



President
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City of Anderson

Vice President
Ms. Rachel Ancheta
City of Dixon

Treasurer
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City of Marysville

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND 2022 PLANNING SESSION AND BOARD OF DIRECTORS MEETING AGENDA

DATE: Thursday, December 15, 2022

TIME: Breakfast & Pre-Meeting at 9:00 a.m.
Long-Range Planning at 10:00 a.m.

LOCATION: Rocklin Event Center – Garden Room
2650 Sunset Blvd
Rocklin, CA 95677

A - Action
I - Information

1 - Attached
2 - Hand Out
3 - Separate Cover
4 - Verbal

MISSION STATEMENT

The Northern California Cities Self Insurance Fund, or NCCSIF, is an association of municipalities joined to protect member resources by stabilizing risk costs in a reliable, economical and beneficial manner while providing members with broad coverage and quality services in risk management and claims management.

PRE-MEETING ORIENTATION

9:00 a.m. - 10:00 a.m.	NorCal Cities Breakfast & Board Orientation <ul style="list-style-type: none">• Welcome and Introductions• Board Orientation Topic: Liability Program Coverage
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LONG RANGE PLANNING SESSION

10:00 a.m.	A. CALL TO ORDER
	B. ROLL CALL
	C. PUBLIC COMMENTS <p><i>This time is reserved for members of the public to address the Board of Directors on matters pertaining to NCCSIF that are of interest to them.</i></p>



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D. 2022 STRATEGIC PLANNING FOLLOW UP

I

pg. 6	1. Mission Statement and Strategic Plan	1
	<i>Members to affirm the Mission Statement as a basis for discussion of the Strategic Plan.</i>	
pg. 9	2. Financial Stability	1
	<ul style="list-style-type: none">• Current Financial Benchmarks• How do we maintain financial stability across hard markets?	
pg. 22	3. Evolving Risks & Challenges to Self-Insuring	1
	<i>Members will receive presentations on the difficulty of estimating evolving risk. Additional presentations on Digital Well Being and Public Safety Mental Health will be summarized and related to current NCC risks. And Marinda Griesse from CJPRMA will review the causes and impact of liability social inflation and the steps taken to combat it.</i>	
pg. 43	a. Cyber Program	
	<ul style="list-style-type: none">• Digital Well Being• Digital Toolkit & Excess Coverage Conditions	
pg. 71	b. Workers Compensation Program	
	<ul style="list-style-type: none">• Public Safety Risk Management - Mental Health• Status of Workplace Solutions	
pg. 82	c. Liability Program	
	<ul style="list-style-type: none">• CJPRMA Funding Plans for FY 23/24• Social Inflation and Countermeasures	
pg. 89	d. Property Program Structure	
	<ul style="list-style-type: none">• Deductible Buy Down or Aggregates• Appropriate SIR	
pg. 96	4. Wrap Up - Meeting Member Needs	4
	<i>Members will review and provide feedback on the topics discussed to develop goals and objectives for completion.</i>	
	Break – Lunch & Presentation	I 1
	State of the Market	
	<i>Conor Boughey will present the annual State of the Insurance Market presentation for review and discussion.</i>	



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BOARD MEETING

- | | | |
|---------|---|------------|
| pg. 97 | E. CONSENT CALENDAR | A 1 |
| | <i>All matters listed under the consent calendar are considered routine with no separate discussion necessary. Any member of the public or the Board of Directors may request any item to be considered separately.</i> | |
| pg. 98 | 1. Board of Directors Meeting Minutes – October 20, 2022 | |
| pg. 105 | 2. Check Register October 2022 - November 2022 | |
| pg. 107 | 3. Investment Reports | |
| | a) Chandler Asset Management Short/Long Term – October 2022 to November 2022 | |
| pg. 169 | b) Local Agency Investment Fund (LAIF) Report as of September 30, 2022 | |
| pg. 170 | c) Treasurer’s Report as of September 30, 2022 | |
| pg. 171 | 4. FY 23/24 EIA PRISM Excess Workers’ Compensation Premium Estimate v1 | |
| pg. 172 | 5. Alliant Commission Disclosure Letter and Fact Sheet Retail vs. Wholesale Commissions | |
| pg. 173 | 6. Orientation - Liability Program Coverage Presentation | |
| pg. 187 | 7. Public Entity Insurance Marketplace, Trends, Industry Issues and Outlook Presentation | |
| pg. 244 | 8. Alliant Appraisal Letter of Engagement | |
| pg. 249 | F. GENERAL RISK MANAGEMENT ISSUES | I 4 |
| | <i>This is an opportunity for a member to discuss a topic of interest or seek guidance and input from the group about a current issue, risk management topic or exposure the member is facing.</i> | |
| | G. ADMINISTRATION REPORTS | I |
| | 1. President’s Report | 4 |
| | <i>Liz Cottrell will address the Board on items pertaining to NCCSIF.</i> | |
| | 2. CJPRMA Update | |
| | <i>Elizabeth Ehrenstrom will update the Committee on CJPRMA matters pertinent to NCCSIF. Minutes of the meeting can be found at http://www.cjprma.org</i> | |
| | 3. Program Administrator’s Report | |
| | <i>Alliant will address the Board on items pertaining to NCCSIF.</i> | |



