

Encounter



How to

Enhance Your Experience



2019

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CSAC Excess Insurance Authority
ENCOUNTER EIA
How to Enhance Your EIA Experience

Wednesday, March 13, 2019 – Folsom, CA
9:30 a.m. – 2:00 p.m.

Thursday, March 14, 2019 – Ontario, CA
9:30 a.m. – 2:00 p.m.

Lunch will be served at both locations

AGENDA

- 1. INTRODUCTION & ORGANIZATIONAL OVERVIEW**
 - EIA Formation
 - EIA's Mission
 - Overview of Staff
 - Governance
 - Board of Directors & Committees
 - Role of Members, Board, Committees, Staff & Broker
 - EIA's Captive Insurance Company
- 2. FINANCIALS OVERVIEW**
 - Position & Budget Process
 - Investment Program
- 3. OVERVIEW OF MAJOR PROGRAMS**
 - Property & Casualty
 - Workers' Compensation
 - Liability & Medical Malpractice
 - Property
 - MR OCIP
 - Employee Benefits
- 4. WORKING LUNCH & COVERAGE BREAKOUT SESSIONS**
- 5. MEMBER SERVICES OVERVIEW**
 - Risk Management
 - Risk Control
 - Claims



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You're partnered with the leader in member-directed risk management.



We are one of the largest pools in the nation. Our major programs represent:



Our innovative and successful approach has been noticed across the state.



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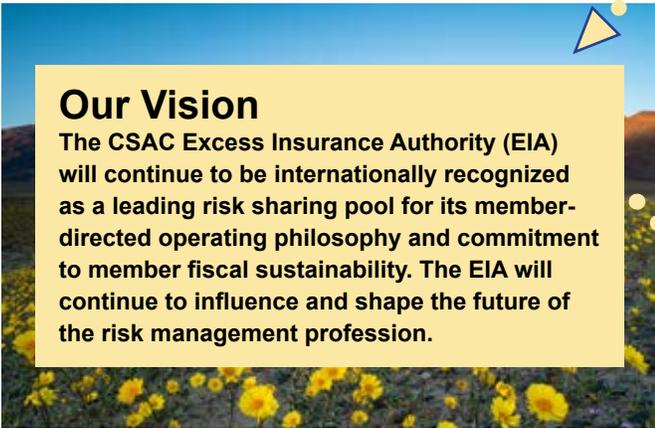


EIA's Mission, Vision & Core Values



Our Mission

The CSAC Excess Insurance Authority is a member-directed risk sharing pool of public agencies committed to providing risk coverage programs and risk management services, which drive member stability, efficiency, and best practices.



Our Vision

The CSAC Excess Insurance Authority (EIA) will continue to be internationally recognized as a leading risk sharing pool for its member-directed operating philosophy and commitment to member fiscal sustainability. The EIA will continue to influence and shape the future of the risk management profession.



Our Core Values

CSAC EIA is dedicated to preserving a member-directed culture, defining standards for quality and performance throughout the industry, and ensuring programs and services are:

The Executive Committee has adopted the following Service and Technology Vision Statements to provide guidance to the programs and supporting committees:

Service Vision

The EIA will provide value-added risk management services designed to:

- Attract new members
- Retain existing members
- Improve program performance

It shall be a priority to provide services that complement member-provided services.

Technology Vision

The EIA will provide technology that is:

- Interactive
- Accessible
- User-friendly
- Dynamic

Competitive in scope and price over the long term

Adaptable and customized to meet member needs, based on high-quality standards

Resolute in delivering timely solutions that address present and emerging risks

Equitable in allocating costs and services between various members in a fair and consistent manner

Stable in supporting cost-effective, fiscally prudent operations and long-term solvency, and in building long-term relationships with members and program/service partners.



Overview of Staff



7 Departments
81 Approved Positions

“One of CSAC EIA’s greatest assets is its staff.”

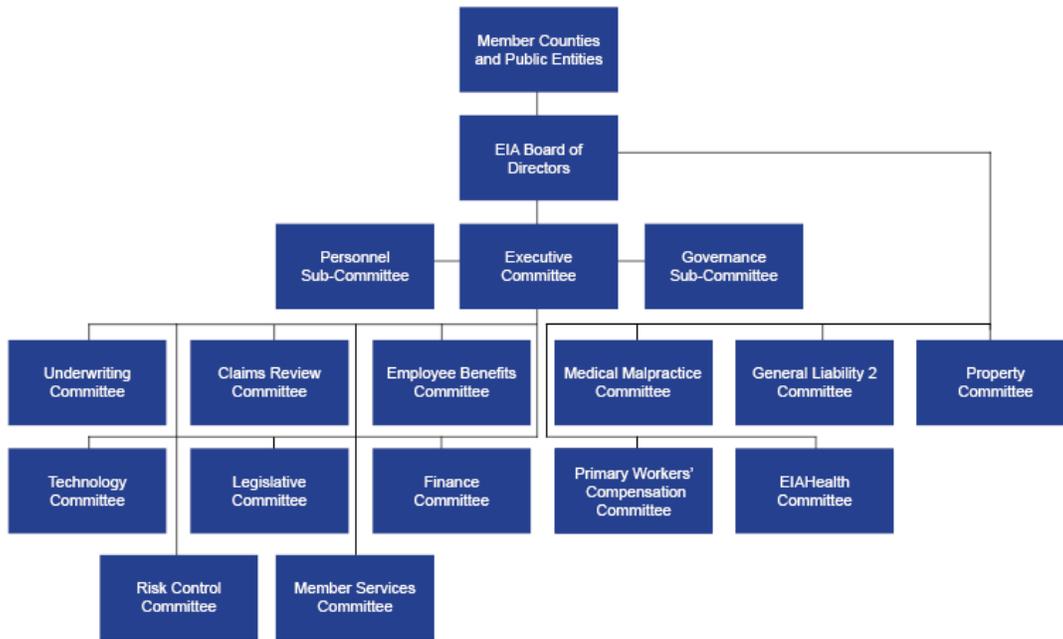
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Governance Structure

Why Get Involved

Member involvement is critical to the EIA's success. We are a member-driven organization. As a member you can be a part of the decision-making process and have your voice heard. The EIA's 17 active committees afford you and the rest of the membership the opportunity to participate in the development, governance, oversight, and future direction of all programs and services. Currently, more than 120 members serve on our committees and generously provide their time, expertise, and leadership for this organization.



“We are a member-driven organization.”

Committee Types

Committee members are responsible for making decisions that will benefit all of our members.

As an EIA member, you can serve on two different types of committees:

- **Program committees:** Responsible for managing and administering their programs; including approving new members, renewals, and premiums.
- **Advisory committees:** Advise the Executive Committee and Board of Directors on issues such as Finance, Technology, Risk Control, Member Services or Claims.

How to Get Started

Committees go through an election process once a year in the fall to nominate potential candidates. Appointments are then made by the Executive Committee in January. If you're interested in becoming a committee member, contact a staff member to learn more about joining a committee.



Membership Statistics Report

Current Number of Members

County 55
 Public Entities 289
Total: 344

Public entity membership includes cities, school districts, special districts, and other Joint Powers Authority's (JPAs)

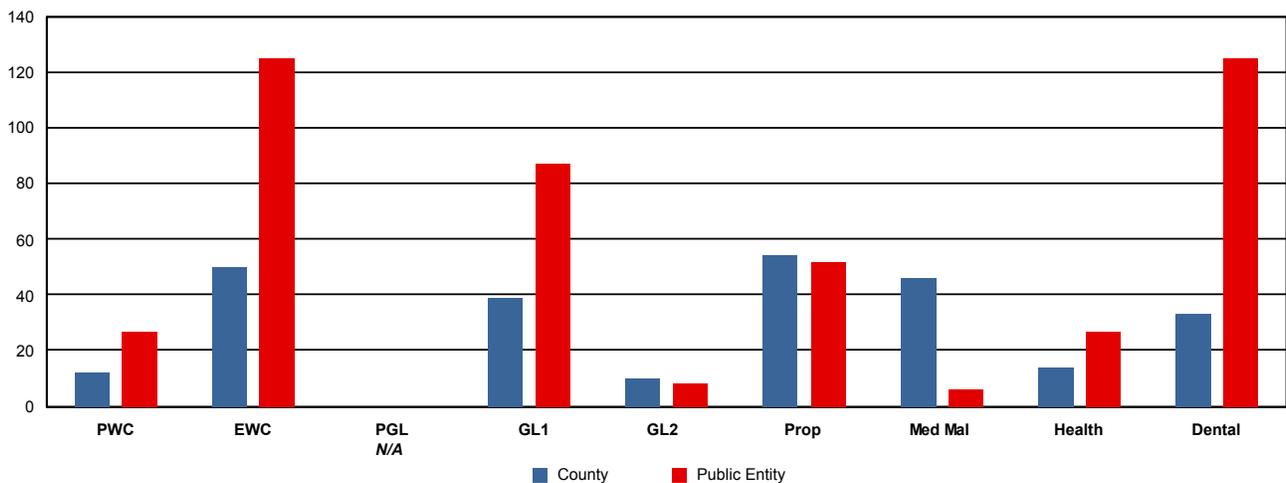
Member JPA's

Direct 28
 JPA Sub-Member: 1625

Total Number of EIA Members, including Sub-Members: 1971

Program Participation

	PWC	EWC*	PGL	GL1*	GL2	PROP*	MED MAL	Health*	Dental
Counties	12	50	N/A	39	10	54	46	14	33
Public Entities	28	126	N/A	87	8	52	6	27	128
Total	40	176	Dissolved 6/30/18	126	18	106	52	41	161



*Glenn County participates in EWC, GLI and Property through GSRMA. Yolo County participates in Property through YCPARMA. Sierra County participates in EIAHealth through SDRMA. Alpine County participates in EIAHealth through SDRMA. These entities have been included under the count of covered counties.

Report Date: 12/21/2018

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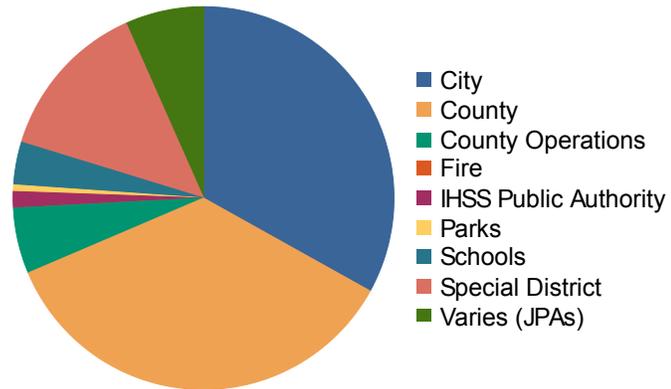


Member Units

Member participation is counted in terms of units. If a member participates in one (1) program, it is considered one (1) unit. If a member participates in three (3) different programs it is considered three (3) units.

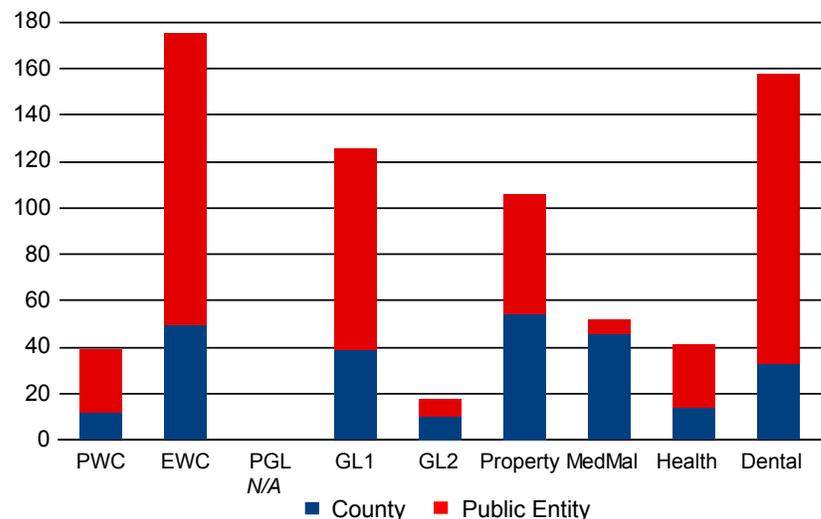
Total Number of Member Units: 726

Type	Non JPA	JPA's
City	235	9
County	252	N/A
County Operations	40	2
Fire	4	4
IHSS Public Authority	10	N/A
Parks	4	2
Schools	26	14
Special District	95	12
Varies (JPAs)	N/A	17



Units by Program

Type	County	Public Entities	Totals
PWC	12	28	40
EWC*	50	126	176
PGL	N/A	N/A	N/A
GL1*	39	87	126
GL2	10	8	18
Property*	54	52	106
MedMal	46	6	52
Health*	14	27	41
Dental	33	128	161
Total	258	462	720



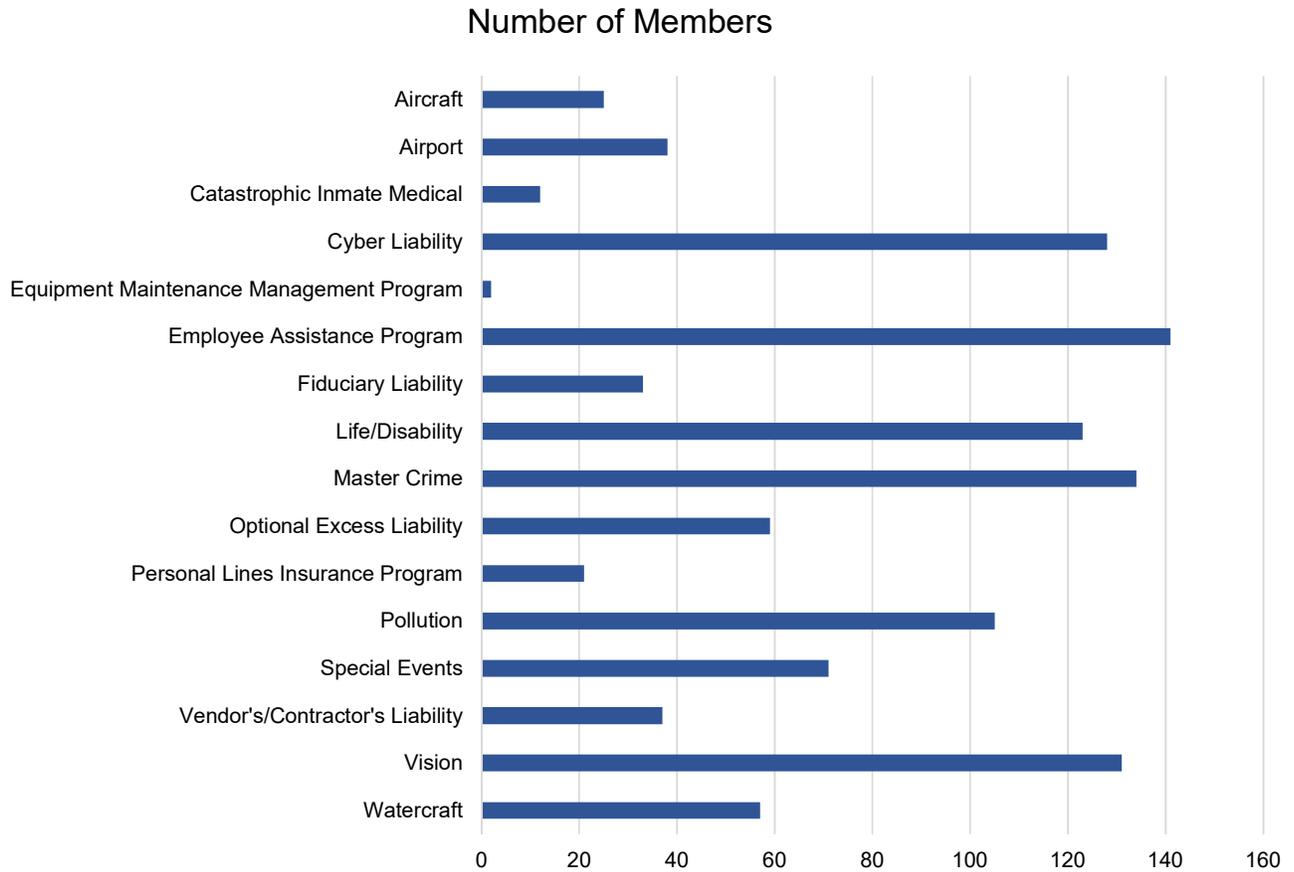
*Glenn County participates in EWC, GLI and Property through GSRMA. Yolo County participates in Property through YCPARMIA. Sierra County participates in EIAHealth through SDRMA. Alpine County participates in EIAHealth through SDRMA. These entities have been included under the count of covered counties.

Report Date: 12/21/2018



Miscellaneous Program Participation

In addition to the 9 major coverage programs, the EIA provides a variety of group purchase insurance programs.





EIO

Excess Insurance Organization (EIO)

About

On July 1, 2016, the CSAC Excess Insurance Authority (EIA) launched a captive insurance company, Excess Insurance Organization, Inc. (EIO). The formation was over a year in the making, having been the discussion at strategic planning, committee, and Board meetings over the past several years. EIO is a pure captive, meaning it is 100% owned by the EIA and will only take on the risk of its parent organization. The Captive will insure coverage program specific corridor risks; conceptually, a 100% transfer of risk at certain layers, much as the coverage program would cede this risk to a reinsurer. The transfer of risk offers short term gains to the ceding program, and long term gains to the EIA and its members as a whole.

