15,619	14,615	4,956	12,405	20,581	38,823	113,216	31,033	9,057	1,923	8,431
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	167,309	(4,947)	29,452	127,175	422,264	706,186	351,263	316,245	75,947	21,293	78,955
Operating Income (Loss)	32,732	180,975	20,022	(68,516)	(188,018)	335,755	542,135	(108,774)	(29,371)	(11,123)	(45,940)
Non-Operating Income											
Change in Fair Market Value	5,869	13,321	2,612	5,451	14,404	19,500	109,202	19,105	8,663	1,836	4,134
Investment Income	3,524	8,271	2,139	3,781	9,252	13,501	71,808	12,721	5,738	1,233	2,797
Total Non-Operating Income	9,393	21,592	4,751	9,232	23,656	33,001	181,010	31,826	14,401	3,069	6,931
Change in Net Position	42,125	202,567	24,773	(59,284)	(164,362)	368,756	723,145	(76,948)	(14,970)	(8,054)	(39,009)
Beginning Net Position	(169,653)	74,561	43,717	160,582	235,834	(238,838)	2,068,839	351,187	352,734	92,488	117,047
Ending Net Position	\$ (127,528)	\$ 277,128	\$ 68,490	\$ 101,298	\$ 71,472	\$ 129,918	\$ 2,791,984	\$ 274,239	\$ 337,764	\$ 84,434	\$ 78,038

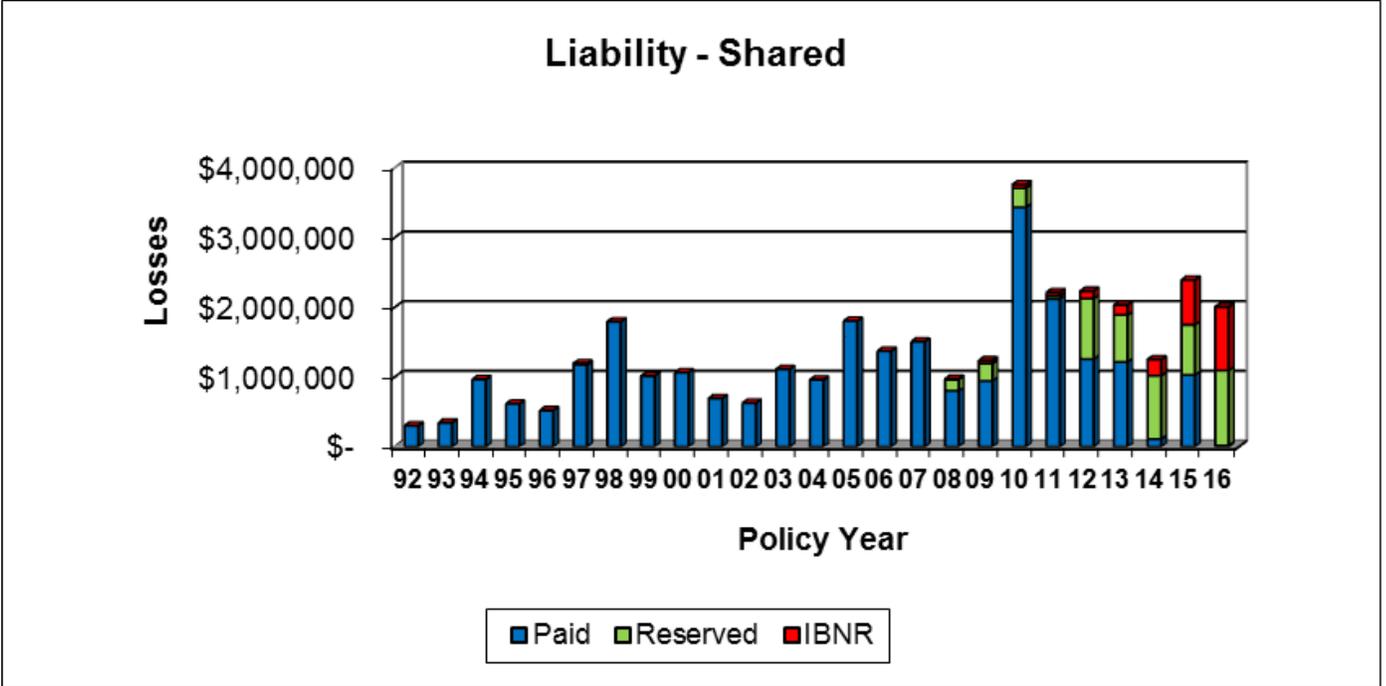
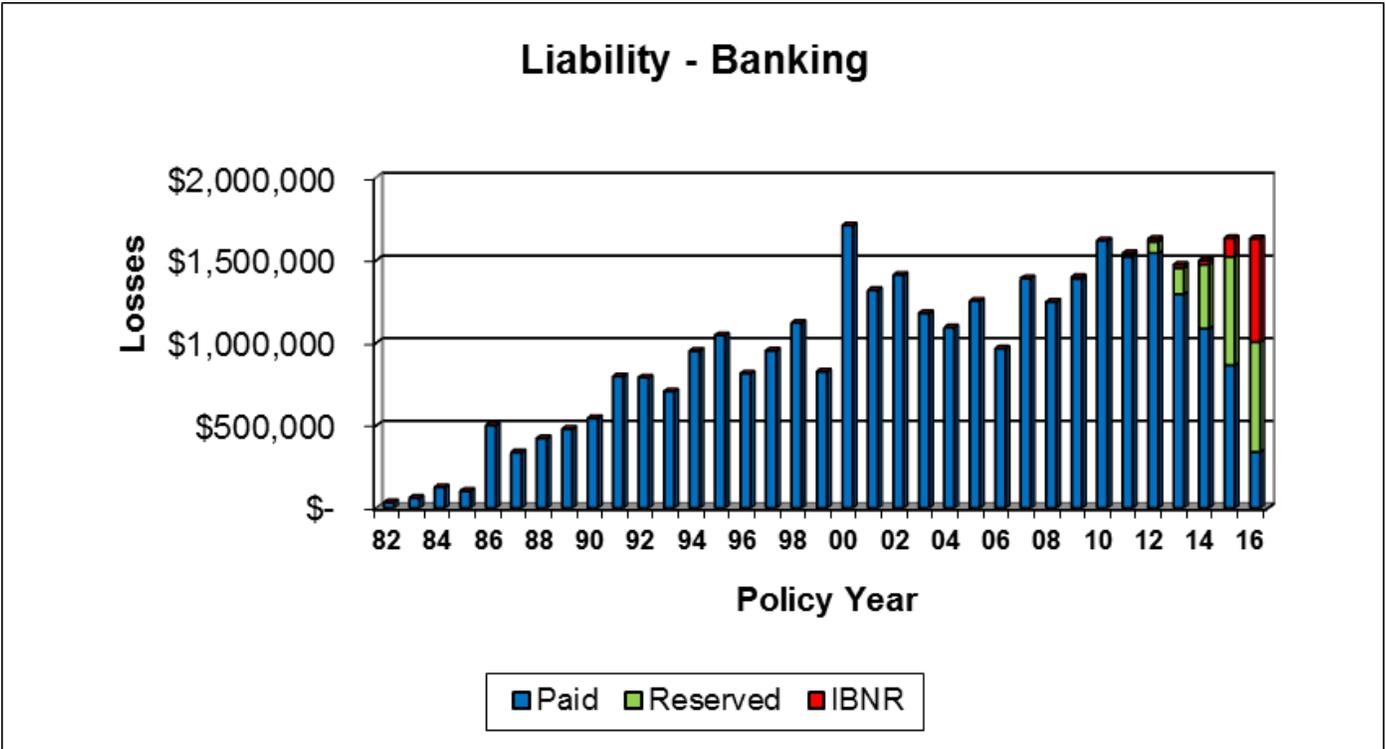
**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For the Twelve Months Ended June 30, 2016**

	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	379,242	160,640	61,100	149,889	122,972	164,827	287,972	60,965	384,958	87,095	681,615
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	14,385	20,980	-	133,155	-	-	-	47,570
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	(65,753)	(10,454)	(8,184)	-	-	(29,141)	-	(17,931)	-	(17,408)	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	313,489	150,186	52,916	164,274	143,952	135,686	421,127	43,034	384,958	69,687	729,185
Operating Expenses											
Claims Paid	117,872	283,865	49,750	162,052	225,432	159,588	316,247	9,978	376,603	164,405	415,859
O/S Liability adj.	147,544	(216,056)	63,933	47,538	(15,414)	(146,348)	(92,431)	27,308	431,537	(131,414)	54,145
ULAE	8,159	(12,980)	3,557	2,417	(1,433)	(8,781)	(6,151)	1,497	23,776	(7,702)	1,786
Consultants	-	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	13,537	24,722	7,247	22,698	24,574	21,731	39,482	5,582	44,746	8,266	61,232
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	287,112	79,551	124,487	234,705	233,159	26,190	257,147	44,365	876,662	33,555	533,022
Operating Income (Loss)	26,377	70,635	(71,571)	(70,431)	(89,207)	109,496	163,980	(1,331)	(491,704)	36,132	196,163
Non-Operating Income											
Change in Fair Market Value	18,310	14,602	4,710	10,219	13,658	12,557	12,136	4,714	31,885	5,934	34,231
Investment Income	11,710	9,142	3,373	6,589	8,511	8,695	7,935	2,955	21,818	3,417	21,504
Total Non-Operating Income	30,020	23,744	8,083	16,808	22,169	21,252	20,071	7,669	53,703	9,351	55,735
Change in Net Position	56,397	94,379	(63,488)	(53,623)	(67,038)	130,748	184,051	6,338	(438,001)	45,483	251,898
Beginning Net Position	473,328	113,411	179,972	218,686	114,004	236,027	(372,851)	130,517	825,289	97,987	(45,704)
Ending Net Position	\$ 529,725	\$ 207,790	\$ 116,484	\$ 165,063	\$ 46,966	\$ 366,775	\$ (188,800)	\$ 136,855	\$ 387,288	\$ 143,470	\$ 206,194

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Reconciliation of Claims Liability by Program
As of June 30, 2016 and June 30, 2015**

	Liability Banking 2016	Liability Shared Risk 2016	Total Liability Program		WC Banking 2016	WC Shared Risk 2016	Total WC Program		Totals	
			2016	2015			2016	2015	2016	2015
Unpaid claims and claim adjustment expenses at beginning of the fiscal year	\$ 3,082,750	\$ 7,176,220	\$ 10,258,970	\$ 8,621,108	\$ 14,427,176	\$ 16,060,015	\$ 30,487,191	\$ 27,805,982	\$ 40,746,161	\$ 36,427,090
Incurred claims and claim adjustment expenses:										
Provision for insured events of the current fiscal year	1,631,141	2,005,460	3,636,601	3,772,147	4,702,021	2,259,028	6,961,049	7,849,008	10,597,650	11,621,155
Increases (Decreases) in provision for insured events of prior fiscal years	(584,803)	158,935	(425,868)	131,709	(216,473)	(1,742,518)	(1,958,991)	(198,014)	(2,384,859)	(66,307)
Change in provision for ULAE in current year	-	-	-	-	(8,928)	(51,726)	(60,654)	(347,530)	(60,654)	(347,530)
Total incurred claims and claim adjustment expenses	1,046,338	2,164,395	3,210,733	3,903,856	4,476,621	464,784	4,941,405	7,303,463	8,152,138	11,207,318
Payments:										
Claims and claim adjustment expenses attributable to insured events of the current fiscal year	339,161	19,329	358,490	775,970	617,872	-	617,872	972,148	976,362	1,748,118
Claims and claim adjustment expenses attributable to insured events of prior fiscal years	1,017,595	2,147,043	3,164,638	1,490,024	3,818,011	1,194,264	5,012,275	3,650,106	8,176,913	5,140,130
Total Payments	1,356,756	2,166,372	3,523,128	2,265,994	4,435,883	1,194,264	5,630,147	4,622,254	9,153,275	6,888,248
Total unpaid claims and claim adjustment expenses at end of the fiscal year	\$ 2,772,332	\$ 7,174,243	\$ 9,946,575	\$ 10,258,970	\$ 14,467,914	\$ 15,330,535	\$ 29,798,449	\$ 30,487,191	\$ 39,745,024	\$ 40,746,161
Claims Liability	\$ 2,772,332	\$ 7,174,243	\$ 9,946,575	\$ 10,258,970	\$ 13,687,632	\$ 14,503,733	\$ 28,191,365	\$ 28,819,455	\$ 38,137,940	\$ 39,078,425
Claims ULAE	-	-	-	-	780,282	826,802	1,607,084	1,667,736	1,607,084	1,667,736
Total Claim Liabilities	\$ 2,772,332	\$ 7,174,243	\$ 9,946,575	\$ 10,258,970	\$ 14,467,914	\$ 15,330,535	\$ 29,798,449	\$ 30,487,191	\$ 39,745,024	\$ 40,746,161

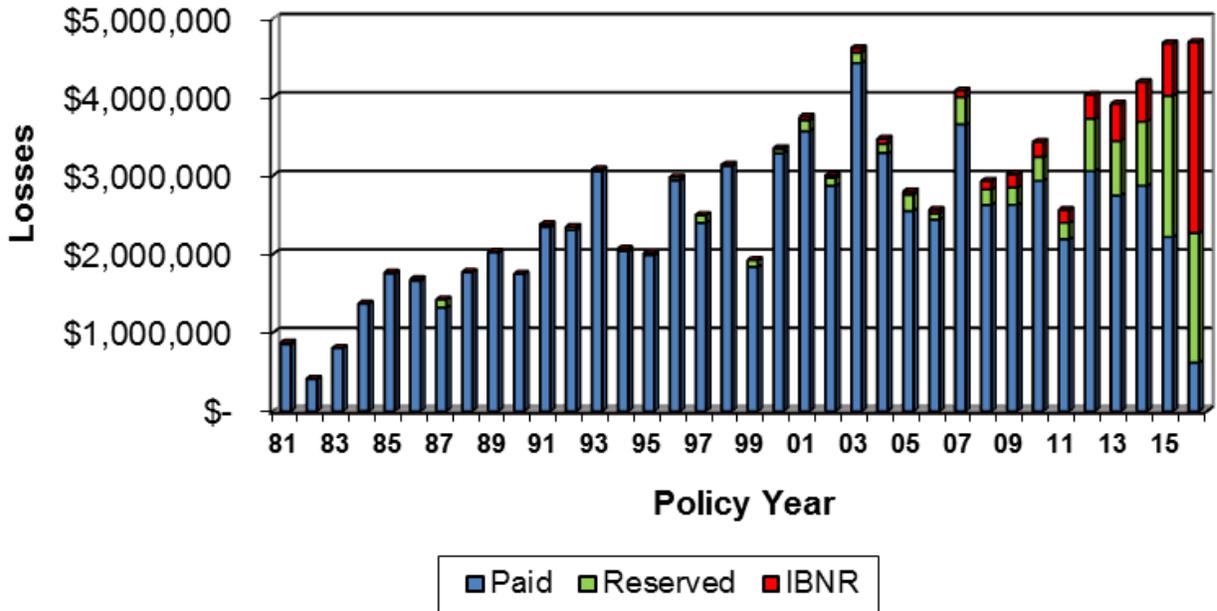
Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of June 30, 2016



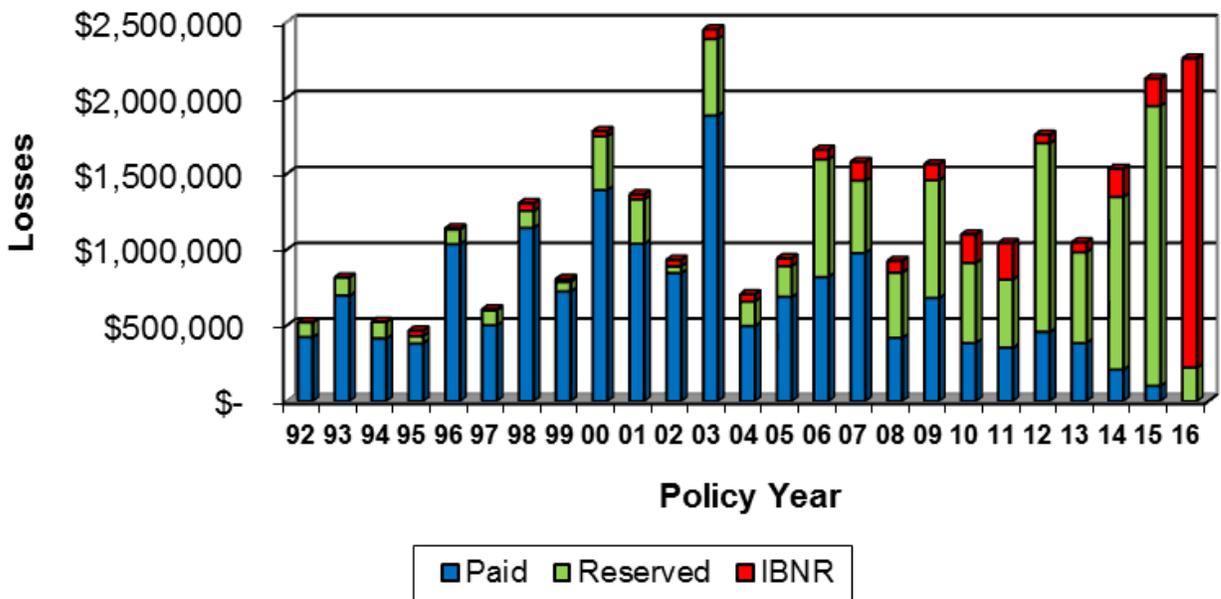
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Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of June 30, 2016

Workers Compensation - Banking



Workers Compensation - Shared



See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
Budget to Actual
As of June 30, 2016

	Budget 2015-2016			YTD Expended 2015-2016			Remaining 2015-2016			
	Total	WC	Liab	Total	WC	Liab	Total \$	Total %	WC	Liab
ADMIN BUDGET										
Administrative Revenue										
41010 Administrative Deposit - See Note 1	\$ 745,368	\$ 347,630	\$ 397,738	\$ 745,368	\$ 347,630	\$ 397,738	\$ -	0%	\$ -	\$ -
44030 Change in Fair Value - See Note 2	-	-	-	8,461	7,715	746	(8,461)		(7,715)	(746)
44040 Interest Income - See Note 2	-	-	-	5,733	5,113	620	(5,733)		(5,113)	(620)
44080 Risk Management Grants - See Note 3	-	-	-	152,449	152,449	-	(152,449)		(152,449)	-
XXXXX Member Identity Theft Protection	16,000	-	16,000	-	-	-	16,000	100%	-	16,000
Total Admin Revenue	\$ 761,368	\$ 347,630	\$ 413,738	\$ 912,011	\$ 512,907	\$ 399,104	\$ (150,643)	-20%	\$ (165,277)	\$ 14,634
Administrative Expenses										
52101 Claims Audit	\$ 5,000	\$ -	\$ 5,000	\$ 5,945	\$ -	\$ 5,945	\$ (945)	-19%	\$ -	\$ (945)
52102 Financial Audit	26,100	13,050	13,050	26,100	13,050	13,050	-	0%	-	-
52103 Legal Services	10,000	3,000	7,000	5,075	1,608	3,467	4,925	49%	1,392	3,533
52104 Actuarial Services	11,800	5,000	6,800	9,300	3,906	5,394	2,500	21%	1,094	1,406
52106 JPA Accreditation	-	-	-	-	-	-	-		-	-
52107 Fidelity Bonds	2,200	1,100	1,100	2,182	449	1,733	18	1%	651	(633)
52109 Miscellaneous Consultants	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
Total Admin Expenses	\$ 60,100	\$ 24,650	\$ 35,450	\$ 48,602	\$ 19,013	\$ 29,589	\$ 11,498	19%	\$ 5,637	\$ 5,861
Safety Services										
52201 Outside Training	\$ 30,000	\$ 15,000	\$ 15,000	\$ 12,396	\$ 6,198	\$ 6,198	\$ 17,604	59%	\$ 8,802	\$ 8,802
52202 Risk Mgmt Comm Mtg Expense	1,500	750	750	152	76	76	1,348	90%	674	674
52203 Police Risk Mgmt Comm Svcs	7,900	3,950	3,950	7,168	3,584	3,584	732	9%	366	366
52204 On Site Monthly Fee	152,320	78,410	73,910	154,764	78,183	76,581	(2,444)	-2%	227	(2,671)
52207 Seminars and PARMA	72,600	40,000	32,600	10,691	7,077	3,614	61,909	85%	32,923	28,986
52208 Police Risk Mgmt Manual	106,250	12,400	93,850	104,900	12,400	92,500	1,350	1%	-	1,350
52209 Safety Contingency	50,000	25,000	25,000	-	-	-	50,000	100%	25,000	25,000
52214 OCCUMED	18,000	18,000	-	18,000	18,000	-	-	0%	-	-
52215 Online Risk Management Services	14,000	7,000	7,000	12,600	6,300	6,300	1,400	10%	700	700
52217 Wellness Optional	15,072	15,072	-	1,318	1,180	138	13,754	91%	13,892	(138)
54200 Safety Grant Fund - See Note 3	-	-	-	97,063	97,063	-	(97,063)		(97,063)	-
Total Safety Services Expenses	\$ 467,642	\$ 215,582	\$ 252,060	\$ 419,052	\$ 230,061	\$ 188,991	\$ 48,590	10%	\$ (14,479)	\$ 63,069

