

Fire Agencies Self Insurance System

Preliminary 2018/2019 Budget

80% Confidence Level ~ 1.5% Discount Factor

Primary Pooled SIR - \$500,000 ~ Mid Layer Pool \$500,001 to \$750,000 ~ LAWCX Excess from \$750,000

	2016/17 <u>Actual</u>	2017/18 <u>Approved Budget</u>	2017/18 6 Months <u>Actual</u>	2018/19 <u>Proposed Budget</u>	Incr/(Decr) <u>Over P/Y Budget</u>	<u>% Change</u>
Revenue						
Member Contributions	\$10,796,948	\$11,588,783	\$5,767,563	\$12,423,083	\$834,300	7%
Member Mid-Layer Pool	\$0	\$0	\$3,430,000	\$0	\$0	0%
Audit Adjustment	678,752	0	0	0	0	0%
Member Contributions EAP	39,891	0	19,114	0	0	0%
Interest Income	11,013	200,000	67,073	150,000	(50,000)	-25%
Misc Income	706	0	-	0	0	0%
Total Revenue	<u>11,527,310</u>	<u>11,788,783</u>	<u>9,283,750</u>	<u>12,573,083</u>	<u>\$784,300</u>	<u>7%</u>
Claims Expenses						
Pooled Losses	5,856,638	6,846,082	3,990,165	7,620,884	774,802	11%
Bill Review Fees	649,734	incl.	252,922	incl.	n/a	n/a
Excess WC Insurance	1,257,734	999,497	500,210	1,027,000	27,503	3%
Claims Servicing	549,780	560,776	280,388	571,991	11,215	2%
Total Claims Expenses	<u>\$8,313,886</u>	<u>\$8,406,355</u>	<u>\$5,023,685</u>	<u>\$9,219,875</u>	<u>813,520</u>	<u>10%</u>
Administrative Expenses						
Program Administration*	882,201	869,410	434,387	894,837	25,427	3%
Annual Board Meeting	1,447	2,500	202	2,500	0	0%
Board Travel Reimbursement	1,499	5,000	1,042	5,000	0	0%
DIR Self Insurance Fees	193,934	300,000	169,772	300,000	0	0%
Financial Audit	11,550	11,897	12,000	12,000	103	1%
Dues & Memberships	450	2,000	225	2,500	500	25%
Employee Assistance Program	39,891	0	19,114	0	0	0%
Actuarial Study	7,000	7,000	0	9,000	2,000	29%
Legal Fees	7,777	15,000	6,780	15,000	0	0%
WC/HR Hotline	6,000	6,000	3,000	6,000	0	0%
Insurance Package	3,563	4,000	1,791	4,000	0	0%
Bond Insurance	incl.	incl.	incl.	incl.	n/a	n/a
FDAC Goodwill	30,000	30,000	15,000	30,000	0	0%
Website	0	7,500	7,500	0	(7,500)	0%
All other expenditures	860	10,600	575	10,600	0	0%
Occumed	279,138	200,000	77,806	250,000	50,000	25%
Total Administrative Expenses	<u>1,465,310</u>	<u>1,470,907</u>	<u>749,194</u>	<u>1,541,437</u>	<u>70,530</u>	<u>5%</u>
Dividend Distribution	3,430,000					
Inc (Dec) in Retained Earnings	\$ (1,681,886)	\$ 1,911,521	\$ 3,510,871	\$ 1,811,771	\$ (99,750)	-5%

* Program Administration includes Risk Control and Workers' Comp. Claims Management

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Exhibit B

Members	Premium Components				Premium Adjustments			2018/2019 Premium		Comparisons				
	Clerical/Water/ Sanitation/ Maintenance/ Municipal/ Inspectors	Safety Personnel	Fire Volunteers	Non Fire Volunteers	Total Premium Components	Experience Modification Factor	Premium Adjusted for Ex- Mod ~ Individual Losses capped at \$75k	Funding Adjusted for Ex- Mod & Minimum Premium	Quarterly Premium	Premium to Prior Year		Current Payroll Compared to Prior Year		
										Prior Year 2017/2018 Premium	% Change	Current 2018/2019 Payroll	Prior Year 2017/2018 Payroll	% Change
Note 1	Note 2	Note 3	Note 4	Note 5	Note 6	Note 7	Note 8	Note 9						
TOTALS	\$494,280	\$10,906,535	\$964,070	\$29,318	\$12,394,204		\$12,414,398	\$12,423,083	\$3,105,792	\$11,550,737	8%	\$142,036,032	\$140,014,139	1%
Adin FPD	\$0	\$0	\$4,055	\$153	\$4,207	1.000	\$4,209	\$4,209	\$1,052	\$3,998	5%	\$48,000	\$47,000	2%
Alta FPD	570	0	1,352	1,782	3,703	1.000	3,701	3,701	925	4,015	-8%	61,196	67,098	-9%
Amador FPD	11,278	179,938	9,461	0	200,676	0.877	175,972	175,972	43,993	147,742	19%	2,323,665	1,953,569	19%
American Canyon FD	720	195,641	0	0	196,361	0.934	183,307	183,307	45,827	170,339	8%	2,185,514	2,035,918	7%
Anderson FPD	3,018	62,950	4,505	0	70,473	1.195	84,201	84,201	21,050	60,695	39%	807,959	760,889	6%
Antelope Valley FPD	869	6,967	6,307	0	14,143	0.992	14,032	14,032	3,508	10,046	40%	164,403	123,227	33%
Arbuckle-College City FPD	1,569	21,123	2,703	0	25,395	0.978	24,843	24,843	6,211	23,222	7%	295,262	287,531	3%
Bald Mountain FPD	0	0	6,307	255	6,562	0.998	6,550	6,550	1,638	6,596	-1%	75,000	79,379	-6%
Bennett Valley FPD	981	29,898	451	153	31,481	0.972	30,592	30,592	7,648	31,278	-2%	359,093	384,042	-6%
Big Valley FPD	156	0	3,604	153	3,912	1.000	3,913	3,913	978	4,579	-15%	46,060	55,060	-16%
Bodega Bay FPD	1,729	64,261	5,406	305	71,701	0.975	69,908	69,908	17,477	78,776	-11%	813,185	845,109	-4%
Bolinas FPD	1,166	15,825	6,758	51	23,800	0.979	23,298	23,298	5,825	25,345	-8%	274,555	311,701	-12%
Borrego Springs FPD	3,300	80,155	0	0	83,455	1.063	88,717	88,717	22,179	92,099	-4%	954,454	975,235	-2%
Bridgeport FPD	143	2,316	9,010	255	11,723	0.998	11,702	11,702	2,926	2,500	368%	133,512	31,317	326%
Burbank-Paradise FPD	270	8,882	0	204	9,356	1.067	9,982	9,982	2,496	18,706	-47%	107,889	222,458	-52%
Cachagua FPD	0	4,431	9,010	102	13,543	0.993	13,454	13,454	3,364	10,325	30%	151,176	122,177	24%
Canby Volunteer FD	0	0	5,406	204	5,610	0.999	5,604	5,604	1,401	5,622	0%	64,000	65,000	-2%
Carlotta CSD	0	0	5,857	0	5,857	1.078	6,312	6,312	1,578	6,603	-4%	65,000	70,000	-7%
Carmel Highlands	0	263	18,020	255	18,537	0.990	18,346	18,346	4,587	17,546	5%	207,917	207,346	0%
Castella FPD	614	1,920	2,253	102	4,888	0.998	4,878	4,878	1,220	4,986	-2%	60,371	62,071	-3%
Cazadero CSD	633	905	7,659	255	9,452	0.995	9,402	9,402	2,351	8,535	10%	112,493	106,319	6%
Cedarville FPD	0	0	8,109	0	8,109	1.016	8,242	8,242	2,061	7,063	17%	90,000	80,000	13%
Central Calaveras County FPD	2,682	24,838	9,461	255	37,235	1.048	39,027	39,027	9,757	36,140	8%	438,360	444,986	-1%
Chalfant Valley CSFD	566	984	6,307	356	8,214	0.997	8,188	8,188	2,047	7,156	14%	99,044	85,000	17%
Chester PUD	18,864	108,580	451	51	127,945	0.855	109,446	109,446	27,362	218,679	-50%	1,581,710	3,241,878	-51%
Clements Rural County FPD	0	43,098	0	0	43,098	1.027	44,251	44,251	11,063	31,899	39%	478,339	365,951	31%
Cloverdale FD	2,456	57,067	11,713	713	71,949	0.935	67,248	67,248	16,812	66,975	0%	825,630	852,983	-3%
Coastside FPD	590	0	5,406	153	6,148	0.997	6,129	6,129	1,532	6,486	-6%	74,583	80,109	-7%
Collegeville FPD	0	4,901	0	0	4,901	1.001	4,909	4,909	1,227	3,500	40%	54,400	40,396	35%
Copperopolis FD	4,028	54,412	8,560	51	67,050	0.947	63,509	63,509	15,877	54,314	17%	779,038	686,057	14%
Cordelia FD	0	10,887	5,406	356	16,650	1.002	16,690	16,690	4,173	41,371	-60%	187,837	493,668	-62%
Cottonwood FPD	0	23,124	3,154	356	26,634	0.996	26,537	26,537	6,634	30,007	-12%	298,646	347,479	-14%
Covelo FPD	0	2,399	6,307	51	8,757	0.998	8,739	8,739	2,185	7,371	19%	97,625	85,094	15%
Crescent Mills FD	0	676	4,505	0	5,181	1.006	5,214	5,214	1,304	5,941	-12%	57,504	68,804	-16%
Cypress FPD	0	0	0	255	255	1.005	256	2,500	625	2,500	0%	5,000	5,000	0%
Daggett CSD	0	0	901	102	1,003	0.997	1,000	2,500	625	7,075	-65%	12,000	130,533	-91%
Davis Creek FPD	0	0	1,802	0	1,802	1.003	1,807	2,500	625	2,500	0%	20,000	21,000	-5%
Denair FPD	0	2,216	6,307	0	8,523	1.008	8,590	8,590	2,148	12,516	-31%	94,599	143,351	-34%
Diamond Springs/El Dorado FPD	10,383	92,387	4,505	0	107,275	1.123	120,455	120,455	30,114	115,017	5%	1,279,369	1,221,178	5%
Diamond Springs/El Dorado FPD SA#7	0	81,929	0	0	81,929	0.928	76,052	76,052	19,013	85,465	-11%	909,307	831,554	9%
Douglas City VFD	0	0	4,956	814	5,770	0.996	5,750	5,750	1,438	8,618	-33%	71,000	113,527	-37%
Doyle FPD	0	0	5,857	0	5,857	0.999	5,852	5,852	1,463	5,192	13%	65,000	60,000	8%
East Contra Costa County FPD	3,653	360,136	0	0	363,789	1.307	475,618	475,618	118,905	368,335	29%	4,068,843	3,234,554	26%
East Plumas FPD	368	0	1,802	0	2,170	1.084	2,352	2,500	625	7,312	-66%	27,231	76,190	-64%
El Dorado County FD	7,039	488,761	0	51	495,851	0.918	455,010	455,010	113,753	400,984	13%	5,563,944	5,267,320	6%
El Dorado County Consolidated FD SA#7	0	209,469	0	0	209,469	0.838	175,596	175,596	43,899	169,002	4%	2,324,849	2,193,388	6%
Escalon Consolidated FD	1,507	59,786	7,208	0	68,501	1.016	69,632	69,632	17,408	61,521	13%	773,168	703,142	10%
Fairview FPD	727	26,474	4,505	102	31,808	0.992	31,547	31,547	7,887	2,500	\$12	360,119	36,000	\$9
Farmington FD	498	3,965	4,956	204	9,622	1.005	9,671	9,671	2,418	10,613	-9%	112,787	127,159	-11%
Ferndale FPD	129	1,973	901	204	3,207	0.994	3,189	3,189	797	14,318	-78%	38,431	168,607	-77%
Foresthill FPD	1,680	62,885	0	255	64,819	1.051	68,130	68,130	17,033	64,608	5%	735,941	728,718	1%
Forestville FD	0	78,613	13,065	255	91,932	0.922	84,769	84,769	21,192	81,087	5%	1,022,510	1,016,552	1%
Fort Bidwell FD	0	0	2,703	51	2,754	1.002	2,759	2,759	690	3,036	-9%	31,000	35,000	-11%
Fort Bragg FP	8,430	8,723	16,669	0	33,822	0.961	32,493	32,493	8,123	41,033	-21%	447,439	444,841	1%
Fort Dick FD	0	9,230	7,659	102	16,990	0.989	16,810	16,810	4,203	16,468	2%	189,437	191,804	-1%
French Camp-McKinley Rural FPD	689	130,614	6,307	0	137,609	1.073	147,609	147,609	36,902	43,628	238%	1,533,179	515,735	197%