Mission Statement

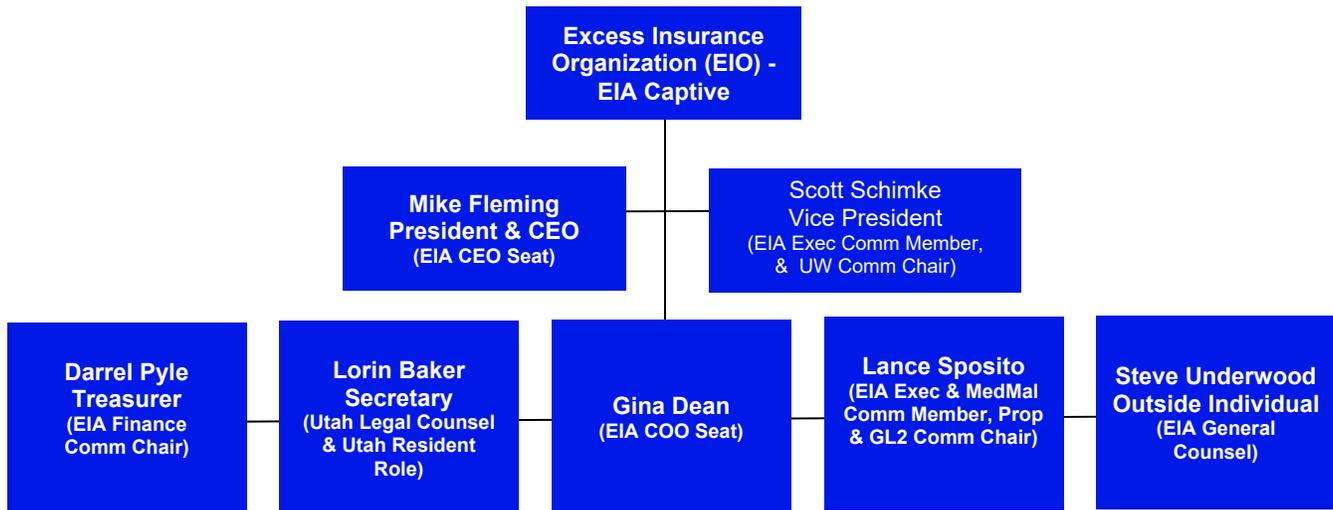
The EIO acts only in the best interest and for the benefit of the EIA and/or its members.

Goals

The EIO has been established to provide both short and long term objectives for the EIA including:

1. A complete risk transfer of corridor risk from various coverage programs to the captive;
2. An enhanced investment program governed by its own board and investment policies with the goal of additional investment income; and
3. A superior risk transfer mechanism when multiple programs' risks are comingled.

Governance



Transparency

EIO will be run much in the same manner as the EIA. Although captive insurance companies are not subject to regulations such as the Brown Act, it is important to the members of the EIA to have full knowledge of the happenings and activities of the EIO, and as such, staff will provide full disclosure to its members and the public.

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Management's



Discussion & Analysis

*Excerpt from EIA's Comprehensive Annual Financial Report (CAFR)
Fiscal Years Ended June 30, 2018 and 2017
(starts on page 30 of CAFR)*

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Management's Discussion & Analysis

As management of the EIA, we offer readers of the EIA's financial statements this narrative overview and analysis of the financial activities of the EIA for the fiscal years ended June 30, 2018, 2017, and 2016. All references to years are to the fiscal year ending at June 30th.

Overview of the Financial Statements

The EIA reports as a government enterprise fund because its activities, the development and operation of public entity risk pools (Retained Risk), and group purchase of insurance (Transferred Risk) are paid for by its member users.

The EIA's basic financial statements are comprised of three components: 1) Authority-wide financial statements including the EIO, a component unit; 2) notes to the financial statements; and 3) fund financial statements. This report also contains other supplementary information in addition to the basic financial statements.

The *Authority-wide Financial Statements* are designed to provide readers with a broad overview of the EIA's finances, in a manner similar to a private-sector business.

The *Statement of Net Position* presents information on all of the EIA's assets, deferred outflows of resources, liabilities, and deferred inflows of resources. Assets plus deferred outflows of resources minus liabilities and deferred inflows of resources is reported as net position. Net position includes the amount invested in capital assets, net of related debt.

The *Statement of Revenues, Expenses and Changes in Net Position* presents information showing total revenues and total expenses and how the EIA's net position changed during the most recent fiscal year. All revenues and expenses are recognized as soon as the underlying event occurs, regardless of the timing of related cash flows. Thus, revenues and expenses are reported in this statement for some items that will only result in cash flows in future fiscal periods (e.g., claims incurred but not paid, unrealized market gains on investments, earned but unused vacation leave, and net pension liability).

The *Statement of Cash Flows* presents information on the sources and uses of cash during the most recent fiscal year. The Statement of Cash Flows is subdivided into three major sections to show cash provided or used by Operating, Capital and Related Financing, and Investing Activities.

The Authority-wide financial statements can be found on pages 44 through 48 of the [CAFR](#).

Notes to the Financial Statements

The notes provide additional information that are essential to a full understanding of the data provided in the financial statements and can be found beginning on page 49 of the [CAFR](#).



Management's Discussion & Analysis

Captive

On June 30, 2018, the Authority's captive insurance company, the EIO, a blended component unit of the Authority, completed its second year of operations. The EIO is domiciled in, and subject to, the Utah Department of Insurance regulations to insure only the Authority's risks. The EIO allows the Authority to better link their long term claim liabilities with an appropriate type and term of investment. See Footnote 3 for the Investment Policy of the EIO and Footnote 4 for a schedule of the liabilities insured through the EIO. The governing board is made up of current EIA Board, committee, and staff members along with EIA General Counsel and Utah Counsel.

Fund Financial Statements

The EIA operates one enterprise, proprietary fund to account for its 11 risk management programs, general administration and operation of the EIA's building, and the EIO. Each program has established its own set of accounts so that each program can be independently evaluated.

The following table shows the net position in each fund:

	<u>Net Position</u>
Primary Workers' Compensation	\$ 24,891,716
Excess Workers' Compensation	29,370,828
Primary General Liability	296,372
General Liability 1	8,820,856
General Liability 2	630,031
Property	15,146,422
Medical Malpractice	7,304,709
Master Rolling Owner Controlled Ins. Program	332,924
EIAHealth	1,629,312
Dental Program	16,745,817
Miscellaneous Programs	1,914,309
Administration and Building	6,828,091
EIO net of Elimination	8,659,207
Total Net Position	\$ 122,570,594



Management's Discussion & Analysis

Financial Highlights

Authority-Wide Financial Analysis

The EIA's assets and deferred outflows exceeded liabilities and deferred inflows by \$122.6M as of June 30, 2018, by \$140.5M at June 30, 2017, and by \$137.7M at June 30, 2016. Following is a condensed Statement of Net Position:

	June 30, 2018	June 30, 2017	June 30, 2016
Other Assets	\$ 824,109,709	\$ 781,525,113	\$ 729,079,358
Capital Assets	10,205,042	9,838,240	9,578,879
Total Assets	834,314,751	791,363,353	738,658,237
Deferred Outflows	1,718,920	1,537,233	3,329,112
Current Liabilities	183,323,834	153,724,595	144,506,871
Noncurrent Liabilities	528,994,951	497,188,376	458,363,786
Total Liabilities	712,318,785	650,912,971	602,870,657
Deferred Inflows	1,144,292	1,466,353	1,444,075
Invested in Capital Assets	10,205,042	9,838,240	9,578,879
Unrestricted Net Position	112,365,552	130,683,022	128,093,738
Total Net Position	\$ 122,570,594	\$ 140,521,262	\$ 137,672,617

Net Position

Net position is defined as the difference between Total Assets plus deferred outflows and Total Liabilities plus deferred inflows. The EIA started fiscal year 2017/18 with a net position of \$140.5M. The beginning net position was adjusted down by \$6.2M as a net result of GASB 75 OPEB accounting, the SANDPIPA merger, and reclassification of certain member deposits as Liabilities on the books. Additionally, we had a net loss of \$11.8M in fiscal year 2017/18 after declaring dividends of \$1.1M. Our ending balance in net position at June 30, 2018 was \$122.6M, down \$18M from fiscal year 2016/17. The decrease in net position was largely driven by adverse development in prior year claims expense, especially in the GL1 Program. The adjustment to beginning net position also contributed to this decrease. Detailed information on these adjustments is in Footnote 1 to the financial statements.

We started fiscal year 2017 with a net position of \$137.7M and had net income of \$2.8M, resulting in an ending net position of \$140.5M at June 30, 2017. The net income was lower than expected due to adverse development in prior year's claims and lower investment income that was in turn a result of negative fair market value adjustment.



Management's Discussion & Analysis

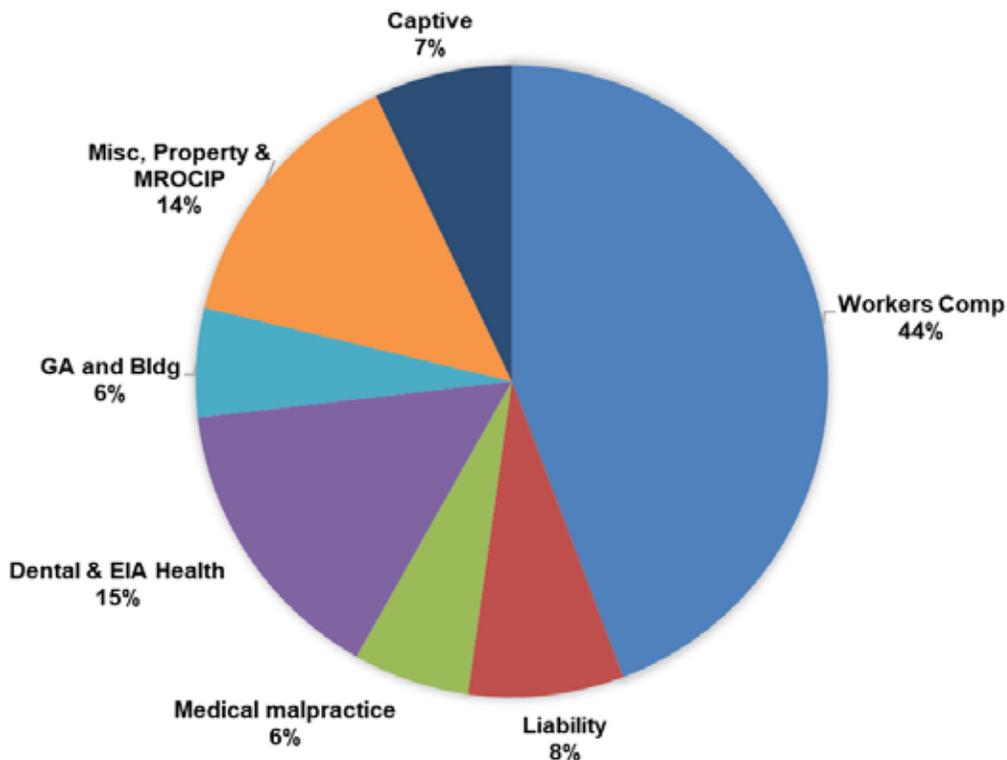
Our net position balances over the past 5 years are illustrated as follows:

**Net Position by Trend
(in millions)**



Our large pooled risk programs, workers' compensation and liability programs, account for 52% of net position as of June 30, 2018 as show below:

Net Position by Program

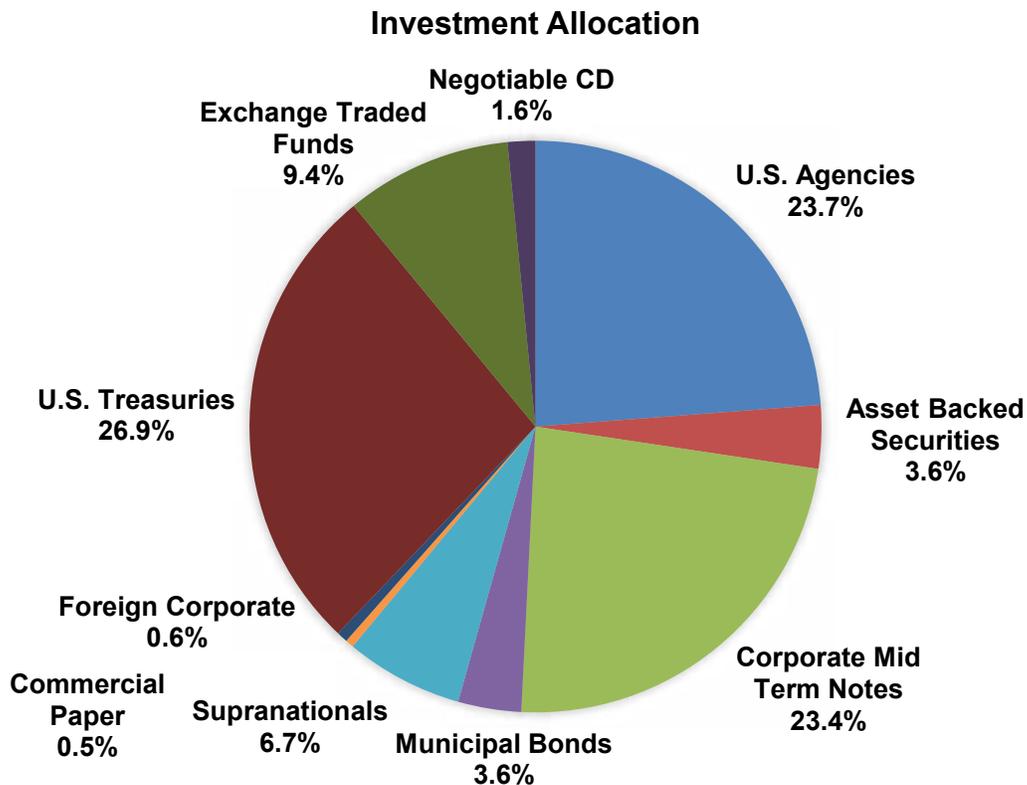


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Management's Discussion & Analysis

Approximately 97% of our Treasury assets consist of funds held for the payment of claims. Of these funds, 5% is in cash and 95% is invested. The following chart shows the asset allocation for the invested funds at June 30, 2018:



During the 2017/18 fiscal year, interest rates continued to increase on a year-over-year basis, which caused the underlying principal value of the existing fixed income investments to fall similar to our experience in fiscal year 2016/17. An increase in interest rates drove the fair market value of the EIA's current investments down, causing unrealized losses as a result of mark to market valuation basis. During fiscal year 2017/18, there was a net decrease in fair value of \$7.2M, compared to a net decrease in fair value in fiscal year 2016/17 of \$6.1M. The increases and decreases in fair market value are primarily being driven by fluctuations in the market interest rate. The potential direction of interest rates, up or down, and the interest earned are both considered at the time the investment is made.

Claims Liabilities

As another year is added on to our programs, some with a long payout pattern, claim liabilities will naturally increase. We also experienced larger than expected loss development in prior years in the GL1 Program resulting in \$ 24.2M reduction in net position in that program in fiscal year 2017/18. Claim liabilities increased from \$610.7M as of June 30, 2017 to \$664.5M at June 30, 2018. An increase of \$30.8M and \$72.2M in claim liabilities for the GL1 Program and the EIO, respectively, contributed to the overall increase in claims liabilities. The decrease of \$56.1M in claim liabilities for the EWC Program provided some offset to the overall increase. On July 1, 2017, the Authority



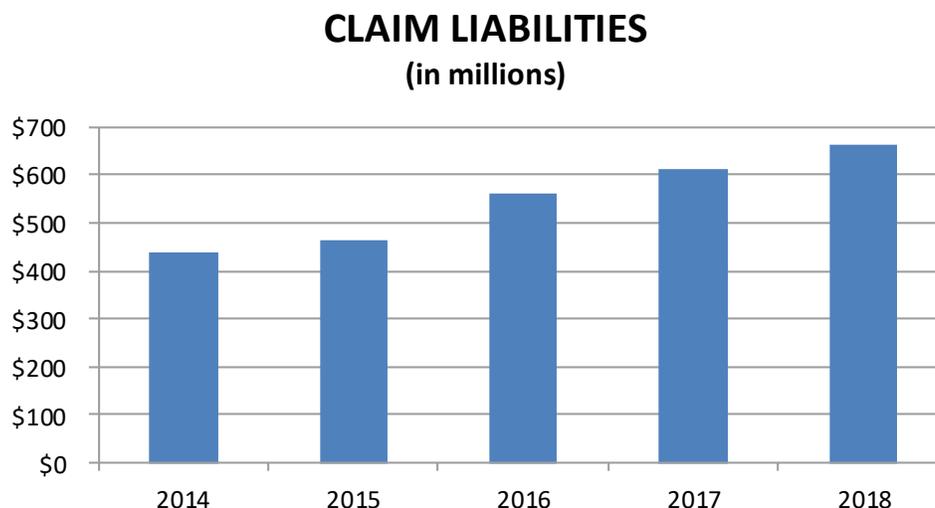
Management's Discussion & Analysis

merged with SANDPIPA (a JPA of Cities in San Diego County) and assumed all outstanding claim liabilities in their GL1 Program. In fiscal year 2016/17, overall program claim liabilities increased \$48.2M from \$562.5M at the end of fiscal year 2015/2016 to \$610.7M at the end of fiscal year 2016/17. We experienced a lower adverse development in prior years' claims in fiscal year 2016/17 for \$21.6M as compared to \$56.6M in fiscal year 2017/18.

In August 2016, the California Insurance Commissioner placed Castlepoint Insurance Companies (Castlepoint) in conservatorship. Castlepoint has been in liquidation since March 1, 2017. California Insurance Guarantee Association (CIGA) is administering the liquidation and paying claims. Our Primary and Excess Workers' Compensation Programs had coverage through Castlepoint. Although CIGA has paid on some claims, it has issued denials if other insurance is available to cover the exposure. The total exposure to the Authority that is considered unrecoverable is approximately \$7.5M, discounted, and this amount is included in claim liabilities.