Northern California Cities Self Insurance Fund
Budget to Actual
As of June 30, 2016

	Budget 2015-2016			YTD Expended 2015-2016			Remaining 2015-2016			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
ADMIN BUDGET CONTINUED										
Claims Administration										
52302 Claims Administration Fee	\$ 49,500	\$ 29,700	\$ 19,800	\$ 50,600	\$ 29,700	\$ 20,900	\$ (1,100)	-2%	\$ -	\$ (1,100)
52304 State Funding/Fraud Assessment	160,000	160,000	-	191,383	191,383	-	(31,383)	-20%	(31,383)	-
Total Claims Admin Expenses	\$ 209,500	\$ 189,700	\$ 19,800	\$ 241,983	\$ 221,083	\$ 20,900	\$ (32,483)	-16%	\$ (31,383)	\$ (1,100)
Program Administration										
52401 Program Administration Fee	\$ 291,720	\$ 132,600	\$ 159,120	\$ 291,720	\$ 131,274	\$ 160,446	\$ -	0%	\$ 1,326	\$ (1,326)
52403 Accounting Services	65,650	32,825	32,825	65,648	32,824	32,824	2	0%	1	1
Total Program Admin Expenses	\$ 357,370	\$ 165,425	\$ 191,945	\$ 357,368	\$ 164,098	\$ 193,270	\$ 2	0%	\$ 1,327	\$ (1,325)
Board Expenses										
52501 Executive Committee	\$ 3,000	\$ 1,500	\$ 1,500	\$ 252	\$ 126	\$ 126	\$ 2,748	92%	\$ 1,374	\$ 1,374
52502 Executive Committee Member Travel	3,000	1,500	1,500	3,064	1,532	1,532	(64)	-2%	(32)	(32)
52503 Board of Directors Meetings (includes Travel)	6,000	3,000	3,000	2,544	1,272	1,272	3,456	58%	1,728	1,728
XXXX Board of Directors Long Range Planning Session	2,000	1,000	1,000	-	-	-	2,000	100%	1,000	1,000
52504 Association Memberships	4,000	2,000	2,000	2,254	1,127	1,127	1,746	44%	873	873
Total Board Expenses	\$ 18,000	\$ 9,000	\$ 9,000	\$ 8,114	\$ 4,057	\$ 4,057	\$ 9,886	55%	\$ 4,943	\$ 4,943
Other Administration Expenses - Not identified with above budget line items										
52000 Administrative Expense	\$ -	\$ -	\$ -	\$ 110	\$ 55	\$ 55	\$ (110)		\$ (55)	\$ (55)
52900 Member Identity Theft Protection	16,000	-	16,000	11,470	-	11,470	4,530	28%	-	4,530
Total Other Admin	\$ 16,000	\$ -	\$ 16,000	\$ 11,580	\$ 55	\$ 11,525	\$ 4,420	28%	\$ (55)	\$ 4,475
Total Admin Expenses	\$ 1,128,612	\$ 604,357	\$ 524,255	\$ 1,086,699	\$ 638,367	\$ 448,332	\$ 41,913	4%	\$ (34,010)	\$ 75,923
TOTAL ADMIN REVENUE OVER EXPENSES	\$ (367,244)	\$ (256,727)	\$ (110,517)	\$ (174,688)	\$ (125,460)	\$ (49,228)	\$ (192,556)		\$ (131,267)	\$ (61,289)

Northern California Cities Self Insurance Fund
Budget to Actual
As of June 30, 2016

	Budget 2015-2016			YTD Expended 2015-2016			Remaining 2015-2016			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
BANKING LAYER BUDGET										
Banking Layer Revenue										
41020 Banking Layer Deposit - See Note 1	\$ 7,379,792	\$ 5,523,578	\$ 1,856,214	\$ 7,379,794	\$ 5,523,579	\$ 1,856,215	\$ (2)	0%	\$ (1)	\$ (1)
41050 Banking Layer Refund	-	-	-	(840,635)	(468,743)	(371,892)	840,635		468,743	371,892
43010 Banking Layer Assessment	-	-	-	454,618	356,970	97,648	(454,618)		(356,970)	(97,648)
44020 CJPRMA Refund Transfer - See Note 4	(251,186)	-	(251,186)	-	-	-	(251,186)	100%	-	(251,186)
44030 Change in Fair Value - See Note 2	-	-	-	484,927	367,053	117,874	(484,927)		(367,053)	(117,874)
44040 Interest Income - See Note 2	-	-	-	311,598	240,417	71,181	(311,598)		(240,417)	(71,181)
44010 Other Income	-	-	-	147,708	147,708	-	(147,708)		(147,708)	-
Total Banking Layer Revenue	<u>\$ 7,128,606</u>	<u>\$ 5,523,578</u>	<u>\$ 1,605,028</u>	<u>\$ 7,938,010</u>	<u>\$ 6,166,984</u>	<u>\$ 1,771,026</u>	<u>\$ (809,404)</u>	<u>-11%</u>	<u>\$ (643,406)</u>	<u>\$ (165,998)</u>
Banking Layer Expenses										
51100 Claims Expense - See Note 5	\$ 6,642,000	\$ 5,108,000	\$ 1,534,000	\$ 5,390,959	\$ 4,435,884	\$ 955,075	\$ 1,251,041	19%	\$ 672,116	\$ 578,925
51135 Claims Admin - Liability - See Note 5	-	-	-	401,682	-	401,682	(401,682)		-	(401,682)
51400 OS Liability Adjustment - See Note 5	-	-	-	(260,751)	49,666	(310,417)	260,751		(49,666)	310,417
51800 ULAE Adjustment - See Note 5	-	-	-	(8,930)	(8,930)	-	8,930		8,930	-
52300 Claims Admin - Monthly WC Only - See Note 5	545,361	545,361	-	544,479	544,479	-	882	0%	882	-
Total Banking Layer Expenses	<u>\$ 7,187,361</u>	<u>\$ 5,653,361</u>	<u>\$ 1,534,000</u>	<u>\$ 6,067,439</u>	<u>\$ 5,021,099</u>	<u>\$ 1,046,340</u>	<u>\$ 1,119,922</u>	<u>16%</u>	<u>\$ 632,262</u>	<u>\$ 487,660</u>
TOTAL BANKING REVENUE OVER EXPENSES	\$ (58,755)	\$ (129,783)	\$ 71,028	\$ 1,870,571	\$ 1,145,885	\$ 724,686	\$ (1,929,326)		\$ (1,275,668)	\$ (653,658)

Northern California Cities Self Insurance Fund
Budget to Actual
As of June 30, 2016

	Budget 2015-2016			YTD Expended 2015-2016			Remaining 2015-2016			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
SHARED RISK LAYER BUDGET										
Shared Layer Revenue										
41030 Shared Risk Layer Deposit - See Note 1	\$ 4,451,969	\$ 2,969,071	\$ 1,482,898	\$ 4,451,969	\$ 2,969,071	\$ 1,482,898	\$ -	0%	\$ -	\$ -
41040 Excess Deposit/Premium - See Note 1	2,072,421	1,197,421	875,000	2,051,513	1,197,421	854,092	20,908	1%	-	20,908
41060 Shared Risk Refund	-	-	-	(280,809)	(280,809)	-	280,809		280,809	-
43020 Shared Risk Layer Assessment	-	-	-	325,661	-	325,661	(325,661)		-	(325,661)
44020 Excess Insurance Refund - See Note 4	-	-	-	274,337	-	274,337	(274,337)		-	(274,337)
44030 Change in Fair Value	-	-	-	309,968	205,786	104,182	(309,968)		(205,786)	(104,182)
44040 Interest Income	-	-	-	445,459	350,588	94,871	(445,459)		(350,588)	(94,871)
44060 Property Premium - See Note 1	850,000	-	850,000	954,744	-	954,744	(104,744)	-12%	-	(104,744)
44070 Crime Premium - See Note 1	26,000	-	26,000	24,605	-	24,605	1,395	5%	-	1,395
Total Shared Layer Revenue	\$ 7,400,390	\$ 4,166,492	\$ 3,233,898	\$ 8,557,447	\$ 4,442,057	\$ 4,115,390	\$ (1,157,057)	-16%	\$ (275,565)	\$ (881,492)
Shared Layer Expenses										
51100 Claims Expense	\$ 4,060,000	\$ 2,684,000	\$ 1,376,000	\$ 2,629,175	\$ 464,780	\$ 2,164,395	\$ 1,430,825	35%	\$ 2,219,220	\$ (788,395)
54100 Excess Deposit/Premium Exp - See Note 6	2,072,421	1,197,421	875,000	2,023,267	1,096,376	926,891	49,154	2%	101,045	(51,891)
54150 Member Property Coverage - See Note 6	850,000	-	850,000	956,857	-	956,857	(106,857)	-13%	-	(106,857)
54150 Member Crime Coverage - See Note 6	26,000	-	26,000	24,605	-	24,605	1,395	5%	-	1,395
Total Shared Layer Expenses	\$ 7,008,421	\$ 3,881,421	\$ 3,127,000	\$ 5,633,904	\$ 1,561,156	\$ 4,072,748	\$ 1,374,517	20%	\$ 2,320,265	\$ (945,748)
TOTAL SHARED REVENUE OVER EXPENSES	\$ 391,969	\$ 285,071	\$ 106,898	\$ 2,923,543	\$ 2,880,901	\$ 42,642	\$ (2,531,574)		\$ (2,595,830)	\$ 64,256
OTHER INCOME/(EXPENSE)										
Rounding	-	-	-	9	2	7	-		-	-
Total Other Income/(Expense)	\$ -	\$ -	\$ -	\$ 9	\$ 2	\$ 7	\$ -		\$ -	\$ -
TOTAL INCOME/(EXPENSE)	\$ (34,030)	\$ (101,439)	\$ 67,409	\$ 4,619,435	\$ 3,901,328	\$ 718,107	\$ (4,653,456)		\$ (4,002,765)	\$ (650,691)

Northern California Cities Self Insurance Fund
Notes to Budget to Actual
As of June 30, 2016

1. Revenue Recognition

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

2. Investment Income

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

3. Risk Management Grants

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

4. CJPRMA Refund

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

5. Claims Expenses

Claims related expenses are budgeted based on the 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.

6. Insurance Expense Recognition

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

**Northern California Cities Self Insurance Fund
Safety Grant Historic Usage Report
As of June 30, 2016**

Member	ADA Grants	Risk Management Grants elected to be retained in WC admin by members from their WC shared refund						Total funds available	Total	Funds Available
	Declared in FY 2009 Board Meeting 4/24/2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2009 - FY 2015 for ADA grants and Risk Management Grants	Disbursements Paid through Last Update	
Anderson	\$ 6,496.00	\$ 8,039.00	\$ 7,650.00	\$ 7,540.00	\$ 7,451.00	\$ 3,860.00	\$ -	\$ 41,036.00	\$ 31,355.00	\$ 9,681.00
Auburn	6,397.00	-	-	8,098.00	-	-	-	14,495.00	6,397.00	8,098.00
Colusa	6,258.00	-	-	5,817.00	5,662.00	-	-	17,737.00	17,737.00	-
Corning	6,157.00	6,149.00	5,788.00	5,678.00	-	-	-	23,772.00	23,772.00	-
Dixon	6,592.00	-	-	-	10,379.00	-	10,602.00	27,573.00	11,762.47	15,810.53
Elk Grove	-	-	-	-	-	-	-	-	-	-
Folsom	16,732.00	62,977.00	-	61,737.00	61,566.00	32,328.00	57,693.00	293,033.00	245,721.00	47,312.00
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	-	-	-	-	-	-	6,758.00	731.00	6,027.00
Nevada City	5,665.00	-	-	-	3,618.00	1,896.00	4,275.00	15,454.00	5,665.00	9,789.00
Oroville	7,633.00	-	-	-	-	-	12,309.00	19,942.00	17,412.50	2,529.50
Placerville	6,883.00	-	-	-	-	9,048.00	-	15,931.00	6,883.00	9,048.00
Paradise	7,182.00	-	-	-	-	-	-	7,182.00	7,182.00	-
Red Bluff	7,339.00	12,860.00	12,493.00	12,290.00	-	-	-	44,982.00	44,982.00	-
Rio Vista	5,818.00	-	4,770.00	4,766.00	-	3,759.00	-	19,113.00	15,602.50	3,510.50
Rocklin	9,178.00	24,019.00	25,254.00	25,419.00	25,476.00	20,260.00	22,851.00	152,457.00	110,451.00	42,006.00
Willows	5,856.00	4,618.00	4,412.00	-	-	3,405.00	7,156.00	25,447.00	25,448.00	(1.00)
Yuba City	8,607.00	-	-	22,184.00	-	-	-	30,791.00	30,791.00	-
	\$ 145,238.00	\$ 151,576.00	\$ 88,017.00	\$ 174,207.00	\$ 145,635.00	\$ 91,532.00	\$ 152,449.00	\$ 948,654.00	\$ 722,917.47	\$ 225,736.53



October 12, 2016

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

Attn: Ms. Raychelle Maranan
Program Administrator

by email: raychelle.maranan@alliant.com

Proposal for Workers' Compensation Claims Audit Services – 2016

Farley Consulting Services (FCS) is pleased to present this proposal to conduct an audit of workers' compensation claims handling for the Northern California Cities Self Insurance Fund (NCCSIF).

FCS has completed more than 800 similar audits and can provide a comparison of claims handling performance of York Insurance Services Group (York) with other claims administration arrangements. That comparison will identify areas of claims handling where York may not be complying with accepted industry standards or its own internal standards.

FCS will provide its insurance information to NCCSIF if it is selected to conduct the audit.

Per our agreement with NCCSIF, the audit will be completed in March 2017 with a report presented by mid-April 2017.

Respectfully submitted,

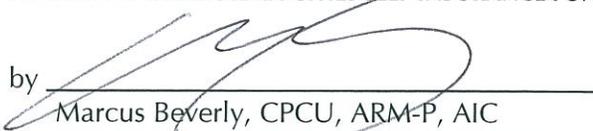
FARLEY CONSULTING SERVICES

by 

Timothy P. Farley, CPCU
President

Agreed and Accepted:

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

by 
Marcus Beverly, CPCU, ARM-P, AIC
First Vice President, Public Entity Group

date 10/17/16

06/24/2016

Northern California Cities Self Insurance Fund

c/o Alliant Insurance Services, Inc.

2180 Harvard St., Ste. 460
Sacramento CA 95815

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions and a policy of disclosure as to the insurance carriers with which Alliant does business.

The commission Alliant will receive from the carrier as a result of this placement will be no greater than 11% of the premium.

Alliant Underwriting Services will also receive additional compensation from the carrier for providing Underwriting Services up to 16.9%. A fee of \$20,486.00 has been included on your invoice for Loss Control, Engineering and Appraisal services provided by Alliant Business Services.

Alliant Underwriting Services and Alliant Business Services are internal operating groups of Alliant Insurance Services, Inc.

Alliant has no ownership interest in any of the carriers or any other intermediaries (if any) that were a part of this placement.

Upon written request, Alliant will further disclose all quotes and indications sought and received by Alliant in connection with your insurance placement, and the terms, including any Alliant interest in or contractual agreement with any of the prospective insurers, of all compensation to be received by Alliant. Request should be mailed to:

Alliant Insurance Services, Inc.
701 B. Street, 6th Floor
San Diego, California 92101-8156
Attention: General Counsel

FACT SHEET

RETAIL BROKERAGE vs. WHOLESALE BROKERAGE & SERVICE OPERATIONS

Many insurance brokerage firms, including Alliant Insurance Services, Inc., have affiliate and/or subsidiary companies that perform services associated with the risk management and insurance procurement process. Alliant has numerous and varied client relationships that involve any combination of Retail Brokerage, Wholesale Brokerage and other Loss Control or Risk Management Consulting work. In addition, Alliant's affiliates, such as Alliant Business Services (ABS), can provide clients with other services not necessarily directly related to the risk management or insurance procurement, such as Human Resources Consulting and/or Appraisal Services.

Normally when acting as our clients' "Retail Broker" Alliant will collect a commission as compensation, or have a *Fee for Service* compensation plan. Alliant will then have a written Agreement with clients, and that document includes full disclosure concerning the compensation we earn including wording similar to the following:

In addition to the commissions and/or fee that the Broker receives, Alliant Underwriting Services (AUS), a division of a related entity, may receive compensation from the Broker and/or the carrier for providing underwriting services. The financial impact of the compensation received by AUS is a cost included in the premium. Also, the related entities of Alliant Business Services (ABS) may receive compensation from Broker and/or the carrier for providing designated, value-added services. Services contracted for by the Client directly will be invoiced accordingly. Otherwise, services will be provided at the expense of Broker and/or the carrier.

This contract language is in addition to the standard disclosure wording contained in Alliant proposals. At the bottom of this **Fact Sheet** we have attached what we include on our Standard Proposals. (Additional disclosure wording is also included on Alliant invoices.) Full disclosure is a key component of our client communication concerning compensation.

The **Retail Brokerage** activities, and Alliant's other services involved in Wholesale Brokering are distinctly separate. Our Retail Brokers and staff act as *advocates for the client* and are involved in the day-to-day delivery of services spelled out in our "Scope of Services." Such services would include ideas such as, negotiating terms and conditions of coverage, issuance of certificates, tailoring coverages to meet specific needs, and assuring that all lines of coverages are properly provided to protect clients' assets.

The **Wholesale Brokerage** activities are provided through Alliant Specialty Insurance Services (ASIS). These include administration of programs that Alliant affiliated companies manage and/or underwrite, and involve separate functions from Retail Brokerage service. Alliant Insurance Services, Inc. has other operations including, AUS and ABS, which provide non-retail brokerage services. The inclusion of these Wholesale Brokerage activities into a program has additional advantages that accrue to clients, primarily in the realm of cost savings, as these activities can generally be provided less expensively by the Wholesale Brokerage operation than they can by a traditional insurer. This is especially the case when a program is large or complex.

As in any business, the cost of services will vary year by year based on program size, underwriting authority, and other factors. AUS receives compensation from carriers for which it provides underwriting and program administration services. There are numerous services involved in this Wholesale Broker function, including:

- ✚ Underwriting new and renewal business for the primary/excess markets
- ✚ PML Analysis
- ✚ Claims Analysis
- ✚ Program Management
- ✚ Program Administration/Information Technology associated with program management.

AS JUST ONE EXAMPLE, the Alliant Property Insurance Program (APIP) - formed in 1993 to meet the unique property insurance needs of public entities – has grown from 65 members in one State to over 9,300 members in 45 States. This growth has fueled insurance cost savings for all members.

FACT SHEET

RETAIL BROKERAGE vs. WHOLESALE BROKERAGE & SERVICE OPERATIONS (Cont.)

To achieve Program results, **AUS** annually:

- ❖ **Underwrites** over 6,000 renewal applications,
- ❖ **Reviews** Statement of Values and associated COPE (Construction, Occupancy, Protection & Exposure) information for over 219,800 Program property locations,
- ❖ **Allocates** premium between 28 separate insurance markets,
- ❖ **Establishes** renewal pricing parameters in accordance with the underwriting/rating standards provided by the program markets, and
- ❖ Performs *Program Accounting* including individual member pricing billing, collections, and remittance to program markets.

Additional **ABS** services available to Program members include:

- ❖ **Loss Control Services** (no specific budget and can be tailored to individual clients).
- ❖ **Appraisals** (Buildings over \$5M appraised every 5-7 years).
- ❖ **Infrared Testing** (again tailored to the client but not an unlimited number of days).
- ❖ **Business Interruption Consulting** (assistance by Forensic Accountant in determining Business Interruption values).
- ❖ **PEPIP Solution Center** (24 hr. hotline to address Property Loss Control questions).
- ❖ **Webinars** (8-10 web based training sessions per year on Property related topics).

Alliant Insurance Services, Inc., our Retail Brokers and colleagues all strive to provide the high level of service expected from our clients at a competitive level of compensation that should be clearly understood and documented.

Commissions are customarily paid by the insurance carriers to their agents and to brokers as a percentage of premiums. In addition to the commissions that Alliant receives, Alliant Underwriting Services. ("AUS"), a division of a related entity may receive compensation from Alliant and/or the carrier for providing underwriting services. The financial impact of the compensation received by AUS is a cost included in the premium. Additionally, Alliant Business Services ("ABS") and/or Strategic HR may receive compensation from Alliant and/or the carrier for providing designated, value-added services. Services contracted for by the client directly will be invoiced accordingly. Otherwise, services will be provided at the expense of Alliant and/or the carrier. Further information is available upon written request directed to: Alliant Insurance Services, Attention: General Counsel, 701 B Street, San Diego, CA 92101.