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Fresno County FPD	14,529	4,102	0	255	18,885	1.055	19,926	19,926	4,982	19,668	1%	335,962	353,387	-5%
Garberville FPD	0	0	5,406	0	5,406	1.004	5,427	5,427	1,357	7,025	-23%	60,000	82,000	-27%
Gasquet FPD	140	676	5,857	255	6,928	0.999	6,918	6,918	1,730	4,841	43%	80,262	59,344	35%
Gazelle FPD	0	0	3,154	255	3,408	1.002	3,414	3,414	854	2,750	24%	40,000	33,000	21%
Georgetown FPD	2,315	41,546	7,208	0	51,069	1.133	57,881	57,881	14,470	55,173	5%	586,593	571,404	3%
Georgetown SA#7	0	50,778	0	0	50,778	0.957	48,587	48,587	12,147	55,864	-13%	563,578	566,037	0%
Geyserville FPD	1,008	38,661	4,956	102	44,726	0.960	42,927	42,927	10,732	41,824	3%	505,895	514,369	-2%
Gold Ridge FD	3,356	79,354	4,055	153	86,918	0.955	82,988	82,988	20,747	94,089	-12%	994,674	1,184,663	-16%
Graeagle FPD	350	4,392	4,956	153	9,850	1.006	9,912	9,912	2,478	11,647	-15%	113,623	139,876	-19%
Graton FD	1,168	5,185	0	255	6,607	1.002	6,621	6,621	1,655	10,796	-39%	85,487	138,689	-38%
Greenfield FPD	688	34,448	6,758	0	41,894	1.039	43,513	43,513	10,878	40,604	7%	470,846	451,147	4%
Happy Valley FPD	1,188	19,387	9,461	305	30,340	1.049	31,821	31,821	7,955	33,038	-4%	349,500	372,446	-6%
Hayfork FPD	0	3,075	5,857	305	9,237	0.988	9,127	9,127	2,282	24,919	-63%	105,133	292,095	-64%
Herald FPD	4,377	13,358	8,109	0	25,844	1.079	27,889	27,889	6,972	18,092	54%	324,245	210,359	54%
Huntington Lake Volunteer FD	0	0	4,956	0	4,956	0.999	4,950	4,950	1,238	6,054	-18%	55,000	70,000	-21%
Hyampson CSD	0	0	4,055	356	4,411	1.000	4,412	4,412	1,103	4,142	7%	52,000	50,007	4%
Independence FPD	343	4,272	3,604	51	8,269	0.995	8,231	8,231	2,058	9,020	-9%	95,143	98,263	-3%
Janesville FPD	758	1,401	8,560	153	10,872	0.992	10,789	10,789	2,697	10,974	-2%	128,447	136,006	-6%
Junction City FPD	0	0	4,956	204	5,159	0.999	5,154	5,154	1,289	6,730	-23%	59,000	80,000	-26%
June Lake FPD	1,393	8,872	9,010	0	19,276	0.997	19,210	19,210	4,803	21,605	-11%	225,844	259,748	-13%
Kanawha FPD	0	5,774	4,505	0	10,279	0.997	10,249	10,249	2,562	2,731	275%	114,088	33,379	242%
Kelseyville FD	5,678	120,701	5,857	204	132,439	1.111	147,128	147,128	36,782	117,071	26%	1,520,189	1,528,847	-1%
Kentfield FD	4,009	171,040	1,802	204	177,055	1.006	178,104	178,104	44,526	193,421	-8%	2,001,106	2,182,488	-8%
Kenwood FD	569	20,661	4,055	153	25,437	0.980	24,925	24,925	6,231	20,706	20%	288,482	252,275	14%
Keyes FPD	311	4,118	7,208	51	11,688	0.993	11,610	11,610	2,903	11,800	-2%	132,812	139,000	-4%
Klamath FD	0	138	3,604	255	3,996	1.000	3,996	3,996	999	4,136	-3%	46,530	50,000	-7%
Lake City Volunteer FD	0	0	3,604	0	3,604	1.002	3,612	3,612	903	2,500	44%	40,000	25,000	60%
Lake County FPD	4,176	136,403	5,406	0	145,985	1.052	153,568	153,568	38,392	151,459	1%	1,655,955	1,606,386	3%
Lake Forest FPD	0	52	3,154	204	3,409	1.001	3,413	3,413	853	3,230	6%	39,575	39,000	1%
Lathrop-Manteca	11,367	274,982	0	0	286,349	0.930	266,410	266,410	66,603	229,429	16%	3,275,283	3,067,209	7%
Lee Vining FPD	0	0	8,560	153	8,712	0.997	8,688	8,688	2,172	7,540	15%	98,000	80,000	23%
Leggett Valley FPD	0	0	2,703	102	2,805	1.002	2,810	2,810	703	2,603	8%	32,000	30,000	7%
Lewiston CSD	835	789	2,703	0	4,327	0.998	4,318	4,318	1,080	8,955	-52%	55,162	112,886	-51%
Liberty Rural County FPD	3,272	46,836	3,154	0	53,261	0.952	50,698	50,698	12,675	52,956	-4%	619,106	657,427	-6%
Linden-Peters FPD	1,507	81,781	3,604	0	86,892	0.935	81,264	81,264	20,316	78,689	3%	977,278	991,035	-1%
Little Lake FPD	1,981	32,094	13,966	204	48,244	1.057	51,013	51,013	12,753	47,646	7%	554,125	503,935	10%
Lockwood FPD	497	7,149	4,505	102	12,253	1.004	12,302	12,302	3,076	6,497	89%	141,106	77,413	82%
Loma Rica/Browns Valley CSD	654	0	2,703	0	3,357	1.001	3,362	3,362	841	2,795	20%	42,853	37,853	13%
Lone Pine FPD	0	6,836	2,703	0	9,539	0.997	9,513	9,513	2,378	6,756	41%	105,873	78,444	35%
Long Valley CSD	0	0	3,154	153	3,306	1.001	3,308	3,308	827	4,380	-24%	38,000	51,000	-25%
Lookout FPD	0	0	3,604	153	3,757	1.001	3,760	3,760	940	3,950	-5%	43,000	46,000	-7%
Mammoth Lake FPD	3,091	95,601	20,273	356	119,322	0.894	106,733	106,733	26,683	105,633	1%	1,353,793	1,278,758	6%
Mayten FPD	0	200	3,154	204	3,557	1.105	3,931	3,931	983	4,042	-3%	41,224	47,545	-13%
McArthur FPD	379	0	6,758	0	7,137	0.997	7,118	7,118	1,780	6,842	4%	82,447	82,498	0%
Meadow Valley FPD	102	0	5,406	0	5,508	0.999	5,503	5,503	1,376	5,340	3%	61,997	63,060	-2%
Meeks Bay FPD	5,902	2,440	0	0	8,343	0.960	8,006	8,006	2,002	6,637	21%	143,045	142,764	0%
Millford FD	0	0	4,956	204	5,159	1.000	5,157	5,157	1,289	4,808	7%	59,000	56,000	5%
Millville FPD	279	1,048	1,802	0	3,129	0.998	3,124	3,124	781	6,692	-53%	37,114	79,797	-53%
Mokelumne Hill Fire Protection District	0	12,573	0	0	12,573	1.083	13,621	13,621	3,405	17,405	-22%	139,549	164,405	-15%
Mokelumne Rural County FPD	0	47,972	1,802	0	49,774	1.037	51,628	51,628	12,907	45,673	13%	552,435	490,561	13%
Mono City Volunteer FPD	0	0	4,055	407	4,462	1.000	4,461	4,461	1,115	5,341	-16%	53,000	63,000	-16%
Monte Rio FPD	748	784	901	51	2,484	0.998	2,479	2,500	625	8,022	-69%	34,396	99,411	-65%
Moraga Orinda FD	45,031	756,841	0	1,527	803,399	1.094	878,775	878,775	219,694	720,747	22%	9,314,715	10,313,333	-10%
Mosquito FPD	701	19,724	2,703	1,069	24,197	1.028	24,877	24,877	6,219	18,492	35%	283,683	219,565	29%
Mountain Gate CSD	14,857	7,431	5,857	0	28,145	0.966	27,187	27,187	6,797	25,154	8%	439,367	441,958	-1%
Mountain Valley FD	0	0	12,614	0	12,614	0.994	12,538	12,538	3,135	10,380	21%	140,000	120,000	17%
Mountain View FD	0	0	7,659	407	8,066	0.996	8,031	8,031	2,008	7,570	6%	93,000	90,000	3%

Fire Agencies Self Insurance System

Preliminary 2018/2019 Budget

80% Confidence Level ~ 1.5% Discount Factor

Primary Pooled SIR - \$500,000 ~ Mid Layer Pool \$500,001 to \$750,000 ~ LAWCX Excess from \$750,000