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H. FINANCIAL REPORTS

- | | | | |
|---------|--|----------|----------|
| pg. 250 | 1. Quarterly Financials for Period Ending September 30, 2022
<i>James Marta & Company will present the quarterly financial report ending September 30, 2022, to accept and file.</i> | A | 1 |
| pg. 287 | 2. Budget to Actual as of September 30, 2022
<i>The Board will receive an update on the Budget to Actual as of September 30, 2022.</i> | I | 1 |

I. JPA BUSINESS

- | | | | |
|---------|---|----------|----------|
| pg. 288 | 1. Policy and Procedures
<i>The Board will review and may act or provide direction on the following Policies</i>
a) RM-18: Wildfire Risk Management
b) RM-19: Cyber Liability Risk Management | A | 1 |
| pg. 293 | 2. Lexipol Grant Finder Proposal
<i>Members will receive and consider approving a proposal for grant consulting services or provide direction.</i> | A | 1 |
| pg. 312 | 3. Website ADA Compliance
<i>A proposal for services from AAAtraq for ADA monitoring and compliance will be presented for review and possible approval.</i> | A | 1 |
| pg. 320 | 4. Workers' Compensation Claims Audits
<i>The recent claims audit conducted by ALC Claims Collaborations & North Bay Associates will be presented for review, discussion and acceptance or direction.</i> | A | 1 |
| pg. 335 | 5. Workers' Compensation Claims Administration Proposals
<i>The Board will receive a report and recommendation from the Ad Hoc Committee regarding proposals for WC claims administration.</i> | A | 1 |



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pg. 336	J. INFORMATION ITEMS	I 1
pg. 337	1. PARMA Conference, February 7-10, 2023, Sacramento, CA	
pg. 338	2. Training: Negotiation Strategies: January 10, 2023	
pg. 339	3. Training: Insurance Requirements in Contracts (IRIC): Jan. 31, 2023	
pg. 340	4. Glossary of Terms	
pg. 349	5. NCCSIF Organizational Chart	
pg. 350	6. NCCSIF 2022-2023 Meeting Calendar	
pg. 351	7. NCCSIF Resource Contact Guide	
pg. 367	8. Sedgwick Who's Who in Claims - WC and Liability Contacts	
pg. 398	9. Certificate Request form	
pg. 399	10. NCCSIF Travel Mileage Reimbursement Form	

K. ADJOURNMENT

UPCOMING MEETINGS

Police Risk Management Committee Meeting – February 2, 2023

Executive Committee Meeting - March 23, 2023

Claims Committee Meeting - March 23, 2023

Risk Management Committee Meeting - April 20, 2023

Board of Directors Meeting - April 20, 2023

Per Government Code 54954.2, persons requesting disability related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Jenna Wirkner at Alliant Insurance Services at (916) 643-2741.

The Agenda packet will be posted on the NCCSIF website at www.nccsif.org. Documents and material relating to an open session agenda item that are provided to the NCCSIF Board of Directors less than 72 hours prior to a regular meeting will be available for public inspection and copying at 2180 Harvard Street, Suite 460, Sacramento, CA 95815.

Access to some buildings and offices may require routine provisions of identification to building security. However, NCCSIF does not require any member of the public to register his or her name or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.

**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
December 15, 2022**

LRP Item D.1.

MISSION STATEMENT & STRATEGIC PLAN

TOPIC: Members will review the group's mission statement and strategic plan to identify key points to frame the rest of the day's discussion.

The Northern California Cities Self Insurance Fund, or NCCSIF, is an association of municipalities joined to protect member resources by stabilizing risk costs in a reliable, economical, and beneficial manner while providing members with broad coverage and quality services in risk management and claims management.

ATTACHMENT(S): Strategic Plan as of 11/22/22

Key words - municipalities; protect resources; stabilizing risk costs; reliable; economical; broad coverage; quality services; risk management; claims management.

NOTES:

NCCSIF STRATEGIC GOALS & ACTION PLAN

Goals Drafted: 10/27/2021 BOD Long Range Planning meeting

Updated: 11/22/22

MISSION STATEMENT

The Northern California Cities Self Insurance Fund, or NorCal Cities, is an association of municipalities joined to protect member resources by stabilizing risk costs in a reliable, economical and beneficial manner while providing members with broad coverage and quality services in risk management and claims management.