**SUMMARY OF THE SEPTEMBER 29, 2016
EXECUTIVE COMMITTEE MEETING**

INFORMATION ITEM

ACTION TAKEN

- **Quarterly Financial Report for Period Ending June 30, 2016**
The Committee reviewed the report and took action to accept and file.
- **2016 Meeting Calendar Change**
 - 1) The Committee approved an Expanded Risk Management Committee Meeting in October to provide more time for claims analysis, policy review and updates to members' scorecards.
 - 2) The Committee recommended canceling the Risk Management Committee Meeting in December for an all-day Board Training Day.
- **Preliminary 2017 Meeting Calendar**
The Committee approved recommending the preliminary 2017 Meeting Calendar.
- **Nomination of Officers - 2017**
The Committee nominated Dave Warren as President for new two-year term, January 1, 2017 to December 31, 2018.
- **FY 16/17 Police Risk Management Grant Funds Allocation and Usage**
The Committee approved the same allocation of funds used for the FY 15/16. The primary use of the grant is for body camera program with an option to use the fund for other risk management functions if the member agency body camera program is fully funded.
- **Defense Attorney List for Workers' Compensation**
The Committee approved the addition of Isaac Escobedo from the law firm of Mullen & Filippi, LLP and removal of Kurt M. Petersen from the law firm of D'Andre, Peterson Bobus & Rosenberg.
- **Workers' Compensation Claims Auditor - Farley Consulting Services**
The Committee approved the proposal from Farley Consulting Services to conduct the 2016 Workers' Compensation Claims Audit.



Agenda Item H.

2017 OFFICERS AND EXECUTIVE COMMITTEE

ACTION ITEM

ISSUE: Membership on the NCCSIF Executive Committee (EC) rotates annually, and each Member serves for a two-year term. NCCSIF Officers are selected from the EC as needed. The January 1, 2017 to December 31, 2017 term for the Executive Committee will include the following Members:

2017 NCCSIF Executive Committee

<u>Member</u>	<u>Representative</u>	<u>Term of Office</u>	
		<u>New</u>	<u>Second Year Term</u>
City of Anderson	Liz Cottrell	January 1, 2017 to December 31, 2018	
City of Colusa	Toni Benson		January 1, 2016 to December 31, 2017
City of Corning	Kristina Miller	January 1, 2017 to December 31, 2018	
City of Marysville	Satwant Takhar		January 1, 2016 to December 31, 2017
City of Red Bluff	Sandy Ryan	January 1, 2017 to December 31, 2018	
City of Willows	Tim Sailsbery	January 1, 2017 to December 31, 2018	
City of Yuba City	Natalie Springer		January 1, 2016 to December 31, 2017

The **current** Officers are as follows:

President	Dave Warren	January 1, 2017 to December 31, 2018
Vice President	Liz Ehrenstrom	January 1, 2016 to December 31, 2017
Secretary	Corey Shaver	January 1, 2016 to December 31, 2017
Treasurer (non-voting)	Tim Sailsbery	Appointed annually
CJPRMA Rep (non-voting)	Paula Islas	Appointed annually

The President position is up for nomination. Dave Warren assumed the office of President less than six months ago and is serving the remainder of the prior President's term ending December 31, 2016. Dave Warren is willing to serve the new two-year term, January 1, 2017 to December 31, 2018.

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



Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 27, 2016

Agenda Item H. (continued)

FISCAL IMPACT: None.

RECOMMENDATION: Elect Dave Warren as President, appointment of Treasurer and CJPRMA Representative and approve the Executive Committee Rotation Schedule.

BACKGROUND: The Executive Committee is a standing committee of the Board of Directors and is comprised of seven to nine voting members, and two non-voting members. The President of the Board of Directors serves as the Chair of the Executive Committee. The President, Vice-President, Secretary, Past-President and three to five other Directors act as the seven to nine voting members. The two non-voting members are the Treasurer and the Representative to the CJPRMA Board of Directors.

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

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

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

<u>Rotating Off EC 12/31/2016</u>	<u>Rotating On EC 1/1/2017</u>	<u>Remaining EC for another year</u>
Folsom - Jim Francis	Liz Cottrell - Anderson	Colusa - Toni Benson
Ione - Jon Hanken	Kristina Miller - Corning	Marysville - Satwant Takhar
Jackson - Michael Daly	Sandy Ryan - Red Bluff	Yuba City - Natalie Springer
Placerville - Dave Warren	Tim Sailsbery - Willows	

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

ATTACHMENT(S):

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

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

SECTION 4 **Executive Committee**

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

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

C. - Powers, Duties and Responsibilities.

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

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

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

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

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

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

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

D. - Meetings

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

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

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

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

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

a. Death of a Committee member;

b. Voluntary resignation;

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

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

SECTION 5
Officers of the Authority

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

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

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

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

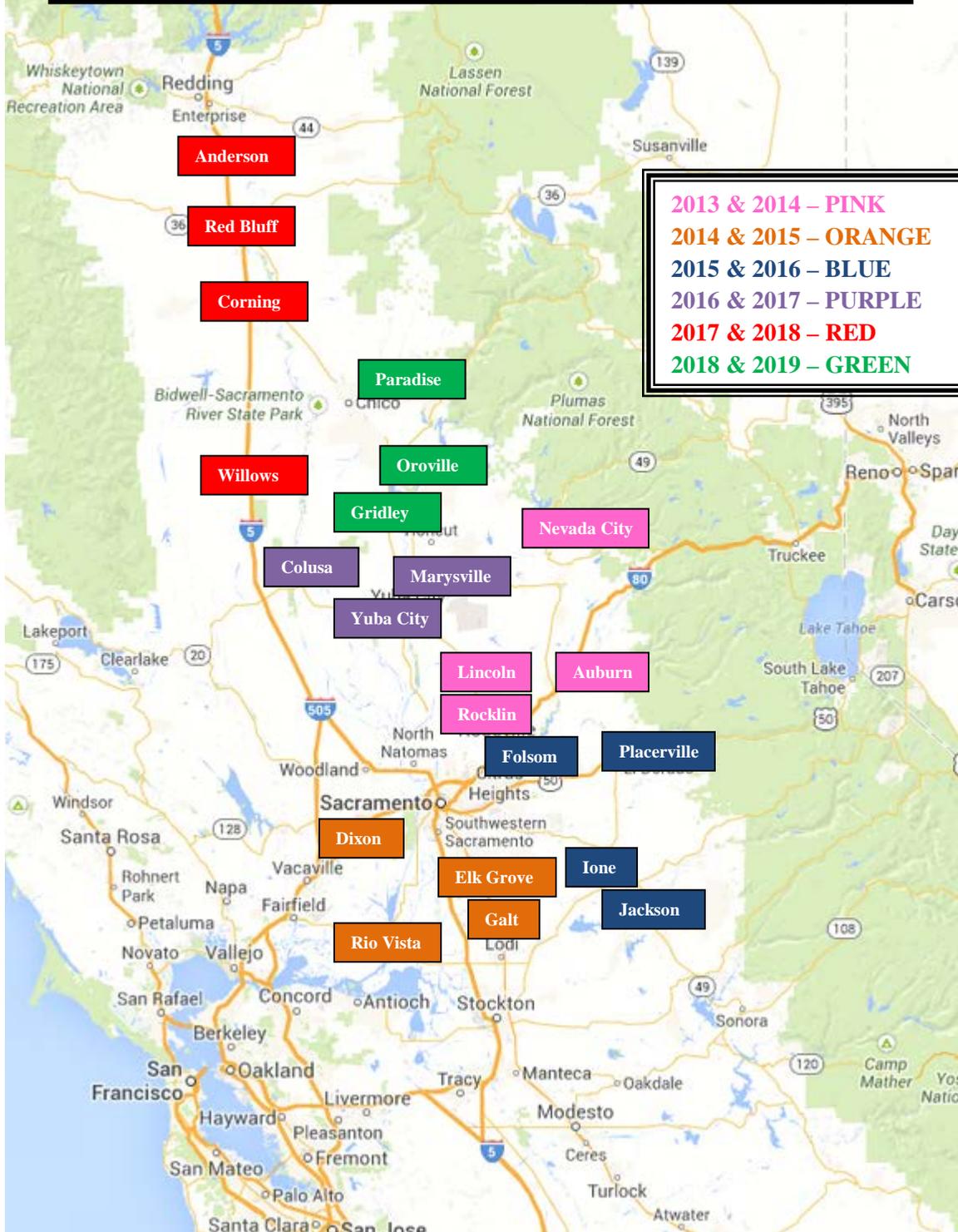
SECTION 6
Committees

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

SECTION 7
Program Director and Other Staff

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

Northern California Cities Self Insurance Fund Executive Committee Rotation List





FY 15/16 FINANCIAL AUDIT

ACTION ITEM

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

- Total assets increased by just over \$3 million, and total liabilities decreased by almost \$1.5 million, resulting in an *increase in Net Position of approximately \$4.6 million*, from \$9,380,125 to \$13,999,557. Without dividends of \$1,121,444 the net position would have increased by \$5,740,876.
- Net cash from operations *decreased by* <\$3.1 million>, from \$4.5 million to \$1.4 million. Results reflect increased cash received from members of \$100,000, less increased cash paid for claims <\$3.1 million> and insurance <\$500,000>. These changes were offset by a decrease of almost \$400,000 in dividends paid.
- NCCSIF earned \$3,053,287 in 2016 compared to an operating *loss of* <\$1,328,280> in 2015. This is largely due to a decrease of \$3.1 million in the provision for claims and claim adjustment expenses.

RECOMMENDATION: Receive and file the 2016 Year End Financials as presented.

FISCAL IMPACT: None.

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

ATTACHMENT(S):

1. Audited Financial Statements as of June 30, 2016 and 2015 (*Separate Cover*)
2. Financial Audit Management Letter (*Separate Cover*)



INVESTMENT POLICY

ACTION ITEM

ISSUE: Chandler Investments, NCCSIF's Investment Manager, and James Marta have reviewed and recommend changes to NCCSIF's Investment Policy. The changes are tracked in the attached Policy and summarized below:

- Added Introduction
- Added investment pool and money market funds to those excluded from the 5% cap on any one issuer.
- Replaced references to the Finance Committee with Treasurer, Program Administrator and/or Accounting Service Provider

FISCAL IMPACT: None.

RECOMMENDATION: Approve the NCCSIF Statement of Investment Policy.

BACKGROUND: Pursuant to Government Section Code 43646 (a) (2), the NCCSIF Statement of Investment Policy must be reviewed annually and amended as necessary. James Marta and Company and Chandler Asset Management annual review the Policy and recommend changes as needed. The last update was made in October 2014.

ATTACHMENTS: Proposed Revised NCCSIF Statement of Investment Policy



STATEMENT OF INVESTMENT POLICY

A. INTRODUCTION and PURPOSE

The Northern California Cities Self Insurance Fund (NCCSIF) is an association of municipalities joined together in 1979 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.

This statement provides guidelines for the prudent investment of the funds of ~~the Northern California Cities Self Insurance Fund (NCCSIF)~~ NCCSIF and outlines the policies and procedures for maximizing the efficiency of NCCSIF's cash management system. The ultimate goal is to enhance the economic status of NCCSIF, while protecting its pooled funds.

This investment policy was endorsed and adopted by NCCSIF Board of Directors and is effective as of the 27th~~x~~ day of October<month>, 2016, and replaces any previous versions.

B. SCOPE

NCCSIF's cash management system is designed to accurately monitor and forecast expenditures and revenues, thus enabling NCCSIF to invest funds to the fullest extent possible. NCCSIF will attempt to obtain the highest yield obtainable, as long as investments meet the criteria established for safety and liquidity.

NCCSIF operates its pooled idle fund investments under the prudent person rule (Civil Code Section 2261, et seq.)

C. PRUDENCE

NCCSIF shall strive to invest 100 % of all idle funds based upon, projected cash flow determinations. Idle cash management and investment transactions are the responsibility of the NCCSIF Finance Committee, of which the NCCSIF Treasurer is a committee member.

Persons authorized to make investment decisions on behalf of local agencies are trustees and therefore fiduciaries subject to the prudent investor standard. When investing, reinvesting, purchasing, acquiring, exchanging, selling, and managing public funds, a trustee shall act with care, skill, prudence, and diligence under the circumstances then prevailing, that a prudent person acting in a like capacity and familiarity with those matters would use in the conduct of funds of a like character and with like aims, to safeguard the principal and maintain the liquidity considering individual investments as part of an overall strategy, a trustee is authorized to acquire investments as authorized by law. (Government Code Section 53600.3)

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

STATEMENT OF INVESTMENT POLICY

D. OBJECTIVES

NCCSIF shall use the following criteria, in order of priority, when selecting investment options:

1. Safety

The safety and risk associated with an investment refers to the potential loss of principal, interest or a combination of these amounts. All "allowable investments" are of a very high quality and would be considered extremely safe and conservative. Safety of principal is the foremost objective of the investment program.

2. Liquidity

An adequate percentage of the portfolio will be maintained in liquid short-term securities that can be converted to cash as necessary to meet disbursement requirements. The liquidity percentage will be determined and adjusted as necessary based upon projected cash flow reports. Investments will be made in securities with active secondary or resale markets.

3. Yield

Within the constraints of safety and liquidity, the highest and best return will be sought. The portfolio will be designed to attain a market average rate of return, taking into account NCCSIF's risk constraints, the cash flow characteristics of the portfolio and state law.

4. Maturity

Maturities shall be selected to anticipate cash needs, thus avoiding forced liquidations. Since funds are invested for the specific purpose of providing for medium and long-term growth, and since the cash flow requirements of NCCSIF are met through investment in LAIF, the Board of Directors hereby grants authority for the purchase of securities with maturities in excess of five years. Such purchases shall be of U.S. Treasury and federal agency securities only (including mortgage-backed securities). The maximum maturity of individual securities is limited to ten years. Not more than 25% of the investment portfolio will be at the maximum maturity term.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

STATEMENT OF INVESTMENT POLICY

5. Diversification

The portfolio will be diversified to avoid incurring unreasonable and avoidable risks regarding specific security types or individual financial institutions. No more than 5% of the portfolio may be invested in any one security issuer or institution unless explicitly stated in this policy, excluding U.S. government, ~~and~~ agency, investment pool and money market funds securities.

6. Public Trust

All participants in the investment process shall act as custodians of the public trust. Investment officials shall recognize that the investment portfolio is subject to public review and evaluation. The overall program shall be designed and managed with a degree of professionalism that is worthy of the public trust. In a diversified portfolio, it must be recognized that occasional measured losses are inevitable and must be considered within the context of the overall investment return.

7. Non Discriminatory

NCCSIF shall not knowingly make or allow investments in any institution, company, corporation, subsidiary or affiliate that practices or supports, directly or indirectly through its actions, discrimination on the basis of race, religion, creed, national or ethnic origin, age, sex, sexual preference or physical disability.

E. AUTHORITY TO INVEST MONIES

Section 53600 et seq. of the California Government Code provides legal authorization for investment of funds of local agencies. All investments of NCCSIF shall conform to the provisions of those laws.

F. DELEGATION OF AUTHORITY

The NCCSIF Board of Directors has designated the Finance Committee as investment managers of NCCSIF and responsible for ensuring that all investment activities are within the guidelines of these policies. Administrative procedures for the operation of the investment program are established under NCCSIF Administration Policy and Procedure A-13, *Review and Control of Investment Activities*. In order to optimize total return through active portfolio management, resources shall be allocated to the investment program. This commitment of resources shall include financial and staffing considerations.

The Agency may engage the services of external investment managers to assist in the management of the Agency's investment portfolio in a manner consistent with the Agency's objectives. The external manager may be granted discretion to purchase and sell

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

STATEMENT OF INVESTMENT POLICY

investment securities in accordance with this Investment Policy. In addition, the manager must be registered under the Investment Advisers Act of 1940.

G. REPORTING

1. Monthly

The investment advisor shall submit a monthly report to the NCCSIF ~~Finance Committee Chair~~ Treasurer, the Accounting Services Provider and the ~~NCCSIF Treasurer~~ Program Administrator. This report will include all items required by Government Code Section 53646.

These items are:

- a. Type of investment;
- b. Issuer;
- c. Date of Maturity;
- d. Amount of deposit and cost of the security;
- e. Current market value of securities and the source of the valuation;
- f. Interest rate;
- g. A statement of compliance with the investment policy;
- h. Accrued interest;
- i. Interest earned to date;
- j. Average weighted book yield;
- k. Average term to maturity;
- l. Transactions;
- m. Percentage distribution of investment types;
- n. Modified duration;
- o. Total rate of return.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

STATEMENT OF INVESTMENT POLICY

2. Quarterly

The NCCSIF Treasurer shall submit quarterly a report to the Board of Directors of all cash and investments of NCCSIF in compliance with Government Code Sections §53646 and §53607.

3. Annually

The NCCSIF Treasurer receives from the investment advisor an annual portfolio investment performance report as of June 30. The annual report and the Investment Policy shall be submitted for review and approval annually at the meeting of the Board of Directors.

H. INVESTMENT GOALS

In the context of “Safety”, “Liquidity” and “Earnings”, funds available for investment shall be invested to meet this specific goal:

1. To provide funds to pay losses as they come due and to pay the expenses of operating NCCSIF.

The NCCSIF ~~Finance Committee Chair~~ [Treasurer, based on consultation with the Finance Committee and Accounting Service Provider](#), will inform the investment advisor from time to time of amounts of funds needed to pay claims and operating expenses. The NCCSIF Program Administrator will provide current actuarial information to the investment advisor in order to determine the appropriate duration.

I. INVESTMENT PARAMETERS

1. Investments shall be managed to a duration not to exceed the current duration of loss payment liabilities.
2. The maximum stated final maturity of securities in the account shall be ten years.
3. The NCCSIF Treasurer shall maintain sufficient short-term liquidity to pay claims and operating expenses as they arise.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

STATEMENT OF INVESTMENT POLICY

J. INVESTMENT INSTRUMENTS AND MATURITIES

1. Permitted Investments

Securities purchased will be maintained within statutory limits imposed by California Government Code Section 53601. The Government Code currently allows for the following:

PERMITTED INVESTMENTS – Summary of CGC 53601	MAXIMUM % OF PORTFOLIO	MINIMUM QUALITY BY S&P or MOODY	MAXIMUM MATURITY
Asset Backed and Mortgage Backed Securities	20%	AA	5 years
Bankers Acceptances	40%	None	180 days
Collateralized Bank Deposits	None	None	5 years
Commercial Paper	25%	A-1/P-1	270 days
LAIF	As law permits	None	N/A
Medium Term Notes – corporate debt	30%	A	5 years
Money Market Mutual Funds	20%	As law permits	N/A
Mutual Funds	20%	As law permits	N/A
Municipal Obligations of California or other States	None	None	5 years
Municipal Obligations of California local agencies	None	None	5 years
Negotiable Certificates of Deposit	30%	None	5 years
Repurchase Agreements	None	None	1 year
Reverse Repurchase Agreements	20%	None	92 days
Time Certificates of Deposit	None	None	5 years
U.S. Treasury Obligations	None	None	10 years*
U.S. Government and Agency Obligations	None	None	10 years*
Suprationals: IBRD, IFC, IADB	30%	AA	5 years

*as specified by this investment policy, Section I, 2.; as permitted by California Government Code

Credit criteria listed in this section refers to the credit of the issuing organization at the time the security is purchased. NCCSIF may from time to time be invested in a security whose rating is downgraded. If a rating drops below [the “A-” ratings category](#), the investment advisor shall notify the Treasurer and recommend a plan of action. The Treasurer shall contact the Finance Committee to appraise it of the downgrade and the investment advisor’s recommendation. The Committee shall report both the downgrade and any action taken to the Board of Directors at the Board of Directors’ next regularly scheduled meeting.

If the Government Code adopts more restrictive investment restrictions, then those restrictions will have precedence over those listed above.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

STATEMENT OF INVESTMENT POLICY

~~Investments shall be purchased according to the minimum credit standards listed. NCCSIF will own no more than 5% of any single issuer, except for U.S. Treasury and U.S. Agency issuers~~

2. Excluded Investments

The following investments are not permitted under this Statement of Investment policy.

- a. Investments not specifically stated under "allowable investments," such as common or preferred stock, convertible or junk bonds, commodities, options, limited partnerships, GIC's, reverse repurchase agreements, uninsured deposits, inverse floaters, range notes, mortgage derived, interest only strips, or in any security that could result in zero interest if held to maturity, etc.;
- b. Investments denominated in any currency other than US dollars; or
- c. Collateralized Mortgage Obligations with collateral not specifically GNMA, FHLMC or FNMA.
- d. Inverse floaters, range notes, mortgage-derived interest only strips, or any security that could result in zero interest accrual if held to maturity.