Exhibit B

Members	Premium Components				Premium Adjustments			2018/2019 Premium		Comparisons				
	Clerical/Water/ Sanitation/ Maintenance/ Municipal/ Inspectors	Safety Personnel	Fire Volunteers	Non Fire Volunteers	Total Premium Components	Experience Modification Factor	Premium Adjusted for Ex- Mod ~ Individual Losses capped at \$75k	Funding Adjusted for Ex- Mod & Minimum Premium	Quarterly Premium	Premium to Prior Year		Current Payroll Compared to Prior Year		
										Prior Year 2017/2018 Premium	% Change	Current 2018/2019 Payroll	Prior Year 2017/2018 Payroll	% Change
Note 1	Note 2	Note 3	Note 4	Note 5	Note 6	Note 7	Note 8	Note 9						
Murphys Fire Protection District	6,640	43,826	11,713	356	62,535	0.961	60,087	60,087	15,022	51,462	17%	753,864	731,597	3%
Newberry CSD	1,045	787	1,352	153	3,336	0.996	3,323	3,323	831	8,620	-61%	47,263	111,904	-58%
New Castle FPD	10	25,370	0	51	25,431	0.991	25,198	25,198	6,300	17,292	46%	282,777	282,660	0%
North San Juan FD	2,888	12,307	7,659	305	23,160	0.983	22,769	22,769	5,692	16,001	42%	284,343	214,360	33%
North Sonoma Coast FPD	0	0	6,758	560	7,317	0.994	7,277	7,277	1,819	7,159	2%	86,000	86,000	0%
North Tahoe FPD	26,801	522,156	0	0	548,957	0.973	533,979	533,979	133,495	473,278	13%	6,321,841	5,849,364	8%
Novato FD	43,871	930,108	0	0	973,980	1.190	1,159,401	1,159,401	289,850	1,010,093	15%	11,184,983	11,057,942	1%
Oakdale FPD	0	0	0	255	255	1.003	255	2,500	625	2,500	0%	5,000	5,000	0%
Occidental CSD	0	0	11,263	153	11,415	0.994	11,345	11,345	2,836	9,965	14%	128,000	116,000	10%
Olancha CSD	1,466	1,073	3,154	153	5,846	1.023	5,981	5,981	1,495	10,304	-42%	78,718	132,055	-40%
Ophir Hill FPD	685	40,772	9,461	0	50,918	1.031	52,517	52,517	13,129	56,899	-8%	570,978	610,296	-6%
Orange Cove FPD	1,222	25,679	0	102	27,002	1.070	28,903	28,903	7,226	19,268	50%	311,000	312,000	0%
Paradise FPD	0	0	6,307	153	6,460	0.999	6,454	6,454	1,614	4,424	46%	73,000	52,000	40%
Peardale-Chicago Park	628	25,331	0	0	25,959	0.980	25,430	25,430	6,358	24,725	3%	293,473	294,912	0%
Penryn FPD	0	45,496	901	0	46,397	0.971	45,037	45,037	11,259	42,373	6%	514,955	499,536	3%
Petrolia FPD	179	639	7,208	102	8,128	0.997	8,100	8,100	2,025	7,769	4%	92,609	91,876	1%
Pioneer FPD	978	52,651	0	0	53,629	0.985	52,836	52,836	13,209	53,496	-1%	603,577	633,744	-5%
Plumas Eureka CSD	11,142	1,828	4,956	0	17,926	0.979	17,544	17,544	4,386	16,918	4%	294,200	301,777	-3%
Post Mountain UD & VFD	0	0	901	51	952	1.002	954	2,500	625	4,161	-40%	11,000	30,224	-64%
Prattville-Almanor Fire Protection District	0	404	1,802	0	2,206	1.002	2,212	2,500	625	3,038	-18%	24,488	35,000	-30%
Princeton County	0	73	7,208	204	7,485	0.997	7,463	7,463	1,866	7,005	7%	84,814	82,000	3%
Quincy FPD	3,614	5,807	13,966	865	24,252	0.982	23,804	23,804	5,951	19,258	24%	307,450	257,481	19%
Rescue FPD	1,430	63,648	901	204	66,183	1.081	71,559	71,559	17,890	61,018	17%	748,511	660,053	13%
Rincon Valley FD	5,602	211,821	3,604	255	221,282	1.018	225,279	225,279	56,320	242,714	-7%	2,506,022	2,726,009	-8%
Rio Dell FPD	209	4,557	11,263	407	16,435	1.070	17,580	17,580	4,395	13,671	29%	187,673	152,141	23%
Ripon Consolidated FD	6,760	112,067	1,352	153	120,331	1.009	121,382	121,382	30,346	126,806	-4%	1,394,611	1,434,945	-3%
Rodeo-Hercules	3,717	242,920	0	0	246,637	1.021	251,718	251,718	62,930	259,377	-3%	2,769,137	2,877,951	-4%
Ross Valley FS	15,254	354,287	5,857	0	375,397	1.124	421,951	421,951	105,488	339,730	24%	4,296,832	3,402,124	26%
Rough & Ready FPD	2,958	7,725	0	0	10,684	1.069	11,422	11,422	2,856	23,806	-52%	143,861	299,293	-52%
Russian River FPD	2,028	99,059	1,352	255	102,693	0.972	99,822	99,822	24,956	100,358	-1%	1,159,281	1,135,161	2%
Sacramento River FPD	791	15,174	1,802	102	17,869	0.986	17,614	17,614	4,404	14,977	18%	205,948	183,547	12%
Salida FPD	2,926	44,852	3,604	153	51,535	0.964	49,693	49,693	12,423	42,710	16%	598,286	529,291	13%
Salyer CSD	0	0	2,253	305	2,558	1.000	2,557	2,557	639	6,682	-62%	31,000	79,000	-61%
Samoa Peninsula FPD	0	0	3,604	255	3,859	1.000	3,859	3,859	965	4,563	-15%	45,000	55,000	-18%
Santa Margarita FPD	48	3,375	4,956	102	8,480	0.998	8,461	8,461	2,115	10,017	-16%	95,391	117,073	-19%
Schell-Vista FPD	0	31,034	13,966	0	44,999	0.981	44,164	44,164	11,041	37,838	17%	499,439	453,785	10%
Scott Valley FPD	997	3,817	2,253	356	7,423	1.070	7,940	7,940	1,985	9,191	-14%	93,951	107,067	-12%
Shasta Lake FPD	2,169	42,913	6,758	0	51,839	0.980	50,784	50,784	12,696	54,085	-6%	593,889	673,369	-12%
Shaver Lake VFD	0	1,531	5,857	0	7,388	0.999	7,378	7,378	1,845	5,337	38%	81,996	61,709	33%
Sierra City Volunteer FPD	0	0	11,713	407	12,120	0.994	12,052	12,052	3,013	8,762	38%	138,000	103,000	34%
Sierra Valley FPD	21	0	4,505	305	4,831	1.000	4,831	4,831	1,208	5,365	-10%	56,408	63,408	-11%
Smith River FD	1,428	3,295	0	51	4,774	1.165	5,564	5,564	1,391	7,845	-29%	65,622	92,894	-29%
South Coast FPD	3,338	0	1,802	0	5,140	0.999	5,136	5,136	1,284	10,201	-50%	85,571	139,857	-39%
South Lake County FPD	2,224	11,263	8,560	255	22,301	0.979	21,842	21,842	5,461	33,620	-35%	268,700	318,700	-16%
South Monterey FPD	0	2,346	22,525	255	25,125	0.982	24,681	24,681	6,170	17,077	45%	281,033	203,049	38%
South Placer FPD	17,779	445,164	4,055	153	467,150	0.826	385,902	385,902	96,476	361,288	7%	5,338,071	5,012,656	6%
South Yreka FPD	0	0	5,857	255	6,111	1.000	6,111	6,111	1,528	5,920	3%	70,000	71,000	-1%
Southern Inyo FPD	0	5,218	1,352	0	6,569	0.999	6,561	6,561	1,640	6,341	3%	72,909	73,374	-1%
Southern Marin FD	12,637	513,089	0	0	525,726	1.033	543,089	543,089	135,772	577,595	-6%	5,942,935	5,946,273	0%
Southern Trinity FD	0	0	15,317	0	15,317	0.991	15,184	15,184	3,796	19,047	-20%	170,000	221,275	-23%
Spalding CSD	3,586	0	2,253	0	5,839	0.994	5,806	5,806	1,452	7,678	-24%	95,456	123,797	-23%
Standish Litchfield FD	0	0	6,758	51	6,808	1.004	6,837	6,837	1,709	5,674	20%	76,000	66,000	15%
Stanislaus Consolidated FPD	15,469	678,045	1,352	102	694,968	0.788	547,834	547,834	136,959	540,635	1%	7,846,391	7,459,160	5%
Stones-Bengard CSD	498	0	2,253	102	2,853	1.001	2,857	2,857	714	3,128	-9%	36,793	40,793	-10%
Suisun FPD	0	6,707	1,352	0	8,058	0.995	8,015	8,015	2,004	7,685	4%	89,436	89,565	0%
Susan River FPD	554	14,241	6,758	0	21,552	1.047	22,566	22,566	5,642	11,044	104%	243,936	131,779	85%
Sutter Basin FD	0	0	3,604	0	3,604	1.001	3,608	3,608	902	3,466	4%	40,000	40,000	0%

Fire Agencies Self Insurance System

Preliminary 2018/2019 Budget

80% Confidence Level ~ 1.5% Discount Factor

Primary Pooled SIR - \$500,000 ~ Mid Layer Pool \$500,001 to \$750,000 ~ LAWCX Excess from \$750,000

Exhibit B

Members	Premium Components				Premium Adjustments			2018/2019 Premium		Comparisons				
	Clerical/Water/ Sanitation/ Maintenance/ Municipal/ Inspectors	Safety Personnel	Fire Volunteers	Non Fire Volunteers	Total Premium Components	Experience Modification Factor	Premium Adjusted for Ex- Mod ~ Individual Losses capped at \$75k	Funding Adjusted for Ex- Mod & Minimum Premium	Quarterly Premium	Premium to Prior Year		Current Payroll Compared to Prior Year		
										Prior Year 2017/2018 Premium	% Change	Current 2018/2019 Payroll	Prior Year 2017/2018 Payroll	% Change
Note 1	Note 2	Note 3	Note 4	Note 5	Note 6	Note 7	Note 8	Note 9						
Sutter Creek FPD	405	5,190	5,857	407	11,858	0.996	11,807	11,807	2,952	10,700	10%	138,557	127,345	9%
Telegraph Ridge FPD	0	0	6,758	560	7,317	0.999	7,311	7,311	1,828	5,012	46%	86,000	60,000	43%
Thornton Rural County FPD	0	17,088	6,307	0	23,395	1.195	27,949	27,949	6,987	17,525	59%	259,651	202,012	29%
Tiburon FD	10,361	267,387	5,406	0	283,155	0.861	243,784	243,784	60,946	204,928	19%	3,231,236	2,916,789	11%
Timber Cove FPD	0	0	9,461	458	9,919	1.011	10,026	10,026	2,507	11,692	-14%	114,000	134,000	-15%
Turlock Rural FPD	0	6,459	6,758	0	13,217	1.101	14,557	14,557	3,639	15,106	-4%	146,687	169,860	-14%
Vacaville FD	8,029	29,319	18,020	0	55,368	0.943	52,209	52,209	13,052	43,376	20%	683,150	602,123	13%
Valley Center FPD	14,458	117,794	0	356	132,608	0.967	128,238	128,238	32,060	121,030	6%	1,598,408	1,560,268	2%
Valley of the Moon FPD	11,961	471,586	15,317	153	499,017	0.906	452,313	452,313	113,078	444,345	2%	5,642,017	5,505,287	2%
Walnut Grove FD	997	8,196	0	153	9,346	0.992	9,270	9,270	2,318	10,279	-10%	113,554	126,522	-10%
Waterloo-Morada	1,845	122,227	2,703	0	126,774	1.101	139,541	139,541	34,885	114,905	21%	1,422,806	1,278,537	11%
West Almanor CSD	28	9,894	4,956	0	14,877	0.990	14,731	14,731	3,683	16,824	-12%	165,361	197,114	-16%
West Point FPD	0	32,883	0	0	32,883	1.038	34,125	34,125	8,531	31,760	7%	364,958	365,941	0%
Westport FPD	0	6,841	9,461	255	16,556	0.990	16,383	16,383	4,096	19,411	-16%	185,931	227,372	-18%
Westport VFD	0	0	6,758	51	6,808	0.999	6,803	6,803	1,701	3,944	72%	76,000	46,000	65%
West Stanislaus County FD	0	0	36,941	305	37,246	1.197	44,580	44,580	11,145	41,451	8%	416,000	444,000	-6%
Wheeler Crest FPD	0	0	8,109	204	8,313	1.028	8,544	8,544	2,136	9,592	-11%	94,000	109,000	-14%
Whitethorn FPD	0	0	4,956	305	5,261	0.999	5,256	5,256	1,314	5,512	-5%	61,000	61,000	0%
Willow Ranch	0	0	2,703	0	2,703	1.002	2,709	2,709	677	2,604	4%	30,000	30,000	0%
Windsor FD	8,794	207,880	4,505	0	221,178	0.958	211,929	211,929	52,982	192,443	10%	2,529,970	2,386,920	6%
Woodbridge Rural FPD	4,938	163,844	451	51	169,284	1.055	178,672	178,672	44,668	153,958	16%	1,921,487	1,840,836	4%
Woodland Avenue FPD	8	414	7,659	204	8,283	0.994	8,237	8,237	2,059	12,415	-34%	93,743	144,974	-35%
Total	\$494,280	\$10,906,535	\$964,070	\$29,318	\$12,394,204		\$12,414,398	\$12,423,083	\$3,105,792	\$11,550,737	8%	\$142,036,032	\$140,014,139	1%

Actuarial Rates per \$100 payroll at the 80% Confidence Level (\$1 - \$500K SIR); 1.5% Discount Rate				
	Non-Safety Personnel	Safety Personnel	Fire Volunteers	Non-Fire Volunteers
Current Year 2018/19 Rates	\$5.090	\$9.010	\$9.010	\$5.090
Prior Year Rates (80% CL; 1.5% DR)	\$4.854	\$8.627	\$8.627	\$4.854
Percentage Comparison	4.9%	4.4%	4.4%	4.9%

Notes

Note 1: Payroll times rate / 100 for Clerical (Class Code 8810), Water Operation (Class Code 7520), Sanitation (7580), Maintenance(9420), Municipal (9410) and Inspectors' payroll.