Our PGL Program has operated successfully since 1998 providing low deductible coverage for members that do not want the risks associated with self-insured programs. However, the PGL Program faced unique challenges that impacted its ability to self-insure the pooled risk, and spread EIA administrative charges to its members. As a result, effective July 1, 2018, the GL1 Program will assume current claims liabilities and all future risks of the PGL Program. The claim liabilities as of June 30, 2018 are included in the EIA's total claims liabilities.

Our claim liabilities are discounted, meaning they are stated at the present value of the future stream of claim payments. The discount rate is based on what the EIA expects to earn on the funds set aside to pay claims. The rate of return on invested funds has been less than anticipated since the recent recession started in 2008. In fiscal year 2011, the EIA made significant adjustments to the discount rates. In 2012, 2013, and again in 2016, the EIA adjusted our discount rates lower to reflect the continued low interest rate environment. The claim liability trend over the past five years is as follows:





Management's Discussion & Analysis

Pension Liability

The Authority merged with SANDPIPA (a JPA of Cities in San Diego County) as of July 1, 2017, and became the successor in interest to SANDPIPA's California Public Employers' Retirement (PERS) contract. Adjustments have been made to the PERS calculations to provide a conservative transfer of this risk. Because of this merger, the Authority's beginning net pension liability, deferred inflow of resources, and deferred outflow of resources are adjusted to reflect net pension liability, deferred inflow of resources, and deferred outflow of resources of SANDPIPA. The pension liability was \$1.6M, \$1.1M and \$2M at the end of fiscal years 2017/18, 2016/17 and 2015/16, respectively.

Other Post Employment Benefit (OPEB)

For the year ended June 30, 2018, the Authority implemented GASB Statement No. 75 (GASB 75), Accounting and Financial Reporting for Post-Employment Benefits Other Than Pensions – this Statement replaced GASB Statement No. 45, and amended requirements of GASB 57 (OPEB Measurement By Agent Employers and Agent Multiple –Employer Plans). The primary objectives of GASB 75 is to improve accounting and financial reporting by state and local governments for postemployment benefits other than pensions (OPEB) by establishing standards for measuring and recognizing liabilities, deferred outflows of resources, deferred inflows of resources, and expenses/expenditures. The Statements identify the methods and assumptions that should be used to project the benefit payments, discount projected benefit payments to their actuarial present value, and attribute that present value to periods of employee service.

Since GASB 75 requires retroactive application, the net OPEB liability offset by the related deferred outflow of resources as of June 30, 2018 reduces the beginning net position as of June 30, 2017. As a result, for the year ended June 30, 2018, the beginning net position decreased by \$562k as the cumulative effect of change in accounting principles. A description of the OPEB expense and changes therein is explained in Footnote 8 beginning on page 82 and in the Required Supplementary Information.



Management's Discussion & Analysis

Target Equity

Each of the pooled programs have established Target Funding Guidelines, which determine the range of net position to retain in the program in order to provide for the uncertainty of actuarial estimates, inconsistent or inaccurate reserving, and the possibility of catastrophic claims. The purpose of the guidelines is to assist members in making funding decisions. A range is determined by looking at various ratios; for instance Gross Premium to Equity, Equity to Pool retention, Outstanding Case Reserves to Equity, and Outstanding Ultimate Reserves to Equity. The following table shows the Target Equity Range for the pooled programs and program net position:

Program	Target Equity Range in millions of \$		Program Net Position in millions of \$
	Low	High	2018
Primary Workers' Compensation	14.20	41.90	24.89
Excess Workers' Compensation	32.90	103.11	29.37
Primary General Liability	0.01	1.23	0.30
General Liability 1	22.20	34.80	8.82
Medical Malpractice	3.60	12.25	7.30

The EWC Program's net position is below their Target Equity Range. Reasons for lower target equity ranges are: first, the ultimate cost of claims (claim liabilities) for the older years continues to be higher than expected and the return on invested assets has been lower than expected. The EIA has taken steps in recent years to increase the equity in the Program by capping the loss exposure to the Program through aggregate limits and in 2016/17 and 2017/18, transferring the aggregate exposure to the EIO to increase earnings.

The GL1 Program's net position is below their Target Equity Range as a result of adverse development in fiscal year 2017/18 in their prior year claims. Surplus in this program had been stable towards the high end of the target equity range until 2017/18 fiscal year. Recent adverse loss development is an industrywide phenomenon being felt by most entities in the general liability insurance market.



Management's Discussion & Analysis

The following is a condensed Statement of Revenues, Expenses, and Changes in Net Position.

	June 30, 2018	June 30, 2017	June 30, 2016
Operating Revenues:			
Premiums for Transferred Risk	\$ 639,585,449	\$ 535,583,984	\$ 493,749,250
Broker Fees	10,678,116	9,996,927	9,385,697
Contributions for Retained Risk	212,774,426	196,118,073	163,031,197
All Other Sources	25,326,989	24,873,174	106,875,987
Total Operating Revenues	<u>888,364,980</u>	<u>766,572,158</u>	<u>773,042,131</u>
Operating Expenses:			
Member Dividends	1,082,497	2,970,796	5,554,624
Stabilization Funds Distributed	47,210	64,106	477,716
Insurance Expense	638,628,836	537,135,168	496,527,761
Broker Fees	10,636,299	10,056,293	9,125,742
Provisions for Claims	231,224,547	185,159,424	213,524,014
Unallocated Loss Adjustment Expense	(5,702,516)	4,035,629	9,400,117
Program Services	13,382,182	13,006,216	13,744,756
Member Services and Subsidies	2,634,689	2,753,144	2,963,429
General Administrative Services	12,910,631	12,500,483	9,574,758
Depreciation and Building Maintenance	1,424,832	849,659	833,093
Total Operating Expenses	<u>906,269,207</u>	<u>768,530,918</u>	<u>761,726,010</u>
Operating Income (Loss)	<u>(17,904,227)</u>	<u>(1,958,760)</u>	<u>11,316,121</u>
NonOperating Revenues (Expenses):			
Investment Income and Financing Fees	6,718,500	4,929,440	14,050,330
Lease Income	446,444	463,338	443,946
Financing and Investment Expenses	(435,403)	(327,220)	(263,803)
Building Maintenance and Depreciation	(580,614)	(258,153)	(280,622)
Total NonOperating Revenues (Expenses)	<u>6,148,927</u>	<u>4,807,405</u>	<u>13,949,851</u>
Changes in Net Position	<u>(11,755,300)</u>	<u>2,848,645</u>	<u>25,265,972</u>
Adjustment to Beginning Net Position	(6,195,368)	-	-
Net Position			
Beginning Balance, July 1, as previously reported	140,521,262	137,672,617	112,406,645
Ending Balance, June 30	<u>\$ 122,570,594</u>	<u>\$ 140,521,262</u>	<u>\$ 137,672,617</u>



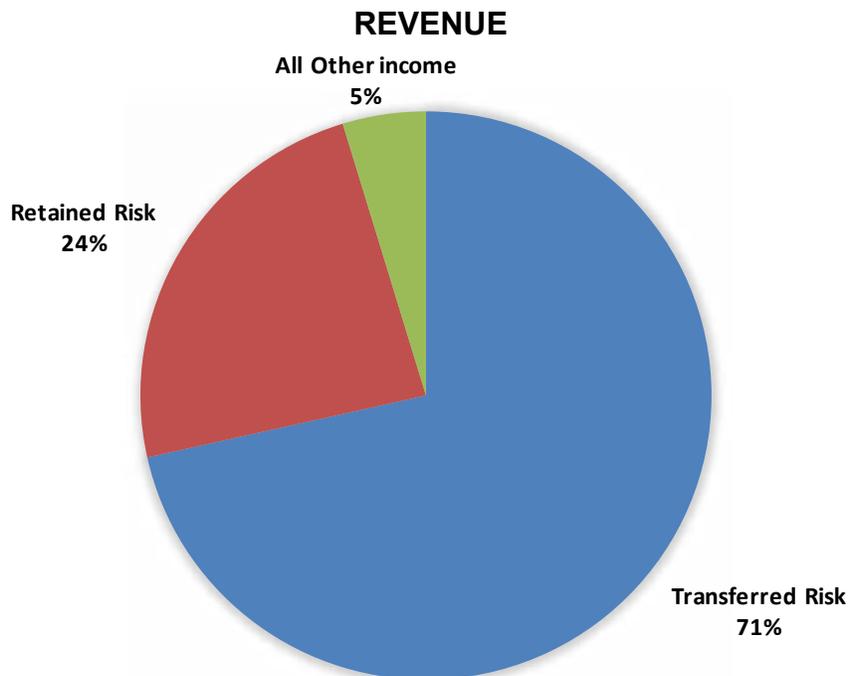
Management's Discussion & Analysis

Revenues

Total operating revenues were \$888M during 2018, an increase from \$767M in 2017. All programs have reported higher total revenue compared to 2017 except the PWC, PGL, and Miscellaneous Programs. Increase in investment income also contributed to an increase in total revenue compared to fiscal year 2016/17. Additionally, both premium and pool revenue is up partly due to rising payrolls which is the exposure base for many programs. For the 2017/18 renewal, the GL1, GL2, EWC (excess layers) and Medical Malpractice Programs experienced rate increases, whereas the Dental, EWC (pool layer), PWC, and PGL Programs had rate decreases. The rates were flat for the Property and EIAHealth Program renewals.

In fiscal year 2016/17, total operating revenues experienced a slight decrease from the \$773M in fiscal year 2015/16 to \$767M, mainly because fiscal year 2015/16 operating revenue included commutation of claims in the EWC Program.

The total revenue allocation as of June 30, 2018 is shown in the following chart:



Membership The Authority represents nearly 2,000 public entities statewide. Our membership includes 95% of the counties in California and nearly 70% of the cities, as well as numerous school districts, special districts, housing authorities, fire districts, and almost 30 other Joint Powers Authorities. There was some movement in membership in most of our programs with a net increase of 22 members for a total of 732 in 2017/18 up from 710 in 2016/17. Our employee benefits programs continue to add new members and our new MR OCIP (wrap-up program for major construction contracts) added several new projects to our pooled program. In addition to



Management's Discussion & Analysis

cities, counties, and special districts we insure directly, we cover an additional 1,644 members, up from 1,602 in 2017, who are part of other Joint Powers Authorities that participate in our programs.

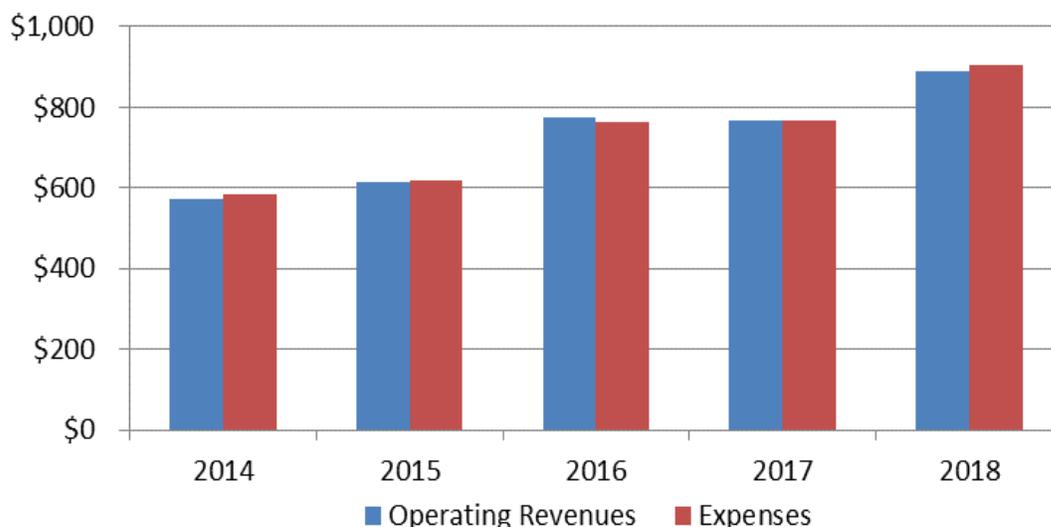
Premiums for Transferred Risk Premiums for transferred risk increase continues to increase from \$493M in 2016 to \$536M in 2017 and \$640M in 2018, up 19% from 2017. Much of this increase is in our EIAHealth program. Our exposure base for workers' compensation and general liability programs is payroll; with the economic recovery, payrolls are growing as well.

Contributions for Retained Risk The EIA's contributions for retained risk revenues were \$213M in 2018, compared to \$196M last year and \$163M in 2016. The contributions for retained risk, together with investment earnings, are used to finance the provision for claims. We have also experienced increase contribution for retained risk as we have expanded our corridors and transferred those to our newly established captive.

Expenses

Total operating expenses increased by \$137.7M in fiscal year 2017/18 compared to \$6.8M increase in 2017 as compared to fiscal year 2016/17. The significant increase in year 2018 was due to increase in insurance expense, primarily in the EIAHealth program, with a corresponding increase in revenue. Additionally, \$46M increase in claim expenses in 2018 compared to 2017 contributed to overall increase in operating expenses as well. Operating expense compared to revenue is shown in the following chart:

**Operating Revenues and Expenses
(in millions)**





Management's Discussion & Analysis

Significant expense items in fiscal year 2017/18 included:

- Member dividends included \$981k to members of the PGL Program, and \$102k to Property, EIAHealth and Miscellaneous Program members.
- Insurance expense increased by \$101.5M, mirroring the revenue increase in premiums for transferred risk, primarily in the EIAHealth Program.
- The provision for claims is a management estimate of the cost of pooled, or shared, claims. This estimate is based on a variety of actuarial and statistical techniques considering claims history, claim payment history and frequency, changes in the law, inflation, and other socio-economic factors. Because our claims are discounted to the present value, the effect of changes in the discount rate is included in the provision for claims. The overall provision for claims cost, both prior and current, increased by \$46M from \$185.2M in 2017 to \$231.2M in 2018.
- Program service expense was 3% higher in 2018 at \$13.4M compared to 2017. Program services include claims administration services, claims audits, actuarial services, legal services, and other expenses necessary for the operation of each program.
- Unallocated Loss Adjustment Expense (ULAE) decreased by \$9.7M from 2017 to negative \$5.7M in 2018 because there was a change in ULAE calculation methodology and change in payout patterns in various programs.
- Membership in many EIA programs includes subsidies to enhance member's risk management programs.
- General Administrative expense was 3% higher in 2018 at \$12.9M compared to 2017. General Administrative services include salaries and benefits of the EIA staff, meetings and conferences, office expenses, and other expenses necessary for the operation of the EIA.

The actuarial subsidy is \$2k, available in many programs. All members of the property and casualty programs are eligible for a risk management subsidy of \$1k per program. A total of \$8.9M reclassified from the net position to the Authority's liabilities on the Statement of Net Position because these are being held by the EIA on behalf of their members.

The following chart shows the total dollars that were distributed through member subsidies for the last five years:



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Management's Discussion & Analysis

The EIA offers a variety of Risk Control, Claims, and Risk Management services for our members. The services offered include:

- On-site and telephonic consultation
- Video, electronic and printed resource material
- Regional, on-site and web based training programs
- Facility inspections
- Hazard and exposure assessments with realistic solutions
- Crisis Incident Management and Consultation
- Drug and Alcohol Monitoring Consortium
- Policy/program evaluation and development
- Subsidy program to fund risk management services
- A Risk Management Practitioners Program
- Background Check Services
- Cybersecurity Services
- An Enterprise Risk Consultants Program
- An online Risk Assessment Tool, and many more.

Capital Assets

In January 2010, the new office facility at 75 Iron Point Circle, in Folsom, California was purchased at a cost of \$9.2M. We have invested in tenant improvements, both for the space occupied by the Authority and for the 43% of the building that is leased out. Other investments include scheduled replacements of office equipment and computers, and investments in new technology. Capital assets include scheduled replacements of office equipment and computers, and investments in new technology, including a new phone system. Implementation of the last viable workers' compensation third party administrator into our claims system was completed and opportunities to automate claims management processes were implemented. We continue to provide a claims system for members who want to lease our system. Development continues on a member analytic dashboard, as well as the EIA's pool management system, including a combined WC and GL renewal application.

Economic Factors

The most significant economic factors that will affect the future of the EIA include the legislation that affects changes in coverage, the insurance market, the investment market, and the financial health of our members. While the property market shows signs of beginning to harden, sufficient capacity remains for our earthquake and flood risks. There are fewer markets for our workers' compensation program, but we are still able to insure risks at a competitive cost. The least stable environment is the liability market where we are seeing growing trends toward higher settlements and larger adverse verdicts. Large loss developments in the GL1 Program resulted in a drop in net position of nearly \$27M as of June 30, 2018.



Management's Discussion & Analysis

Each EIA program committee is carefully monitoring changes to the insurance market, investment market, and their target equity as they make funding decisions at each renewal. We have successfully used multi-year reinsurance agreements to stabilize rates in the GL1, Property, PWC, EWC, and Medical Malpractice Programs. The other tool typically used to respond to changing market conditions is to expand and contract pooled risk layers. This can be done with a traditional un-aggregated pooled layer that is funded based upon actuarial recommendations, or on an aggregated corridor basis.

Other Information

Annually, as a subcontracted part of the financial audit, the Authority's actuarial data produced by its in-house actuarial staff and used in the production of the year-end financial statements, is peer reviewed by AON Consulting. The AON peer reviewers assess the propriety of the methodologies used and assumptions made in determining the actuarial results and the Ultimate Loss estimates, which underlie the estimates of IBNR liabilities within self-insured programs.

In addition to the basic financial statements and accompanying notes to the financial statements, this report also presents certain Required Supplementary Information reconciling EIA claim liabilities and claim development schedules. In addition, supplemental information on the proportionate share of the net pension liability, on pension plan contributions, a schedule of changes in the net OPEB liability and related ratios, and a schedule of the Authority's OPEB contributions is provided. Required supplementary information can be found beginning on page 89 of this report. The combining and individual program statements for all EIA programs are presented immediately following the required supplementary information beginning on page 106 of this report.

