1750 Creekside Oaks Drive, Suite 200, Sacramento, CA 95833
(800) 541-4591 Fax (916) 244-1199
https://www.planjpa.org/

BOARD OF DIRECTORS MEETING
AGENDA

Wednesday, December 5, 2018
9:30 a.m.

Hilton Garden Inn
San Francisco Airport North
670 Gateway Blvd
South San Francisco, CA 94080

In compliance with the Americans with Disabilities Act, if you need a disability-related modification or accommodation to participate in this meeting, please contact Katie Sullivan at (916) 244-1164 or (916) 244-1199 (fax). Requests must be made as early as possible and at least one full business day before the start of the meeting.

Documents and materials relating to an open session agenda item that are provided to the Pooled Liability Assurance Network (PLAN) JPA Board of Directors less than 72 hours prior to a regular meeting will be available for public inspection at 1750 Creekside Oaks Dr., Suite 200, Sacramento, CA 95833.

Page		
	1.	**CALL TO ORDER**
	2.	**INTRODUCTIONS**
	3.	**APPROVAL OF AGENDA AS POSTED (OR AMENDED)**
	4.	**PUBLIC COMMENTS** - This time is reserved for members of the public to address the Committee relative to matters of the PLAN JPA not on the agenda. No action may be taken on non-agenda items unless authorized by law. Comments will be limited to five minutes per person and twenty minutes in total.
	5.	**CONSENT CALENDAR** If a Committee member would like to discuss any item listed, it may be pulled from the Consent Calendar.
5		*A. Minutes from the June 20, 2018, Board of Directors Meeting
17		*B. Warrant List for October 1, 2018, through November 15, 2018

* Reference materials enclosed with staff report.

Page **5. CONSENT CALENDAR (continued)**

18 *C. Treasurer's Report as of September 30, 2018
Recommendation: Staff recommends the Board of Directors approve the Consent Calendar.

6. GENERAL MANAGER'S REPORT

39 A. Report from PLAN JPA's General Manager
Recommendation: None.

41 *B. Update on Request for Proposal (RFP) for Risk Control Services
Recommendation: None.

7. ADMINISTRATIVE MATTERS

45 A. Overview of Employment Practices Liability (EPL) Coverage Options
Recommendation: Staff recommends the Board provide direction to staff.

46 *B. Overview of Cyber Liability Coverage Options
Recommendation: Staff recommends the Board provide direction to staff.

60 C. Overview of Earthquake Liability Coverage Options
Recommendation: Staff recommends the Board provide direction to staff.

61 *D. Consideration of Draft Property Master Program Document (MPD) for the Pooled Property Program
Recommendation: Staff recommends the Board of Directors approve the Pooled Property Program Master Plan Document for PLAN JPA.

8. CLOSED SESSION

A. Pursuant to Government Code Section 54956.95(a), the Committee will hold a closed session to discuss the following claims:

- Patton v. Morgan Hill

B. Pursuant to Government Code Section 54957.1, the Committee will report in open session any reportable action taken in closed session.

9. POOLED LIABILITY PROGRAM

74 *A. Review of General Liability Claims Audit
Recommendation: Staff recommends the Board accept and file the 2018 Liability Claims Audit.

10. RISK CONTROL MATTERS

88 *A. Update on Risk Control Program for 2018/19
Recommendation: None.

106 *B. Update on Sewer Summit 2018 and Discussion on Sewer Summit 2019
Recommendation: Staff recommends the Board provide direction to staff.

* Reference materials attached with staff report.

Page **10. RISK CONTROL MATTERS (continued)**

108 *C. Contract with Ventiv/Risk Console for Risk Assessment and Grant Funding Management

Recommendation: Staff recommends the Board approve a one year service agreement with Ventiv Technology.

11. FINANCIAL MATTERS

111 *A. Report from PLAN JPA's Finance Manager

Recommendation: Staff recommends the Board of Directors approve the Unaudited Financial Statements as of June 30, 2018.

12. CLOSING COMMENTS

This time is reserved for comments by Board members and/or staff and to identify matters for future Board business.

A. Board of Directors
B. Staff

13. ADJOURNMENT

NOTICES:

- The next Executive Committee meeting will be held on April 18, 2019, at 10:00 a.m. at San Bruno City Hall, 567 El Camino Real, San Bruno, CA.
- The next Board of Directors meeting will be held on June 12, 2019, at 9:30 a.m.

* Reference materials attached with staff report.

Agenda Item 5.A.-5.C.

CONSENT CALENDAR

SUBJECT: Consent Calendar

BACKGROUND AND HISTORY:

The Consent Calendar consists of items that require approval or acceptance but are self-explanatory and require no discussion. If a Board member would like to discuss any item listed, it may be pulled from the Consent Calendar.

RECOMMENDATION:

Staff recommends the Board of Directors approve the Consent Calendar.

REFERENCE MATERIALS ATTACHED:

A. Minutes from the June 20, 2018, Board of Directors Meeting
B. Warrant List for October 1, 2018, through November 15, 2018
C. Treasurer's Report as of September 30, 2018

DRAFT

POOLED LIABILITY ASSURANCE NETWORK JOINT POWERS AUTHORITY (PLAN JPA)

MINUTES OF THE BOARD OF DIRECTORS MEETING OF JUNE 20, 2018

A regular meeting of the Board of Directors was held on June 20, 2018, at Hilton Garden Inn San Francisco Airport North, 670 Gateway Boulevard, South San Francisco, CA 94080.

MEMBERS PRESENT:
Marc Zafferano, Chair, San Bruno
George Rodericks, Atherton
Heather McLaughlin, Benicia
Kathleen Kane, Burlingame
Jesse Takahashi, Campbell
Brian Dossey, Colma
Pak Lin, Colma (Alternate)
Julie Carter, Dublin
Ann Ritzma, Foster City
Yulia Carter, Half Moon Bay
John Mullins, Hillsborough
DeAnna Hilbrants, Millbrae
Will Fuentes, Milpitas
Donald Larkin, Morgan Hill
David Benoun, Newark *(Left during Agenda Item 9.C)*
Joe Chinn, Ross
Rebecca Mendenhall, San Carlos
Mary Furey, Saratoga
Richard Lee, South San Francisco
Scott Corey, Suisun City
Kevin Bryant, Woodside
Cindy Safe, Woodside (Alternate)

MEMBERS ABSENT:
Jason B. Holley, American Canyon
Jaqui Guzman, Cupertino
Brenda Olwin, East Palo Alto
Frances Reed, Los Altos Hills
Robert Schultz, Los Gatos

Lorenzo Hines, Pacifica
Jeremy Dennis, Portola Valley
Greg Chanis, Tiburon

OTHERS PRESENT: Rob Kramer, General Manager, Bickmore
Yahaira Martinez, Assistant General Manager, Bickmore
Jon Paulsen, Senior Consultant, Bickmore
Katie Sullivan, Assistant Board Secretary, Bickmore
Ritesh Sharma, Finance Manager, Bickmore
Jeff Johnston, Director of Risk Control, Bickmore
Craig Wheaton, Litigation Manager, Bickmore
Jackie Miller, Bickmore
Mike Harrington, Actuarial Services President, Bickmore
Greg Rubens, Legal Counsel, Aaronson, Dickerson, Cohn & Lanzone *(Left after Agenda Item 7.A)*
Seth Cole, Alliant Insurance Services
Lesley Murphy, PFM Asset Management
Sarah Meacham, PFM Asset Management

1. CALL TO ORDER:

The June 20, 2018, Board of Directors meeting was called to order at 9:45 a.m. by Marc Zafferano.

2. INTRODUCTIONS:

Roll call was taken and it was determined a quorum was present.

3. ELECTIONS:

A. Election of Committee Members for Program Year 2018/19

Mr. Rob Kramer, General Manager, noted in previous years, the Executive Committee was tasked with developing a slate of candidates for the Board's consideration. Prior to its June 6th meeting, staff distributed an email soliciting interest to continue serving or serve for the first time on a Committee. For the Board's reference, the Executive Committee's proposed slates were included in the agenda. Additional nominations were taken from the floor. Upon review, the Board approved the following candidates to serve on the Committees:

Executive Committee
Marc Zafferano, Chair, San Bruno
Heather McLaughlin, Benicia
Kathleen Kane, Burlingame
Jesse Takahashi, Campbell
Ann Ritzma, Foster City
Robert Schultz, Los Gatos
Richard Lee, South San Francisco
Kevin Bryant, Woodside
Vacancy (reserved for Risk Management Committee Chair)

Claims Committee
Kathleen Kane, Chair, Burlingame
Heather McLaughlin, Benicia
Jesse Takahashi, Campbell
Brenda Olwin, East Palo Alto
John Mullins, Hillsborough
Robert Schultz, Los Gatos
Marc Zafferano, San Bruno
Rebecca Mendenhall, San Carlos
Scott Corey, Suisun City

Risk Management Committee
Vacancy in Committee Chair
George Rodericks, Atherton
Julie Carter, Dublin
Yulia Carter, Half Moon Bay
David Benoun, Newark
Jeremy Dennis, Portola Valley

Finance Committee
Ann Ritzma, Chair, Foster City
Yulia Carter, Half Moon Bay
Will Fuentes, Milpitas
Rebecca Mendenhall, San Carlos
Richard Lee, South San Francisco
Mary Furey, Saratoga

Actuarial Committee
Jesse Takahashi, Chair, Campbell
Pak Lin, Colma
Colleen Tribby, Dublin
Edmund Suen, Foster City
Lorenzo Hines, Pacifica
Cindy Safe, Woodside

Ann Ritzma moved to approve the candidates to serve on PLAN JPA's Committees for Program Year 2018/19. Richard Lee seconded the motion. Motion passed unanimously.

B. Election of Officers for Program Year 2018/19

In preparation for the annual elections, staff distributed a solicitation email seeking interest from the Board and Alternate representatives to serve for the first time, or to continue serving, as an Officer for the PLAN Board. As with the slate of candidates for the Committees, the Executive Committee was tasked with developing a slate of candidates to fill the Officer positions of President, Vice President, and Treasurer for the Board's consideration.

Mr. Kramer stated currently Mr. Marc Zafferano, Mr. Michael Taylor, and Ms. Ann Ritzma hold the positions of President, Vice-President, and Treasurer. He noted Mr. Taylor chose not to run for re-election due to his upcoming retirement next spring. The slate of candidates the Executive Committee developed is as follows:

- President: Marc Zafferano, San Bruno
- Vice-President: Kathleen Kane, Burlingame
- Treasurer: Ann Ritzma, Foster City

Mr. Zafferano opened the floor up for any additional nominations and after a few minutes, the Board agreed to approve the slate of candidates as proposed by the Executive Committee.

Kevin Bryant moved to elect Marc Zafferano as President, Kathleen Kane as Vice President, and Ann Ritzma as Treasurer for PLAN JPA for Program Year 2018/19. Heather McLaughlin seconded the motion. Motion passed unanimously.

4. APPROVAL OF AGENDA AS POSTED (OR AMENDED):

No amendments were requested. Agenda was approved as posted.

5. PUBLIC COMMENTS:

None.

6. CONSENT CALENDAR

Mr. Jesse Takahashi, Campbell, noted a typographical error on Item B) Resolution No. 2018-02: Establishing a Records Retention Policy and requested the resolution to be amended.

Rebecca Mendenhall moved to approve the following items: A) Resolution No. 2018-01: Establishing the 2018/19 Calendar of Meetings; B) Resolution No. 2018-02: Establishing a Records Retention Policy, as amended; C) Resolution No. 2018-03: Establishing All Bank Accounts and Authorized Signatures; D) Resolution No. 2018-04: Revising Authorized Signers for the Investment of Monies in the Local Agency Investment Fund (LAIF); E) Resolution No. 2018-05: Authorizing PLAN JPA to Join with Other Public Agencies as a Participant of the California Asset Management Program (CAMP); F) PFM Asset Management Letter Agreement; and G) PLAN JPA Investment Policy. Yulia Carter seconded the motion. Motion passed unanimously.

7. ADMINISTRATIVE MATTERS

A. Consideration of Bylaws for PLAN JPA

Mr. Jon Paulsen, Senior Consultant, informed the Board that the Executive Committee reviewed drafts of the proposed PLAN JPA Bylaws on two separate occasions: the April 5th, and June 6th meetings. It was noted staff, Board Counsel, and the Executive Committee tried not to make significant material changes to the current model; however, with the change from a non-profit public benefit corporation to a joint powers authority, certain changes were made to remain consistent. These included:

- Changing the name from ABAG PLAN to PLAN JPA throughout the document;
- Defining the jurisdictional area of PLAN JPA;
- Removing references stating PLAN is a "corporation;"
- Outlining requirements for membership in PLAN JPA;

- Updating the Officers section to comport with the new JPA structure;
- Changing language to state the General Manager shall serve as Secretary; and
- Changing references of "Chief Financial Officer" to "Treasurer."

After a short discussion, the only amendment requested was to add a phrase stating the PLAN JPA does not have any employees and in order to hire an individual, it would require a two-thirds vote of the Board of Directors. It was also noted members would need to have their city councils re-appoint them as the representatives for PLAN JPA in the form of a resolution.

Kevin Bryant moved to approve the Bylaws for PLAN JPA, as amended. Donald Larkin seconded the motion. Motion passed unanimously.

B. Consideration of Memorandum of Coverage for PLAN JPA

As with the Bylaws, the Executive Committee reviewed the first draft of the PLAN JPA Pooled Liability Program Memorandum of Coverage (MOC) and approved changes recommended by staff as well as directed staff to make other minor changes regarding consistency throughout the document.

Mr. Paulsen reviewed the changes with the Board as follows:

- Changing the name from ABAG PLAN name to PLAN JPA throughout the document;
- Changing the issue/effective date to July 1, 2018;
- Filling in fields on the Declarations page;
- Changing references of a "deductible" to "self-insured retention" throughout the document;
- Adding Endorsement No. 1 to list each member as a covered party under the MOC; and
- Adding Endorsement No. 2 to list each member's Retained Limits.

Mr. Paulsen stated going forward, the MOC can be approved by the PLAN JPA Executive Committee, once constituted. However, since it was not yet constituted, staff recommended the Executive Committee recommend the Board formally consider the MOC, along with the Bylaws and Master Plan Document.

Richard Lee moved to approve the Memorandum of Coverage for PLAN JPA. Brian Dossey seconded the motion. Motion passed unanimously.

C. Consideration of Master Plan Document (MPD) for the Pooled Liability Program for PLAN JPA

Mr. Paulsen reviewed the proposed Master Plan Document (MPD) with the Board, advising this document was also reviewed by the Executive Committee. He stated previously, ABAG PLAN had a document titled "Risk Coverage Agreement" that served as the document that contractually bound the members together in ABAG PLAN as well as outlined some of the member responsibilities and obligations for participation in the program. Since the PLAN Joint Powers Agreement replaced many items previously in the Risk Coverage Agreement, staff recommended maintaining a separate document for the items related to the operation of the PLAN Pooled Liability Program. He advised staff recommends a MPD and MOC be created for each coverage program, and after approval of this document, staff will bring forth MPDs for the other lines of coverage.

A Committee Member requested a sentence be added to Item #2 under Claims Settlement Authority that states if there is a dispute between the Claims Manager and Member Entity, it may be heard by the Claims Committee.

Ann Ritzma moved to approve the Master Plan Document for PLAN JPA, as amended. Scott Corey seconded the motion. Motion passed unanimously.

D. Consideration of PLAN JPA Conflict of Interest Code

Ms. Yahaira Martinez, Assistant General Manager, noted with the transition from ABAG PLAN to PLAN JPA, some amendments were required to the Conflict of Interest Code (COIC); specifically, changing the name to PLAN JPA throughout the document. She noted staff requested the Fair Political Practices Commission (FPPC) become the filing officer in order to provide filers with the option to file Form 700s electronically.

Ms. Martinez advised any time an amendment is made to the COIC, the FPPC requires the Code be submitted to them for approval. The amendments recommended were as follows:

- Changing the name from ABAG PLAN to PLAN JPA throughout the document;
- Changing the entity responsible for retaining the original copies of statements from ABAG PLAN to the FPPC in order to permit electronic submissions of filer's FPPC Forms;
- Designating Positions – adding the Board and Alternates to the list and removing the Claims Manager, and Risk Managers these positions fall under "Consultants;" and
- Clearly listing the disclosure categories.

Ms. Martinez stated the FPPC requires a public Notice of Intention to Amend a Conflict of Interest Code be distributed to the membership, staff, and service providers. The notice requires a 45-day commenting period be provided for PLAN members and members of the public to give feedback. This 45-day period ends on July 23, 2018. She confirmed as long as there are no other amendments to the COIC, staff will provide a final version to the membership as well as post to the website once finalized.

Heather McLaughlin moved to approve the Conflict of Interest Code for PLAN JPA. Joe Chinn seconded the motion. Motion passed unanimously.

8. RISK CONTROL MATTERS

A. Update on PLAN JPA Risk Control Program for 2018/19

At the last two Risk Management Committee meetings, discussion centered around developing a risk control plan that would provide "core risk control services" for all members along with a streamlined and simplified Grant Fund program to supplement and support each member's respective risk management program.

Mr. Kramer provided background information on the new Risk Control Program and noted it was developed and refined by the Risk Management Committee and staff, and later presented to the Executive Committee. The proposed Plan was reviewed and approved at the June 6th Executive Committee meeting with the caveat of limiting the contract to one year. The Executive Committee directed the Risk Management Committee to survey membership satisfaction toward the end of the program year Mr. Jeff Johnston, Director of Risk Control, provided an overview of the core services of the Risk Management Program and noted Ms. Gail Zeigler, Risk Control Consultant, will remain the first point of contact. Mr. Johnston directed the Board to the Risk Management Program Service Detail and Grant Fund Policy documents included in the agenda, and highlighted the following:

The Core Risk Services Program will include a first year, on-site risk control orientation for each member to provide an overview of the services and resources available through the plan and to discuss specific member needs and develop action plans. Additional services will include driver training, contractual risk transfer, unlimited email and phone support, regional training and resource development. The Grant Fund Program will remain in place, but guidelines were revised to allow for broader use of funds with fewer restrictions than in the past. A total of $500,000 will be allocated from equity to the program, and funds will be distributed "pro rata" based on each member's percentage of premium. Once all reimbursement requests have been completed for the 17/18 program

year, remaining funds in all buckets will be redistributed to members via the same pro rata formula.

Lastly, Mr. Johnston provided an overview of the Bickmore Risk Control website noting the several resources available to members. He reminded the Board anyone from the member cities wishing to access the material will be required to register for the site.

The PLAN JPA Board of Directors convened to break at 10:57 a.m. and reconvened at 11:10 a.m.

9. FINANCIAL MATTERS

A. Review of the General Liability Actuarial Report

Mr. Mike Harrington, President of Actuarial Consulting, reviewed the General Liability Actuarial Report for the Self-Funded Liability Program for PLAN JPA as of June 30, 2018

Mr. Harrington provided the following highlights regarding the report:

- Outstanding liabilities are expected to be $20,630,000 as of June 30, 2018
- Ultimate cost of claims and expenses for 2018/19 are expected to be $4,922,000
- The rates for the 2018/19 program year are $1.15 per $100 of payroll
- Pool is being funded at the 60% confidence level with a 3% discount factor

Ann Ritzma moved to receive and file the Draft Actuarial Review of the Self-Insured Liability Program for PLAN JPA Ending Fiscal Year June 30, 2018. Kevin Bryant seconded the motion. Motion passed unanimously.

B. Update on Alliant Insurance Renewals

Mr. Seth Cole, Alliant, provided an update on the excess and Alliant Property Insurance Program (APIP) renewals to the Board.

Mr. Cole reviewed the property renewals, noting the property program renewal rate increased 7.13%. Alliant originally estimated a 7.5% rate increase, largely due to market conditions and losses the pool has experienced. Combined with the increase in Total Insured Values (TIV), the total premium increase is 11.19%.

Next, Mr. Cole discussed the excess general liability market, stating the Markel reinsurance premium was quoted higher than expected at $1.3 million, due to paid claims from prior years; therefore Alliant completed full scale marketing for the liability

renewal. He advised Pennsylvania Manufacturer's Associates Insurance Company (Old Republic) came in with the most competitive renewal at just over $1 million. The 2018/19 premium for liability increased 34% overall year over year.

Further, Mr. Cole introduced the Active Assailant Coverage, formerly known as Active Shooter Coverage, a group purchase program offered by Beazley; with limits at $500,000 per claim and a $2.5 million annual aggregate. It included various sub-limits for First Party Property Damage and Business Interruption, Crisis Management, Funeral Expenses, and Counselling Services. Annual premium is $12,833 for the pool as a whole, with a $10,000 deductible.

Finally, Mr. Cole discussed Public Official Liability Coverage/Errors and Omissions (E & O) for PLAN JPA's Board of Directors. Previously, coverage was provided by the Association of the Bay Area Governments (ABAG), which expired with the transition from ABAG PLAN to PLAN JPA. Alliant provided a quote from Trust EZ & O for $10,000. After a brief discussion, Mr. Kramer recommended PLAN JPA purchase the coverage for the 2018/19 year and suggested PLAN consider including the coverage into the MOC for the 2019/20 year.

The Board agreed to purchase the Active Assailant Coverage, and Public Official Liability/Errors and Omissions coverage presented.

C. <u>Approval of the Draft Budget for 2018/19</u>

Mr. Ritesh Sharma, Finance Manager, reviewed the Proposed Operating Annual Budget for the 2018/19 fiscal year. The funding model was similar to what PLAN has approved in the past, with funding rates compiled by PLAN's actuary. Highlights and components of the Budget were reviewed as follows:

- Member contributions for the Liability Program were presented at the 60% Confidence Level (CL) with a 3% discount factor;
- Member contributions for the Property Program were presented at the 70% CL with a 3% discount factor;
- Operating Budget contributions increased from $9.7 million to $10.9 million; an increase of 12% over prior year;
- The Liability program showed a 12% increase in contributions over prior year, due to a 7.8% increase in payroll and a 34.2% increase in insurance costs.
- The Property program showed a 12% increase over the 2017/18 approved budget.

Mr. Sharma reviewed the breakdown of administrative expenses for PLAN JPA as follows:

- A 9.3% decrease overall from prior year;
- The cost of salaries would decrease by $1.3 million due to pool administration services transitioning to Bickmore. There was a 3.1% increase in pool administration services for 2018/19 due to 2017/18 fees being prorated;
- A $4,000 increase based upon new financial audit contract;
- A 3.3% increase in cost for actuarial services;
- A 5% increase in claims administration and audit;
- A 4.6% increase in legal counsel services; and
- A decrease in $7,000 in meeting related expenses.

Mr. Sharma noted the budget did not include the addition of Active Assailant, Errors and Omissions, and Crime Coverages.

Ann Ritzma moved to approve the 2018/19 Operating Budget with the addition of the Active Assailant, Errors and Omissions, and Crime Coverages as well as a one-year contract with Bickmore for Risk Control Services. Heather McLaughlin seconded the motion. Motion passed unanimously.

D. <u>Presentation on Investment Manager Services</u>

At the February 2018 special Executive Committee meeting, PFM Asset Management (PFM) was selected to manage PLAN and SHARP's investments. Additionally, the Committee approved participation in the California Asset Management Program (CAMP), a California Joint Powers Authority created to provide public agencies with professional investment services. At the recommendation of the Finance Committee, the Executive Committee also approved changes to investment policy.

Mr. Kramer introduced Ms. Lesley Murphy and Ms. Sarah Meacham, PFM, who discussed PFM's investment strategy for PLAN JPA's investment portfolio. Ms. Murphy began by discussing the investment strategies for meeting PLAN's Objectives of Safety, Liquidity, and Return on Investment as well as items discussed with the Finance Committee. Strategies included:

- Diversifying the portfolio by sector, maturity, industry, and issuer;
- Understanding elements that impact the General Liability and Property Liability's program liquidity needs;
- Enhancing returns through active management; and

- Aligning duration of portfolio assets with duration of liabilities.

10. CLOSING COMMENTS

A. Board of Directors

Jesse Takahashi, City of Campbell, thanked Marc Zafferano, City of San Bruno, and staff for successful meetings.

B. Staff

None.

11. ADJOURNMENT

The Regular Meeting of the PLAN JPA Board of Directors was adjourned at 1:03 p.m.

_____

Katie Sullivan, Assistant Board Secretary

PLAN JPA
Warrant List
10/1/18 - 11/15/18

Document Number	Vendor ID	Vendor Name	Document Date	Checkbook ID	Document Amount	Voided	TRX Source	Transaction Description
EFT000025	AAR100	Aaronson, Dickerson, Cohn & Lanzone	10/22/2018	CB&T	$412.50	No	PMCHK00000029	Sept-18 Legal Fees
EFT000026	BIC100	Bickmore	10/22/2018	CB&T	$2,360.00	No	PMCHK00000029	Actuarial Update Liab 6.30.18
3025	BUR100	City of Burlingame	10/22/2018	CB&T	$2,900.00	No	PMCHK00000028	Safety Training
3026	COL001	City of Colma	10/22/2018	CB&T	$2,239.00	No	PMCHK00000028	Ethics & Driver Training
3028	HIL001	City of Hillsborough	10/22/2018	CB&T	$8,349.00	No	PMCHK00000028	Cyber Awareness, Ergo Equip
3029	MIL200	City of Millbrae	10/22/2018	CB&T	$20,719.00	No	PMCHK00000028	Tree removal, Sidewalk repair
3030	MOR100	City of Morgan Hill	10/22/2018	CB&T	$1,600.00	No	PMCHK00000028	Public Sector EE Law
3031	NEW100	City of Newark	10/22/2018	CB&T	$11,896.90	No	PMCHK00000028	Upgraded Tasers
3032	PAC100	City of Pacifica	10/22/2018	CB&T	$28,635.00	No	PMCHK00000028	ADA construct
3027	DKF100	DKF Solutions Group LLC	10/22/2018	CB&T	$6,500.00	No	PMCHK00000028	2018-19 Sewer Summit 1of2 pmt
EFT000027	TOW300	Town of Woodside	10/22/2018	CB&T	$1,278.53	No	PMCHK00000029	CAJPA conf

Pooled Liability Assurance Network
Treasurer's Report
As of September 30, 2018

	Book Value	Market Value	% of Total	Effective Yield
California Bank & Trust - General Operating	3,363,272	3,363,272	7.22%	0.00%
State of California - Local Agency Investment Fund	21,866	21,819	0.05%	2.16%
CA Asset Mgmt. Program - Liquidity Account	10,139,849	10,139,849	21.77%	2.14%
CA Asset Mgmt. Program - Money Market	157,653	157,653	0.34%	2.14%
CA Asset Mgmt. Program - Investment Account	32,756,322	32,229,068	69.21%	2.09%
Umpqua Bank - York Trust Account	657,543	657,543	1.41%	0.00%
Total Cash and Investments	**$ 47,096,505**	**$ 46,569,204**	**100.00%**	**2.10%**

Attached are the Local Agency Investment Fund (LAIF) and PFM Asset Management statements detailing all investment holdings and transactions for the quarter ended. Market prices are derived from closing bid prices as of the last business day of the month from either Interactive Data Corporation, Bloomberg, TRACE, and other widely-used third-party pricing vendors.

