



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 POLICE RISK MANAGEMENT COMMITTEE MEETING AGENDA

Date: Thursday, February 2, 2017
Time: 10:00 a.m. - 1:00 p.m.

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

A – Action
I – Information

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

MISSION STATEMENT

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

- A. CALL TO ORDER**
- B. APPROVAL OF AGENDA AS POSTED** **A 1**
- C. PUBLIC COMMENTS**
This time is reserved for members of the public to address the Police Risk Management Committee on NCCSIF matters that are of interest to them.
- pg. 3 **D. CONSENT CALENDAR** **A**
All matters listed under the consent calendar are considered routine with no separate discussion necessary. Any member of the public or the Police Risk Management Committee may request any item to be considered separately.
- pg. 4 1. Police Risk Management Committee Meeting Minutes - November 3, 2016 **1**
- E. RISK MANAGEMENT**
- pg. 7 1. **Body Camera Update** **I 4**
The Committee members will be asked to discuss their experiences with their department's body cameras.
- pg. 8 2. **Legislative Update** **I 1**
The Committee members will receive an update about the current status of several bills and laws that affect police agencies.



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pg. 10	3. Workers' Compensation Claims Analysis <i>Marcus Beverly will present an overview of claim statistics and trends for workers' compensation program.</i>	I 1
pg. 15	4. Round Table Discussion <i>The floor will be open to Police Risk Management Committee members for any topics or ideas that members would like to address.</i>	I 4
11:30 a.m. pg. 16	F. Training Session - Workers' Compensation for Police <i>Dori Zumwalt from York Risk Services will cover the basics of workers' compensation, overview of claims process and coordination of 4850 benefits specific to public safety officers.</i>	I 4
	G. INFORMATION ITEMS	I 1
pg. 30	1. NCCSIF 2017 Meeting Calendar	
pg. 31	2. NCCSIF Organizational Chart	

H. ADJOURNMENT

UPCOMING MEETINGS

- 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
- Police Risk Management Committee Meeting - May 4, 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 materials relating to an open session agenda item that are provided to the NCCSIF Police Risk Management Committee less than 72 hours prior to a regular meeting will be available for public inspection and copying at 2180 Harvard Street, Suite 460, Sacramento, CA 95815.

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



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Police Risk Management Committee Meeting
February 2, 2017**

Agenda Item D.

CONSENT CALENDAR

ACTION ITEM

ISSUE: The Police Risk Management Committee (PRMC) reviews items on the Consent Calendar and, if any item requires clarification or discussion, a Member should be asked that it be removed for separate action. The PRMC 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 during the meeting in an order determined by the Chair.

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

FISCAL IMPACT: None.

BACKGROUND: The following items are placed on the Consent Calendar for approval. The PRMC may approve the Consent Calendar items as presented, or any individual may request that an item be removed for discussion and separate action may be taken during the meeting.

ATTACHMENT(S): Police Risk Management Committee Meeting Minutes - November 3, 2016



**MINUTES OF THE
NCCSIF POLICE RISK MANAGEMENT COMMITTEE MEETING
ROCKLIN EVENTS CENTER, ROCKLIN, CA
NOVEMBER 3, 2016**

COMMITTEE MEMBERS PRESENT

Chief John Ruffcorn, City of Auburn	Assistant Chief Allen Byers, City of Oroville
Lieutenant Jeffrey Scott, City of Elk Grove	Lieutenant Stephen Rowe, Town of Paradise
Chief Tod Sockman, City of Galt	Commander Kim Nida, City of Placerville
Chief Tracy Busby, City of Ione	Chief Chad Butler, City of Rocklin
Chief Tim Foley, City of Nevada City	Assistant Chief Jeremy Garcia, City of Yuba City

OTHER MEMBERS PRESENT

Lieutenant Victor Pecoraro, City of Auburn	Lieutenant Eric Heichlinger, City of Folsom
Sergeant Joshua Magdaleno, City of Elk Grove	Eric Reinbold, Town of Paradise
Jim Ramsey, City of Elk Grove	Crystal Peters, Town of Paradise
Julie Rucker, City of Elk Grove	Commander Joseph Wren, City of Placerville
Sergeant Robert Brown, City of Folsom	Lieutenant Forrest Richardson, City of Rocklin
Lieutenant Mark Schanrock, City of Folsom	Commander Thomas Tappe, City of Yuba City

GUESTS & CONSULTANTS

Marcus Beverly, Alliant Insurance Services	Tom Kline, Bickmore
Raychelle Maranan, Alliant Insurance Services	Henri Castro, Bickmore
Dori Zumwalt, York Risk Services Group	Bruce Praet, Ferguson Praet & Sherman and Founder of Lexipol, LLC

A. CALL TO ORDER

Chief John Ruffcorn called the meeting to order at 10:05 a.m. and asked everyone to introduce themselves.

B. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

Motion: Lt. Stephen Rowe **Second:** Chief Chad Butler **Motion Carried**

C. PUBLIC COMMENTS

There were no public comments.



D. CONSENT CALENDAR

1. Police Risk Management Committee Meeting Minutes - August 4, 2016

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

Motion: Asst. Chief Allen Byers **Second:** Chief Chad Butler **Motion Carried**

E. RISK MANAGEMENT

E1. Legislative Update

Mr. Tom Kline updated the Committee on Assembly Bill AB 1953, Weber – Peace Officers: civilian complaints. AB 1953 has been signed into law effective January 1, 2017. Mr. Kline reviewed the seven sections of AB 1953 which amended parts of the Government Code, Penal Code and Vehicle Code. The written acknowledgement of receipt of a complaint does not need to be signed unless the agency plan to prosecute. The bill indicated “shall” require the complainant to read and sign an acknowledgement is a matter of interpretation. The bill defined data including video and audio recorded by a body-worn camera should be retained for a minimum of 60 days for non-evidentiary; and a minimum of two years for evidentiary data. Video retention practices varies by member agency. Mr. Kline will check with Lexipol on this policy.

E2. Liability Claims Analysis

Mr. Marcus Beverly provided an overview of NCCSIF claim trends over the last five years and analysis of the top loss exposures related to the Liability Program. The Police Liability auto exposure and employment practices are relatively high risk. The causes of police liability claims were reviewed and the civil rights related claims top the list and followed by damaged while in care/custody/control.