K. PERFORMANCE EVALUATION

As a reference point for the performance of NCCSIF's portfolio, the quarterly total return of the portfolio will be compared with the quarterly return for LAIF, the quarterly total return of a 1 to 5 year government index benchmark, and the quarterly total return for a 1 to 10 year government index benchmark.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

STATEMENT OF INVESTMENT POLICY

L. SAFEKEEPING AND CUSTODY

Securities purchased from broker/dealers will be held in a third-party custodian safekeeping account except the collateral for time deposits in banks and savings and loans. Collateral for time deposits shall be held in accordance with California law.

M. CONFLICT OF INTEREST

Officers involved in the investment process shall refrain from personal business activity that could conflict with proper execution of the investment program, or which could impair their ability to make impartial investment decisions. Investment officials shall disclose to the NCCSIF Finance Committee any material financial interests in financial institutions that conduct business within this jurisdiction, and they shall further disclose any large personal financial/investment positions that could be related to the performance of NCCSIF's portfolio.

Adopted: January 6, 2005
First Revision: April 14, 2006
Second Revision: June 20, 2008
Third Revision: October 21, 2010
Fourth Revision: December 14, 2011
Fifth Revision: October 18, 2012
Sixth Revision: October 9, 2014
Seventh Revision: October 27, 2016 <Month><Day>, 2016

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

STATEMENT OF INVESTMENT POLICY

Appendix A Explanation of Allowable Instruments

Asset Backed and Mortgage Backed Securities: Any mortgage pass-through security, collateralized mortgage obligation, mortgage-backed or other pay-through bond, equipment lease-backed certificate, consumer receivable pass-through certificate or consumer receivable-backed bond of a maximum of five years' maturity.

Bankers' Acceptances: A bankers' acceptance is a time draft drawn on and accepted by a bank for payment of the shipment or storage of merchandise. The initial obligation of payment rests with the drawer, but the bank substitutes its credit standing for that borrower and assumes the obligation to pay face value at maturity.

Commercial Paper: Commercial Paper is a short-term unsecured obligation issued by both financial companies and non-financial companies to help satisfy their short term funding needs.

Local Agency Investment Fund (LAIF): LAIF is a voluntary program offering local agencies the opportunity to participate in a multi-billion dollar portfolio. LAIF is part of the State of California' Pooled Money Investment Account (PMIA). Oversight of the PMIA is provided by a board whose members include the State Treasurer, Director of Finance and the State controller. All securities are purchased under the authority of the California Government Code.

Medium-Term Notes (MTNs): MTNs are unsecured promissory notes issued by corporations and financial institutions. MTNs are typically issued through a shelf registration process filed with the Securities and Exchange Commission, with original maturities of one to five years. MTNs offer higher yields than Treasury or agency securities because of the additional risk of purchasing unsecured corporate debt for a period of years. Credit quality varies with the issuer and MTNs are rated by several national securities rating services such as Standard and Poor's or Moody's.

Money Market Mutual Funds: Pooled investment funds, which legally are shares of beneficial interest issued by diversified management companies registered with the Securities and Exchange Commission. Money market funds operate under strict guidelines regarding maximum maturities and diversification requirements and seek to maintain a constant net asset value of \$1.00 per share.

Mutual Funds: An entity which pools the funds of investors and invests those funds in a set of securities which is specifically defined in the fund's prospectus. Mutual funds can be invested in various types of domestic and/or international stocks, bonds, and money market instruments, as set forth in the individual fund's prospectus. For most large, institutional investors, the costs associated with investing in mutual funds are higher than the investor can obtain through an individually managed portfolio.

Municipal Obligations: Debt obligations issued by state and local governments.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

STATEMENT OF INVESTMENT POLICY

Negotiable Certificates of Deposit: Negotiable CDs are a marketable receipt for funds deposited in a bank for a fixed time period at a stated rate of interest. Negotiable CDs are not required to be collateralized.

Repurchase Agreement and Reverse Repurchase Agreement: A repurchase agreement (or reverse repurchase agreement) is a contractual arrangement between a financial institution or dealer and an investor. This agreement normally can run for one or more days. The investor puts up his funds for a certain number of days at a stated yield. In return, he takes a given block of securities as collateral. At maturity, the securities are repurchased and the funds repaid plus interest.

Time Certificates of Deposit (CDs): Time CDs are a receipt for funds deposited in a Bank or Savings and Loan Association for a specified period of time at a specific rate of interest. The first \$100,000 of a certificate of deposit is guaranteed by the Federal Deposit Insurance Corporation (FDIC) if with a bank. Time CDs with California institutions are required to be collateralized by the financial institution, as specified in the California Government Code.

Supranational: an international organization that supports international development and commerce. Three specified organizations permitted under CGC 53601, as of January 2015 are the International Bank for Reconstruction and Development (IBRD), International Finance Corporation (IFC), or Inter-American Development Bank (IADB).

U.S. Treasuries:

U.S. Treasury Bills: U.S. Treasury bills, commonly referred to as T-Bills, are short-term marketable securities sold as obligations of the U.S. Government. They are offered in three-month, six month and one-year maturities. T-Bills do not accrue interest but are sold at a discount to pay face value at maturity.

U.S. Treasury Notes: U.S. Treasury Notes are marketable, interest-bearing securities sold as obligations of the U.S. Government with original maturities of one to ten years. Interest is paid semi-annually.

U.S. Treasury Bonds: U.S. treasury Bonds are the same as U.S. Treasury Notes, except they have original maturities of ten year or longer.

U.S. Government Agency Issues: U.S. Government Agency issues include securities which fall into these categories: 1) Issues which are unconditionally backed by the full faith and credit of the United States, 2) Issues which are conditionally backed by the full faith and credit of the United States, and 3) Issues which are not backed by the full faith and credit of the United States.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

STATEMENT OF INVESTMENT POLICY

Issues that are unconditionally backed by the full faith and credit of the United States include the Small business Administration and the General Services Administration (GSA).

Issues that are issued by corporations under the Federal Deposit Insurance Corporation (FDIC) Temporary Liquidity Guarantee Program (TLGP). These notes are backed by the full faith and credit of the United States Government.

Issues which are not backed by the full faith and credit of the United States include the Federal National Mortgage Association (FNMA), Federal Home Loan Bank (FHLB), Farm Credit System (FFCB), Banks for Cooperation (Co-ops), Federal Lands Banks (FLB), Federal Immediate Credit Banks (FICB), Federal Home Loan Mortgage Corporation (FHLMC), Tennessee Valley Authority (TVA), or other government sponsored enterprises (GSEs).

While all of the above issues are not unconditionally backed by the full faith and credit of the United States, they do in fact have de facto backing from the federal government, and it would be most unlikely that the government would let any of these agencies default on its obligations.



**RESOLUTION 17-01
AUTHORIZING SIGNERS FOR THE INVESTMENT OF MONIES IN
THE LOCAL AGENCY INVESTMENT FUND (LAIF)**

ACTION ITEM

ISSUE: The Board is asked to approve the attached Resolution to add David Warren, as President of NCCSIF, as an authorized signer for the investment of monies in LAIF.

RECOMMENDATION: Approval of Resolution 17-01, authorizing the President, Treasurer and Financial Consultant authority to order deposits or withdrawals of monies in LAIF.

FISCAL IMPACT: None.

BACKGROUND: The Board of Directors must approve a Resolution to authorize the NCCSIF President, Treasurer and Financial Consultant to order the deposits or withdrawal of monies in the Local Agency Investment Fund (LAIF). Records are updated with the Local Agency Investment Fund (LAIF) *as needed* to reflect the newly elected officers of NCCSIF who have the authority to transfer funds to or from LAIF. The transfers are restricted to/from LAIF and NCCSIF's trust account.

ATTACHMENT(S): Proposed NCCSIF Resolution 17-01

REFERENCE: Government Code Section:

16429.1.(b) Notwithstanding any other law, a local governmental official, with the consent of the governing body of that agency, having money in its treasury not required for immediate needs, may remit the money to the Treasurer for deposit in the Local Agency Investment Fund for the purpose of investment.



I hereby certify that the foregoing is a full, true and correct copy of Resolution No. 17-01 duly and regularly adopted and passed at a regular meeting of the Board of Directors of the Northern California Cities Self Insurance Fund held on the 27th day of October 2016, by the following vote:

AYES:

NOES:

ABSENT:

ABSTAIN:

NCCSIF President

ATTEST:

NCCSIF Secretary



RESOLUTION 17-02
AUTHORIZING THE TREASURER TO INVEST AND RE-INVEST FUNDS

ACTION ITEM

ISSUE: Annually, the Board must approve a resolution authorizing the NCCSIF Treasurer to invest or reinvest funds, including the sale or exchange of securities.

RECOMMENDATION: Delegate investment authority to the Treasurer by approving Resolution 17-02.

FISCAL IMPACT: None.

BACKGROUND: Government Code 53607 provides for delegation of the authority of the legislative body of a local agency to invest funds to the Treasurer. However, such delegation cannot exist beyond one year, so the Board needs to re-authorize the Treasurer to invest the funds for NCCSIF.

ATTACHMENT(S): Proposed NCCSIF Resolution 17-02

REFERENCE: Government Code Section:

53607. The authority of the legislative body to invest or to reinvest funds of a local agency, or to sell or exchange securities so purchased, may be delegated for a one-year period by the legislative body to the treasurer of the local agency, who shall thereafter assume full responsibility for those transactions until the delegation of authority is revoked or expires, and shall make a monthly report of those transactions to the legislative body. Subject to review, the legislative body may renew the delegation of authority pursuant to this section each year.



RESOLUTION 17-02

**RESOLUTION AUTHORIZING THE NCCSIF TREASURER
TO INVEST AND RE-INVEST FUNDS**

The Northern California Cities Self Insurance Fund (NCCSIF) Board of Directors does resolve as follows:

Pursuant to Section 53607 of the California Government Code, the Board of Directors hereby delegates authority to make all investment decisions for NCCSIF's investment portfolio to the NCCSIF Treasurer, and to further strengthen safeguards over investment practices, the Treasurer shall act in coordination with NCCSIF's Investment Advisor and comply with the NCCSIF Investment Policy.

The NCCSIF Board of Directors does hereby delegate its authority to invest and reinvest funds to the NCCSIF Treasurer or successor in office for the period of January 1, 2017 to December 31, 2017.

➤ NCCSIF Treasurer - Tim Sailsbery

I hereby certify that the foregoing is a full, true and correct copy of Resolution No. 17-02 duly and regularly adopted and passed at a regular meeting of the Board of Directors of the Northern California Cities Self Insurance Fund held on the 27th day of October 2016, by the following vote:

AYES:

NOES:

ABSENT:

ABSTAIN:

NCCSIF President

ATTEST:

NCCSIF Secretary



Agenda Item I.5.

**CONSIDERATION OF POSITIVE PAY
 SERVICES WITH TRI COUNTIES BANK**

ACTION ITEM

ISSUE: The Board is asked to consider adding Positive Pay, a feature designed to reduce fraud, to NCCSIF’s checking accounts. Each check presented for payment is validated against a file provided by York Risk Services, for claim payments, or James Marta & Co., for all other payments. This reduces the risk of fraud from altered, lost, stolen or counterfeit checks. The process also simplifies the check reconciliation process and reduces the risk of ACH debit fraud.

The table below provides a summary of the current checking account and two options for positive pay services, based on an average month of activity. Interest earned is the key variable, though the higher interest earned with the Positive Pay Analysis account is only a credit toward the fee. Any credit earned above the fee is not paid as interest. The swing reflects the net fee plus the loss of the current interest earned and is used to calculate the fee per check. Since any credit earned applies only to the fee the swing for the Analysis account is the loss of current interest, or \$0.10 per check.

Type of Account	Interest %	Interest Earned		Pos. Pay Fee	Net Fee	Swing (Net Fee + Current Interest)	Fee Per Check**
Current Checking	0.10%	\$1,152		\$0	\$0	n/a	n/a
Pos. Pay Interest	0.15%	\$1,728		\$5,580	\$3,852	\$5,004	\$0.44
Pos. Pay Analysis	0.55%	\$5,820	*	\$5,580	(\$240)	\$1,152	\$0.10

* Credit toward fee only

** 11,428 checks per year

RECOMMENDATION: Review and approve proposal to add positive pay services with Tri Counties Bank.

FISCAL IMPACT: TBD; at a minimum the cost would be the lost interest of \$1,152.

BACKGROUND: NCCSIF maintains three checking accounts with Tri Counties Bank, one for each coverage program and a general fund account. None of them currently provide the Positive Pay feature to reduce the potential for fraud, considered to be a best practice for claims administration accounts in particular. Please refer to the attached proposal for more information

ATTACHMENT(S):

1. Tri Counties Bank Positive Pay Fund Proposal
2. Tri Counties Bank Fund BusinessVue Agreement

Banking Services Proposal For:

Northern California Cities Self Insurance Fund



NCCSIF.org

Northern California Cities Self Insurance Fund - A Joint Powers Authority

Presented by:

Katy Blakemore

VP, Cash Management Officer

Executive Summary

Thank you for the opportunity to enhance the banking services for Northern California Cities Self Insurance Fund. We have been providing banking services in California for over 40 years and look forward to continuing to service your business. Based on the information provided to us, we have outlined our understanding of your objectives and have proposed solutions to meet those objectives. Tri Counties Bank is excited to have a continued partnership with Northern California Cities Self Insurance Fund by providing the best solutions to meet the needs of your business today and in the future.

Business Needs:

- Enhanced day-to-day services
- Proactive business banking relationship

Proposed Recommendations

Positive Pay – Check & ACH

- Each check that is presented for payment is validated against the check issue file
- Reduce risk of fraud from lost, stolen, and counterfeit checks
- Full reconciliation
- Save time with a more simplified check reconciliation process
- Reduce risk of ACH debit fraud

Rate Comparison

Tri Counties Bank

Analysis Checking

Balance less than \$100,000 at 0.30%
Balance \$100,000 to \$500,000 at 0.35%
Balance \$500,000 to \$1,000,000 at 0.45%
Balance more than \$1,000,000 at 0.55%

Tri Counties Bank

Interest Checking

Interest Rate .10%

Tri Counties Bank

Interest Analysis Checking

Interest Rate .15%

Currently accounts are Interest Checking
Adding Positive Pay requires an Analysis Checking

Analysis Options

Analysis Checking

- Allows soft dollar interest credits to help offset service charges
- Average book balance for 2015: \$1,152,337: Earnings Credit Rate (ECR) of 0.55%
- Estimated monthly service charge for 3 accounts and Check & ACH fraud protection (based on last year's activity) \$100 per month

Interest Analysis Checking

- Allows hard interest at .15%
- Currently earning hard interest at .10%
- Average book balance for 2015: \$1,152,337: Interest earned last year \$1,152
- Estimated monthly service charge for 3 accounts and Check & ACH fraud protection (based on last year's activity) \$ 500 per month
- Estimated interest earning (based on average balance for 2015) \$1,728

Next Steps

- ✓ **Sign online banking agreement**
Establish online users

- ✓ **Collect sample out sanding check issue file**
TCB will test the file

- ✓ **Go Live**
Add and train users

Contact Information

Katy Blakemore | VP, Cash Management Officer
Cash Management Sales
Office 530-790-2664 | Cell 530-518-4703
katyblakemore@tcbk.com

Lisa Vierra | VP, Product Delivery Officer
Cash Management Sales
Office 916-984-2390 | Cell 916-600-3397
lisavierra@tcbk.com



NCCSIF.org

Northern California Cities Self Insurance Fund - A Joint Powers Authority

tri counties bank
PROFORMA FOR CALCULATING ACCOUNT ANALYSIS

Customer Name: Northern Ca Cities Self Insurance
Analysis Checking
Date: August 1, 2016

Activity Description	Unit Price	Volume	Total Cost	Bal. Equivalent
Account Monthly Maintenance Fee	\$15.00	3	\$45.00	\$107,037.04
Service Charge Debits	\$0.13	1039	\$135.07	\$321,277.63
Service Charge Credits	\$1.25	4	\$5.00	\$11,893.00
Checks Deposited	\$0.10	25	\$2.50	\$5,946.50
Currency Deposited/Provided	\$1.25 (per \$1000)		\$0.00	\$0.00
Charge Back/Returned Checks	\$10.00		\$0.00	\$0.00
Stop Payments	\$27.00		\$0.00	\$0.00
BusinessVue Stop Payments	\$17.50	1	\$17.50	\$41,625.52
Incoming Wires	\$15.00	1	\$15.00	\$35,679.01
Outgoing Domestic Wires In-Branch	\$30.00		\$0.00	\$0.00
Outgoing International Wires In-Branch	\$35.00		\$0.00	\$0.00
BusinessVue Wire Initiation Monthly Fee	\$10.00	1	\$10.00	\$23,786.01
BusinessVue Wire Additional Accounts	\$5.00		\$0.00	\$0.00
Outgoing Domestic Wires w/BusinessVue	\$12.50	2	\$25.00	\$59,465.02
Outgoing International Wires w/ BusinessVue	\$20.00		\$0.00	\$0.00
ACH Credits Origination Monthly Fee	\$25.00		\$0.00	\$0.00
ACH Debits Origination Monthly Fee	\$25.00		\$0.00	\$0.00
ACH Origination Additional Accounts	\$5.00		\$0.00	\$0.00
Express Deposit Capture Monthly Fee	\$25.00	1	\$25.00	\$59,465.02
Express Deposit Capture per Scanner	\$25.00	1	\$25.00	\$59,465.02
Express Deposit Capture Additional Accounts	\$5.00		\$0.00	\$0.00
Lockbox Monthly Maintenance Fee	\$100.00		\$0.00	\$0.00
Lockbox per Transaction	\$0.30		\$0.00	\$0.00
Lockbox Hand Keyed Items	\$0.04		\$0.00	\$0.00
Positive Pay Check & ACH	\$125.00		\$0.00	\$0.00
Positive Pay Check & ACH with Payee Match	\$150.00	1	\$150.00	\$356,790.14
Positive Pay Full Package	\$200.00		\$0.00	\$0.00
Positive Pay Additional Accounts	\$5.00	2	\$10.00	\$23,786.01
Positive Pay Addenda Reporting	\$25.00		\$0.00	\$0.00
Positive Pay Reconciliation	\$25.00		\$0.00	\$0.00
Cash Vault per Deposit	\$3.00		\$0.00	\$0.00
Cash Vault Cash Deposited	\$1.25 (per \$1000)		\$0.00	\$0.00
Cash Vault per Change Order	\$3.00		\$0.00	\$0.00
Cash Vault Change Order Handling	\$1.25 (per \$1000)		\$0.00	\$0.00
Cash Vault Provisional Credit	\$100.00		\$0.00	\$0.00
Account Monthly Maintenance Fee	\$11.00		\$0.00	\$0.00
Other			\$0.00	\$0.00
TOTAL OF ACTIVITY CHARGES:			\$465.07	\$1,106,215.93

All yellow areas must be filled in to calculate.

BALANCE INFORMATION

AVERAGE LEDGER BALANCE:	\$1,152,337.00
AVERAGE FLOAT:	
AVERAGE AVAILABLE BALANCE:	\$1,152,337.00

EARNINGS CREDIT SUMMARY

AVERAGE POSITIVE AVAILABLE BALANCE:	\$1,152,337.00
NUMBER OF DAYS POSITIVE POSITION:	31
RESERVES AT:	10.000% \$115,233.70
INVESTABLE BALANCE:	\$1,037,103.30
EARNINGS CREDIT FOR INVESTABLE BALANCE AT:	0.5500% \$484.46
EARNINGS CREDIT:	\$484.46
TOTAL ACTIVITY CHARGES:	\$465.07
LESS INTEREST PAID:	
NET ACCOUNT ANALYSIS:	\$19.39

Please note: The volumes, balances and pricing in this proforma are estimates based on the bank statements reviewed by Tri Counties Bank and are subject to change. Please refer to the Analysis Business Checking Product Disclosure (NA-0110) and Business Fee Schedule (ADV-1B) for detailed descriptions.