Note 2: Payroll times rate / 100 for Career Fire Fighters (Class Code 7706).

Note 3: # of Fire Volunteers (Class Code 7707) times \$5,000= Volunteer Payroll. Payroll times rate / 100 =Manual Premium.

Note 4: # of Non Fire Volunteers (Volunteers for Manual Labor, Clerical, Non-paid Directors, Cadets, Explorers and Other Volunteers) times \$1,000= Volunteer Payroll. Payroll times rate / 100 =Manual Premium.

Note 5: Total of Columns Note 1 - Note 4

Note 6: Ex Mod calculated separately using payroll and losses for years 2014-15, 2015-16, and 2016-17

Note 7: Column Note 5 times Column Note 6

Note 8: Column Note 7 adjusted for minimum premium of \$2,500.

Note 9: Column Note 8 divided by 4.

Fire Agencies Self Insurance System

Preliminary 2018/2019 Budget

80% Confidence Level ~ 1.5% Discount Factor

Exhibit C

Primary Pooled SIR - \$500,000 ~ Mid Layer Pool \$500,001 to \$750,000 ~ LAWCX Excess from \$750,000

Members	2018/2019 Estimated Payroll					Premiums Components				
	Clerical/Water/ Sanitation/ Maintenance/ Municipal/Inspectors	Safety Personnel	# of Fire Volunteers	# of Non Fire Volunteers	TOTAL	Clerical/Water/ Sanitation/ Maintenance/ Municipal/Inspectors	Safety Personnel	# of Fire Volunteers	# of Non Fire Volunteers	TOTAL
	\$9,710,807	\$121,049,225	\$2,140	\$576	\$142,036,032	\$494,280	\$10,906,535	\$964,070	\$29,318	\$12,394,204
Adin FPD	\$0	\$0	9	3	48,000	0	0	4,055	153	4,207
Alta FPD	\$11,196	\$0	3	35	61,196	570	0	1,352	1,782	3,703
Amador FPD	\$221,576	\$1,997,089	21	0	2,323,665	11,278	179,938	9,461	0	200,676
American Canyon FD	\$14,139	\$2,171,375	0	0	2,185,514	720	195,641	0	0	196,361
Anderson FPD	\$59,290	\$698,669	10	0	807,959	3,018	62,950	4,505	0	70,473
Antelope Valley FPD	\$17,081	\$77,322	14	0	164,403	869	6,967	6,307	0	14,143
Arbuckle-College City FPD	\$30,825	\$234,437	6	0	295,262	1,569	21,123	2,703	0	25,395
Bald Mountain FPD	\$0	\$0	14	5	75,000	0	0	6,307	255	6,562
Bennett Valley FPD	\$19,267	\$331,826	1	3	359,093	981	29,898	451	153	31,481
Big Valley FPD	\$3,060	\$0	8	3	46,060	156	0	3,604	153	3,912
Bodega Bay FPD	\$33,972	\$713,213	12	6	813,185	1,729	64,261	5,406	305	71,701
Bolinas FPD	\$22,917	\$175,638	15	1	274,555	1,166	15,825	6,758	51	23,800
Borrego Springs FPD	\$64,836	\$889,618	0	0	954,454	3,300	80,155	0	0	83,455
Bridgeport FPD	\$2,805	\$25,707	20	5	133,512	143	2,316	9,010	255	11,723
Burbank-Paradise FPD	\$5,305	\$98,585	0	4	107,889	270	8,882	0	204	9,356
Cachagua FPD	\$0	\$49,176	20	2	151,176	0	4,431	9,010	102	13,543
Canby Volunteer FD	\$0	\$0	12	4	64,000	0	0	5,406	204	5,610
Carlotta CSD	\$0	\$0	13	0	65,000	0	0	5,857	0	5,857
Carmel Highlands	\$0	\$2,917	40	5	207,917	0	263	18,020	255	18,537
Castella FPD	\$12,058	\$21,314	5	2	60,371	614	1,920	2,253	102	4,888
Cazadero CSD	\$12,445	\$10,048	17	5	112,493	633	905	7,659	255	9,452
Cedarville FPD	\$0	\$0	18	0	90,000	0	0	8,109	0	8,109
Central Calaveras County FPD	\$52,687	\$275,673	21	5	438,360	2,682	24,838	9,461	255	37,235
Chalfant Valley CSFD	\$11,119	\$10,925	14	7	99,044	566	984	6,307	356	8,214
Chester PUD	\$370,603	\$1,205,107	1	1	1,581,710	18,864	108,580	451	51	127,945
Clements Rural County FPD	\$0	\$478,339	0	0	478,339	0	43,098	0	0	43,098
Cloverdale FD	\$48,257	\$633,373	26	14	825,630	2,456	57,067	11,713	713	71,949
Coastside FPD	\$11,583	\$0	12	3	74,583	590	0	5,406	153	6,148
Collegeville FPD	\$0	\$54,400	0	0	54,400	0	4,901	0	0	4,901
Copperopolis FD	\$79,129	\$603,909	19	1	779,038	4,028	54,412	8,560	51	67,050
Cordelia FD	\$0	\$120,837	12	7	187,837	0	10,887	5,406	356	16,650
Cottonwood FPD	\$0	\$256,646	7	7	298,646	0	23,124	3,154	356	26,634
Covelo FPD	\$0	\$26,625	14	1	97,625	0	2,399	6,307	51	8,757
Crescent Mills FD	\$0	\$7,504	10	0	57,504	0	676	4,505	0	5,181
Cypress FPD	\$0	\$0	0	5	5,000	0	0	0	255	255
Daggett CSD	\$0	\$0	2	2	12,000	0	0	901	102	1,003
Davis Creek FPD	\$0	\$0	4	0	20,000	0	0	1,802	0	1,802
Denair FPD	\$0	\$24,599	14	0	94,599	0	2,216	6,307	0	8,523
Diamond Springs/El Dorado FPD	\$203,981	\$1,025,388	10	0	1,279,369	10,383	92,387	4,505	0	107,275

Fire Agencies Self Insurance System

Preliminary 2018/2019 Budget

80% Confidence Level ~ 1.5% Discount Factor

Exhibit C

Primary Pooled SIR - \$500,000 ~ Mid Layer Pool \$500,001 to \$750,000 ~ LAWCX Excess from \$750,000

Members	2018/2019 Estimated Payroll					Premiums Components				
	Clerical/Water/ Sanitation/ Maintenance/ Municipal/Inspectors	Safety Personnel	# of Fire Volunteers	# of Non Fire Volunteers	TOTAL	Clerical/Water/ Sanitation/ Maintenance/ Municipal/Inspectors	Safety Personnel	# of Fire Volunteers	# of Non Fire Volunteers	TOTAL
Diamond Springs/El Dorado FPD SA#7	\$0	\$909,307	0	0	909,307	0	81,929	0	0	81,929
Douglas City VFD	\$0	\$0	11	16	71,000	0	0	4,956	814	5,770
Doyle FPD	\$0	\$0	13	0	65,000	0	0	5,857	0	5,857
East Contra Costa County FPD	\$71,772	\$3,997,071	0	0	4,068,843	3,653	360,136	0	0	363,789
East Plumas FPD	\$7,231	\$0	4	0	27,231	368	0	1,802	0	2,170
El Dorado County FD	\$138,295	\$5,424,648	0	1	5,563,944	7,039	488,761	0	51	495,851
El Dorado County Consolidated FD SA#7	\$0	\$2,324,849	0	0	2,324,849	0	209,469	0	0	209,469
Escalon Consolidated FD	\$29,616	\$663,552	16	0	773,168	1,507	59,786	7,208	0	68,501
Fairview FPD	\$14,290	\$293,829	10	2	360,119	727	26,474	4,505	102	31,808
Farmington FD	\$9,780	\$44,007	11	4	112,787	498	3,965	4,956	204	9,622
Ferndale FPD	\$2,530	\$21,902	2	4	38,431	129	1,973	901	204	3,207
Foresthill FPD	\$32,997	\$697,944	0	5	735,941	1,680	62,885	0	255	64,819
Forestville FD	\$0	\$872,510	29	5	1,022,510	0	78,613	13,065	255	91,932
Fort Bidwell FD	\$0	\$0	6	1	31,000	0	0	2,703	51	2,754
Fort Bragg FP	\$165,623	\$96,816	37	0	447,439	8,430	8,723	16,669	0	33,822
Fort Dick FD	\$0	\$102,437	17	2	189,437	0	9,230	7,659	102	16,990
French Camp-McKinley Rural FPD	\$13,527	\$1,449,652	14	0	1,533,179	689	130,614	6,307	0	137,609
Fresno County FPD	\$285,439	\$45,523	0	5	335,962	14,529	4,102	0	255	18,885
Garberville FPD	\$0	\$0	12	0	60,000	0	0	5,406	0	5,406
Gasquet FPD	\$2,754	\$7,508	13	5	80,262	140	676	5,857	255	6,928
Gazelle FPD	\$0	\$0	7	5	40,000	0	0	3,154	255	3,408
Georgetown FPD	\$45,484	\$461,109	16	0	586,593	2,315	41,546	7,208	0	51,069
Georgetown SA#7	\$0	\$563,578	0	0	563,578	0	50,778	0	0	50,778
Geyserville FPD	\$19,804	\$429,091	11	2	505,895	1,008	38,661	4,956	102	44,726
Gold Ridge FD	\$65,938	\$880,737	9	3	994,674	3,356	79,354	4,055	153	86,918
Graeagle FPD	\$6,881	\$48,742	11	3	113,623	350	4,392	4,956	153	9,850
Graton FD	\$22,945	\$57,542	0	5	85,487	1,168	5,185	0	255	6,607
Greenfield FPD	\$13,513	\$382,333	15	0	470,846	688	34,448	6,758	0	41,894
Happy Valley FPD	\$23,331	\$215,169	21	6	349,500	1,188	19,387	9,461	305	30,340
Hayfork FPD	\$0	\$34,133	13	6	105,133	0	3,075	5,857	305	9,237
Herald FPD	\$85,986	\$148,259	18	0	324,245	4,377	13,358	8,109	0	25,844
Huntington Lake Volunteer FD	\$0	\$0	11	0	55,000	0	0	4,956	0	4,956
Hyampom CSD	\$0	\$0	9	7	52,000	0	0	4,055	356	4,411
Independence FPD	\$6,733	\$47,410	8	1	95,143	343	4,272	3,604	51	8,269
Janesville FPD	\$14,893	\$15,554	19	3	128,447	758	1,401	8,560	153	10,872
Junction City FPD	\$0	\$0	11	4	59,000	0	0	4,956	204	5,159
June Lake FPD	\$27,372	\$98,472	20	0	225,844	1,393	8,872	9,010	0	19,276
Kanawha FPD	\$0	\$64,088	10	0	114,088	0	5,774	4,505	0	10,279
Kelseyville FD	\$111,561	\$1,339,628	13	4	1,520,189	5,678	120,701	5,857	204	132,439
Kentfield FD	\$78,766	\$1,898,340	4	4	2,001,106	4,009	171,040	1,802	204	177,055
Kenwood FD	\$11,175	\$229,307	9	3	288,482	569	20,661	4,055	153	25,437

