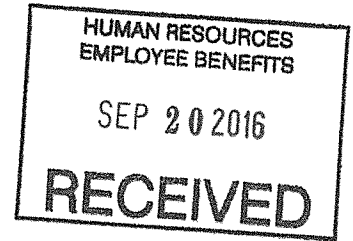


# City of SANGER, California

1700 7<sup>th</sup> Street  
Sanger, California 93657  
(559) 876-6300 Extension 1350  
FAX (559) 876-6319



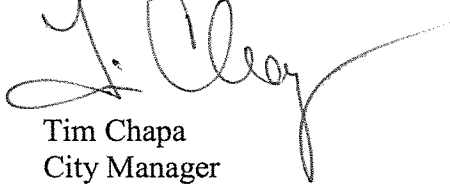
September 19, 2016

San Joaquin Valley Insurance Authority  
Attn: Jeffrey Cardell, SJVIA Manager  
2220 Tulare St., 14<sup>th</sup> Floor  
Fresno, CA 93721

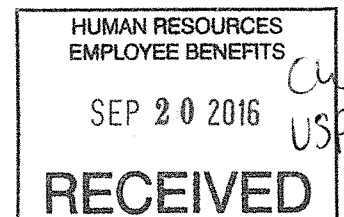
Dear Mr. Cardell:

Please accept this as notification of City of Sanger's intent to terminate the Participation Agreement with the San Joaquin Valley Insurance Authority effective December 31, 2016.

Sincerely,



Tim Chapa  
City Manager



# CITY OF GUSTINE

PO BOX 16 - 352 5<sup>TH</sup> STREET  
GUSTINE CA 95322  
OFFICE (209) 854-6471 – Fax (209) 854-2127  
[www.cityofgustine.com](http://www.cityofgustine.com)



September 27, 2016

San Joaquin Valley Insurance Authority  
2200 Tulare St., Ste. 1400  
Fresno, CA 93721  
[Sjvia-admin@co.fresno.ca.us](mailto:Sjvia-admin@co.fresno.ca.us)

Re: Cancellation Request Effective 1/1/17  
City of Gustine

The City of Gustine does not wish to renew a participation agreement with the San Joaquin Valley Insurance Authority beyond December 31, 2016. Please accept this written notice as a request to terminate participation in the San Joaquin Valley Insurance Authority effective January 1, 2017.

Please reply with confirmation of receipt of this notice, and confirmation of the cancellation effective date.

Kind Regards,

A handwritten signature in black ink, appearing to read "Sean Scully", is written over a horizontal line.

Sean Scully  
City Manager  
City of Gustine



# CITY OF ESCALON

October 3, 2016

**Via Electronic Mail [sjvia-admin@co.fresno.ca.us]  
and U.S. Mail**

San Joaquin Valley Insurance Authority  
Paul Nerland, SJVIA Manager  
2220 Tulare St  
Fresno, CA 93721

Re: City of Escalon Termination from SJVIA

Mr. Nerland,

The City of Escalon is providing notice that it will terminate its relation with SJVIA on January 1, 2017 with the last effective date of December 31, 2016. This notice is prior to October 15, 2016 as required and stated in SJVIA letter dated September 13, 2016. The City of Escalon finds the 2017 rates unjustly distributed between the members of the group and has chosen to exercise the option presented to terminate due to the delay in establishing the renewal rates this year.

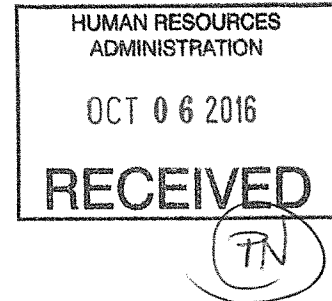
It is also the understanding that the City of Escalon will have no further financial obligation after the remittance of December 2016 premiums.

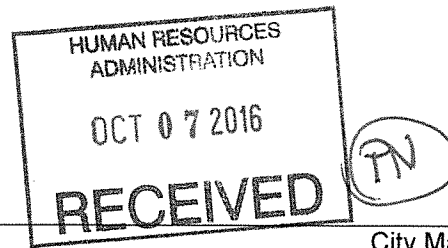
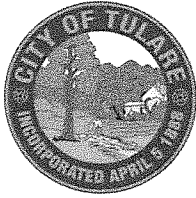
Please feel free to contact me with any questions.