GOAL	ACTION/TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS	VOTES
LRP-1					
Property Program - Objective - Review the Property Program structure	1. Conduct study of estimated premiums at various self-insured retentions (SIRs) to bring stability to program	Alliant	Draft Budget for EC 3/24. For BOD 4/21	Presented to BOD 6/23/22	11
	<i>Notes: Board decided not to start Banking Layer or raise SIR/Deductible</i>				
	2. Alliant to analyze banking layer options for members	Alliant	June, 2022	Presented to BOD 6/23/22 not implemented	3
	<i>Notes: Do members want to evaluate the SIR/Banking layer again?</i>				
	3. Alliant to present a State of the Market for all Programs at December BOD meeting	Alliant	12/16/2021 Completed; on 12/15/22 Agenda	Completed - Repeat for December 2022 Meeting	
	<i>Notes: On BOD agenda 12/15/22</i>				
LRP-2					
Liability Program - Flattening the curve of increasing premiums and risk	1. Serve notice of intent to non-renew to CJPRMA	Alliant/BOD	By 12/31	Notice not given continue to monitor	2
	<i>Note: Premium surcharge will apply again for 2023. Can avoid half of the surcharge by increasing SIR from \$750k to \$1M.</i>				
	2. Evaluate SIR options for CJPRMA coverage for FY 23/24	Alliant/BOD	Draft budget to BOD 4/21	Raising SIR to \$750K	
	<i>Will review \$750K and \$1M options for FY 23/24.</i>				
	3. Analyze risk for loss leaders and trends	Sedgwick/Alliant	on RMC agenda 10/20/22	Using for current service plan	2
	<i>Note: Look at risk from the pool level as well as individual member level</i>				
	4. Address the risks of intersections (historical v current traffic usage numbers) and police liability	Sedgwick/Members	on RMC agenda 10/20/22	Offer to review intersection not yet accepted	2
	<i>Notes: Continue focus on police; more emphasis on defensive driving; dangerous conditions training</i>				
LRP-3					
Cyber Program - Objective: Analyze purchasing excess insurance	1. Alliant to send members application early	Alliant	Pending for 2023	Pending Date	0
	<i>Note: Allmembers have completed cyber applications</i>				
	2. Create more robust risk control program	Members	by 6/22 BOD meeting	ongoing	0
	<i>Note: Risk control efforts to include multi factor authentication, redundant systems, phishing simulation training and more</i>				
	3. Staff to analyze if all, most or none scenarios will be available from excess insurers	Alliant	Review again by 6/22/23	Excess Coverage Renewed	0
	<i>Note: Continue to improve security to meet conditions of excess coverage. Partner with IT service consultants..</i>				

GOAL	ACTION/TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS	VOTES
LRP-4					
Workers' Compensation Program - Objective: Investigate tools/services to mitigate cost of claims	1. Investigate hiring an employee advocate to navigate claims in the WC system	Alliant/BOD	Completed - on RMC agenda 12/16	Webinar 1/12/22 and RFP underway for claims admin	10
	<i>Note: Include roles and responsibilities of Sedgwick examiner versus the employee advocate or other point of contact in the analysis.</i>				
	2. Investigate hiring Company Nurse for 24/7 nurse triage services	Alliant	Approved by EC 12/2/21	Service Began 1/1/2022	10
	<i>Note - signup forms have been delivered - can start as soon as 1/1/2022. Training scheduled and available online any time.</i>				
	3. Increase options for medical treatment and QMEs Alliant/Sedgwick On 12.15.22 Agenda New Provider Work Health Solutions				
LRP-5					
Organizational Growth	1. Investigate Strategic Growth	Alliant/BOD	To EC 3/24; BOD 4/21	Benchmark of other pools and options tbd	10
	<i>Note: Growth could be achieved by gaining individual members or by partnering with other JPAs. Elk Grove quoted for Liability Program.</i>				
	2. Evaluate NCCSIF Bylaws for entrance/exit provisions	Alliant/BOD	By 12/31/23	Revised date review with EC	6
	<i>Note: Bylaws should discourage "shopping" and focus on long term membership to benefit the pool</i>				
	3. Refresh marketing collateral prior to any marketing efforts	Alliant	RM site by 1/1/23; Main site by 9/1/22	New website complete, updates to content continuing	2
	<i>Note: Focus should include the website and creating new marketing materials. Revisions underway.</i>				
LRP-6					
Member Engagement and Education	1. Create a Board member Academy	Alliant/BOD	Add another update by BOD 10/16/22	Funding Allocation Presentation BOD 4/12/22; Liability Program 12/15/22	7
	<i>Note: The Academy includes education on Board member responsibilities, Program details, and build on the existing Board Member Guidebook. A Board presentation will be prepared for 12/15/22</i>				
	2. Create a plan for staff visits	Sedgwick/Alliant	Road trips and videoconferenc continue. Meet with all new Board members in person.	Underway	
	<i>Note: Staff member visits are valued by members and creating a plan will ensure visits are done on a timely basis</i>				



[BACK TO AGENDA](#)

**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
December 15, 2022**

LRP Item D.2.

FINANCIAL STABILITY

TOPIC: The Board annually receives an update on the financial status of the Liability and Workers' Compensation Programs as compared to established Policy benchmarks.

ATTACHMENTS: Target Funding Benchmarks Presentation

NOTES:



Nor Cal Cities Self Insurance Fund (NCCSIF)

Target Funding Benchmarks

Presented by:

Marcus Beverly, Alliant Insurance Services

Board of Directors Meeting

December 15, 2022



Outline

- Funding Policy – Purpose & Definitions
- Benchmarks – Key Risk Exposures
 - Large Losses
 - Reserving Errors
 - Pricing Errors
- Trends & Takeaways

2

2

Target Funding Policy - Purpose

- *Guidance* for Board in development of *annual funding, dividend and assessment decisions*
- Provide benchmarks to *measure and maintain* the pool's *financial stability*
- Expose deteriorating experience and *react to minimize adverse impact* on the pool

3

3

Definitions

- **Confidence Level (CL)** – an estimated probability that a given level of funding will be sufficient to pay actual claim costs. ***An estimate at the 80% CL means that in 8 of 10 years the amount will be at least enough to pay all applicable claims.***
- **Expected Liabilities (EL)** – Outstanding Reserves plus Incurred But Not Reported (IBNR) and Loss Adjustment Expense, discounted, at the “Expected” CL (approximately 55% CL).
- **Net Position (NP)** (Equity, Surplus or Net Assets) - Total Assets less Expected Liabilities.
- **Net Contribution (NC)** - total contribution for losses less excess insurance
- **Self Insured Retention (SIR)** - the maximum amount of exposure to a single loss retained by NCCSIF.