Provided as information only.

Chief Ruffcorn indicated in the interest of time to proceed with the training presentation.

The training presentation started at 10:35 a.m.

F. Training Session – Police Use of Force

Bruce Praet, founder of Lexipol, LLC, and a partner with Ferguson, Praet & Sherman, covered the legal and practical issues associated with criminal, administrative and civil investigations of use of force incidents.

The Committee recessed for lunch at 11:35 a.m.



The meeting reconvened at 12:05 p.m. and resumed with the Round Table.

E3. Round Table Discussion

Mr. Kline gave a brief history of the training topics the Committee discussed at the prior meeting and indicated the Workers' Compensation Training for Police is scheduled for the February 2, 2017 meeting.

The Committee expressed interest in the following topics:

- Community Policing – depending on Rick Braziel availability this may be the training for the May 4, 2017 meeting.
- Lexipol Services Refresher Training

Posting police department policies online was discussed. It was noted that doing so does not violate the contract with Lexipol as those are proven content provided to its members.

Chief Ruffcorn suggested holding a joint meeting of all the NCCSIF governing bodies would be great and makes for a good practice for the Board and sub committees to share ideas.

G. INFORMATION ITEMS

1. NCCSIF 2017 Meeting Calendar
2. NCCSIF Organization Chart

These items were provided as information only.

H. ADJOURNMENT

The meeting was adjourned at 1:28 p.m.

Next Meeting Date: February 2, 2017

Respectfully Submitted,

Corey Shaver, Secretary

Date



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Police Risk Management Committee Meeting
February 2, 2017

Agenda Item E.1.

BODY CAMERA UPDATE

INFORMATION ITEM

ISSUE: The Police Risk Management Committee members will be asked to discuss their experiences with their department's body cameras.

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: None.

ATTACHMENT(S): None.



LEGISLATIVE UPDATE

INFORMATION ITEM

ISSUE: The Police Risk Management Committee members will receive an update about the current status of several bills that affect police agencies. Below is an overview of the relevant bills, with the latest status to be provided at the meeting.

The following bills were introduced in the California Legislature 2017-2018 Regular Session:

1. Assembly Bill AB 2 – Obernolte. Hate Crimes: Peace Officers (1/19/17 – Referred to Committee on Public Safety)
2. Assembly Bill AB 6 – Lackey. Driving Under the Influence: Drug Testing (1/19/17 – Referred to Committee on Public Safety)
3. Assembly Bill AB 16 – Cooper. Criminal Law: DNA Evidence (1/19/17 – Referred to Committee on Public Safety)
4. Assembly Bill AB 39 – Bocanegra. Hate Crimes (12/6/16 – May be heard in committee)
5. Assembly Bill AB 44 – Reyes. Workers’ Compensation: Medical Treatment: Terrorist Attacks: Workplace Violence (12/6/16 – May be heard in committee)
6. Assembly Bill AB 90 – Weber. Criminal Gangs (1/10/17 – May be heard in committee)
7. Assembly Bill AB 158 – Chu. Hate Crime Reporting Standards (1/13/17 – May be heard in committee)
8. Assembly Bill AB 159 – Jones-Sawyer. State Government: Federal Immigration Policy Enforcement (1/13/17 – May be heard in committee)
9. Senate Bill 21 – Hill. Law Enforcement Agencies: Surveillance Policies (1/12/17 – Referred to Committee on Public Safety)
10. Senate Bill 22 – Hill. Firearms: Law Enforcement Agencies: Agency Firearm Accounting (1/12/17 – Referred to Committee on JUD)
11. Senate Bill 29 – Lara. Law Enforcement: Immigration. Agency Firearm Accounting (1/12/17 – Referred to Committee on Public Safety)



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Police Risk Management Committee Meeting
February 2, 2017**

Agenda Item E.2. (continued)

12. Senate Bill 54 – DeLeon. Law Enforcement: Sharing Data (1/12/17 – Referred to Committee on Public Safety)
13. Senate Bill 65 – Hill. Vehicles: Alcohol and Marijuana: Penalties (1/12/17 – Referred to Committee on Public Safety)

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: The Program Administrators continue to track the progress of these bills as they make their way through the legislative process.

ATTACHMENT(S): None



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Police Risk Management Committee Meeting
February 2, 2017

Agenda Item E.3.

