

CENTRAL SAN JOAQUIN VALLEY RISK MANAGEMENT AUTHORITY (CSJVRMA)



City of Sutter Creek

August 2025

What is the Central San Joaquin Valley Risk Management Authority (CSJVRMA)?

- ▶ Public entity formed in 1979
- ▶ **Joint Powers Authority (JPA)** of 53 cities located in Central San Joaquin Valley
- ▶ Provides self-insured and group purchased coverage to members
- ▶ Contracts with Sedgwick for staffing to handle day-to-day operations

What is a JPA?

- ▶ In the 1970-1980s, public agencies were faced with rising insurance costs and little coverage
- ▶ In the mid-1970s, the California Legislature amended the Government Code
- ▶ Ability for two or more public agencies to join together, under a joint powers authority (JPA), to provide more effective and efficient government services

The language of “insurance” does not apply to JPAs.

Where are Risk Pooling JPAs now?

- ▶ Pooling industry 50 years old
- ▶ There are over 150 risk pooling joint powers authorities in the State of California

Major Advantages of JPAs

- ▶ Member controlled – governance, coverage, return of excess contributions
- ▶ Rates based upon actual claims experience of members
- ▶ Improved risk control services tailored to members' needs
- ▶ Better claims management services
- ▶ Investment income retained by JPA
- ▶ Lower operating expense ratios: usually 15-20% - compared to 30–40% for insurance companies
- ▶ NO CIGA* assessment (2% of premium)

**The California Insurance Guarantee Association (CIGA) operates under Sections §1063-1063.77 of the California Insurance Code. CIGA provides a mechanism for the payment of covered (as defined by the Insurance Code and specific case law) property, casualty, and workers' compensation insurance claims of insolvent insurance companies.*

Potential Disadvantages of JPAs

- ▶ Ultimate cost is not guaranteed
- ▶ Members subject to assessments
- ▶ Members jointly and severally liable
- ▶ Not an insurance company - requires active participation
- ▶ Governing Board with fiduciary responsibilities

CSJVRMA

Mission Statement

**Central San Joaquin Valley Risk Management Authority,
an innovative, member-driven JPA, provides quality,
cost-effective risk financing and risk control services to
meet the needs of its members.**

Accredited With Excellence

- ▶ By California Association of Joint Powers Authorities (CAJPA)
- ▶ Requires reviews by independent consultants every 3 years in the following areas:
 - Governance, Accounting & Finance, Insurance and Coverages, Claims Management, Risk Control, Claims Management, and Operations/ Administrative Management
- ▶ CSJVRMA has highest designation possible: “Accredited with Excellence”

CSJVRMA Membership Criteria

To join, must be an incorporated municipality with:

- ▶ population of 75,000 or less at time of application
- ▶ professional management (council, city manager/administrator form of government)
- ▶ located within the State of California

Membership - Cities by Region

Current membership consists of 53 cities located in central valley.

NORTHERN REGION

1. Angels
2. Atwater
3. Ceres
4. Escalon
5. Gustine
6. Hughson
7. Lathrop
8. Livingston
9. Newman
10. Oakdale
11. Patterson
12. Ripon
13. Riverbank
14. Sonora
15. Sutter Creek
16. Tracy
17. Turlock
18. Waterford

CENTRAL REGION

1. Chowchilla
2. Clovis
3. Dinuba
4. Dos Palos
5. Firebaugh
6. Fowler
7. Huron
8. Kerman
9. Kingsburg
10. Los Banos
11. Madera
12. Mendota
13. Merced
14. Orange Cove
15. Parlier
16. Reedley
17. San Joaquin
18. Sanger
19. Selma