We certify that this report reflects all cash and investments and is in conformance with the Pool's Investment Policy. The investment program herein shown provides sufficient cash flow liquidity to meet the Pool's expenditures for the next six months.

Ritesh Sharma
Finance Manager

Ann Ritzma
Treasurer

CALIFORNIA BANK TRUST
P.O. Box 489, Lawndale, CA 90260-0489

Statement of Accounts

This Statement: September 28, 2018
Last Statement: August 31, 2018

Account 5795358638

DIRECT INQUIRIES TO:
Customer Service 1 (800) 400-6080

0051746 4272-06-0000-CBT-PG0023-00004

POOLED LIABILITY ASSURANCE NETWORK
JOINT POWERS AUTHORITY
BICKMORE, ADMINISTRATOR
1750 CREEKSIDE OAKS DR STE 200
SACRAMENTO CA 95833-3648

Sacramento Main
520 Capitol Mall Suite 100
Sacramento, CA 95814-4714
(916) 341-4800

SUMMARY OF ACCOUNT BALANCE

Account Type	*Account Number*	*Checking/Savings Ending Balance*	*Outstanding Balances Owed*
PF Business Analyzed Account	5795358638	$3,363,272.26	

PF BUSINESS ANALYZED ACCOUNT 5795358638

129 4

Previous Balance	*Deposits/Credits*	*Charges/Debits*	*Checks Processed*	*Ending Balance*
3,033,879.48	906,089.69	576,696.91	0.00	3,363,272.26

7 DEPOSITS/CREDITS

Date	*Amount*	*Description*
09/07	113,571.00	SHARP Fund Trans PLAN REF # 018249006567711 1108629420
09/07	365,081.12	REMOTE DEPOSIT 5353028695
09/11	268,000.00	ASSOC PLAN REF # 018253008017692 1108009525
09/14	113,589.86	REMOTE DEPOSIT 5353026829
09/21	38,690.97	REMOTE DEPOSIT 5353021788
09/27	7,146.70	ASSOC PLAN REF # 018269007838343 1107010986
09/28	10.04	REMOTE DEPOSIT 5353032716

5 CHARGES/DEBITS

Date	*Amount*	*Description*
09/04	86,000.00	ACH OFFSET Pooled Liab Escrow R 180904 REF # 018247003729192 1109292634
09/07	13,243.66	ACH OFFSET Pooled Liab PAYABLES 180907 REF # 018250007104507 1108647705
09/20	75,000.00	ACH OFFSET Pooled Liab Escrow R 180920 REF # 018263004479166 1107636495
09/25	252,453.25	ACH OFFSET Pooled Liab PAYABLES 180925 REF # 018268006711686 1107740157
09/25	150,000.00	ACH OFFSET Pooled Liab Pre-fund 180925 REF # 018268006984669 1107740046

0 CHECKS PROCESSED

There were no transactions this period.

AGGREGATE OVERDRAFT AND RETURNED ITEM FEES

	Total for This Period	*Total Year-to-Date*
Total Overdraft Fees	$0.00	$0.00
Total Returned Item Fees	$0.00	$0.00

To learn more about our other products and services that may lower the cost of managing account overdrafts or to discuss removing overdraft coverage from your account, please contact Customer Service or visit your local branch.

JOHN CHIANG
TREASURER
STATE OF CALIFORNIA

PMIA Performance Report

Date	Daily Yield*	Quarter to Date Yield	Average Maturity (in days)
10/08/18	2.12	2.12	202
10/09/18	2.12	2.12	202
10/10/18	2.13	2.12	202
10/11/18	2.14	2.12	203
10/12/18	2.14	2.12	202
10/13/18	2.14	2.12	202
10/14/18	2.14	2.13	202
10/15/18	2.14	2.13	200
10/16/18	2.15	2.13	198
10/17/18	2.15	2.13	198
10/18/18	2.16	2.13	197
10/19/18	2.16	2.13	197
10/20/18	2.16	2.13	197
10/21/18	2.16	2.13	197
10/22/18	2.16	2.14	199
10/23/18	2.16	2.14	200
10/24/18	2.16	2.14	202
10/25/18	2.16	2.14	200
10/26/18	2.16	2.14	201
10/27/18	2.16	2.14	201
10/28/18	2.16	2.14	201
10/29/18	2.17	2.14	203
10/30/18	2.17	2.14	201
10/31/18	2.19	2.14	201
11/01/18	2.19	2.15	206
11/02/18	2.19	2.15	206
11/03/18	2.19	2.15	206
11/04/18	2.19	2.15	206
11/05/18	2.19	2.15	205
11/06/18	2.19	2.15	205
11/07/18	2.19	2.15	203

*Daily yield does not reflect capital gains or losses

View Prior Month Daily Rates

LAIF Performance Report

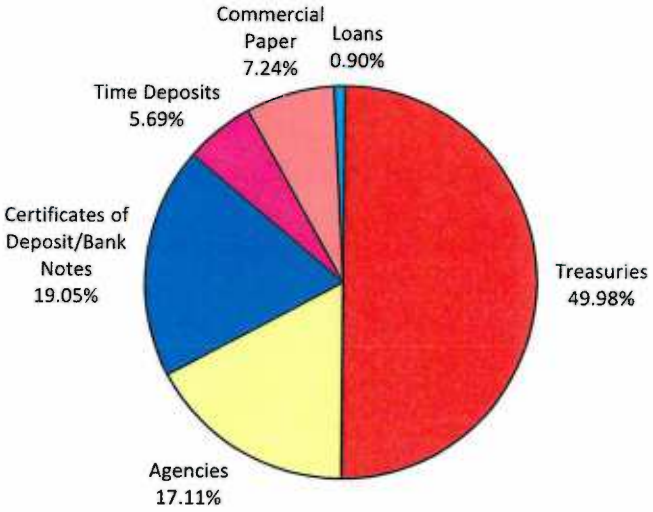
Quarter Ending 09/30/18

Apportionment Rate:	2.16%
Earnings Ratio:	0.00005909460836489
Fair Value Factor:	0.997832404
Daily:	2.09%
Quarter to Date:	2.00%
Average Life:	193

PMIA Average Monthly Effective Yields

Oct 2018	2.144
Sept 2018	2.063
Aug 2018	1.998

Pooled Money Investment Account Portfolio Composition 09/30/18 $88.3 billion



Percentages may not total 100%, due to rounding.

Based on data available as of 11/7/2018

Local Agency Investment Fund
P.O. Box 942809
Sacramento, CA 94209-0001
(916) 653-3001

www.treasurer.ca.gov/pmia-laif/laif.asp
October 15, 2018

POOLED LIABILITY ASSURANCE NETWORK
JOINT POWERS AUTHORITY
FINANCE MANAGER
1750 CREEKSIDE OAKS DRIVE, SUITE 200
SACRAMENTO, CA 95833

PMIA Average Monthly Yields

Account Number:
40-01-003

Tran Type Definitions

September 2018 Statement

Account Summary

Total Deposit:	0.00	Beginning Balance:	21,866.20
Total Withdrawal:	0.00	Ending Balance:	21,866.20

Local Agency Investment Fund
P.O. Box 942809
Sacramento, CA 94209-0001
(916) 653-3001

www.treasurer.ca.gov/pmia-laif/laif.asp
September 10, 2018

POOLED LIABILITY ASSURANCE NETWORK
JOINT POWERS AUTHORITY
FINANCE MANAGER
1750 CREEKSIDE OAKS DRIVE, SUITE 200
SACRAMENTO, CA 95833

PMIA Average Monthly Yields

Account Number:
40-01-003

Tran Type Definitions

August 2018 Statement

Account Summary

Total Deposit:	0.00	Beginning Balance:	21,866.20
Total Withdrawal:	0.00	Ending Balance:	21,866.20

Local Agency Investment Fund
P.O. Box 942809
Sacramento, CA 94209-0001
(916) 653-3001

www.treasurer.ca.gov/pmia-laif/laif.asp
August 01, 2018

POOLED LIABILITY ASSURANCE NETWORK
JOINT POWERS AUTHORITY
FINANCE MANAGER
1750 CREEKSIDE OAKS DRIVE, SUITE 200
SACRAMENTO, CA 95833

PMIA Average Monthly Yields

Account Number:
40-01-003

Tran Type Definitions

July 2018 Statement

Effective Date	Transaction Date	Tran Type	Confirm Number	Authorized Caller	Amount
7/13/2018	7/12/2018	QRD	1578269	SYSTEM	61,891.16
7/25/2018	7/23/2018	RW	1580265	RITESH SHARMA	-12,100,000.00

Account Summary

Total Deposit:	61,891.16	Beginning Balance:	12,059,975.04
Total Withdrawal:	-12,100,000.00	Ending Balance:	21,866.20

Account Statement - Transaction Summary

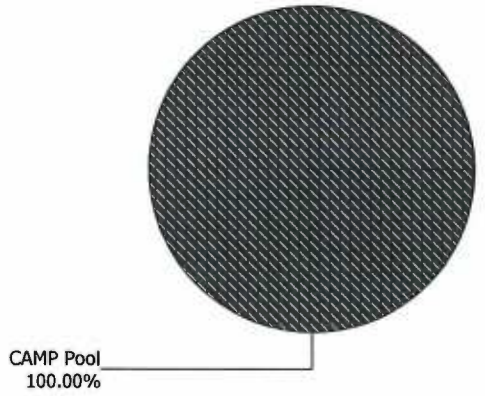
For the Month Ending **September 30, 2018**

Pooled Liability Assurance Network JPA - PLAN - Liquidity Account - 4011-001

CAMP Pool	
Opening Market Value	10,122,031.33
Purchases	17,817.72
Redemptions	0.00
Unsettled Trades	0.00
Change in Value	0.00
Closing Market Value	**$10,139,849.05**
Cash Dividends and Income	17,817.72

Asset Summary		
	September 30, 2018	**August 31, 2018**
CAMP Pool	10,139,849.05	10,122,031.33
Total	**$10,139,849.05**	**$10,122,031.33**

Asset Allocation



Account Statement

For the Month Ending **September 30, 2018**

Pooled Liability Assurance Network JPA - PLAN - Liquidity Account - 4011-001

Trade Date	Settlement Date	Transaction Description	Share or Unit Price	Dollar Amount of Transaction	Total Shares Owned
CAMP Pool					
Opening Balance					**10,122,031.33**
09/28/18	10/01/18	Accrual Income Div Reinvestment - Distributions	1.00	17,817.72	10,139,849.05
Closing Balance					**10,139,849.05**

	Month of September	Fiscal YTD July-September
Opening Balance	10,122,031.33	0.00
Purchases	17,817.72	16,139,849.05
Redemptions (Excl. Checks)	0.00	(6,000,000.00)
Check Disbursements	0.00	0.00
Closing Balance	**10,139,849.05**	**10,139,849.05**
Cash Dividends and Income	17,817.72	39,849.05

Closing Balance	10,139,849.05
Average Monthly Balance	10,123,813.10
Monthly Distribution Yield	2.14%

Account Statement

For the Month Ending **August 31, 2018**

Pooled Liability Assurance Network JPA - PLAN - Liquidity Account - 4011-001

Trade Date	Settlement Date	Transaction Description	Share or Unit Price	Dollar Amount of Transaction	Total Shares Owned
CAMP Pool					
Opening Balance					**12,103,481.45**
08/03/18	08/03/18	Redemption - ACH Redemption	1.00	(1,000,000.00)	11,103,481.45
08/17/18	08/17/18	Transfer to 4011-002	1.00	(5,000,000.00)	6,103,481.45
08/20/18	08/20/18	Purchase - ACH Purchase	1.00	4,000,000.00	10,103,481.45
08/31/18	09/04/18	Accrual Income Div Reinvestment - Distributions	1.00	18,549.88	10,122,031.33
Closing Balance					**10,122,031.33**

	Month of August	Fiscal YTD July-August
Opening Balance	12,103,481.45	0.00
Purchases	4,018,549.88	16,122,031.33
Redemptions (Excl. Checks)	(6,000,000.00)	(6,000,000.00)
Check Disbursements	0.00	0.00
Closing Balance	**10,122,031.33**	**10,122,031.33**
Cash Dividends and Income	18,549.88	22,031.33

Closing Balance	10,122,031.33
Average Monthly Balance	10,297,628.22
Monthly Distribution Yield	2.12%

Account Statement

For the Month Ending **July 31, 2018**

Pooled Liability Assurance Network JPA - PLAN - Liquidity Account - 4011-001

Trade Date	Settlement Date	Transaction Description	Share or Unit Price	Dollar Amount of Transaction	Total Shares Owned
CAMP Pool					
Opening Balance					**0.00**
07/27/18	07/27/18	Purchase - ACH Purchase	1.00	12,100,000.00	12,100,000.00
07/31/18	08/01/18	Accrual Income Div Reinvestment - Distributions	1.00	3,481.45	12,103,481.45
Closing Balance					**12,103,481.45**

	Month of July	Fiscal YTD July-July
Opening Balance	0.00	0.00
Purchases	12,103,481.45	12,103,481.45
Redemptions (Excl. Checks)	0.00	0.00
Check Disbursements	0.00	0.00
Closing Balance	**12,103,481.45**	**12,103,481.45**
Cash Dividends and Income	3,481.45	3,481.45

Closing Balance	12,103,481.45
Average Monthly Balance	1,951,725.21
Monthly Distribution Yield	2.11%

Account Statement - Transaction Summary

For the Month Ending **September 30, 2018**

Pooled Liability Assurance Network JPA - PLAN - Investment Account - 4011-002

CAMP Pool

Opening Market Value	133,388.04
Purchases	5,081,727.81
Redemptions	(5,057,463.15)
Unsettled Trades	0.00
Change in Value	0.00
Closing Market Value	**$157,652.70**
Cash Dividends and Income	245.68

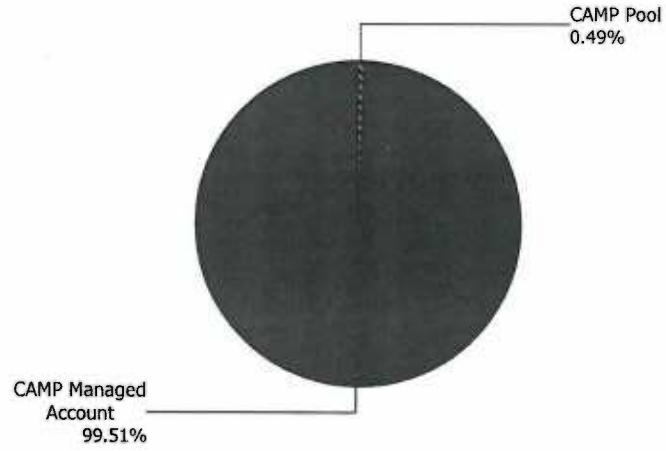
CAMP Managed Account

Opening Market Value	32,406,955.41
Purchases	2,031,112.22
Redemptions	(2,102,412.75)
Unsettled Trades	0.00
Change in Value	(106,586.57)
Closing Market Value	**$32,229,068.31**
Cash Dividends and Income	(63,269.40)

Asset Summary

	September 30, 2018	August 31, 2018
CAMP Pool	157,652.70	133,388.04
CAMP Managed Account	32,229,068.31	32,406,955.41
Total	**$32,386,721.01**	**$32,540,343.45**

Asset Allocation



Pooled Liability Assurance Network JPA - PLAN - Investment Account - 4011-002 - (12517100)

Security Type/Description Dated Date/Coupon/Maturity	CUSIP	Par	S&P Rating	Moody's Rating	Trade Date	Settle Date	Original Cost	YTM at Cost	Accrued Interest	Amortized Cost	Market Value
U.S. Treasury Bond / Note											
US TREASURY N/B DTD 11/30/2017 1.750% 11/30/2019	9128283H1	1,700,000.00	AA+	Aaa	08/21/18	08/23/18	1,683,464.84	2.53	9,997.95	1,684,841.51	1,681,473.40
US TREASURY NOTES DTD 12/01/2014 1.875% 11/30/2021	912828G53	1,000,000.00	AA+	Aaa	08/21/18	08/23/18	974,492.19	2.69	6,301.23	975,295.96	969,492.00
US TREASURY NOTES DTD 05/31/2017 1.750% 05/31/2022	912828XR6	1,000,000.00	AA+	Aaa	08/21/18	08/23/18	965,859.38	2.71	5,881.15	966,784.82	959,609.00
US TREASURY NOTES DTD 05/31/2017 1.750% 05/31/2022	912828XR6	1,400,000.00	AA+	Aaa	08/30/18	09/04/18	1,350,507.81	2.75	8,233.61	1,351,444.70	1,343,452.60
US TREASURY NOTES DTD 06/30/2017 1.750% 06/30/2022	912828XW5	500,000.00	AA+	Aaa	09/07/18	09/10/18	481,269.53	2.79	2,211.28	481,538.30	479,394.50
US TREASURY NOTES DTD 11/15/2012 1.625% 11/15/2022	912828TY6	1,400,000.00	AA+	Aaa	08/30/18	09/04/18	1,337,710.94	2.75	8,593.07	1,338,748.26	1,329,070.40
US TREASURY NOTES DTD 12/31/2015 2.125% 12/31/2022	912828N30	500,000.00	AA+	Aaa	09/07/18	09/10/18	486,152.34	2.81	2,685.12	486,327.40	483,769.50
US TREASURY NOTES DTD 12/31/2015 2.125% 12/31/2022	912828N30	1,000,000.00	AA+	Aaa	08/21/18	08/23/18	975,585.94	2.72	5,370.24	976,152.79	967,539.00
Security Type Sub-Total		**8,500,000.00**					**8,255,042.97**	**2.70**	**49,273.65**	**8,261,133.74**	**8,213,800.40**
Federal Agency Bond / Note											
FEDERAL HOME LOAN BANKS NOTES DTD 08/24/2016 1.020% 05/24/2019	3130A8YU1	500,000.00	AA+	Aaa	08/24/16	08/24/16	500,000.00	1.02	1,799.17	500,000.00	495,271.00
FHLMC NOTES (EX-CALLABLE) DTD 09/26/2012 1.500% 09/26/2019	3134G3M49	875,000.00	AA+	Aaa	09/26/12	09/26/12	875,000.00	1.50	182.29	875,000.00	865,524.63
FNMA NOTES (EX-CALLABLE) DTD 09/27/2016 1.180% 09/27/2019	3135G0Q30	2,000,000.00	AA+	Aaa	10/06/16	10/06/16	2,000,000.00	1.18	262.22	2,000,000.00	1,970,750.00
FNMA NOTES (EX-CALLABLE) DTD 03/06/2013 1.750% 03/06/2020	3135G0UU5	3,000,000.00	AA+	Aaa	06/03/13	06/03/13	2,992,200.00	1.79	3,645.83	2,998,276.44	2,958,216.00
FNMA NOTES (CALLABLE) DTD 05/25/2016 1.550% 08/25/2020	3136G3QF5	2,000,000.00	AA+	Aaa	05/25/16	05/25/16	2,000,000.00	1.55	3,100.00	2,000,000.00	1,954,686.00

Pooled Liability Assurance Network JPA - PLAN - Investment Account - 4011-002 - (12517100)

Security Type/Description Dated Date/Coupon/Maturity	CUSIP	Par	S&P Rating	Moody's Rating	Trade Date	Settle Date	Original Cost	YTM at Cost	Accrued Interest	Amortized Cost	Market Value
Federal Agency Bond / Note											
FHLMC NOTES (CALLABLE, STEP RATE) DTD 06/30/2016 1.500% 06/30/2021	3134G9XG7	2,000,000.00	AA+	Aaa	06/30/16	06/30/16	2,000,000.00	1.67	7,583.33	2,000,000.00	1,966,094.00
FNMA NOTES (CALLABLE, STEP RATE) DTD 07/19/2016 1.500% 07/19/2021	3136G3ZZ1	3,000,000.00	AA+	Aaa	07/19/16	07/19/16	3,000,000.00	1.44	9,000.00	3,000,000.00	2,914,980.00
FNMA NOTES (CALLABLE) DTD 08/25/2016 1.500% 08/25/2021	3136G3Y25	5,000,000.00	AA+	Aaa	08/25/16	08/25/16	5,000,000.00	1.50	7,500.00	5,000,000.00	4,783,900.00
Security Type Sub-Total		**18,375,000.00**					**18,367,200.00**	**1.51**	**33,072.84**	**18,373,276.44**	**17,909,421.63**
Corporate Note											
BRANCH BANKING & TRUST CORP NOTES DTD 06/05/2018 3.200% 09/03/2021	05531FBD4	320,000.00	A-	A2	08/21/18	08/23/18	320,566.40	3.13	3,299.56	320,553.81	318,104.64
CATERPILLAR FINANCIAL SERVICES CORP CORP DTD 09/07/2018 3.150% 09/07/2021	14913Q2N8	200,000.00	A	A3	09/04/18	09/07/18	199,846.00	3.18	420.00	199,849.29	199,764.60
JOHN DEERE CAPITAL CORP CORP NOTES DTD 09/10/2018 3.125% 09/10/2021	24422EUK3	375,000.00	A	A2	09/05/18	09/10/18	374,883.75	3.14	683.59	374,885.93	373,799.25
GOLDMAN SACHS GROUP INC CORP NOTE DTD 01/24/2012 5.750% 01/24/2022	38141GGS7	300,000.00	BBB+	A3	08/21/18	08/23/18	321,645.00	3.49	3,210.42	321,013.25	319,173.60
JPMORGAN CHASE & CO CORP NOTES DTD 01/23/2012 4.500% 01/24/2022	46625HJD3	310,000.00	A-	A3	08/21/18	08/23/18	321,755.20	3.32	2,596.25	321,411.70	319,570.63
AMERICAN EXPRESS CREDIT (CALLABLE) NOTES DTD 03/03/2017 2.700% 03/03/2022	0258M0EG0	325,000.00	A-	A2	08/21/18	08/23/18	318,383.00	3.32	682.50	318,572.86	316,657.25
UNILEVER CAPITAL CORP DTD 09/07/2018 3.000% 03/07/2022	904764BF3	210,000.00	A+	A1	09/04/18	09/07/18	208,983.60	3.15	420.00	209,002.07	207,929.82
MORGAN STANLEY CORP NOTES DTD 05/19/2017 2.750% 05/19/2022	61744YAH1	325,000.00	BBB+	A3	08/21/18	08/23/18	317,564.00	3.41	3,277.08	317,765.66	315,162.58
CITIGROUP INC CORP NOTES DTD 10/27/2017 2.700% 10/27/2022	172967LQ2	325,000.00	BBB+	Baa1	08/21/18	08/23/18	314,314.00	3.55	3,753.75	314,570.45	312,516.10

Pooled Liability Assurance Network JPA - PLAN - Investment Account - 4011-002 - (12517100)

Security Type/Description Dated Date/Coupon/Maturity	CUSIP	Par	S&P Rating	Moody's Rating	Trade Date	Settle Date	Original Cost	YTM at Cost	Accrued Interest	Amortized Cost	Market Value
Corporate Note											
BANK OF AMERICA CORP BANK NOTE DTD 01/20/2017 3.124% 01/20/2023	06051GGE3	550,000.00	A-	A3	08/21/18	08/23/18	544,043.50	3.39	3,388.67	544,179.28	540,149.50
BANK OF NY MELLON CORP DTD 04/30/2018 3.500% 04/28/2023	06406RAG2	550,000.00	A	A1	08/21/18	08/23/18	553,553.00	3.35	8,074.31	553,488.76	548,693.20
STATE STREET BANK & TR CORP NOTES DTD 05/15/2017 2.653% 05/15/2023	857477AZ6	325,000.00	A	A1	08/30/18	09/04/18	316,855.50	3.23	3,257.29	316,979.40	314,705.30
Security Type Sub-Total		**4,115,000.00**					**4,112,392.95**	**3.32**	**33,063.42**	**4,112,272.46**	**4,086,226.47**
Certificate of Deposit - FDIC Insured											
MBFI CD DTD 10/09/2015 1.150% 10/09/2018	55266CNY8	250,000.00	NR	NR	10/09/15	10/09/15	250,000.00	1.15	173.29	250,000.00	249,984.00
SALLIE MAE BANK/SALT LKE LT CD DTD 12/09/2015 1.600% 12/10/2018	795450XC4	250,000.00	NR	NR	12/09/15	12/09/15	250,000.00	1.60	1,238.36	250,000.00	249,797.25
ALLY BANK CD DTD 12/10/2015 1.600% 12/10/2018	02006LWJ8	250,000.00	NR	NR	12/10/15	12/10/15	250,000.00	1.60	1,238.36	250,000.00	249,794.00
HSBC CD (EX-CALLABLE) DTD 11/17/2015 3.100% 11/17/2020	40434AC72	250,000.00	NR	NR	11/17/15	11/17/15	250,000.00	1.60	1,501.37	250,000.00	250,403.00
Security Type Sub-Total		**1,000,000.00**					**1,000,000.00**	**1.49**	**4,151.38**	**1,000,000.00**	**999,978.25**
Asset-Backed Security / Collateralized Mortgage Obligation											
GMALT 2018-3 A3 DTD 09/26/2018 3.180% 06/20/2021	36256GAD1	120,000.00	AAA	Aaa	09/18/18	09/26/18	119,990.52	3.19	53.00	119,990.57	120,017.50
FORDL 2018-B A3 DTD 09/21/2018 3.190% 12/15/2021	34531LAD2	160,000.00	NR	Aaa	09/18/18	09/21/18	159,986.48	3.41	141.78	159,986.60	159,990.78
CCCIT 2018-A1 A1 DTD 01/31/2018 2.490% 01/20/2023	17305EGK5	750,000.00	NR	Aaa	08/21/18	08/23/18	741,708.98	2.97	3,683.13	741,849.83	739,633.28
Security Type Sub-Total		**1,030,000.00**					**1,021,685.98**	**3.06**	**3,877.91**	**1,021,827.00**	**1,019,641.56**

Managed Account Detail of Securities Held

For the Month Ending **September 30, 2018**

Pooled Liability Assurance Network JPA - PLAN - Investment Account - 4011-002 - (12517100)

Security Type/Description Dated Date/Coupon/Maturity	CUSIP	Par	S&P Rating	Moody's Rating	Trade Date	Settle Date	Original Cost	YTM at Cost	Accrued Interest	Amortized Cost	Market Value
Managed Account Sub-Total		**33,020,000.00**					**32,756,321.90**	**2.09**	**123,439.20**	**32,768,509.64**	**32,229,068.31**
Money Market Mutual Fund											
CAMP Pool		157,652.70	AAAm	NR			157,652.70		0.00	157,652.70	157,652.70
Money Market Sub-Total		**157,652.70**					**157,652.70**		**0.00**	**157,652.70**	**157,652.70**
Securities Sub-Total		**$33,177,652.70**					**$32,913,974.60**	**2.09%**	**$123,439.20**	**$32,926,162.34**	**$32,386,721.01**
Accrued Interest											**$123,439.20**
Total Investments											**$32,510,160.21**