WORKERS' COMPENSATION CLAIMS ANALYSIS

INFORMATION ITEM

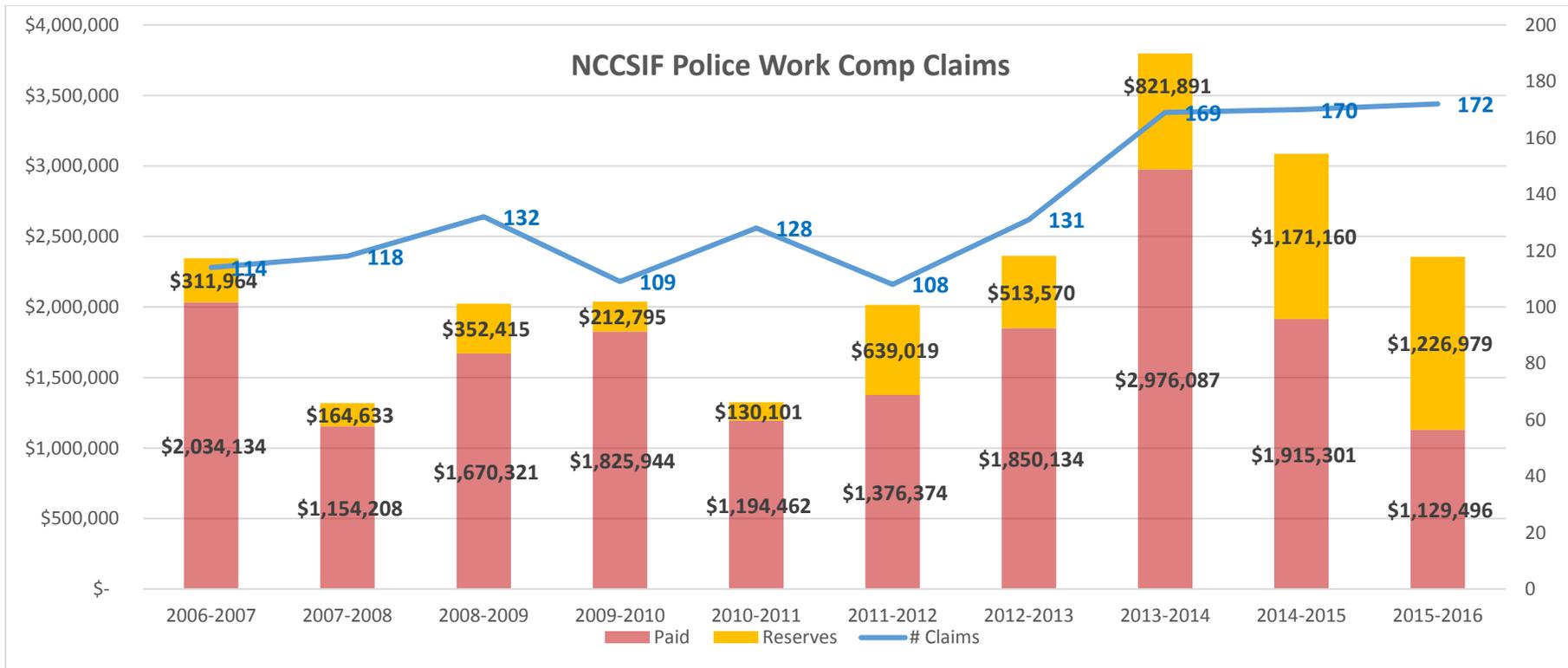
ITEM: Marcus Beverly will present an overview of NCCSIF claim trends and analysis of the top loss exposures related to the Workers' Compensation Program.

FISCAL IMPACT: None.

RECOMMENDATION: Information only.

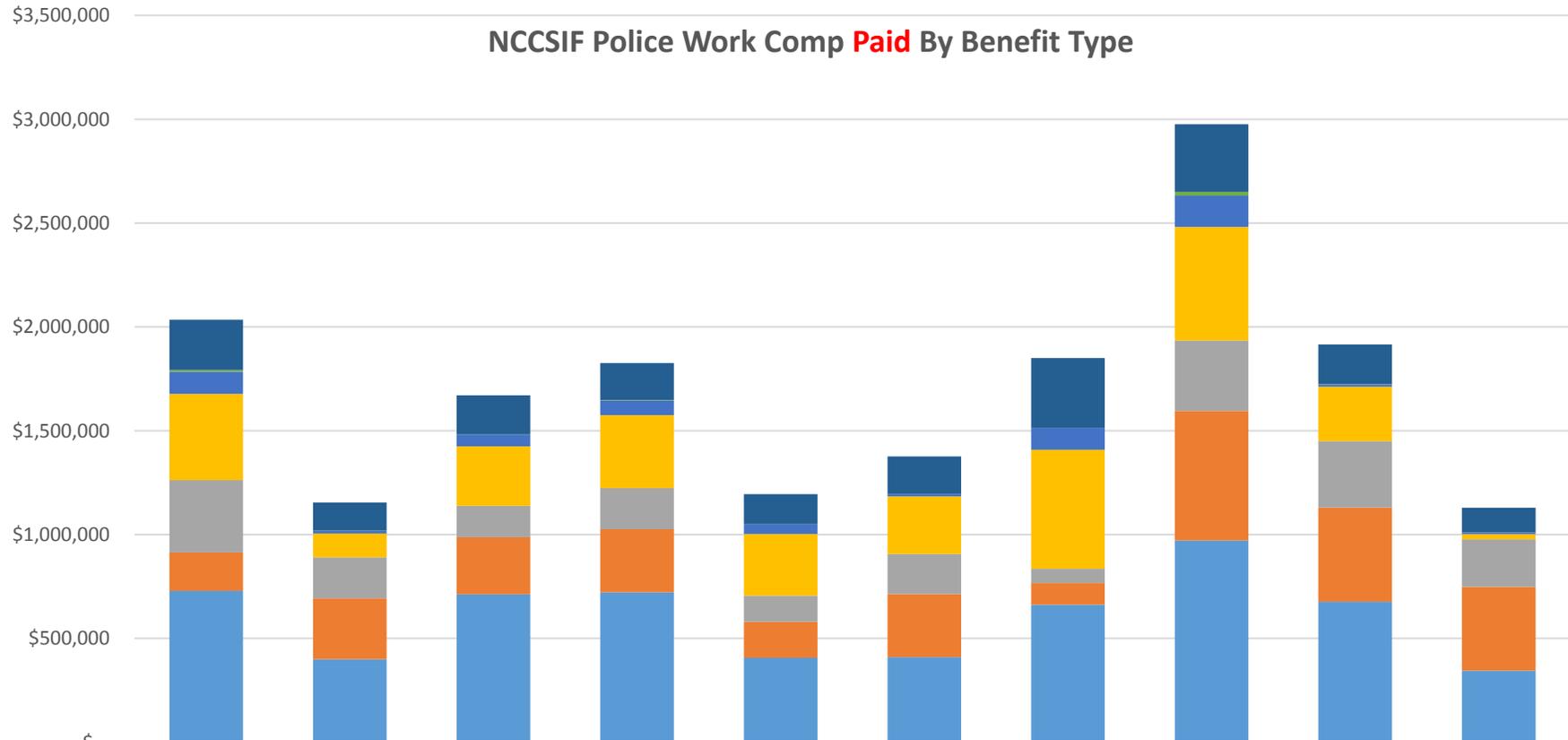
BACKGROUND: York Risk Services maintains a database of member claims experience that includes loss causes and other demographic information that can be used for risk management purposes.

