

DEPARTMENT OF INSURANCE

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August 14, 2017

Police Officers Research Association of California
Damon Kurtz, Chairman
994 North Vane Ness Avenue
Fresno, CA 93728

To Chairman Kurtz:

Assembly Bill 1072 (2015) required each firefighter, police officer, or peace officer benefit and relief association that provides long-term care or long-term disability (LTC/LTD) benefits to submit an actuarial report to the Insurance Commissioner. The Commissioner and his staff reviewed all of the reports submitted by associations subject to the requirement. Following this review, the Commissioner delivered to the Legislature recommendations regarding changes in the laws regulating benefit associations necessary to protect the interests of association members.

Department of Insurance actuarial staff reviewed your report, and we are satisfied with the actuarial and financial information regarding the Long Term Disability from actuary Richard Ward of Segal Consulting. We have no concerns or suggestions at this time.

Thank you for your cooperation.

Sincerely,

A handwritten signature in blue ink that reads "Perry Kupferman".

Perry Kupferman, FSA, MAAA
Chief Life Actuary
California Department of Insurance

cc: Maria Jimenez
mjimenez@ibtoforac.org

Durriy Syed
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