Pooled Liability Assurance Network JPA - PLAN - Investment Account - 4011-002 - (12517100)

Transaction Type Trade	Settle	Security Description	CUSIP	Par	Principal Proceeds	Accrued Interest	Total	Realized G/L Cost	Realized G/L Amort Cost	Sale Method
BUY										
08/30/18	09/04/18	STATE STREET BANK & TR CORP NOTES DTD 05/15/2017 2.653% 05/15/2023	857477AZ6	325,000.00	(316,855.50)	(2,610.63)	(319,466.13)			
08/30/18	09/04/18	US TREASURY NOTES DTD 11/15/2012 1.625% 11/15/2022	912828TY6	1,400,000.00	(1,337,710.94)	(6,923.91)	(1,344,634.85)			
08/30/18	09/04/18	US TREASURY NOTES DTD 05/31/2017 1.750% 05/31/2022	912828XR6	1,400,000.00	(1,350,507.81)	(6,426.23)	(1,356,934.04)			
09/04/18	09/07/18	CATERPILLAR FINANCIAL SERVICES CORP CORP DTD 09/07/2018 3.150% 09/07/2021	14913Q2N8	200,000.00	(199,846.00)	0.00	(199,846.00)			
09/04/18	09/07/18	UNILEVER CAPITAL CORP DTD 09/07/2018 3.000% 03/07/2022	904764BF3	210,000.00	(208,983.60)	0.00	(208,983.60)			
09/05/18	09/10/18	JOHN DEERE CAPITAL CORP CORP NOTES DTD 09/10/2018 3.125% 09/10/2021	24422EUK3	375,000.00	(374,883.75)	0.00	(374,883.75)			
09/07/18	09/10/18	US TREASURY NOTES DTD 12/31/2015 2.125% 12/31/2022	912828N30	500,000.00	(486,152.34)	(2,078.80)	(488,231.14)			
09/07/18	09/10/18	US TREASURY NOTES DTD 06/30/2017 1.750% 06/30/2022	912828XW5	500,000.00	(481,269.53)	(1,711.96)	(482,981.49)			
09/18/18	09/21/18	FORDL 2018-B A3 DTD 09/21/2018 3.190% 12/15/2021	34531LAD2	160,000.00	(159,986.48)	0.00	(159,986.48)			
09/18/18	09/26/18	GMALT 2018-3 A3 DTD 09/26/2018 3.180% 06/20/2021	36256GAD1	120,000.00	(119,990.52)	0.00	(119,990.52)			
Transaction Type Sub-Total				**5,190,000.00**	**(5,036,186.47)**	**(19,751.53)**	**(5,055,938.00)**			
INTEREST										
09/03/18	09/03/18	AMERICAN EXPRESS CREDIT (CALLABLE) NOTES DTD 03/03/2017 2.700% 03/03/2022	0258M0EG0	325,000.00	0.00	4,387.50	4,387.50			
09/06/18	09/06/18	FNMA NOTES (EX-CALLABLE) DTD 03/06/2013 1.750% 03/06/2020	3135G0UU5	3,000,000.00	0.00	26,250.00	26,250.00			
09/09/18	09/09/18	MBFI CD DTD 10/09/2015 1.150% 10/09/2018	55266CNY8	250,000.00	0.00	244.18	244.18			

Pooled Liability Assurance Network JPA - PLAN - Investment Account - 4011-002 - (12517100)

Transaction Type										
Trade	**Settle**	**Security Description**	**CUSIP**	**Par**	**Principal Proceeds**	**Accrued Interest**	**Total**	**Realized G/L Cost**	**Realized G/L Amort Cost**	**Sale Method**
INTEREST										
09/26/18	09/26/18	FHLMC NOTES (EX-CALLABLE) DTD 09/26/2012 1.500% 09/26/2019	3134G3M49	875,000.00	0.00	6,562.50	6,562.50			
09/27/18	09/27/18	FNMA NOTES (EX-CALLABLE) DTD 09/27/2016 1.180% 09/27/2019	3135G0O30	2,000,000.00	0.00	11,800.00	11,800.00			
Transaction Type Sub-Total				**6,450,000.00**	**0.00**	**49,244.18**	**49,244.18**			
SELL										
08/30/18	09/04/18	FNMA NOTES (CALLABLE) DTD 06/30/2016 1.500% 12/30/2020	3136G3UT0	3,000,000.00	2,911,050.00	8,000.00	2,919,050.00	(88,950.00)	(88,950.00)	FIFO
09/04/18	09/07/18	FHLMC NOTES (EX-CALLABLE) DTD 09/26/2012 1.500% 09/26/2019	3134G3M49	425,000.00	420,524.75	2,851.04	423,375.79	(4,475.25)	(4,475.25)	FIFO
09/06/18	09/10/18	FHLMC NOTES (EX-CALLABLE) DTD 09/26/2012 1.500% 09/26/2019	3134G3M49	400,000.00	395,228.00	2,733.33	397,961.33	(4,772.00)	(4,772.00)	FIFO
09/07/18	09/10/18	FEDERAL HOME LOAN BANKS NOTES DTD 08/24/2016 1.020% 05/24/2019	3130A8YU1	1,000,000.00	990,080.00	3,003.33	993,083.33	(9,920.00)	(9,920.00)	FIFO
09/18/18	09/21/18	FHLMC NOTES (EX-CALLABLE) DTD 09/26/2012 1.500% 09/26/2019	3134G3M49	300,000.00	296,580.00	2,187.50	298,767.50	(3,420.00)	(3,420.00)	FIFO
Transaction Type Sub-Total				**5,125,000.00**	**5,013,462.75**	**18,775.20**	**5,032,237.95**	**(111,537.25)**	**(111,537.25)**	
Managed Account Sub-Total					**(22,723.72)**	**48,267.85**	**25,544.13**	**(111,537.25)**	**(111,537.25)**	
Total Security Transactions					**($22,723.72)**	**$48,267.85**	**$25,544.13**	**($111,537.25)**	**($111,537.25)**	

Pooled Liability Assurance Network JPA - PLAN - Investment Account - 4011-002 - (12517100)

Transaction Type Trade	Settle	Security Description	CUSIP	Par	Principal Proceeds	Accrued Interest	Total	Realized G/L Cost	Realized G/L Amort Cost	Sale Method
BUY										
08/21/18	08/23/18	US TREASURY N/B DTD 11/30/2017 1.750% 11/30/2019	9128283H1	1,700,000.00	(1,683,464.84)	(6,827.87)	(1,690,292.71)			
08/21/18	08/23/18	JPMORGAN CHASE & CO CORP NOTES DTD 01/23/2012 4.500% 01/24/2022	46625HJD3	310,000.00	(321,755.20)	(1,123.75)	(322,878.95)			
08/21/18	08/23/18	US TREASURY NOTES DTD 12/31/2015 2.125% 12/31/2022	912828N30	1,000,000.00	(975,585.94)	(3,118.21)	(978,704.15)			
08/21/18	08/23/18	MORGAN STANLEY CORP NOTES DTD 05/19/2017 2.750% 05/19/2022	61744YAH1	325,000.00	(317,564.00)	(2,333.68)	(319,897.68)			
08/21/18	08/23/18	US TREASURY NOTES DTD 05/31/2017 1.750% 05/31/2022	912828XR6	1,000,000.00	(965,859.38)	(4,016.39)	(969,875.77)			
08/21/18	08/23/18	BANK OF AMERICA CORP BANK NOTE DTD 01/20/2017 3.124% 01/20/2023	06051GGE3	550,000.00	(544,043.50)	(1,575.02)	(545,618.52)			
08/21/18	08/23/18	BRANCH BANKING & TRUST CORP NOTES DTD 06/05/2018 3.200% 09/03/2021	05531FBD4	320,000.00	(320,566.40)	(2,218.67)	(322,785.07)			
08/21/18	08/23/18	BANK OF NY MELLON CORP DTD 04/30/2018 3.500% 04/28/2023	06406RAG2	550,000.00	(553,553.00)	(6,042.36)	(559,595.36)			
08/21/18	08/23/18	AMERICAN EXPRESS CREDIT (CALLABLE) NOTES DTD 03/03/2017 2.700% 03/03/2022	0258M0EG0	325,000.00	(318,383.00)	(4,143.75)	(322,526.75)			
08/21/18	08/23/18	US TREASURY NOTES DTD 12/01/2014 1.875% 11/30/2021	912828G53	1,000,000.00	(974,492.19)	(4,303.28)	(978,795.47)			
08/21/18	08/23/18	GOLDMAN SACHS GROUP INC CORP NOTE DTD 01/24/2012 5.750% 01/24/2022	38141GGS7	300,000.00	(321,645.00)	(1,389.58)	(323,034.58)			
08/21/18	08/23/18	CITIGROUP INC CORP NOTES DTD 10/27/2017 2.700% 10/27/2022	172967LQ2	325,000.00	(314,314.00)	(2,827.50)	(317,141.50)			
08/21/18	08/23/18	CCCIT 2018-A1 A1 DTD 01/31/2018 2.490% 01/20/2023	17305EGK5	750,000.00	(741,708.98)	(1,711.88)	(743,420.86)			
08/30/18	**09/04/18**	**STATE STREET BANK & TR CORP NOTES DTD 05/15/2017 2.653% 05/15/2023**	**857477AZ6**	**325,000.00**	**(316,855.50)**	**(2,610.63)**	**(319,466.13)**			

Managed Account Security Transactions & Interest

For the Month Ending **August 31, 2018**

Pooled Liability Assurance Network JPA - PLAN - Investment Account - 4011-002 - (12517100)

Transaction Type										
Trade	Settle	Security Description	CUSIP	Par	Principal Proceeds	Accrued Interest	Total	Realized G/L Cost	Realized G/L Amort Cost	Sale Method
BUY										
08/30/18	**09/04/18**	**US TREASURY NOTES DTD 05/31/2017 1.750% 05/31/2022**	**912828XR6**	**1,400,000.00**	**(1,350,507.81)**	**(6,426.23)**	**(1,356,934.04)**			
08/30/18	**09/04/18**	**US TREASURY NOTES DTD 11/15/2012 1.625% 11/15/2022**	**912828TY6**	**1,400,000.00**	**(1,337,710.94)**	**(6,923.91)**	**(1,344,634.85)**			
Transaction Type Sub-Total				**11,580,000.00**	**(11,358,009.68)**	**(57,592.71)**	**(11,415,602.39)**			
INTEREST										
08/25/18	08/25/18	FNMA NOTES (CALLABLE) DTD 05/25/2016 1.550% 08/25/2020	3136G3QF5	2,000,000.00	0.00	15,500.00	15,500.00			
08/25/18	08/25/18	FNMA NOTES (CALLABLE) DTD 08/25/2016 1.500% 08/25/2021	3136G3Y25	5,000,000.00	0.00	37,500.00	37,500.00			
Transaction Type Sub-Total				**7,000,000.00**	**0.00**	**53,000.00**	**53,000.00**			
SELL										
08/21/18	08/23/18	FEDERAL HOME LOAN BANKS NOTES DTD 08/24/2016 1.020% 05/24/2019	3130A8YU1	3,500,000.00	3,464,335.00	8,825.83	3,473,160.83	(35,665.00)	(35,665.00)	FIFO
08/30/18	**09/04/18**	**FNMA NOTES (CALLABLE) DTD 06/30/2016 1.500% 12/30/2020**	**3136G3UT0**	**3,000,000.00**	**2,911,050.00**	**8,000.00**	**2,919,050.00**	**(88,950.00)**	**(88,950.00)**	**FIFO**
Transaction Type Sub-Total				**6,500,000.00**	**6,375,385.00**	**16,825.83**	**6,392,210.83**	**(124,615.00)**	**(124,615.00)**	
Managed Account Sub-Total					**(4,982,624.68)**	**12,233.12**	**(4,970,391.56)**	**(124,615.00)**	**(124,615.00)**	
Total Security Transactions					**($4,982,624.68)**	**$12,233.12**	**($4,970,391.56)**	**($124,615.00)**	**($124,615.00)**	

Bolded items are forward settling trades.

UMPQUA BANK

Customer Service:
1-866-486-7782

YORK RISK SERVICES GROUP INC
CLIENT ESCROW ACCOUNT OBO
POOLED LIABILITY ASSURANCE NETWORK PLAN
PO BOX 820
ROSEVILLE CA 95661-0820

Last statement: August 31, 2018
This statement: September 30, 2018

From new babies to new businesses, career changes to corporate consolidations, we're your go-to financial experts-available whenever and wherever you need us. Umpqua. We're your bank people.

ANALYZED BUSINESS CHECKING

Account number	993034743	Beginning balance	$731,587.87
Low balance	$486,068.57	Deposits/Additions	$330,999.00
Average balance	$606,911.48	Withdrawals/Subtractions	$405,044.32
Interest earned	$0.00	Ending balance	$657,542.55

Other Deposits/ Additions

Date	Description	Additions
09-18	Remote Capture Dep	19,999.00
Total Other Deposits/ Additions		**$19,999.00**

ACH and Electronic Deposits/Additions

Date	Description	Additions
09-05	ACH Credit Pooled Liability Escrow Rep 20180905	86,000.00
09-21	ACH Credit Pooled Liability Escrow Rep 20180921	75,000.00
09-26	ACH Credit Pooled Liability Pre-fund 20180926	150,000.00
Total ACH and Electronic Deposits/Additions		**$311,000.00**

Daily Balances

Date	Amount
08-31	731,587.87
09-04	702,385.82
09-05	764,174.54
09-06	760,688.80
09-07	754,304.80
09-10	502,575.19
09-11	499,098.94
09-12	497,414.68
09-13	494,089.68
09-14	486,664.82
09-17	486,068.57
09-18	504,650.50
09-20	489,348.39
09-21	564,348.39
09-24	545,399.58
09-25	527,879.86
09-26	674,478.32
09-27	671,095.82
09-28	657,542.55
09-30	657,542.55

Overdraft Fee Summary

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	$0.00	$0.00
Total Returned Item Fees	$0.00	$0.00

Checks

Check #	Amount	Date	Check #	Amount	Date
4653	$378.00	09-10	4827	$1,158.07	09-18
*4681	$67.32	09-04	4828	$259.00	09-18
*4763	$250,000.00	09-10	4829	$9,967.29	09-20
*4800	$125.00	09-12	4830	$1,194.00	09-24
4801	$1,910.25	09-04	4831	$7,077.42	09-24
4802	$6,384.00	09-07	4832	$42.00	09-24
4803	$10,158.80	09-04	4833	$1,632.50	09-27
*4806	$17,065.68	09-04	4834	$77.00	09-25
4807	$19,000.00	09-05	4835	$2,931.65	09-25
4808	$287.76	09-10	4836	$1,149.00	09-24
4809	$5,211.28	09-05	4837	$21.00	09-24
4810	$1,063.85	09-10	4838	$924.00	09-24
4811	$1,660.94	09-06	4839	$314.00	09-26
4812	$1,824.80	09-06	4840	$6,637.95	09-24
4813	$63.00	09-11	4841	$49.95	09-26
*4815	$156.00	09-12	4842	$1,781.93	09-25
4816	$3,325.00	09-13	4843	$1,281.00	09-24
4817	$596.25	09-17	4844	$622.44	09-24
4818	$753.00	09-11	4845	$693.84	09-26
4819	$726.00	09-11	4846	$1,750.00	09-27
4820	$1,451.00	09-11	*4858	$10,000.00	09-28
4821	$10,286.50	09-25	4859	$459.23	09-25
4822	$1,403.26	09-12	4860	$324.34	09-25
4823	$483.25	09-11	*4863	$2,343.75	09-26
4824	$3,584.82	09-20	*4865	$1,659.07	09-25
4825	$7,424.86	09-14	*4867	$63.00	09-28
4826	$1,750.00	09-20	*4869	$3,490.27	09-28

(* Skip in check sequence, R-Check has been returned, + Electronified check))

Total Checks paid: 54 for **-$405,044.32**

GENERAL MANAGER'S REPORT

SUBJECT: Report from PLAN JPA's General Manager

BACKGROUND AND HISTORY:

Mr. Jon Paulsen, General Manger, will provide an update on recent activities that have occurred since the June 2018 Board meeting.

APPOINTMENTS: Two new appointments were made at the October 26, 2018 Executive Committee meeting:

1. Mr. George Rodericks, Risk Management Committee Chair and Executive Committee Member. Prior to the start of the 2018/19 fiscal year, the Board of Directors elected the upcoming year's PLAN JPA Committees. Following the Committee elections, the Risk Management Committee (RMC) was tasked with appointing its Chairperson, who would also hold the position designated to the RMC Chair on the PLAN JPA Executive Committee. At their October 10, 2018, meeting, the RMC appointed Mr. George Rodericks, City of Atherton, as the RMC Chairperson. On October 26, 2018, the Executive Committee ratified this appointment.

2. Mr. Jon Paulsen, PLAN JPA General Manager. Mr. Robert Kramer served as General Manager of PLAN JPA (and ABAG PLAN previously) since January 2018. Mr. Kramer has since announced his retirement from Bickmore and staff recommended Mr. Jon Paulsen transition to the role of General Manager effective immediately. Mr. Paulsen served in the role of Senior Consultant from the beginning of the Bickmore contract. On October 26, 2018 the Executive Committee ratified this appointment.

STRATEGIC PLANNING SESSION: PLAN JPA will be hosting a Strategic Planning Session (SPS) in February 2019.

On October 26, 2018 the Executive Committee discussed and approved a Spring 2019 Strategic Planning Session (SPS) to facilitate review of current operational and organizational goals and objectives. To ensure maximum participation from PLAN JPA members, and that the SPS is of value to the membership, staff will be distributing a survey to gather member availability and ask questions regarding their experience with PLAN JPA, as members, and feedback regarding programs and services.

GOVERNING DOCUMENT AND MOC REVIEW: Members and staff identified changes they would like to see in the new PLAN JPA governing documents during the transition from ABAG PLAN to PLAN JPA at July 1, 2018. However, due to several changes that came with the transition from ABAG PLAN to PLAN JPA, staff did not recommend making significant changes at the time. Going forward, staff is reviewing the governing documents. Staff will review with legal counsel and make suggested changes to bring forth for the Board's review and consideration.

CONFLICT OF INTEREST CODE: The PLAN JPA Conflict of Interest Code was finalized and approved in June 2018; however, another revision to the document is necessary as currently, the Bylaws permit member employees to serve on Committees even if not serving on the Board of Directors at the time they are serving on a Committee. This was not considered in the initial revision of the COIC. Staff has brought the issue to the attention of the Fair Political Practices Commission (FPPC), and they will be providing staff with the proposed amendments to the document. Once the proposed document is received, a notice will be distributed to the entire membership for feedback and comments.

BICKMORE BRANDING – Beginning December 1, 2018, Bickmore's JPA Administration and Risk Control services were updated to the York brand as we unify our family of companies to deliver on our mission of reducing risk and getting people and organizations back to health, work and productivity. An overview of the impacts of this brand update is outlined below.

Branding Changes:

- Name, Logo, and Branding: Our new name and logo will be on all communications.
- Email addresses: Updated email address with prior address being forwarded.
- Name and Signage: Building signage and physical locations updated to York.
- Website and Portals: Bickmore's websites will be updated to the York brand.

What won't be changing:

- Actuarial and Consulting: Actuarial and Consulting will continue to operate as Bickmore.
- Mailing Address and Phone Numbers: Mailing address and phone numbers stay the same.
- Contracts: Existing contracts will not need to be updated due to this branding update.
- Our Team, Commitment, and Service: Service team assignments and our commitment to delivering superb quality remains as always.

RECOMMENDATION:

None

REFERENCE MATERIALS ATTACHED:

None

GENERAL MANAGER'S REPORT

SUBJECT: Update on Request for Proposal (RFP) for Risk Control Services

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BACKGROUND AND HISTORY:

At their June 6, 2018 meeting, the Executive Committee approved a one-year contract with Bickmore for Risk Control Services. To conduct its due diligence, the Executive Committee agreed they wished to issue a Request for Proposal (RFP) for risk control services for the upcoming 2019/20 program year. As such, the PLAN JPA Risk Management Committee (RMC) and the Executive Committee met, respectively, and discussed the RFP process and options.

Ultimately, the Committees agreed that with oversight from the RMC, Bickmore staff consisting of Mr. Jon Paulsen, Ms. Yahaira Martinez, and Ms. Katie Sullivan, conduct administration of the RFP process with an understanding that staff will issue the RFP to prospective firms, be available to answer any questions that may arise from prospective firms, receive and review responses to ensure minimum qualifications are being met, and compile responses for the Committees' review. Should any interviews be deemed necessary, Bickmore staff would not be involved in any part of the interview process and will recuse themselves from providing any evaluation or recommendation in regards to the selection of a risk control firm.

Enclosed in the agenda is the RFP process timeline the Committees reviewed and approved. Also enclosed for the Board's reference is a summary of the discussion that took place at the October 10, 2018, RMC meeting regarding this matter.

RECOMMENDATION:

None

REFERENCE MATERIALS ATTACHED:

- Summary of October 10, 2018, Risk Management Committee Meeting Agenda Item 7.D Discussion
- Timeline for PLAN JPA Member Risk Control Services Request for Proposal (RFP) Process

Summary of October 10, 2018, Risk Management Committee Meeting
Agenda Item 7.D: Discussion of Risk Control Services Request for Proposal (RFP)

Members Present: George Rodericks; Chairperson, Town of Atherton
David Benoun, City of Newark
Jeremy Dennis, Town of Portola Valley
Julie Carter, City of Dublin *(non-voting participant)*

Members Absent: Yulia Carter, City of Half Moon Bay

Others Present: Rob Kramer, Bickmore
Jon Paulsen, Bickmore
Yahaira Martinez, Bickmore
Katie Sullivan, Bickmore
Jeff Johnston, Bickmore
Gail Zeigler, Bickmore

At their June 6, 2018, meeting, the Executive Committee approved a one-year contract with Bickmore for Risk Control Services. To conduct its due diligence, the Executive Committee agreed they wished to issue a Request for Proposal (RFP) for risk control services for the upcoming 2019/20 program year. As such, the PLAN JPA Risk Management Committee (RMC) met and discussed the Risk Control Services RFP options.

Enclosed in the agenda was a sample RFP process timeline and a sample RFP for the Risk Management Committee's consideration. Mr. Jon Paulsen, Acting General Manager, advised the timeline provided corresponds with the 2018/19 Executive Committee and Board of Directors meetings that would be necessary to approve and issue the RFP, as well as ratify the selection of the firm for risk control services in the 2019/20 program year. He further noted the sample RFP lists the qualifications the RMC may wish to outline in PLAN's RFP.

The one-year contract PLAN has in place with Bickmore for Risk Control Services includes the option to extend with no change to the pricing structure, unless the scope of services were to be changed either by PLAN or staff. In response to a question in regards to Bickmore submitting a formal response to the RFP with the one-year contract in place, Mr. Paulsen stated Bickmore would like to respond in order to provide a direct comparison between all firms responding to the RFP.

Mr. Paulsen provided an overview of the options for handling the entire RFP process as follows:

<u>Option #1 – Allowing Bickmore administration staff to assist with the RFP process:</u>

This option would entail some involvement from administration staff comprised of Mr. Paulsen, Yahaira Martinez, Assistant General Manager, and Ms. Katie Sullivan, Analyst. Staff would issue the RFP, collect responses to ensure minimum qualifications are met, and present to the corresponding governing bodies. Staff would not provide a recommendation for or against any of the bidders.

While Bickmore staff has extensive experience in managing RFPs, permitting them to participate in the RFP evaluation process for PLAN JPA could present a conflict of interest due to Bickmore's interest in submitting a proposal for risk control services. The Committee discussed various concerns around who specifically would be involved in the process, and if there would be any sort of firewall within Bickmore between administration and risk control. Mr. Paulsen assured the Committee that Ms. Gail Zeigler, Risk Control Consultant, and any members of the risk control team, would have zero involvement in the RFP process. The only potential involvement by risk control staff would be if administration staff reaches out to them with questions posed in regards to services provided, and member exposure related inquiries.

The possibility of another joint powers authority or a city or town not within PLAN JPA managing the RFP process was suggested. However, it was noted Bickmore currently provides administration and risk control services for many self-insurance pools throughout California; therefore, the possibility of a conflict of interest could still remain.

Option #2 – RMC takes over the entire RFP process:

Another option presented to the RMC was to have the Committee members themselves conduct the entire RFP process, which would effectively exclude Bickmore's involvement. The RMC would finalize and issue the RFP, designate a point of contact to receive responses, be available to answer any questions that may arise, and compile the responses for review by the corresponding PLAN governing bodies.

The RMC discussed this option and was concerned about the administrative work involved with taking on the RFP process. The Committee ultimately agreed this option is not feasible as it places the entire administrative burden on the Committee members.

Mr. Rob Kramer, General Manager, stated should the Committee decide that Bickmore staff should be somewhat involved in the RFP process, the main focus of staff will be to remain completely transparent to ensure fairness to all firms who submit proposals as some may feel uncomfortable with submitting a bid if Bickmore is their competition and also involved in the process. Staff is willing to be involved in a way that makes the most sense to the Risk Management Committee.

The RMC recognized the challenges presented, and after discussing all options, agreed that with oversight from the RMC, Bickmore staff, consisting of Mr. Paulsen, Ms. Martinez, and Ms. Sullivan, conduct administration of the RFP process with an understanding that staff will issue the RFP to prospective firms, be available to answer any questions that may arise from prospective firms, receive and review responses to ensure minimum qualifications are being met, and compile responses for review,. Should any interviews be deemed necessary, Bickmore staff would not be involved in any part of the interview processes and will recuse themselves from providing any evaluation or recommendation in regards to selection of a risk control firm.

Jeremy Dennis moved to recommend review and final approval of the RFP Timeline and RFP Document to the Executive Committee. David Benoun seconded the motion. A roll call vote was taken and motion passed unanimously by George Rodericks, David Benoun, and Jeremy Dennis.