ATTACHMENT(S): Workers' Compensation Claims Analysis
(Additional analysis will be provided at the meeting)

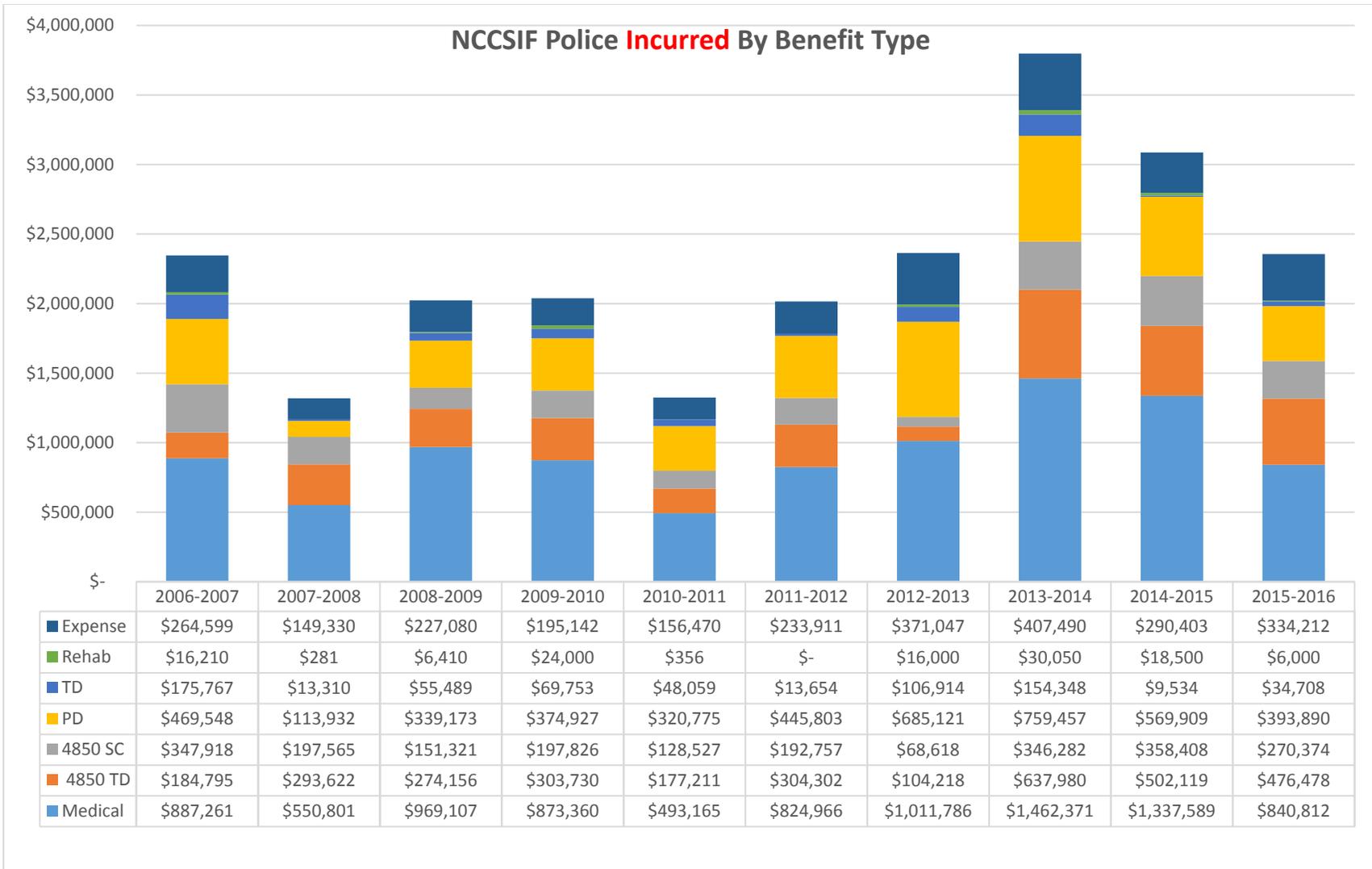


Year	# Claims	Paid	Reserves	Total	Average
2006-2007	114	\$ 2,034,134	\$ 311,964	\$ 2,346,098	\$20,580
2007-2008	118	\$ 1,154,208	\$ 164,633	\$ 1,318,840	\$11,177
2008-2009	132	\$ 1,670,321	\$ 352,415	\$ 2,022,736	\$15,324
2009-2010	109	\$ 1,825,944	\$ 212,795	\$ 2,038,739	\$18,704
2010-2011	128	\$ 1,194,462	\$ 130,101	\$ 1,324,563	\$10,348
2011-2012	108	\$ 1,376,374	\$ 639,019	\$ 2,015,393	\$18,661
2012-2013	131	\$ 1,850,134	\$ 513,570	\$ 2,363,704	\$18,044
2013-2014	169	\$ 2,976,087	\$ 821,891	\$ 3,797,978	\$22,473
2014-2015	170	\$ 1,915,301	\$ 1,171,160	\$ 3,086,461	\$18,156
2015-2016	172	\$ 1,129,496	\$ 1,226,979	\$ 2,356,474	\$13,700
Grand Total	1351	\$ 17,126,462	\$ 5,544,525	\$22,670,987	\$16,781