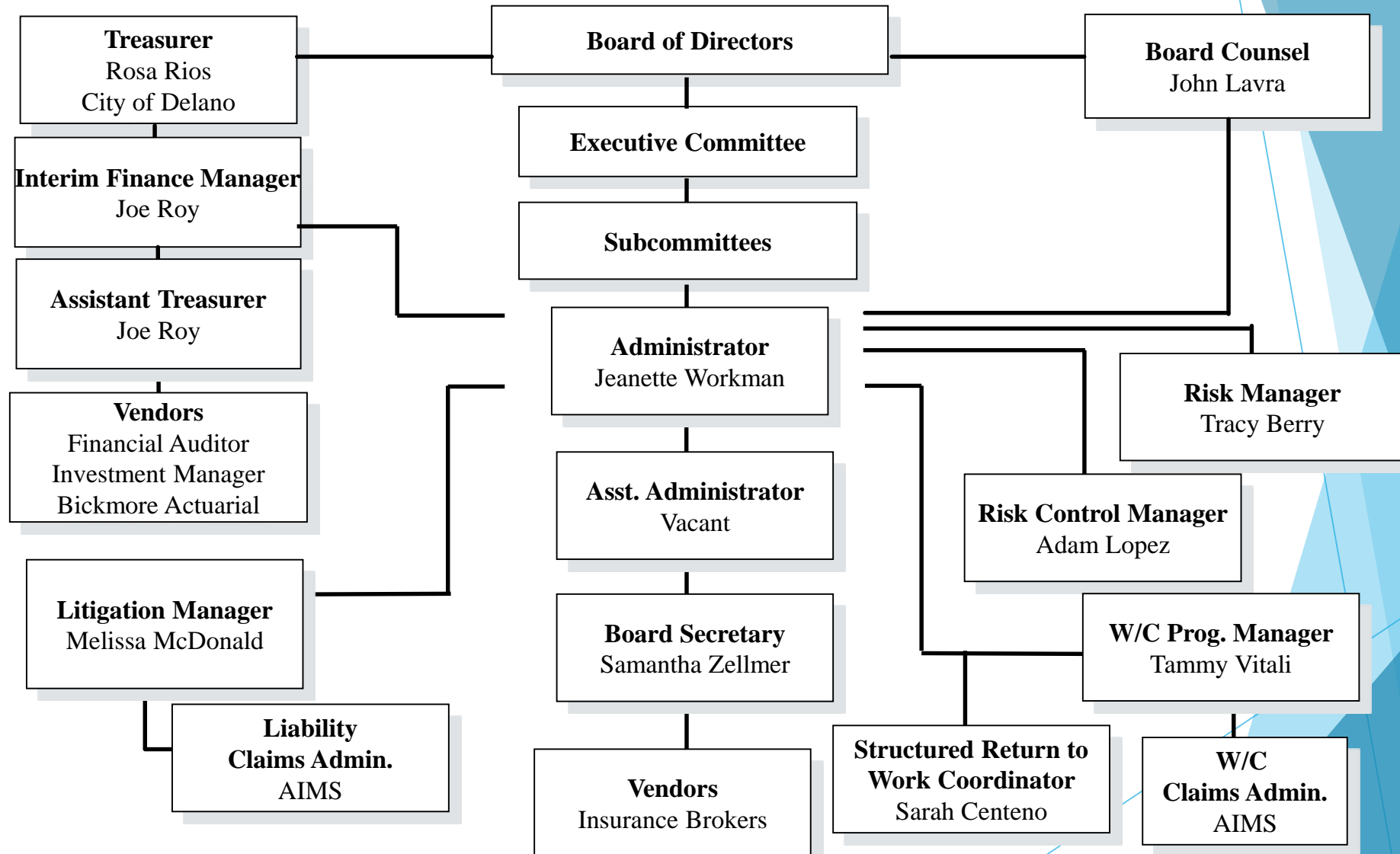
SOUTHERN REGION

1. Arvin
2. Avenal
3. Corcoran
4. Delano
5. Exeter
6. Farmersville
7. Lemoore
8. Maricopa
9. McFarland
10. Porterville
11. Shafter
12. Taft
13. Tehachapi
14. Tulare
15. Wasco
16. Woodlake

Joint Exercise of Powers Agreement

- ▶ Contract among member cities
- ▶ By signing, member city agrees to participate in CSJVRMA under terms and conditions including joint and several liability
- ▶ Amendments require 2/3rds affirmative vote from city councils