Sincerely,

Tammy Alcantor  
City Manager  
209-691-7421/ [talcantor@cityofescalon.org](mailto:talcantor@cityofescalon.org)

cc: Mark Tucker – electronically: [Mark\\_Tucker@AJG.com](mailto:Mark_Tucker@AJG.com)  
Bohannon Insurance – electronically: [alan@bohannoninsurance.com](mailto:alan@bohannoninsurance.com)





City Manager's Office

October 5, 2016

San Joaquin Valley Insurance Authority  
2200 Tulare Street, Suite 1400  
Fresno, CA 93721

SUBJECT: Termination of Agreement – City of Tulare

This letter is to notify the San Joaquin Valley Insurance Authority (SJVIA) that the City of Tulare is terminating our participation agreement with the San Joaquin Valley Insurance Authority effective January 1, 2017. As outlined in your September 13, 2016 letter, we understand that our participation agreement with the SJVIA requires a 120-day written notice of termination (once the initial participation period has been met), however that 120-day requirement was waived by the SJVIA and that period extended to October 15, 2016. The City of Tulare has met the participation period requirement.

We regret having to take this action, however, based upon the recent action taken by the SJVIA Board of Directors relating to rate increases, it is the right decision for our organization and employees. We want to thank the SJVIA for the years of service to the City of Tulare and we wish you well in the years to come.

Sincerely,

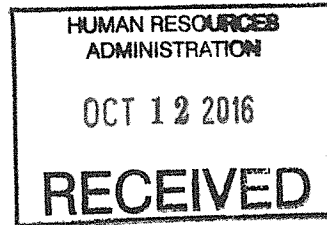
A handwritten signature in cursive script that reads "Paul A. Melikian".

Paul A. Melikian  
Interim City Manager

Cc: City of Tulare Insurance Committee  
City Council Members  
Janice Avila, Human Resources Director



October 07, 2016



PN  
To Lavvy  
10/12/16

Paul Nerland  
SJVIA Manager  
2220 Tulare St.  
Fresno, CA 93721

RE: Notice of Termination of Participation in San Joaquin Valley Insurance Authority

Dear Mr. Nerland,

Please accept this letter as notice that the San Joaquin Valley Air Pollution Control District (District) intends to terminate its participation in the San Joaquin Valley Insurance Authority (SJVIA) effective January 1, 2017. This notice is provided pursuant to Section 9(a) of the SJVIA Participation Agreement entered into between the District and the SJVIA on February 1, 2015. Notwithstanding the 120 day advance written notice requirement in the aforementioned section of the agreement, it is the District's understanding that because the Board was not able to set renewal rates for the 2017 plan year until after 120 days before the end of the year, the SJVIA Board has authorized and directed staff to accept termination notices from participating agencies up to October 15, 2016.

If you have any questions regarding this notice, please do not hesitate to contact Chenecua Dixon by telephone at 559-230-6014 or by email at [chenecua.dixon@valleyair.org](mailto:chenecua.dixon@valleyair.org). In the absence of written notice to the contrary from SJVIA, the District will assume that SJVIA accepts this notice of termination and that the District's participation in the SJVIA will be terminated effective January 1, 2017.

Thank you for your prompt attention to this matter.

Sincerely,

Seyed Sadredin  
Executive Director/APCO

Seyed Sadredin  
Executive Director/Air Pollution Control Officer

**Northern Region**  
4800 Enterprise Way  
Modesto, CA 95356-8718  
Tel: (209) 557-6400 FAX: (209) 557-6475

**Central Region (Main Office)**  
1990 E. Gettysburg Avenue  
Fresno, CA 93726-0244  
Tel: (559) 230-6000 FAX: (559) 230-6061

**Southern Region**  
34946 Flyover Court  
Bakersfield, CA 93308-9725  
Tel: 661-392-5500 FAX: 661-392-5585



Office of the Court Executive  
Superior Court of the State of California  
County of Kings