Conclusion

This financial report is designed to provide a general overview of the EIA's finances for all those with an interest in the EIA's finances. Questions concerning any of the information should be addressed to the Chief Financial Officer, 75 Iron Point Circle, Suite 200, Folsom, California 95630.

Coverages



Property & Casualty

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Workers' Compensation Programs

The EIA Workers' Compensation programs are broad in coverage and provide substantive loss prevention, claims and risk management services to help you manage your risk. Our goal is to assist you in keeping your employees safe, limiting the frequency of losses, and working with you to drive down your cost of claims.

Our Programs

Two programs exist to satisfy the diverse needs of our vast membership. With over \$3B in payroll, the Primary Workers' Compensation (PWC) Program provides its county, city, educational, and special district members the opportunity to secure first dollar coverage, instead of maintaining a self-insured retention (SIR). Limits within the PWC Program are up to \$125K of coverage and members then enter into the Excess Workers' Compensation (EWC) Program. With over \$28B in payroll, the EWC Program provides its members an option to self-insure at various levels, with SIRs as low as \$125K and up to \$5M.

Details of the PWC Program

The EIA assumes all administrative responsibilities for the PWC Program. This includes: claims administration, of which you may select from six different third party

Our Services



RISK CONTROL

Members benefit from a robust program of services that are both included with your membership or at pre-negotiated rates with industry leading vendors.



CLAIMS PROGRAMS & SERVICES

Claims expense is the largest portion of workers' compensation expenditures. Your membership allows access to: 24/7 nurse triage and injury reporting, claims audits, medical provider network (MPN) services, and more, that can help substantially reduce claim costs.



RISK MANAGEMENT

Your EIA membership allows access to data analytics, legal advice and contract review services, subsidy funds, and crisis incident management services to help you when you need it most.

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administrators (TPAs), an annual actuarial study obtained by the EIA, loss data collected automatically from your TPA, and claims audits through the use of an independent auditor. As a member-directed organization, we value the direction provided by the PWC Committee, comprised of members who govern the PWC Program.

Details of the EWC Program

The EWC Program was the first EIA coverage program offered to members in 1979. Today, the Program provides 174 members with statutory coverage, subject to the members' SIR. The EWC Program's economies of scale provide unmatched buying power in the reinsurance and excess insurance markets, leading to a lower cost of insurance for our members. Additionally, the Program includes a Crisis Incident Management Policy, allowing members \$50K of coverage for situation assessment and crisis management communications.

Available Program Services

Membership includes at no additional cost:

- Claims audits
- Claims index reporting
- DMV Employer Pull Notice (EPN)
- EIAtv on-demand webcasts
- Labor law/employment practices legal services
- Risk management legal advice
- Streaming video library
- Subsidy funds
- TargetSolutions' learning management system (LMS)

Members receive access to the following services at pre-negotiated, reduced rates:

- Drug and Alcohol Testing Consortium
- Injury reporting and triage services
- Medical Provider Network (MPN)
- Medicare reporting
- Return-to-work program
- Soft tissue injury prevention program
- Tailored crisis incident management services

The EWC Program's economies of scale provide unmatched buying power in the reinsurance and excess insurance markets, leading to a lower cost of insurance for our members.

For more information, please contact:

Brian Kelley, Director of Underwriting
bkelly@csac-eia.org

916.850.7300

www.csac-eia.org

PWC Program Facts - Renewal Date: July 1

39

CURRENT MEMBERS

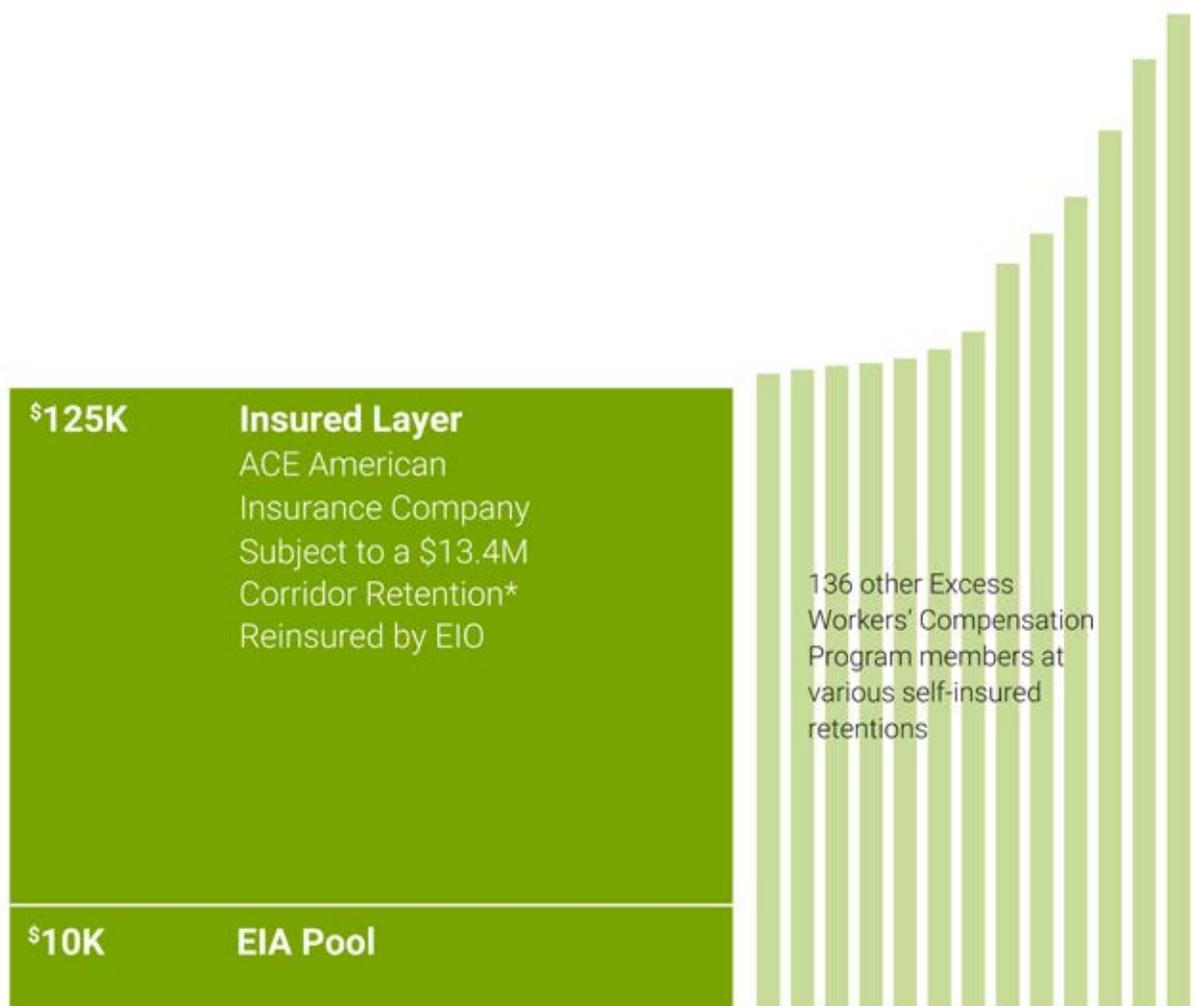
\$125K

COVERAGE LIMITS

\$3.4B

TOTAL PAYROLL

Statutory — Excess Workers' Compensation Program



* The Corridor Retention will be adjusted at the end of the year.

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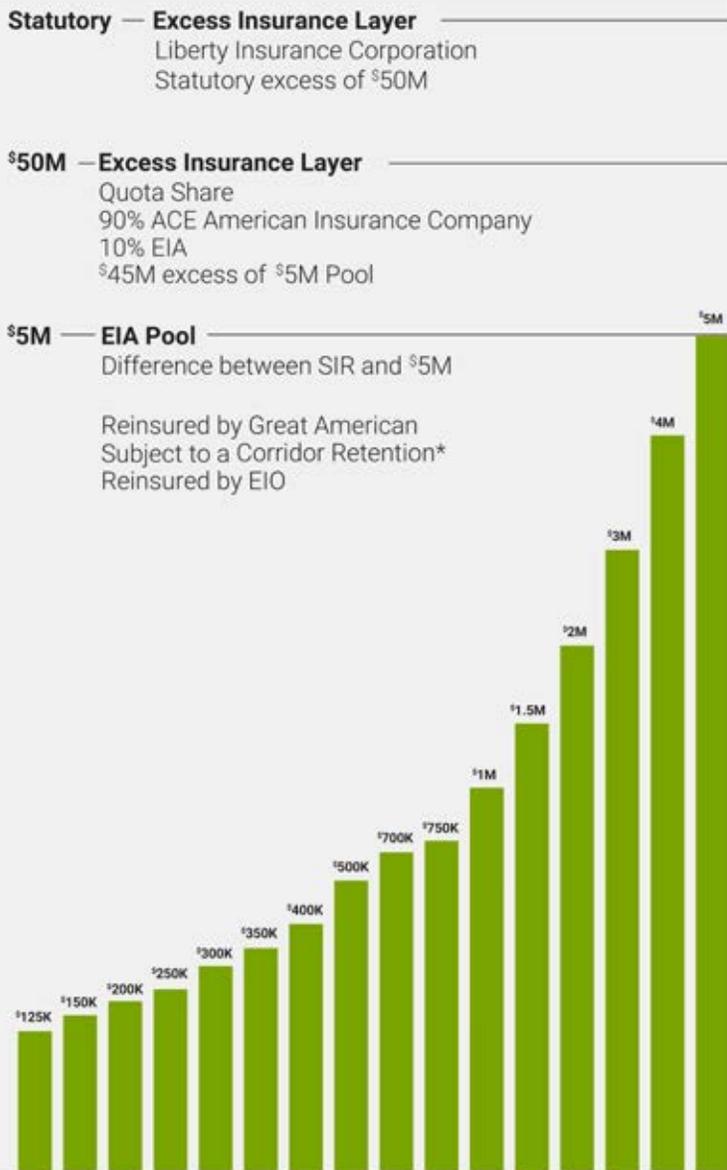
EWC Program Facts - Renewal Date: July 1

174
CURRENT MEMBERS

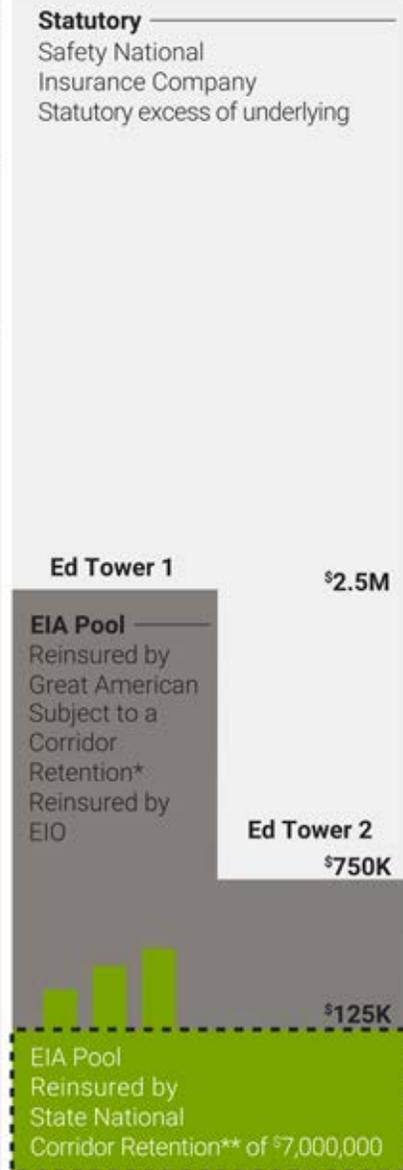
Statutory
COVERAGE LIMITS

\$31B
TOTAL PAYROLL

Core Tower



Educational Tower



* The Corridor Retention will be adjusted at the end of the year. The Core and Educational Towers are subject to a single, shared corridor retention of \$47,765,027 (does not include primary <\$125k layer).

** The Corridor Retention will be adjusted at the end of the year.

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Liability Programs

Coverage programs designed to shield you from a broad range of risks: bodily injury, personal injury, property damage, public officials' errors and omissions, employment practices liability (EPL), and auto liability. We are here to help safeguard your entity from all potentially covered claims.

Our Programs

The EIA offers two liability coverage programs to protect members of all different sizes and with varying levels of risk appetites. Members can choose between the General Liability 1 (GL1) Program with members' self-insured retentions (SIRs) ranging from \$100K to \$1M with a \$10k deductible buy-down option and the General Liability 2 (GL2) Program with members' SIRs that range from \$1M to \$5M. Members of our liability programs enjoy coverage limits of up to \$25M, or up to \$50M through the Optional Excess Liability (OEL) Program.

Details of the GL1 Program

This Program allows members to retain an SIR at a slightly higher range, between \$100K and \$1M. As the EIA's second largest program with 125 members, the GL1 Program is a true depiction of the buying power of the pooling

Our Services



RISK CONTROL

Members benefit from a robust program of services that are both included with your membership or at pre-negotiated rates with industry leading vendors.



CLAIMS PROGRAMS & SERVICES

Membership in these Programs allow access to: claims audits, claims index reporting, subrogation recovery services, and more, that can help substantially reduce claim costs.



RISK MANAGEMENT

Your EIA membership allows access to data analytics, legal advice and contract review services, subsidy funds, and crisis incident management services to assist with situation assessment and media communication.

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method, and yet members are still able to manage their claims either in-house or through their chosen TPA. This Program includes a Crisis Incident Management Policy, allowing members \$50K of coverage for situation assessment and crisis management communications.

Details of the GL2 Program

This Program was specifically designed to offer larger members the advantages of the joint purchase of excess coverage while maintaining your ability to handle and fund primary losses up to the SIR. Also included is a Crisis Incident Management Policy, allowing members \$50K of coverage for situation assessment and crisis management communications.

As a special coverage feature, members of the GL2 Program enjoy: in-house legal expenses that satisfy member SIR (and are reimbursable), time element pollution coverage, limited subsidence coverage (not applicable to all members), no sabotage and terrorism exclusion, and claims audits every 2 years.

Available Program Services

Membership includes at no additional cost:

- Claims audits
- Claims index reporting
- DMV Employer Pull Notice (EPN)
- EIAtv on-demand webcasts
- Labor law/employment practices legal services
- Risk management legal advice
- Streaming video library
- TargetSolutions' learning management system (LMS)
- Subsidy funds

Members receive access to the following at pre-negotiated, reduced rates:

- Tailored crisis incident management services
- Drug and Alcohol Testing Consortium
- Medicare reporting

Through our program structure and economies of scale, we are able to secure favorable rates in the reinsurance and excess insurance markets, minimizing your cost of risk.

For more information, please contact:

Brian Kelley, Director of Underwriting
bkelly@csac-eia.org

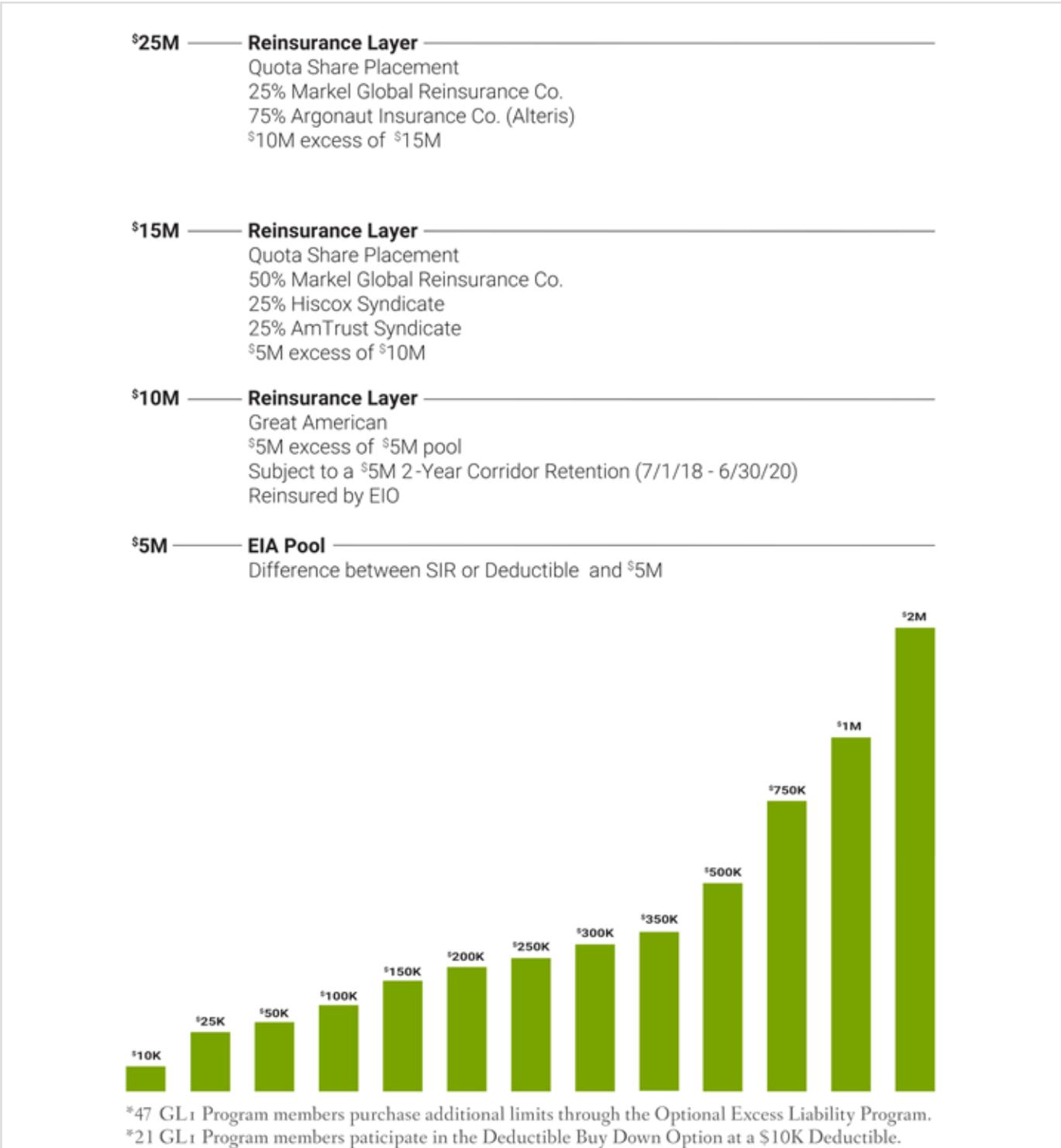
916.850.7300

www.csac-eia.org

GL1 Program Facts - Renewal Date: July 1

125 \$6.1B 469K

CURRENT MEMBERS TOTAL PAYROLL AVG DAILY ATTENDANCE

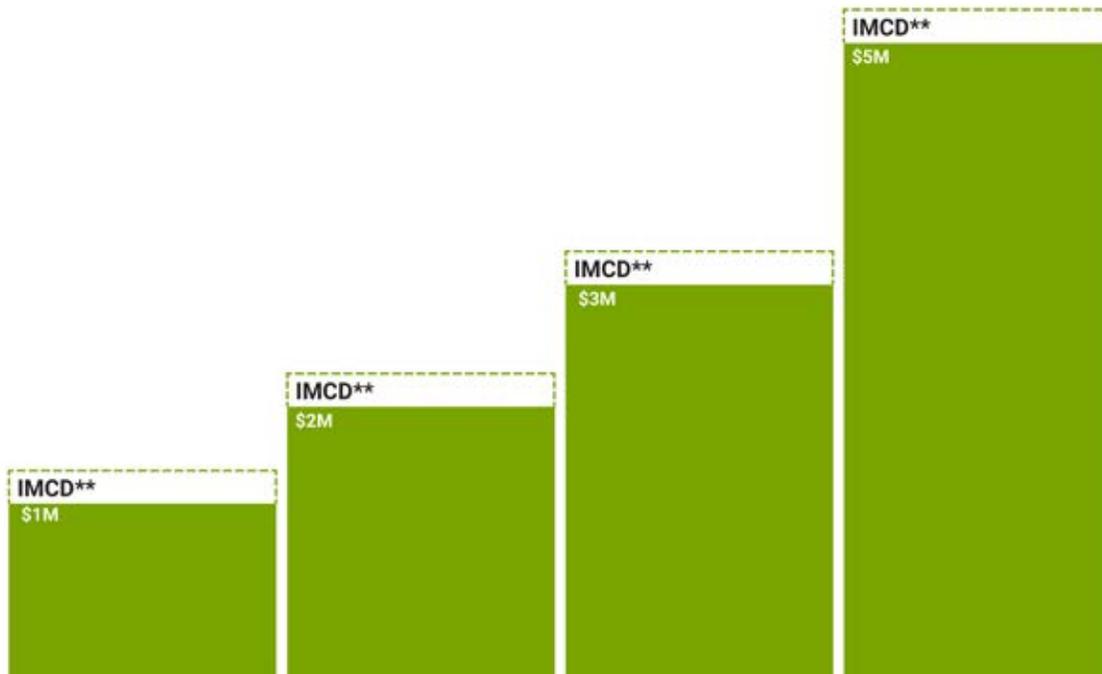


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GL2 Program Facts - Renewal Date: July 1

18 CURRENT MEMBERS **\$10M** EIA POOL LAYER **\$9.6B** TOTAL PAYROLL

- \$25M — Reinsurance Layer**
 Quota Share Placement
 67% AmTrust Syndicate
 33% Hiscox Syndicate
 \$5M excess of \$20M
- \$20M — Reinsurance Layer**
 Quota Share Placement
 35% Markel Global Reinsurance Co.
 30% Great American
 20% Brit Insurance
 15% HISCOX
 \$10M excess of \$10M
- \$10M — Reinsurance Layer**
 QBE and CHUBB
 Subject to a \$24,500,000 Corridor Retention
 Reinsured by EIO



* 12 GL2 Program members purchase additional limits through the Optional Excess Liability Program.
 ** Individual Member Corridor Deductible (IMCD) where applicable.

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Medical Malpractice Program

The impact of the Affordable Care Act on the healthcare industry remains a mystery for most of us. During times of uncertainty, it is important to have a strong safety net to help soften the blow of a future medical malpractice claim. Partnering with the EIA and our pool of members can strengthen the framework of your net.

Our Program

With a pulse on industry happenings through close collaboration with our Medical Malpractice Committee, the EIA takes special care to offer features that are in line with the needs and wants of the pool.

Details

Unique in its design, this dual group structure allows for the best benefit to our members:

- Program 1: members with SIRs and designed for those with hospital exposures
- Program 2: members with deductibles

With a common pooling layer, potential dividends are afforded, along with risk sharing and program flexibility.

Our Services



RISK CONTROL

Members benefit from a robust program of services that are both included with your membership or at pre-negotiated rates with industry leading vendors.



SPECIAL FEATURES

- Pooled coverage is on a claims-made basis; excess coverage is provided on a per-occurrence basis
- Automatic coverage for all employed and contract physicians
- Covers managed care exposures



RISK MANAGEMENT

Risk Management Services, Inc. (RMS) provides members of this Program claims monitoring and risk management services, including a free annual on-site visit/training and unlimited consultation via phone or email.

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Resources

Additional value-added resources for Medical Malpractice Program members in Program 1 include:

- Tri-annual audits of open claims files and claims-handling operations
- Review of claims to determine any exposures which may affect the excess coverage
- Oversight management of all claims reserved at, or having the potential to affect, the excess coverage
- Establish an incident reporting system to provide uniformity throughout the participating members and to target “major incidents”
- Consultation activities during which visits may include individualized training programs, educational materials, audits, and assistance with policies and procedures

For Program 2 members, resources include:

- Providing first dollar claims management and administration, including initial handling of claims
- Investigation, case management, and settlement assistance, within given authority by the member and the Medical Malpractice Committee
- Initial evaluation and annual follow-up of each member’s healthcare risk management activities

Available Program Services

Membership includes at no additional cost:

- EIAtv on-demand webcasts
- Risk management legal advice
- Streaming video library
- TargetSolutions’ learning management system (LMS)
- Claims audits
- Claims index reporting
- Subsidy funds

Members receive access to the following services at pre-negotiated, reduced rates:

- Tailored crisis incident management services
- Dug and Alcohol Consortium
- Medicare reporting

The CSAC Excess Insurance Authority is a member-directed risk sharing pool of counties and public entities committed to providing risk coverage programs and risk management services.

For more information, please contact:

Brian Kelley, Director of Underwriting
bkelly@csac-eia.org

916.850.7300

www.csac-eia.org

Med Mal Program Facts - Renewal Date: October 1

52

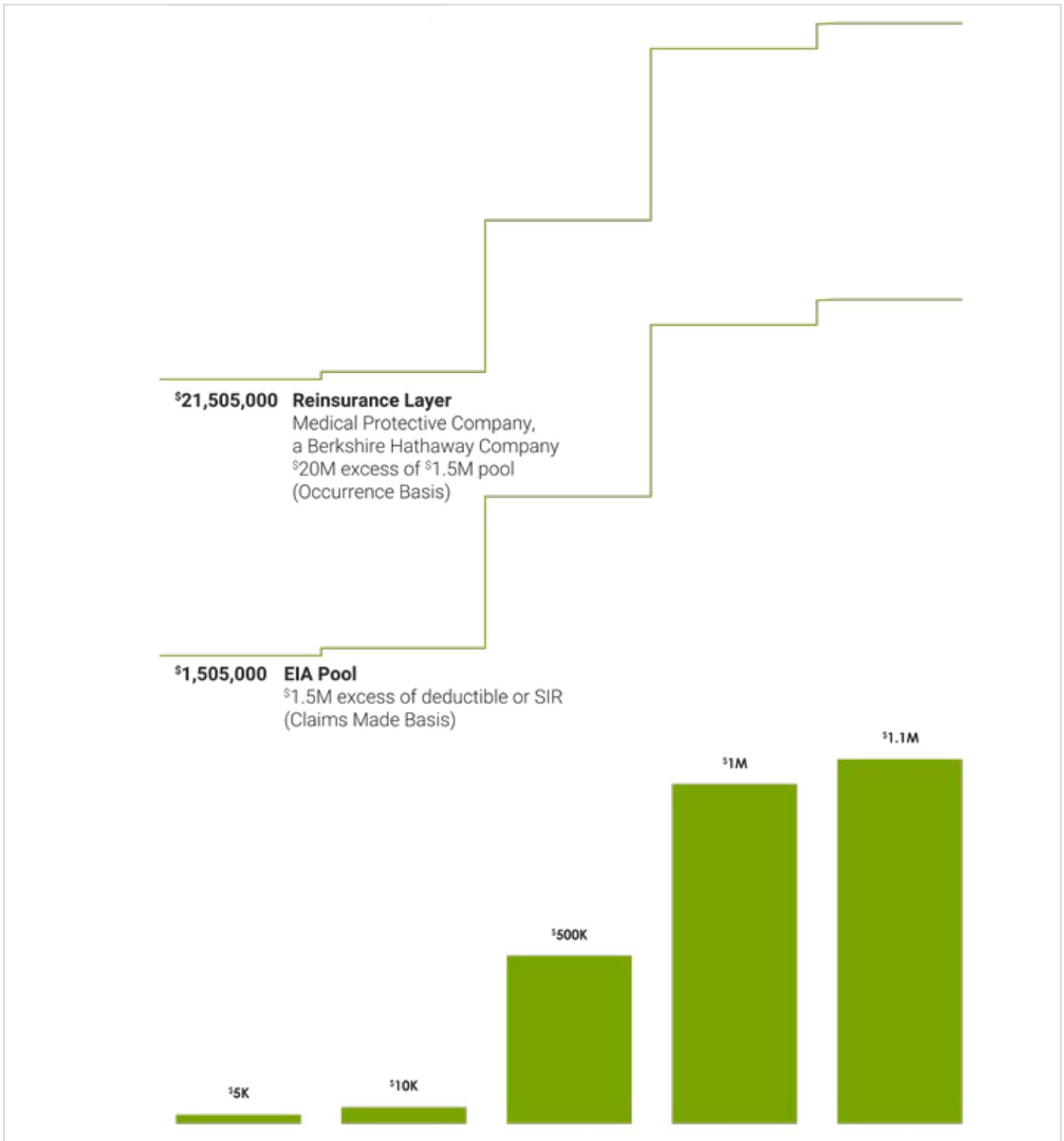
CURRENT MEMBERS

\$1.5M

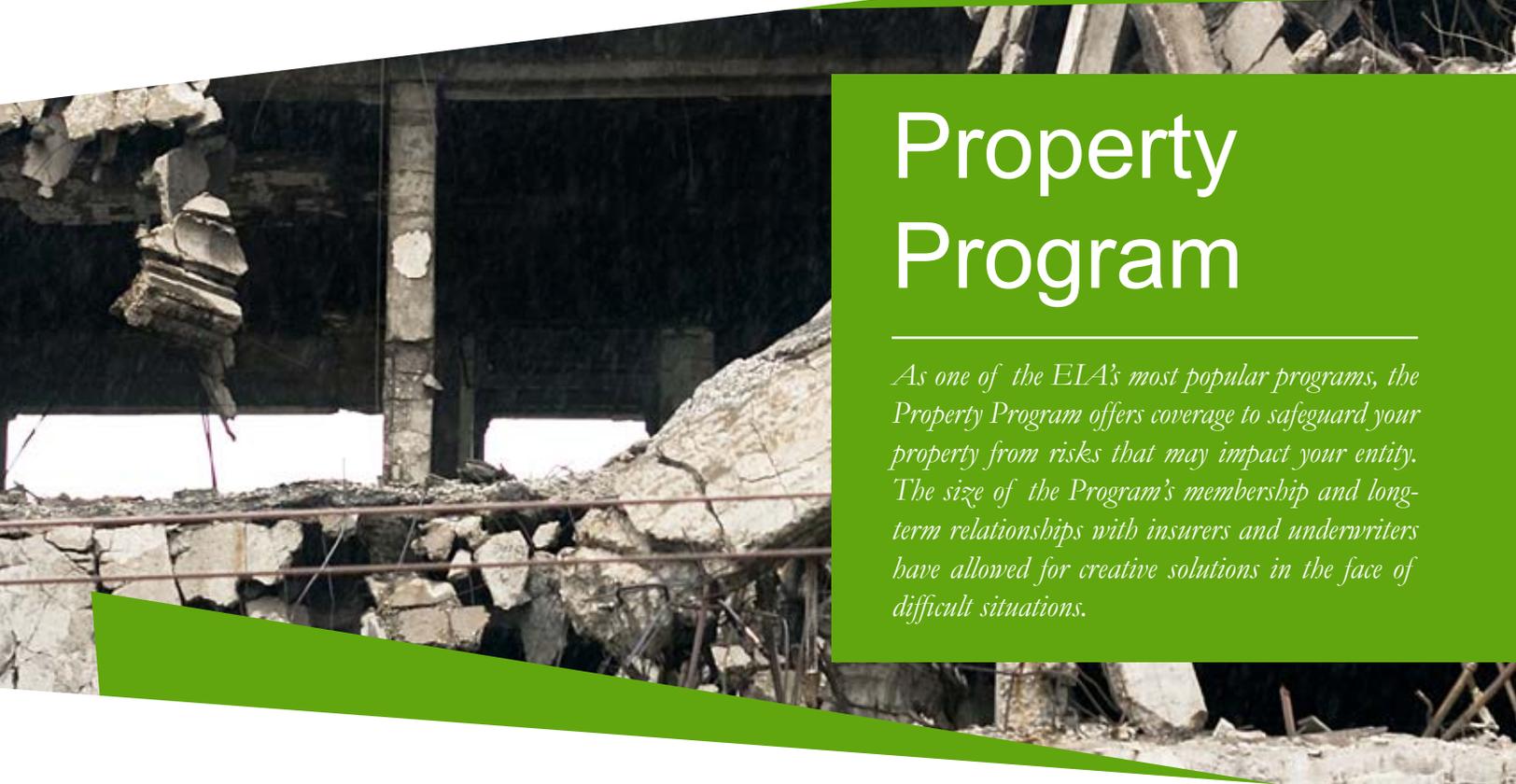
EIA POOL LAYER

\$20M

EXCESS COVERAGE



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Property Program

As one of the EIA's most popular programs, the Property Program offers coverage to safeguard your property from risks that may impact your entity. The size of the Program's membership and long-term relationships with insurers and underwriters have allowed for creative solutions in the face of difficult situations.

Our Program

Our membership is a blend of California's counties, cities, schools, and special districts, each with its own unique wish-list of coverage requirements. As a member-directed organization, we embrace this diversity and have adapted the Property Program to provide the best protection for our members at the lowest possible cost.

Details

The Property Program is structured with "towers" that have been designed to spread risk both geographically and categorically, affording higher limits at reduced costs. Members of the Program have access to \$600M in all risk coverage, \$550M in flood limits, and if the optional earthquake coverage is purchased, \$515M per a single location with up to \$915M available in earthquake limits. The Program maintains a \$3M pool, with a combination of both insurance and reinsurance making up the balance of the limits. While the pool layer is limited to \$10M in exposure for the

Our Services



RISK CONTROL

Members benefit from a robust program of services that are both included with your membership or at pre-negotiated rates with industry leading vendors.



SPECIAL FEATURES

- Flood coverage included on all locations
- Appraisals costs included for locations valued above \$250K
- Low Flood and Earthquake deductibles
- Course of Construction coverage
- Terrorism coverage



RISK MANAGEMENT

Your EIA membership allows access to data analytics, legal advice and contract review services, subsidy funds, and crisis incident management services to help you when you need it most.

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year, the primary reinsurer drops down to cover losses above the members' deductibles once the pool layer is exhausted.

Benefits include coverage for Boiler & Machinery, scheduled fine arts, vehicles (on an optional basis), and specially trained animals.

The Property Program is governed by its members, comprised of eleven voting and two alternate committee members. The Property Committee monitors the Program's health and ensures that items such as funding, coverage, claims, and services are in line with the members' needs.

Resources

Value-added resources for Property Program members include: appraisals for all buildings valued at or above \$250K once every 5 years; pressure vessel inspections (included as respects to the Boiler & Machinery coverage); and a Crisis Incident Management Policy allowing members \$50K of coverage for situation assessment and crisis management communications.

Available Program Services

Membership includes at no additional cost:

- EIAtv on-demand videos
- Risk management legal advice
- Streaming video library
- Subsidy funds
- TargetSolutions' learning management system (LMS)

Members receive access to the following services at pre-negotiated, reduced rates:

- Tailored crisis incident management services
- Subrogation recovery services
- Appraisal services for locations valued at less than \$250K

The CSAC Excess Insurance Authority is a member-directed risk sharing pool of counties and public entities committed to providing the best risk coverage programs and risk management services to our members.