4

4

Benchmarks Measure Exposure To:

- **Large Losses** – Net Position (NP) to SIR
- **Reserving Errors** – Expected Liabilities to NP
- **Pricing Errors** – Net Contributions to NP

Also measure *yearly changes & trends* in
Net Position, Liabilities, and Contributions

5

5

Financials For Benchmarks - FYE 2022

Funding Policy Applies to **Shared Layer Only**

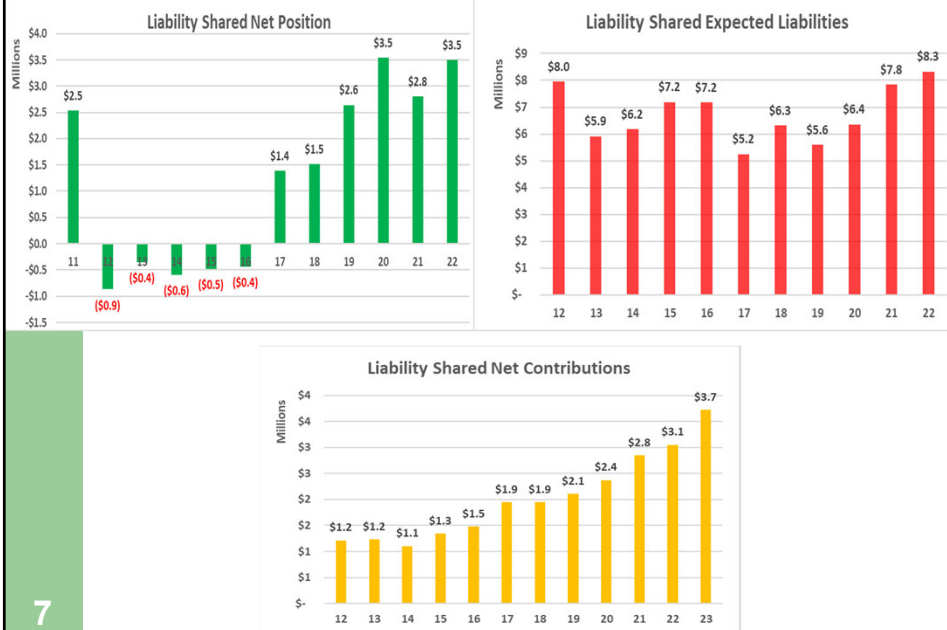
Shared Layer	Liability	Work Comp
Net Position (NP)	\$3,494,783	\$5,996,054
Expected Liabilities (EL)	\$8,330,400	\$21,509,953
Net Contributions (NC)	\$3,728,000	\$4,207,000
Self-Insured Retention (SIR)	\$450,000	\$400,000
Dividends	\$0	\$646,002
Assessments	\$0	\$0
Funding Confidence Level (CL)	80%	80%
Asset to Liability CL	@ 95%	90%