CSJVRMA Organizational Chart



Typical Relationship Between Board and Partners



Governance - Board of Directors

- ▶ Each city appoints 1 representative and 1 alternate representative
- ▶ Representative and alternate should be individuals with authority to make decisions on behalf of city
- ▶ Each city required to have representation at all Board meetings
 - ▶ Fines assessed for non-attendance
- ▶ Meets 3 times per fiscal year: October, March, and June

Governance – Executive Committee

- Comprised of:
 - President
 - 2 Vice Presidents
 - Past President
 - 3 Representatives & 1 Alternate elected by each of the 3 regions (Northern, Central, and Southern)
- 7 meetings scheduled per fiscal year

CSJVRMA - Pooled Programs

Liability (Mandatory)

- General, auto, & public officials' liability (E&O)
- First dollar coverage
- CSJVRMA retains \$1 million of coverage; Excess coverage to \$34.5 million through California Affiliated Risk Management Authorities (CARMA)
- Sutter Creek's retained limit: \$10,000

Workers' Compensation & Employer's Liability

- First dollar coverage
- CSJVRMA retains \$500k of coverage; Excess coverage to statutory through Local Agency Workers' Compensation Excess JPA (LAWCX)
- Sutter Creek's retained limit: \$10,000

Liability and Workers' Compensation Claims Management Services

- ▶ Contract with third party administrator, Acclamation Insurance Management Services (AIMS), for claims administration
- ▶ Early claims intervention through each city immediately reporting claims
- ▶ Litigation management and workers' compensation claims management oversight by Sedgwick

Liability Coverage - Transfer of Risk and Special Events

- ▶ Required to transfer risk with vendors/contractors
 - Sedgwick issued Contractual Risk Transfer Manual for Public Entities as a guide
 - Failure to comply = doubling of retained limit in the event of a claim
- ▶ Required to transfer risk for special events not sponsored or co-sponsored by city
 - Failure to comply = tripling of retained limit up to \$50,000 above retention in the event of a claim
 - Special events coverage available through HUB International
(<https://www.hubinternational.com/programs-associations/event-insurance/>)

CSJVRMA Pooled Programs

Employment Practices Liability – Sutter Creek currently does not participate in this program.

- Coverage through Employment Risk Management Authority (ERMA)
- Training
 - AB 1825 Compliant (sexual harassment/discrimination)
 - AB 1234 Compliant (ethics)
 - Specialized training from attorney firms
 - Personnel related training
- Assistance with Personnel Policies
- ERMA retains first \$1M of coverage
- Excess coverage is group purchased with limits of \$3M each claim/member

CSJVRMA Pooled Programs

Property

- Repair/replacement cost coverage for city-owned real property, personal property, and contractor's type equipment or property in city's care, custody, or control
- Limit of coverage: \$1 billion/occurrence
- Sutter Creeks's deductible: \$5,000
- Sutter Creeks's total insured values: \$18.7 Million

Auto Physical Damage

- Repair/replacement cost coverage for city-owned vehicles valued over \$25,000
- Limit of coverage: \$1 billion/occurrence
- Sutter Creek's deductible: \$25,000
- Sutter Creek's total insured values: \$806,304

CSJVRMA Pooled Programs

► **Low Value Vehicle Coverage**

- Provides repair/actual cash value coverage for vehicles valued below \$25K
- Limit of coverage: \$24,500
- Sutter Creek's deductible: \$500
- Sutter Creek's total insured values: \$75,518

CSJVRMA Group Purchased Programs

➤ **Employee Assistance Program (Mandatory)**

- Provided by SimpleEAP
- Clinical short-term counseling - up to 6 sessions (3 per 6 months) for employees and immediate household members in-person or via video
- Various online services – self-help programs, provider searches, etc..
- Critical incident debriefing

➤ **Business Travel Accident Coverage**

- Life and Accidental Death and Dismemberment Coverage for business-related travel
 - Does not cover travel to / from work
- Limits of coverage range from \$100K to \$500K
- No deductible

CSJVRMA Group Purchased Programs

The City of Sutter Creek currently does not participate in the following optional programs:

▶ **Alliant Crime Insurance Program**

- Covers loss of money, securities, or other property due to dishonest acts of employee or failure of employee to perform duties prescribed by law
- Includes coverage for elected/appointed officials, treasurer/tax collector & other employees/volunteers required to be bonded

▶ **Difference in Conditions (DIC)**

- Provides earthquake and flood coverage for city owned property

SAFETY & RISK CONTROL SERVICES

- Assist members with:
 - Managing exposures
 - Reducing losses and costs
 - Minimizing operational disruptions
 - Becoming resilient
- Risk Management Consulting (e.g., assistance with Cal/OSHA matters, IIPP, workplace violence, playground safety)
- Workshops – Up to eight per year, per region
- Police and Public Works Forums – three per year, per region

Workshop Schedule	Webinars
Safety Communications	Streaming Videos
Forms and Checklists	Customizable Templates

FINANCIAL MATTERS

ANNUAL BUDGET

- ▶ Preliminary adopted by Board in March for upcoming program year
- ▶ Final adopted by Board in June
- ▶ Establishes each member's deposit premium (city coverage expense) for:
 - General Liability (GL)
 - Workers' Compensation (WC)
 - Property
 - Auto Physical Damage (APD)
 - Low Value Vehicle Coverage Program (LVVCP)
 - Employee Assistance Program (EAP)
 - Employment Risk Management Authority (ERMA) (employment practices liability)
- ▶ Premium for Business Travel Accident (BTA), Difference in Conditions (DIC), and Crime billed separately

RETROSPECTIVE ADJUSTMENT PROCESS

POOLED LIABILITY & W/C PROGRAMS

- ▶ Retrospective Adjustment summarizes transactions of each program year (ends on June 30)
- ▶ Each program year is maintained separately for each member
- ▶ “Retrospectively Adjusted” five (5) years after the end of the program year and annually thereafter until program year closed
- ▶ Program years remain open until the last claim in the program year is closed
 - ▶ Program years may be reopened if new claim activity occurs

POOLED LIABILITY & W/C PROGRAMS

The retrospective adjustment formula:

ACTIVITY	METHOD OF ALLOCATION TO MEMBER
+ DEPOSIT PREMIUM	ACTUAL AMOUNT PAID
+ INTEREST	ADJUSTED DEPOSIT PREMIUM*
- LOSSES UNDER RETAINED LIMIT (PAID + CASE RESERVES)	MEMBER SPECIFIC
- POOLED LOSSES INCURRED (PAID + CASE RESERVES)	ADJUSTED DEPOSIT PREMIUM
- EXCESS INSURANCE COST (ACTUAL)**	ADJUSTED DEPOSIT PREMIUM
- AGGREGATE STOP LOSS	ADJUSTED DEPOSIT PREMIUM
- IBNR (ACTUARIALLY DETERMINED LIABILITY)	ADJUSTED DEPOSIT PREMIUM
- ADMINISTRATIVE COSTS (ACTUAL)	ADJUSTED DEPOSIT PREMIUM
- CLAIMS ADJUSTING COSTS (ACTUAL)	ADJUSTED DEPOSIT PREMIUM
= MEMBER EQUITY	

If member equity is positive, funds are returned to member; if member equity is negative, additional funds are collected from member.

* Deposit premium paid is based on estimated payroll. The deposit premium used for the purpose of

allocating revenue and expenses is adjusted based on actual payroll.

** Unless adjusted for dividends or assessments from CARMA or LAWCX

AGGREGATE LIMITS

- The Aggregate has been designed to provide an absolute maximum amount that any city can be charged in any one program year for direct and shared losses. The attachment point varies from year to year.
- Limits total claim payments to a maximum amount of loss per year
- Since 2014/15 program year, aggregate limit is 2 times a member's deposit premium, adjusted based on actual payroll

QUARTERLY FINANCIAL STATEMENTS

QUARTERLY FINANCIAL STATEMENTS

Provides a periodic summary of the financial position and results of operations of the CSJVRMA:

- Assets
- Liabilities
- Net Position
- Premiums Earned
- Expenses Incurred
- Administrative Expenses Compared to the Budget