For more information, please contact:

Brian Kelley, Director of Underwriting
bkelly@csac-eia.org

916.850.7300

www.csac-eia.org

Property Program Facts - Renewal Date: March 31

104
CURRENT MEMBERS

\$600M
EXCESS ALL RISK LIMIT

\$69B
TIVS

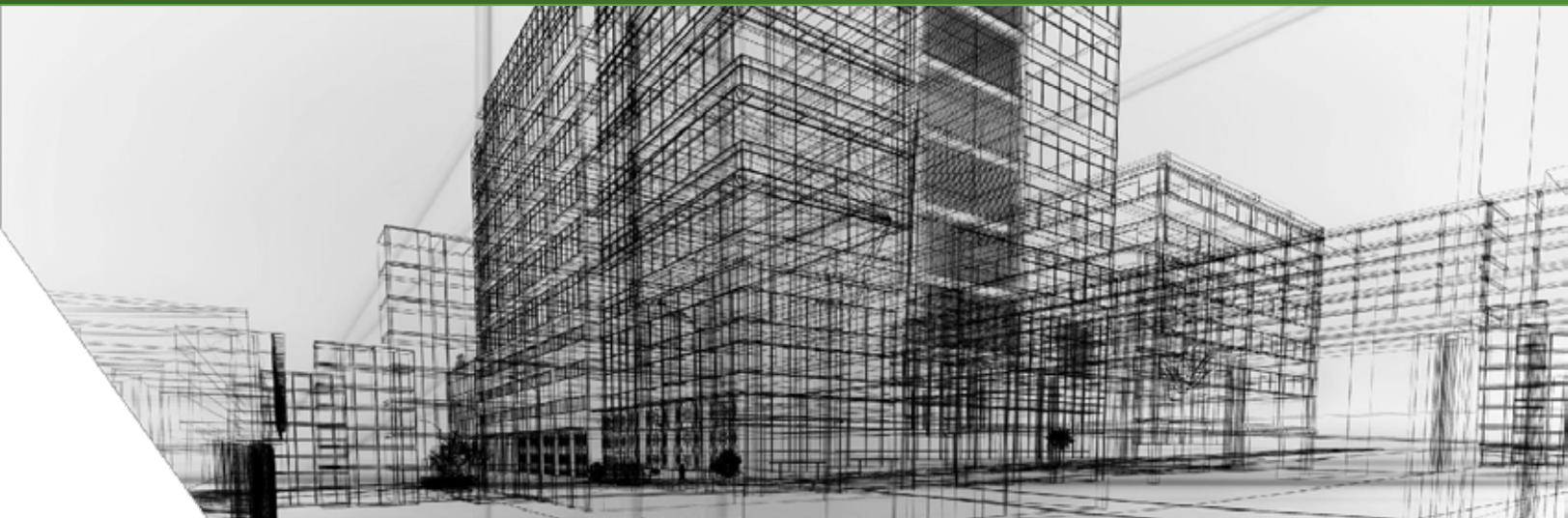


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CSAC EIA MASTER ROLLING OCIP (MR OCIP)

Insurance for the benefit of your project



The EIA's Master Rolling Owner Controlled Insurance Program (MR OCIP) provides turnkey access to the benefits and affordability of traditional OCIPs once only available for large-scale construction projects. This exclusive program is available to all California public entities with projects as low as \$10 million in construction value.

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EIA'S MASTER ROLLING OCIP (MR OCIP)

Long available for large-scale projects, the vast benefits and affordability of owner-controlled insurance programs (OCIPs) are now accessible to public entities with projects of all sizes through our MR OCIP.

WHAT IS AN OCIP?

An OCIP is a centralized insurance program designed to provide protection for owners and contractors of all tiers with certain insurance coverage while they are on the project site. The recognized benefits of an OCIP over the traditional approach to construction insurance include greater risk control and improved insurance coverage for all involved parties.

MR OCIP EXPLAINED

The EIA's MR OCIP uses an innovative "pooled" approach to extend the benefits of OCIPs to single projects as low as \$10 million as well as a more traditional "standalone" approach that allows entities with individual or aggregated projects totaling \$100 million or more to benefit from MR OCIP's pre-negotiated, below-market rates.

THE BENEFITS

MR OCIP provides access to a vast array of benefits over a traditional insurance program, including:

- Lower cost
 - Savings of 15% to 30% over market rates
 - Savings of 1% to 1.5% of construction values
- Elimination of redundant insurance costs and mark-ups
- Higher limits of insurance (\$25 million to \$200+ million)

- Minimized cross-litigation/subrogation
- Larger, qualified contractor pool
- Enhanced small business enterprise initiatives
- Flexibility in premium financing
- 10 years completed operations coverage
- Solves indemnity issues of SB 474 for general contractors
- Access to loss control, claims oversight, and risk management resources
- Streamlined, turnkey implementation process
- Reduced administrative burden
- Pollution and OPPI coverages are also available

STREAMLINED ADMINISTRATION

MR OCIP is designed to alleviate the administrative burden associated with the insurance process. Central to this concept is Alliant WrapX, a web-based, automated administration system that adds efficiency and transparency to the program so clients can stay focused on delivering a successful project.

WrapX provides the following core features:

- For owners:
- Program monitoring
 - Document access
 - Automated notifications
 - Automated reports
 - Ad hoc reports

THE POWER OF THE EIA

The key to this program's innovation and flexibility lies with the EIA, the nation's largest joint powers authority (JPA).

Founded in

1979



Approximately

343

Members



1,960+

Public Entities Covered
Account for:

95% ALL CALIFORNIA
COUNTIES

60% ALL CALIFORNIA
CITIES

All California public entities are eligible for membership with the EIA and access to its programs, including MR OCIP.

CONTACT

Shawn Kraatz
First Vice President
949 660 8117
Shawn.Kraatz@alliant.com

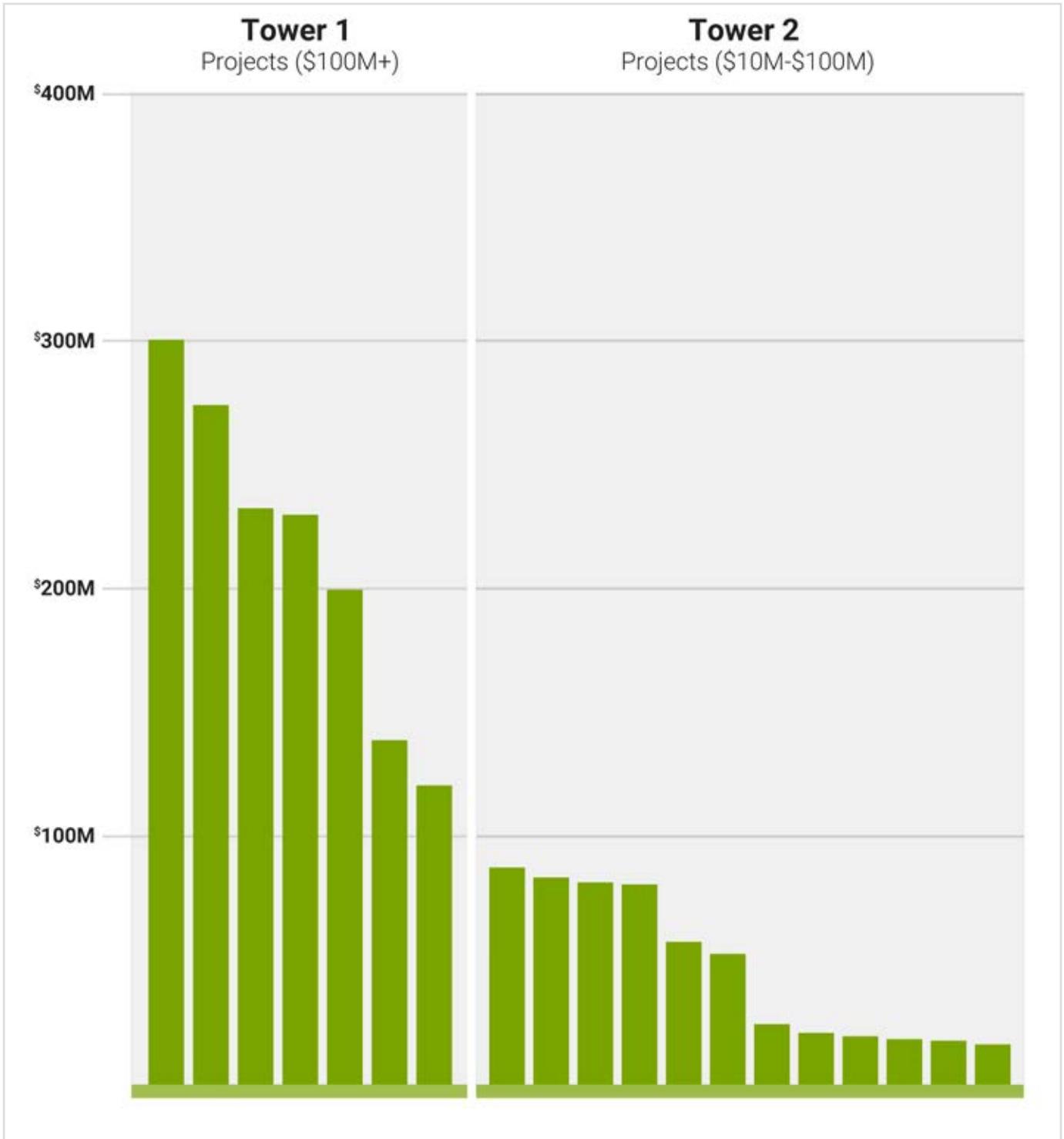
MR OCIP Program Facts - Renewal Date: January 1

15

CURRENT MEMBERS

+\$1B

CONSTRUCTION VALUES



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Coverages



Employee Benefits



EIAHealth Program

By offering you cost-effective custom plan designs with premier carrier partners and a suite of administrative services, you are able to craft benefits programs that you and your active/retired employees will value for years to come.

Our Program

The EIAHealth Program was created to provide EIA members with high quality, cost-effective healthcare solutions. By joining other California public entities – both large and small – with similar risk profiles in a financially stable pool, members gain the flexibility to match their current plan design, while lowering costs and receiving coverage from premier carrier partners.

The EIAHealth Program, in participation with SISC, is the second largest public sector healthcare purchasing pool in California, representing agencies throughout the State and covering 25,000 employee lives. The EIAHealth Program focuses on allowing our members the ability to customize their health care programs, while maintaining an equitable renewal trend. We pride ourselves in providing exceptional member service.

Features & Benefits



FACTS

- Members: 36
- Employee/Retirees: 30,000+



CARRIER PARTNERS

- Anthem
- Blue Shield of California
- Kaiser Permanente
- Express Scripts



PROGRAM SERVICES

- Full Service Benefits Administration
- Compliance Resources
- Consolidated Billing
- Retiree, COBRA Administration
- Wellness and Disease Management
- Smart Device Physician Appointments
- Large and Small Group Plan Options
- Concierge Surgical Benefit

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**Pooling Our Resources,
For Our Common Good**

Public sector employers have long faced unique challenges when it comes to employee benefits, especially when it comes to providing health and benefits programs that are competitive in scope and price over the long term.

Our mission is to provide programs and services that are:

Competitive – Provide programs which are competitive in scope and price over the long term.

Available – Endeavor to make available programs which are flexible in meeting member needs.

Responsive – Deliver quality, timely services in claims management, loss control, education and communications.

Equitable – Allocate costs and services between various members in a fair and consistent manner.

Stable – Maintain financial strength and solvency.

Whether you are a large public agency in need of a custom plan design, or a smaller public entity searching for a complete benefit program at a competitive rate, the EIAHealth Program provides

members with a cost-effective alternative to stand alone health and benefits plans.

The EIAHealth Program is founded on the basis of the RIGHT RATE, RIGHT NOW, focusing on maintaining a balanced renewal trend, with less year-to-year rate volatility.

For more information, please contact:

Sidney DiDomenico, Director of Employee Benefits
sdidomenico@csac-eia.org

Kathleen Barnes, Employee Benefits Specialist
kbarnes@csac-eia.org

916.850.7300
www.csac-eia.org



EIAHealth Program Facts - Renewal Date: January 1

36

CURRENT LARGE
GROUP MEMBERS

136

CURRENT SMALL
GROUP MEMBERS

31K

EMPLOYEE / RETIREES

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Employee Benefits Programs

The EIA Employee Benefits programs provide our members with comprehensive benefit coverages: dental, vision, life/AD&D, disability and EAP. These programs capitalize on greater volume and lower fixed costs, which equals greater savings to our members and the employees they represent.

Our Programs

Dental

The EIA Dental Program is one of the largest public sector dental pools in California and offers your entity comprehensive dental coverage, with flexible benefit plan designs at the lowest possible rates.

As a joint purchasing program, the EIA Dental Program is able to leverage the size of its pooled participants to achieve volume pricing that is significantly lower than what an individual public agency could qualify for.

Dental Program highlights include:

- Pooled and self-funded programs
- PPO and Premier Networks available
- Multiple rate structure options
- Pooled renewals



Features & Benefits



DENTAL PROGRAM FACTS

- Members: 157
- Total Premium: \$35M
- Employees/Retirees: 80,000



BENEFITS CARRIER PARTNERS

- Dental: Delta Dental
- Vision: Vision Service Plan (VSP) & MESVision (Medical Eye Services)
- Life & Disability: Voya & Cigna
- Employee Assistance Program: MHN



PROGRAM SERVICES

- We are dedicated to providing value-based customer service through:
- Claims advocacy
 - Underwriting and financial analysis
 - Contract and compliance
 - Program implementation

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Vision

The EIA partners with Vision Service Plan (VSP) and MESVision (Medical Eye Services), to bring our members the most comprehensive vision coverage in the state. Available via pooled arrangement or on a stand-alone self-funded basis, our members maintain their plan design flexibility while benefiting from the group purchasing environment.

Vision Program highlights include:

- Self-insured and fully insured contracts
- Duplicate existing benefit designs or create custom benefit designs
- Shelf plan options available with a large range of possible co-pays and benefit frequencies
- Pooled renewals
- All renewal dates available
- Multi-year rate guarantees may be available



Life & Disability

As the largest employee benefits program, the Life & Disability Program partners with Voya and Cigna to cover over 100,000 employee lives. Members of the Program maintain plan design flexibility, pooled renewals and the convenience of a self-administered program.

Members of this Program receive coverage for:

- Basic Life Insurance
- Supplemental Life Insurance
- Basic Accidental Death and Dismemberment (AD&D)
- Short Term Disability (STD) Insurance
- Long Term Disability (LTD) Insurance



Employee Assistance Program (EAP)

By far, EAP is one of the most important programs the EIA offers. The EAP assists our member employees and dependents in maintaining life balance and offers members services addressing employment practices and critical incidents. Through a partnership with MHN, this Program offers low administrative fees and plan buy-up options unique to the member specification.

Members of the EAP receive coverage for:

- Face-to-face clinical counseling
- Telephonic assessment and consultation
- Work and life services
- Online member and employer services



The EIA's Employee Benefits programs afford members with a cost-effective alternative to stand alone plans, providing a wide range of benefits for a wide range of needs.

For more information, please contact:

Sidney DiDomenico, Director of Employee Benefits
sdidomenico@csac-eia.org

Kathleen Barnes, Employee Benefits Specialist
kbarnes@csac-eia.org

916.850.7300
www.csac-eia.org

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Coverages



Miscellaneous



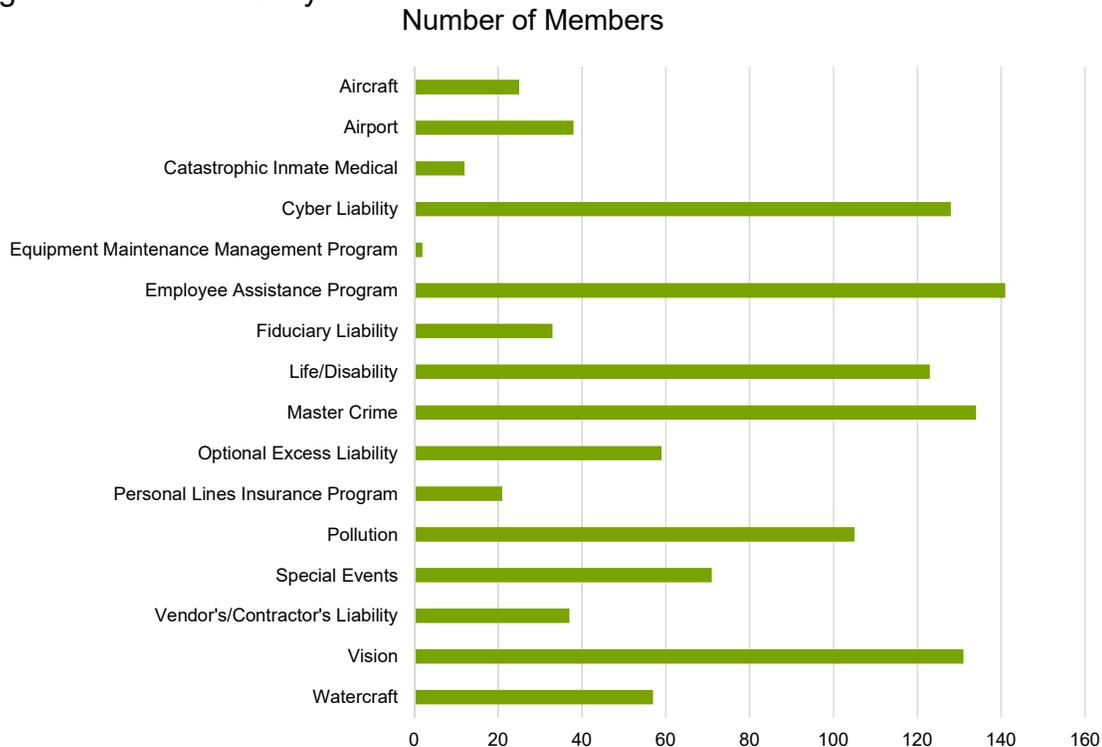
Miscellaneous Programs

The EIA provides additional group purchase insurance programs to protect your entity from other various exposures.

Members who combine the Miscellaneous Programs with EIA's ten other major coverage programs gain a well-balanced risk portfolio that serves as the best long-term solution for a full range of market conditions.