Fire Agencies Self Insurance System

Preliminary 2018/2019 Budget

80% Confidence Level ~ 1.5% Discount Factor

Exhibit C

Primary Pooled SIR - \$500,000 ~ Mid Layer Pool \$500,001 to \$750,000 ~ LAWCX Excess from \$750,000

Members	2018/2019 Estimated Payroll					Premiums Components				
	Clerical/Water/ Sanitation/ Maintenance/ Municipal/Inspectors	Safety Personnel	# of Fire Volunteers	# of Non Fire Volunteers	TOTAL	Clerical/Water/ Sanitation/ Maintenance/ Municipal/Inspectors	Safety Personnel	# of Fire Volunteers	# of Non Fire Volunteers	TOTAL
Keyes FPD	\$6,111	\$45,701	16	1	132,812	311	4,118	7,208	51	11,688
Klamath FD	\$0	\$1,530	8	5	46,530	0	138	3,604	255	3,996
Lake City Volunteer FD	\$0	\$0	8	0	40,000	0	0	3,604	0	3,604
Lake County FPD	\$82,052	\$1,513,903	12	0	1,655,955	4,176	136,403	5,406	0	145,985
Lake Forest FPD	\$0	\$575	7	4	39,575	0	52	3,154	204	3,409
Lathrop-Manteca	\$223,320	\$3,051,963	0	0	3,275,283	11,367	274,982	0	0	286,349
Lee Vining FPD	\$0	\$0	19	3	98,000	0	0	8,560	153	8,712
Leggett Valley FPD	\$0	\$0	6	2	32,000	0	0	2,703	102	2,805
Lewiston CSD	\$16,408	\$8,754	6	0	55,162	835	789	2,703	0	4,327
Liberty Rural County FPD	\$64,286	\$519,820	7	0	619,106	3,272	46,836	3,154	0	53,261
Linden-Peters FPD	\$29,610	\$907,668	8	0	977,278	1,507	81,781	3,604	0	86,892
Little Lake FPD	\$38,924	\$356,201	31	4	554,125	1,981	32,094	13,966	204	48,244
Lockwood FPD	\$9,755	\$79,351	10	2	141,106	497	7,149	4,505	102	12,253
Loma Rica/Browns Valley CSD	\$12,853	\$0	6	0	42,853	654	0	2,703	0	3,357
Lone Pine FPD	\$0	\$75,873	6	0	105,873	0	6,836	2,703	0	9,539
Long Valley CSD	\$0	\$0	7	3	38,000	0	0	3,154	153	3,306
Lookout FPD	\$0	\$0	8	3	43,000	0	0	3,604	153	3,757
Mammoth Lake FPD	\$60,733	\$1,061,060	45	7	1,353,793	3,091	95,601	20,273	356	119,322
Mayten FPD	\$0	\$2,224	7	4	41,224	0	200	3,154	204	3,557
McArthur FPD	\$7,447	\$0	15	0	82,447	379	0	6,758	0	7,137
Meadow Valley FPD	\$1,997	\$0	12	0	61,997	102	0	5,406	0	5,508
Meecks Bay FPD	\$115,961	\$27,084	0	0	143,045	5,902	2,440	0	0	8,343
Milford FD	\$0	\$0	11	4	59,000	0	0	4,956	204	5,159
Millville FPD	\$5,478	\$11,635	4	0	37,114	279	1,048	1,802	0	3,129
Mokelumne Hill Fire Protection District	\$0	\$139,549	0	0	139,549	0	12,573	0	0	12,573
Mokelumne Rural County FPD	\$0	\$532,435	4	0	552,435	0	47,972	1,802	0	49,774
Mono City Volunteer FPD	\$0	\$0	9	8	53,000	0	0	4,055	407	4,462
Monte Rio FPD	\$14,689	\$8,707	2	1	34,396	748	784	901	51	2,484
Moraga Orinda FD	\$884,704	\$8,400,011	0	30	9,314,715	45,031	756,841	0	1,527	803,399
Mosquito FPD	\$13,767	\$218,916	6	21	283,683	701	19,724	2,703	1,069	24,197
Mountain Gate CSD	\$291,888	\$82,480	13	0	439,367	14,857	7,431	5,857	0	28,145
Mountain Valley FD	\$0	\$0	28	0	140,000	0	0	12,614	0	12,614
Mountain View FD	\$0	\$0	17	8	93,000	0	0	7,659	407	8,066
Murphys Fire Protection District	\$130,444	\$486,420	26	7	753,864	6,640	43,826	11,713	356	62,535
Newberry CSD	\$20,528	\$8,734	3	3	47,263	1,045	787	1,352	153	3,336
New Castle FPD	\$204	\$281,573	0	1	282,777	10	25,370	0	51	25,431
North San Juan FD	\$56,748	\$136,596	17	6	284,343	2,888	12,307	7,659	305	23,160
North Sonoma Coast FPD	\$0	\$0	15	11	86,000	0	0	6,758	560	7,317
North Tahoe FPD	\$526,546	\$5,795,296	0	0	6,321,841	26,801	522,156	0	0	548,957
Novato FD	\$861,915	\$10,323,068	0	0	11,184,983	43,871	930,108	0	0	973,980
Oakdale FPD	\$0	\$0	0	5	5,000	0	0	0	255	255

Fire Agencies Self Insurance System

Preliminary 2018/2019 Budget

80% Confidence Level ~ 1.5% Discount Factor

Exhibit C

Primary Pooled SIR - \$500,000 ~ Mid Layer Pool \$500,001 to \$750,000 ~ LAWCX Excess from \$750,000

Members	2018/2019 Estimated Payroll					Premiums Components				
	Clerical/Water/ Sanitation/ Maintenance/ Municipal/Inspectors	Safety Personnel	# of Fire Volunteers	# of Non Fire Volunteers	TOTAL	Clerical/Water/ Sanitation/ Maintenance/ Municipal/Inspectors	Safety Personnel	# of Fire Volunteers	# of Non Fire Volunteers	TOTAL
Occidental CSD	\$0	\$0	25	3	128,000	0	0	11,263	153	11,415
Olancha CSD	\$28,811	\$11,907	7	3	78,718	1,466	1,073	3,154	153	5,846
Ophir Hill FPD	\$13,459	\$452,519	21	0	570,978	685	40,772	9,461	0	50,918
Orange Cove FPD	\$24,000	\$285,000	0	2	311,000	1,222	25,679	0	102	27,002
Paradise FPD	\$0	\$0	14	3	73,000	0	0	6,307	153	6,460
Peardale-Chicago Park	\$12,329	\$281,143	0	0	293,473	628	25,331	0	0	25,959
Penryn FPD	\$0	\$504,955	2	0	514,955	0	45,496	901	0	46,397
Petrolia FPD	\$3,519	\$7,090	16	2	92,609	179	639	7,208	102	8,128
Pioneer FPD	\$19,220	\$584,356	0	0	603,577	978	52,651	0	0	53,629
Plumas Eureka CSD	\$218,909	\$20,291	11	0	294,200	11,142	1,828	4,956	0	17,926
Post Mountain UD & VFD	\$0	\$0	2	1	11,000	0	0	901	51	952
Prattville-Almanor Fire Protection District	\$0	\$4,488	4	0	24,488	0	404	1,802	0	2,206
Princeton County	\$0	\$814	16	4	84,814	0	73	7,208	204	7,485
Quincy FPD	\$70,996	\$64,454	31	17	307,450	3,614	5,807	13,966	865	24,252
Rescue FPD	\$28,097	\$706,413	2	4	748,511	1,430	63,648	901	204	66,183
Rincon Valley FD	\$110,064	\$2,350,958	8	5	2,506,022	5,602	211,821	3,604	255	221,282
Rio Dell FPD	\$4,101	\$50,572	25	8	187,673	209	4,557	11,263	407	16,435
Ripon Consolidated FD	\$132,806	\$1,243,805	3	3	1,394,611	6,760	112,067	1,352	153	120,331
Rodeo-Hercules	\$73,018	\$2,696,119	0	0	2,769,137	3,717	242,920	0	0	246,637
Ross Valley FS	\$299,676	\$3,932,156	13	0	4,296,832	15,254	354,287	5,857	0	375,397
Rough & Ready FPD	\$58,120	\$85,741	0	0	143,861	2,958	7,725	0	0	10,684
Russian River FPD	\$39,852	\$1,099,429	3	5	1,159,281	2,028	99,059	1,352	255	102,693
Sacramento River FPD	\$15,532	\$168,417	4	2	205,948	791	15,174	1,802	102	17,869
Salida FPD	\$57,482	\$497,803	8	3	598,286	2,926	44,852	3,604	153	51,535
Salyer CSD	\$0	\$0	5	6	31,000	0	0	2,253	305	2,558
Samoa Peninsula FPD	\$0	\$0	8	5	45,000	0	0	3,604	255	3,859
Santa Margarita FPD	\$938	\$37,453	11	2	95,391	48	3,375	4,956	102	8,480
Schell-Vista FPD	\$0	\$344,439	31	0	499,439	0	31,034	13,966	0	44,999
Scott Valley FPD	\$19,586	\$42,365	5	7	93,951	997	3,817	2,253	356	7,423
Shasta Lake FPD	\$42,610	\$476,279	15	0	593,889	2,169	42,913	6,758	0	51,839
Shaver Lake VFD	\$0	\$16,996	13	0	81,996	0	1,531	5,857	0	7,388
Sierra City Volunteer FPD	\$0	\$0	26	8	138,000	0	0	11,713	407	12,120
Sierra Valley FPD	\$408	\$0	10	6	56,408	21	0	4,505	305	4,831
Smith River FD	\$28,049	\$36,572	0	1	65,622	1,428	3,295	0	51	4,774
South Coast FPD	\$65,571	\$0	4	0	85,571	3,338	0	1,802	0	5,140
South Lake County FPD	\$43,700	\$125,000	19	5	268,700	2,224	11,263	8,560	255	22,301
South Monterey FPD	\$0	\$26,033	50	5	281,033	0	2,346	22,525	255	25,125
South Placer FPD	\$349,296	\$4,940,775	9	3	5,338,071	17,779	445,164	4,055	153	467,150
South Yreka FPD	\$0	\$0	13	5	70,000	0	0	5,857	255	6,111
Southern Inyo FPD	\$0	\$57,909	3	0	72,909	0	5,218	1,352	0	6,569
Southern Marin FD	\$248,276	\$5,694,659	0	0	5,942,935	12,637	513,089	0	0	525,726