Sample Timeline for PLAN JPA Member Risk Control Services Request for Proposal (RFP) Process

Action	Timeframe
Review and approve RFP timeline, as proposed	10/10/2018 (at Risk Management Committee meeting)
Review and approve draft RFP document	Updates prior to 10/24/2018 Executive Committee meeting (date subject to change)
Approval of RFP timeline and form	10/24/2018 (at Executive Committee meeting)
Open distribution of RFP	01/07/2019
RFP Response Deadline	02/08/2019 (Allowing 32 days to respond)
Risk Management Committee receives compiled Proposer responses for review	02/18/2019
Risk Management Committee reviews RFP responses and develops interview list	Weeks of 02/18/2019 and 02/25/2019
Review and approve Risk Management Committee interview recommendations	03/06/2019 (at Special Executive Committee meeting)
Notification to Proposers of advancement to second stage – date(s) set for Proposer interviews	03/07/2019
Proposer interviews with Risk Management Committee	Weeks of 03/18/19 and 03/25/19
Review and approve RFP results and develop Proposer selection recommendation	04/03/2019 (at Risk Management Committee meeting)
Final approval of Proposer	04/18/2019 (at Executive Committee meeting)
Notification to Proposers of selection results for contracted services starting 07/01/2019	04/19/2019 (allowing at least 60 days before start of new program year)

ADMINISTRATIVE MATTERS

SUBJECT: Overview of Employment Practices Liability (EPL) Coverage Options

---

BACKGROUND AND HISTORY:

As discussed at prior meetings, employment practices liability (EPL) coverage is an important and costly exposure that all public entities should evaluate. The PLAN JPA Liability Memorandum of Coverage (MOC) does not include coverage for EPL (Note: The excess liability policies excess of the PLAN JPA MOC attaching at $5,000,000 includes coverage for EPL). Currently, three PLAN JPA members purchase standalone EPL insurance, and Alliant Insurance Services (Alliant) is working with several PLAN JPA members individually to obtain standalone EPL insurance quotes for consideration.

EPL options available to the PLAN JPA members include:

1. Employment Risk Management Authority (ERMA).
2. Group purchase EPL insurance for the group as a whole or select members.
3. Standalone EPL insurance for individual members.

Staff has coordinated with Alliant and the ERMA to provide the Board with information on EPL coverage options PLAN JPA may wish to consider. Mr. Seth Cole, Alliant, and Ms. Jennifer Jobe, ERMA Executive Director, will present at the meeting to provide the Board with an overview of the different options.

RECOMMENDATION:

Staff recommends the Board provide direction to staff.

REFERENCE MATERIALS ATTACHED:

None

ADMINISTRATIVE MATTERS

SUBJECT: Overview of Cyber Liability Coverage Options

BACKGROUND AND HISTORY:

PLAN JPA participates in the Alliant Property Insurance Program (APIP). PLAN JPA members obtain cyber liability coverage through APIP Cyber. The cyber liability is offered as an add-on coverage via Beazley. Members of APIP Cyber have "Enhanced" and "Excess" Cyber coverage purchase options available. Currently, five PLAN JPA members purchase the Cyber Enhanced Offering.

Cyber coverage options available to the PLAN JPA members include:

1. Cyber Enhanced Offerings (CEO 1 and 2)
2. Cyber Excess Solutions (ACES)
3. Standalone Group Purchase Cyber Excess

Enclosed for the Board's reference is a summary of APIP Cyber program options, along with information regarding the Beazley Breach Response services.

RECOMMENDATION:

Staff recommends the Board provide direction to staff.

REFERENCE MATERIALS ATTACHED:

- APIP Cyber Program Options
- Beazley Breach Response Information Packet

APIP CYBER PROGRAM OPTIONS

PROGRAM FEATURES

Programs	Option 1: APIP Cyber	Option 2: Cyber Enhanced Offering (CEO 1)	Option 3: Cyber Enhanced Offering (CEO 2)	Option 4: Alliant Cyber Excess Solutions (ACES)
Intended Audience	Public Entities who want easy and inexpensive access to basic cyber cover	Public Entities who want BBR services[1], and "dedicated notified lives" structure and can complete a short form application	Public Entities who bought CEO 1, but who want dedicated excess coverage and can complete a long form application	Public Entities who want dedicated excess cyber cover (limits) without having to complete an application
Program Summary				
Application Required	**No**	Yes	Yes	**No**
Lead Market(s)	Beazley	Beazley	Beazley	Beazley (Primary), Axis (Excess), XL (Excess)
Member Annual Aggregate	$2,000,000	$2,000,000	$1M to $5M Excess of APIP Cyber	$2M+ Excess of APIP Cyber and/or CEO
Program Aggregate	$25,000,000	Not Applicable to Notification Costs	Dedicated coverage; Only Applicable to APIP Cyber	Dedicated coverage; Only Applicable to APIP Cyber
Drop Down Endorsement	Not Applicable	Not Applicable	Yes	Yes
Notification Limit	$1,000,000(1)	Dedicated "Notified Lives" - 50,000 - 3M	Not Applicable	$1M Excess of $1M APIP Cyber
Coverage Structure	Main limits provided in terms of dollars, not per lives	Main limits provided in terms of lives - selected lives ranging from 50,000 to 3M	Excess Limits provided in dollars	Limits provided in dollars and lives; Doubles Notified Individuals at no additional cost if CEO Purchased
1st & 3rd Party Coverages				
Regulatory Defense & Penalties	$2,000,000	Not Applicable	$1M to $5M Excess of APIP Cyber	$2M+Excess of APIP Cyber
Website Media Content Liability	$2,000,000	Not Applicable	$1M to $5M Excess of APIP Cyber	$2M+ Excess of APIP Cyber

(1)Notification limit shown assumes Beazley preferred vendors are used, otherwise the Notification/Breach Response Limit is $500,000

APIP EXCESS CYBER
PROGRAM FEATURES

	APIP Cyber	Cyber Enhanced Offering (CEO) 1	Cyber Enhanced Offering (CEO 2)	Alliant Cyber Excess Solutions (ACES)
Program Summary (cont.)				
Cyber Extortion Loss	$2,000,000	Not Applicable	Selected amount $1M-$5M Excess of APIP	$2M+ Excess of APIP Cyber $2M
Data Protection & Business Interruption	$2,000,000	Not Applicable	Selected amount $1M-$5M Excess of APIP	$2M+Excess of APIP Cyber $2M
PCI Fines & Penalties	$2,000,000	Not Applicable	Selected amount $1M-$5M Excess of APIP	$100,000 Excess of APIP Cyber $100,000
Dedicated Beazley Breach Response Claims Team	No	**Yes**	**Yes**	Only if CEO is purchased in conjunction with ACES
Call Center Services	Yes	Yes	Yes	Yes
Breach Resolution & Mitigation	Yes	Yes	Yes	Yes
Access to Beazley Breach Response Web Site	Yes	Yes	Yes	Yes
Retentions				
	$50,000 TIV<$500M $100,000 TIV>$500M	$50,000 or $100,000/Each Claim except the following: **Notification Services/Call Center/Breach Resolution & Mitigation Threshold:** 100 Notified Individuals **Legal Services**: $5,000 (part of the combined retention below) **Computer Forensics, Public Relations, Crisis Management Expenses:** $10,000-		No excess retentions; only primary apply (APIP Cyber and/or CEO)

See program summaries for details. All APIP Cyber and CEO members will be provided with a $2M x of $2M and a $3M x of $2M option. You will need to make a special request for additional limits.

Sample Scenarios on how ACES works:

- Client W is a member of APIP Cyber and they would like to have a notified lives structure for notification costs and can complete an application; the solution here would be for the client to purchase CEO 1
- Client X is a member of APIP Cyber and CEO 1 and would like to purchase excess limits for all other 1st and 3rd party coverages except notifications but they would like to stay with Beazley and are willing to pay more in premium; the solution would be to purchase CEO 2
- Client Y (a pool) is a member of APIP Cyber and would like to purchase excess cyber limits for their membership but they cannot expect to have a completed application from each member; the solution here would be to purchase ACES as this program does not require any application and can provide the excess limits needed
- Client Z is a member of APIP Cyber and CEO 1 and would like to purchase excess limits with a competitive premium (because we can entertain markets outside of Beazley) and double their CEO coverage including the notified lives at no additional cost; the solution would be to purchase ACES in addition to CEO 1

For questions about ACES please contact: Felipe Garcia (fgarcia@alliant.com) and CC Ryan Ragan (ryan.ragan@alliant.com).

BBR

Information Pack

Beazley Breach Response

Information Packet for privacy breach response and risk management services

Thank you for purchasing a Beazley Breach Response (BBR) insurance policy.

BBR is the industry leading solution for data privacy and security risk management, and provides a range of services designed to help your organization respond to an actual or suspected data breach incident effectively, efficiently, and in compliance with the law.

This Information Packet details the features of your BBR policy and sets out the process for responding to an actual or suspected data breach, including how to obtain the maximum benefit of Beazley's Breach Response Services team. We encourage you to circulate this Information Packet to the members of your data breach incident response team, and incorporate the resources available under the policy as a component of your incident response plan.

Your BBR policy includes an array of benefits and services including:

- Complimentary loss control and risk management information including online resources and value-added educational webinars (beazleybreachsolutions.com).
- A computer forensics "Information Security Incident Response" guide to empower your organization's IT staff with knowledge of crucial forensic procedures that can make or break the investigation of a suspected breach.
- Assistance at every stage of the investigation of, and response to, a data breach incident from Beazley's in-house BBR Services team of data privacy attorneys and technical experts.

A single call or email to BBR Services, notifying the team of a suspected data breach will begin activation of the following services:

Initial breach investigation and consulting

- Legal services
- Computer forensic services

Response to breach events

- Notification services including foreign notification where applicable
- Call center services
- Breach resolution and mitigation services
- Public relations and crisis management expenses

beazley

Risk management tools and resources

As a BBR policy holder, your organization is entitled to enroll in **beazleybreachsolutions.com**, a risk management portal that provides educational and loss control information relating to compliance with applicable laws, safeguarding information, preparing to respond to breach incidents and best practices.

If you enroll in **beazleybreachsolutions.com**, you will have the opportunity to attend webinars on current topics related to information security and breach preparedness, and be able to receive other risk management tools and information that we periodically make available to our policy holders.

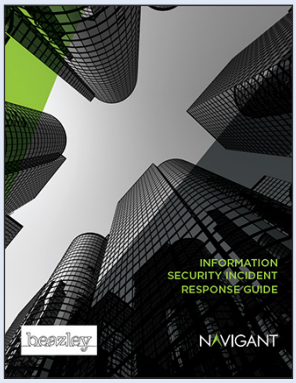
The website includes a wide variety of training resources to help educate employees about privacy and data security risks. You will find overviews, security awareness posters, employee tip sheets, recorded training webinars, and PowerPoint slide decks you can download and adapt.

You will also have access to our online training site, elearning.beazleybreachsolutions.com. On this training site, you can upload employee lists, create training assignments for your employees, and track individual completion of training.

Information Security Incident Response Guide

Beazley, in partnership with Navigant, a leader in complex data management and forensics analysis, developed a joint Information Security Incident Response Guide aimed at providing a roadmap for companies to prepare for and manage the aftermath of a data security breach. The guide, provided to BBR policyholders, addresses the increasing need for effective risk management on the part of companies hoping to limit the damage caused by a data breach.

The Information Security Incident Response Guide addresses information security incidents such as malware intrusions, social engineering attacks, unauthorized network access, lost or stolen devices, and other kinds of data security incidents and breaches. The guide also provides in-depth case studies and best practices for preparation, risk assessment, and incident documentation, highlighting the varied components of an effective response.



Page 2

Activation of breach response services

Beazley Breach Response Services Team

Beazley is committed to providing industry leading data breach response services for our clients. This is why we created the BBR Services team; a dedicated business unit within Beazley, focused exclusively on helping insureds successfully prepare for and respond to breaches. The BBR Services team works in collaboration with you to triage and assess the severity of a data breach incident, while coordinating the range of resources and services you may need to meet legal requirements and maintain customer confidence. BBR Services is your frontline partner in data breach investigation and response, and available to your organization regardless of the size, severity, or cost of a data breach.

When to notify us?

You should notify Beazley as soon as you suspect that personally identifiable or confidential data for which you are responsible might have been compromised. The sooner you notify us about a potential data breach, the more our BBR Services team can do to help.

It is also important that you contact us first before retaining any service providers as the BBR Services team will take you through the process and work with you to secure services from providers that best match your needs.

How to notify us?

Send an email to **bbr.claims@beazley.com** with the following in your notification email:

- the name of your organization and insurance policy number if possible;
- a short description of the incident;
- the date the incident occurred (if known);
- the date your organization discovered the incident; and
- contact information for the point person handling the investigation.

Do not:

- email Beazley staff directly to provide the initial notice; or
- include any personally identifiable information or protected health information.

Email is strongly recommended as the best method of notification; you may alternatively provide notice of an incident by calling Beazley's 24-hour hotline, (866) 567-8570, and provide the information described above.

What happens after notifying us?

A BBR Services team member will respond to the notice generally on the same or next business day and will schedule a phone call to discuss the incident, assist you with any needed breach investigation and response services available under your BBR policy. We recommend that those within your organization who are involved in investigating the incident participate on this phone call.

The BBR Services team will continue to collaborate with you throughout the investigation and response process, to provide guidance and to arrange breach investigation and response services provided by Beazley's network of expert service providers.

Cyber extortion and ransomware response services

With thousands of ransomware attacks occurring on a daily basis, ransomware is a threat facing all organizations across all industries. Beazley's dedicated in-house team, Beazley Breach Response (BBR) Services, provides timely ransomware assistance to BBR policyholders based on our repeated and extensive experience handling ransomware incidents.

If your organization is experiencing a ransomware attack, BBR Services assists by:

- Promptly consulting with your team to determine an appropriate response;
- Recommending and facilitating a fast connection with computer forensic services to determine if personally identifiable information or protected health information was compromised; and/or
- Facilitating introductions to service providers who can help you with data decryption, data restoration, or securing bitcoin if your organization decides to pay the ransom.

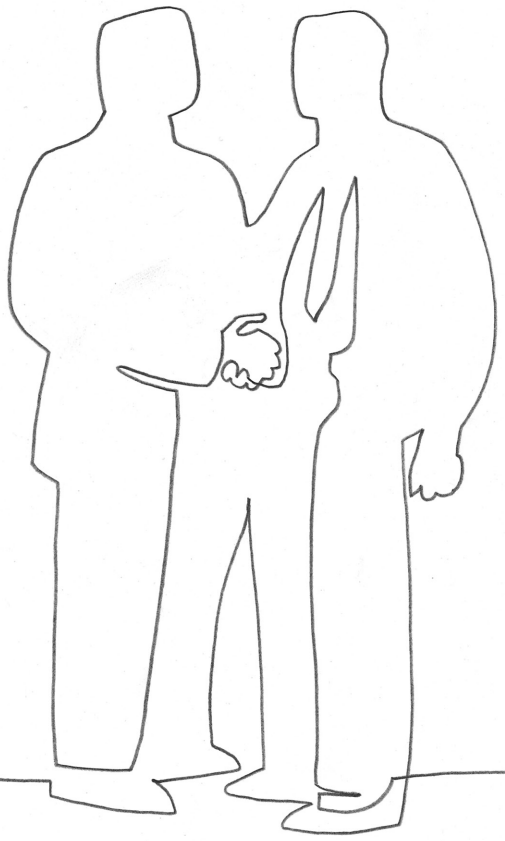
BBR Services has developed a ransomware tip sheet for BBR policyholders that explains the ransomware threat and the immediate steps companies facing this threat should take. This tip sheet can help your organization minimize the impact of a ransomware attack and speed up the recovery time following an attack.

You can download the tip sheet from our policyholder risk management website, beazleybreachsolutions.com, or you can email bbrservices@beazley.com to request a copy.

Legal services

If an incident occurs that might require notification under relevant breach notice laws or regulations, specific Legal Services to assist you in investigating and responding to the incident are included.

BBR Services will arrange Legal Services for you and will connect you to these experts; please do not contact Beazley's partnering law firms directly without the involvement of BBR Services.



United States

Baker Hostetler LLP
Theodore J. Kobus III, Lynn Sessions, Craig A. Hoffman, Randal L. Gainer, Eric A. Packel and Scott Koller
www.bakerlaw.com

Buchanan Ingersoll & Rooney PC
Matt Meade and Pamela Hepp
www.bipc.com

McDonald Hopkins LLC
James J. Giszczak and Dominic Paluzzi
www.mcdonaldhopkins.com

Mullen Coughlin
John F. Mullen
www.mullen.legal

Norton Rose Fulbright
David Navetta and Boris Segalis
www.nortonrosefulbright.com

Vedder Price
Bruce A. Radke and Michael J. Waters
www.vedderprice.com

Canada

Dentons Canada LLP
Chantal Bernier and Timothy Banks
www.dentons.com/canada

Fasken Martineau DuMoulin LLP
Alex Cameron
www.fasken.com

nNovation LLP
Kris Klein
www.nNovation.com

Mexico

Davara Abogados
Isabel Davara
www.davara.com.mx

Lex Informática
Joel A. Gómez Treviño
www.lexinformatica.com

Platero, Galicia & Lemus Abogados
Luis Mario Lemus Rivero
www.pglabogados.com

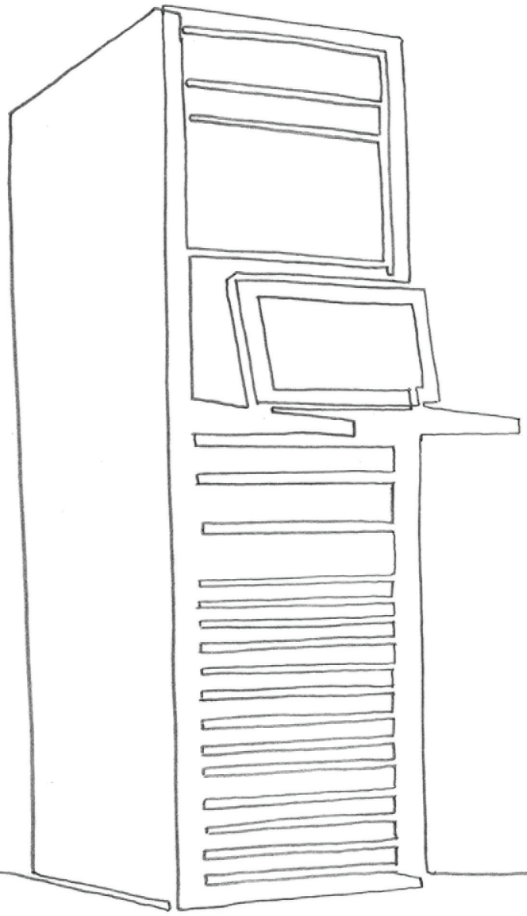
R1OS Abogados
Agustín Ríos
www.riosabogados.com

Computer expert services

In the event that external forensics assistance is needed to assess the impact of a data incident on your computer system, Computer Expert Services will be provided to (1) help to determine whether, and the extent to which, notification must be provided to comply with Breach Notice Laws, and (2) if applicable, give advice and oversight in connection with the investigation conducted by a PCI Forensic Investigator.

The computer security expert that provides Computer Expert Services will require access to information, files and systems and it is important for you to comply with the expert's requests and cooperate with the investigation. Reports or findings of the expert will be made available to you, us, the BBR Services team and any attorney that you retain to provide advice with regard to the incident.

BBR Services will arrange Computer Expert Services for you and will connect you to these experts; please do not contact Beazley's partnering forensics firms directly without the involvement of BBR Services.



United States and Canada
Kroll Ontrack
www.krollontrack.com

LMG Security
www.lmgsecurity.com

Mandiant®
www.mandiant.com

Navigant Consulting, Inc.
www.navigant.com

RSM
www.rsmus.com

SecureWorks
www.secureworks.com

Sylint
www.sylint.com

Verizon Investigative Response Unit
www.verizonenterprise.com/products/security/risk-team/investigative-response.xml

Canada
CGI
www.cgi.com

Mandiant®
www.mandiant.com

Verizon Investigative Response Unit
www.verizonenterprise.com/products/security/risk-team/investigative-response.xml

Mexico
Duriva
www.duriva.com

KPMG
www.kpmg.com.mx

MaTTica
www.mattica.com

Scitum
www.scitum.com.mx

Notification services and call center services

BBR Services will assist you with the notification process, including arranging for notification and/or call center service. BBR Services will walk you through notification details such as how to work with privacy counsel to develop notification letters and how to timely provide notification letters, relevant addresses and other required deliverables to the notification vendor.

Notification letters will be black and white and two-sided; returned mail will be provided to you at your request. Mailing may be staggered to accommodate the number of notifications and anticipated call center volume. For notifications by U.S. mail, the notification vendor will update and mail notifications according to the U.S. Postal Service data base of address changes. Notification services do not include further tracing of individuals whose notifications are returned.

BBR Services will also walk you through developing a set of frequently asked questions (FAQs) for use by the call center and how to anticipate and prepare for call escalations.

United States
Dasher
www.dasherinc.com

Epiq Corporate Services, Inc.
www.epiqsystems.com

Garden City Group, LLC
www.gardencitygroup.com

Intelligent Business Concepts, Inc.
www.intellbc.com

NPC, Inc.
www.npcweb.com

Canada
Epiq Corporate Services, Inc.
www.epiqcorporateservices.com

Miratel Solutions Inc.
www.miratelinc.com

Mexico
Business Advantage
www.business-advantage.com.mx

Konecta
www.grupokonecta.com

Epiq Corporate Services, Inc.
www.epiqsystems.com

Breach resolution and mitigation services

Beazley Breach Response includes a number of products that provide Resolution and Mitigation Services, including one and three bureau monitoring and identity monitoring solutions. All the solutions include fraud resolution services.* Based on our experience, three bureau credit monitoring is generally appropriate for breaches involving data such as names combined with social security numbers. For breaches involving less sensitive data, one bureau credit monitoring or identity monitoring solutions may be appropriate. The BBR Services team has handled over 1,000 data breaches and will advise you on which products or solutions may be applicable for a particular breach event.

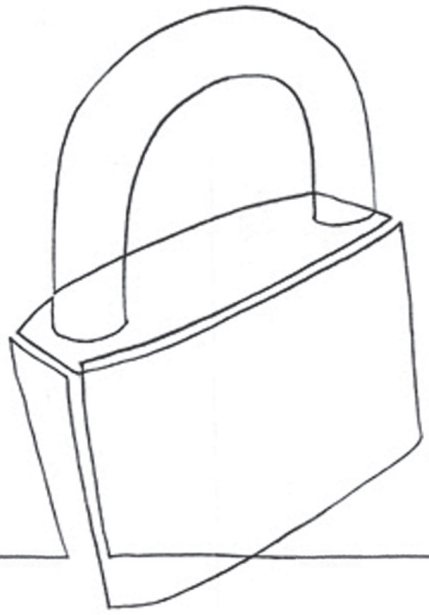
A product or solution may be offered where reasonably practicable and only to the extent available in a particular jurisdiction. Notified Individuals will have up to ninety (90) days from mailing of the notification to subscribe to an offered product or solution and they must qualify for enrollment, complete the enrollment process and agree to the applicable terms and conditions set by the provider. Enrollees of an offered product or solution will have access to the services provided under such product or solution for 12 months from the date of their enrollment.

Credit monitoring products

- ProtectMyID® Alert 3 Bureau Credit Monitoring Product
- ProtectMyID® Alert 1 Bureau Credit Monitoring Product
- Family Secure® credit monitoring product (for identified minors involved in the breach; to be offered through their parents or guardians)
- Experian Limited Credit History Service (a service offering for individuals with limited or no Experian credit history that monitors for the creation of an Experian credit file)
- Fraud resolution services are available to subscribers of the ProtectMyID® Alert or Family Secure® or the Experian Limited Credit History Solution,* who become victims of identity theft
- ProtectMyID® Alert, Family Secure®, the Experian Limited Credit History Solution and the fraud resolution services will be provided by ConsumerInfo.com, Inc., and/or its affiliated Experian companies
- Equifax Complete™ Advantage Plan (for Canadian residents only)
- Equifax Credit File ID Alert™ (for Canadian residents only)
- ProtectMyID™ provided by Experian Limited. (for UK residents only)

Identity monitoring products

- Experian DataPatrol™, offered by Experian Limited, including fraud support services for subscribers through ConsumerInfo.com, Inc.*
- CyberAgent®, offered by CSIdentity Corporation, including the Assisted Restoration service



* Fraud resolution and fraud support services require that subscribers are eligible to enroll in ProtectMyID® or Family Secure® and complete such enrollment.

Additional information on products and offerings

Descriptions of each of the credit or identity monitoring products and solutions and risk management tools are attached. Such descriptions are provided by ConsumerInfo.com, Inc., Equifax Canada Co., Experian Limited and ePlace Solutions Inc. and are for informational purposes only and are not part of the Policy. The actual services available with each product or solution are governed by the terms and conditions of the applicable agreements that you must enter into prior to the product or solution being offered to Notified Individuals. Further information about the ConsumerInfo.com and Equifax Canada products can be obtained at the telephone numbers indicated in the applicable description. You may also contact us through your insurance broker to receive additional information about the Services.

Your responsibilities

To ensure that the Services described above are provided promptly and properly, you must follow the requirements and procedures set forth in the Policy and in this Information Packet. We require your assistance and cooperation with us and with any third party vendors providing Services. Please respond to BBR Services or outside vendor requests and inquiries in a timely manner and enter into necessary contracts required by our vendors for the provision of services. You will be responsible for paying any costs resulting from your failure to timely provide responses, accurate information or approvals necessary for the provision of the Services. There is no coverage under the Policy for any of your internal salary or overhead expenses or for your assistance and cooperation in responding to a breach incident. In the event of a breach incident or suspected incident, do not contact any service providers directly. Instead, you must first provide notice to us at **bbr.claims@beazley.com** or at (**866**) **567-8570**, as further described on page 3 of this Information Packet and also in Item 9.(b) of the Declarations.

Contacting any of the service providers listed in this Information Packet shall not constitute notice under the terms of the Policy.

As used in this Information Packet, the terms "we" or "us" or have the same meaning as the term "Underwriters" in the Policy and "you" has the same meaning as the "Insured Organization" in the Policy. Capitalized terms not defined in this Information Packet have the same meaning as set forth in the Policy.