NP and EL as of 6/30/22. NC for 22/23

6

6

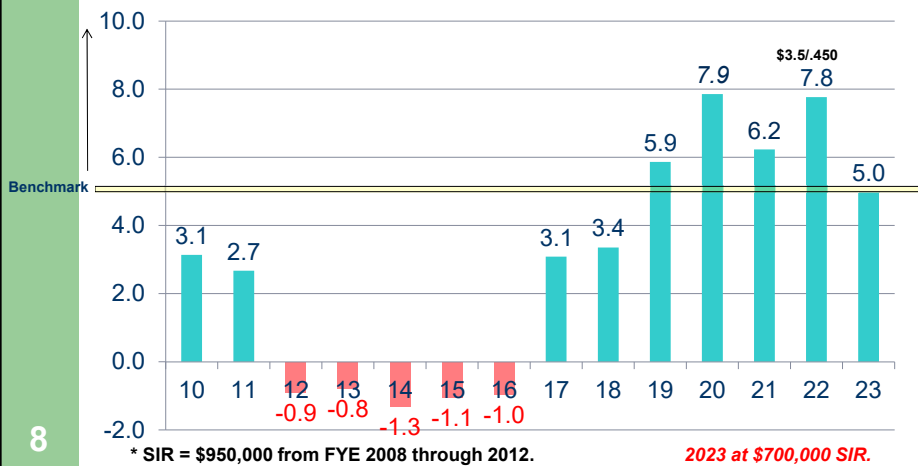
Liability Financial History



7

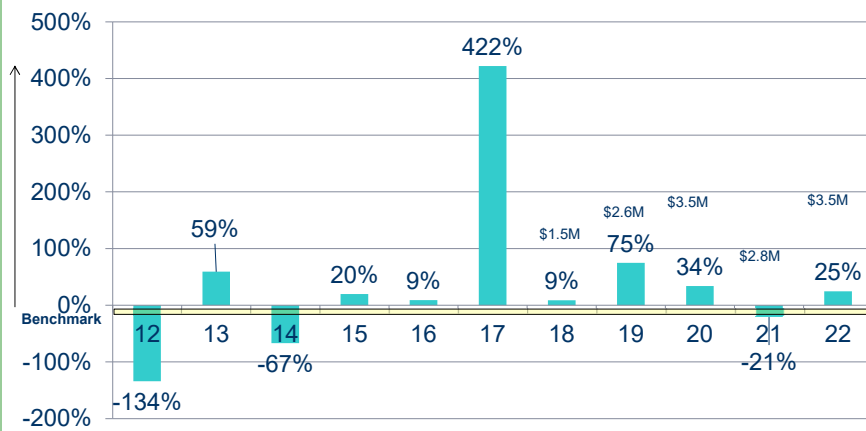
7

Net Position to SIR: Liability Benchmark $\geq 3\text{-}5:1$ SIR = \$450,000*



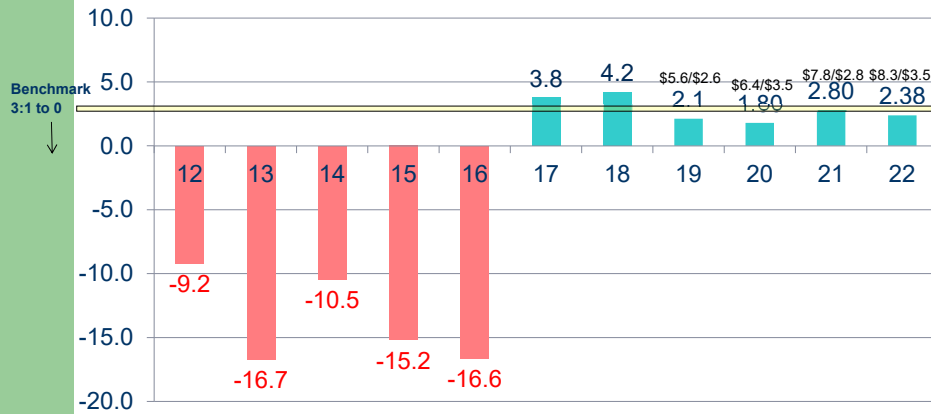
8

Change in Net Position: Liability Benchmark $\geq -10\%$



9

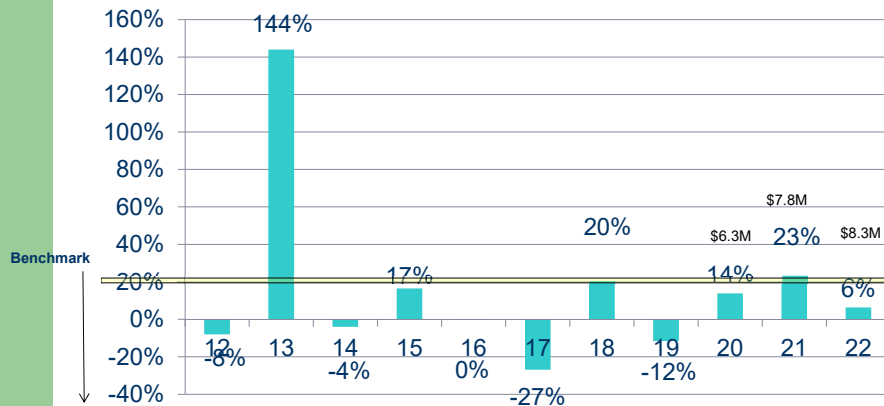
Liabilities to Net Position – Liability Benchmark $\leq 3:1$



10

10

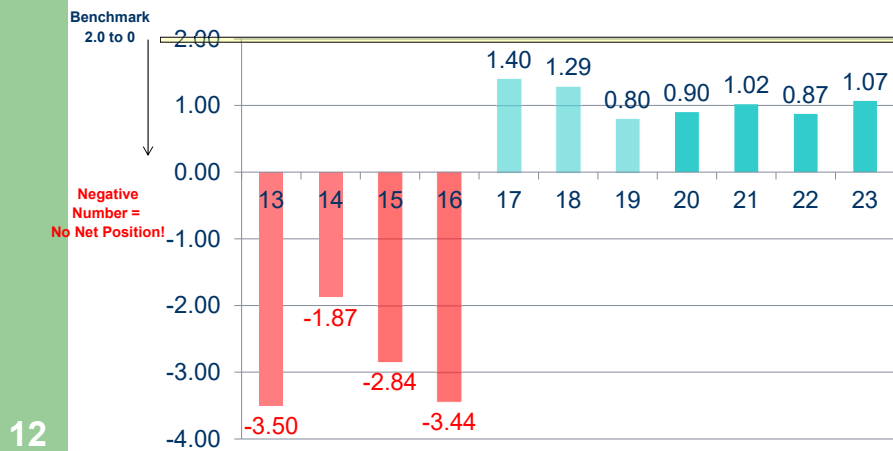
Change in Liabilities – Liability Benchmark $\leq 20\%$