Claim costs are re-estimated annually by the actuary:

- All program years are reviewed independently
- Any resulting increases or decreases to the ultimate cost of the claims are recognized in the quarterly financials

CENTRAL SAN JOAQUIN VALLEY RISK MANAGEMENT AUTHORITY

COMBINING STATEMENT OF NET POSITION

JUNE 30, 2024

	General Operating Fund	Workers' Compensation Program	Liability Program	Auto-Physical Damage Program	Property Program	Errors and Omissions Program	Totals
ASSETS:							
Current assets:							
Cash and cash equivalents	\$ 5,145,607	\$ 25,080,954	\$ 11,533,416	\$ 1,089,589	\$ 1,227,057	\$ 257,719	\$ 44,334,342
Investments	3,178,282	15,491,730	7,123,835	673,005	757,915	159,185	27,383,952
Receivables:							
Members	1,453,569						1,453,569
Interest	1,023,459						1,023,459
Excess insurance	77,075						77,075
Prepaid expenses	678,463						678,463
Total current assets	<u>11,556,455</u>	<u>40,572,684</u>	<u>18,657,251</u>	<u>1,762,594</u>	<u>1,984,972</u>	<u>416,904</u>	<u>74,950,860</u>
Non-current assets:							
Receivables:							
Members		2,878,229					2,878,229
Investments	9,227,903	44,979,075	20,683,518	1,954,020	2,200,549	462,181	79,507,246
Projected retrospective assessments		12,548,899	9,750,378				22,299,277
Total non-current assets	<u>9,227,903</u>	<u>60,406,203</u>	<u>30,433,896</u>	<u>1,954,020</u>	<u>2,200,549</u>	<u>462,181</u>	<u>104,684,752</u>
TOTAL ASSETS	<u>20,784,358</u>	<u>100,978,887</u>	<u>49,091,147</u>	<u>3,716,614</u>	<u>4,185,521</u>	<u>879,085</u>	<u>179,635,612</u>
LIABILITIES:							
Current liabilities:							
Accounts payable	18,208						18,208
Due to members	20,498,480						20,498,480
Unearned premiums	314,702						314,702
Assessment payable		141,498					141,498
Current portion of claims liabilities		15,697,619	9,484,302	159,882			25,341,803
Total current liabilities	<u>20,831,390</u>	<u>15,839,117</u>	<u>9,484,302</u>	<u>159,882</u>			<u>46,314,691</u>
Non-current liabilities:							
Claims liabilities		70,188,767	27,331,021				97,519,788
Assessment payable		565,991					565,991
Total non-current liabilities		<u>70,754,758</u>	<u>27,331,021</u>				<u>98,085,779</u>
TOTAL LIABILITIES	<u>20,831,390</u>	<u>86,593,875</u>	<u>36,815,323</u>	<u>159,882</u>			<u>144,400,470</u>
NET POSITION	<u>\$ (47,032)</u>	<u>\$ 14,385,012</u>	<u>\$ 12,275,824</u>	<u>\$ 3,556,732</u>	<u>\$ 4,185,521</u>	<u>\$ 879,085</u>	<u>\$ 35,235,142</u>