Fire Agencies Self Insurance System

Preliminary 2018/2019 Budget

80% Confidence Level ~ 1.5% Discount Factor

Exhibit C

Primary Pooled SIR - \$500,000 ~ Mid Layer Pool \$500,001 to \$750,000 ~ LAWCX Excess from \$750,000

Members	2018/2019 Estimated Payroll					Premiums Components				
	Clerical/Water/ Sanitation/ Maintenance/ Municipal/Inspectors	Safety Personnel	# of Fire Volunteers	# of Non Fire Volunteers	TOTAL	Clerical/Water/ Sanitation/ Maintenance/ Municipal/Inspectors	Safety Personnel	# of Fire Volunteers	# of Non Fire Volunteers	TOTAL
Southern Trinity FD	\$0	\$0	34	0	170,000	0	0	15,317	0	15,317
Spalding CSD	\$70,456	\$0	5	0	95,456	3,586	0	2,253	0	5,839
Standish Litchfield FD	\$0	\$0	15	1	76,000	0	0	6,758	51	6,808
Stanislaus Consolidated FPD	\$303,918	\$7,525,474	3	2	7,846,391	15,469	678,045	1,352	102	694,968
Stones-Bengard CSD	\$9,793	\$0	5	2	36,793	498	0	2,253	102	2,853
Suisun FPD	\$0	\$74,436	3	0	89,436	0	6,707	1,352	0	8,058
Susan River FPD	\$10,876	\$158,059	15	0	243,936	554	14,241	6,758	0	21,552
Sutter Basin FD	\$0	\$0	8	0	40,000	0	0	3,604	0	3,604
Sutter Creek FPD	\$7,957	\$57,600	13	8	138,557	405	5,190	5,857	407	11,858
Telegraph Ridge FPD	\$0	\$0	15	11	86,000	0	0	6,758	560	7,317
Thornton Rural County FPD	\$0	\$189,651	14	0	259,651	0	17,088	6,307	0	23,395
Tiburon FD	\$203,563	\$2,967,673	12	0	3,231,236	10,361	267,387	5,406	0	283,155
Timber Cove FPD	\$0	\$0	21	9	114,000	0	0	9,461	458	9,919
Turlock Rural FPD	\$0	\$71,687	15	0	146,687	0	6,459	6,758	0	13,217
Vacaville FD	\$157,750	\$325,400	40	0	683,150	8,029	29,319	18,020	0	55,368
Valley Center FPD	\$284,039	\$1,307,368	0	7	1,598,408	14,458	117,794	0	356	132,608
Valley of the Moon FPD	\$234,990	\$5,234,027	34	3	5,642,017	11,961	471,586	15,317	153	499,017
Walnut Grove FD	\$19,586	\$90,968	0	3	113,554	997	8,196	0	153	9,346
Waterloo-Morada	\$36,238	\$1,356,567	6	0	1,422,806	1,845	122,227	2,703	0	126,774
West Almanor CSD	\$551	\$109,810	11	0	165,361	28	9,894	4,956	0	14,877
West Point FPD	\$0	\$364,958	0	0	364,958	0	32,883	0	0	32,883
Westport FPD	\$0	\$75,931	21	5	185,931	0	6,841	9,461	255	16,556
Westport VFD	\$0	\$0	15	1	76,000	0	0	6,758	51	6,808
West Stanislaus County FD	\$0	\$0	82	6	416,000	0	0	36,941	305	37,246
Wheeler Crest FPD	\$0	\$0	18	4	94,000	0	0	8,109	204	8,313
Whitethorn FPD	\$0	\$0	11	6	61,000	0	0	4,956	305	5,261
Willow Ranch	\$0	\$0	6	0	30,000	0	0	2,703	0	2,703
Windsor FD	\$172,761	\$2,307,210	10	0	2,529,970	8,794	207,880	4,505	0	221,178
Woodbridge Rural FPD	\$97,014	\$1,818,473	1	1	1,921,487	4,938	163,844	451	51	169,284
Woodland Avenue FPD	\$153	\$4,590	17	4	93,743	8	414	7,659	204	8,283
Total	\$9,710,807	\$121,049,225	2,140	576	\$142,036,032	\$494,280	\$10,906,535	\$964,070	\$29,318	\$12,394,204

Notes:

Estimated Payroll was calculated using the actual payroll from 16/17 and increasing annually by 1% for 17/18 and 18/19.

Fire Agencies Self Insurance System
Experience Modification Factors (Ex-Mod) - Losses capped at \$75k, Credibility Based on Largest Member
Program Year 2018/2019

Exhibit D

Member District	Combined Payroll For Fiscal Years 2014/15 thru 2016/17	Credibility of Historical Loss Experience (1)/((1)+31,980,646)	Reported Incurred Losses Limited to \$75,000 Per Claim For Fiscal Years 2014/15 thru 2016/17	Pure Loss Rate (3)/((1)/100)	Experience Rating Modification (((4)x(2))+ (Total (4) x (1-(2))))/ (Total (4))	Off Balance Factor	2018/2019 Ex mod Updated for Off Balance	2017/2018 Ex Mod	% Change Before Final 0.25 Capping	2018/2019 Final Ex-mod Incr/ Decr Capped at 25%
Member District	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Adin FPD	\$145,000	0.00	\$0	0.00	1.00	1.005	1.000	1.005	0%	1.000
Alta FPD	\$220,108	0.01	\$1,319	0.60	0.99	1.005	1.000	1.001	0%	1.000
Amador FPD	\$5,676,900	0.15	\$25,914	0.46	0.87	1.005	0.877	0.892	-2%	0.877
American Canyon FD	\$6,139,317	0.16	\$101,328	1.65	0.93	1.005	0.934	0.973	-4%	0.934
Anderson FPD	\$2,248,268	0.07	\$253,977	11.30	1.19	1.005	1.191	0.945	26%	1.195
Antelope Valley FPD	\$414,653	0.01	\$0	0.00	0.99	1.005	0.992	0.997	0%	0.992
Arbuckle-College City FPD	\$874,071	0.03	\$0	0.00	0.97	1.005	0.978	0.981	0%	0.978
Bald Mountain FPD	\$217,322	0.01	\$0	0.00	0.99	1.005	0.998	1.002	0%	0.998
Bennett Valley FPD	\$1,100,343	0.03	\$171	0.02	0.97	1.005	0.972	0.974	0%	0.972
Big Valley FPD	\$153,000	0.00	\$0	0.00	1.00	1.005	1.000	1.004	0%	1.000
Bodega Bay FPD	\$2,543,765	0.07	\$44,721	1.76	0.97	1.005	0.975	1.105	-12%	0.975
Bolinas FPD	\$866,049	0.03	\$377	0.04	0.97	1.005	0.979	0.982	0%	0.979
Borrego Springs FPD	\$2,864,477	0.08	\$144,160	5.03	1.06	1.005	1.063	1.126	-6%	1.063
Bridgeport FPD	\$252,131	0.01	\$968	0.38	0.99	1.005	0.998	1.001	0%	0.998
Burbank-Paradise FPD	\$534,165	0.02	\$75,000	14.04	1.06	1.005	1.067	0.997	7%	1.067
Cachagua FPD	\$372,341	0.01	\$0	0.00	0.99	1.005	0.993	0.998	0%	0.993
Canby Vounteer FD	\$194,000	0.01	\$0	0.00	0.99	1.005	0.999	1.003	0%	0.999
Carlotta CSD	\$205,000	0.01	\$75,000	36.59	1.07	1.005	1.078	1.093	-1%	1.078
Carmel Highlands	\$495,160	0.02	\$0	0.00	0.98	1.005	0.990	0.991	0%	0.990
Castella FPD	\$226,851	0.01	\$0	0.00	0.99	1.005	0.998	1.000	0%	0.998
Cazadero CSD	\$329,655	0.01	\$0	0.00	0.99	1.005	0.995	0.998	0%	0.995
Cedarville FPD	\$245,000	0.01	\$18,090	7.38	1.01	1.005	1.016	1.023	-1%	1.016
Central Calaveras County FPD	\$1,284,731	0.04	\$80,161	6.24	1.04	1.005	1.048	0.976	7%	1.048
Chalfant Valley CSFD	\$259,610	0.01	\$0	0.00	0.99	1.005	0.997	1.002	0%	0.997
Chester PUD	\$7,018,439	0.18	\$35,873	0.51	0.85	1.005	0.855	0.826	4%	0.855
Clements Rural County FPD	\$1,159,029	0.03	\$55,458	4.78	1.02	1.005	1.027	1.010	2%	1.027
Cloverdale FD	\$2,406,481	0.07	\$0	0.00	0.93	1.005	0.935	0.939	0%	0.935
Coastside FPD	\$260,266	0.01	\$0	0.00	0.99	1.005	0.997	1.000	0%	0.997
Collegeville FPD	\$146,821	0.00	\$998	0.68	1.00	1.005	1.001	1.004	0%	1.001
Copperopolis FD	\$2,025,566	0.06	\$2,053	0.10	0.94	1.005	0.947	0.959	-1%	0.947
Cordelia FD	\$1,153,891	0.03	\$31,581	2.74	1.00	1.005	1.002	0.977	3%	1.002
Cottonwood FPD	\$923,901	0.03	\$18,952	2.05	0.99	1.005	0.996	1.007	-1%	0.996
Covelo FPD	\$287,167	0.01	\$1,792	0.62	0.99	1.005	0.998	1.004	-1%	0.998
Crescent Mills FD	\$193,656	0.01	\$7,091	3.66	1.00	1.005	1.006	1.007	0%	1.006
Cypress FPD	\$15,000	0.00	\$0	0.00	1.00	1.005	1.005	1.007	0%	1.005
Daggett CSD	\$265,553	0.01	\$0	0.00	0.99	1.005	0.997	0.998	0%	0.997
Davis Creek FPD	\$71,000	0.00	\$0	0.00	1.00	1.005	1.003	1.006	0%	1.003

Fire Agencies Self Insurance System
Experience Modification Factors (Ex-Mod) - Losses capped at \$75k, Credibility Based on Largest Member
Program Year 2018/2019