Program Participation

The chart below illustrates the number of members participating in the Miscellaneous and Ancillary Benefit Programs for the current year.



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Ancillary Benefits

The Ancillary Benefit Programs include: Vision, Life, Disability and EAP products. These Programs leverage current membership size to achieve significant savings through volume discounts and provide greater stability through shared risk. Benefits of the Program include: premium savings, custom plan designs, and contract enhancements specific to public entities.

Personal Lines Insurance Program (PLIP)

This Program provides an array of personal lines coverages, including: automobile, motorcycle, homeowners', condominium, renters', identity theft, scheduled personal property, excess liability/umbrella, recreational vehicles, and watercraft insurance to public entity employees (including retirees) at exclusive group discounted premiums through convenient payment options (including payroll deduction).

Airport Liability Insurance Program

Group purchase program providing coverage including, but not limited to, for premises, personal/advertising injury, hangar keepers' liability, and products/completed operations. Primary limits up to \$100 million; excess limits are also available.

Municipal Aircraft Program

Group purchase program for liability, non-owned aircraft liability, and aircraft physical damage. Primary limits to \$100M; excess limits are also available.

Master Crime

Government Crime—This Program provides blanket employee theft coverage, including faithful performance at \$15M limit. "Employee" is amended by endorsement to include all elected or appointed officials, treasurer/tax collector, and any other employees required to be bonded. This Program also provides depositor's forgery, computer fraud, monies and securities, and robbery and safe burglary coverages with deductibles of \$2.5k or \$25k.

Catastrophic Inmate Medical Insurance (CIMI)

This Program is designed to provide medical expense coverage for inmates requiring off-site medical treatment due to serious injuries or other health problems. Various limit and retention options are available, with no aggregate limit of liability. Program can be excess of coverage provided under an existing contract or placed as primary.

Optional Excess Liability (OEL)

Excess liability on an occurrence form, up to \$75M in limits in excess of GL1 and GL2 Programs.

Cyber Liability

This Program provides "Information Security & Privacy" insurance with electronic media liability coverage. The rates for this Program are highly competitive and coverage highlights including the following layers: 1) \$2M aggregate limit for each member and \$20M aggregate limit for all members combined and 2) \$3M aggregate limit per member and \$15M aggregate limit for all members combined.

Pollution Liability

This environmental group purchase Program provides public entities with a \$10M per pollution condition; \$10M per entity aggregate; and \$50M Program aggregate coverage for bodily injury, property damage, and cleanup costs caused by pollution conditions at scheduled sites, owned or leased, or arising from certain operations. Includes mold coverage.

Equipment Maintenance Management Program (EMMP)

This is an insured program that achieves significant savings by consolidating service contracts and providing an asset management system. The Program consolidates a member's qualified equipment under one program that improves the standard of care for the entity's equipment performance, identifies poor performing equipment, manages strategic vendor relationships, improves equipment performance, and delivers significant immediate "hard dollar" savings, without disrupting business practices.

Watercraft

This Program was designed to provide a group purchase advantage to public entities with rescue watercraft exposures, including trailers. The Program provides coverage for hull, machinery, and collision. Optional protection and indemnity and crew liability are available with a low deductible. Coverage enhancements include: property of others, scheduled miscellaneous property on/off vessel, and towers liability.

SUPPORTING PROGRAMS

- Course of Construction (COC)
- Fiduciary Liability Insurance Program (FLIP)
- Special Liability Insurance Program (SLIP)
- Special Property Insurance Program (SPIP)
- Special Events
- Vendors/Contractors

For more information, please visit our website:
www.csac-eia.org

Services



& Resources



Risk Management Services & Resources

[Actuarial Analyses Subsidy](#) ◇

An annual actuarial subsidy of up to \$2,000 helps offset the cost of actuarial studies for members in the following programs: Excess Workers' Compensation, General Liability 1 & 2, and Medical Malpractice Program 1. Reduced rates for the actuarial services are provided through the contract with Bickmore Risk Services.

[Body-Worn Cameras](#) ◇

Access to turn-key body-worn cameras, software, and secure cloud services, which include everything to get your agency up and running, provided through our partnership with LensLock.

[Certificates of Insurance Management](#) ◇

Exigis LLC, provides an online certificate of insurance tracking and management system to obtain and record proper evidence of insurance coverage from each organization with whom the members contract.

[Crisis Incident Counseling \(CIC\) Services \(WC\)](#) •

Members have access to CIC Services for employees following an unexpected work-related death of a co-worker through MHN.

[Crisis Incident Management \(CIM\) Services](#) □

Pre- and post-crisis incident services including webinars, situation assessment, media consulting, as well as communications and message management through Mainstream Unlimited.

[Enterprise Risk Consultants \(ERC\)](#) ◇

This vetted group of risk managers, claims, risk control, finance, IT and HR professionals are available to assist members with special assignments or staff transitions. Each Consultant has undergone a comprehensive application process and Background Check.

[Property Schedule Maintenance](#) •

Property members access property schedules, vendor certificate tracking, and request certificates of insurance via an online portal called AlliantConnect.

[Risk Management Practitioner Certificate Program](#) ◇

A series of 5, one-day in-person training sessions has been developed in partnership with CPS HR Consulting and is specifically designed for risk management assistants, workers' compensation specialists, and human resource analysts/assistants responsible for practical, cost-effective risk management.

[Strategic Planning Facilitation Services](#) ◇

EIA staff can conduct a JPA's Strategic Planning Session, providing guidance and consultation before, during and after your session.

[Subsidy Funds](#) •

Voluntary Risk Management Subsidy for EIA members who participate in a major program. Funds can be used for any risk management expense (such as any EIA Partner Programs), other than payment of premiums.



Risk Management Services & Resources by Program

Program	General Liability 1	General Liability 2	EIA/Health/ Dental	Medical Malpractice	Property	Primary Workers' Compensation	Excess Workers' Compensation	MR OCIP
Actuarial Analyses Subsidy	●	●		● <small>Med Mal Program 1 members only</small>			●	
Body-Worn Cameras	◇	◇	◇	◇	◇	◇	◇	◇
Certificates of Insurance Management	◇	◇	◇	◇	◇	◇	◇	◇
Crisis Incident Counseling Services						●	●	
Crisis Incident Management Services	□	□	□	□	□	□	□	□
Enterprise Risk Consultants	◇	◇	◇	◇	◇	◇	◇	◇
Property Schedule Maintenance					●			
Risk Management Practitioner Certificate Program	◇	◇	◇	◇	◇	◇	◇	◇
Strategic Planning Facilitation	◇	◇	◇	◇	◇	◇	◇	◇
Subsidy Funds	●	●		●	●	●	●	

SYMBOL	DEFINITION
●	Included
□	Hybrid Pricing Options
◇	Negotiated Rates



Risk Control Services & Resources

[Background Check Services](#) ◇

Plexus Global provides EIA members preferred pricing and value-added packages for your Employee Background Screening needs.

[CPR Training Resource](#) ◇

Health and Safety Institute (HSI) provides high quality CPR, First Aid, and AED training that enables members to conveniently coordinate training through a single point of contact.

[Cyber Security Services](#) ◇

Synoptek offers a broad suite of state-of-the-art cyber security services, from the initial Risk Assessment, to Virtual Chief Information Security Officers (CISOs), Vulnerability Scans, and Managed Security Services.

[Drug & Alcohol Testing Consortium](#) ◇

In-network pricing for drug and alcohol tests through E-screen and Alere Toxicology for DOT regulated and non-DOT drivers. Includes access to Medical Review Officers (MROs) and Substance Abuse Professionals (SAPs).

[Employer Pull Notice \(EPN\) Program](#) •

Members can monitor employee driving records using a DMV approved EPN Agent, A-Check Global, all with just a few clicks of your mouse.

[Fire Apparatus Inspection Software](#) ◇ - NEW!

Created to simplify routine maintenance inspections of fire apparatus and equipment checks through our partnership with TargetSolutions. The mobile application allows for easy and convenient inspections on-the-go.

[Guard1 Checkpoint System](#) ◇

Electronically log check-in points with timestamps to provide documented proof that routes were completed. Can also be used for safety inspections and patrols in both corrections and non-corrections environments.

[Incident Reporting System](#) ◇

A comprehensive, anonymous incident reporting platform available at a discounted rate through our partnership with STOPit.

[Protective Footwear](#) ◇

Shoes for Crews (SFC) offers protective, slip-resistant outsoles and SFC patented tread pattern, designed to channel liquids away from the sole. Their shoes also meet the American Society for Testing and Materials (ASTM) F-2413-11 Standard.

[Safety Data Sheet \(SDS\) Management](#) ◇

Efficiently customize and automate Safety Data Sheet libraries across your entire organization. Access a comprehensive database of SDS documents to assist in library creation through SafeTec.

[Safe School Ambassadors \(SSA\)](#) ◇

Empower natural student leaders with non-violent communication and intervention skills to create a safer environment provided by Community Matters.

[School Liability Handbook: Student Activities & Employment Issues](#) •

A 5 module handbook including: 1: School Activities and the Law, 2. Protecting and Supervising Students, 3. Additional Risk Management Concerns, 4. Employment Issues for School Districts, and 5. Forms and Templates; created in coordination with Lozano Smith.

[Soft Tissue Injury Prevention](#) ◇

Savvy Health Solutions can help employees reduce sprains, strains, tears and repetitive motion injuries, which is a crucial component of an integrated occupational health and safety strategy.



Risk Control Services & Resources by Program

SYMBOL	DEFINITION
●	Included
□	Hybrid Pricing Options
◇	Negotiated Rates

Program	General Liability 1	General Liability 2	EIAHealth/ Dental	Medical Malpractice	Property	Primary Workers' Compensation	Excess Workers' Compensation	MR OCIP
Background Check Services	◇	◇	◇	◇	◇	◇	◇	◇
CPR Training Resource	◇	◇	◇	◇	◇	◇	◇	◇
Cyber Security Services	◇	◇	◇	◇	◇	◇	◇	◇
Drug & Alcohol Testing Consortium	◇	◇	◇	◇	◇	◇	◇	◇
Employer Pull Notice (EPN) Program	●	●	●	●	●	●	●	●
Fire Apparatus Inspection Software	◇	◇	◇	◇	◇	◇	◇	◇
Guard1 Checkpoint System	◇	◇	◇	◇	◇	◇	◇	◇
Incident Reporting System	◇	◇	◇	◇	◇	◇	◇	◇
Protective Footwear	◇	◇	◇	◇	◇	◇	◇	◇
Safety Data Sheet (SDS) Management	◇	◇	◇	◇	◇	◇	◇	◇
Safe School Ambassadors	◇	◇	◇	◇	◇	◇	◇	◇
School Liability Handbook	●	●	●	●	●	●	●	●
Soft Tissue Injury Prevention	◇	◇	◇	◇	◇	◇	◇	◇

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Claims Services & Resources

[Catastrophic Claims Management \(WC\)](#)

Paradigm Outcomes assists when a catastrophic claim occurs by providing access to claims professionals whose sole purpose and expertise is to manage the claim.

[Claims Audits •](#)

In accordance with the EIA's Claims Guidelines, contracted independent claims auditors review your book of claims to help increase TPA performance in accordance with EIA best practices and contracted administrative standards.

[Claims Index Reporting •](#)

For the major programs of which you are a member, the EIA contracts with the ISO to cover all index reporting and inquiries for your claims.

[Claims System ◇](#)

A comprehensive claims system at a substantial discount through Insurety. We can also assist members with implementation.

[Data Analytics System Conversion ◇](#)

EIA staff are available to assist with claims system conversions and analyzing member data.

[Injury Reporting and Triage Services \(WC\) ◇](#)

Members receive round the clock access to a first call/first reporting system from Company Nurse that provides both a medical needs triage at the time of injury and a means of completing the first report documents.

[Managed Care Consulting \(WC\) ◇](#)

Members of the PWC and EWC programs have access to preferential rates from Donn & Company to provide oversight of your managed care program. The goal is to optimize programs through restructuring existing programs and, if needed or required, through a competitive bid or RFP process.

[Medical Provider Network \(MPN\) \(WC\) ◇](#)

Our proprietary MPN provides employer control over the injured worker's medical care throughout the life of the claim.

[Medicare Reporting ◇](#)

Significant reporting requirements exist and penalties can be assessed for failing to comply with the Medicare Secondary Payer (MSP) Act, so the EIA has contracted with ExamWorks to provide CMS (Center for Medicare/Medicaid Services) query and reporting services.

[Return-to-Work Program \(WC\) ◇](#)

Pre-identified temporary work assignments from Norman Peterson and Associates' OUR System help employers return employees to work, increasing employee satisfaction and decreasing claim costs.

[Structured Settlements](#)

Ringler & Associates assists when it is time to resolve a claim by providing expert assistance with structured settlements in both General Liability and Workers' Compensation.

[Subrogation Recovery \(GL\) ◇](#)

Recover claims dollars from losses caused by the negligent act of a third-party with assistance from George Hills Company.

[Third Party Administrator \(TPA\) RFP Assistance •](#)

Workers' Compensation and Liability staff are available to help with drafting and reviewing a Request for Proposal (RFP), and interviewing.



Claims Services & Resources by Program

Program	General Liability 1	General Liability 2	EIAHealth/ Dental	Medical Malpractice	Property	Primary Workers' Compensation	Excess Workers' Compensation	MR OCIP
Claims Audits	●	●				●	●	
Claims Index Reporting	●	●				●	●	
Claims System	◇	◇		◇	◇	●	◇	
Data Analytics System Conversion	◇	◇				●	●	
Injury Reporting and Triage						◇	◇	
Managed Care Consulting						●	◇	
Medical Provider Network						◇	◇	
Medicare Reporting						●	◇	
Return-to-Work Program						◇	◇	
Subrogation Recovery	◇	◇						
TPA RFP Assistance	●	●				●	●	

SYMBOL	DEFINITION
●	Included
◇	Hybrid Pricing Options
◇	Negotiated Rates



Technology Services & Resources

Claims System

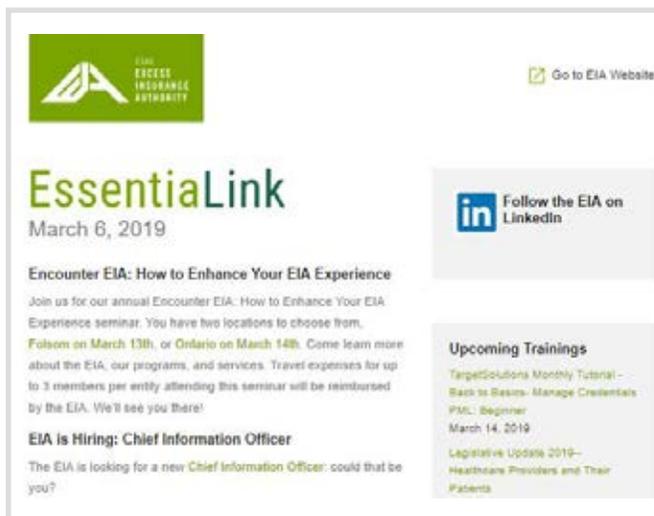
Claims System - Our partnership with Insurity, Inc. offers a comprehensive claims system, ClaimsXpress, at a substantial discount. Annual fees and conversion/implementation cost structures have been negotiated as part of our agreement and provide significant discounts for our members who would like to use this system in lieu of purchasing direct from Insurity. Smaller entities with fewer than five users will be supported by the EIA, which reduces annual maintenance costs. Larger entities with five or more would be supported by Insurity. Contact Kenny Popst at kpopst@csac-eia.org or (916) 850-7300.

Communications Platforms

Blog - Our blog is located on our website, and we use it to disseminate information on specific topics we think are of interest to our members based on feedback we have received. <https://www.csac-eia.org/about-eia/blog/>



Education Connection - Our Education members have a specific email, Education Connection, sent once a month with a focus on education risks, resources, timely information, and a broad spectrum of risk control and management topics relevant to educational organizations. Education Connection will also include trainings geared to Education members.



EssentialLink - Your resource for member information, including: training, seminars, legislative news, and procedure updates.

<https://www.csac-eia.org/resources/essentiallink/>

Risk Control Training Schedule

We host numerous training opportunities, both in-person and through the web, every month. In this monthly email we identify upcoming opportunities and information on how to register to attend or access them on-demand (where applicable).

<https://www.csac-eia.org/services/risk-control/training/risk-control-training-newsletter/>

Member Services Update - Once a month, our Member Services and Risk Control staff will send this communication which includes information and links to resources on a pertinent topic.

Message Board - Our website contains a message board to aide you in networking, communication and sharing of information with your peers. As a user of the message board, you will receive an email that summarizes activity on the message board no more than once per day. (Note: Must be logged into the EIA website to access).