CENTRAL SAN JOAQUIN VALLEY RISK MANAGEMENT AUTHORITY

COMBINING STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION

YEAR ENDED JUNE 30, 2024

	General Operating Fund	Workers' Compensation Program	Liability Program	Auto-Physical Damage Program	Property Program	Errors and Omissions Program	Totals
REVENUES:							
Member contributions	\$ 3,229,438	\$ 34,896,690	\$ 30,695,834	\$ 3,627,896	\$ 16,499,418	\$ 15,000	\$ 88,964,276
Program administrative fees	<u>342,225</u>						<u>342,225</u>
Total operating revenues	<u>3,571,663</u>	<u>34,896,690</u>	<u>30,695,834</u>	<u>3,627,896</u>	<u>16,499,418</u>	<u>15,000</u>	<u>89,306,501</u>
EXPENSES:							
Claims paid		16,862,228	10,396,440	1,387,061	704,879		29,350,608
Claims servicing		1,290,072	1,191,932				2,482,004
Change in unpaid claims		6,817,117	8,964,479	(308,117)	(152,314)		15,321,165
Change in projected retrospective assessments		(2,679,416)	(10,144,120)				(12,823,536)
Retrospective refunds		12,137,548	2,791,419				14,928,967
Insurance	3,111,293	5,312,196	16,005,688	2,590,141	14,968,019		41,987,337
Property appraisals					322,141		322,141
General and administrative	<u>509,484</u>	<u>794,837</u>	<u>1,238,061</u>	<u>107,970</u>	<u>105,142</u>		<u>2,755,494</u>
Total operating expenses	<u>3,620,777</u>	<u>40,534,582</u>	<u>30,443,899</u>	<u>3,777,055</u>	<u>15,947,867</u>		<u>94,324,180</u>
OPERATING INCOME	<u>(49,114)</u>	<u>(5,637,892)</u>	<u>251,935</u>	<u>(149,159)</u>	<u>551,551</u>	<u>15,000</u>	<u>(5,017,679)</u>
NONOPERATING REVENUE (EXPENSES):							
ERMA dividend	411,296						411,296
ERMA dividend distribution	(411,296)						(411,296)
Investment income (loss)		<u>3,770,130</u>	<u>2,035,913</u>	<u>215,585</u>	<u>220,377</u>	<u>48,410</u>	<u>6,290,415</u>
Total nonoperating revenue (expenses)		<u>3,770,130</u>	<u>2,035,913</u>	<u>215,585</u>	<u>220,377</u>	<u>48,410</u>	<u>6,290,415</u>
CHANGES IN NET POSITION	<u>(49,114)</u>	<u>(1,867,762)</u>	<u>2,287,848</u>	<u>66,426</u>	<u>771,928</u>	<u>63,410</u>	<u>1,272,736</u>
NET POSITION, BEGINNING OF YEAR	<u>2,082</u>	<u>16,252,774</u>	<u>9,987,976</u>	<u>3,490,306</u>	<u>3,413,593</u>	<u>815,675</u>	<u>33,962,406</u>
NET POSITION, END OF YEAR	<u>\$ (47,032)</u>	<u>\$ 14,385,012</u>	<u>\$ 12,275,824</u>	<u>\$ 3,556,732</u>	<u>\$ 4,185,521</u>	<u>\$ 879,085</u>	<u>\$ 35,235,142</u>

10-YEAR DEPOSIT HISTORY

10-Year Deposit History

- ▶ Calculates the total cost of coverage for each program year, including:
 - Original deposit premium from the budget
 - Additional contributions made by the city
 - Annual retrospective refunds or assessments
 - Other assessments
- Compares the total cost to payroll for each program to determine the rate paid per \$100 of payroll
- Allows cities to benchmark against peers and identify trends in historical deposit premiums

Central San Joaquin Valley Risk Management Authority

Deposit History

Analysis of Net Program Cost to Member

City of Sutter Creek

As of June 30, 2024

Workers' Compensation Program

Description	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
Original Deposit Premium	63,571	67,992	71,054	71,234	77,677	83,418	84,847	80,580	89,614	103,350
Additional Contributions	-	-	-	11,505	-	-	-	-	-	-
2020 Retrospective Adjustment	(18,853)									
2021 Retrospective Adjustment	(1,941)	(20,407)								
2022 Retrospective Adjustment	148	(611)	(20,962)							
2023 Retrospective Adjustment	(2,972)	(4,189)	397	(5,113)						
2024 Retrospective Adjustment	(3,690)	(3,908)	(1,568)	(6,315)	(11,859)					
Contingency Fund	1,859	1,859	1,859	1,859	1,859	1,859	1,859	1,859	-	-
Net Program Cost	38,122	40,736	50,780	73,170	67,677	85,277	86,706	82,439	89,614	103,350
Payroll	934,095	977,626	924,359	1,014,419	1,095,075	1,072,435	1,011,311	1,196,180	1,338,613	1,387,214
Rate per \$100/Payroll	4.08	4.17	5.49	7.21	6.18	7.95	8.57	6.89	6.69	7.45