PROFORMA FOR CALCULATING ACCOUNT ANALYSIS

Customer Name: Northern Ca Cities Self Insurance

Analysis Interest Checking

Date: August 1, 2016

Activity Description	Unit Price	Volume	Total Cost	Bal. Equivalent
NUMBER OF DAYS IN MONTH: 31 <i>All yellow areas must be filled in to calculate.</i>				
Account Monthly Maintenance Fee	\$15.00	3	\$45.00	\$0.00
Service Charge Debits	\$0.13	1039	\$135.07	\$0.00
Service Charge Credits	\$1.25	4	\$5.00	\$0.00
Checks Deposited	\$0.10	25	\$2.50	\$0.00
Currency Deposited/Provided	\$1.25 (per \$1000)		\$0.00	\$0.00
Charge Back/Returned Checks	\$10.00		\$0.00	\$0.00
Stop Payments	\$27.00		\$0.00	\$0.00
BusinessVue Stop Payments	\$17.50	1	\$17.50	\$0.00
Incoming Wires	\$15.00	1	\$15.00	\$0.00
Outgoing Domestic Wires In-Branch	\$30.00		\$0.00	\$0.00
Outgoing International Wires In-Branch	\$35.00		\$0.00	\$0.00
BusinessVue Wire Initiation Monthly Fee	\$10.00	1	\$10.00	\$0.00
BusinessVue Wire Additional Accounts	\$5.00		\$0.00	\$0.00
Outgoing Domestic Wires w/BusinessVue	\$12.50	2	\$25.00	\$0.00
Outgoing International Wires w/ BusinessVue	\$20.00		\$0.00	\$0.00
ACH Credits Origination Monthly Fee	\$25.00		\$0.00	\$0.00
ACH Debits Origination Monthly Fee	\$25.00		\$0.00	\$0.00
ACH Origination Additional Accounts	\$5.00		\$0.00	\$0.00
Express Deposit Capture Monthly Fee	\$25.00	1	\$25.00	\$0.00
Express Deposit Capture per Scanner	\$25.00	1	\$25.00	\$0.00
Express Deposit Capture Additional Accounts	\$5.00		\$0.00	\$0.00
Lockbox Monthly Maintenance Fee	\$100.00		\$0.00	\$0.00
Lockbox per Transaction	\$0.30		\$0.00	\$0.00
Lockbox Hand Keyed Items	\$0.04		\$0.00	\$0.00
Positive Pay Check & ACH	\$125.00		\$0.00	\$0.00
Positive Pay Check & ACH with Payee Match	\$150.00	1	\$150.00	\$0.00
Positive Pay Full Package	\$200.00		\$0.00	\$0.00
Positive Pay Additional Accounts	\$5.00	2	\$10.00	\$0.00
Positive Pay Addenda Reporting	\$25.00		\$0.00	\$0.00
Positive Pay Reconciliation	\$25.00		\$0.00	\$0.00
Cash Vault per Deposit	\$3.00		\$0.00	\$0.00
Cash Vault Cash Deposited	\$1.25 (per \$1000)		\$0.00	\$0.00
Cash Vault per Change Order	\$3.00		\$0.00	\$0.00
Cash Vault Change Order Handling	\$1.25 (per \$1000)		\$0.00	\$0.00
Cash Vault Provisional Credit	\$100.00		\$0.00	\$0.00
Account Monthly Maintenance Fee	\$11.00	3	\$33.00	\$0.00
Other			\$0.00	\$0.00
TOTAL OF ACTIVITY CHARGES:			\$498.07	\$0.00

BALANCE INFORMATION

AVERAGE LEDGER BALANCE:	\$1,152,337.00
AVERAGE FLOAT:	
AVERAGE AVAILABLE BALANCE:	\$1,152,337.00

EARNINGS CREDIT SUMMARY

AVERAGE POSITIVE AVAILABLE BALANCE:	\$1,152,337.00
NUMBER OF DAYS POSITIVE POSITION:	31
RESERVES AT:	10.000% \$115,233.70
INVESTABLE BALANCE:	\$1,037,103.30
EARNINGS CREDIT FOR INVESTABLE BALANCE AT:	\$0.00
EARNINGS CREDIT:	\$0.00
TOTAL ACTIVITY CHARGES:	\$498.07
LESS INTEREST PAID:	
NET ACCOUNT ANALYSIS:	-\$498.07

Please note: The volumes, balances and pricing in this proforma are estimates based on the bank statements reviewed by Tri Counties Bank and are subject to change. Please refer to the Analysis Business Checking Product Disclosure (NA-0110) and Business Fee Schedule (ADV-1B) for detailed descriptions.

NORTHERN CA CITIES SELF INSURANCE
 FUND

Complete Legal Business Name

JAMES P MARTA

BusinessVue Customer – Authorized Signer

68-0302156

Federal Tax ID Number

916-993-9494

Phone Number

Alt Phone Number

Fax Number

jmarta@jpmcpa.com

Email Address / Company Website

Business Type

- Corporation/ S Corporation/ Non-Profit Corporation
- Limited Partnership General Partnership
- Limited Liability Partnership Limited Liability Company
- Lodge / Association Individual / Sole Proprietor
- Public Funds

180502981

BusinessVue Primary Account #

This Agreement, together with the attached schedules, consisting of the total number of pages set forth below, along with the BusinessVue User Terms and Conditions (collectively, the "Agreement"), constitutes the agreement under which Tri Counties Bank ("We/Us") will provide electronic cash management services to the business named above ("Customer" or "You/Your"). By your signature below, you agree to the terms and conditions set forth in the Agreement, and any attached schedules. A current copy of the BusinessVue User Terms and Conditions will be provided to you on account approval and is available for review and printing at TriCountiesBank.com. Further, your signature hereto constitutes your representation and warranty that any financial information you provided to us in connection with your application for cash management services is true and correct, and that such information provided in the future that we may request shall also be true and correct as of the date provided.

This Agreement has attached, the following Schedules which further describe and authorize your BusinessVue Pro Features:

- Schedule 1: Account Setup
- Schedule 2: Corporate Admin Designation
- Schedule 3: Service Fees & Charges
- Schedule 4: QuickBooks™ Export
- Schedule 5: Business Bill Pay
- Schedule 6: Wire Transfers
- Schedule 7: ACH
- Schedule 8: Federal Tax Payments
- Schedule 9: Positive Pay
- Schedule 9a: Positive Pay User Access

Dated: _____

BusinessVue Customer:

Authorized Signer

Printed Name: JAMES P MARTA

Title: _____

Tri Counties Bank

Authorized Signature

Printed Name: _____

Additional Account Owner Signature(s)

Signature of TIMOTHY L SAILSBERY

Signature of DAVID R WARREN

Signature of _____

Signature of ELIZABETH EHRENSTROM

Signature of _____

Signature of _____

Katy Blakemore
 Prepared by

NORTHERN CA CITIES SELF INSURANCE FUND

Complete Legal Business Name

701 HOWE AVE STE E3

Street Address

Mailing Address, if Different

SACRAMENTO CA 95825

City, State Zip

68-0302156

Federal Tax ID Number

By your signature below, you hereby acknowledge that there are inherent risks in financial transactions conducted over the Internet. Tri Counties Bank uses industry standard practices to ensure the security of your transactions and data. However, the Bank cannot directly monitor your electronic systems and network connections for which you agree to accept the entire responsibility. Any electronic transactions submitted through the BusinessVue system which are deemed authorized by using the accepted login, password, security challenge and ID token(s) are deemed transactions authorized by you, whether or not such transactions were in fact initiated by you. The Bank's ability to reverse electronic transactions which are initiated by fraudulent means is extremely limited (and in many instances is impossible). Even if you immediately inform the Bank of an unauthorized debit to your account(s), the Bank may not be able to reverse such debit, and unless the Bank's systems are at fault, the financial loss will be entirely yours. The Bank's ability to determine the source of such fraudulent activity is also extremely limited. You are advised to be certain of the integrity of your systems before using BusinessVue and also determine whether you should obtain appropriate insurance coverage to protect against unrecoverable losses. We remind You that the BusinessVue User Terms and Conditions contains, in part, the following provisions which govern your BusinessVue use: *"You agree to be solely responsible for your security procedures using the BusinessVue System. You will adopt internal control procedures to protect the integrity and security of your access to the system and you acknowledge that you have not relied on Tri Counties Bank for advice with respect to such internal controls. You hereby assume full responsibility for any unauthorized access to the BusinessVue System that resulted from a failure of your internal controls. We will provide initial training to set up access to the BusinessVue System. We can assist with implementing your internal controls by setting Account access limits for specific Designated Users, if requested. You agree that transactions conducted under the passwords and User IDs you provide together with applicable token codes shall be deemed authentic payment orders binding on you and us. You will be responsible for all transactions made through the User ID, password and token security system, regardless of whether such transactions were authorized. We are not liable for unauthorized use of the BusinessVue System or for any losses that may result. You will notify us immediately in the case of a lost or stolen token, or if you believe that a User ID and/or password has been used without your permission, or under any other circumstances where access rights need to be changed or terminated."*

Accepted and agreed.

Dated: _____

BusinessVue Customer:

Authorized Signature / Title

Printed Name: JAMES P MARTA

Title: _____

Tri Counties Bank

Authorized Signature

Printed Name: _____

tri counties bank
BusinessVue Authorization and Agreement
Schedule 3 – Service Fees and Charges

Customer: NORTHERN CA CITIES SELF INSURANCE FUND

Fees for the BusinessVue System access are debited monthly from the account identified in your BusinessVue Authorization. These fees are in addition to any fees and service charges otherwise applicable to your Account(s). We reserve the right to modify this fee schedule with 30 days' notice to you. Your continued use of the BusinessVue System after such 30 day notice constitutes your consent to fee modifications. The following fees are current for BusinessVue:

BusinessVue Online Access

BusinessVue no charge
 BusinessVue Plus..... no charge
 BusinessVue Pro no charge

Services available with BusinessVue Pro for an additional fee:

Automated Clearing House (ACH) Services

Credit Originations \$25.00 per month
 Debit Originations \$25.00 per month
 Each additional account with ACH originations..... \$5.00 per month

Wire Services

Wire Originations \$10.00 per month
 Each additional account with Wire originations \$5.00 per month
 Incoming Wire \$15.00 each
 Outgoing Domestic Wire \$12.50 each
 Outgoing International Wire \$20.00 each

Positive Pay

Check & ACH Positive Pay \$125.00 per month
 Check & ACH Positive Pay with Payee Match \$150.00 per month
 Full Package \$200.00 per month
 Option: ACH Addenda Reporting \$25.00 per month
 Option: Reconciliation..... \$25.00 per month
 Each additional account with Positive Pay \$5.00 per month

Replacement Security Tokens \$20.00 each
 Stop Payment through BusinessVue \$17.50 each
 Statement Reprints through BusinessVue no charge
 Check Images through BusinessVue no charge
 Lockbox *service fees are quoted upon request based on individual requirements.*

Business BillPay (*requires access through BusinessVue Plus or Pro*) \$5.95 per month

Additional services:

Written correspondence to payee \$15.00 each
 Proof of payment..... \$15.00 each
 Chargeback (returned Business BillPay payment) \$5.00 each

You agree to the foregoing schedule of charges, and as modified from time to time and hereby authorize us to deduct these charges directly from the account designated on Page 1 of this BusinessVue Authorization and Agreement. You also agree to pay any additional reasonable charges for Features you request that are not covered by this Agreement and which we may provide.

BusinessVue Customer:

X

 Authorized Signature

Printed Name: JAMES P MARTA

Title: _____

Customer: NORTHERN CA CITIES SELF INSURANCE FUND

QuickBooks™ Export

You may use the QuickBooks™ Export feature of BusinessVue to import your BusinessVue data file into the Intuit QuickBooks program. This function can be initiated from within QuickBooks or the BusinessVue System. In either case, your copy of QuickBooks must be running on your PC. It is your responsibility to make a backup of your QuickBooks data file before you use the export function. Failure to do so could cause data loss in the event the export function fails. You cannot export a file more than once in order to prevent duplication. To use this feature you must have a current installed version of QuickBooks on your PC. We cannot provide QuickBooks support for any other feature other than the export function.

DATED: _____

BusinessVue Customer:

X

Authorized Signature

Printed Name: JAMES P MARTA

Title: _____

Customer: NORTHERN CA CITIES SELF INSURANCE FUND

Business Bill Pay

Tri Counties Bank Business Bill Pay service can be accessed via the Bill Pay button in the BusinessVue System. "Cut-Off Time" is 1:00 PM Pacific Time. Use of the Business Bill Pay Service is subject to the terms and conditions of the Tri Counties Bank Online Access Agreement which can be viewed at the Business Bill Pay home screen.

Business BillPay (requires access through BusinessVue Plus or Pro)..... \$5.95 per month
Additional transaction fees may apply to your Business checking account.
Consult the applicable Product Disclosure for details.

Additional services:

Written correspondence to payee.....\$15.00 each
Proof of payment\$15.00 each
Chargeback (returned Business BillPay payment).....\$5.00 each

DATED: _____

BusinessVue Customer:

X

Authorized Signature

Printed Name: na

Title: na

na

Preferred Bill Pay Account

na

Bill Pay Fee Account #

na

Email Address

Customer: NORTHERN CA CITIES SELF INSURANCE FUND

Wire Transfers

A *Wire Transfer* request transmits the data necessary to affect a wire transfer from an Account to which the Designated User has access. In order to be processed on a same-day basis, wire transfer requests must be received by us on a Business Day by no later than 1:00 pm Pacific Time. Any wire transfer request received after that time will be processed on the next Business Day. The Bank has the right to reject any wire request if there are insufficient collected funds available in the Account(s). There are no wire transfer capabilities available for Certificate of Deposit Account(s) or an available Line of Credit. Transaction limitations apply for savings or money market investment accounts to another account or to third parties and are limited to six per statement cycle. A wire transfer fee is assessed for each wire that is requested and processed through the BusinessVue System.

Account Numbers

Primary Account Number for Wire Transfers: 180502981
Additional Account Number for Wire Transfers: _____
Additional Account Number for Wire Transfers: _____

DATED: _____

BusinessVue Customer:

Daily Limits:

Domestic: \$5,000,000.00

International: _____

X

Authorized Signature

Printed Name: JAMES P MARTA

Title: _____

Customer: NORTHERN CA CITIES SELF INSURANCE FUND

You hereby authorize the Representative(s) listed below, to initiate ACH credit and/or debit entries and to initiate, if necessary, adjustments for any entries in error to the Account(s) having access through BusinessVue. You acknowledge that the origination of ACH transactions to the Account(s) must comply with the provisions of the BusinessVue User Terms and Conditions, NACHA Rules and applicable law. You will not initiate an ACH entry that is part of a payment transaction involving a financial agency's office that is not located in the territorial jurisdiction of the United States bearing an International ACH transaction (IAT) standard entry class code. The requirement to use the IAT code is imposed by law and monitored by the Office of Foreign Assets Control (OFAC). Banks and U.S. corporations are required to comply with OFAC rules. Civil and criminal penalties may be imposed for violation of the rules and may include both jail time and civil fines ranging between \$10,000 and \$10,000,000 per occurrence depending on the sanctions program that is violated. Corporate ACH transaction Originators may be directly responsible for rule violations. Fines levied for OFAC violations are property of the U.S. government and levied by the OFAC not the financial institution. If Tri Counties Bank is fined due to an OFAC violation resulting from one or more ACH transactions originated by you, you agree to indemnify and hold the Bank harmless and reimburse the Bank for any such fines or penalties levied and which are attributable to your ACH activity. If you have questions about foreign ACH transactions, discuss these questions or concerns with your Account Officer before proceeding. Restricted transactions (defined as any funds/proceeds associated with Unlawful Internet Gambling) are prohibited from being processed through your account(s) with our Bank. Please refer to the ACH section of the BusinessVue User Terms and Conditions for more information.

DEPOSITORY NAME Tri Counties Bank BRANCH na
 CITY _____ STATE _____ ZIP _____

This authorization is to remain in full force and effect until DEPOSITORY has received written notification from Customer of its termination in such time and in such manner as to afford DEPOSITORY a reasonable opportunity to act on it.

AUTHORIZED REPRESENTATIVES

Name	Signature(s)
_____	_____
_____	_____
_____	_____

DATED: _____

Customer: _____

Prefunding and Uncollected funds hold required.

Daily ACH Limit* _____

Daily Settlement Total _____

Total Warehouse _____

X

 Authorized Signature
 Printed Name: na
 Title: na

*ACH limits are for Bank's protection only. Any ACH transactions processed in excess of the above-stated limit, for any reason, remain your responsibility and are subject to the terms and conditions of your Agreement.

ACH Origination Account Numbers

Primary Account Number for ACH Origination:

na

PPD DR CR CCD DR CR

Primary Charge Back Account Number

PPD DR CR CCD DR CR

Additional Account Number for ACH Origination

Additional Charge Back Account Number:

Additional Account Number for ACH Origination:

PPD DR CR CCD DR CR

Additional Charge Back Account Number:

Additional Account Number for ACH Origination:

PPD DR CR CCD DR CR

Additional Charge Back Account Number

Customer: NORTHERN CA CITIES SELF INSURANCE FUND

Federal Tax Payments

The BusinessVue System's *Federal Tax Payment* function enables you to make Federal Treasury Tax payments electronically. With the Federal Tax Payment function, you can initiate 65 different types of tax payments directly to the Internal Revenue Service (IRS) from any of your Accounts. Each time you submit a federal tax payment, the BusinessVue System gives you the option of adding the tax payment to the Archived Tax Payments File. This file enables you to easily resend any previous tax payments by simply selecting a saved payment and making any necessary changes. You can use the Federal Tax Payment function to submit a new federal tax payment, update an archived federal tax payment, submit a new federal tax payment using an archived federal tax payment, and delete an archived federal tax payment. Like other functions in the BusinessVue System, the Federal Tax Payment function is limited by your authority level and account privileges. You can perform tax payment functions only if your user profile has federal tax payment authority for the selected Account(s). Cutoff time is 4:00 PM Pacific Time, but we strongly encourage you to submit your tax payment files one to two days prior to the effective date to allow time to resolve issues and avoid penalties.

Dated: _____

BusinessVue Customer:

BusinessVue Customer – Authorized Signer

Printed Name: na

Title: _____

Customer: NORTHERN CA CITIES SELF INSURANCE FUND

Positive Pay

The BusinessVue System's *Positive Pay* function enables you to upload a check issue file for validation of all checks presented for payment against your Account(s). Only those checks presented which are matched to the checks written by you are then authorized for payment. Unmatched checks are flagged as exceptions and will be reported to you for further instructions and a decision on whether the item should be paid, or returned. Cutoff time for receipt of your validation file is 11:00 AM Pacific Time. Exceptions not reviewed prior to the 11:00 AM cut-off time will be paid.

Account Numbers

180502981 180502993
180503018

Please select package

- Check & ACH Positive Pay
 - ACH Credits as Exceptions
 - ACH Debits as Exceptions
 - Both
- Check & ACH Positive Pay with Payee Match
 - ACH Credits as Exceptions
 - ACH Debits as Exceptions
 - Both
- Full Package
 - ACH Credits as Exceptions
 - ACH Debits as Exceptions
 - Both
- ACH Addenda Reporting
 - CSV
 - EDI
 - NACHA
 - PDF
 - XLS
 - XML
- Option: ACH Addenda Reporting
 - CSV
 - EDI
 - NACHA
 - PDF
 - XLS
 - XML
- Option: Reconciliation

180502981
Positive Pay Fee Account #

Dated: _____

BusinessVue Customer:

BusinessVue Customer – Authorized Signer

Printed Name: JAMES P MARTA

Title: _____

BusinessVue Authorization and Agreement

Schedule 9a – Positive Pay User Access

Company Name: NORTHERN CA CITIES SELF INSURANCE
FUND

Please complete the section below showing the access authorized for this Positive Pay User. Please complete this form for each authorized Positive Pay user.

Action: Add Change Remove

Authorized User:

Printed Name _____ Email Address _____
 Date of Birth _____ SS# or Mother's Maiden Name _____

Authorized Positive Pay User

Date _____

By signing below, the authorized signer is authorizing this user to access the Positive Pay functions specified below.

Signatures: An authorized signer on the accounts along with the authorized Positive Pay user specified above must sign this form to begin using the Positive Pay.

Dated: _____

Authorized Signer

Printed Name: JAMES P MARTA

Title: _____

Positive Pay Access:

Positive Pay Account #	Process Exceptions	Upload Check Issue File	ACH Addenda Reporting	Reconciliation
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



2016 BOARD TRAINING DAY AGENDA

ACTION ITEM

ISSUE: The Executive Committee (EC) has recommended conducting a Board Training Day this year in combination with a regular Board of Directors meeting on December 8, 2016.

The Program Administrators and the EC offer the following topics:

- Overview of Funding Formulas
- Liability Shared Risk Layer Deficit Plan
- Drone Coverage
- Best Practices for Workers' Compensation Claims
- CJPRMA Update and Services
- Investment 101

RECOMMENDATION: Discuss and provide direction regarding training topics.

FISCAL IMPACT: None (except for regular Board meeting costs).

BACKGROUND: This year, the EC is suggesting that we tackle a few key items; combining the Board Training with a regularly scheduled Board meeting. The training day will start at 9:00 a.m. and members should plan to stay to the end; as late as 3:00 p.m. All members are encouraged to participate.