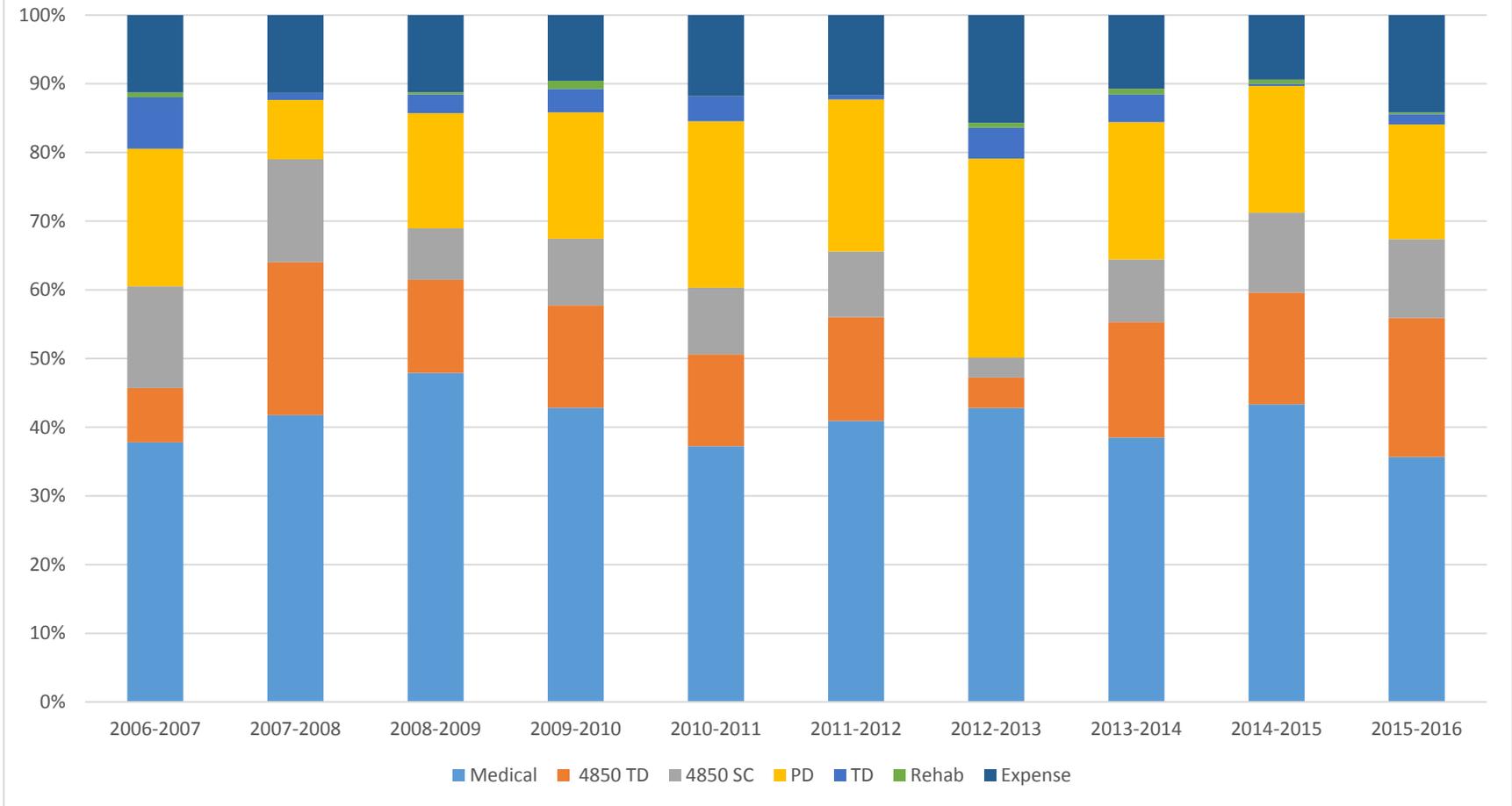
NCCSIF Police Work Comp Paid By Benefit Type



	2006-2007	2007-2008	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016
Expense	\$242,022	\$135,880	\$188,200	\$178,021	\$143,111	\$179,382	\$334,901	\$325,871	\$190,982	\$119,054
Rehab	\$8,210	\$281	\$1,708	\$2,995	\$356	\$-	\$-	\$17,686	\$3,176	\$-
TD	\$106,505	\$13,310	\$55,489	\$69,753	\$48,059	\$13,653	\$106,914	\$151,302	\$9,534	\$8,544
PD	\$415,342	\$113,932	\$286,788	\$351,707	\$297,315	\$276,613	\$572,924	\$546,922	\$262,096	\$24,368
4850 SC	\$347,916	\$197,565	\$151,321	\$197,826	\$125,475	\$192,757	\$68,617	\$338,827	\$319,532	\$229,425
4850 TD	\$184,794	\$293,622	\$274,156	\$303,730	\$173,522	\$304,302	\$104,217	\$624,106	\$453,461	\$403,685
Med	\$729,346	\$399,619	\$712,659	\$721,912	\$406,624	\$409,666	\$662,562	\$971,373	\$676,520	\$344,419



NCCSIF Police Incurred By Benefit Type - % of Total





BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Police Risk Management Committee Meeting
February 2, 2017**

Agenda Item E.4.

ROUND TABLE DISCUSSION

INFORMATION ITEM

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

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: Alliant and Bickmore have been directed to organize and continue the NCCSIF Police Risk Management Committee. These meetings will be held on a quarterly basis and members have directed Alliant and Bickmore to include a Round Table Discussion Item in the Agendas.

ATTACHMENT(S): None.



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Police Risk Management Committee Meeting
February 2, 2017

Agenda Item F.

TRAINING SESSION

INFORMATION ITEM

ISSUE: Dori Zumwalt from York Risk Services will cover the basics of workers' compensation, overview of claims process and coordination of 4850 benefits specific to public safety officers.

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: None.

ATTACHMENT(S):

1. Training Announcement - Workers' Compensation for Police
2. Workers' Compensation Presentation



Training Opportunity **WORKERS' COMPENSATION FOR POLICE**

Presented by York Risk Services Group

Navigating through the world of workers' compensation can be a challenging journey. This training session covers the basics of workers' compensation and claims, provides an overview of the claims process, and explains what employers should do when an injury or claim occurs.

The topics included in the training:

- What to do when an injury occurs
- Workers' compensation benefits available to injured workers
- Translation of workers' compensation terminology
- Claims process behind the scenes
- 4850 Benefits
- Description of the required forms
- The importance of conducting an accident or injury investigation
- Return-to-Work Program and why it is important
- Settlement of workers' compensation claims

Target Audience: This forum is ideal for the department dealing directly with workers' compensation reporting, supervisors and managers. *Command staff, risk management staff and any others interested in police related workers' compensation are encouraged to participate.*

Thursday, February 2, 2017
11:30 a.m. to 1:00 p.m.

Rocklin Event Center - BALLROOM
2650 Sunset Boulevard
Rocklin, CA 95677

Lunch will be provided

TO REGISTER

Send an email to Raychelle Maranan at Raychelle.Maranan@alliant.com

Please include the Attendee Names

About the Speaker:

Ms. Dori Zumwalt, Senior Account Manager, from York Risk Services Group has over 24 years of experience working with government agency workers' compensation programs. She has special expertise in managing claims and coordinating Labor Code 4850 benefits for safety personnel for many Northern California public entity clients. In addition to managing claims, Dori has conducted numerous training sessions on various aspects of workers' compensation.