Exhibit D

Member District	Combined Payroll For Fiscal Years 2014/15 thru 2016/17	Credibility of Historical Loss Experience (1)/((1)+31,980,646)	Reported Incurred Losses Limited to \$75,000 Per Claim For Fiscal Years 2014/15 thru 2016/17	Pure Loss Rate (3)/((1)/100)	Experience Rating Modification (((4)x(2))+ (Total (4) x (1-(2))))/ (Total (4))	Off Balance Factor	2018/2019 Ex mod Updated for Off Balance	2017/2018 Ex Mod	% Change Before Final 0.25 Capping	2018/2019 Final Ex-mod Incr/ Decr Capped at 25%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Denair FPD	\$377,415	0.01	\$13,857	3.67	1.00	1.005	1.008	1.012	0%	1.008
Diamond Springs/El Dorado FPD	\$3,551,223	0.10	\$228,122	6.42	1.12	1.005	1.123	1.191	-6%	1.123
Diamond Springs/El Dorado FPD SA#7	\$2,643,450	0.08	\$0	0.00	0.92	1.005	0.928	1.191	-22%	0.928
Douglas City VFD	\$273,788	0.01	\$0	0.00	0.99	1.005	0.996	0.999	0%	0.996
Doyle FPD	\$185,000	0.01	\$0	0.00	0.99	1.005	0.999	1.003	0%	0.999
East Contra Costa County FPD	\$10,585,721	0.25	\$691,442	6.53	1.30	1.005	1.307	1.357	-4%	1.307
East Plumas FPD	\$194,526	0.01	\$80,230	41.24	1.08	1.005	1.084	1.189	-9%	1.084
El Dorado County FD	\$15,248,902	0.32	\$329,356	2.16	0.91	1.005	0.918	0.893	3%	0.918
El Dorado County Consolidated FD SA#7	\$6,359,857	0.17	\$0	0.00	0.83	1.005	0.838	0.893	-6%	0.838
Escalon Consolidated FD	\$2,147,026	0.06	\$75,000	3.49	1.01	1.005	1.016	1.032	-2%	1.016
Fairview FPD	\$426,048	0.01	\$0	0.00	0.99	1.005	0.992	1.005	-1%	0.992
Farmington FD	\$351,459	0.01	\$10,501	2.99	1.00	1.005	1.005	0.998	1%	1.005
Ferndale FPD	\$379,550	0.01	\$1,089	0.29	0.99	1.005	0.994	0.994	0%	0.994
Foresthill FPD	\$2,132,099	0.06	\$109,257	5.12	1.05	1.005	1.051	1.049	0%	1.051
Forestville FD	\$2,897,718	0.08	\$599	0.02	0.92	1.005	0.922	0.926	0%	0.922
Fort Bidwell FD	\$101,000	0.00	\$0	0.00	1.00	1.005	1.002	1.006	0%	1.002
Fort Bragg FP	\$1,474,028	0.04	\$0	0.00	0.96	1.005	0.961	0.964	0%	0.961
Fort Dick FD	\$503,142	0.02	\$0	0.00	0.98	1.005	0.989	0.995	-1%	0.989
French Camp-McKinley Rural FPD	\$2,500,655	0.07	\$142,531	5.70	1.07	1.005	1.073	0.987	9%	1.073
Fresno County FPD	\$1,019,490	0.03	\$78,759	7.73	1.05	1.005	1.055	1.063	-1%	1.055
Garberville FPD	\$232,000	0.01	\$0	0.00	0.99	1.012	1.004	1.004	0%	1.004
Gasquet FPD	\$203,537	0.01	\$0	0.00	0.99	1.005	0.999	1.002	0%	0.999
Gazelle FPD	\$108,000	0.00	\$0	0.00	1.00	1.005	1.002	1.006	0%	1.002
Georgetown FPD	\$1,628,320	0.05	\$175,033	10.75	1.13	1.005	1.133	1.144	-1%	1.133
Georgetown SA#7	\$1,609,282	0.05	\$0	0.00	0.95	1.005	0.957	1.144	-16%	0.957
Geyserville FPD	\$1,507,145	0.05	\$0	0.00	0.95	1.005	0.960	0.964	0%	0.960
Gold Ridge FD	\$3,191,054	0.09	\$42,381	1.33	0.95	1.005	0.955	0.965	-1%	0.955
Graeagle FPD	\$396,382	0.01	\$12,895	3.25	1.00	1.005	1.006	0.996	1%	1.006
Graton FD	\$405,645	0.01	\$9,198	2.27	1.00	1.005	1.002	1.001	0%	1.002
Greenfield FPD	\$1,326,238	0.04	\$72,165	5.44	1.03	1.005	1.039	1.056	-2%	1.039
Happy Valley FPD	\$1,095,605	0.03	\$75,000	6.85	1.04	1.005	1.049	1.065	-2%	1.049
Hayfork FPD	\$547,145	0.02	\$0	0.00	0.98	1.005	0.988	0.990	0%	0.988
Herald FPD	\$878,896	0.03	\$97,609	11.11	1.07	1.005	1.079	1.089	-1%	1.079
Huntington Lake Volunteer FD	\$195,000	0.01	\$0	0.00	0.99	1.005	0.999	1.003	0%	0.999
Hyampom CSD	\$154,007	0.00	\$0	0.00	1.00	1.005	1.000	1.004	0%	1.000
Independence FPD	\$309,886	0.01	\$0	0.00	0.99	1.005	0.995	1.095	-9%	0.995
Janesville FPD	\$407,135	0.01	\$0	0.00	0.99	1.005	0.992	0.995	0%	0.992

Fire Agencies Self Insurance System
Experience Modification Factors (Ex-Mod) - Losses capped at \$75k, Credibility Based on Largest Member
Program Year 2018/2019

Exhibit D

Member District	Combined Payroll For Fiscal Years 2014/15 thru 2016/17	Credibility of Historical Loss Experience (1)/((1)+31,980,646)	Reported Incurred Losses Limited to \$75,000 Per Claim For Fiscal Years 2014/15 thru 2016/17	Pure Loss Rate (3)/((1)/100)	Experience Rating (((4)x(2))+ (Total (4) x (1-(2))))/ (Total (4))	Off Balance Factor	2018/2019 Ex mod Updated for Off Balance	2017/2018 Ex Mod	% Change Before Final 0.25 Capping	2018/2019 Final Ex-mod Incr/ Decr Capped at 25%
Member District	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Junction City FPD	\$194,000	0.01	\$0	0.00	0.99	1.005	0.999	1.003	0%	0.999
June Lake FPD	\$759,947	0.02	\$14,361	1.89	0.99	1.005	0.997	0.993	0%	0.997
Kanawha FPD	\$253,905	0.01	\$0	0.00	0.99	1.005	0.997	1.001	0%	0.997
Kelseyville FD	\$4,494,741	0.12	\$246,461	5.48	1.11	1.005	1.111	0.915	21%	1.111
Kentfield FD	\$5,934,785	0.16	\$176,443	2.97	1.00	1.005	1.006	1.045	-4%	1.006
Kenwood FD	\$830,800	0.03	\$341	0.04	0.98	1.005	0.980	0.983	0%	0.980
Keyes FPD	\$387,891	0.01	\$361	0.09	0.99	1.005	0.993	0.997	0%	0.993
Klamath FD	\$161,500	0.01	\$0	0.00	0.99	1.005	1.000	1.003	0%	1.000
Lake City Volunteer FD	\$90,000	0.00	\$0	0.00	1.00	1.005	1.002	1.006	0%	1.002
Lake County FPD	\$4,728,715	0.13	\$190,443	4.03	1.05	1.005	1.052	1.123	-6%	1.052
Lake Forest FPD	\$117,564	0.00	\$0	0.00	1.00	1.005	1.001	1.005	0%	1.001
Lathrop-Manteca	\$8,991,838	0.22	\$175,838	1.96	0.93	1.005	0.930	0.891	4%	0.930
Lee Vining FPD	\$258,000	0.01	\$283	0.11	0.99	1.005	0.997	1.093	-9%	0.997
Leggett Valley FPD	\$97,000	0.00	\$0	0.00	1.00	1.005	1.002	1.006	0%	1.002
Lewiston CSD	\$225,937	0.01	\$0	0.00	0.99	1.005	0.998	1.002	0%	0.998
Liberty Rural County FPD	\$1,784,730	0.05	\$0	0.00	0.95	1.005	0.952	0.957	-1%	0.952
Linden-Peters FPD	\$2,812,039	0.08	\$11,726	0.42	0.93	1.005	0.935	0.928	1%	0.935
Little Lake FPD	\$1,531,289	0.05	\$96,893	6.33	1.05	1.005	1.057	1.145	-8%	1.057
Lockwood FPD	\$292,250	0.01	\$7,668	2.62	1.00	1.005	1.004	1.000	0%	1.004
Loma Rica/Browns Valley CSD	\$117,800	0.00	\$0	0.00	1.00	1.005	1.001	1.005	0%	1.001
Lone Pine FPD	\$247,802	0.01	\$0	0.00	0.99	1.005	0.997	0.998	0%	0.997
Long Valley CSD	\$140,000	0.00	\$0	0.00	1.00	1.005	1.001	1.004	0%	1.001
Lookout FPD	\$129,000	0.00	\$0	0.00	1.00	1.005	1.001	1.005	0%	1.001
Mammoth Lake FPD	\$3,950,848	0.11	\$0	0.00	0.89	1.005	0.894	0.983	-9%	0.894
Mayten FPD	\$133,720	0.00	\$98,355	73.55	1.10	1.005	1.105	1.004	10%	1.105
McArthur FPD	\$257,650	0.01	\$364	0.14	0.99	1.005	0.997	1.001	0%	0.997
Meadow Valley FPD	\$187,958	0.01	\$0	0.00	0.99	1.005	0.999	1.003	0%	0.999
Meeks Bay FPD	\$1,528,906	0.05	\$488	0.03	0.95	1.005	0.960	0.958	0%	0.960
Milford FD	\$170,000	0.01	\$0	0.00	0.99	1.005	1.000	1.003	0%	1.000
Millville FPD	\$217,107	0.01	\$0	0.00	0.99	1.005	0.998	1.000	0%	0.998
Mokelumne Hill Fire Protection District	\$455,608	0.01	\$88,215	19.36	1.08	1.005	1.083	1.227	-12%	1.083
Mokelumne Rural County FPD	\$1,526,303	0.05	\$76,881	5.04	1.03	1.005	1.037	1.079	-4%	1.037
Mono City Volunteer FPD	\$166,000	0.01	\$0	0.00	0.99	1.005	1.000	1.004	0%	1.000
Monte Rio FPD	\$225,345	0.01	\$0	0.00	0.99	1.005	0.998	1.000	0%	0.998
Moraga Orinda FD	\$25,962,045	0.45	\$878,853	3.39	1.07	1.005	1.070	0.844	27%	1.094
Mosquito FPD	\$678,001	0.02	\$42,247	6.23	1.02	1.005	1.028	1.025	0%	1.028
Mountain Gate CSD	\$1,343,655	0.04	\$1,468	0.11	0.96	1.005	0.966	0.971	0%	0.966

Fire Agencies Self Insurance System
Experience Modification Factors (Ex-Mod) - Losses capped at \$75k, Credibility Based on Largest Member
Program Year 2018/2019