11

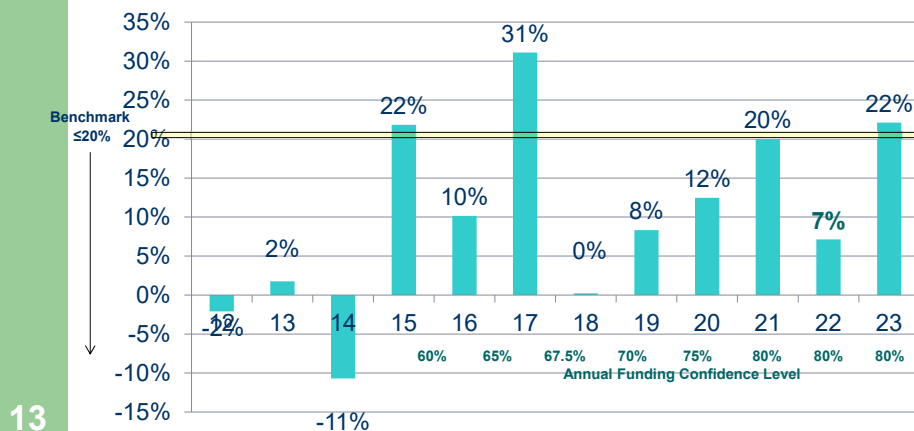
11

Net Contributions to Net Position Liability - Benchmark $\leq 2:1$



12

Change in Net Contributions – GL Benchmark $\leq 20\%$ per year



13

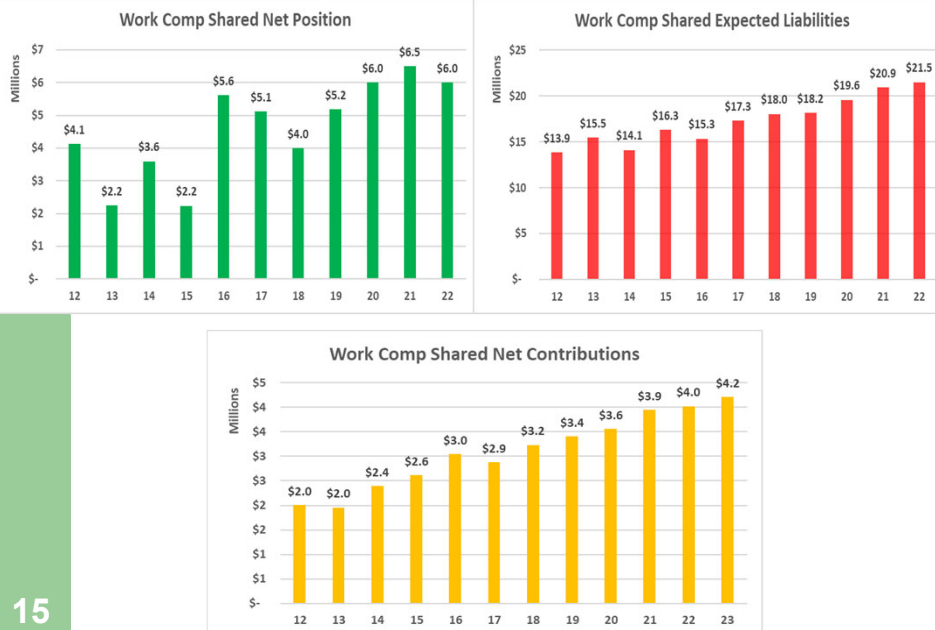
Summary of GL Program & Trends

- GL – continue to be within all **key funding benchmarks including the Liability to Net Position ratio. Bounce back in NP to \$3.5M after decrease last year.**
- Increase in SIR to \$1M will result in a NP:SIR ratio below the target of 5:1, with goal to 10:1(?).
- *Increased volatility and higher settlement values are cause to maintain a conservative approach until (if?) the trends change.*

14

14

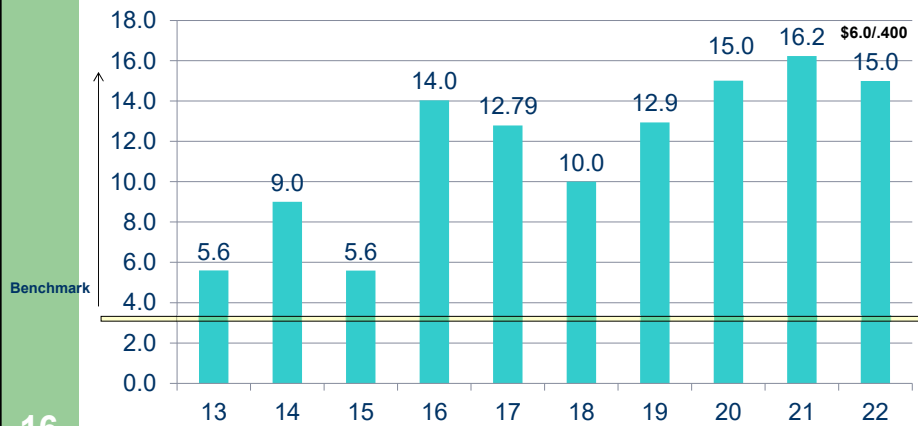
Work Comp Financial History



15

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Net Position to SIR: Work Comp Benchmark $\geq 3\text{-}5\text{:}1$ SIR = \$400,000