Workers' Compensation

101

Agenda

- History of Workers' Compensation
- Reporting Injuries
- Forms and Compliance
- Benefits
- Questions/Answers/Discussion





History of Workers' Compensation

Previously known as: Workmans' Comp

Before Workers' Compensation

- Employees Suing Employers
- Civil Litigation was costly and adversely affected the employer standing in business

1911 Workers' Compensation Was Established

- "No Fault" System – benefits cannot be denied due to employee negligence
- "Exclusive remedy" – employee can't sue employer
- Liberal laws and designed to provide benefits



Types of injuries

Specific Injuries
Struck by object, slip & fall, cuts, back strain while lifting, etc.

Cumulative Trauma
Condition caused by repetitive activities developing over time -Carpal Tunnel Syndrome & RMI

Aggravation Injuries
A pre-existing condition worsened by some aspect of employment--prior injury and medical records needed to determine apportionment.
Back, psyche, heart, etc.

Exacerbation is same injury. Aggravation is a new injury.

What is not work related

- Off-duty activities
- Injury caused by drugs/alcohol
- Intentionally self-inflicted
- Initial physical aggressor
- Suicide
- Injured during regular commute to/from work – coming and going rule
- Commission of a felony or misdemeanor in/during an accident



What and when to report

Know what to report

- Any injury or illness that is, or is alleged to be caused by employment or occurs while at work – industrial in nature

Know when to report

- When you, your representative, or *anyone else* in authority hears from *“any source”* about an injury or occupational illness
- L.C. 4600 and 5402 - Knowledge of an injury is imputed to the employer when information is obtained “from any source” – any management person in authority



Advantages of prompt claim reporting



- Speeds process of treatment, healing, and return to work
- Allows HR and York to more effectively investigate and evaluate claims
- Reduces medical treatment costs
- Reduces potential for injury aggravation
- Decreases potential litigation and claim costs
- Avoids penalties for delay of benefits

Reporting a claim

Workers' Compensation Claim Form (DWC-1)
Employee completes Nos. 1-9/Supervisor completes Nos. 10-19
MUST PROVIDE WITHIN 24 HOURS OF KNOWLEDGE

**Department of Industrial Relations
DIVISION OF WORKERS' COMPENSATION
WORKERS' COMPENSATION CLAIM FORM (DWC-1)**

Employee: Complete the "Employee" section and give the form to your employer. Keep a copy and mark it "Employee's Temporary Receipt" until you receive the signed and dated copy from your employer. You may call the Division of Workers' Compensation and have recorded information at (800) 232-5861. An explanation of workers' compensation benefits is included in the Notice of Potential Eligibility, which is the cover sheet of this form. Check and save this notice for future reference.

You should also have received a pamphlet from your employer describing workers' compensation benefits and the procedure to obtain them. You may request written notice from your employer or its claims administrator about your claim. If your claims administrator refuses to send you, indicate electronically, and you agree to receive these notices only by email, please provide your email address below and check the appropriate box. If you later decide you want to receive the notices by mail, you must return your employer's written notice.

Este formulario es el formulario de reclamo de los empleados. Mantenga una copia y marque "Recibo Temporal del Empleado" hasta que reciba la copia firmada y fechada de su empleador. Usted puede llamar al DivisIÓN de Compensación de Trabajadores al (800) 232-5861 para una información gratuita. Una explicación de los beneficios de compensación de trabajadores está incluida en la Notificación de Posible Elegibilidad que es la hoja de portada de esta forma. Guarde esta notificación como referencia para el futuro.

Usted también debería haber recibido de su empleador un folleto describiendo los beneficios de compensación de trabajador lesionado o las procedimientos para obtenerlos. Si usted que recibe notificaciones escritas de su empleador o de su administrador de reclamos sobre su reclamo, si su administrador de reclamos ofrece enviarle notificaciones electrónicas, y usted acepta recibir estas notificaciones solo por correo electrónico, por favor proporcione su correo electrónico de contacto a continuación y marque la casilla correspondiente. Si usted decide que quiere recibir las notificaciones por correo postal, usted debe de notificar a su empleador por escrito.

**Department of Industrial Relations
DIVISION DE COMPENSACION AL TRABAJADOR
FOLLETO DEL EMPLEADOR PARA DE COMPENSACION DEL TRABAJADOR (DWC-1)**

Empleado: Complete la sección "Empleado" y entregue la forma a su empleador. Conserve la copia designada "Recibo Temporal del Empleado" hasta que Ud. reciba la copia firmada y fechada de su empleador. Usted puede llamar al DivisIÓN de Compensación de Trabajadores al (800) 232-5861 para una información gratuita. Una explicación de los beneficios de compensación de trabajadores está incluida en la Notificación de Posible Elegibilidad que es la hoja de portada de esta forma. Guarde esta notificación como referencia para el futuro.

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Employee—complete this section and use one below. **Empleado—complete esta sección y use la notación abajo.**

1. Name: Number: Today's Date: Fecha de hoy: _____

2. Home Address: Dirección Postal State: Estado: _____

3. City: Ciudad: _____ Zip: Código Postal: _____

4. Date of Injury: Fecha de la lesión (accidente): _____ Time of Injury: Hora en que ocurrió: _____

5. Address and description of where injury happened: Dirección/Lugar donde ocurrió el accidente: _____

6. Describe injury and part of body affected: Describe la lesión y parte del cuerpo afectada: _____

7. Social Security Number: Número de Seguro Social del Empleado: _____

8. Check if you agree to receive notices about your claim by email only. I agree if I want accept receive notifications solely via electronic mail for certain notices, and you agree to receive these notices only by email, please provide your email address below and check the appropriate box. I understand that I will receive benefits if I receive the form from the employer. I agree to accept receive these notifications only por correo electrónico, por favor proporcione su correo electrónico de contacto a continuación y marque la casilla correspondiente. Si usted decide que quiere recibir las notificaciones por correo postal, usted debe de notificar a su empleador por escrito.