Appendices

ProtectMyID® Alert

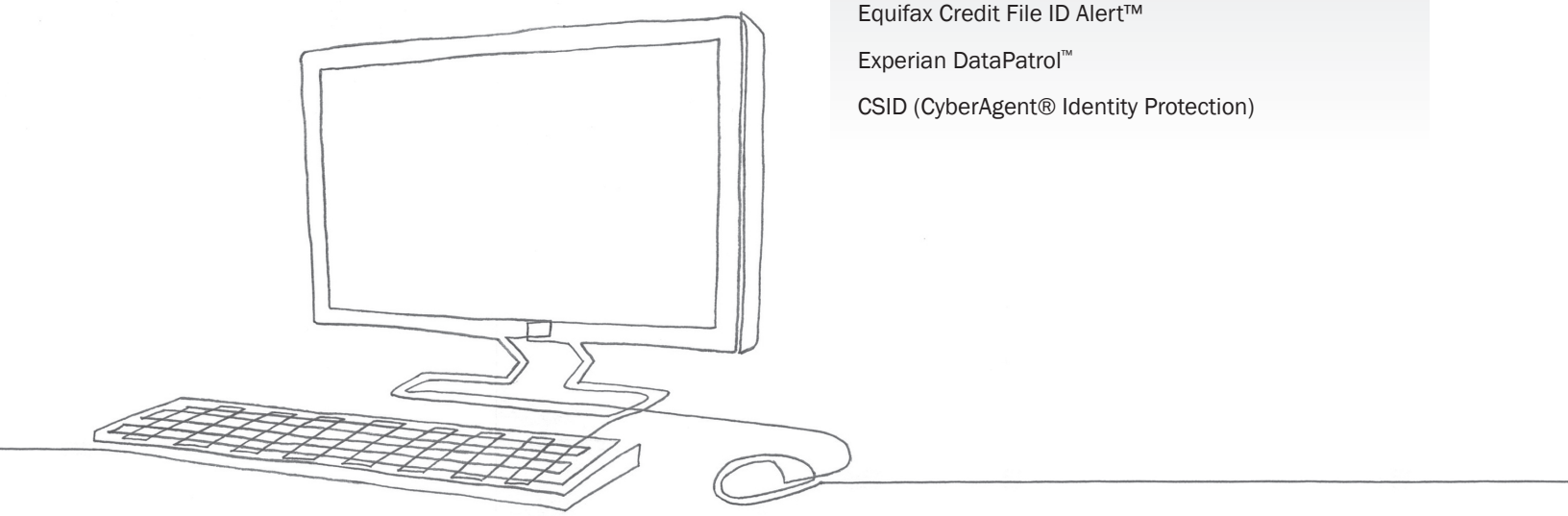
Family Secure®

Equifax Complete™ Advantage Plan

Equifax Credit File ID Alert™

Experian DataPatrol™

CSID (CyberAgent® Identity Protection)



Beazley Group

Plantation Place South
60 Great Tower Street
London EC3R 5AD
United Kingdom

T +44 (0)20 7667 0623
F +44 (0)20 7674 7100

30 Batterson Park Road
Farmington
Connecticut, 06032
USA

T +1 (860) 677 3700
F +1 (860) 679 0247

Two Liberty Place
50 S. 16th Street, Suite 2700
Philadelphia
Pennsylvania, 19102
USA

T +1 (215) 446 8410
F +1 (215) 446 8469

Beazley Insurance Services

101 California Street
Suite 1850
San Francisco
California, 94111
USA
CA Lic. #0G55497

T +1 (415) 263 4040
F +1 (415) 263 4099

beazley

beazley.com/bbr

ADMINISTRATIVE MATTERS

SUBJECT: Overview of Earthquake Liability Coverage Options

BACKGROUND AND HISTORY:

At their October 26, 2018, meeting, the Executive Committee directed staff to provide the Board with information regarding Earthquake Liability Insurance options for consideration. Currently, two PLAN JPA members purchase standalone earthquake insurance.

Mr. Seth Cole, Alliant, will be present at the meeting to review the earthquake insurance options as follows:

1. Group purchase earthquake insurance for the entire membership via the Alliant Property Insurance Program (APIP) – The PLAN JPA participates in APIP for All-Risk, Flood, Pollution, Boiler & Machinery, Terrorism, and Cyber.
2. Standalone group purchase earthquake insurance for the group as a whole or select members.
3. Standalone earthquake insurance for individual members.
4. Parametric earthquake insurance - Parametric earthquake insurance offers an alternative to the traditional approach of addressing this exposure. There are many possible forms to a Parametric product, but in short the main differentiator from a traditional earthquake policy is that coverage under a Parametric is triggered by an event occurring rather than a sustained loss.

RECOMMENDATION:

Staff recommends the Board provide direction to staff.

REFERENCE MATERIALS ATTACHED:

None

ADMINISTRATIVE MATTERS

SUBJECT: Consideration of Draft Property Master Program Document (MPD) for the Pooled Property Program

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BACKGROUND AND HISTORY:

At the June 20, 2018, meeting, the Board approved the Liability Master Program Document (MPD), which memorializes operations and processes of the program. At that time, staff recommended PLAN JPA create a MPD for the Property Program as well; therefore, staff is presenting a draft MPD for the Pooled Property Program for the Board's consideration.

RECOMMENDATION:

Staff recommends the Board of Directors approve the Pooled Property Program Master Plan Document for PLAN JPA.

REFERENCE MATERIALS ATTACHED:

- Draft Master Program Document for the Pooled Property Program

POOLED LIABILITY ASSURANCE NETWORK JOINT POWERS AUTHORITY

MASTER PROGRAM DOCUMENT
FOR THE
POOLED PROPERTY PROGRAM

Draft for December 5, 2018

POOLED LIABILITY ASSURANCE NETWORK JOINT POWERS AUTHORITY

MASTER PROGRAM DOCUMENT
FOR THE
POOLED LIABILITY PROGRAM

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POOLED LIABILITY ASSURANCE NETWORK JOINT POWERS AUTHORITY
(PLAN JPA)

MASTER PROGRAM DOCUMENT (MPD)
FOR THE
POOLED PROPERTY PROGRAM (PPP)

ARTICLE I: DEFINITIONS

The following definitions apply to this MPD:

1. **Administrator** shall mean the person responsible for the daily administration, management, and operation of the **Authority's** programs as defined in the Bylaws.

2. **Authority** shall mean the Pooled Liability Assurance Network Joint Powers Authority (PLAN JPA).

3. **Board** shall mean the Board of Directors of the PLAN JPA.

4. **Deductible** shall mean the amount stated on the applicable Declarations or certificate of coverage, which will be paid by the **Participant** before the **Authority** is obligated to make any payment from the pooled funds.

5. **Deposit Premium** shall mean that amount to be paid by each **Participant** for each **program year** as determined by the **Board** in accordance with Article III, Section C of this MPD.

6. **Joint Powers Agreement** shall mean the agreement made by and among the public entities listed in Appendix A (**Member Entities**) of the **Joint Powers Agreement,** hereafter referred to as **Agreement**.

7. **Limit of Coverage** shall mean the amount of coverage stated in the Declarations or certificate of coverage, or sublimits as stated therein or in the Memorandum of Coverage (MOC) for each **Participant** or **covered party** per **occurrence**, subject to any lower sublimit stated in the MOC.

8. **Participant** shall mean a **Member Entity**, which shall mean a signatory to the **Agreement** establishing the PLAN JPA, who has elected to participate in the PPP.

9. **Program Year** shall mean that period of time commencing at 12:01 a.m. on July 1 and ending at 12:00 a.m. on the following July 1.

10. **Retained Limit** shall mean the amount stated on the applicable Declarations or certificate of coverage, which will be paid by the **Participant** before the **Authority** is obligated to make any payment from the pooled funds.

11. **Self-Insured Retention (SIR)** shall mean the **Authority's limit of coverage** above **Participant's retained limits** and up to the attachment point for excess coverage.

12. **Third Party Administrator (TPA)** shall mean the claims administrator for the **Authority** for the PPP.

ARTICLE II: GENERAL

A. AUTHORITY

1. The Pooled Property Program (PPP) Master Program Document (MPD) is one of the **Authority's** governing documents. However, any conflict between the PPP MPD, the **Authority's Agreement**, the Bylaws, or the PPP MOC shall be determined in favor of the **Agreement**, the Bylaws, or the MOC, in that order.

2. The PPP MPD is intended to be the primary source of information, contain the rules and regulations, and serve as the operational guide for the conduct of the PPP.

3. The PPP has been organized under authority granted by, and shall be conducted in accordance with, the laws of the State of California.

B. PURPOSE

The primary purpose in establishing a PPP is to create a method for providing coverage for protection against damage to the **Participants** real and personal property, including mobile equipment as provided in the MOC.

C. RESPONSIBILITY

1. The **Board** shall have the responsibility for establishing policies and remaining informed as to the financial strength and viability of the PPP. The **Board** has the authority, within the parameters of the **Agreement** and Bylaws of the **Authority** and this MPD, to act as needed to maintain and develop the financial strength of the PPP. The **Board** shall have the authority to enter into insurance contracts for the insurance coverages within the budgeted costs of such insurance.
2. The Executive Committee shall have the responsibility and authority to affect the general policies established by the **Board**.
3. The **Administrator** shall have the responsibility to manage the daily activities of the PPP and shall be given the authority to implement the policies established by the **Board**. The **Administrator** shall report to the Executive Committee and to the **Board**, as necessary.

ARTICLE III: PROGRAM ELEMENTS

A. PROGRAM YEARS

1. Each **program year** shall be accounted for and the funds maintained separately from any other program of the **Authority**. The income and expenses of each **program year** shall be accounted for separately from any other **program year's** income or expenses.

2. Any excess funds at the end of the **program year** shall be retained by the PPP to pay claims and expenses which may be incurred in the future.

B. LIMITS OF LIABILITY

The **Board** shall annually establish the limit of liability for the PPP which may be amended from time to time for subsequent **program years**. This limit of liability shall apply to each real and/or personal property claim as described in the MOC for this PPP.

C. DEDUCTIBLES

1. The PPP shall provide **deductibles** of $5,000 for all property, and $5,000 for all vehicles per occurrence**.**

2. The amount of each loss, including expenses, which is less than the **deductible**, shall be paid by the **Participant**.

D. DEPOSIT PREMIUMS

1. The **Administrator,** in conjunction with an actuary, shall establish rates and **deposit premiums**, subject to **Board** approval, adequate to fund the actuarially determined losses in the pooled layer of the PPP, including the cost of excess coverage, flood premiums and the projected administrative costs of the PPP.
2. The annual **deposit premium** for each **Participant** shall be calculated by applying the **Participant's** most recent Total Insured Values (TIV) to 1) the funding level as determined by the actuary and recommended by the **Administrator**, 2) the cost of any excess coverage and flood premiums, and 3) a charge for the administrative and claims servicing expenses of the PPP as determined by the **Administrator**.

E. DIVIDEND AND ASSESSMENTS

1. DIVIDENDS

   (a). At the end of each **fiscal year**, a dividend calculation shall be performed for all open **program years**. Each year thereafter there shall be an additional

dividend calculation made until such time as the **program year** is closed. Any dividends available to be declared and returned to the **Participants** will be at the discretion of the **Board** provided that the total dividend to be distributed from all qualifying **program years** shall not reduce the total equity for all **program years** below a discounted 90% confidence level.

(b). Calculation

i. Dividends may not be declared from a **program year** until five years after the end of that **program year**.

ii. Dividends may be declared only at such time as the PPP has equity, with liabilities actuarially stated discounted at a 90% confidence level. The calculated amount shall represent the maximum dividend available to be declared.

iii. The dividend shall be reduced if any of the five succeeding years (after the five years eligible for dividend calculation) have negative equity, with liabilities actuarially stated at a discounted 90% confidence level.

iv. Dividends may only be declared if the equity at the expected confidence level is five times the Self Insured Retention.

2. ASSESSMENTS

(a). Assessments may be levied on the **Participants** for the risk sharing layer of any **program year**(**s**), as approved by the **Board**, at such time as an actuary finds that the assets of the PPP, as a whole, do not meet the expected discounted losses of the PPP. Each **Participant's** share of the assessment shall be allocated based upon the **deposit premiums** collected for the self-insured layer of each respective **program year** being assessed. If such assessment is not sufficient to relieve the pool of its actuarially determined deficit in the year of the assessment, such assessment shall be levied each subsequent year until the actuarially determined deficit is relieved. The timing of payment shall be determined by the **Board** at the time of assessment.

(b). Equity from the risk sharing layer may be exchanged between eligible **program years** if sufficient funds are available. The transfer of equity will be performed so that the individual **Participant's** share of equity is separately applied so as to maintain the integrity of each **Participant's** balance.

F. EXCESS COVERAGE

1. The **Board** shall ensure that each **program year** is provided with excess property coverage for the **Participants**. It is the intent and purpose of the **Authority** to continue to provide such coverage to the **Participants**, provided that such coverage can be obtained and is not unreasonably priced. This coverage may be obtained from an insurance company, by participating in another pool established under the Government Code as a joint powers authority, or offered through another PPP pooling procedure. If the coverage is purchased from an insurance company, such insurance company shall have an A.M. Best Rating Classification of A or better and an A.M. Best Financial Rating of VII or better or their equivalents.

2. Premiums for such coverage shall be paid by the PPP from the proceeds received as **deposit premiums** from the **Participants**.

3. The **Board** may, from time to time, alter excess coverage based on insurance market conditions, available alternatives, costs, and other factors. The **Board** shall place excess coverage with the two competing objectives of security and minimizing costs to the PPP as a whole.

ARTICLE IV: ADMINISTRATION

A. BOARD

1. Discussion of developments and performance of the PPP may occur as part of any scheduled **Board** meeting.

2. The **Board** shall have the responsibility and authority to carry out and perform all functions and make all decisions affecting the PPP, consistent with the powers of the **Authority** and not in conflict with the **Agreement**, the Bylaws, or the MOC.

B. EXECUTIVE COMMITTEE

1. The Executive Committee shall have the responsibility and authority to carry out and perform all other functions and make all other decisions affecting the PPP, provided that such functions and decision are consistent with the powers of the **Authority** and are not in conflict with the **Agreement**, the Bylaws, or the MOC.

2. The Executive Committee shall meet at least twice a year to review the developments and performance of this PPP. The Executive Committee shall review, study, advise, make recommendations to the **Board**, or take any action which the Committee believes to be in the best interests of the PPP and its **Participants**, provided that such action is not prohibited by law or is not an action reserved unto the **Board**.

C. ADMINISTRATOR

The **Administrator** shall be responsible for:

1. The overall operation of the PPP;

2. Monitoring the status of the PPP and its operations, the development of losses, the program's administrative and operational costs, service companies' performance, and brokers' performance;

3. Assisting the **Board** in selecting brokers, actuaries, auditors, and other service companies;

4. Promoting the programs to prospective new participants;

5. Preparing, distributing, and maintaining all records of the PPP, including its MPD and MOC as these may be amended from time to time; and

6. Preparing Certificates of Coverage as may be required by the **Participants** in the PPP.

ARTICLE V: CLAIMS ADMINISTRATION

A. DISPUTES REGARDING MANAGEMENT OF A CLAIM

1. Any matter in dispute between a **Participant** and the **Third Party Administrator** shall be called to the attention of the **Administrator** and heard by the Executive Committee whose decision may be appealed to the **Board** within thirty (30) days of the Committee's decision. If no appeal is filed, the decision of the Executive Committee shall be final.

2. When an appeal has been filed, the **Board** shall meet within thirty (30) days to hear the appeal. The decision of the **Board** will be final.

ARTICLE VI: PARTICIPATION

A. ELIGIBILITY AND APPLICATION

1. ELIGIBILITY

(a). A new applicant must commit to at least three full **program years** of participation in this PPP.

(b). Any **Member Entity** may apply to participate in the PPP by providing an adopted resolution of its governing body and such other information/materials as may be required. The applicant's resolution shall commit the applicant to three full **program years** of participation in the PPP, if accepted, and consent to be governed for property coverage in accordance with the MPD, the MOC and other documents and policies adopted by the **Board**.

(c). The application for participation shall be submitted at least thirty (30) days prior to the date of the last **Board** meeting of the **program year** to ensure the **Board** has adequate time to review and evaluate the acceptability of the applicant. It is recommended that an applicant only enter the PPP at the commencement of a new **program year**. If an applicant chooses to enter the PPP at any other time, the **deposit premium** for the remainder of the **program year** will be pro-rated. The new **Participant** will begin coverage on the date that is mutually acceptable to the new **Participant** and the **Board**; however, the new **Participant** will be required to share losses with the other **Participants** of the PPP for the entire **program year**.

2. APPROVAL OF APPLICATION

The **Board** shall, after reviewing the resolution and other underwriting criteria, determine the acceptability of the exposures presented by the applicant and shall advise the applicant in writing of its decision to accept or reject the request within ten (10) days after the decision has been made.

B. PARTICIPANTS' DUTIES

1. The **Participants** shall be responsible for providing the data required by the **Authority** to determine the values of covered properties. The data shall be factual and provided in a timely manner in conformance with the policies adopted by the **Board**.

2. The **Participants** shall disclose activities not usual and customary in their operation.

3. The **Participants** shall at all times cooperate with the **Authority's Administrator**, Litigation Manager, **Third Party Administrator**, with regard to claims handling and underwriting activities of the **Authority**.

4. Each year the **Authority** shall bill **Participants** for a **deposit premium** for the next **program year**. The billings shall be due and payable in accordance with the Bylaws.

5. Billings may be made to **Participants** for a **program year** found to be actuarially unsound. All billings for payments to bring a **program year** into an actuarially sound condition are due and payable upon receipt.

6. Former **Participants** in the PPP shall be required to pay all applicable billings for the **program years** in which they participated. Delinquent billings, together with penalties and interest, shall be charged and collected from the **Participant** in accordance with the Bylaws.

7. Penalties and interest shall be charged against any amounts delinquent in accordance with the Bylaws.

C. TERMINATION

1. VOLUNTARY TERMINATION

(a). A **Participant** shall not be permitted to withdraw from the PPP prior to the end of its commitment period of three full **program years,** and shall be obligated for payment of premiums for these three years.

(b). A **Participant** which has maintained its participation in the PPP for three full **program years** may terminate its participation if, at least six months before the next **program year**, a written request to terminate participation is received from the **Participant**.

(c). Any **Participant** seeking to terminate its participation without proper and timely notice shall be responsible for the full cost of the next **program year's** premium. The notice will be deemed effective for the **program year** following the year in which the additional premium is paid.

2. INVOLUNTARY TERMINATION

(a) The **Board** may initiate termination of a **Participant** from the PPP for the following reasons:

(i) Termination as a **Member Entity** of the **Authority**;

(ii) Declination to cover the **Participant** by the entity providing excess coverage;

(iii) Nonpayment of premiums, assessments, or other charges;

(iv) Frequent late payment of premiums, assessments, and/or other charges, subject to interest and penalty charges;

(v) Failure to timely provide requested underwriting information;

(vi) Consistent poor loss history relative to the pool;

(vii) Substantial change in exposures which are not acceptable in this PPP; and/or

(viii) Financial impairment that is likely to jeopardize this PPP's ability to collect amounts due in the future.

The Board's determination of the existence of any of these conditions shall be final.

(b) The **Board** shall have the authority, upon a two-thirds approval, to authorize a termination notice be sent to a **Participant**. Such notice shall be sent at least 60 days prior to the effective date of termination.

3. CONTINUED LIABILITY UPON TERMINATION

Termination of participation, whether voluntary or involuntary, in future **program years** does not relieve the terminated **Participant** of any benefits or obligations of those **program years** in which it participated. These obligations include payment of assessments, retrospective adjustments, or any other amounts due and payable.

ARTICLE VII: TERMINATION AND DISSOLUTION OF THE PPP

The PPP may be terminated and dissolved any time by a vote of two-thirds of the **Participants**. However, the PPP shall continue to exist for the purpose of disposing of all claims, distributing assets, and all other functions necessary to conclude the affairs of the PPP.

Upon termination of the PPP, all assets of the PPP shall be distributed only among the **Participants**, including any of those which previously withdrew pursuant to Article VI, in accordance with and proportionate to their **deposit premiums** and assessments paid during the term of participation. The **Board** shall determine such distribution within six months after the last pending claim or loss covered by the PPP has been finally resolved and there is a reasonable expectation that no new claims will be filed.

ARTICLE VIII: AMENDMENTS

This MPD may be amended by a two-thirds (2/3rds) vote of the **Participants** present and voting at the meeting, provided prior written notice, as provided within the **Agreement**, has been given to the **Board**.

Appendix A

City of American Canyon
Town of Atherton
City of Benicia
City of Burlingame
City of Campbell
Town of Colma
City of Cupertino
City of Dublin
City of East Palo Alto
City of Foster City
City of Half Moon Bay
Town of Hillsborough
Town of Los Altos Hills
Town of Tiburon
Town of Los Gatos
City of Millbrae
City of Milpitas
City of Morgan Hill
City of Newark
City of Pacifica
Town of Portola Valley
Town of Ross
City of San Bruno
City of San Carlos
City of Saratoga
City of South San Francisco
City of Suisun City
Town of Woodside

POOLED LIABILITY PROGRAM

SUBJECT: Review of General Liability Claims Audit

BACKGROUND AND HISTORY:

Mr. Craig Bowlus, Aon Risk Services (Aon) conducted an audit of ABAG PLAN's general liability claims in September 2018. A total of 50 liability files were audited, 20 closed files and 30 open files. York adjusters are currently handling the files. Part of the scope of the audit was to determine if there had been a successful transition from in-house handling to third party handling. Audit results validated this successful transition.

The following are audit highlight summaries:

- The level of claims assigned to each adjuster is appropriate.
- Reserve levels were good overall with the exception of five files, requiring minimal adjustments.
- Reporting to City members was "very good."
- Communication to Excess insurers was "handled properly."
- There was "not a good deal of conflict" between the members, having their own retention level and their own attorney and the pool's litigation activity.
- Settlements and resolutions were "all good."
- Coverage and contractual issues were recognized and properly dealt with.
- Self-Insured Retentions were not an issue when it came to claim settlement.
- Housekeeping in the vast majority of the files was good.
- The Claims Connect systems works well.
- Supervision is documented in the Claims Connect Claims Management Reports (CMRs). Claims reviews with the PLAN JPA administrator occurs on a quarterly basis. Supervisor Gordon conducts annual reviews with the member cities.

Mr. Bowlus concluded with a few minor exceptions, "York is doing a better than average job of claims and litigation management for ABAG."

RECOMMENDATION:

Staff recommends the Board accept and file the 2018 Liability Claims Audit.

REFERENCE MATERIALS ATTACHED:

- 2018 Claims Audit for ABAG, dated October 15, 2018

Association of Bay Area Governments
Serving the counties, cities and towns of the Bay Area since 1961

2018 Claims Audit for ABAG

October 15, 2018

AON
Empower Results®

This report has been prepared on behalf of the ABAG PLAN Board of Directors and its Executive Director. Information contained herein should be considered personal and confidential, and often in association with litigation. Do not discuss the contents of this report with anyone outside of the Board without the prior authorization of the Executive Director or the Board.

425 Market Street, Suite 2800 | San Francisco, CA 94105
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Executive Summary

The Association of Bay Area Governments PLAN Corporation (ABAG PLAN) is a government entity pool which was formed in 1986 in order to provide property and liability coverage through risk-sharing for its member entities. Aon Risk Services (Aon) was retained to undertake a casualty and workers' compensation claims management audit for ABAG PLAN (General and Auto Liability and Auto Physical Damage) and a workers' compensation claims handling audit for SHARP. The TPA involved was York Risk Services Group (York).

The audit was performed by Craig Bowlus, ARM. Craig has over 35 years of claims and litigation management experience and is the Managing Director of Aon's Risk Pooling Practice. Our principal contact during the audit was Ms. Dorienne Zumwalt, York's Account Executive for ABAG PLAN and SHARP. Our principal contact at for casualty and APD file handling at York was Ms. Cynthia Gordon, who manages the team of five adjusters assigned to the ABAG account. Our principal York contact for Workers' Compensation was Ms. Julie Long.

The audits occurred between September 17 and September 25, both on site in the York office in Oakland and then remotely via on-line access to York's risk management information system. A total of 50 casualty and 10 workers' compensation files were examined. This follows a casualty audit conducted in 2015, wherein 100 files handled by York and ABAG in-house adjusters were examined. The 2015 sample included 33 files that were handled solely by ABAG adjusters and 35 files that were handled solely by York adjusters as well as another 32 files handled by both entities. Part of the scope of that audit was to validate that the transition from in-house to third party adjusting had been done properly; audit results supported this.

The 2018 audit demonstrated that York is doing a good job of both claims and litigation management for casualty and APD. There are a few files where it appears that the Claims Management Reports (CMRs) on files where senior adjusters are engaged could be more frequent, but the quality of adjusting and litigation management in the casualty and Auto Physical Damage (APD) files is good. There are a few files where reserves are optimistic, but those are rare. The rating on the Workers' Compensation review was exceptionally good, at 98.5%.

Casualty and APD

Review Scope

Claim audit worksheets were prepared for each of the 50 files examined. This included 20 closed and 30 open casualty and APD (auto physical damage) files. Over 20 of these were litigated. Some salient statistics are addressed in the following statistical findings.

Files were reviewed for timeliness and completeness of investigation including communication with ABAG management as well as members and claimants, control over vendors, reserve development including accurate reporting on case reserves and payments, reporting to reinsurers and excess insurers, litigation management, risk transfer evaluation, subrogation and coverage evaluation.

The audit report includes a "heat map" providing a visual summary of the audit. Color codes are as follows:

1: A yellow cell = Partially Meets and Sometimes Needs Improvement
2: No color = The Category Meets Expectations
3: A green cell = Always Meets and Sometime Exceeds Expectations

The heat map was sorted in multiple versions to illustrate the audit findings. Sorts include:

Sort 1	By open and closed
Sort 2	By file number
Sort 3	By current incurred value or when the file was closed
Sort 4	By adjuster
Sort 5	By department type
Sort 6	By member

A. Statistical Findings

1. Incurred Value Summary

0 - $999	**10**
$1,000 - $4,999	7
$5,000 - $24,999	15
$25,000 - $99,999	8
$100,000 - $999,999	8
$1,000,000	2
	50

The total incurred value on the files examined was $6,236,197, or approximately $125,000 per file, up from $42,000 per file in 2015. This increase results principally from two files which have incurred values in excess of $1,000,000. In all sorts, the current or last incurred value is captured.

2. Member File Summary

Member	File Count	Incurred	Average
American Canyon	1	$1	$0
Atherton	2	$3,351	$1,000
Benicia	3	$40,000	$13,000
Burlingame	1	$90,000	$90,000
Campbell	2	$40	$0
Colma	1	$14,144	$14,000
Cupertino	2	$64,834	$32,000
Dublin	4	$15,682	$4,000
East Palo Alto	1	$1,000	$1,000
Foster City	1	$11,922	$12,000
Hillsborough	3	$76,373	$25,000

Member	File Count	Incurred	Average
Los Gatos	2	$30,104	$15,000
Milpitas	4	$234,743	$59,000
Morgan Hill	2	$3,244,052	$1,622,000
Newark	4	$645,001	$1,000
Pacifica	3	$400,500	$134,000
So. San Francisco	6	$44,180	$7,000
San Bruno	1	$205,000	$205,000
San Carlos	1	$97,782	$12,000
Saratoga	2	$1,330,000	$665,000
Suisun City	2	$15,184	$8,000
Tiburon	2	$446,516	$223,000
Total	**50**	**$6,236,197**	**$60,000**

An effort was made to review claims for as many members as possible within the sample examined. No significant trends can be determined. Obviously, the large values on the Morgan Hill and Saratoga claims skewed their results.