ATTACHMENT(S): Draft Agenda for the Board Training and Meeting on December 8, 2016



President
Mr. Dave Warren
City of Placerville

Vice President
Ms. Liz Ehrenstrom
City of Oroville

Treasurer
Mr. Tim Sailsbery
City of Willows

Secretary
Ms. Corey Shaver
City of Nevada City

NCCSIF TRAINING DAY/BOARD OF DIRECTORS MEETING AGENDA

Date: Thursday, December 8, 2016
Time: 10:00 a.m. (Breakfast served at 9:00 a.m.)

A – Action
I – Information

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

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

MISSION STATEMENT

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

- | | | | |
|------------|---|---|--|
| 10:00 a.m. | <p>A. CALL TO ORDER</p> <p>B. INTRODUCTIONS</p> <p>C. APPROVAL OF AGENDA AS POSTED</p> <p>D. PUBLIC COMMENTS
<i>This time is reserved for members of the public to address the Board of Directors on matters pertaining to NCCSIF that are of interest to them.</i></p> <p>E. TRAINING DAY PRESENTATIONS</p> | <p></p> <p></p> <p style="text-align: right;">A</p> <p></p> <p style="text-align: right;">I</p> | <p></p> <p></p> <p style="text-align: right;">1</p> <p></p> <p></p> |
| 10:10 a.m. | <p>1. History of NCCSIF and Orientation
<i>Alliant will provide a brief history of NCCSIF and a presentation on NCCSIF Board Governance and Leadership.</i></p> | | 4 |
| 10:30 a.m. | <p>2. Investment 101
<i>Ned Connolly from Chandler Asset Management will present Investment 101, covering the basics of investing.</i></p> | | 2 |
| 10:50 p.m. | <p>3. NCCSIF Investment Portfolio Review
<i>Ned Conolly from Chandler Asset Management will present a current economic overview and NCCSIF's Investment Portfolio.</i></p> | | 2 |
| 11:10 a.m. | <p>**10 MIN BREAK**</p> | | |



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11:20 a.m.	4. Review of Current Financial Condition and Funding Benchmarks <i>Marcus Beverly will provide an overview of NCCSIF's current financial condition and success in meeting funding benchmarks.</i>	2
12:00 p.m.	Lunch & Presentation – Drone Liability and Coverage <i>Michael Colson from CHUBB Commercial Insurance will present an overview of drone liability and coverage.</i>	4
12:45 p.m.	5. CJPRMA Overview of Services <i>David Clovis, CJPRMA Manager, will provide the Board with a presentation on CJPRMA general services.</i>	2
1:05 p.m.	6. Best Practices for Workers' Compensation Claims <i>York Risk Services will present an overview of workers' compensation claims management</i>	2
1:30 p.m.	**10 MIN BREAK**	
1:40 p.m.	F. CONSENT CALENDAR <i>All matters listed under the consent calendar are considered routine with no separate discussion necessary. Any member of the public or the Board of Directors may request any item to be considered separately.</i>	A 1
pg.	1. Board of Directors Meeting Minutes - October 27, 2016	
pg.	2. Check Register from September 1, 2016 to October 31, 2016	
pg.	3. Investment Reports	
pg.	a. Chandler Asset Management Short/Long Term - September 2016 to October 2016	
pg.	b. Local Agency Investment Fund (LAIF) Report as of September 30, 2016	
pg.	c. Treasurer's Report as of September 30, 2016	
	G. ADMINISTRATION REPORTS	I
	1. President's Report <i>Dave Warren will address the Board on items pertaining to NCCSIF.</i>	4
	2. Program Administrator's Report <i>Alliant will address the Board on items pertaining to NCCSIF.</i>	4
	3. CJPRMA Report <i>Paula Islas will address the Board on CJPRMA items pertaining to NCCSIF.</i>	4



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H. FINANCIAL REPORTS

- 1:55 p.m. 1. **Quarterly Financial Report for Period Ending September 30, 2016** A 1
pg. *James Marta will present the quarterly financial report ending September 30, 2016 for the Board to Receive and File.*
- pg. 2. **Budget-to-Actual as of September 30, 2016** I 1
The Board will receive the Budget to Actual results as of September 30, 2016.
- pg. 3. **Liability Shared Risk Layer Deficit Plan** A 1
James Marta and Marcus Beverly will review and recommend updating the current deficit reduction plan for the liability shared risk layer.

I. JPA BUSINESS

- 2:25 p.m. 1. **Policy and Procedure Reviews** A 1
pg. *The Board will review and may recommend or provide direction on revisions to various Risk Management Policies, pending recommendations from the Risk Management Committee.*
- 2:35 p.m. 2. **2016 Annual Report** I 2
pg. *The Board will be provided with the 2016 NCCSIF Annual Report.*
- 2:45 p.m. 3. **2017/18 Insurance Market Update and Renewal Marketing Plan** I 1
pg. *Marcus Beverly will provide an insurance market update and Renewal Marketing Plan for 2017/18.*
- pg. 4. **Round Table Discussion** I 4
The floor will be open to Board members for any topics or ideas that members would like to address.

J. INFORMATION ITEMS

- pg. 1. PARMA 2017 Conference (February 12-15, 2017) in Anaheim, CA
- pg. 2. NCCSIF Organizational Chart
- pg. 3. NCCSIF 2017 Meeting Calendar
- pg. 4. NCCSIF Travel Reimbursement Form
- pg. 5. NCCSIF Resource Contact Guide

K. ADJOURNMENT



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City of Placerville

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City of Oroville

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UPCOMING MEETINGS

- Police Risk Management Committee Meeting - February 2, 2017
- Claims Committee Meeting - March 23, 2017
- Executive Committee Meeting - March 23, 2017
- Risk Management Committee Meeting - April 27, 2017
- Board of Directors Meeting - April 27, 2017

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

The Agenda packet will be posted on the NCCSIF website at www.nccsif.org. Documents and material relating to an open session agenda item that are provided to the NCCSIF 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



**WORKERS' COMPENSATION CLAIMS ADMINISTRATION
PERFORMANCE PLAN & REPORT**

INFORMATION ITEM

ISSUE: York has provided the attached Quarterly Report to update members on progress to date with the overall claims management and benchmark. The Report is one aspect of the attached Performance Plan that was agreed-upon with York as a result of feedback from the members.

RECOMMENDATION: Review and comment on report contents.

FISCAL IMPACT: None.

BACKGROUND: NCCSIF's regular Service Provider Survey revealed concerns with the Workers' Compensation (WC) claims management provided by York. A subsequent survey and Board discussion regarding the WC claims administration led to a meeting with York and select Executive Committee members to agree on a Performance Plan to address member concerns. Part of that plan is a quarterly report that York will prepare for the Board to update members on progress in reaching the goals set out in the Plan.

ATTACHMENT(S):

1. NCCSIF Workers' Compensation Performance Plan
2. York Quarterly Report

**NCCSIF Workers' Compensation Claims Management
Performance Plan**

Category	Topic	Criteria	Measurement	
Communication	Return Phone Calls	One Working Day	Audit/Survey	
	Return Emails	One Working Day	Audit/Survey	
	Written Correspondence	Five Working Days	Audit/Survey	
	Ongoing Contact – TD claimants	Minimum every 45 days	Audit	
	New Claims	3-Point Contact, Minimum 3 days	Audit	
	Claim Reviews	At least 1 per year	Quarterly Report	
	Claim Status Call	At least 30 minutes/month	Member Feedback	
	Case Load	150 Indemnity Pending		Quarterly Report
		300 Med Only/FM		Quarterly Report
Diary	Indemnity	Every 45 Days	Audit	
	MO/FM	Every 90 Days	Audit	
	Supervisor	120 Days, 180 MO/FM	Audit	
	Compensability	Within 14 days	Audit	
	AOE/COE Investigation	Within 3 days	Audit	
	Initial Reserves	Within 14 days	Audit	
	Initial Indemnity Payment	Within 14 calendar days	Audit	
Training	Work Comp 101	By December 31	Completion	
	Roles & Responsibilities			
	Return to Work Programs	Ongoing	Quarterly Report	
Reporting	Activity Summary	Quarterly	Quarterly Report	

Workers' Compensation Program Highlights for the Quarter:

- File reviews conducted with City of Elk Grove, City of Folsom, City of Galt, City of Marysville, Town of Paradise, City of Rocklin, and City of Yuba City.
- Workers' Compensation 101 trainings with City of Lincoln and City of Marysville. Please contact Dori Zumwalt to schedule Workers' Compensation 101 with your city!
- Trending Reports presented to City of Galt, City of Marysville, and Town of Paradise.
- Medical Authorization letters distributed to medical providers in an effort to speed up treatment for your injured workers.
- Baby News!!! Sara Marshall is expecting her second child, a daughter (Grace Sara) on December 1, 2016. Sara will be on maternity leave from approximately November 7, 2016 through March 2017. In addition to support of the NCCSIF claims team, we will also have a temporary examiner covering Sara's desk. More news to follow 😊

Workers' Compensation Program Results:

3 Months ending:	<u>11/30/2015</u>	<u>2/29/2016</u>	<u>5/31/2016</u>	<u>8/31/2016</u>
Medical Only				
Beginning Inventory	58	45	39	46
Newly Entered	43	35	48	60
Reopened	1	3	1	1
Closed	48	36	35	44
Transfers to Indemnity	11	8	11	9
Ending Medical Only	43	39	42	54
Indemnity				
Beginning Inventory	466	465	470	469
Newly Entered	31	39	40	43
Reopened	13	2	6	12
Closed	54	44	54	75
Transfers from MO	11	8	11	9
Ending Indemnity	467	470	473	458
Closing Ratio				
Beginning Inventory	524	510	509	515
Newly Entered	74	74	88	103
Reopened	14	5	7	13
Closed	102	80	89	119
Ratio	116%	101%	94%	103%
Ending Inventory	510	509	515	512

<u>Open Inventory</u>				
<i>Numer of Open Claims at Month End</i>				
Month	Med Only	Indemnity	Fut Med	Total
Aug-15	58	210	256	524
Nov-15	45	222	243	510
Feb-16	39	236	234	509
May-16	46	243	226	515
Aug-16	56	237	218	511

<u>Claims Reported by Type</u>				
3 Months				
Ending	1st Aid	Med Only	Indemnity	Total
Aug-15	3	30	24	57
Nov-15	5	43	31	79
Feb-16	11	35	39	85
May-16	4	48	40	92
Aug-16	5	60	43	108

<u>Closing Ratios</u>			
3 Months			
Ending	Opened	Closed	Ratio
Aug-15	61	76	125%
Nov-15	88	102	116%
Feb-16	79	80	101%
May-16	95	89	94%
Aug-16	116	119	103%

Goals and Objectives

Focus	Measurement	Objective
Inventory Reduction	Files closed from Critical Listing *	8 per month
Settlements	Number of Settlements	8 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	22 weeks of TD on current TD files
Litigation	Newly Litigated Files as % of Newly Opened files	12% 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

NCCSIF Quarterly Workers' Compensation Report: September 2016



Inventory Reduction	<u>11/30/2015</u>	<u>2/29/2016</u>	<u>5/31/2016</u>	<u>8/31/2016</u>
Claims Closed from Critical Listing	20	8	19	22
Settlements				
Compromise and Release	6	14	8	12
Stipulations	14	15	7	16
New Settlements in Period	20	29	15	28
Salvage on Closures				
Incurred Value of Closed Ind Files	\$2,660,729	\$1,337,668	\$1,735,701	\$2,546,111
Salvage on Closed Files	\$1,119,033	\$917,661	\$1,084,695	\$1,340,951
Salvage as % of Incurred Value	29.6%	40.7%	38.5%	34.5%
Average Duration of Active TD Files				
Num of Claims Paying TD in Period	31	31	37	32
Average Duration of TD (weeks)	25.30	23.31	18.73	19.66
Litigated Inventory				
Newly Litigated Files	5	7	9	11
Open Litigated Files	207	209	204	195
Newly Litigated Files, 6 Months Rolling	18	12	16	20
Newly Opened Files, 6 Months Rolling	128	148	162	191
Newly Litigated as % of Newly Opened	14.1%	8.1%	9.9%	10.5%
Reserve Development, DOI > 1 Year				
Change in Incurred	\$2,592,613	\$1,274,324	\$3,454,162	\$4,800,717
Annual Increase on Open Incurred	8.2%	4.0%	10.9%	15.0%



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 27, 2016

Agenda Item J.3.

2017 SERVICE CALENDAR

ACTION ITEM

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

FISCAL IMPACT: No fiscal impact is anticipated.

RECOMMENDATION: Receive and file the 2017 NCCSIF Service Calendar.

BACKGROUND: None.

ATTACHMENT(S): 2017 NCCSIF Service Calendar



2017 NCCSIF SERVICE CALENDAR

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

JANUARY 2017		
01/05/17	Request Loss Runs (as of 12/31) from York for Liability and WC (ask to separate 4850) - deadline 1/16/17	AS
01/05/17	Determine WCIRB Class Codes Rates from WCIRB.com (update Member Payroll Allocations spreadsheet)	AS
01/05/17	Statement of Facts - Roster of Public Agencies - file with State and County	AS
	Preparation for CAJPA Accreditation (every 3 years: last accreditation 2015, next 2018)	AS
01/10/17	Form 700 - email to BOD, Board Alternates, RM Committee members and Service Provider Consultants - deadline 03/20/17	AS
01/12/17	Begin working on Preliminary FY 17/18 Budget	AS, BD
01/16/17	Loss and Renewal Instructions - send to Actuary and Marta	AS
01/16/17	Request Quarterly Financial Report (12/31) and Treasurer's Report from James Marta	AS
01/16/17	Obtain LAIF Quarterly Report (12/31) from State Controller website	AS
01/16/17	Property Program - prepare specifications and input to Oasys	AS
01/16/17	Liability and WC renewal loss information - deadline for receipt from York	AS
01/16/17	Collect Q4 DE9 (12/31) from members	AS
01/20/17	Input loss data into Budget Spreadsheet	AS
01/20/17	Review various service providers/contractors' agreements regarding renewal terms	AS
01/23/17	Property Renewal Schedule - send spreadsheet to members to review/update - due 02/28/17	
01/26/17	PRMC Agenda for 02/02/17 meeting - email to members	AS, BM

FEBRUARY 2017		
02/02/17	PRMC Meeting	PRM
02/05/17	Submit Q4 (12/31) DE9 reports to CJPRMA	AS
02/06/17	Receive Dividend Calculations and Info from CJPRMA Premium Funding	AS, BD
02/06/17	PA to meet to discuss updates to Administrative Costs for Budget	AS
02/06/17	Crime Program - prepare and send renewal applications to Members - due 03/01/17	AS
02/06/17	Pollution Program - prepare and send renewal applications to Members - due 03/01/17	AS
02/06/17	Airport Liability - prepare and send renewal applications to Members - due 03/01/17	AS
02/06/17	ID Fraud Renewal Questionnaire - prepare and send to Members - due 03/01/17	AS
02/12-15/17	PARMA Annual Risk Management Conference - Anaheim, CA	
02/20/17	Actuarial Study - receive draft and send to Jim Marta	AS, Actuary
02/20/17	Reminder: Form 700s to BOD, Board Alternates, RM Committee members and Service Provider Consultants	AS
02/28/17	Property Schedule Renewal Spreadsheet due from members	AS



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MARCH 2017		
03/01/17-03/15/17	Banking and Shared Risk Layer Program Deposits - prepare preliminary worksheets, and Shared Risk layer adjustments for FY 17/18	AS
03/06/17	Request Banking Layer adjustments from Jim Marta	AS
03/6-10/17	Perform 2016 WC Claims Audit - Farley Consulting Services (delayed due to CSAC EIA WC Claims Audit 10/16)	CA
03/10/17	Crime Renewal App (including Treasurer Crime) - prepare and submit renewal applications to ACIP for quotation	AS
03/10/17	Pollution Program - prepare and submit renewal applications	AS
03/10/17	Airport Liability - prepare and submit renewal applications	AS
03/10/17	ID Fraud Coverage - prepare and submit renewal applications to Travelers for quotation	AS
03/16/17	EC & Claims Committee Agendas for 03/23/17 meetings - email to members	AS, York
03/17/17	Reminder: Form 700s to BOD, Board Alternates, RM Committee members and Service Provider Consultants	AS
03/23/17	EC & Claims Committee Meetings	EC
Mtg	Quarterly Investment Reports (12/31) - submit for review	EC
Mtg	Review and approve actuarial studies	EC
Mtg	Preliminary FY 17/18 Budget - submit for review	EC
Mtg	Liability and WC Banking & Shared Layer - preliminary deposit calculation for review	EC
Mtg	2017 Claims Audit for GL - evaluate and consider RFP for Claims Auditor (GL odd years/WC even years)	EC
Mtg	Service Provider Performance Evaluations - submit responses for review	EC

APRIL 2017		
04/01/17	Form 700s deadline to FPPC	AS
04/01/17	Renewal Certificate Holder List - send spreadsheet to members to review/update - due 05/01/17	AS
04/16/17	Collect Q1 DE9 (03/31) from members	AS
04/20/17	RMC & BOD Agendas for 04/27/17 meetings - email to members	AS
04/27/17	RMC & BOD Meetings	RM, BD
Mtg	Quarterly Investment Reports (12/31) - submit for approval	BD
Mtg	Quarterly Financial Report (12/31) - submit for approval	BD
Mtg	Preliminary FY 17/18 Budget - submit for review	BD
Mtg	Liability and WC Banking & Shared Risk Layers - deposit calculations for review (excess WC & Liability & Admin costs pending)	BD
Mtg	Banking Plan Fund Adjustments - submit for approval	BD
Mtg	Shared Risk Layer Plan Fund Adjustments - submit for approval	BD
Mtg	Actuarial Study - submit for approval	BD
Mtg	2016 WC Claims Audit Report - for review and approval - Auditor makes presentation	CA, York

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PA = Property Appraiser

04/27/17	PRMC Agenda for 05/04/17 meeting - email to members	AS, BM
04/30/17	Renewal Certificate Holder List spreadsheet to CJPRMA and CSAC-EIA	AS

MAY 2017

05/02/17	Banking and Shared Risk Layer Adjustments/Assessments - mail to JM for distribution to members	AS
05/02/17	WC Renewal Quotations - check status	AS
05/04/17	PRMC Meeting	PRM
05/05/17	Submit Q1 (03/31) DE9 reports to CJPRMA	AS
05/11/17	EC & Claims Committee Agendas for 05/18/17 meetings - email to members	AS, York
05/18/17	EC & Claims Committee Meetings	EC
Mtg	Quarterly Investment Reports (03/31) - submit for approval	EC
Mtg	Liability and WC Program Deposits - review 2017 revisions	EC
Mtg	FY 17/18 Budget - submit for review	EC
Mtg	Program Administration Contract - submit for approval (<i>as needed</i>)	EC
Mtg	Safety & Risk Control Services Contract - submit for approval (<i>as needed</i>)	EC
Mtg	Liability Claims Administration Contract - submit for approval (<i>as needed</i>)	EC
Mtg	WC Claims Administration Contract - submit for approval (<i>as needed</i>)	EC
Mtg	Accounting Services Contract - submit for approval (<i>as needed</i>)	EC
Mtg	Legal Services Contract - submit for approval (<i>as needed</i>)	EC
Mtg	Conflict of Interest Code-submit for approval (every even years)	EC
Mtg	Property renewal status review	EC
Mtg	Crime renewal quotations review	EC
Mtg	ACI renewal quotations - Wellness Services & EAP - submit for approval (<i>as needed</i>)	EC
Mtg	FY 17/18 Liability Memorandum of Coverage - submit for approval	EC
Mtg	FY 17/18 WC Memorandum of Coverage - submit for approval	EC
05/19/17	Property Program - receive preliminary renewal quotation	AS
05/25/17	Obtain necessary signatures to finalize contracts with consultants	AS

JUNE 2017

06/08/17	RMC & BOD Agendas for 06/15/17 meeting - email to members	AS
06/15/17	RMC & BOD Meetings	RM, BD
Mtg	Risk Management Budget - submit for approval	RM
Mtg	Quarterly Investment Reports (03/31) - submit for approval	BD
Mtg	Quarterly Financial Report (03/31) - submit for approval	BD
Mtg	FY 17/18 Budget - submit final for approval	BD
Mtg	FY 17/18 Liability and WC Banking & Shared Risk Layer Program Deposits - submit final for approval	BD
Mtg	FY 17/18 Liability Memorandum of Coverage - submit for approval	BD



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Mtg	FY 17/18 WC Memorandum of Coverage - submit for approval	BD
Mtg	Conflict of Interest Code - submit for approval (every even years)	BD
Mtg	APIP Property Program - provide report and allocations on renewal quotes	BD
Mtg	ACIP Crime Program - provide report and allocations on renewal quotes	AS
06/15/17	Generate and Email Auto ID Cards to Members	AS
06/25/17	Generate Certificate Holder Renewal Certificates	AS
06/27/17	Mail Renewal Certificates to Certificate Holders and email scanned copy to Members	AS