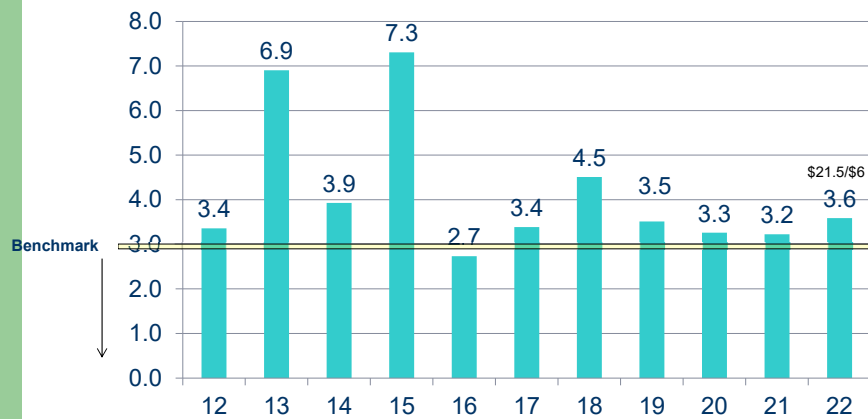
16

Change in Net Position: Work Comp Benchmark $\geq -10\%$



17

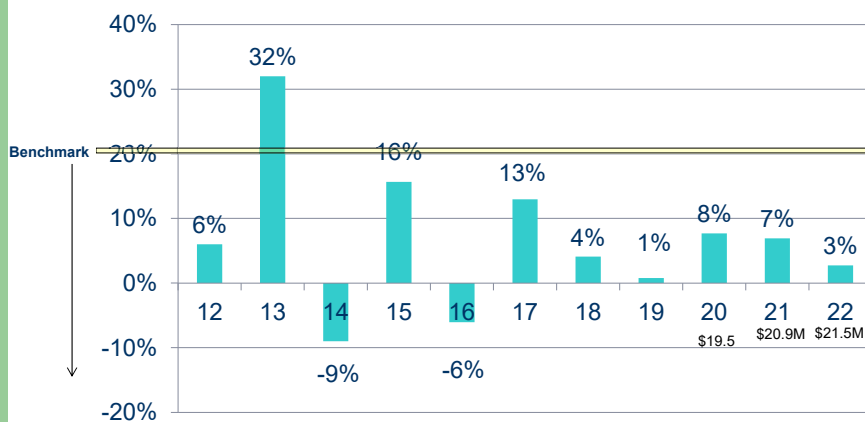
Liabilities to Net Position – WC Benchmark $\leq 3:1$



18

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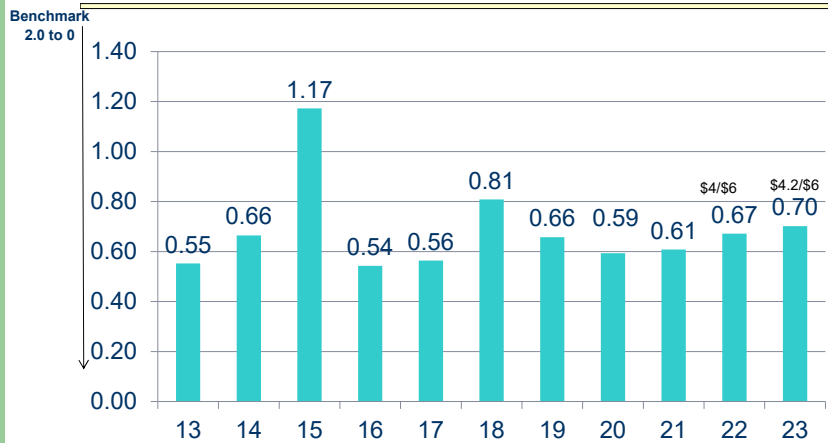
Change in Liabilities – Work Comp Benchmark $\leq 20\%$



19

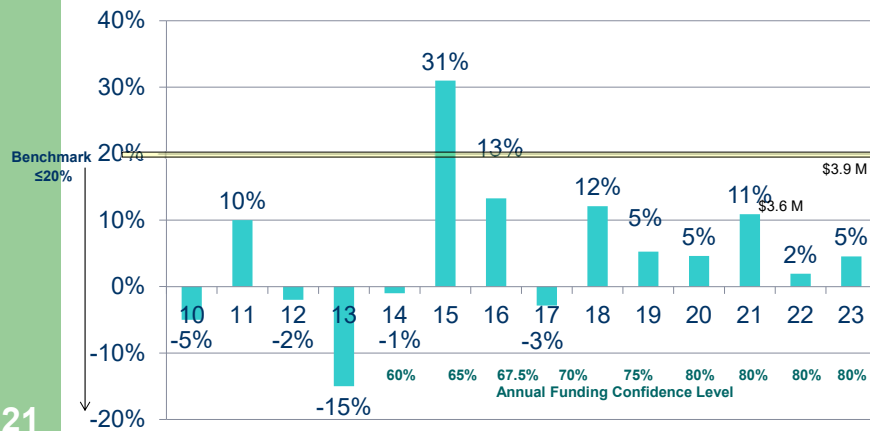
19

Net Contributions to Net Position Work Comp - Benchmark $\leq 2:1$



20

Change in Net Contributions – WC Benchmark $\leq 20\%$ per year



21

Summary of Work Comp Programs & Trends

- Decrease in Net Position but back to 2020 level. Steady results despite increasing liabilities due in part to increasing contributions.
- Liabilities to Net Position ratio only one not within benchmark, others well within them and prepared if need to increase SIR in the future.
- *Maintain conservative funding approach to **be prepared for increasing severity** from presumptions, medical inflation, cumulative injuries, etc.*

22

22

Questions



23

23



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
December 15, 2022**

LRP Item D.3.