3. Adjuster Analysis

Adjusters	Count	Incurred	Average
Gordon	8	$713,214	$89,000
Nunn	7	$505,573	$72,000
Rogers	9	$4,193,584	$466,000
Kaufman	7	$22,894	$3,000
Weisenberger	11	$217,662	$20,000
Roudin	8	$583,270	$73,000

The level of claims assigned to adjusters is appropriate. Gordon and Rogers handle the large claims. Ms. Gordon is usually responsible for supervisory reviews on the rest of the team's files. On files that she handles, managers in York's home office are involved in preparing CMRs.

4. Department Analysis

Departments	Count	Incurred	Average
Administration	2	$80,002	$40,000
Fire	2	$20,625	$10,000
Park & Rec	6	$336,752	$56,000
Police	13	$1,563,017	$120,000
Public Works	8	$80,240	$10,000
School Services	1	$5,875	$6,000
Sidewalk	3	$82,976	$28,000
Storm Water	3	$360,000	$120,000
Streets	10	$4,831,513	$483,000

Administration files typically involve City Counsel issues or employment claims. Employment is not covered under the ABAG memorandum of coverage; however, one file involves what amounts to an employment claim where coverage counsel opined that a defense was owed.

The fire department claims were unremarkable, involving minor vehicle damage.

Most of the park and recreation claims involve minor injuries or property damage. One larger matter (file 24778A) involves a eucalyptus limb fall that seriously injured one person and resulted in minor injuries to others. The lead claimant has been settled for $220,000, which was a good result. A few other smaller claims remain to be resolved.

The 13 police claims examined did not reveal any significant trends. These files were well handled. The largest, file 20547, involves a “third strike” plaintiff on meth who was shot when he refused to exit his stolen vehicle and made a threatening move with the vehicle towards the Officer involved. Some concerns about the Officer’s potential testimony and the sympathy factor associated with his children led York, defense counsel and the City to the conclusion that an economic settlement was in order. Based on our review of the file, this seems prudent.

Public Works claims were typically small property damage or injury matters. One School Services claim involves a matter where the member has no true exposure. Similarly, sidewalk claims usually involve relatively minor exposures. There is good evidence that York is investigating these matters appropriately and then rejecting them or settling them based on that investigation. Communication with members on these issues is good. The three sidewalk claims are unremarkable.

Three storm water claims were reviewed. They all revolve around a 100-year storm event that occurred in January of last year. These claims can be difficult to resolve; expert testimony will drive them. All three remain open, with file handling appropriate.

Streets claims present the largest exposures to ABAG. The ten files examined account for almost $5 million (77%) of the net incurred. Two of these files (23924 and 24148) have reserves that could be optimistic.

B. Reserving

See Sort 3, which tracks the files by initial incurred value and then total incurred value (incurred being the combination of paid and reserved values) for background information. The file review sheets capture both loss and expense values, where possible. On some older files, it was difficult to tell what opening reserve values were due to data conversion issues. The incurred value columns are color coded to indicate where there are issues with reserving. Where possible, interim changes were tracked to follow the history of incurred values. Expense reserving was good. Questionable loss values occurred on only five files, which are summarized below. A sixth (24742) needs to be closely monitored.

File 24742 includes a significant reserve value for a brain damaged child. There are some bothersome liability issues. The injury reserve on this file needs to be closely monitored as additional facts concerning damages and liability are developed. Counsel needs to update this file with a comprehensive report. The reserves then need to be reevaluated.

File 23924 involves a bicyclist who was hit by a car. A dangerous condition is alleged. Plaintiff attorney is formidable. The plaintiff is now a paraplegic, and defense counsel opines the case has a probable value in the $7.5 million range. The current loss reserve is at less than 5% of that value. The State is a codefendant, as is the County, there is liability on the part of the driver (but minimal contribution available), and there is comparative. It is not yet clear what counsel's assessment of liability as to the various defendants is. Unless the assessment relative to the City is 5% or less, the injury reserve needs an increase.

File 24148A involves a passenger who was killed when the car he was in hit a light pole which sheared off and came through the windshield. A dangerous condition is alleged. While this is unlikely, defense counsel opines the case has a value in the $2 million range; the current loss reserve is about 5% of that value. Even if an economic settlement can be reached, the reserve is optimistic.

File 24666 involves a case of clear liability where a City vehicle rear-ended the plaintiff's vehicle. Medical specials and wage loss exceed the existing loss reserve. While there is some concern about the possibility of pre-existing medical conditions contributing to specials, we would view these as only creating an "eggshell" case. The loss reserve needs an increase.

File 25051 is a storm water case nearing resolution. The current settlement offer exceeds the loss reserve value. Inasmuch as the matter has not resolved yet, it would be prudent to put at least the value of the offer up in reserve.

File 25636 is a sidewalk claim which has now been open for almost a year. While liability is questionable, the claimant's medical specials exceed $70,000. There is a minimal reserve up on the injury. An increase is warranted.

C. Investigation/Contact/Control

Early contact with claimants and members is seen routinely in all files. York is doing a very good job of settling files up on the day received and then documenting their efforts in this area. First day acknowledgement, contact with the member and with the claimant or their counsel is seen in almost every file examined.

Efforts at maintaining "control" over claimants are very good.

There is a good deal of interaction with the members relative to investigation. Most of this is documented in emails or notes on phone calls followed up by action requests to the members in

the form of reports. We did see a few files where ABAG adjusters were going to accident scenes and taking photographs, this was infrequent (about 20% of the files). Most investigation consisted of directives from adjusters to various city departments (often through the City Attorney's office) to provide photographs, records, accident history at locations and police reports. Early evaluation of liability through both on scene and documentation has almost uniformly allowed ABAG to issue timely rejections if warranted to get time running on required filings, thus reducing the time that a file is open.

One thing that we did not see documented with any regularity was the aggressive use of internet and/or social media (Google, Google Maps, Facebook, Superior Court website case lookup, and other social web sites) when investigating and validating claims (but it is possible that this is documented in the "msg" files that we could not open). It is very common for people to "post" information that can yield valuable information. York advises they regularly review these sources, but only make comments in the files if salient information is found. This is acceptable.

D. Reporting

Reporting to members was very good. Files are on good diary for reporting purposes and the content of the reports allows members to make viable decisions on file resolutions.

E. Communications with Excess Insurers

All files where excess reporting is needed are being handled properly. Excess carriers are on notice of all catastrophic liability exposures, and there is good evidence of communication with them. An exception exists on file 24742, where counsel has been slow on interim reporting, thus delaying updates to AIG.

F. Litigation Management

All municipal pools that provide general liability coverage have challenges with litigation management issues. The fact that members have their own retentions and their own relationships with counsel can result in a City having a different agenda than the pool might. We did not see a great deal of conflict around this issue going on in the litigated files reviewed.

Overall, litigation management was good. There were a few exceptions.

The excess file noted above is a street claim where a dangerous condition is alleged. One of the children hit in a crosswalk (a dart out case) has brain damage and specials that will exceed $1 million. There are some bothersome liability issues. Defense counsel had not reported on the case for several months before the file was reviewed, and the excess carrier was asking for an update. This case is very dangerous; a more aggressive litigation management effort is needed on this file.

File 25052 involves a successful tender of defense to a third party. While defense and indemnity have been accepted, it remains prudent to follow developments on the file. Counsel involved has not been providing York with updates. A more aggressive stance on this issue is needed.

G. Settlement/Case Resolution

Settlements and case resolutions were all good. We did not see any files wherein we believe a claimant was overpaid for an injury or property damage. The APD files were all handled quickly and properly, appraisals were undertaken as needed and salvage was appropriately dealt with.

Some examples of good resolutions include cases 20092, 24089, 24396, 24549 and 25945.

H. Coverage/Contractual Issues

Coverage issues were routinely recognized and properly dealt with. Reservation of rights letters were issued as needed. Files with coverage issues included files 20437 and 25849. The latter file involves employment issues, and Board Counsel was engaged to review the facts and comment on coverage. He concluded that there were enough problematic issues involved to warrant providing a defense, but not indemnification, on this file. A complicating factor was the need for Cumis counsel for a member's employee. All these issues were dealt with appropriately,

Contractual risk transfer opportunities are well recognized. Every file is reviewed for risk transfer opportunities. See files 108 and 25052 as typical examples.

I. Self-Insured Retentions

Member SIRs are tracked and noted in every file. Attention to erosion of the member's SIR was noted in litigated files. Collaboration between members and ABAG adjusters relative to threshold issues (i.e., any financial concerns to the pool once the SIR is approached) was noted. We did not see any instances wherein a member's SIR became an issue in relation to whether or not to settle a claim.

J. Housekeeping

Housekeeping in the vast majority of files reviewed was good. They are well organized and easy to follow. There was only one instance of a misfiled document found.

Material in the electronic files matched the data which was captured in the financial sections of the claims management systems. We did have some challenges in reviewing all material in the electronic files, as there are a wide variety of file extensions. This results from the conversion of multiple document types and emails from the prior ABAG soft files.

K. Claims Management Information System

York is using their proprietary "Claims Connect" system. Up until 2014, ABAG used the iVOS system when claims were in-house. The overall conversion of data, which was still somewhat in process during the last audit, has been accomplished.

Claims Connect works well, although the remote user interface was a bit difficult at times. We have not encountered this problem on other York audits we have done in their Roseville office. The interface was also difficult on the Workers' Compensation audit; however, we were eventually able to access the system there too.

L. Supervision

Files are reviewed at a supervisory level when they are set up. Much of the documentation associated with subsequent supervision is captured in Claims Management Reports (CMRs). If an injury claim is involved, CMRs then follow on what appears to be an as needed basis. CMRs are typically not found in APD and small property damage claims. Also, CMRs can be set up as word documents, and we did not have the ability to review all of these in the system.

CMRs are less frequent on Rogers' files. His level of expertise makes constant -supervision unnecessary; however, an occasional second look at six-figure and above cases is always advisable. There were a few files where we did not see evidence of this occurring, but this could be associated with our limited access to "word" documents.

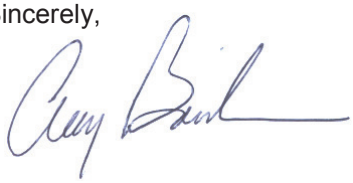
Ms. Gordon, who has her own limited caseload, is responsible for supervising the activities of the other adjusters. Most files had good evidence of her input. CMRs are tracked as "S. Review" on the audit sheets. In addition to CMRs, file notes and internal emails were found documenting her involvement. Some files where there were notes lacking on supervision; however, we are advised that all claims with reserves in the pooled layer as well as certain other claims and suits are the subject of claim reviews with the Plan JPA administrator on a quarterly basis. These discussions are not always documented in the files, but do occur, and can be considered an effective supervisory practice. Additionally, there are annual claims reviews with the 28-member cities on an annual basis where Ms. Gordon is always in attendance.

Gordon's files are reviewed by home office, with Tom Baber most often seen doing the review.

M. Summary

We conclude that York is doing a better than average job of claims and litigation management for ABAG. Some of the criticisms in this report may result from our inability to read every note and document in the soft files; however, we believe that our comments are representative of the overall quality of the files. Some of the larger loss exposures (particularly 23924 and 24742) need close attention as they both could easily exceed $1,000,000. Counsel owes reports on these files, which could change reserve values. Both require clear communication with the excess layers.

Sincerely,



Craig Bowlus, ARM
Managing Director | Risk Pooling
Aon

Workers' Compensation

Aon Global Risk Consultants was retained to assess the efficiency and effectiveness of York's workers' compensation claims administration. Our Work Scope and Work Plan were specifically designed to allow us to:

- Analyze claims handling procedures and overall processes for the period June 2017 through September 2018.
- Evaluate York's reserving procedures, including accuracy of current reserves and timeliness in changing reserves and file closure.
- Assess the results of the medical cost containment program in place (Utilization Review, Medical Bill Reduction, and Physician/Peer Review) versus industry standards.

Aon's Don Grant performed the audit. Don holds Certificates to Administer under California's Self-Insurance Plans as well as a California Fire & Casualty Broker licenses.

The audit was conducted online via electronic access to all files audited. York effectively executed aggressive Plans of Action, file activities were properly documented, CMR's were done timely and included updated POA's based on current information in the file.

There was appropriate and prompt supervisory oversight. Files were referred to designated counsel at an appropriate time and there was a claims and legal partnership to aggressively move files to conclusion. Settlement values were properly evaluated, discussed with client and pursued aggressively.

The detailed results of the audit follow below, but the overall Final Combined Audit score was 99% out of a possible 100%. This score is reflective of our findings and can be considered a very good one. One point was deducted on a file that settled in May of 2017; claim notes stated file would close 5/18, then 7/18 and finally 9/18 when it still did not close. There was a note in file stating it would close in 2019. These contradictions show me that claims examiner was not aware the file should be open 2 years after last benefit was paid. This is a very minor criticism.

Jennifer Gorgen and Julie Long were the adjuster and supervisor assigned to all files. This is an important factor in York's ability to consistently follow clients' service guidelines.

Don Grant
Claims Consultant
Aon

About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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RISK CONTROL MATTERS

SUBJECT: Update on Risk Control Program for 2018/19

BACKGROUND AND HISTORY:

At their respective October meetings, the Risk Management Committee and the Executive Committee were provided with the following information from staff:

- PLAN JPA Member City/Town Services Log developed during the orientation meetings;
- Update on the Risk Console Software refinement;
- A Risk Control Services Report; and
- A Risk Control Services Survey.

The service log, images of changes in Risk Console, and the most recent Risk Control Services Report are included for the Board's information.

The RMC and Executive Committee reviewed and approved proposals for contracted fixed services pricing with the following vendors:

- Du-All Safety;
- DKF Solutions Group; and
- Total Aquatics Management.

The Committees also reviewed staff's recommended revisions to the PLAN JPA Risk Assessment Questions. Upon review, the Executive Committee directed staff to make additional revisions to the questions. Staff has provided Ventiv Technology with the revised questions for updating into the Risk Console Platform. A copy is provided for the Board's information.

RECOMMENDATION:

None

REFERENCE MATERIALS ATTACHED:

- PLAN JPA Member City/Town Services Log
- PLAN JPA Risk Management Software Refinement Update
- Risk Control Services Report January 1, 2018 to November 15, 2018
- Updated PLAN JPA Risk Assessment Questions (includes Executive Committee feedback)

Member	2018/19 Orientation	2018/19 Risk Assessment Special Events & Facility Rentals	Number of FTE	Police	Fire	Pools	Aquatic Centers (slides/splash parks)	Water	Storm Water	Waste Water/Treatment	Sewer	Solid Waste	Parks (#)	Senior/Youth/Community Center	Playgrounds	Golf Course	After school programs	Risk/Safety Committee (frequency)	Skate Parks	Dog Parks	Sports Center	City hosts special events	Volunteers	Sidewalks	Urban Forest	Work Comp (Pool/Excess)	
American Canyon	8.1.18		87			x		x	x	x	x		x	x	x		x	x	x	x	x	x	x	x	x	SHARP	
Atherton	7.13.18		38	x									x		x							x	x		x	Cities Grp	
Benicia	8.28.18		230-25	x	x	x		x	x	x	x		x	x	x		x	x	x	x	x	x	x	x	x	LAWCX	Add Exp.
Burlingame	8.27.18		212	x				x	x	x	x		x	x	x	x	x	x		x	x	x	x	x	x	CSAC EIA Excess	library
Campbell	7.26.18		172	x		x	x		x				x	x	x		x	x	x		x	x	x	x	x	Excess only	
Colma	8.28.18		50	x					x				x	x	x		x	x		x		x	x	x	x	CSAC EIA	
Cupertino	10.16		180			x							x	x	x	x	x	x		x	x	x	x	x	x	CSAC EIA Excess	
Dublin	7.18.18		90			x	x						x	x	x		x	x	x	x	x	x	x	x	x	Cities Grp	
East Palo Alto	8.15.18		112	x					x				x	x	x			x	x		x	x	x	x	x	State Fund	
Foster City	8.27.18		180	x	x			x	x	x	x		x	x	x	x	x	x	x	x	x	x	x	x	x	Cities Grp	
Half Moon Bay	9.11.18		39						x		x		x	x	x			x	x	x		x		x	x	Cities Grp	Other Exposures
Hillsbourough	9.18.18		87	x				x	x		x		x		x			x				x	x		x	Cities Grp	
Los Altos Hills	8.15.18		22								x		x	x	x					x	x	x			x	SHARP	
Los Gatos	7.26.18		130-150	x					x				x		x			x			x	x	x	x	x	LAWCX	
Millbrae	9.17.18		108					x	x	x	x		x	x	x		x		x		x	x	x	x	x	CSAC EIA Excess	
Milpitas	8.14.18		390	x	x	x		x	x	x	x		x	x	x		x	x	x	x	x	x	x	x	x	Excess	
Morgan Hill	9.10.18		200	x	x	x	x	x	x		x		x	x	x		x	x	x	x	x	x	x	x	x	LAWCX	
Newark	9.18.18		153	x		x	x		x				x	x	x		x	x	x	x	x	x	x	x	x	LAWCX	
Pacifica	8.29.18		140	x	x	x		?	x	x	x		x	x	x		x	x	?			?	x	x	x	MPA	Other Exposures
Portola Valley	9.11.18		16						x				x		x				x			x	x		x	State Fund	
Ross	9.5.18		21	x					x				x				x	x				x	x	x	x	SHARP	
San Bruno	9.17.18		250	x	x	x		x	x	x	x		x	x	x		x	x		x	x	x	x	x	x	CSAC EIA Excess	
San Carlos	7.18.18		75		x		x						x	x	x		x	x		x	x	x	x	x	x	Cities Grp	
Saratoga	7.17.18		60										x	x	x			x			x	x	x	x	x	SHARP	
S.San Francisco	8.29.18		446	x	x	x			x	x	x		x	x	x		x	x	x	x		x	x	x	x	CSAC EIA Excess	
Suisun City	9.6.18		125	x	x				x		x		x	x	x		x			x	x	x	x	x	x	LAWCX	
Tiburon	9.6.18		42	x					x				x		x			x			x			x	x	Bay Cities	
Woodside	8.15.18		20						x		x		x		x							x	x	x	x	State Fund	

Combine Training: LAH, Atherton, Hillsbourgh, Woodside, Portola Valley
Combine Training: Saratoga, Los Gatos

Figure 1: Each Member will have access to the Risk Management Software for their respective City/Town

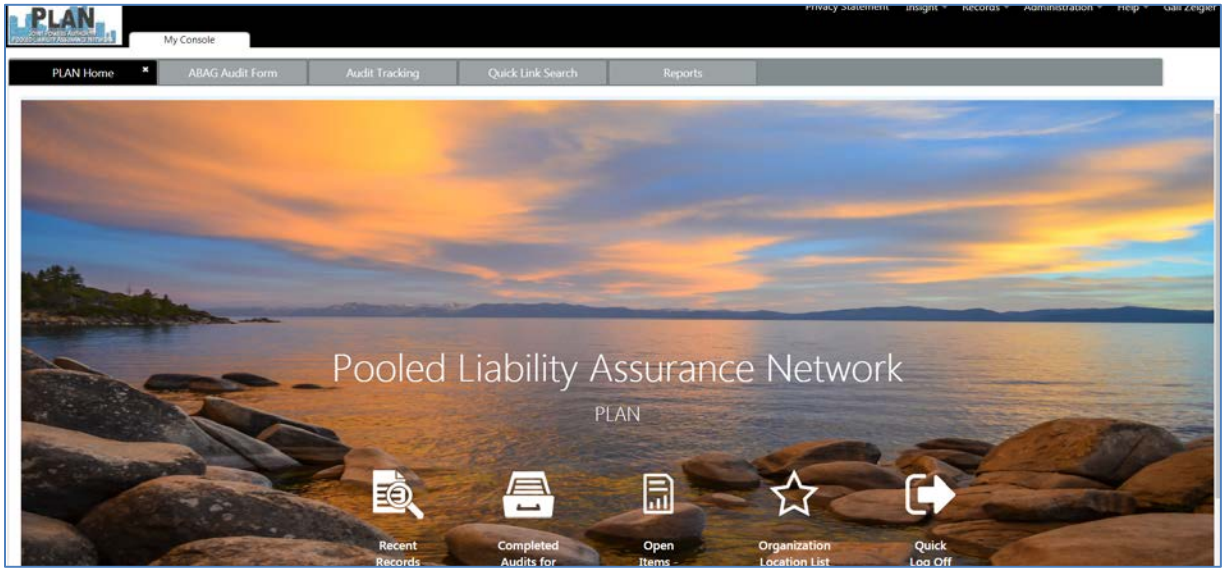


Figure 2: Members will be able to View their Grant Fund Information

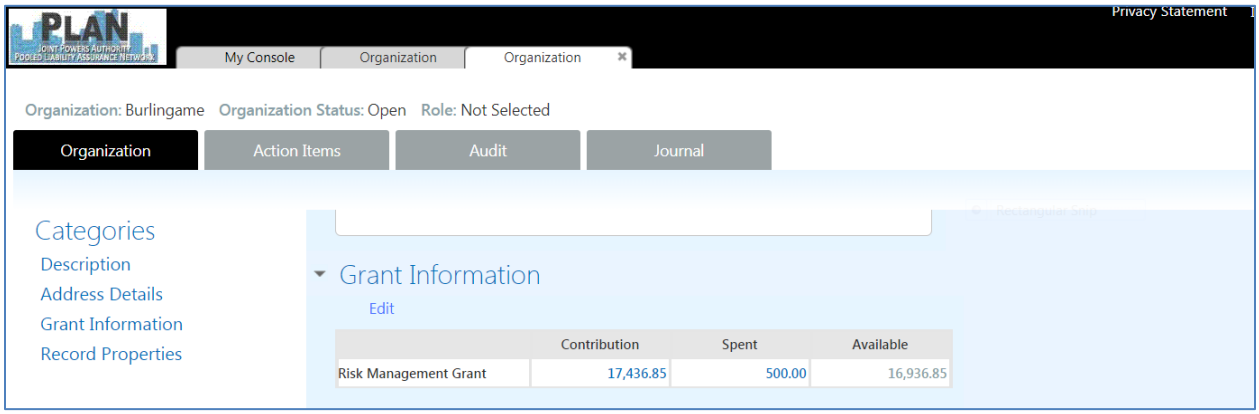


Figure 3: Members will be able to drill down on Grant funding and payments

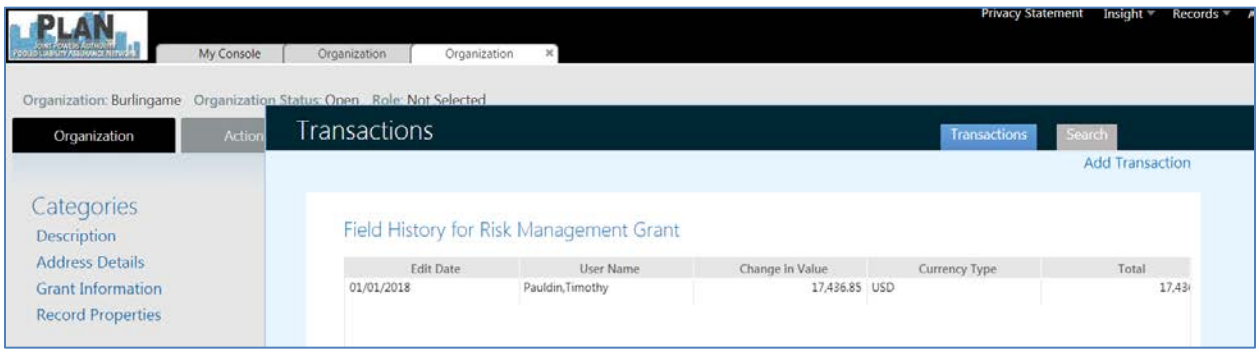


Figure 4: Members will have the option to complete risk assessment on-line and select subject. Note: logos and title needs updating

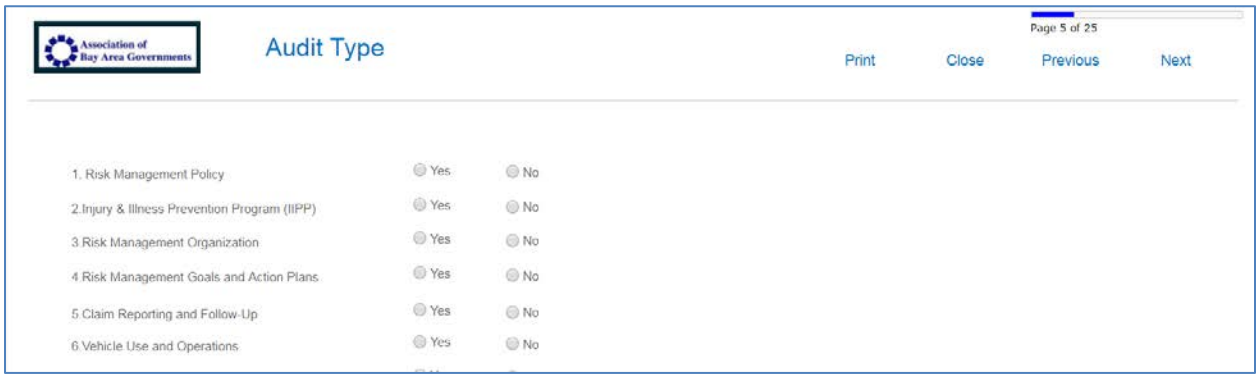
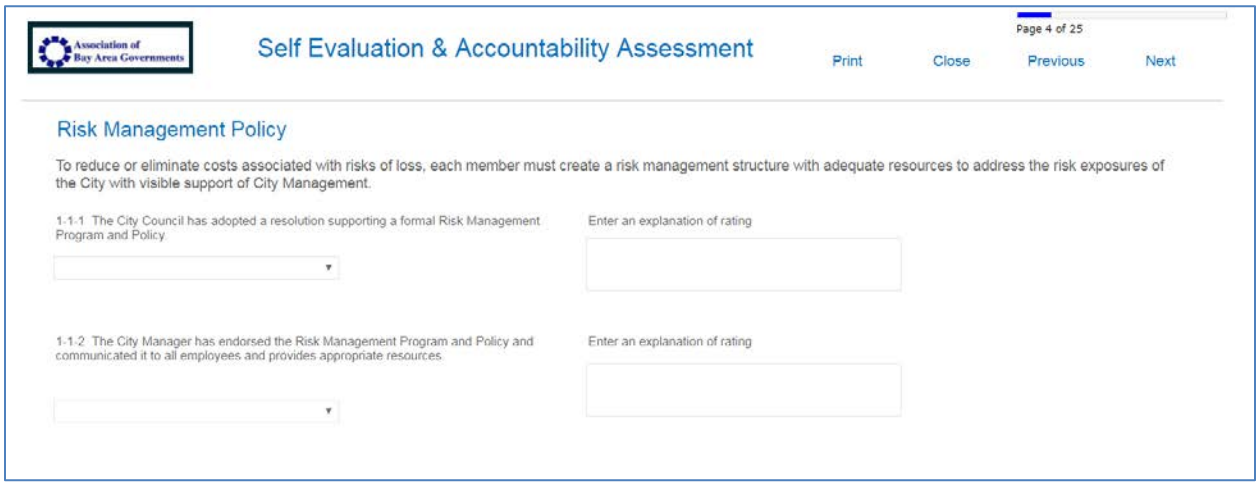


Figure 5: Example of what assessment questions will look like. Still to come; Members having the ability to upload documents relating to specific question.