Exhibit D

Member District	Combined Payroll For Fiscal Years 2014/15 thru 2016/17	Credibility of Historical Loss Experience (1)/((1)+31,980,646)	Reported Incurred Losses Limited to \$75,000 Per Claim For Fiscal Years 2014/15 thru 2016/17	Pure Loss Rate (3)/((1)/100)	Experience Rating Modification (((4)x(2))+ (Total (4) x (1-(2))))/ (Total (4))	Off Balance Factor	2018/2019 Ex mod Updated for Off Balance	2017/2018 Ex Mod	% Change Before Final 0.25 Capping	2018/2019 Final Ex-mod Incr/ Decr Capped at 25%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Mountain Valley FD	\$354,000	0.01	\$0	0.00	0.99	1.005	0.994	1.003	-1%	0.994
Mountain View FD	\$298,000	0.01	\$0	0.00	0.99	1.005	0.996	0.999	0%	0.996
Murphys Fire Protection District	\$1,955,856	0.06	\$13,749	0.70	0.96	1.005	0.961	0.969	-1%	0.961
Newberry CSD	\$282,493	0.01	\$0	0.00	0.99	1.005	0.996	0.998	0%	0.996
New Castle FPD	\$676,871	0.02	\$6,420	0.95	0.99	1.005	0.991	1.000	-1%	0.991
North San Juan FD	\$728,166	0.02	\$506	0.07	0.98	1.005	0.983	0.992	-1%	0.983
North Sonoma Coast FPD	\$338,000	0.01	\$0	0.00	0.99	1.005	0.994	0.995	0%	0.994
North Tahoe FPD	\$16,098,970	0.33	\$430,181	2.67	0.97	1.005	0.973	0.963	1%	0.973
Novato FD	\$31,980,646	0.50	\$1,293,949	4.05	1.18	1.005	1.190	1.095	9%	1.190
Oakdale FPD	\$72,700	0.00	\$0	0.00	1.00	1.005	1.003	1.010	-1%	1.003
Occidental CSD	\$359,000	0.01	\$0	0.00	0.99	1.005	0.994	1.000	-1%	0.994
Olancho CSD	\$318,642	0.01	\$26,760	8.40	1.02	1.005	1.023	1.046	-2%	1.023
Ophir Hill FPD	\$1,758,089	0.05	\$78,173	4.45	1.03	1.005	1.031	1.118	-8%	1.031
Orange Cove FPD	\$664,419	0.02	\$82,436	12.41	1.07	1.005	1.070	1.000	7%	1.070
Paradise FPD	\$190,000	0.01	\$0	0.00	0.99	1.005	0.999	1.003	0%	0.999
Peardale-Chicago Park	\$885,435	0.03	\$1,647	0.19	0.97	1.005	0.980	0.985	-1%	0.980
Penryn FPD	\$1,412,972	0.04	\$8,062	0.57	0.97	1.005	0.971	0.983	-1%	0.971
Petrolia FPD	\$271,000	0.01	\$0	0.00	0.99	1.005	0.997	1.000	0%	0.997
Pioneer FPD	\$1,811,922	0.05	\$33,886	1.87	0.98	1.005	0.985	0.987	0%	0.985
Plumas Eureka CSD	\$879,689	0.03	\$557	0.06	0.97	1.005	0.979	0.982	0%	0.979
Post Mountain UD & VFD	\$101,200	0.00	\$0	0.00	1.00	1.005	1.002	1.006	0%	1.002
Prattville-Almanor Fire District	\$84,400	0.00	\$0	0.00	1.00	1.005	1.002	1.006	0%	1.002
Princeton County	\$261,798	0.01	\$245	0.09	0.99	1.005	0.997	1.001	0%	0.997
Quincy FPD	\$828,425	0.03	\$1,848	0.22	0.98	1.005	0.982	0.987	-1%	0.982
Rescue FPD	\$2,014,104	0.06	\$135,753	6.74	1.08	1.005	1.081	1.092	-1%	1.081
Rincon Valley FD	\$7,681,128	0.19	\$242,266	3.15	1.01	1.005	1.018	1.048	-3%	1.018
Rio Dell FPD	\$450,301	0.01	\$75,000	16.66	1.06	1.005	1.070	1.088	-2%	1.070
Ripon Consolidated FD	\$4,220,513	0.12	\$128,721	3.05	1.00	1.005	1.009	1.078	-6%	1.009
Rodeo-Hercules	\$8,339,840	0.21	\$264,997	3.18	1.02	1.005	1.021	1.052	-3%	1.021
Ross Valley FS	\$11,565,283	0.27	\$494,249	4.27	1.12	1.005	1.124	1.198	-6%	1.124
Rough & Ready FPD	\$466,471	0.01	\$75,000	16.08	1.06	1.005	1.069	1.083	-1%	1.069
Russian River FPD	\$3,294,688	0.09	\$63,190	1.92	0.97	1.005	0.972	1.041	-7%	0.972
Sacramento River FPD	\$624,979	0.02	\$0	0.00	0.98	1.005	0.986	0.986	0%	0.986
Salida FPD	\$1,350,817	0.04	\$0	0.00	0.96	1.005	0.964	0.983	-2%	0.964
Salyer CSD	\$171,000	0.01	\$0	0.00	0.99	1.005	1.000	1.003	0%	1.000
Samoa Peninsula FPD	\$154,000	0.00	\$0	0.00	1.00	1.005	1.000	1.002	0%	1.000
Santa Margarita FPD	\$274,017	0.01	\$1,233	0.45	0.99	1.005	0.998	1.001	0%	0.998

Fire Agencies Self Insurance System
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Exhibit D

Member District	Combined Payroll For Fiscal Years 2014/15 thru 2016/17	Credibility of Historical Loss Experience (1)/((1)+31,980,646)	Reported Incurred Losses Limited to \$75,000 Per Claim For Fiscal Years 2014/15 thru 2016/17	Pure Loss Rate (3)/((1)/100)	Experience Rating Modification (((4)x(2))+ (Total (4) x (1-(2))))/ (Total (4))	Off Balance Factor	2018/2019 Ex mod Updated for Off Balance	2017/2018 Ex Mod	% Change Before Final 0.25 Capping	2018/2019 Final Ex-mod Incr/ Decr Capped at 25%
Member District	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Schell-Vista FPD	\$1,339,721	0.04	\$16,500	1.23	0.98	1.005	0.981	0.967	2%	0.981
Scott Valley FPD	\$451,489	0.01	\$75,000	16.61	1.06	1.005	1.070	1.082	-1%	1.070
Shasta Lake FPD	\$1,816,985	0.05	\$28,504	1.57	0.97	1.005	0.980	0.952	3%	0.980
Shaver Lake VFD	\$203,238	0.01	\$0	0.00	0.99	1.005	0.999	1.002	0%	0.999
Sierra City Volunteer FPD	\$342,000	0.01	\$0	0.00	0.99	1.005	0.994	0.999	0%	0.994
Sierra Valley FPD	\$159,800	0.00	\$0	0.00	1.00	1.005	1.000	1.004	0%	1.000
Smith River FD	\$273,546	0.01	\$160,327	58.61	1.16	1.005	1.165	1.184	-2%	1.165
South Coast FPD	\$382,422	0.01	\$5,936	1.55	0.99	1.005	0.999	1.002	0%	0.999
South Lake County FPD	\$884,096	0.03	\$1,426	0.16	0.97	1.005	0.979	0.981	0%	0.979
South Monterey FPD	\$738,410	0.02	\$0	0.00	0.98	1.005	0.982	0.986	0%	0.982
South Placer FPD	\$14,852,964	0.32	\$192,563	1.30	0.82	1.005	0.826	0.860	-4%	0.826
South Yreka FPD	\$207,000	0.01	\$1,389	0.67	1.00	1.005	1.000	1.004	0%	1.000
Southern Inyo FPD	\$200,650	0.01	\$0	0.00	0.99	1.005	0.999	1.002	0%	0.999
Southern Marin FD	\$17,269,243	0.35	\$551,017	3.19	1.03	1.005	1.033	1.147	-10%	1.033
Southern Trinity FD	\$441,975	0.01	\$0	0.00	0.99	1.005	0.991	0.998	-1%	0.991
Spalding CSD	\$344,258	0.01	\$153	0.04	0.99	1.005	0.994	0.996	0%	0.994
Standish Litchfield FD	\$192,000	0.01	\$4,934	2.57	1.00	1.005	1.004	1.003	0%	1.004
Stanislaus Consolidated FPD	\$21,457,253	0.40	\$293,622	1.37	0.78	1.005	0.788	0.853	-8%	0.788
Stones-Bengard CSD	\$116,800	0.00	\$0	0.00	1.00	1.005	1.001	1.005	0%	1.001
Suisun FPD	\$331,711	0.01	\$0	0.00	0.99	1.005	0.995	0.995	0%	0.995
Susan River FPD	\$450,798	0.01	\$53,432	11.85	1.04	1.005	1.047	1.000	5%	1.047
Sutter Basin FD	\$125,000	0.00	\$0	0.00	1.00	1.005	1.001	1.004	0%	1.001
Sutter Creek FPD	\$356,480	0.01	\$1,680	0.47	0.99	1.005	0.996	0.999	0%	0.996
Telegraph Ridge FPD	\$186,000	0.01	\$0	0.00	0.99	1.005	0.999	1.005	-1%	0.999
Thornton Rural County FPD	\$637,875	0.02	\$200,798	31.48	1.19	1.005	1.195	1.006	19%	1.195
Tiburon FD	\$8,861,099	0.22	\$88,890	1.00	0.86	1.005	0.861	0.837	3%	0.861
Timber Cove FPD	\$405,000	0.01	\$17,516	4.32	1.01	1.005	1.011	1.060	-5%	1.011
Turlock Rural FPD	\$479,637	0.01	\$106,220	22.15	1.10	1.005	1.101	1.031	7%	1.101
Vacaville FD	\$2,203,558	0.06	\$2,738	0.12	0.94	1.005	0.943	0.942	0%	0.943
Valley Center FPD	\$4,143,959	0.11	\$82,157	1.98	0.96	1.005	0.967	0.939	3%	0.967
Valley of the Moon FPD	\$15,881,655	0.33	\$330,632	2.08	0.90	1.005	0.906	0.953	-5%	0.906
Walnut Grove FD	\$422,682	0.01	\$0	0.00	0.99	1.005	0.992	0.993	0%	0.992
Waterloo-Morada	\$4,045,994	0.11	\$220,989	5.46	1.10	1.005	1.101	1.049	5%	1.101
West Almanor CSD	\$546,243	0.02	\$1,967	0.36	0.99	1.005	0.990	0.991	0%	0.990
West Point FPD	\$962,226	0.03	\$60,207	6.26	1.03	1.005	1.038	1.006	3%	1.038
Westport FPD	\$499,442	0.02	\$0	0.00	0.98	1.005	0.990	0.996	-1%	0.990
Westport VFD	\$187,000	0.01	\$0	0.00	0.99	1.005	0.999	1.003	0%	0.999

Fire Agencies Self Insurance System
Experience Modification Factors (Ex-Mod) - Losses capped at \$75k, Credibility Based on Largest Member
Program Year 2018/2019

Exhibit D

Member District	Combined Payroll For Fiscal Years 2014/15 thru 2016/17	Credibility of Historical Loss Experience (1)/((1)+31,980,646)	Reported Incurred Losses Limited to \$75,000 Per Claim For Fiscal Years 2014/15 thru 2016/17	Pure Loss Rate (3)/((1)/100)	Experience Rating Modification (((4)x(2))+ (Total (4) x (1-(2))))/ (Total (4))	Off Balance Factor	2018/2019 Ex mod Updated for Off Balance	2017/2018 Ex Mod	% Change Before Final 0.25 Capping	2018/2019 Final Ex-mod Incr/ Decr Capped at 25%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
West Stanislaus County FD	\$1,265,000	0.04	\$225,000	17.79	1.19	1.005	1.197	1.092	10%	1.197
Wheeler Crest FPD	\$322,000	0.01	\$31,181	9.68	1.02	1.005	1.028	1.037	-1%	1.028
Whitethorn FPD	\$188,000	0.01	\$0	0.00	0.99	1.005	0.999	1.037	-4%	0.999
Willow ranch	\$90,000	0.00	\$0	0.00	1.00	1.005	1.002	1.006	0%	1.002
Windsor FD	\$6,747,804	0.17	\$146,121	2.17	0.95	1.005	0.958	0.963	0%	0.958
Woodbridge Rural FPD	\$5,306,619	0.14	\$212,176	4.00	1.05	1.005	1.055	0.991	7%	1.055
Woodland Avenue FPD	\$363,750	0.01	\$666	0.18	0.99	1.005	0.994	0.997	0%	0.994
Totals	\$402,623,956	0.926	\$11,900,262	2.956	1.00					