JULY 2017

07/01/17	NCCSIF Joint Powers Authority - 38 th Anniversary	ALL
07/01/17	Send Program Invoices to James Marta & Company for payment	AS
07/05/17	Email Renewal Binders to Members including: GL, WC, Property, Crime <ul style="list-style-type: none"> • GL (NCCSIF & CJPRMA) - MOC, Dec Page & Summary • WC (NCCSIF & CSAC EIA) - MOC, Dec Page & Summary • Property (APIP) - Summary of Insurance • Crime (ACIP) - Summary of Insurance (Upload binders on website pending receipt of the Policy)	AS
07/05/17	Upload FY 16/17 Coverage Renewal Information on NCCSIF Website	AS
07/10/17	Request Certificate of Insurance from Service Providers and Contractors: Bickmore, York, Marta	AS
07/10/17	Obtain LAIF Quarterly Report (6/30) from State Controller website	AS
07/10/17	Request Quarterly Financial Report (6/30) and Treasurer's Report from James Marta	AS
07/16/17	Collect Q2 DE9 (6/30) from members	AS
07/27/17	PRMC Agenda for 8/3/17 meeting - email to members	AS, BM
07/30/17	Program Manuals - post on website	AS

AUGUST 2017

08/01/17	NCCSIF Financial Audit - begin preparation of documents	AS, JM, FA
08/03/17	PRMC Meeting	PRM
08/04/17	Send CSAC EIA 18/19 WC Renewal application to Members - due 09/04/16	AS
08/05/17	Finance Committee Agenda (determine need)	AS
08/05/17	Submit Q2 (6/30) DE9 reports to CJPRMA	AS
08/21/17	Begin Public Self-Insurer's Annual Report on DIR OSIP website (need total employee count and payroll)	AS

SEPTEMBER 2017

09/01/17	Investment Policy - review and update	JM
09/01/17	Financial Audit - review and update	JM
Mtg	Finance Committee Meeting (<i>if needed</i>)	FC



2017 NCCSIF SERVICE CALENDAR

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

Mtg	Review audit or DRAFT	FC
Mtg	Investment portfolio - review	FC
Mtg	Investment policy - review	FC
09/04/17	CSAC EIA WC Renewal Application deadline from Members	AS
09/15/17	WC Payroll Audit due to CSAC EIA	AS
09/12/17	1 st Installment of Assessments - begin collecting as needed	JM
09/12-15/17	CAJPA 2017 Fall Conference - South Lake Tahoe, CA	
09/14/17	EC & Claims Committee Agendas for 09/21/17 meetings - email to members	AS, York
09/21/17	EC & Claims Committee Meetings	EC
Mtg	Status of CAJPA Accreditation (every 3 years: last accreditation 2015, next 2018)	EC
Mtg	Quarterly Investment Report (06/30) - submit for approval	EC
Mtg	Review financial audit or DRAFT	FC, EC
Mtg	Investment portfolio - review	FC, EC
Mtg	Investment policy - review	FC, EC
Mtg	2018 Nominating Committee - select & nominate	EC
Mtg	2018 Officers - select & recommend to BOD	EC
Mtg	2018 EC Rotation Schedule - submit for approval	EC
Mtg	Preliminary 2018 Meeting Calendar - submit for approval and recommend to BOD	EC
Mtg	2017 Claims Auditor Proposal - submit for approval (GL odd years/WC even years)	EC
Mtg	Select outside training for next calendar year	EC
09/22/17	Compile and complete CSAC EIA Renewal Application on CSAC EIA website	AS

OCTOBER 2017		
10/01/17	Annual Report of Financial Transactions - deadline	JM
10/01/17	Public Self Insurer's Annual Report for JPA & Members - deadline to file	AS, York
10/01/17	Multi-County Agency Biennial Notice (Conflict of Interest Code) - deadline to FPPC	AS
10/14/17	File Controller's Report with the State of California	AS, JM
10/16/17	Collect Q3 DE9 (9/30) from members	AS
10/10/17	Obtain LAIF Quarterly Report (9/30) from State Controller website	AS
10/10/17	Request Quarterly Financial Report (9/30) and Treasurer's Report from James Marta	AS
10/12/17	RMC & BOD Agendas for 10/19/17 meeting - email to members	AS
10/17/17	Claims Audit - perform audit (GL odd years/WC even years)	CA
10/19/17	RMC (Claims Analysis Focus) & BOD (Finance Focus) Meetings	RM, BD
Mtg	Quarterly Investment Reports (06/30) - submit for approval	BD
Mtg	Quarterly Financial Report (06/30) - submit for approval	BD
Mtg	FY 16/17 Financial Audit - submit for approval	BD
Mtg	LAIF Report - submit for approval	BD



2017 NCCSIF SERVICE CALENDAR

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BM = Bickmore	PA = Property Appraiser

Mtg	EC Rotation Schedule - submit for approval	BD
Mtg	2018 Officers - submit for election	BD
Mtg	2018 Meeting Calendar - submit for approval	BD
Mtg	2018 Service Calendar - submit for approval	BD
Mtg	Target Equity Presentation	BD
Mtg	Loss Analysis charts (as of 06/30)	RM
Mtg	Select outside training for 17/18	RM
Mtg	Alliant Commission Disclosure Letter and Retail vs. Wholesale Commissions	BD
10/26/17	PRMC Agenda for 11/02/17 meeting - email to members	AS, BM

NOVEMBER 2017		
11/01/17	Annual Service Provider Performance Evaluations - send to members -reviewed by BOD President (<i>as needed</i>)	AS
11/01/17	Prepare NCCSIF Annual Report	AS
11/02/17	PRMC Meeting	PRM
11/05/17	Submit Q3 (9/30) DE9 reports to CJPRMA	AS
11/15/17	Property (location schedules), Liability* & WC Programs (estimated payroll) - request renewal specifications for the next fiscal year, if needed *Input estimated payroll to Admin Allocation Budget spreadsheet	AS
11/26/17	Send out renewal items for Property list	AS
11/28/17	APIP Property Policy Notebooks (post to website)	AS
11/30/17	Long Range Planning and BOD Agendas for 12/07/17 meeting - email to members	AS

DECEMBER 2017		
12/1/17	Mail out Christmas Cards to Board Members	AS
12/4-8/2017	CalPELRA 2017 Annual Conference - Monterey, CA	
12/07/17	Property Schedules to Members for review - deadline 30 days	AS
12/07/17	Long Range Planning & BOD Meetings (LRP is every 3 years: last one was in December 2014, which was moved to January 2015)	RM, BD
Mtg	Quarterly Investment Reports (09/30) - submit for approval	BD
Mtg	Quarterly Financial Report (as of 09/30) - submit for approval	BD
Mtg	CAJPA Final Accreditation report (every 3 years: last accreditation 2015, next 2018)	BD
Mtg	FY 17/18 Marketing Plan & Renewal Timeline - submit for approval	BD
Mtg	Claims Administration Audit (GL odd years/WC even years) - submit for approval: Auditor makes presentation	BD
12/15/17	2 nd Installment of Assessments - begin collecting (as needed)	JM
12/30/17	Financial Audit - mail to State and Counties of members	JM



2017 MEETING CALENDAR

ACTION ITEM

ISSUE: The proposed NCCSIF 2017 Meeting Calendar is presented for review to determine if any dates should be modified due to conflicts.

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

FISCAL IMPACT: None.

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

ATTACHMENT(S): Preliminary NCCSIF 2017 Meeting Calendar



Preliminary 2017 MEETING CALENDAR

February 2, 2017 Police Risk Management Committee - 10:00 a.m.

March 23, 2017 Claims Committee - 10:00 a.m.
 Executive Committee - 11:30 a.m.

April 27, 2017 Risk Management Committee - 10:00 a.m.
 Board of Directors - 12 noon

May 4, 2017 Police Risk Management Committee - 10:00 a.m.

May 18, 2017 Claims Committee - 10:00 a.m.
 Executive Committee - 11:30 a.m.

June 15, 2017 Risk Management Committee - 10:00 a.m.
 Board of Directors - 12 noon

August 3, 2017 Police Risk Management Committee - 10:00 a.m.

September 21, 2017 Claims Committee - 10:00 a.m.
 Executive Committee - 11:30 a.m.

October 19, 2017..... Risk Management Committee Expanded Meeting- 10:00 a.m.
 (Claims Analysis)
 Board of Directors - 12:30 p.m.
 (Finance Focus)

November 2, 2017..... Police Risk Management Committee - 10:00 a.m.

December 7, 2017 Board of Directors - 10:00 a.m. - 3:00 p.m.
 (Long Range Planning)

Meeting location: TBD

No meetings are scheduled for January or July.



Agenda Item J.5.

CHANGE IN MEMBERS TRANSIT COVERAGE STRUCTURE

ACTION ITEM

ISSUE: Three NCCSIF Members (Auburn, Dixon, Folsom) have **fixed route transit** exposures that are covered by the Pool's Banking and Shared Risk programs but excluded for excess coverage through CJPRMA. As a result, they are members of the 'transit pool' called CalTIP. Coverage attaches at \$250,000, reducing NCCSIF's exposure to this limit, per endorsement to the Liability Memorandum of Coverage (MOC).

These 3 cities have their transit claims adjusted by York using the NCCSIF adjusting team. CalTIP is now modifying their program documents and will (most likely) no longer allow claims to be adjusted by anybody but their claims team (also York employees but different examiners).

These changes also mean the NCCSIF members of CalTIP will be asked to lower their retentions from \$250,000. ***This will most likely result in a change in CalTIP's coverage on May 1, 2017 requiring NCCSIF coverage to be endorsement accordingly,*** limiting the amount of coverage to the member's Banking Layer or excluding it entirely, depending on the CalTIP coverage option chosen by each member (see below under Fiscal Impact).

As a result, NCCSIF needs to work with its members and CalTIP before CalTIP's upcoming program renewal on May 1, 2017 to smoothly manage these changes.

RECOMMENDATION: The EC recommended that 1) Marcus meet with the three Members impacted to discuss this problem and their alternatives, 2) recommend NCCSIF coverage changes to the Board for consideration, and 3) have NCCSIF legal counsel review and recommend the proper way to effect this change on May 1, 2017 in the NCCSIF Governing Documents.

FISCAL IMPACT: If NCCSIF were to discontinue providing transit operation coverage, and these 3 cities were to join CalTIP at lower attachments, then their additional cost *estimates* are:

<u>City</u>	<u>Attachment / Addt. Prem.</u>	<u>Attachment / Addt. Prem.</u>	<u>Ten Year AVG. Claims</u>
Auburn	\$50,000 / \$3,537	\$10,000 / \$8,921	\$20 incurred
Dixon	\$50,000 / \$5,495	\$10,000 / \$13,859	\$1 incurred
Folsom	\$100,000 / \$5,398	\$10,000 / \$25,325	\$30,448 paid; \$53,213 inc.

Note: the Ten Year Average Claims listed above is provided as a comparison to the Additional Premium estimates (*since no Contribution Credit back from NCCSIF is available to offset it – SEE DISCUSSION BELOW*). **More analysis is needed here, including firm premium quotes, before final decisions are made regarding member attachment points.**



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 27, 2016**

Agenda Item J.5. (continued)

BACKGROUND: There are a number of interrelated issues that complicate an easy transition involving these two Pool programs. NCCSIF has a rating plan that is based on **payroll** (and includes the loss experience) of the individual members. The CalTIP plan is based on **miles** that buses drive.

Therefore, when a member takes this transit exposure out of NCCSIF it gets very little credit toward their contribution because they still need to report all their payroll to NCCSIF for coverage related to their transit operations that don't involve bus accidents, including employment practices liability. *There may be a slight reduction for Folsom based on a decrease in their ex-mod from excluding transit losses.*

But clearly, if they were to join Cal TIP at lower attachments they would have a premium charge at the various self-insured retentions offered by Cal TIP, increasing overall costs. Initially, we thought that the additional cost would be nominal when comparing them at their Banking layer Attachments in NCCSIF. *(For Dixon and Auburn this is \$50,000 SIR, and for Folsom this is \$100,000 SIR).*

After conversations with both CalTIP and York we concluded the three transit members could manage their claims in the Banking layer through NCCSIF - we can 'journal' the claims costs when they occur in the CalTIP Pool and need to be paid out of the NCCSIF Pool. As long as York is also CalTIP's TPA, it's easy to journal the funds and this has no financial impact on NCCSIF. This does not work as well with the Shared Risk layer, and therefore, we think that NCCSIF needs to consider excluding coverage for these 3 members in the Shared Risk layer -- only providing coverage reimbursement through the Banking layer.

Because NCCSIF is not a member of CalTIP, but the individual cities are Members, there will be a number of control points that need to be put in place. We think these details can be worked out to everyone's satisfaction, but first need to know the goal of the organization(s) before proceeding.

This change will need to take place on May 1, 2017 and the NCCSIF MOC will need to be endorsed accordingly – Byrne Conley will prepare the proper wording once the Board determines how to proceed.

ATTACHMENT(S): None



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
October 27, 2016

Agenda Item J.6.

ROUND TABLE DISCUSSION

INFORMATION ITEM

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

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: This item is added to each agenda for any topics or ideas that members would like to discuss.

ATTACHMENT(S): None.



INFORMATION ITEMS

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

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

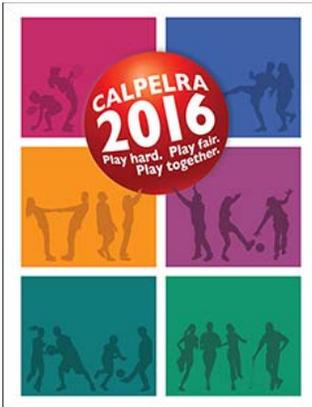
FISCAL IMPACT: None.

BACKGROUND: None

ATTACHMENT(S):

1. CalPELRA 2016 Conference (November 1-4, 2016) in Monterey, CA
2. PARMA 2017 Conference (February 12-15, 2017) in Anaheim, CA
3. Glossary of Terms
4. NCCSIF Organizational Chart
5. NCCSIF 2016 Meeting Calendar
6. NCCSIF Travel Reimbursement Form
7. NCCSIF Resource Contact Guide

- HOME
 - ABOUT US
 - JOIN
 - CONNECT
 - LEAD
 - ACADEMY
 - CONFERENCE
 - EXHIBITORS
 - SPONSORS
 - FRIENDS
 - ALERTS
 - CLIPS
 - JOB BOARD
 - RESOURCES
- Introduction
 - Details
 - Register
 - Keynote / General Sessions
 - Networking Events
 - Hotel Information
 - Conference Guide
 - Exhibitors/ Sponsors
 - Program Committee
 - Call For Proposals
 - Future Dates



Tweets by @CALPELRA

41st Annual Training Conference

CALPELRA 2016: *Play hard. Play fair. Play together.*

From school yard play to Olympic games, in both the workplace and labor relations, playful competition – creativity, knowledge, endurance, and cooperation – leads to success. When we work together, follow the rules, preserve our values, and maintain our relationships, we all win.

Join us at CALPELRA's 2016 Annual Training Conference and learn how playing hard, playing fair, and playing together will lead to your success in labor relations, human resources, and life.

CALPELRA's 2016 Annual Conference will be held the week of **November 1 - 4, in Monterey, California.** The 2016 Conference will be held in the Portola Hotel & Spa and the Monterey Marriott Hotel.

Conference Registration Is Now Closed

Thank you for your interest in the CALPELRA 2016 Annual Training Conference. **The demand for this year's Annual Conference has exceeded available space, and on-line registration for the Conference is now closed.** If you wish you may **submit your name**; if any current registrants cancel, you may be given the opportunity to register.

What's Included In Your Registration

Registration fees include: All Conference general and concurrent sessions; all networking events (including Tuesday, Wednesday, and Thursday night receptions; Wednesday and Thursday lunches; Wednesday, Thursday, and Friday breakfasts, coffee, and breaks). The 2016 Thursday night reception will be held at the amazing **Monterey Bay Aquarium**, and includes a full dinner, casino, dancing, and exclusive, CALPELRA-only access to the Aquarium exhibits.

2016 Conference Member Registration Rates

Registration for CALPELRA's 2016 Annual Conference is now **closed**.

2016 Conference Member registration rates apply to 2016-2017 CALPELRA members.

- Register before July 1: **\$1,020**
(payment received no later than July 31) (includes 2016-2017 CALPELRA membership)*
- Already a 2016-2017 member? Register before July 1: **\$670**
(payment received no later than July 31)
- Register on or before September 30: **\$757**
(payment received no later than September 30)
- Register on or after October 1: **\$1,005**

*Friends are not eligible for combined membership/Conference registration. Please see member definitions here.

2016 Conference Non-Member Registration Rates

Registration for CALPELRA's 2016 Annual Conference is now **closed**.

- Register before July 1: **\$1,020**
(payment received no later than July 31) (includes 2016-2017 CALPELRA membership)*
- Register on or before September 30: **\$1,035**
(payment received no later than September 30)
- Register on or after October 1: **\$1,098**

*Friends are not eligible for combined membership/Conference registration. Please see member definitions here.

Ride the Risk

43rd



FEBRUARY 12 - 15, 2017 • DISNEYLAND® HOTEL • ANAHEIM, CA

Welcome Message



Dear Colleagues,

On behalf of the Public Agency Risk Management Association (PARMA), I am proud to present our 43rd Annual Risk Management Conference! Themed Ride the Risk, the annual meeting will be held at the Disneyland® Hotel in Anaheim, California from February 12-15, 2017. Join risk management colleagues from across the state for what is sure to be a high-quality educational experience.

This year, PARMA underwent a few modifications that included changing our name to Public Agency Risk Management Association. The name change from “Manager” to “Management” provides a better representation of all of the different public entity positions that are a part of our industry and signifies the true purpose of the association.

As part of our mission to promote, develop, and facilitate educational and leadership training, we have developed an outstanding list of interactive sessions that are taught by renowned speakers with immense knowledge of the risk management industry. Attend in-depth sessions on liability, safety, workers’ compensation, risk management, and professional development.

There is even fun for the family! After a packed three-day conference, why not unwind with the family at Disneyland® and California Adventure®? Go on all the thrilling rides and tours or check out the Downtown Disney® to experience unique shopping, exceptional dining, and live entertainment.

Don’t miss out on this exciting educational experience at the happiest place on earth! I look forward to seeing you in February.

Kim Hunt, PARMA President

Board of Directors & Conference Planning Committee

Officers

- Kim Hunt..... President
- Sam Mann..... Vice President
- Susan Eldridge.....Secretary/Treasurer
- Jim Thyden..... Immediate Past President

Directors

- Catherine Jones.....Jeff Rush
- Karen Bianchini.....LeAnne Daly

Planning Committee

- Tani Bragg..... Larry Costello, ARM
- Melissa Delaney.....Brad Keenan
- Mauri McGuire.....Chuck Pode
- Steven Schwarz, CSP.....Kathy Thomas
- Tanisha Welch.....Paul Zeglovitch

Staff

- Brenda Johnson.....Conference Manager, PARMA
- Gloria Peterson.....Executive Director, PARMA
- Stacey Siqueiros.....Meeting Support, PARMA

PARMA Identity Statement

PARMA is a professional community of California public agency personnel with responsibility for risk management, and a network of risk management service providers.

Mission Statement

PARMA is dedicated to providing relevant, career-long educational opportunities, information on the latest risk management trends and best practices, and the resources public entities need to manage a broad spectrum of risk in an ever-changing environment.

PARMA Social Media Links

Facebook page: <https://www.facebook.com/PublicAgencyRiskManagementAssociation/>

PARMA 2017 Conference Hashtags: #ridetherisk, #ridetherisk2017, #PARMAConf2017

LinkedIn: <https://www.linkedin.com/in/parma2762>

Vimeo: <https://vimeo.com/parmavideos>

Twitter: <https://twitter.com/PARMA2762>

Instagram: <https://www.instagram.com/parma2762/>

How to Register

Three Ways to Register!

ONLINE:
www.PARMA.com

MAIL TO:
PARMA
One Capitol Mall, Suite 800
Sacramento, CA 95814

FACSIMILE:
(916) 444-7462

Registration Pricing

	MBR EARLY	MBR REGULAR	MBR ONSITE	NON EARLY**	NON REGULAR**	NON ONSITE**
Public Entity Registration- 1st Person	350.00	450.00	550.00	500.00*	600.00*	700.00*
Public Entity Registration - 2nd and Additional Registrations	320.00	420.00	520.00	380.00	480.00	580.00
Associate Registration	800.00	900.00	1,000.00	1,000.00	1,100.00	1,200.00
Sponsor Additional Registrants	350.00	350.00	350.00	350.00	350.00	350.00
Guest	350.00	350.00	350.00	350.00	350.00	350.00
Exhibitor Registration (<i>Additional Registrations After First Two Comps</i>)	425.00	425.00	525.00	425.00	425.00	525.00

Attendee Pricing for Non-PARMA Members

**Registration includes a one-year, non-refundable membership to PARMA. Only one person from each company needs to register at the non-member rate. All others from the same company/entity can use the additional member pricing above.