JEFFREY E. LEWIS  
Clerk of Court  
and  
Jury Commissioner

October 12, 2016

Via Electronic Mail [[sjvia-admin@co.fresno.ca.us](mailto:sjvia-admin@co.fresno.ca.us)] and U.S. Mail

San Joaquin Valley Insurance Authority  
Paul Nerland, SJVIA Manager  
2220 Tulare St.  
Fresno, CA 93721

Re: Kings County Superior Court Termination from SJVIA

Dear Mr. Nerland,

The Kings County Superior Court (The Court) is providing notice that it will terminate its participation in the SJVIA on January 1, 2017, with the last effective date of December 31, 2016.

This notice is prior to October 15, 2016 as required and stated in the SJVIA letter dated September 13, 2016. The Court finds the 2017 rates unjustly distributed between the members of the group and has chosen to exercise the option presented to terminate the Court's participation in the SJVIA.

We regret having to take this action, however, based upon the recent action taken by the SJVIA Board of Directors relating to the rate increase, it is the correct decision for our organization and employees. We wish to thank the SJVIA for the years of service to the Court and wish them well in the years to come.

If there are any questions regarding this notice, please contact Rick Duran, HR Director at 559-582-1010 Ext. 6020 or via email [rduran@kings.courts.ca.gov](mailto:rduran@kings.courts.ca.gov).

Sincerely,

  
Jeffrey E. Lewis  
Court Executive Officer

CC: Mark Tucker

Hanford Division  
1640 Kings County Drive  
Hanford, CA 93230  
(559)582-1010, ext.6020



# CITY OF CLOVIS

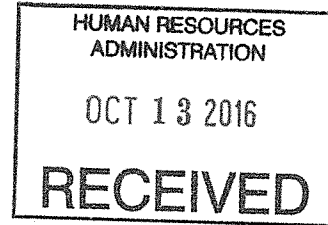
CITY HALL • 1033 FIFTH STREET • CLOVIS, CA 93612



October 12, 2016

Ms. Rhonda Sjostrom  
SJVIA Manager  
2900 West Burrel  
Visalia, CA 93291

Mr. Paul Nerland  
SJVIA Manager  
2220 Tulare Street, Suite 1400  
Fresno, CA 93721



Subject: Notice of Termination

Dear Ms. Sjostrom and Mr. Nerland:

As you know, the City of Clovis joined the San Joaquin Valley Insurance Authority (SJVIA) in 2015 for the purposes of having pooled health insurance benefits among member agencies. The New Member Underwriting Methodology provided to the City at the time of joining specifically provides that the SJVIA will be underwritten as a “single risk pool”. “The claims experience of all member entities is pooled and risk is shared among all members”. Additionally, Section 1 of the City’s Participation Agreement provides that “The SJVIA is underwritten and renewed as a single risk pool...”

On September 2, 2016, the SJVIA Board of Directors took action to rate the Counties of Fresno and Tulare separate from other member entities. The SJVIA sent a letter to the City of Clovis dated September 13, 2016, notifying the City of the 2017 rates based upon the new underwriting guidelines.

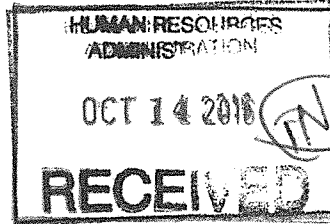
Separately rating the Counties of Fresno and Tulare from the other member entities is a material breach of the Participation Agreement. Therefore, the City of Clovis will be terminating the Participation Agreement and its relationship with the SJVIA effective at the end of the 2016 plan year, December 31, 2016.