Member	Activity	Project Status
American Canyon, City of	Consulting Orientation Bickmore RC Orientation	Completed
	Phone & E-mail Consultation CRT	Completed
	Phone & E-mail Consultation Parks and Recreation Aquatics Liability	Completed
	Physical Inspection Parks and Recreation Skatepark	Completed
	Training Auto, Fleet and Driver Risk Defensive Driver Training all City staff	Completed
	Training Parks and Recreation Skatepark Inspection	In Progress
Atherton, Town of	Consulting Orientation	Completed
Benicia, City of	Consulting Orientation Risk Services	Completed
	Phone & E-mail Consultation Hunter Safety Course	Completed
Burlingame, City of	Consulting Orientation Bick RC Services Orientation	Completed
	Consulting Bickmore RC Orientation	In Progress
	Phone & E-mail Consultation CRT	Completed
Campbell, City of	Consulting Orientation	Completed
	Phone & E-mail Consultation 10 year loss run	Completed
Colma, Town of	Assessment Playground Plan Assessment	Completed
	Consulting Orientation RC Services	Completed
	Phone & E-mail Consultation Scorecard	Completed
	Physical Inspection Parks and Recreation Playground	Placeholder
	Training Auto, Fleet and Driver Risk Driver Training	Placeholder
	Training Traffic Control & Flagging	Placeholder

PLAN
JOINT POWERS AUTHORITY
POOLED LIABILITY ASSURANCE NETWORK

Risk Control Services Summary
January 1, 2018 to November 15, 2018

Member	Activity	Project Status
Cupertino, City of	Consulting Orientation Risk Control Services	Completed
	Consulting Safety Committee	Completed
	Safety Committee Attend City RM Committee meeting	Completed
	Phone & E-mail Consultation CRT	Completed
	Phone & E-mail Consultation Dog Parks	Completed
	Phone & E-mail Consultation Work Comp/Exercise	Completed
	Program Development Children in the Workplace	Completed
Dublin, City of	Consulting Orientation RC Services	Completed
	Consulting Aquatics Facility Inspections	Completed
	Consulting Safety Committee Safety Committee	In Progress
	Consulting Safety Committee	Completed
	Phone & E-mail Consultation Loss Runs	Completed
	Phone & E-mail Consultation Workplace Violence Program Review	Completed
	Program Development Parks and Recreation Playground Management Plan	Completed
	Training Contractual Risk Transfer	Completed
East Palo Alto, City of	Consulting Orientation Risk Control	Completed
	Phone & E-mail Consultation Drug and Alcohol	Completed
Foster City, City of	Consulting Orientation RC Services	Completed
	Training Auto, Fleet and Driver Risk	In Progress

PLAN
Joint Powers Authority
Pooled Liability Assurance Network

Risk Control Services Summary
January 1, 2018 to November 15, 2018

Member	Activity	Project Status
Half Moon Bay, City of	Consulting Orientation Risk Control Services	Completed
	Phone & E-mail Consultation Volunteers	Completed
	Program Development Sidewalks Develop Policy	Placeholder
	Training Contractual Risk Transfer	Placeholder
Hillsborough, City of	Consulting Orientation Risk Control Services	Completed
	Program Development IIPP Review/Update IIPP and Training Matrices	In Progress
	Training IIPP Train Staff on IIPP	In Progress
Los Altos Hills, Town of	Consulting Orientation	Completed
	Consulting Contract Review	Completed
	Training Auto, Fleet and Driver Risk Driver Training	Completed
	Training Contractual Risk Transfer	In Progress
Los Gatos, Town of	Consulting Orientation Bickmore RC Orientation	Completed
	Consulting Safety Committee Health and Safety Meeting	Placeholder
	Safety Committee Attend Safety Committee	Completed
	Phone & E-mail Consultation Auto, Fleet and Driver Risk	Completed
	Training Traffic Control & Flagging	Completed

PLAN
JOINT POWERS AUTHORITY
POOLED LIABILITY ASSURANCE NETWORK

Risk Control Services Summary
January 1, 2018 to November 15, 2018

Member	Activity	Project Status
Millbrae, City of	Consulting Orientation Risk Control Services	Completed
	Consulting Contractual Risk Transfer	In Progress
	Training Auto, Fleet and Driver Risk Driver Training	In Progress
	Training Contractual Risk Transfer	In Progress
Milpitas, City of	Consulting Orientation Bick RC Services	Completed
	Safety Committee Risk Mgt Committee Mtg	Completed
	Safety Committee	Completed
	Phone & E-mail Consultation Fire Dept Risk Mgt	Completed
	Program Development Auto, Fleet and Driver Risk Review and Update	In Progress
	Program Development Confined Space	In Progress
	Training Auto, Fleet and Driver Risk Def Driver and Program	Placeholder
	Training Confined Space	In Progress
	Training Parks and Recreation Skatepark inspection	Placeholder
Morgan Hill, City of	Assessment Ergonomics	In Progress
	Consulting Orientation RC Services	Completed
	Program Development IIPP IIPP & Matrices	In Progress
	Training Auto, Fleet and Driver Risk Defensive Driver Training	In Progress
	Training IIPP IIPP Training	In Progress

PLAN
JOINT POWERS AUTHORITY
POOLED LIABILITY ASSURANCE NETWORK

Risk Control Services Summary
January 1, 2018 to November 15, 2018

Member	Activity	Project Status
Newark, City of	Consulting Orientation Risk Control Services	Completed
	Phone & E-mail Consultation RR Quiet Zones	Completed
	Training Contractual Risk Transfer	Placeholder
	Training Workplace Violence Defusing Difficult Situations Training	In Progress
Pacifica, City of	Consulting Orientation Risk Control Services	Completed
Pooled Liability Assurance Network	Consulting BOD Meeting	In Progress
	Consulting EC Meeting	Completed
	Consulting RMC Meeting	Completed
	Regional Training Auto, Fleet and Driver Risk Safe Driving	Completed
	Regional Training Heat Illness Train the Trainer	In Progress
	Regional Training Water Distribution	Placeholder
	Regional Training Traffic Control & Flagging	Completed
	Regional Training Traffic Control & Flagging	Placeholder
Portola Valley, Town of	Consulting Orientation Risk Control Services	Completed
	Consulting Contractual Risk Transfer	Completed
	Phone & E-mail Consultation 10 year claims loss run	Completed
	Training Contractual Risk Transfer	In Progress

PLAN
JOINT POWERS AUTHORITY
POOLED LIABILITY ASSURANCE NETWORK

Risk Control Services Summary
January 1, 2018 to November 15, 2018

Member	Activity	Project Status
Ross, Town of	Consulting Orientation Risk Control Services	Completed
	Training Auto, Fleet and Driver Risk Driver Training for Public Works	In Progress
San Bruno, City of	Assessment Ergonomics	Placeholder
	Consulting Orientation Risk Control Services	Completed
	5 year loss run	Completed
	Program Development E-mail Retention Policy	Placeholder
	Training Contractual Risk Transfer	Placeholder
San Carlos, City of	Consulting Orientation	Completed
	Consulting Parks and Recreation	In Progress
	Consulting Safety Committee Attend Annual RM Committee Meeting	In Progress
	Consulting Safety Committee	Completed
	Program Development IIPP Review existing program	Completed
	Program Development Cash Handling	In Progress
	Program Development Security Camera Policy	Completed
	Training Accident Investigation	In Progress
	Training CRT	In Progress
Saratoga, City of	Consulting Orientation	Completed
	Phone & E-mail Consultation Contractual Risk Transfer	Completed
South San Francisco, City of	Consulting Orientation Risk Control Services	Completed

Risk Control Services Summary
January 1, 2018 to November 15, 2018

Member	Activity	Project Status
Suisun City, City of	Assessment Ergonomics	Placeholder
	Consulting Orientation Risk Control Services	Completed
	Physical Inspection Parks and Recreation Playgrounds	Placeholder
	Training Auto, Fleet and Driver Risk Driver Training	Placeholder
	Training Contractual Risk Transfer	Placeholder
Tiburon, Town of	Consulting Orientation Risk Control Services	Completed
	Training Auto, Fleet and Driver Risk Driver Training	In Progress
Woodside, Town of	Consulting Orientation Risk Control Services	Completed
	Program Development IIPP Review and Update IIPP	In Progress
	Training IIPP Supervisor Safety Training	In Progress
	Training Traffic Control & Flagging TTC/Workzone Safety	Completed

Number	Page Name	Preferred Answer	If No, Sub answer	Member Comments	Priority	Question Text	Suggested Actions (to be completed by PLAN JPA staff)
1.1	Risk Management Policy	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	~~Medium~~ Low	The City Council has adopted a resolution supporting a ~~formal~~ written Risk Management Program and Policy.	Text Box
1.2	Risk Management Policy	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	~~Medium~~ Low	The City Manager has endorsed the Risk Management Program and Policy and communicated it to all employees and provides appropriate resources.	Text Box
2.1	Injury & Illness Prevention Program (IIPP)	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	IIPP is available for review and shows proof of periodic review/revision.	Text Box
2.2	Injury & Illness Prevention Program (IIPP)	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	IIPP identifies the person (or title of position) of authority who is responsible for its administration.	Text Box
2.3	Injury & Illness Prevention Program (IIPP)	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Accountability standards and methods of enforcement of safety requirements are included.	Text Box
2.4	Injury & Illness Prevention Program (IIPP)	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	System for communicating hazards to employees and receiving employee feedback on safety concerns is in place.	Text Box
2.5	Injury & Illness Prevention Program (IIPP)	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Procedure for identifying workplace hazards is in place, including regular inspections and observations of work practices.	Text Box
2.6	Injury & Illness Prevention Program (IIPP)	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	An ~~formal~~ accident investigation procedure is in place. ~~with mandatory review by senior management to ensure corrective action is based on management action to prevent a re-occurrence rather than placing blame on employee.~~	Text Box
2.6a	Injury & Illness Prevention Program (IIPP)	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Senior management is reviewing all accident investigations to ensure corrective action is based on management action to prevent a re-occurrence rather than placing blame on the employee.	Text Box
2.7	Injury & Illness Prevention Program (IIPP)	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	A system is in place to confirm ~~that of follow-up of~~ identified unsafe conditions or physical hazards have been corrected or mitigated. ~~in place (records of mitigation maintained for one year).~~	Text Box
2.8	Injury & Illness Prevention Program (IIPP)	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Required and/or appropriate training is documented and maintained for one year.	Text Box
3.1	Risk Management Organization	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	~~Medium~~ High	The member has identifed a Risk Management Coordinator ~~must be appointed~~ who is responsible for the implementation of risk management programs and policies.	Text Box
3.1a	Risk Management Organization	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	The member has created a Risk Management Committee (RMC) Note: an Executive Team or Safety Committee may also function as a RMC if Risk Management is discussed.	Text Box
3.2	Risk Management Organization	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	~~Medium~~ Low	The Chair of the RMC ~~must~~ attends and reports on risk management plans and activities at ~~monthly but no less than quarterly~~ senior/executive management meetings.	Text Box
3.3	Risk Management Organization	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	The RMC ~~must~~ holds quarterly ~~regular~~ meetings. ~~Minimum acceptable frequency is quarterly.~~	Text Box
3.4	Risk Management Organization	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	~~Medium~~ Low	RMC meetings include written minutes and an attendance list. ~~must be kept of the portion of each meeting dealing with RM (if RMC is also the Exec Team) along with an attendance list.~~	Text Box

3.5	Risk Management Organization	In Place/Effective/ Exposure Transferred Yes/No/Not Applicable	In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	The RMC (or subcommittee) should review all accidents and near misses to: 1. Evaluate adequacy of root cause analysis, 2. Ensure action plan and follow-up protocols are developed and accountability assigned, 3. Determine if broader exposure to loss exists.	Text Box
3.6	Risk Management Organization	In Place/Effective/ Exposure Transferred Yes/No/Not Applicable	In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	The RMC serves as a mechanism for review and approval of equipment purchases or new practices/programs to evaluate risk exposure that may be created for the City.	Text Box
4.1	Risk Management Goals and Action Plans	In Place/Effective/ Exposure Transferred Yes/No/Not Applicable	In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium High	The Member reviews liablity Trending of accident claims/reports and creates by type is maintained and used to define action plans to address exposures. actual and potential claim types.	Text Box
4.2	Risk Management Goals and Action Plans	In Place/Effective/ Exposure Transferred Yes/No/Not Applicable	In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	Each risk management goal has a corresponding action plan, the components of which may be measured.	Text Box
4.3	Risk Management Goals and Action Plans	In Place/Effective/ Exposure Transferred Yes/No/Not Applicable	In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	Member actively participates in Participation in ABAG PLAN JPA risk management and control programs as demonstrated by: 1. Active participation in loss prevention/risk control assessments surveys and discussions by ABAG PLAN staff on strategies to prevent loss; and, 2. Annual review and development of action plan/strategy to address the three to five most significant risk exposures as defined by the assessment or the member's RMC. audits and data analysis.	Text Box
4.4	Risk Management Goals and Action Plans	In Place/Effective/ Exposure Transferred Yes/No/Not Applicable	In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	Performance measures for all employee levels are established to ensure risk management and safety goals and objectives are addressed.	Text Box
4.5	Risk Management Goals and Action Plans	In Place/Effective/ Exposure Transferred Yes/No/Not Applicable	In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium Low	Action plans/strategy to address risk exposures are shared with Annual goals and objectives are distributed to all employees or posted on intranet.	Text Box
4.6	Risk Management Goals and Action Plans	In Place/Effective/ Exposure Transferred Yes/No/Not Applicable	In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium Low	Member has considered and either Evaluation has been made whether costs can be allocating general liability costs ed to each department for general liability or rejected idea.	Text Box
4.7	Risk Management Goals and Action Plans	In Place/Effective/ Exposure Transferred Yes/No/Not Applicable	In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	Evaluation has been made whether costs can be allocated to each department for workers¿ compensation.	Text Box
5.1	Claim Reporting and Follow-Up	In Place/Effective/ Exposure Transferred Yes/No/Not Applicable	In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	The MemberCity has assigned a claims liaison who is assigned to work with ABAG claim adjusters to address and investigate claims.	Text Box
5.2	Claim Reporting and Follow-Up	In Place/Effective/ Exposure Transferred Yes/No/Not Applicable	In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	The MemberCity has identified and trained designated personnel to provide claimants with information and address their needs without inappropriately increasing the liability of the City.	Text Box
5.3	Claim Reporting and Follow-Up	In Place/Effective/ Exposure Transferred Yes/No/Not Applicable	In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium High	All claims filed against the MemberCity that may be covered by ABAG PLAN JPA are reported promptly (within 48 hours).	Text Box
5.4	Claim Reporting and Follow-Up	In Place/Effective/ Exposure Transferred Yes/No/Not Applicable	In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	MemberCity staff is are trained to recognize and reports incidents that may result in claims against the City.	Text Box
5.5	Claim Reporting and Follow-Up	In Place/Effective/ Exposure Transferred Yes/No/Not Applicable	In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	All claims covered by ABAG PLAN JPA but paid by the City are reported to ABAG PLAN JPA to maintain the accuracy of loss data and provide trending information. Only claims for property damage no greater than 10% of the City's deductible are paid directly without first reporting to ABAG PLAN.	Text Box
5.5a	Claim Reporting and Follow-Up	In Place/Effective/ Exposure Transferred Yes/No/Not Applicable	In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)	Text Box	High	Only claims for property damage no greater than 10% of the City's deductible are paid directly without first reporting to ABAG PLAN.	Text Box
6.1	Vehicle Use and Operations	In Place/Effective/ Exposure Transferred Yes/No/Not Applicable	In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	Member utilizes There is a written program in place that is actively utilized as the basis for driver selection and screening of employees and prospective employees for driving related duties.	Text Box

6.2	Vehicle Use and Operations	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	~~Medium~~ High	Members have and enforce a policy addressing employees who have DMV violation points that follow ~~There is evidence that employees with negative Motor Vehicle Records (MVRs) activity as defined by ABAG~~ PLAN JPA standards. ~~are provided personnel counseling, training, rehabilitation, and/or are removed from driving responsibilities depending on the nature and seriousness of the activity on their MVRs or observed driving behavior.~~	Text Box
6.3	Vehicle Use and Operations	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	~~Medium~~ High	All employees who drive any vehicle on City business are enrolled in the DMV Employer Pull Notice (EPN) program and MVRs are reviewed to prevent negligent retention. ~~Note: Releases required for drivers whose license does not require participation in the EPN program.~~	Text Box
6.4	Vehicle Use and Operations	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	Maintenance records are maintained to meet relevant standards and warranties. ~~Vehicles and records are maintained to meet standards and warranties relevant to the vehicles or equipment and to help defend negligence claims.~~	Text Box
6.5	Vehicle Use and Operations	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	The City has adopted a vehicle use policy detailing when and how Member ~~City~~ and personal vehicles may be used for Member~~City~~ business.	Text Box
6.6	Vehicle Use and Operations	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	The program includes defensive driver techniques and safe practices on the use of hands free electronic devices and distracted driving. ~~The City has adopted a cell phone or "distracted driver" policy and all vehicle accident investigations reflect any "distracted driver" implication as part of the root cause analysis.~~	Text Box
		~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	~~Not Selected~~		Text Box
7.1	Sidewalk Inspection and Maintenance	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	~~Medium~~ High	Member utilizes a written Sidewalk Management Plan ~~There is an effective, written, City-specific procedure in place~~ to minimize sidewalk defects. ~~such as raised offsets, tilts or steep cross slopes, sunken sections, spalling, improper repairs to surround structures such as drains, and offsets between public and private sidewalks.~~	Text Box
7.2	Sidewalk Inspection and Maintenance	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	The Member ~~City~~ has considered adopting an ordinance which transfers the liability for injuries on sidewalks to the property owner.	Text Box
7.3	Sidewalk Inspection and Maintenance	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	The Member ~~City~~ has a written process in place to notify property owners to repair sidewalks where allowed by Code.	Text Box
7.4	Sidewalk Inspection and Maintenance	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	The Member ~~City~~ has a follow-up procedure to ensure defects have been addressed by marking, barricading, etc. within reasonable periods.	Text Box
7.5	Sidewalk Inspection and Maintenance	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	~~Medium~~ High	Digital images are secured ~~Photographs are taken~~ and maintained ~~in Public Works~~ to visually record action taken to guard against contact by the public with a hazardous sidewalk site. ~~This will aid in defense against allegations of inaction by the City.~~	Text Box
8.1	Urban Forest Management (Trees and Vegetation)	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	There is a written process to select, situate, and maintain trees to minimize hazards, hardscape damage, and maintenance costs.	Text Box
8.2	Urban Forest Management (Trees and Vegetation)	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	Urban forest management is under the control and supervision of persons who have the necessary professional credentials and expertise to qualify as urban foresters or arborists. Alternatively, the management plan was created by an expert and managed by the Member.	Text Box
8.3	Urban Forest Management (Trees and Vegetation)	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	~~Medium~~ High	Written procedures are in place for periodic inspection, care, maintenance, and complaint/emergency response. ~~A written plan is in place and documented to provide for methodical, periodic inspection, care, maintenance, and complaint/emergency response for trees and other vegetation.~~	Text Box
8.4	Urban Forest Management (Trees and Vegetation)	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	The Member ~~City~~ has adopted an ordinance defining ownership and maintenance responsibilities for trees.	Text Box
9.1	Sewer Loss Prevention and Management	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	An ordinance is in place that meets or exceeds current plumbing code requirements for backflow devices. ~~Staff reports reflect recommendations and cost justification by staff for adoption of an ordinance requiring backflow devices when events not addressed by the code occur, such as when a property owner suffers a loss, remodels, or sells the property. Cleanout backflow relief devices are~~	Text Box
~~9.1a~~	~~Sewer Loss Prevention and Management~~	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	~~Medium~~	~~Staff reports reflect recommendations and cost justification by staff for adoption of an ordinance requiring backflow devices when events not addressed by the code occur, such as when a property owner suffers a loss, remodels, or sells the property. Cleanout backflow relief devices are allowed.~~	Text Box

9.2	Sewer Loss Prevention and Management	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Key personnel have been trained to interact with property owners when responding to reports of sewer backups. Training topics, outlines, and document templates are available for review.	Text Box
9.3	Sewer Loss Prevention and Management	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	~~Medium~~ High	Sewer inspection and maintenance protocols reflect identification and attention to "high frequency or impact" areas of the system.	Text Box
10.1	Police Risk Management	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Member~~City~~ written General Orders or guidelines reflect dates indicating reviews and updates. ~~Key policies should be reviewed annually.~~	Text Box
10.2	Police Risk Management	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Member ~~Each City~~ subscribes to a legal liability service for updated policy and procedure notification and advice.	Text Box
10.3	Police Risk Management	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Members ~~City departments~~ have adopted a 'reasonable force' approach to policing. Training records reflect this philosophy.	Text Box
10.4	Police Risk Management	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Code 3 driving standards are in place and documented, which reflect current legal liability and professional standards that minimize risk to others sharing roads with emergency vehicles.	Text Box
10.5	Police Risk Management	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	~~Medium~~ High	Members ~~City departments~~ comply with and document all POST-mandated training requirements~~, including perishable skills, and training to General Orders is documented~~.	Text Box
10.6	Police Risk Management	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Digital audio-visual technology is~~are~~ used to document any contact or incident.	Text Box
11.1	Fire Risk Management	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Dispatch receives ~~has either been transferred to another agency or~~ detailed training on data and communication management, and technology are used to prevent dispatch error.	Text Box
11.2	Fire Risk Management	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	The department has a written policy clearly defining if and how emergency response (Code 3) driving is permitted and executed.	Text Box
11.3	Fire Risk Management	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	The department has equipment, procedures, and training in place to address equipment/gear that may not be enclosed or secure and may fall from the apparatus.	Text Box
12.1	Contractor Selection and Control	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Member ~~he City~~ has contractor selection criteria that include reference and site checks, interviews, insurance loss history, Cal/OSHA citation history, and license verification for general contractors and all subcontractors.	Text Box
12.2	Contractor Selection and Control	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Member verify's their ~~City~~ contractors have safety programs (IIPPs) in place.	Text Box
12.3	Contractor Selection and Control	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Member verifies that ~~City~~ contractors have site protection, traffic control, inspection, and debris removal plans in place.	Text Box
12.4	Contractor Selection and Control	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Member implements~~The City has documented~~ planning, oversight, and quality control meetings with contractor	Text Box
13.1	Road Maintenance	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	~~Medium~~ High	The Member City ~~Council and/or City~~ Engineer signs off on all road site protection plans to preserve governmental immunity.	Text Box
13.2	Road Maintenance	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Member ~~The City~~ has on staff or access to a ~~Caltrans-trained~~ work zone safety specialist to oversee and approve all work zones.	Text Box

13.3	Road Maintenance	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Member ~~To enhance the City¿s ability to defend claims, protection of work-sites should be documented in~~ photographs work-sites to document ~~illustrate~~ protection provided. ~~to ensure drivers/pedestrians/cyclists do not come in contact with hazardous conditions.~~	Text Box
13.4	Road Maintenance	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Member includes language in contract transferring ~~contractors to be Contract language is signed by contractors accepting~~ responsibility for the clean-up and debris removal from work-sites to the vendor. ~~reduce potential for damage to vehicles or cyclists.~~	Text Box
13.5	Road Maintenance	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	The Member~~City~~ has adopted a minimum Pavement Condition Index to serve as the standard to which road surfacing is to be maintained. Example: PCI=70	Text Box
14.1	Contractual Risk Transfer	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	~~Medium~~ High	A contract review process is in place to provide for consistent contract administration and oversight.	Text Box
14.2	Contractual Risk Transfer	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	All contracts are reviewed and approved by legal counsel to ensure that the City is adequately protected and risk is transferred or shared as intended.	Text Box
14.3	Contractual Risk Transfer	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Contracts are reviewed for safety plans, staffing, oversight, and accountability.	Text Box
15.1	ADA Compliance and Transition Plans	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	~~Medium~~ High	The Member ~~City~~ has an ADA transition plan in place.	Text Box
15.2	ADA Compliance and Transition Plans	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Documentation verifies action taken on transition plan items or complaints of barriers to access.	Text Box
15.3	ADA Compliance and Transition Plans	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Five-year budget and development plans reflect budgeting for ADA compliance projects.	Text Box
15.4	ADA Compliance and Transition Plans	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Alternative procedures are in place to provide access for disabled persons to buildings and facilities until full structural access is achieved.	Text Box
16.1	Playground Safety	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	A current playground equipment inventory exists for each playground.	Text Box
16.2	Playground Safety	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	A detailed playground inspection is available for review and reflects equipment as stated in the inventory. ~~The audit is conducted either by a Certified Playground Safety Inspector (CPSI) or personnel trained by a CPSI. New or renovated playgrounds have formal State mandated audits completed by a CPSI.~~	Text Box
16.2a	Playground Safety	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	High	New or renovated playgrounds are assessed by a Certified Playground Safety Inspector.	Text Box
16.3	Playground Safety	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Member documents~~Documented~~ ~~periodic~~monthly inspections and repair records. ~~are available for review. Inspections are conducted and signed off by a CPSI or staff who was trained and overseen by a CPSI.~~	Text Box
~~16.4~~	~~Playground Safety~~	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	~~Medium~~	~~Depending on frequency and intensity of use, weekly and/or daily inspection checklists are available for audit.~~	Text Box
16.5	Playground Safety	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	~~For~~ Playgrounds that do not comply with accessibility requirements under the ADA are included in the Member's transition plan. ~~, an action plan with time tables to bring the site into compliance is available for review.~~	Text Box
17.1	Facilities Maintenance and Hazard Identification	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Checklists or other tools are used to document facility inspections. ~~are available for review.~~	Text Box