Liability Program

Description	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
Original Deposit Premium	24,054	27,871	27,682	28,867	35,404	36,539	39,870	51,715	59,592	73,806
Additional Contributions	-	-	3,253	-	-	-	-	-	-	-
2020 Retrospective Adjustment	(6,592)									
2021 Retrospective Adjustment	(567)	(7,650)								
2022 Retrospective Adjustment	266	(10)	2,026							
2023 Retrospective Adjustment	(129)	(10)	(1,641)	(1,024)						
2024 Retrospective Adjustment	(78)	(381)	369	(2,173)	(1,024)					
Net Program Cost	16,954	19,820	31,689	25,670	34,380	36,539	39,870	51,715	59,592	73,806
Payroll	934,095	977,626	924,359	1,014,419	1,095,075	1,072,435	1,011,311	1,196,180	1,338,613	1,387,214
Rate per \$100/Payroll	1.82	2.03	3.43	2.53	3.14	3.41	3.94	4.32	4.45	5.32

Other Programs

Description	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
General Fund Deposit	7,835	5,909	5,366	5,762	5,456	4,764	3,700	1,472	268	3,798
Property Program	32,145	34,673	34,989	38,094	43,993	80,438	102,261	148,233	175,888	243,525
Auto Physical Damage Program	781	787	722	722	984	1,455	1,968	2,009	2,443	2,681
Low Value Vehicles Program	204	55	50	50	45	45	45	45	45	45
Employee Assistance Program	331	331	359	414	497	442	414	442	469	516
Employment Practices Liability	-	-	-	-	-	-	-	-	-	-
Earthquake and Flood	-	-	-	-	-	-	-	-	-	-
Business Travel Accident	24	16	11	11	30	38	29	62	61	65
Crime Program	-	-	-	-	-	-	-	-	-	-

Notes:

1. The above schedules do not reflect any projected future refunds from CSJVRMA.
2. Be aware that due to the lack of maturity, the net program cost of the more recent program years (i.e. 2019/20, 2020/21, 2021/22, 2022/23 and 2023/24) could fluctuate substantially.

How Does Sutter Creek Measure Up?

2024/25 EXPERIENCE MODIFICATION FACTOR

Workers' Compensation				Liability			
ANGELS	0.99	MARICOPA	1.00	ANGELS	0.985	MARICOPA	0.999
ARVIN	1.01	MCFARLAND	1.03	ARVIN	1.033	MCFARLAND	1.069
ATWATER	1.03	MENDOTA	1.00	ATWATER	1.105	MENDOTA	1.002
AVENAL	1.03	NEWMAN	1.00	AVENAL	0.971	MERCED	1.158
CERES	1.04	OAKDALE	0.98	CERES	1.087	NEWMAN	1.007
CHOWCHILLA	1.01	ORANGE COVE	0.99	CHOWCHILLA	0.960	OAKDALE	1.020
CORCORAN	1.01	PARLIER	1.02	CLOVIS	1.151	ORANGE COVE	0.992
DELANO	0.96	PATTERSON	0.99	CORCORAN	1.113	PARLIER	1.043
DINUBA	1.06	PORTERVILLE	0.97	DELANO	0.994	PATTERSON	0.924
DOS PALOS	1.00	REEDLEY	0.96	DINUBA	1.055	PORTERVILLE	0.891
ESCALON	1.00	RIPON	0.96	DOS PALOS	1.002	REEDLEY	0.998
EXETER	1.01	RIVERBANK	0.97	ESCALON	0.982	RIPON	0.964
FARMERSVILLE	0.99	SAN JOAQUIN	0.99	EXETER	0.977	RIVERBANK	0.977
FIREBAUGH	0.98	SANGER	1.11	FARMERSVILLE	1.119	SAN JOAQUIN	0.994
FOWLER	1.01	SELMA	1.07	FIREBAUGH	1.104	SANGER	0.961
GUSTINE	0.99	SHAFTER	0.94	FOWLER	0.991	SELMA	0.987
HUGHSON	0.99	SONORA	0.98	GUSTINE	0.994	SHAFTER	0.926
HURON	0.99	SUTTER CREEK	1.00	HUGHSON	1.003	SONORA	1.112
KERMAN	1.02	TAFT	0.97	HURON	0.991	SUTTER CREEK	1.003
KINGSBURG	1.01	TEHACHAPI	0.99	KERMAN	0.972	TAFT	0.926
LATHROP	0.93	TRACY	0.82	KINGSBURG	0.975	TEHACHAPI	0.976
LEMOORE	1.02	TULARE	1.13	LATHROP	0.928	TRACY	0.713
LIVINGSTON	0.98	WASCO	1.00	LEMOORE	1.093	TULARE	1.007
LOS BANOS	1.06	WATERFORD	0.99	LIVINGSTON	0.990	TURLOCK	0.872
MADERA	1.01	WOODLAKE	0.98	LOS BANOS	0.943	WASCO	1.007
				MADERA	0.961	WATERFORD	0.990
						WOODLAKE	1.001