Sincerely,

*Robert Woolley*  
Robert Woolley  
City Manager

Cc: Robert Ford, General Services Director  
Lori Shively, Personnel/Risk Manager  
David Wolfe, City Attorney

*RKF/personnel/health plan(Oct. 2016)*



*City of Modesto*  
**Human Resources Department**  
1010 Tenth Street, Suite 2200  
Modesto, CA 95353

October 12, 2016

San Joaquin Valley Insurance Authority  
Paul Nerland, SJVIA Manager  
2220 Tulare St  
Fresno, CA 93721

**RE: Notice of Termination of SJVIA Participation Agreement between the City of Modesto and the San Joaquin Valley Insurance Authority**


Dear Mr. Nerland,

This letter serves as a Notice of Termination on behalf of the City of Modesto (“City”) terminating the SJVIA Participation Agreement (“Agreement”), with the effective termination date of December 31, 2016. Although Section 9 of the Agreement requires a 120 days advance written notice, the San Joaquin Valley Insurance Authority (“SJVIA”) Board has authorized SJVIA members to terminate the Agreement effective December 31, 2016, if a Notice of Termination is submitted by October 15, 2016.

On January 1, 2015, the City and the SJVIA entered into the Agreement enrolling the City into the SJVIA. The City entered into the 3 year Agreement with the understanding that 1) the City was entering into an equitable pooled program; and 2) the City was to expect around a 4-6% increase per year. Recent actions by the SJVIA Board have resulted in members of the SJVIA not being treated equally, which resulted in an increase of 26.21% for the City. This increase is not what the City expected, and not what was represented to the City prior to entering into the Agreement.

Please accept this letter as the City’s Notice of Termination, terminating the Agreement between the City and the SJVIA. If you have any questions please contact me at (209) 577-5404.

Sincerely,



James N. Holgersson  
City Manager

c: Joe Lopez, Deputy City Manager  
Jose M. Sanchez, Assistant City Attorney

2717817.1





## Office of the City Manager

280 North Third Avenue | Oakdale, CA 95361 | Ph (209) 845-3571 | Fax (209) 847-6834

**Finance Department**  
280 N. Third Ave.  
Oakdale, CA 95361  
(209) 845-3571  
(209) 847-6834 Fax

**Facility Rentals &  
Recreation Division**  
(209) 845-3591  
(209) 847-6834 Fax

**PUBLIC SERVICES  
DEPARTMENT**  
455 S. 5<sup>th</sup> Ave.  
Oakdale, CA 95361  
(209) 848-4344 Fax

**Administration,  
Engineering &  
Maintenance  
Divisions**  
(209) 845-3600

**Building & Planning  
Division**  
(209) 845-3625

**POLICE DEPARTMENT**  
245 N. Second Ave.  
Oakdale, CA 95361  
(209) 847-2231  
(209) 847-3790 Fax

**FIRE DEPARTMENT**  
SCFPD Headquarters:  
3318 Topeka Street  
Riverbank  
(209) 869-7470  
(209) 869-7475 Fax  
Station No. 5:  
325 East "G" St.  
(209) 322-3809  
(209) 322-3723 Fax  
Station No. 4:  
450 S. Willowood Dr.  
Oakdale, CA 95361  
(209) 847-5904  
(209) 847-5907 Fax

**CITY OF OAKDALE  
WEBSITE**  
[www.oakdalegov.com](http://www.oakdalegov.com)

**E-MAIL**  
[info@ci.oakdale.ca.us](mailto:info@ci.oakdale.ca.us)

October 13, 2016

**Via Electronic Mail [sjvia-admin@co.fresno.ca.us] and USPS**

San Joaquin Valley Insurance Authority  
Paul Nerland, SJVIA Manager  
2220 Tulare Street  
Fresno, CA 93721

RE: City of Oakdale Termination from SJVIA

Dear Mr. Nerland:

The City of Oakdale is hereby providing notice that it will terminate its relationship with SJVIA on January 1, 2017 with the last effective date of December 31, 2016. This notice is prior to the October 15, 2016 date as stated and required in the SJVIA letter dated September 13, 2016. The City of Oakdale finds the 2017 rates unjustly distributed between the members of the group and has chosen to exercise the option to terminate.

It is also the understanding that the City of Oakdale will have no financial obligation to the SJVIA after the remittance of the December 2016 premiums.

Please feel free to contact me with any questions.