Important Deadlines

12/1/2016 Early Bird Pricing End Date (register on or before this date)
12/2/2016 Regular Pricing Start Date
2/12/2017 Onsite Registration Fees Apply

Refund Policy

Requests for refunds must be received in writing. Cancellations postmarked on or before December 5, 2016 will receive a full refund. Membership dues will not be refunded if registering as a non-member. Cancellations postmarked after December 5, 2016 will be subject to a \$100 service charge. No reimbursement will be given after January 16, 2017 but substitutions will be accepted. Please allow 60 days after the close of the conference for refund processing.

No refunds on golf fees or membership dues. If PARMA must cancel this conference for any reason, liability is limited to the registration fees paid only. PARMA is not responsible for any other expenses incurred, including travel and accommodation fees.

Special Needs

If for any reason, you require assistance or special accommodations, please indicate so on the online registration form. PARMA conference management will contact you to ensure proper accommodations are made.

When registering online, please check the appropriate box to indicate the requirement of vegetarian meals.

PARMA Social Media Links

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PARMA 2017 Conference Hashtags: #ridetherisk, #ridetherisk2017, #PARMAConf2017

LinkedIn: <https://www.linkedin.com/in/parma2762>

Vimeo: <https://vimeo.com/parmavideos>

Twitter: <https://twitter.com/PARMA2762>

Instagram: <https://www.instagram.com/parma2762/>

Conference Location & Accommodations

Conference Location

Disneyland, Hotel Conference Center
1150 West Magic Way
Anaheim, California 92802

Hotel Reservations

Upon completion of and payment of your registration, you will receive a confirmation email with details on reserving a hotel room.

Room Rates

Disney's Grand Californian Hotel, & Spa	\$249.00 / night
Disneyland, Hotel	\$189.00 / night
Disney's Paradise Pier, Hotel	\$169.00 / night

Prices do not include room fees and Taxes. Cancellation Policy: 14 Days Prior to Arrival. Final day to book hotel is January 18, 2017. PARMA requires a One Night Non-Refundable deposit.

Parking

Self-parking \$10.00 / night
Valet parking \$22.00 / night



Discounted Special Group Theme Park Tickets Available

You may purchase discount special group rate theme park tickets when making your hotel reservation by using the hotel link provided in your PARMA registration email confirmation. Theme park tickets must be purchased through the link before February 12. You will not be able to purchase theme park tickets after this date or onsite.

Keynote Speaker:

Tim East, Director of Risk Management
The Walt Disney® Company

Risk Management at Disney®

Tim East will share an overview of how various risks faced by *The Walt Disney® Company* are assessed and the strategies used to manage key exposures. Along the way, he will describe challenges and opportunities that are faced by many organizations, including public agencies, and provide insights on how these can be applied in multiple settings. This keynote presentation will provide some take-aways and practical ideas for risk managers in public entities and government services.

Tim East is Director of Risk Management for The Walt Disney® Company at its headquarters in Burbank, California. In this role, he is responsible for risk finance, construction risk management and oversight of risk issues for Disney's international theme parks.

In addition, Tim is active in government affairs involving public policy and the insurance industry in California and other states. Tim is currently chair of the California Self-Insurers Security Fund, past-chair of the California Coalition on Workers' Compensation, and serves on the executive committee of the Worker's Compensation Action Network.

Prior to assuming his current position in January, 1996, Tim served in a variety of risk management positions at The Disneyland® Resort in Anaheim. Starting as Supervisor of Safety in 1982, Tim supervised the Workers' Compensation Claims Department and implemented the first return-to-work program at Disneyland.



PARMA Social Media Links



Facebook page: <https://www.facebook.com/PublicAgencyRiskManagementAssociation/>



PARMA 2017 Conference Hashtags: #ridetherisk, #ridetherisk2017, #PARMAConf2017

 LinkedIn: <https://www.linkedin.com/in/parma2762>



Twitter: <https://twitter.com/PARMA2762>



Vimeo: <https://vimeo.com/parmavideos>



Instagram: <https://www.instagram.com/parma2762/>

Conference At A Glance

Session Color Codes

 General	 Risk Management	 Liability	 Insurance
 Wellness/Safety	 Worker's Comp	 Leadership	

Sessions are color coded by their educational focus.

Sunday, February 12, 2017

8:00 am - 2:00 pm 2017 PARMA Annual Golf Tournament at Coyote Hills Golf Course (separate fee, \$150 per golfer)
Golf - 8am reg, 9am shotgun start

1:00 - 6:00 pm Conference Registration Desk Open

Monday, February 13, 2017

6:30 - 7:15 am Morning Walk - Jack Blyskal

7:30 - 8:45 am Exhibit Hall Continental Breakfast

9:00 - 10:00 am Keynote (close exhibit hall) **Risk Management at Disney**, Tim East, Director of Risk Management, The Walt Disney Company

10:00 - 10:30 am Exhibit Time

W101 Special Workers' Comp 101 Session - Novice Risk Manager Program

	A1	A2	A3	A4	A5
10:30 am - Noon	Addressing Municipalities' Biggest Workers' Compensation Challenges <i>CE</i>	Making the Most of Governmental Immunities (1 Hour) <i>CE/MCLE</i>	Cyber Security: Plan, Prepare, Prevent.	Public Speaking Skills Inside and Out	Property Valuation & Data Collection Knowledge is Savings

12:15 - 1:00 pm Lunch; PARMA Annual Membership Meeting and Vote and Sponsor Appreciation

1:00 - 1:30 pm Exhibit Time and Dessert in the Exhibit Hall

R101 Special Risk Management 101 Session - Novice Risk Manager Program

	B1	B2	B3	B4	B5
1:30 - 3:30 pm	Workers' Comp Bingo - Workers' Compensation Legal Update 2017 <i>CE/MCLE</i>	Navigating the Discrimination and Retaliation Maze: Learning How To Avoid Common Landmines and Pitfalls With a Disabled Worker <i>CE/MCLE</i>	Things That Go Bump In The Night: Streets, Storm Drains and Other Dark and Scary Places <i>CE</i>	What's So Risky About Alternative Energies? <i>CE</i>	Law Enforcement Body Cams - What Have We Seen? <i>CE</i>

3:30 - 3:45 pm Break and Dedicated Exhibit Time

	C1	C2	C3	C4
3:45 - 5:00 pm	"Investigations, Doing Due Diligence And/Or Digging For Dirt" - The "Ins And Outs" Of Public Entities and JPA Investigations <i>CE/MCLE</i>	Roadway to Liability: Evaluating Dangerous Condition of Roadway Claims after Cordova v. City of Los Angeles <i>CE/MCLE</i>	Shaping the Future of Risk Management	The State of California Workers' Compensation

6:30 - 11:00 pm PARMA Annual Reception and Banquet

Conference At-A-Glance

Tuesday, February 14, 2017

6:30 - 7:15 am	Morning Walk - Jack Blyskal				
8:00 - 9:00 am	Plated Breakfast/Chapter Breakfast				
	D1	D2	D3	D4	D5
9:00 - 10:30 am	Get Us Back In! A Workshop on Resolving Complex Property Claims with Your Insurer <i>CE</i>	Managing People - What's Personality Got to do with it?	Getting Lean with Liens <i>CE / MCLE</i>	Get 10x the Results in 12 Weeks	Disaster Response for Public Entity Employers
	E1	E2	E3	E4	E5
10:45am - 12:15 pm	Cyber Liability: Overview of Risks Facing Public Sector Entities	Health and Wellness: Realistic Goals and Expectations	Shoot for The Moon - Advanced Settlement Strategies in Workers' Compensation	Reducing OPEBs: The New Strategies <i>CE</i>	Public Entity Use of the Anti-SLAPP Motion to Strike complaints Brought Against the Entity and its Employees; Explain Anti-SLAPP and How to Effectively Use Those Motions to Dispose of Cases at the Outset <i>CE / MCLE</i>
12:15 - 2:00 pm	Exhibit Prize Drawings/Lunch TBD /Exhibit Tear Down				
1:45 pm	Exhibitor Prize Drawings				
	F1	F2	F3	F4	F5
2:00 - 3:15 pm	Benchmarking Against Your Virtual Perfect Workers' Compensation Program Index	Mastering the Sidewalk Trip and Fall Claim	It is a Bird, It is a Plane...It's an Unmanned Aerial Vehicle!"	Thinking about Millennials as an Opportunity Instead of a Risk from a Millennial's Perspective	2017 Risk Transfer Update
	G1	G2	G3	G4	G5
3:30 - 5:00 pm	Armed to Learn: Aiming at California K-12 School Gun Policy <i>CE / MCLE</i>	"Leveraging Technology to Optimize Injury Prevention, Employee Health, and Satisfaction in Public Agencies – A Case Study Presentation	Workers' Compensation Issues to Watch	Cite It, Don't Fight It: The 2017 Case Law Hit Parade. <i>CE / MCLE</i>	2017 Risk Transfer Update (<i>Continued</i>)
6:00 - 7:30 pm	PARMA Reception				

Wednesday, February 15, 2017

6:45-7:30 am	Morning Walk - Jack Blyskal				
8:00 - 9:00 am	Breakfast				
	H1	H2	H3	H4	H5
9:00 - 10:15 am	Armed to Learn: Police Best Practices: Cutting Costs Through Culture Change	The Safety Matrix	Offensive Risk Management Dollars and Sense	Litigating an FLSA Case	Anything You Can Do I Can Do Better
10:15 - 10:30 am	Morning Break				
10:30 am- 12:00 pm	Closing Speaker - I1 Life Balance - Redefining Humanly Possible , Andy Core, M.S.				

GLOSSARY OF TERMS

Term	Definition
4850	Labor Code 4850
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
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).

GLOSSARY OF TERMS

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 JPIA reserve account designated to pay losses without additional premium assessments to members.
CIC (Certified Insurance Counselor)	An insurance agent professional certification designation
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.

GLOSSARY OF TERMS

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 contact 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
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

GLOSSARY OF TERMS

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.
Expected liabilities	Outstanding reserves plus Incurred But Not Reported (IBNR) and Loss Adjustment Expense, discounted at the "Expected" Confidence Level (CL).

GLOSSARY OF TERMS

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.

2016 NCCSIF Organizational Chart

MEMBER ENTITY	BOARD OF DIRECTORS	BOARD ALTERNATES	RISK MANAGEMENT COMMITTEE	POLICE RISK MANAGEMENT COMMITTEE
City of ANDERSON	Jeff Kiser	Liz Cottrell	Juanita Barnett	Chief Michael L. Johnson
City of AUBURN	Nita Wracker	Larry Combs	Nita Wracker	Chief John Ruffcorn (Chair)
City of COLUSA	EC Toni Benson	<i>Vacant</i>	<i>Vacant</i>	Chief Josh Fitch
City of CORNING	Kristina Miller	Tom Watson	Tom Watson	Chief Jeremiah Fears
City of DIXON	Michelle Pellegrino	Kim Stalie	Michelle Pellegrino	Michelle Pellegrino
City of ELK GROVE	Brad Koehn	Jonathan Hobbs	Jim Ramsey	Lieutenant Jeff Scott
City of FOLSOM	EC Jim Francis	Kristine Haile	Kristine Haile	Chief Cynthia Renaud
City of GALT	EC / CJPRMA Rep. Paula Islas	Steven Rudolph	Paula Islas	Chief Tod Sockman
City of GRIDLEY	Matt Michaelis	Elisa Arteaga	Matt Michaelis	Chief Dean Price
City of IONE	EC / CC Jon Hanken	Anna Daneri	Jon Hanken	Chief Tracy Busby
City of JACKSON	EC / CC CJPRMA Alt. Rep. Michael Daly	Dalacie Blankenship	Dalacie Blankenship	Chief Scott Morrison
City of LINCOLN	Astrida Trupovnieks	Ruthann Codina	Astrida Trupovnieks	Chief Brent Craft
City of MARYSVILLE	EC Satwant Takhar	Walter Munchheimer	Satwant Takhar	Chief Aaron W. Easton
City of NEVADA CITY	S / EC Corey Shaver	Catrina Olson	Corey Shaver	Chief Tim Foley
City of OROVILLE	VP / EC / CC Liz Ehrenstrom (Vice-Chair)	<i>Vacant</i>	Liz Ehrenstrom (Chair)	Asst. Chief Allen Byers
Town of PARADISE	Gina Will	Crystal Peters	Crystal Peters	Lieutenant Steve Rowe
City of PLACERVILLE	P / EC / CC Dave Warren (Chair)	Cleve Morris	Dave Warren	Chief Scott Heller
City of RED BLUFF	Sandy Ryan	Cheryl Smith	Sandy Ryan	Chief Kyle Sanders (Vice-Chair)
City of RIO VISTA	Robert Hickey	Marni Rittburg	Marni Rittburg	Chief Greg Bowman
City of ROCKLIN	Kimberly Sarkovich	Jason Johnson	Kimberly Sarkovich	Captain Chad Butler
City of WILLOWS	T / EC / CC Tim Sailsbery	<i>Vacant</i>	Wayne Peabody	Chief Jason Dahl
City of YUBA CITY	EC / CC Natalie Springer	Robin Bertagna	Natalie Springer	Chief Robert Landon

OFFICERS

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

EC = Executive Committee
CC = Claims Committee

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

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

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

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

NCCSIF 2016 MEETING CALENDAR

BOARD OF DIRECTORS 12:00 p.m.	EXECUTIVE COMMITTEE 12:00 p.m.	CLAIMS COMMITTEE 10:30 a.m.
April 28	March 31*	March 31*
June 9	May 19 (<i>teleconference</i>)	May 19 (<i>teleconference</i>)
October 27 (12:00 p.m. - 3:00 p.m.) Finance Focus	September 29	September 29
December 8 Board Training Day		

RISK MANAGEMENT COMMITTEE 10:30 a.m.	POLICE RISK MANAGEMENT COMMITTEE 10:00 a.m.	FINANCE COMMITTEE 10:30 a.m.
April 28	February 4	As Needed
June 9	May 5*	
October 27 (10:00 a.m. - 12:00 noon) Claims Analysis	August 4	
December 8 (<i>Cancelled</i>)	November 3	

ALL MEETINGS ARE SCHEDULED ON THURSDAYS

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

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

MEETING LOCATION

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

*Rocklin Community Center - Springview Hall
5480 5th Street
Rocklin, CA 95677

CJPRMA 2016 MEETING DATES

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

Northern California Cities Self Insurance Fund

Travel Reimbursement Expense Form

Member Representative: _____

Entity: _____

Payee Address: _____

Meeting or Committee: _____

Date of Meeting: _____

Location of Meeting: _____

Total Mileage: _____

Payment Made to:

Signature _____ Date _____

2016 NCCSIF RESOURCE CONTACT GUIDE

<p><u>PROGRAM ADMINISTRATION</u> Alliant Insurance Services, Inc. 2180 Harvard Street, Suite 460 Sacramento, CA 95815 Main: (916) 643-2700 Fax: (916) 643-2750 www.alliant.com</p>	
SUBJECT	MAIN CONTACT
<p>JPA MANAGEMENT ISSUES</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>Marcus Beverly Michael Simmons Raychelle Maranan Michelle Minnick Joan Crossley</p>
<p>JPA ADMINISTRATIVE ISSUES</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>Raychelle Maranan Michelle Minnick Marcus Beverly Joan Crossley</p>
<p>Michael Simmons (415) 403-1425 / (925) 708-3374 cell Marcus Beverly (916) 643-2704 / (916) 660-2725 cell Raychelle Maranan (916) 643-2712 Michelle Minnick (916) 643-2715 Joan Crossley (916) 643-2708</p>	<p>msimmons@alliant.com Marcus.Beverly@alliant.com Raychelle.Maranan@alliant.com Michelle.Minnick@alliant.com jcrossley@alliant.com</p>
<p style="text-align: center;"><u>ACCOUNTING SERVICES</u> James Marta & Company CPAs 701 Howe Avenue, Suite E3 Sacramento, CA 95825 Main: (916) 993-9494 · Fax: (916) 993-9489 www.jpmpca.com</p> <p>Jim Marta - jmarta@jpmpca.com Alana Theiss - atheiss@jpmpca.com</p>	<p style="text-align: center;"><u>SAFETY & RISK CONTROL SERVICES</u> Bickmore 1750 Creekside Oaks Drive, Suite 200 Sacramento, CA 95833 Main: (800) 541-4591 Fax: (855) 242-8919 www.bickmore.net</p> <p>Henri Castro - hcastro@bickmore.net - (916) 244-1107 Police Risk Management Tom Kline - tkline@bickmore.net - (916) 244-1121</p>

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<p><u>CLAIMS ADMINISTRATION</u> York Risk Services Group, Inc. P.O. Box 619079 Roseville, CA 95661-9058 Main: (916) 783-0100 · Fax (866) 548-2637 www.yorkrsg.com</p>	<p><u>EMPLOYEE ASSISTANCE PROGRAM</u> ACI Specialty Benefits Corporation 6480 Weathers Place, Suite 300 San Diego, CA 92121 Main: (858) 452-1254 · Fax: (858) 452-7819 www.acispecialtybenefits.com Kathryn Mullis - kmullis@acispecialtybenefits.com</p>
CLAIMS LIABILITY CONTACTS	CLAIMS WORKERS' COMPENSATION CONTACTS
<p>Alex Davis, Claims Analyst (925) 349-3890 alex.davis@yorkrsg.com <i>Handles All Cities As Needed</i></p> <p>Gianna Polli, Subrogation Specialist (916) 580-2452 gianna.polli@yorkrsg.com <i>Handles All Cities As Needed</i></p> <p>John Tucker, Senior Adjuster (209) 320-0804 john.tucker@yorkrsg.com <i>Dixon, Galt, Ione, Rio Vista</i></p> <p>Kelley Winters, Senior Adjuster (916) 960-1024 kelley.winters@yorkrsg.com <i>Auburn, Lincoln, All Cities As Needed</i></p> <p>Erica Nichols, Adjuster (916) 960-1026 erica.nichols@yorkrsg.com <i>Folsom, Rocklin, All Cities As Needed</i></p> <p>Dan Lamb, Senior Adjuster (209) 795-0742 dan.lamb@yorkrsg.com <i>Jackson</i></p> <p style="text-align: center;">Cameron Dewey, AIC, PCLA, Unit Manager (530) 243-3249 cameron.dewey@yorkrsg.com</p> <p style="text-align: center;"><u>RESOURCES</u></p> <p>Mike Berndt Assistant Vice President Liability (925) 349-3891 mike.berndt@yorkrsg.com</p>	<p>Irina Ganchenko, Adjuster (916) 746-8856 irina.ganchenko@yorkrsg.com <i>Handles All Cities As Needed</i></p> <p>Sarah Briasco, Recovery Specialist (916) 960-0920 sarah.briasco@yorkrsg.com <i>Handles All Cities As Needed</i></p> <p>Kenneth Sloan, Senior Adjuster (916) 960-0927 ken.sloan@yorkrsg.com <i>Galt, Rio Vista</i></p> <p>Craig Nunn (530) 768-4801 craig.nunn@yorkrsg.com <i>Red Bluff, All Cities As Needed</i></p> <p>D'Ana Seivert, Adjuster/Subro Unit Mgr (916) 960-0980 dana.seivert@yorkrsg.com <i>Handles All Cities As Needed</i></p> <p>Shawn Millar, Senior Adjuster (530) 345-5998 shawn.millar@yorkrsg.com <i>Colusa, Gridley, Marysville, Oroville, Paradise, Willows, Yuba City</i></p> <p>Dori Zumwalt Senior Account Manager Client Services (916) 960-1017 dorienne.zumwalt@yorkrsg.com</p>
<p>Sara Marshall Senior Claims Examiner (916) 960-0982 sara.marshall@yorkrsg.com</p> <p>Cristal Rhea Senior Claims Examiner (916) 746-6307 crystal.rhea@yorkrsg.com</p> <p>Christine Stillwell Future Medical Examiner (916) 960-0950 christine.stillwell@yorkrsg.com</p>	<p>Kara Kennedy Senior Claims Examiner (916) 742-3100 kara.kennedy@yorkrsg.com</p> <p>Teresa Utterback Senior Claims Examiner (916) 960-0975 teresa.utterback@yorkrsg.com</p> <p>Kristin Maddox Future Medical Examiner (916) 580-1835 kristin.maddox@yorkrsg.com</p> <p style="text-align: center;">Ben Burg Unit Manager (916) 960-0946 ben.burg@yorkrsg.com</p> <p style="text-align: center;"><u>RESOURCES</u></p> <p>Jeff Ponta Vice President Workers' Compensation (916) 960-0965 jeff.ponta@yorkrsg.com</p> <p>Dori Zumwalt Senior Account Manager Client Services (916) 960-1017 dorienne.zumwalt@yorkrsg.com</p>