17.2	Facilities Maintenance and Hazard Identification	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Action items are prioritized and are assigned for correction with due dates for completion. Completion dates are recorded.	Text Box
17.3	Facilities Maintenance and Hazard Identification	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	All new or newly acquired facilities have a documented risk assessment review for structural and operational risk.	Text Box
17.4	Facilities Maintenance and Hazard Identification	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Buildings that have not been determined to be adequately protected against natural disasters or fire are not used for public gatherings and classes or leased to others.	Text Box
18.1	Aquatics Programs	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	All staff responsible for facility operations and swimmer/participant safety are certified by a recognized agency and have received site-specific training with clear assignment of responsibilities. This includes validated, current certifications; required training in pool and/or concession operations; equipment; safety; security; and emergency response, including use of oxygen delivery and use of	Text Box
18.2	Aquatics Programs	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	At least one facility staffer is certified as a Lifeguard Manager, or has attended educational sessions on Lifeguard Management and has experience in supervision.	Text Box
18.3	Aquatics Programs	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Facility has all recommended rescue equipment, communication devices, posted warnings, information, and instruction signage present and in operable condition.	Text Box
18.4	Aquatics Programs	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Equipment such as diving boards, slides, inflatables, and other play equipment are correctly installed for water depth, weight, and use requirements as recommended by recognized industry standards. Documented inspections of this equipment are performed daily. Permits and inspections must be obtained as required by Law (e.g. water slides).	Text Box
18.5	Aquatics Programs	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Lifeguard rotations are no longer than 20-30 minutes with change of body position every 5-10 minutes. Dedicated supervision is provided for special equipment such as slides.	Text Box
18.6	Aquatics Programs	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Starting platforms are only in place for competitions, and are only used under close supervision by participants that have been properly educated in their use.	Freeform Text
18.7	Aquatics Programs	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	'No diving' is marked clearly on the pool deck in all areas that have less than 5 feet of water depth. Diving instruction should not take place in less than 9 feet of water.	Text Box
18.8	Aquatics Programs	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	A lifeguard on duty supervises all programs and rentals.	Text Box
18.9	Aquatics Programs	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Daily pool maintenance and water quality logs are on site and kept up to date.	Text Box
19.1	Special Events and Facility Rentals	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	~~Medium~~ High	The member has 1) a written process and 2) an application form for applicants who wish to use member facilities and/or host events on public property. (ex: classes, meetings, banquets, outdoor markets, block parties and parades) ~~Contractual Risk Transfer and Contractor Selection and Management Best Practices are followed when issuing permits for an event, renting out a facility, or in hiring or screening contractors for the event.~~	Text Box
19.1a	Special Events and Facility Rentals	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	High	The Member requires a written contract and/or permit that includes language that the applicant agree to defend, indemnify and hold harmless the member, its officials, agents and employees from any and all claims arising from the special event.	Text Box
19.2	Special Events and Facility Rentals	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	When appropriate, the Member requires the applicant to provide proof of insurance including an additional insured endorsement in favor of the Member, its officials, agents and employees for any covered claims arising from the event. ~~If the permittee, renter, or contractor does not have insurance coverage as referenced in the Contractual Risk Transfer Best Practices, Special Events Insurance, including liquor liability coverage for anyone serving alcohol, is obtained by the applicant, sponsor and/or required by all participating organizations.~~	Text Box
19.3	Special Events and Facility Rentals	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)~~	Text Box	Medium	Any organization serving alcohol must be properly licensed, have properly trained servers~~,~~ and ~~control quantities.~~ provide security. ~~is provided for any event with alcohol.~~	Text Box

19.4	Special Events and Facility Rentals	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	For outdoor events, a pre-event safety audit and inspection of site, permanent and temporary structures, lighting, communications, accessibility, emergency plans, traffic and crowd control are conducted and documented.	Text Box
19.5	Special Events and Facility Rentals	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	Unless provided by an independent contractor, shuttle and parking services are provided by employees who meet the recommended Driver Selection and Training Best Practices, in vehicles which meet applicable safety standards.	Text Box
19.6	Special Events and Facility Rentals	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	High	Special events requiring road closures includes a traffic management plan that is approved by a qualified engineer.	Text Box
19.7	Special Events and Facility Rentals	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	High	The participants and/or volunteers of special events that involve risk of injury (ex: sporting activities) are required to sign waivers prior to participation.	Text Box
20.1	Employment Best Practices	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	Member has a ~~Each agency shall have~~ recruitment procedures that comply with applicable State and Federal laws regulating employment discrimination. ~~Agencies shall take steps to complete a background/reference check on applicants prior to hire.~~	Text Box
20.1a	Employment Best Practices	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	High	Members obtain background/reference checks on applicants prior to hire.	Text Box
20.2	Employment Best Practices	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	~~Agencies shall take steps to ensure that all~~ Members educate new employees ~~are educated (oriented)~~ on all applicable and relevant personnel policies, procedures, rules, regulations as part of the orientation process. The ~~This~~ process ~~shall~~ include a written sign-off by the new hire to document receipt of the important information.	Text Box
20.3	Employment Best Practices	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)	Text Box	~~Medium~~ High	Members ~~Agencies shall~~ have a current anti-harassment, ~~and~~ discrimination and retaliation policy in place and ~~shall~~ train supervisors and manager on the policy in compliance with AB 1825. ~~In addition, agencies shall ensure that workplace safety training, including violence prevention, is completed as required by state and federal laws and regulations (i.e. OSHA and CalOSHA). This includes the development and maintenance of an IIPP along with training for employees.~~	Text Box
20.3a	Employment Best Practices	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	~~Medium~~ High	Members provide workplace safety training as required by state and federal laws and regulations (i.e. OSHA and CalOSHA).	Text Box
20.4	Employment Best Practices	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	~~Agencies shall~~ Members have an internal grievance procedure in order to resolve employment related disputes at the lowest level possible.	Text Box
20.5	Employment Best Practices	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	~~Agencies shall~~ Members have a comprehensive discipline policy and procedure that is timely, reasonable, consistent, well-supported, and provides for procedural due process.	Text Box
20.6	Employment Best Practices	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	~~In Progress/Considered &~~ Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	~~Agencies shall~~ Members periodically evaluate for compliance with FLSA to ensure that jobs are correctly classified as exempt or nonexempt and to ensure that payroll processing is accurate relative to the regular rate of pay and overtime compliance.	Text Box
20.7	Employment Best Practices	~~In Place/Effective/ Exposure Transferred~~ Yes/No/Not Applicable	In Progress/Considered & Declined (see comments)/Taking alternative action (see comments)	Text Box	Medium	~~Agencies shall~~ Members have policies, procedures and/or forms in place relative to the many types of leaves available to employees: industrial leave, ADA/FEHA accommodation leave, CA family sick leave, CA pregnancy disability leave, FMLA/CFRA leave, family temporary disability leave, military leave, leave to appear at child's school, leave for victim of domestic violence, leave for jury duty and court appearances, time off to vote, and any other requirements.	Text Box

RISK CONTROL MATTERS

SUBJECT: Update on Sewer Summit 2018 and Discussion on Sewer Summit 2019

BACKGROUND AND HISTORY:

In January of 2018, PLAN contracted with DKF Solutions Group for the 2018 Sewer Summit, which took place on October 17, 2018. The contract includes payment to DKF for planning and managing the 2018 Sewer Summit plus PLAN JPA agreeing to sponsor the total cost of the summit less other sponsorships and income. The signed proposal estimated PLAN JPA's cost at $28,500.00

The final costs have been tallied by DKF Solutions Group, and PLAN JPA's total cost for the 2018 Sewer Summit is $37,112.34. A cost summary table and average cost by attendee table is attached for the Board's reference.

The planning for Sewer Summit 2019 begins in January 2019. Staff anticipates DKF Solutions will be requesting PLAN JPA sponsorship similar to what was provided in 2018, and staff is seeking direction from the Board regarding PLAN JPA's participation in the Summit. Below are options for the Board's consideration:

1. Continue to pay DKF Solutions Group a planning and management fee of $13,000, plus absorb the cost of summit less other sponsorships and income. Staff estimates the cost at $37,000, based on the 2018 summary. PLAN JPA members attend for free.
2. Pay DKF Solutions group a planning and management fee of $13,000, plus a fixed dollar sponsorship. Sponsorship can be any amount the Board authorizes. PLAN JPA members attend for free.
3. Offer a fixed dollar sponsorship. Sponsorship can be any amount the Board authorizes. PLAN members attend for free.
4. Provide no financial support. Staff of PLAN JPA members that attend can pay the registration fee. Registration fees are reimbursable using the Risk Management Grant Fund.
5. Provide further direction to the Program Administrator.

RECOMMENDATION:

Staff recommends the Board provide direction to staff.

REFERENCE MATERIALS ATTACHED:

- 2018 Sewer Summit Cost Summary and Average Cost by Attendee

2018 Sewer Summit Cost Summary		
Expenses:	2018 Proposal	2018 Actual
DKF Management & Planning Fee	$13,000.00	$13,000.00
Hotel, Food, and Parking	$28,000.00	$37,233.60
AV	$6,000.00	$6,127.83
Printing, Banner, Speaker Gifts, Photographer, Staff time	$8,000.00	$11,693.25
Speaker Lodging	-	$1,222.66
TOTAL expenses	**$55,000.00**	**$69,277.34**
Sponsorships/Income		
CSRMA	$20,000.00	$20,000.00
CJPRMA	$2,500.00	$2,500.00
Fees paid by 124 attendees @ $50 each	$4,000.00	$6,200.00
Vendor Fees: 7 @ $495/table	-	$3,465.00
Total Income	**$26,500.00**	**$32,165.00**
PLAN JPA Sponsorship (Expenses less Income)	**$28,500.00**	**$37,112.34**

2018 Sewer Summit Average Cost by Attendee			
Attendee Source	**Number of Attendees**	**Sponsorship**	**Average Cost per Attendee**
CSRMA	74	$20,000.00	$270.27
CJPRMA	31	$2,500.00	$80.65
PLAN JPA	30	$37,112.34	**$1,237.08**
Individual Attendees	120	Flat fee	$50.00
Total Attendees	**255**		

RISK CONTROL MATTERS

SUBJECT: Contract with Ventiv/Risk Console for Risk Assessment and Grant Funding Management

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BACKGROUND AND HISTORY:

In January 2018, ABAG PLAN renewed its contract with Ventiv Technology to provide the Risk Console platform for risk assessments and scorecards for one year. The contract expires on January 13, 2019.

A new one year service agreement is required in order to utilize the Risk Console platform. Ventiv Technology has offered PLAN JPA a one year renewal for $18,644 which is a 5% increase over last year. A multi-year service agreement is not suggested while the risk control services are going to RFP as other risk control providers could bring their own assessment platforms.

Utilizing existing support service hours, risk control staff has been working with Ventiv to update the Risk Console assessment platform into a product that can be utilized by members and staff and includes Risk Management Grant Fund tracking. Staff anticipates being able to utilize Risk Console in early 2019.

RECOMMENDATION:

Staff recommends the Board approve a one year service agreement with Ventiv Technology.

REFERENCE MATERIALS ATTACHED:

- Ventiv Software Service Agreement

RENEWAL OF VENTIV SOFTWARE AS A SERVICE AGREEMENT

This Renewal ("**Renewal**") dated as of the last signature, below, renews to the extent specified below, the terms and conditions of the Software as a Service Agreement executed on January 14, 2012 ("**Master Agreement**") by and between Ventiv Technology Inc. ("**Ventiv**") and the Pooled Liability Assurance Network Joint Powers Authority (PLAN JPA), formerly Association of Bay Area Governments (ABAG) ("**Customer**").

In consideration of the mutual promises and other good and valuable consideration the existence and sufficiency of which is hereby acknowledged, the parties agree to renew the Master Agreement as follows:

1. The Master Agreement is hereby renewed for an additional twelve (12) month period, subject to the following pricing changes:

Pricing Summary for Support and Maintenance	*1/14/19 – 1/13/20*
Product/Service	***Annual Fee***
User Licenses ▪ 1 Admin User with Business Insight Advanced (BI) ▪ 35 Audit Entry and Read-only Users with Lite User Rights	**$3,408**
Module Licenses and Maintenance ▪ Audit Module	**$3,339**
RIScloud Infrastructure ▪ Up to 12 GB of data storage o Additional data storage $1,000 for each 1 GB increment thereafter ▪ Disaster Recovery ▪ 24x7 Availability, excluding scheduled maintenance periods ▪ Data Encryption at Rest and Transit ▪ URAC HIPPA Accreditation ▪ ISO 27001-2013 Certified ▪ Unmetered Bandwidth Consumption	**$5,565**
Data Services ▪ No automated data services provided by Ventiv	
Annual Support Services ▪ 19 Managed Service Hours for RiskConsole client support per year at $245/hr. o Additional Service Hours can be purchased in blocks of 10 at $245/hr. ▪ Custom Report Template Maintenance: ▪ Assessment ▪ Individual Scorecard ▪ Individual Historical Scorecard ▪ Master Scorecard ▪ Historical Scorecard ▪ Action Items* ▪ Audit Comparison* ▪ Audit Compliance* ▪ Summary* *Audit Module will also contain standard reports including, but not limited to, those indicated above ▪ Annual Stewardship at client site for 2 people	**$6,332**
Any travel related expenses to be billed on actual expenses incurred (Expenses other than yearly stewardship)	
Total Annual Fees	**$18,644**

2. Annual Fee will be invoiced upon Renewal execution. Payment terms are net 30 days from the date of the invoice.

3. This Renewal is effective as of January 14, 2019 and will remain in effect until January 13, 2020, with no rights to terminate early, unless either party materially breaches the agreement and does not cure such breach

4. Unless otherwise defined herein, all capitalized terms will have the meaning set forth in the Master Agreement.

5. In the event of a conflict between the terms and conditions of the Master Agreement and this Renewal, the terms and conditions of this Renewal will govern.

6. The content of all attachments to this Renewal (if any) is incorporated into this Renewal for all purposes as if recited herein in its entirety. The Master Agreement, together with its Schedules, Exhibits and Amendments, and this Renewal, together with its attachments, constitute the entire agreement of the parties with respect to the subject matter hereof and, except as provided in this Renewal, all the terms and conditions of the Master Agreement and any previous amendments, if any, will remain in full force and effect.

IN WITNESS WHEREOF, the parties have caused this Renewal to be signed by their duly authorized officers or representatives.

Pooled Liability Assurance Network JPA(PLAN JPA)

By: _____

Name: _____

Title: _____

Date: _____

Address:

_____

_____

Ventiv Technology Inc.

By: _____

Name: Dave Evans

Title: Senior Corporate Counsel

Date: _____

Address:

3350 Riverwood Parkway, 20th Floor, Suite #2000,
Atlanta, GA 30339

FINANCIAL MATTERS

SUBJECT: Report from PLAN JPA's Finance Manager

BACKGROUND AND HISTORY:

Ritesh Sharma, PLAN JPA's Finance Manager, will be in attendance to provide an update on the following financial matters:

- ABAG Dissolution:
  ABAG PLAN, a non-profit organization, is going through an annual financial audit as of June 30, 2018. The financial audit report shall contain a subsequent event footnote describing ABAG PLAN closing down and transferring its Assets, Liabilities and Net Position to PLAN JPA effective July 1, 2018. Subsequent to the completion of the financial audit, a final tax return will be prepared. Submission of the final tax return shall help facilitate the dissolution of ABAG PLAN.

- Investment
  In early 2018, PFM Asset Management LLC (PFM) was selected as the Investment Advisor for PLAN JPA. Attached is an update on the portfolio management.

- Unaudited Financial Statements as of June 30, 2018
  Enclosed in the agenda is the unaudited Statement of Net Position (Balance Sheet) and Statement of Revenues, Expenses and Changes in Net Position (Income Statement) as of June 30, 2018, and 2017.

- Program Year Accounting
  Program Year Accounting, which tracks revenues and expenses of each program year separately from another program year's revenues and expenses, is intended as a tool for funding and equity decisions. It demonstrates the difficulty of accurately forecasting claims cost, helps provide direction with adverse claims development, and helps to reduce the possibility of future assessments. As part of the transition from ABAG PLAN to PLAN JPA, the historical years (inception to June 30, 2018), will be combined as one year. Subsequent program years will be accounted for separately.

RECOMMENDATION:

Staff recommends the Board of Directors approve the unaudited financial statements as of June 30, 2018.

REFERENCE MATERIALS ATTACHED:

- Investment Update
- Financial Statements of June 30, 2018 and 2017.

PLAN Corporation
Combined Statement of Net Position
As of June 30, 2018 and June 30, 2017
(Unaudited)

	06/30/18	06/30/17	Change $	Change %
Assets				
Cash - Operating Accounts	$720,649	$643,298	$77,352	12%
Cash - LAIF (FMV)	12,037,385	16,870,142	(4,832,756)	-29%
Cash - Investments (FMV)	27,405,828	28,163,984	(758,157)	-3%
Cash - Restricted (York Trust)	211,230	198,061	13,168	7%
Accounts Receivable	670,318	590,518	79,800	14%
Accounts Receivable-Reinsurance/Excess	2,500,000	0	2,500,000	0%
Prepaid Expenses	258,223	0	258,223	0%
Interest Receivable	98,141	127,539	(29,398)	-23%
Total Assets	**$43,901,775**	**$46,593,542**	**($2,691,767)**	**-6%**
Liabilities				
Accounts Payable	344,849	597,030	(252,181)	-42%
Payable to Affiliate	123,132	145,322	(22,189)	-15%
Accrued Liabilities - Other	2,276	129,210	(126,934)	-98%
Accrued Liabilities - Risk Management Grant	471,706	0	471,706	0%
Reserve for Known Claims, IBNR & ULAE	21,349,779	17,012,000	4,337,779	25%
Total Liabilities	**22,291,743**	**17,883,561**	**4,408,181**	**25%**
Net Position	**21,610,032**	**28,709,980**	**(7,099,948)**	**-25%**
Total Liabilities and Net Position	**$43,901,775**	**$46,593,542**	**($2,691,767)**	**-6%**

(1)"Reserves for IBNR & ULAE" is stated at discounted, expected confidence level.

PLAN Corporation
Combining Statement of Revenues, Expenses & Changes in Net Position
For the Years Ended June 30, 2018 and June 30, 2017
(Unaudited)

	Totals		Change	
	06/30/18	**06/30/17**	**$**	**%**
Revenues				
Member Contributions-Liability	$5,909,853	$5,585,621	$324,232	5.8%
Premiums Direct Billed-Property	1,794,680	1,245,881	548,799	44.0%
Premiums Direct Billed-Administration	2,017,070	2,397,858	(380,788)	-15.9%
Misc. Income	8,100	30	8,070	26900.0%
Interest Income	229,257	2,045	227,212	11110.6%
Total Income	**9,958,960**	**9,231,435**	**727,525**	**7.9%**
Expenses				
Claims Expense:				
Claims Paid - Net	7,033,372		7,033,372	100.0%
Claims Management Fees	596,269		596,269	100.0%
Incr/(Decr) in Reserves, IBNR & ULAE	4,337,779	3,294,286	1,043,493	31.7%
Claims Tail Assessment		640,966	(640,966)	-100.0%
Sub-total Claims Expense	11,967,421	3,935,252	8,032,169	204.1%
Other Direct Expenses:				
Excess Insurance-Liability	1,427,766	1,334,087	93,679	7.0%
Purchased Insurance-Property	1,209,066	982,880	226,186	23.0%
Loss Prevention Programs	30,950	243,887	(212,937)	-87.3%
Risk Management Grant	455,177	596,275	(141,098)	-23.7%
Risk Management Training	98,000	65,113	32,887	50.5%
Risk Service Credits	355,420		355,420	100.0%
Sub-total Other Direct Expenses	3,576,378	3,222,241	354,137	11.0%
Total Direct Expenses	**15,543,799**	**7,157,493**	**8,386,306**	**117.2%**
Administrative Expenses				
Personnel Costs	553,618	1,259,101	(705,484)	-56.0%
Consultants	55,502	688,150	(632,648)	-91.9%
Legal Services	47,587	19,654	27,933	142.1%
Risk Control Info System	21,241		21,241	100.0%
Actuarial Studies	24,610	25,450	(840)	-3.3%
Audit Fees	16,820	16,000	820	5.1%
Board & Committee Meetings	8,151	11,569	(3,418)	-29.5%
Memberships & Conference	4,031	8,451	(4,420)	-52.3%
Miscellaneous Expense	5,772	10,994	(5,222)	-47.5%
Equity/Assessment Expense	248,076		248,076	0.0%
Bank Fees	503	732	(229)	-31.3%
Program Administration	529,201		529,201	0.0%
Total Administrative Expenses	**1,515,110**	**2,040,100**	**(524,990)**	**-25.7%**
Change in Net Position	**(7,099,948)**	**33,841**	**(7,133,789)**	**-21080.3%**
Beginning Net Position	**28,709,980**	**28,676,139**	**33,841**	**0.1%**
Ending Net Position	**$21,610,032**	**$28,709,981**	**($7,099,949)**	**-24.7%**

PLAN Corporation
Combined Statement of Revenues, Expenses & Changes in Net Position
For the Year Ended June 30, 2018
(Unaudited)

	2017-18 Annual Budget	06/30/18 Combined Total	Variance $	Variance %
Revenues				
Member Contributions-Liability	5,909,853	5,909,853		100%
Premiums Direct Billed-Property	1,794,678	1,794,680	2	100%
Premiums Direct Billed-Administration	2,017,071	2,017,070	(1)	100%
Misc. Income		8,100	8,100	
Interest Income		229,257	229,257	
Total Income	**9,721,602**	**9,958,960**	**237,358**	**102%**
Expenses				
Claims Expense:				
Claims Paid - Net	4,913,470	7,033,372	2,119,902	143%
Claims Management Fees	662,839	596,269	(66,570)	90%
Incr/(Decr) in Reserves, IBNR & ULAE		4,337,779	4,337,779	
Sub-total Claims Expense	5,576,309	11,967,421	6,391,112	215%
Other Direct Expenses:				
Excess Insurance-Liability	1,454,327	1,427,766	(26,561)	98%
Purchased Insurance-Property	1,168,677	1,209,066	40,389	103%
Loss Prevention Programs	240,000	30,950	(209,050)	13%
Risk Management Grant	450,000	455,177	5,177	101%
Risk Management Training	98,000	98,000		100%
Risk Service Credits	361,052	355,420	(5,632)	98%
Sub-total Other Direct Expenses	3,772,056	3,576,378	(195,678)	95%
Total Direct Expenses	**9,348,365**	**15,543,799**	**6,195,434**	**166%**
Administrative Expenses				
Personnel Costs	1,343,708	184,864	(974,954)	27%
Consultants	10,000	55,502	45,502	555%
Legal Services	39,344	47,587	8,243	121%
Risk Control Info System	20,000	21,241	1,241	106%
Actuarial Studies	30,000	24,610	(5,390)	82%
Audit Fees	15,000	16,820	1,820	112%
Board & Committee Meetings	15,000	8,151	(6,849)	54%
Memberships & Conference	8,500	4,031	(4,469)	47%
Professional Training & Workshops	2,500		(2,500)	
Miscellaneous Expense	7,250	5,772	(1,478)	80%
Equity/Assessment Expense		248,076	248,076	
Bank Fees		503	503	
Program Administration		529,201	714,064	
Total Administrative Expenses	**1,491,302**	**1,515,110**	**23,808**	**102%**
Change in Net Position	**(1,118,065)**	**(7,099,948)**	**(5,981,883)**	**635%**
Beginning Net Position		**28,709,980**	**28,709,980**	
Ending Net Position	**($1,118,065)**	**$21,610,032**	**$22,728,097**	**-1933%**

SUBJECT: INVESTMENTS UPDATE

BACKGROUND AND HISTORY:

As a result of a competitive procurement process, PFM Asset Management LLC (PFM) was selected the Investment Advisor to PLAN JPA in early 2018. Representatives from PFM presented the proposed investment strategy along with recommended changes to PLAN JPA's Investment Policy to the Finance Committee, the Executive Committee, and the Board of Directors meetings during May and June of 2018.

Investment Strategy and Investment Policy

- Based on PLAN's overall financial status, net position, and the average duration of PLAN JPA's projected liabilities, PFM recommended and PLAN JPA approved the ICE Bank of America (BofAML) 1-5 year U.S. Treasury Index as the performance benchmark for PLAN JPA's investment portfolio.

- The Investment Policy was amended and approved to provide PFM with a guideline on investing PLAN JPA monies. PFM introduced the California Asset Management Program (CAMP)[1] to the Board at the June 20, 2018 meeting. Since the Board approval at that meeting, the new CAMP liquid and investment portfolio accounts were established in early July 2018.

Initial Cash and Security Transfers

- $12.1M was transferred from the Local Agency Investment Fund (LAIF) to the CAMP liquid account on July 27, 2018.

- $27,377,478 in securities were transferred from BOW Treasury Operations to the CAMP investment portfolio account in early August 2018. An additional transfer from the CAMP liquid account to the CAMP investment portfolio account was made on August 17, 2018, in the amount of $5M.

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[1] *This information is for institutional investor use only, not for further distribution to retail investors, and does not represent an offer to sell or a solicitation of an offer to buy or sell any fund or other security. Investors should consider the Trust's investment objectives, risks, charges and expenses before investing in the Trust. This and other information about the Trust is available in the Trust's current Information Statement, which should be read carefully before investing. A copy of the Trust's Information Statement may be obtained by calling 1-800-729-7665 oris available on the Trust's website at www.camponline.com. While the Trust seeks to maintain a stable net asset value of $1.00 per share, it is possible to lose money investing in the Trust. An investment in the Trust is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Shares of the Trust are distributed by* ***PFM Fund Distributors, Inc.****, member Financial Industry Regulatory Authority (FINRA) (www.finra.org) and Securities Investor Protection Corporation (SIPC) (www.sipc.org). PFM Fund Distributors, Inc. is a wholly owned subsidiary of PFM Asset Management LLC.*

Initial and Ongoing Portfolio Management

- Upon the completion of the above transfers, PFM began to actively manage the investment portfolio in accordance with the agreed-upon investment strategy. PFM utilized the $5M transfer to restructure the portfolio as described below:

    - The overall portfolio duration was extended from 1.80 years to 2.36 years to more closely align with the selected performance benchmark, and
    - Initial purchases of high-quality corporate notes, asset-backed securities (ABS), and U.S. Treasuries were designed to further diversify the portfolio across permissible investment sectors.

- Subsequent to the initial restructuring, PFM has sought to further improve the portfolio's income potential and diversification by selling some of the portfolio's existing federal agency holdings, which were over-concentrated, and by reinvesting those funds in well-priced, high-quality U.S. Treasury Notes, corporate notes, and ABS. As of October 31, 2018, the overall yield to maturity at cost on the investment portfolio was 2.15%, and the total market value of the portfolio was $32,536,697, including accrued interest.

Investment Goals and Outlook

PFM will continue to manage the portfolio in accordance with PLAN JPA's investment objectives, which are to maintain the safety and liquidity of the investment portfolio while maximizing return. PFM will seek to accomplish these objectives by actively managing the portfolio in a manner that seeks to enhance investment earnings versus the benchmark while carefully controlling risk.

PFM will seek to further diversify the portfolio across the various security types permitted by PLAN JPA's Investment Policy. In the coming quarters, PLAN JPA should expect to see an increase in the portfolio's allocation to high-quality corporate notes, negotiable CDs, ABS, and supranational obligations.