Employee—complete this section, and use one below. **Empleado—complete esta sección y use la notación abajo.**

10. Name of employer: Nombre del empleador: _____

11. Address: Dirección: _____

12. Date employer first knew of injury: Fecha en que el empleador supo por primera vez de la lesión o accidente: _____

13. Date claim form was provided to employee: Fecha en que se le entregó al empleado la presente: _____

14. Date employer received claim form: Fecha en que el empleado devolvió la presente al empleador: _____

15. Name and address of the carrier or claims administrator: Nombre y dirección de la compañía de seguros o administrador de reclamos: _____
York Risk Services Group, Inc. P.O. Box 619279, Roseville, CA 95661

16. Insurance Policy Number: El número de la póliza de Seguro: _____

17. Signature of employer representative: Firma del representante del empleador: _____ 18. Title: Título: _____ 19. Telephone: Teléfono: (800) 822-6020

Employee: You are required to date this form and provide copies to your insurer or claims administrator and to the employer, supervisor or representative who provided the claim with this form. If you do not date this form, you will not receive benefits. **Empleado: Se requiere que Ud. firme esta forma y que proporcione copias a su compañía de seguros, administrador de reclamos, o representante de su empleador. Si usted no fecha esta forma, usted no recibirá los beneficios.**

WORKERS' COMPENSATION CLAIM FORM IS NOT AN ADMISSION OF LIABILITY. **El FORMULARIO DE COMPENSACION AL TRABAJADOR NO ES UN CONFINAMIENTO DE RESPONSABILIDAD.**

DWC-1 Form – key points



- Give form to employee within 24 hours of knowledge
- Give to employee anytime it is requested – do not deny the form!
- Keep a log of DWC-1 forms given to employees and note when/if returned
- Employee completes numbers 1-9 - Do not complete for them. Family member or spouse may complete if employee is unable.
- Employer/Supervisor completes numbers 10-19
- Provide a copy of the completed DWC-1 to employee
- DWC-1 is not required for employee to complete or return. It will not be necessary if it is an incident only claim. Employees should complete the form any time medical treatment is sought to protect their right to benefits.

Form 5020
completed by HR

Incident and investigations

- Gather facts and information at the onset of an injury
--- witness statements
- Do not delay investigating
- Communicate all information to HR/York to assist with the investigation
- Factual information is necessary – not a time for opinions and feelings
- More information is better than not enough

Benefits:

- Helps to determine the cause of accidents –trending and mitigation
- Identifies unsafe/overlooked work practices and conditions
- Increases opportunity to subrogate or recover costs from negligent third parties



Investigation of incidents ...continued

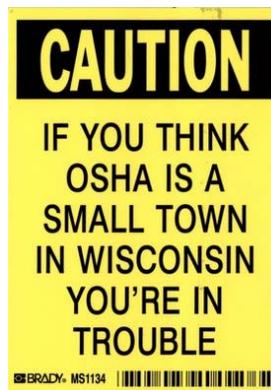
- The supervisors report is very important for listing witnesses and supervisor names. Details matter.
- If a case involves faulty equipment/external contribution, it is important to preserve the evidence.
- If a contractor is involved, send a copy of the contract to York.

CAL-OSHA reporting

In the event of a serious injury, notify Human Resources and/or Cal-OSHA as required by law. As soon as practically possible but *not longer than 8 hours after* the employer knows or with diligent inquiry would have known of the death or serious injury or illness

Definition of a serious injury:

- An injury which causes death
- Amputation of a body part
- Serious disfigurement such as crushing or burn
- In-patient hospital stay for 24 hours or more



What happens behind the scenes ...HR/York

- York reviews all new loss information and sets up a claim file
- Contacts are made. Any questions? Any discrepancies? Investigation?
- Initial letters are sent out
- Medical treatment is authorized- as appropriate
- Once employee is discharged from care, and all payments are made, claim is closed (MO Claim)
- If employee loses time from work, other benefits may be due
- If employee suffers permanent disability, or needs continuing medical care, the issues need to be resolved by a settlement (C&R)
- Additional medical evaluations may be needed

Employee benefits under workers' compensation

- Medical Treatment to cure or relieve from effects of injury. Mandatory application of Utilization Review. Delayed claims covered up to \$10,000.
- Temporary Disability (TD) and/or 4850 Benefits provided when unable to perform work.
- Permanent Disability (PD) to compensate for inability to compete in the labor market.
- Supplemental Job Displacement Benefit (SJDB).
- Death benefits.

Note: A "claim" may be accepted, though there may be a denial on a specific benefit issue.



Other workers' compensation benefits

- Medical treatment including pharmacy, durable medical equipment, and mileage
- Chiropractic, physical & occupational therapy capped at 24 visits (unless post surgical)
- All treatment in line with ACOEM (American College of Occupational and Environmental Medicine)
- Workplace accommodations



Medical treatment options



- If it is a medical emergency, go to the nearest emergency or call 911.
- For non-emergency medical care and follow-up treatment, the employee should use the designated Occupational Medical Clinic unless pre-designation form completed.
- The injured employee should inform the medical provider who treats them that the injury is job related.
- Medical Provider Network helps injured workers receive quick treatment with physicians skilled in workers' compensation.
- Nurse Case Managers may be assigned to facilitate treatment.

Labor Code Section 4850

Paid Leave of Absence for Specified Public Employees

Whenever any person listed in subdivision (b) who is a member of PERS or a County Employees Retirement Laws is disabled, whether temporarily or permanently, injury or illness AOE/COE shall become entitled, regardless of his/her period of service with the City or County, to a leave of absence while so disabled without a loss of salary in lieu of TTD for the period of disability, but not to exceed one year or until that earlier date or is retired on PD Pension and is actually receiving disability pension payments or advance disability pension payments pursuant to Section 4850.3.

1. City Police Officers
2. City, County, or District Firefighters
3. Sheriffs
4. Officers or employees of any Sheriff's office. In 1995 and 2000 this code section was amended to include County Probation Officers, Peace Officers, Designated Airport Law Enforcement Officers, Harbor or Port Police Officers, Wardens, and School District Police Officers. Reserve Police and Firefighters do not qualify for the special salary in lieu of compensation benefits.