5-YEAR LOSS RATE PER \$100 OF PAYROLL

Workers' Compensation				Liability			
ANGELS	2.47	MARICOPA	0.00	ANGELS	0.37	MARICOPA	0.00
ARVIN	5.36	MCFARLAND	7.95	ARVIN	2.84	MCFARLAND	5.55
ATWATER	5.97	MENDOTA	3.07	ATWATER	4.33	MENDOTA	1.56
AVENAL	7.69	NEWMAN	3.49	AVENAL	0.00	MERCED	2.09
CERES	4.79	OAKDALE	2.46	CERES	2.33	NEWMAN	1.78
CHOWCHILLA	4.47	ORANGE COVE	2.47	CHOWCHILLA	0.04	OAKDALE	1.88
CORCORAN	4.55	PARLIER	6.40	CLOVIS	1.83	ORANGE COVE	0.84
DELANO	3.16	PATTERSON	3.53	CORCORAN	5.38	PARLIER	3.60
DINUBA	6.15	PORTERVILLE	3.29	DELANO	1.36	PATTERSON	0.21
DOS PALOS	4.11	REEDLEY	2.23	DINUBA	2.28	PORTERVILLE	0.67
ESCALON	4.48	RIPON	1.57	DOS PALOS	1.59	REEDLEY	1.36
EXETER	5.83	RIVERBANK	0.26	ESCALON	0.09	RIPON	0.55
FARMERSVILLE	2.53	SAN JOAQUIN	0.22	EXETER	0.04	RIVERBANK	0.44
FIREBAUGH	1.09	SANGER	8.80	FARMERSVILLE	8.37	SAN JOAQUIN	0.00
FOWLER	6.29	SELMA	7.29	FIREBAUGH	8.55	SANGER	0.71
GUSTINE	2.54	SHAFTER	2.26	FOWLER	0.71	SELMA	1.15
HUGHSON	0.80	SONORA	1.93	GUSTINE	0.83	SHAFTER	0.56
HURON	1.80	SUTTER CREEK	4.44	HUGHSON	1.96	SONORA	6.78
KERMAN	5.97	TAFT	2.45	HURON	0.25	SUTTER CREEK	1.81
KINGSBURG	4.65	TEHACHAPI	2.86	KERMAN	0.34	TAFT	0.00
LATHROP	1.02	TRACY	2.42	KINGSBURG	0.55	TEHACHAPI	0.72
LEMOORE	4.68	TULARE	5.96	LATHROP	0.18	TRACY	0.53
LIVINGSTON	2.38	WASCO	3.33	LEMOORE	3.41	TULARE	1.45
LOS BANOS	5.92	WATERFORD	0.12	LIVINGSTON	1.07	TURLOCK	0.74
MADERA	3.96	WOODLAKE	0.16	LOS BANOS	0.62	WASCO	1.70
				MADERA	1.04	WATERFORD	0.05
						WOODLAKE	1.48

AVERAGE 3.84

AVERAGE 1.41