Sincerely,

Bryan Whitemyer  
City Manager  
209.845.3574/bwhitemyer@ci.oakdale.ca.us



---

21900 Colorado Avenue, P.O. Box 758, San Joaquin, CA 93660  
(559) 693-4311, (559) 693-2193 (fax), [www.cityofsanjoaquin.org](http://www.cityofsanjoaquin.org)

October 13, 2016

San Joaquin Valley Insurance Authority  
2200 Tulare St. Suite 1400  
Fresno, Ca 93721

Attention SJVIA Board President,

This letter serves as official notice to terminate SJVIA Participation Agreement between City of San Joaquin, a municipal corporation and San Joaquin Valley Insurance Authority, a joint powers agency (SJVIA). Termination will take effect 12:00 a.m. January 1, 2017. This termination applies to original agreement entered on June 5, 2013 and all Amendments that have followed.

We ask that upon termination of this agreement SJVIA destroy all Protected Health Information of any participants through City of San Joaquin. Please feel free to contact me with any questions or concerns at (559)693-4311 ext.218

Sincerely,

Elizabeth Nunez,  
City Manager



October 14, 2016

San Joaquin Valley Insurance Authority  
Paul Nerland, SJVIA Manager  
2220 Tulare Street  
Fresno, CA 93721

RE: Contract non-renewal.

Dear Paul:

After further consideration and a presentation of a new option, the City has decided that we will not be renewing our contract with the San Joaquin Valley Insurance Authority. Please accept this letter as our official notification that the City expects the current agreement to expire on December 31, 2016 and that the City will not be renewing its agreement with the SJVIA.

It is also the understanding that the City of Newman will have no further financial obligation(s) after the remittance of our December 2016 premiums.

Please feel free to contact me if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read 'M. E. Holland'.

Michael E. Holland  
City Manager

cc: R. Sjostrom, SJVIA/County of Tulare  
Newman City Council  
N. Goldstein, City Attorney  
P. Norton, City Attorney

*City of* **HANFORD**

CALIFORNIA 93230  
CITY OFFICES 319 NORTH DOUTY STREET



MAYOR  
JUSTIN MENDES  
VICEMAYOR  
FRANCISCO RAMIREZ  
COUNCIL MEMBERS  
DAVID G. AYERS  
RUSS CURRY  
GARY PANNETT  
CITY MANAGER  
DARREL L. PYLE  
CITY ATTORNEY  
ROBERT M. COWD

October 14, 2016

Ms. Rhonda Sjostrom  
SJVIA Manager  
2900 W. Burrel  
Visalia, CA 93291

Mr. Paul Nerland  
SJVIA Manager  
2220 Tulare Street, Suite 1400  
Fresno, CA 93271

**Subject:** City of Hanford - SJVIA – Termination of Participation

Dear Ms. Sjostrom and Mr. Nerland;

The City of Hanford joined the San Joaquin Valley Insurance Authority in 2015 for the purpose of having pooled health insurance benefits among member agencies. The New Member Underwriting Methodology provided to the City at the time of joining specifically provides that the SJVIA will be underwritten as a single risk pool. It further states that “The claims experience of all member entities is pooled and risk is shared among all members.” In addition, Section 1 of the City’s Participation Agreement provides that “The SJVIA is underwritten and reviewed as a single risk pool...”

Recent Board actions directing the rating of the Counties of Tulare and Fresno as a separate pool from the other member agencies based upon new underwriting guidelines represents a material breach of Participation Agreement.

Based on the aforementioned breach, the City of Hanford has decided that we will not be renewing our contract with the San Joaquin Valley Insurance Authority. Please accept this email/letter as our official notification of termination of our agreement (effective December 31, 2016).

An original copy of this letter has also been mailed to the SJVIA per our agreement.

Respectfully submitted,

Darrel L. Pyle  
City Manager  
City of Hanford

Cc: Mr. Mario Zamora, City Attorney  
Ms. Marissa Gonzales, Human Resources Manager



October 20, 2016

SJVA Manager  
County of Fresno  
2220 Tulare Street, Suite 1400  
Fresno, CA. 93721

Re: SJVA – City of Hughson

Dear Ms. Sjostrom,

The Employee Benefit Plan Renewal Notification from the San Joaquin Valley Insurance Authority (SJVA) indicated that written notice of termination on January 1, 2017 that is received through October 15, 2016 will be honored. On October 5, 2016, the City of Hughson requested an extension to this time frame until October 31, 2016 to allow us more time to evaluate options. On October 14, 2016, through our broker Teresa Alley, Alley Insurance Services, Inc., the City was notified that an extension had been granted through October 24, 2016.