Return to Work - Modified Duty

Modified duty refers to changing parts of the employee's normal duties to accommodate temporary physical limitations.



Employer Benefits

- Eliminates costs of hiring new employees and temporary replacements.
- No temporary disability payments.
- May reduce permanent disability.
- Medical savings (Employee recovers faster).
- Improves employee morale.

Employee Benefits

- Continues to be productive.
- Remains in touch with co-workers and works in familiar setting.
- Avoids feeling isolated and depressed.
- Avoids financial stress.
- Shows initiative and commitment to return to work.

Types of claim settlements

Stipulations: Settles out Permanent Disability and is paid out in a schedule.

- Offers the injured worker lifetime future medical benefits for the affected body part.

Compromise & Release: Settles out permanent disability, future medical treatment, and the right to reopen the claim.

- Paid out in a lump sum payment less any previous advance made during the claim.



Quiz – After Knowledge of an injury?



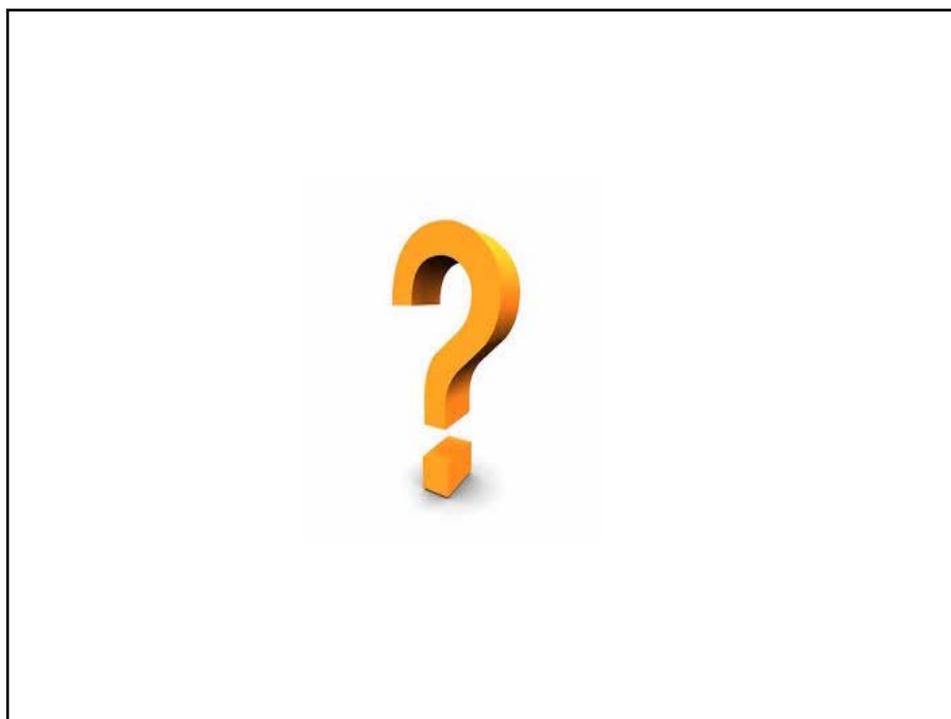
How long does an employer have to provide the employee with a DWC-1 Claim Form?

True or False: The employee should not be referred to the doctor until after WC Carrier (York) receives notice of the claim?

Quiz – To Give or Not to Give?

- Employee has food allergy and complains of a reaction because of something shared by co-worker during an office party. Employee leaves work and seeks medical treatment.
Give a DWC-1, or not?
- Employee faints and hits head on the desk. Tells paramedics that she has diabetes and sometimes passes out from hypoglycemia.
Industrial or not?
- Employee has a pre-existing back condition, but says back hurts after moving boxes and is going to the doctor.
Give a DWC-1, or not?







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.

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

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

2017 NCCSIF Organizational Chart

MEMBER ENTITY	BOARD OF DIRECTORS	BOARD ALTERNATES	RISK MANAGEMENT COMMITTEE	POLICE RISK MANAGEMENT COMMITTEE
City of ANDERSON	EC Liz Cottrell	Jeff Kiser	Juanita Barnett	Chief Michael L. Johnson
City of AUBURN	Nita Wracker	<i>Vacant</i>	Shari Harris	Chief John Ruffcorn (Chair)
City of COLUSA	EC Toni Benson	<i>Vacant</i>	<i>Vacant</i>	Chief Josh Fitch
City of CORNING	EC Kristina Miller	Tom Watson	Tom Watson	Chief Jeremiah Fears
City of DIXON	Michelle Pellegrino	Kim Stalie	Michelle Pellegrino	Michelle Pellegrino
City of ELK GROVE	Brad Koehn	Jonathan Hobbs	Jim Ramsey	Lieutenant Jeff Scott
City of FOLSOM	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	Jon Hanken	Anna Daneri	Jon Hanken	Chief Tracy Busby
City of JACKSON	Michael Daly	Dalacie Blankenship	Dalacie Blankenship	Chief Scott Morrison
City of LINCOLN	Astrida Trupovnieks	Ruthann Codina	Astrida Trupovnieks	Sergeant 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 Eric Reinbold
City of PLACERVILLE	P / EC / CC Dave Warren (Chair)	Cleve Morris	Dave Warren	Commander Kim Nida
City of RED BLUFF	EC Sandy Ryan	Anita Rice	Sandy Ryan	Chief Kyle Sanders (Vice-Chair)
City of RIO VISTA	Donna Lee	Robert Hickey	Donna Lee	Chief Dan Ruden
City of ROCKLIN	Kimberly Sarkovich	Jason Johnson	Kimberly Sarkovich	Chief Chad Butler
City of WILLOWS	T / EC / CC Tim Sailsbery	<i>Vacant</i>	Wayne Peabody	Chief Jason Dahl
City of YUBA CITY	EC / CC Natalie Springer	Robin Bertagna	Natalie Springer	Chief Robert Landon

OFFICERS

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

EC = Executive Committee
CC = Claims Committee **2017 CC tbd at 3/23/2017 Meeting**

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

CLAIMS ADMINISTRATORS (York Risk Services)
Dorienne Zumwalt
Jeff Ponta (Workers' Comp)
Cameron Dewey (Liability)

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

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