<https://www.csac-eia.org/resources/eia-message-board/>

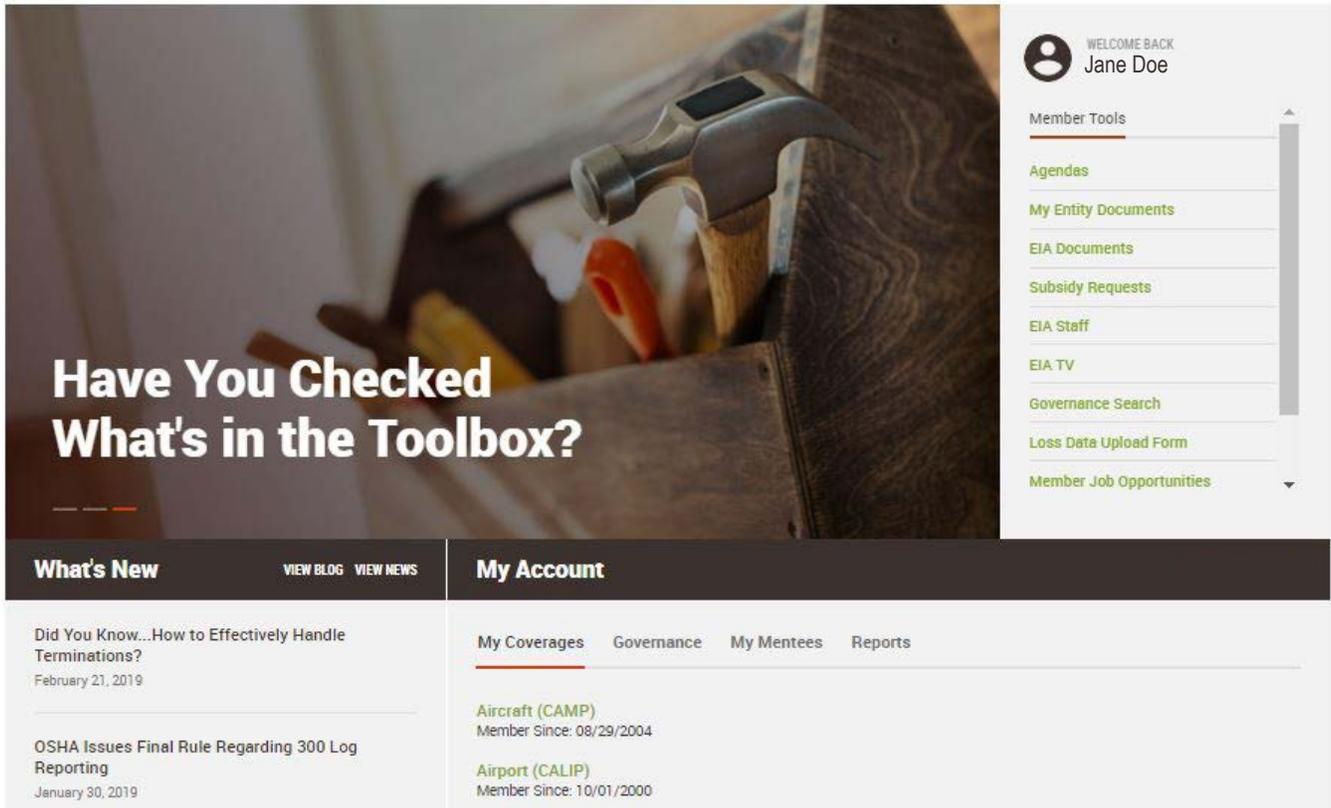
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Technology Services & Resources

Website

Our website includes key information specific to your participation in our coverage programs. If you have not logged on to our website, you're missing out. You can login from the upper right hand corner of the site to gain access to a personalized dashboard (shown below) and information specific to you and your entity. <https://www.csac-eia.org/>



Member Tools - Key Areas

Agendas and My Entity Documents - All your program certificates, coverage and policy related documents are housed within *My Entity Documents*, along with all Board and Committee agenda materials under *Agendas*.

Named Insureds - Members are required to update their listing of additional named insureds, and this is where you would view and/or manage your listing.

Reports – Under *My Account* within *Reports*, you can find your Member Annual Report, which is designed to assist members in evidencing and conveying the value and benefits achieved with participation in the EIA to your governing bodies.

Renewals - Members participating in the EWC, GL1, GL2, or Med Mal Programs are required to complete an annual renewal application(s). Depending on your role, your permissions may include access to the renewal application(s), during the collection period.

Subsidy Requests – Members participating in our voluntary Risk Management Subsidy service can view available balances and submit requests for reimbursement.

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Yearly Calendar



of Events



Year-at-a-Glance

(Updated: March 2019)

MONTH	EVENT
JULY	<p>REQUESTED INFORMATION</p> <ul style="list-style-type: none"> • Loss data as of 6/30 due (EWC & GL1) • Employee Benefits Renewal (Dental, Life & Disability) <p>GENERAL PROGRAM INFORMATION</p> <ul style="list-style-type: none"> • Beginning of New Program Year All Programs except: Property, MM, EIAHealth & Dental <p>NOMINATIONS & ELECTIONS</p> <ul style="list-style-type: none"> • Solicitation for Public Entity Representatives to the Board of Directors
AUGUST	<p>REQUESTED INFORMATION</p> <ul style="list-style-type: none"> • Initial request for renewal applications (EWC, GL1, GL2) • Initial request for updated Property Schedules • Last day to submit written notice of potential withdrawal in the Medical Malpractice (MM) Program <p>NOMINATIONS & ELECTIONS</p> <ul style="list-style-type: none"> • Election of Public Entity Representatives to the Board of Directors
SEPTEMBER	<p>REQUESTED INFORMATION</p> <ul style="list-style-type: none"> • Renewal applications due (GL2) • Initial request for loss data as of 9/30 (GL2) <p>NOMINATIONS & ELECTIONS</p> <ul style="list-style-type: none"> • Solicitation for the Executive Committee
OCTOBER	<p>REQUESTED INFORMATION</p> <ul style="list-style-type: none"> • Renewal applications due (EWC, GL1, GL2) • Updated Property Schedules due • Loss data as of 9/30 due (GL2) <p>GENERAL PROGRAM INFORMATION</p> <ul style="list-style-type: none"> • Medical Malpractice (MM) Program Renewal (10/1) • Initial estimated premiums prepared - estimated for next year, for all programs except EIAHealth & Dental <p>MEETINGS & EVENTS</p> <ul style="list-style-type: none"> • EIA Board of Directors Meeting (1st Friday of the Month) <p>NOMINATIONS & ELECTIONS</p> <ul style="list-style-type: none"> • Election of Executive Committee

The schedule above is meant to be a guide. From time-to-time, dates will be changed in order to meet Program needs. Notification of such changes will be made via EssentialLink.



Year-at-a-Glance

(Updated: March 2019)

MONTH	EVENT
NOVEMBER	<p>REQUESTED INFORMATION</p> <ul style="list-style-type: none"> Initial request for Medical Malpractice (MM) renewal applications <p>MEETINGS & EVENTS</p> <ul style="list-style-type: none"> Annual Public Entity Membership Meeting <p>NOMINATIONS & ELECTIONS</p> <ul style="list-style-type: none"> Solicitation for Committee Representatives
DECEMBER	<p>REQUESTED INFORMATION</p> <ul style="list-style-type: none"> Initial request for loss data as of 12/31 (MM)
JANUARY	<p>REQUESTED INFORMATION</p> <ul style="list-style-type: none"> Renewal applications due (MM) Last day to submit written notice of potential withdrawal (Property) Loss data as of 12/31 due (MM) EIAHealth Renewal Employee Benefits: EAP and Vision Renewals <p>NOMINATIONS & ELECTIONS</p> <ul style="list-style-type: none"> Appointments of Committee Representatives
FEBRUARY	<p>REQUESTED INFORMATION</p> <ul style="list-style-type: none"> Initial request for FPPC (Conflict of Interest) filings (Board and Alternate members) <p>GENERAL PROGRAM INFORMATION</p> <ul style="list-style-type: none"> Updated estimated premiums prepared - estimated for next year, for all programs

The schedule above is meant to be a guide. From time-to-time, dates will be changed in order to meet Program needs. Notification of such changes will be made via EssentialLink.



Year-at-a-Glance

(Updated: March 2019)

MONTH	EVENT
MARCH	<p>GENERAL PROGRAM INFORMATION</p> <ul style="list-style-type: none"> • Property Program Renewal (3/31) <p>MEETINGS & EVENTS</p> <ul style="list-style-type: none"> • EIA Board of Directors Meeting (1st Friday of the Month) • Annual Encounter EIA Seminar • Healthcare Symposium
APRIL	<p>REQUESTED INFORMATION</p> <ul style="list-style-type: none"> • FPPC (Conflict of Interest) filings due (4/1) <p>MEETINGS & EVENTS</p> <ul style="list-style-type: none"> • Annual Medical Malpractice Seminar
MAY	<p>REQUESTED INFORMATION</p> <ul style="list-style-type: none"> • Last day to submit written notice of potential withdrawal for future participation (PWC/EWC & GL1/GL2)
JUNE	<p>REQUESTED INFORMATION</p> <ul style="list-style-type: none"> • Initial request for loss data as of 6/30 (EWC & GL1) • Last day to submit written notice of potential withdrawal for future participation in EIAHealth <p>MEETINGS & EVENTS</p> <ul style="list-style-type: none"> • EIA Board of Directors Meeting (1st Friday of the Month)

The schedule above is meant to be a guide. From time-to-time, dates will be changed in order to meet Program needs. Notification of such changes will be made via EssentialLink.

EIA Contact



Information



EIA Staff Contact List

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Actuarial Services		
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Data and Analytics (D&A)		
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Kelli Snelling	Executive Secretary	ksnelling@csac-eia.org
Noelle Gondorf	Records Administrator	ngondorf@csac-eia.org
Katie Duchesne	Administrative Assistant	kduchesne@csac-eia.org
Theresa Lopez	Receptionist	tlopez@csac-eia.org
Employee Benefits (EB)		
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Kathleen Barnes	Employee Benefits Specialist	kbarnes@csac-eia.org



EIA Staff Contact List

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Evaluz Barrameda	Accounting Technician	ebarrameda@csac-eia.org
Technology (IT)		
Name	Title	Email
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Kenny Popst	IT Manager	kpopst@csac-eia.org
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Glossary of Terms



& Abbreviations



Glossary of Terms & Abbreviations

ADA: Average Daily Attendance

Aggregate Pool: A financial arrangement with the JPA's carrier on the primary layer that caps the pool layer to a predetermined limit at which point the primary layer carrier would "drop down" and reimburse the Program for losses within the JPA's SIR or pooled layer.

Aggregate: The term used to describe the cumulative amount of all losses for a period of time.

Aggregate Stop Loss: A financial arrangement that transfers exposure to claims to a reinsurance/excess insurance carrier once the pool pays a predetermined amount.

AGRiP: Association of Governmental Risk Pools. The national membership association of public entity pools, formed for educational, information gathering and advocacy purposes, "to unite the pooling community to achieve excellence in pooling management, operations and services".

All Risk: Insurance that covers all losses except for those specifically excluded.

Appraisal: A professional evaluation of the current market value of a property or building.

Attachment Point: The dollar amount of a loss where the next layer of insurance begins to pay for the loss.

Burning Cost: The premium needed to cover future anticipated losses based on historical experience.

CAJPA (California Association of Joint Powers Authorities): Association of insurance and risk management pools in California. CAJPA performs regulatory and legislative lobbying as well as accreditation of JPAs to promote the financial stability and best management practices.

Captive: Regulated insurance company formed to insure the risks of its parent or related entities.

Claims Made: A provision of an insurance policy that requires it to pay only for claims presented during the policy period with no regard for when the action causing the claim took place.

ClaimsXpress: Internet-based claim system utilized by EIA, formally known as SIMS.

Commutation: A clause in a reinsurance agreement which provides for estimation, payment and complete discharge of all future obligations for reinsurance losses incurred regardless of the continuing nature of certain losses.

Confidence Level: The confidence level is a percentage estimate of the ultimate pool layer costs. The actuary's expected costs are shown at slightly more than average (approximately 55%). About half the time, the actual costs will be lower than the actuary's estimates and half the time the actual costs will be higher. To be more conservative, pools set aside additional sums of money to increase the chance that enough funds are available to pay claims. For example, if the actuary's estimate at the 70% confidence level is \$1M, then there is a 30% chance that losses will exceed \$1M.

Corridor Retention: In the GL2 Program, the portion of a loss that is allocated to, or paid by, the member funded pool. Exposure to assessment is mitigated by an aggregate stop loss policy. Loss costs exceeding the retained amount are paid by the reinsurance carrier.



Glossary of Terms & Abbreviations

Deductible: Amount of a loss that is the member's responsibility. The Program will pay the loss costs and invoice or charge the member after for the deductible amount. Currently, the carrier on the Primary Layer is responsible for costs associated with claims adjusting. Those costs are not considered towards satisfaction of the member's deductible.

Deductible Buy-Down (DBD): EIA's Deductible Buy Down option in the General Liability 1 Program for members to buy down their higher Self-Insured Retention to a lower Deductible.

Deposit Premium: Amount of premium paid at the beginning of the coverage period, which is then adjusted to a final premium amount at the end of the coverage period. This is most common in workers' compensation where premiums are based on estimated payroll amounts at inception and adjusted based on actual payroll amounts afterwards.

Difference in Conditions (DIC): A specialized property insurance policy written to provide coverage for perils not covered in a standard property policy or in the JPA's Memorandum of Property Coverage. In particular, it is most often used to provide coverage for earthquake and/or flood losses.

EIO: EIA's Captive - Excess Insurance Organization is a pure captive; it is 100% owned by the EIA and will only take on the risk of its parent organization. The Captive will insure coverage program specific corridor risks.

Enterprise Risk Consultants (ERC): EIA's pool of highly-experienced individuals with backgrounds in Risk Management, Finance, Human Resources, Loss Prevention, IT, and Risk Control.

Errors and Omissions (E & O) Liability: Damages, other than bodily injury or property damage, caused by protection for the misfeasance, malfeasance or nonfeasance of public officials, employees and volunteers.

EWC: EIA's Excess Workers' Compensation Program.

GL1: EIA's General Liability 1 Program.

GL2: EIA's General Liability 2 Program.

Group Corridor: In the GL2 Program, the portion of a loss that was allocated to, or paid by, the member funded pool. Once the pool pays a predetermined amount, exposure to claims is transferred to the reinsurance carrier.

IBNR (Incurred But Not Reported): This is an actuarial term referring to the estimated future loss development as well as the estimated cost of claims that have happened but are not yet included in the claims data. A reserve for IBNR is established by the actuary as part of the Ultimate Loss Costs to contemplate for these future estimated costs.



Glossary of Terms & Abbreviations

Incurred Loss: The expected value of any claim; it includes the amount already paid plus the estimated amount yet to be paid (reserves).

Inverse Condemnation: Both the United States Constitution and the California Constitution require that a private citizen be compensated if property is “taken” by a public entity. When the property is taken proactively it is called eminent domain. When the property is taken “accidentally,” without due course, it is called inverse condemnation.

Insurance Requirements in Contracts (IRIC) Manual: a reference guide to aid in the review of insurance related topics in contracts.

Law of Large Numbers: A mathematical concept which postulates that the more times an event is repeated (in insurance, the larger the number of homogeneous exposure units), the more predictable the outcome becomes. In a classic example, the more times one flips a coin, the more likely that the results will be 50% heads, 50% tails.

Limit of Liability: The most that will be paid in a loss.

Loss Adjustment Expense: All expenditures of an insurer associated with its adjustment, recording, and settlement of claims, other than the claim payment itself.

Loss Development: The process of change in amount of losses as a policy or accident year matures, as measured by the difference between paid losses and estimated outstanding losses at one point in time, and paid losses and estimated outstanding losses at some previous point in time. In common usage, it might refer to development on reported cases only, whereas a broader definition also would take into account the IBNR claims.

Loss Portfolio Transfer (LPT): This is a reinsurance policy used to transfer loss obligations that are already incurred and ultimately paid from EIA to a reinsurer.

MR OCIP: EIA’s Master Rolling Owner Controlled Insurance Program.

MOC (Memorandum of Coverage): The policy or coverage document issued by the JPA outlining coverage to its members.

MOU (Memorandum of Understanding): The agreement document that outlines the terms and conditions of the relationship between the JPA and the members of a program.

Non-Admitted Insurer: Insurance company not licensed in a state may engage in business in the state if an admitted, properly filed company issues the policy and reinsures losses to the non-admitted reinsurer.

Occurrence: An accident or event, which results in personal injury or property damage, neither expected nor intended from the standpoint of the member.

Outstanding Reserve: The claims administrator’s estimate of the ultimate expected value of each claim. As monies are paid out for a claim, the outstanding reserve amount is decreased.



Glossary of Terms & Abbreviations

PARMA: Public Agency Risk Managers Association. A statewide association in California for risk managers in the public sector.

Payroll Audit: A process at the end of each fiscal year during which actual payroll is collected and Workers' Compensation deposit premiums are adjusted accordingly.

Peril: A specific risk or cause of loss covered by an insurance policy, such as a fire, windstorm, flood, or theft. A named-peril policy covers the policyholder only for the risks named in the policy in contrast to an all-risk policy, which covers all causes of loss except those specifically excluded.

Policy Year: The year commencing with the effective date of the policy or with an anniversary of that date.

Pooled Loss: The portion of a loss that is allocated to, or paid by, the self-insured pool. Loss costs exceeding the pool amount are paid by the reinsurance/excess insurance carriers.

PWC: EIA's Primary Workers' Compensation Program

Second Event Coverage: Coverage that may be purchased to provide earthquake limits at pre-determined pricing in the event of a catastrophic earthquake event.

SIR (Self Insured Retention): This is the amount of each loss the member will be responsible for. Once the value of the claim has exceeded their SIR, the member may seek reimbursement for those expenses in excess of their SIR.

Surplus: The excess of assets over liabilities of an insurance carrier. Surplus determines an insurer's or reinsurer's ability to write business. The EIA refers to its "surplus" as Net Equity.

Total Insured Values (TIV): The values shown on a member's schedule or appraisal for property coverage.

Tower: The Property Program has many different insurance placements which the EIA categorizes as "towers" to illustrate the layering of the various placements.

Trending: The necessary adjustment of historical statistics (both premium and losses) to present levels or expected future levels in order to reflect measurable changes in insurance experience over time, which is caused by dynamic economic and demographic forces, and to make the data useful for determining current and future expected cost levels.

Ultimate Net Loss: The total sum that the insured, or any company as his insurer, or both, become obligated to pay either through adjudication or compromise.

Wholesale Broker: A licensed broker providing specialized insurance products to retail insurance agents and brokers. A wholesale broker will utilize insurers who can consider accounts that the retail agent cannot place with their standard markets. These insurers underwrite specialized or hard to place insurance.