Based on many factors, **the City of Hughson is hereby formally terminating its participation in the San Joaquin Valley Insurance Authority and associated health insurance programs scheduled to end on December 31, 2016.** This decision is made after carefully evaluating options for our organization and based on the best information available to us at this time and uncertainty of what adjusted renewal rates will be after adjustments accounting for entities leaving are made.

Our understanding is that the SJVA will be reassessing census data and possibly adjusting renewal rates in the next few weeks. If new and stable renewal rates are available in short order, the City of Hughson would like the option to review and consider revoking our termination within 10 business days after our receipt of the proposed copy of any new rates, amendment(s), or a new agreement for the 2017 calendar year.

Regardless of the final outcome, I would like to express my appreciation to the SJVA for allowing us the opportunity to be a member for the past two years thereby providing a very cost-effective health insurance option for our organization and its employees.

If there are any questions, I can be reached at (209) 883-4054. Thank you for your consideration on this matter.

Sincerely,

A handwritten signature in blue ink, appearing to be "Raul Mendez", is written over a horizontal line.

Raul Mendez  
City Manager



STEPHANIE M. HANSEL  
COURT EXECUTIVE OFFICER

# SUPERIOR COURT OF CALIFORNIA COUNTY OF SUTTER

---

---

1175 Civic Center Boulevard, Yuba City, CA 95993

Administration

(530) 822-3309

FAX: (530) 822-3509

October 21, 2016

San Joaquin Valley Insurance Authority  
Attn: Paul Nerland, SJVIA Manager  
220 Tulare Street, Suite 1400  
Fresno, CA 93721

Delivered via email to [sjvia-admin@co.fresno.ca.us](mailto:sjvia-admin@co.fresno.ca.us)

RE: Superior Court of California, Sutter County  
Termination of Participation – Effective 1/1/2017

Dear Mr. Nerland:

I was deeply disappointed in the actions taken by the Board to the detriment of many members. The Board's self-dealing has made it difficult to have confidence in their decision making going forward. Please accept this letter as a notification that Superior Courts of California, Sutter County has decided not to renew their agreement with the San Joaquin Valley Insurance Authority for 2017.

Please process this request with an effective date of January 1, 2017.

Sincerely,

Stephanie M. Hansel  
Court Executive Officer  
Superior Court of California, County of Sutter



October 24, 2016

San Joaquin Valley Insurance Authority  
Attn: Jeffrey Cardell, SJVIA Manager  
2220 Tulare St., 14<sup>th</sup> Floor  
Fresno, CA 93721

SUBJECT: Termination of Agreement – City of Farmersville

Dear Mr. Cardell:

Please accept this as notification as the City of Farmersville's intent to terminate the Participation Agreement with the San Joaquin Valley Insurance Authority (SJVIA) effective January 1, 2017 without any liability for claims or deficits. As described in your letter dated September 13, 2016, and it is our understanding, that the normal timeline of a 120-day notice period has been waived and the deadline to notify you of our decision to withdraw was due on October 15, 2016. Since then, we've been notified by Arthur Gallagher representatives that the deadline for small agencies to withdraw has been extended to October 24, 2016.

We regret needing to take this action, but feel that it is the right decision for the City given the recent decisions regarding rate increases by the SJVIA Board of Directors. Thank you for your service to the City of Farmersville regarding this important benefit to our organization.

Sincerely,

A handwritten signature in blue ink, appearing to read "John Jansons", with a long horizontal flourish extending to the right.

John Jansons  
City Manager

Cc: City of Farmersville Council Members  
Steve Huntley, Finance Director

By email: [sjvia-admin@co.fresno.ca.us](mailto:sjvia-admin@co.fresno.ca.us)