EVOLVING RISKS & CHALLENGES TO SELF-INSURING

Members will review and discuss a presentation from a recent AGRiP conference on the difficulty of estimating evolving risks, including PTSD and cyber threats. Additional presentations on Digital Well Being and Public Safety Mental Health will be summarized and related to current NCC risks.

TOPIC: Estimating Evolving Risks

ISSUE: Difficulty of estimating emerging and evolving risks when there is no relevant or reliable historical data to use for projections.

DISCUSSION POINTS:

1. How best to estimate new and evolving exposures?
2. For emerging risks like PTSD should we look to better solutions than Work Comp?
3. For evolving risks like cyber is insurance the most cost-effective solution?

ATTACHMENT(S):

AGRiP Presentation – Evolving Risks Bring Challenges to Estimating Retained Losses



Evolving Risks Bring Challenges To Estimating Retained Losses

AGRIIP Staff Forum 2022

Maureen Stazinski, FCAS, MAAA

October 2, 2022

Agenda

- 1.** Challenges that evolving risks bring to estimating losses
- 2.** Alternative approaches to compensate for the lack of robust historical data
- 3.** Pricing examples:
 - *PTSD Presumption*
 - *Cyber Liability*
 - *Sexual Abuse and Molestation*
- 4.** Conclusion

Challenges that evolving risks bring to estimating losses

Actuaries traditionally use historical data to project future loss propensity


This approach involves a review of historical triangles by line of coverage to create development patterns

With an evolving and/or new type of risk/exposure, historical data to build triangles is lacking

This is compounded when risks suddenly change in their loss propensity level (seen recently with rising claim costs due to social inflation)

Addressing the lack of robust historical data

- Steps in building a model for pricing:
 - Understanding the intricacies of the new/changing coverage (i.e., cyber liability changing from credit monitoring to a ransomware coverage)
 - Using other coverages that have similar characteristics and data sources
 - Modeling the frequency and severity potentials of the evolving risk
- After developing the first model, it is important to continually revise the assumptions as data becomes available



Example #1: Post Traumatic Stress Disorder (PTSD)

What are the circumstances of pricing PTSD coverage?

Impacting Factors

- PTSD is a growing exposure in the public sector and can be embedded in workers compensation

Pain Points

- At least 20% of first responders likely to be diagnosed with PTSD
- A generation of veterans now fills the ranks of first responders

Data Limitations

- Lack of historical PTSD presumption data

Potential Solution

- An insurance product outside of workers compensation to address PTSD costs

PTSD National Statistics

Millions struggle with PTSD

- **70%** of adults (~ **223.4** million people) in the U.S. have experienced some type of traumatic event at least once in their lives.
- Up to **20%** (or ~**44.7** million people currently) go on to develop and struggle with PTSD.
- An estimated **8%** of Americans – **24.4** million people – have PTSD at any given time, close to the population of Texas.
- An estimated one out of every nine women develops PTSD, making them about twice as likely as men.

Females and military are more likely to be diagnosed

PTSD's cost to society is significant

Demand for PTSD treatment continues to grow

- In the past few years alone the number of reported and diagnosed cases in the military jumped 50%.
- The annual cost to society of anxiety disorders is estimated to be significantly over \$42.3 billion, often due to misdiagnosis and under-treatment. This includes psychiatric and non-psychiatric medical treatment costs, indirect workplace costs, mortality costs, and prescription drug costs.
- According to the VA, experts estimate that up to 20% of Operation Enduring Freedom and Operation Iraqi Freedom veterans, up to 10% of Gulf War veterans, and up to 30% of Vietnam War veterans have experienced PTSD. Consequently, demand for PTSD treatment continues to grow.

Pain point Example: Minnesota – PTSD presumption enacted January 2019

Minnesota created a PTSD presumption for first responders that's expanded broadly to other positions (such as state correctional officers)

- Traumatic Events
- Basis to Rebut
- Initial Fiscal Impact
 - Range of estimated cost from \$27 million to \$52 million annually

MPR News article on October 6, 2021 summarizes the impact on Minneapolis police workers compensation claims

- WC spending in the City increased to \$14M in 2020; twice as large as previous years
- Police officers accounting for most of the claims
 - Driving frequency to the highest level in a decade
- PTSD claims now account for a substantial portion of the City's WC claims
 - 189 filed between March 2020 and September 2021
 - Almost half of the employees filing have served for more than 20 years

A potential solution is to create a separate product to cover PTSD

Coverage requires a diagnosis from a psychologist or psychiatrist

- Long-Term Disability Benefit
- Critical Illness Benefit



Assumptions to derive premium depend on the plan design

Long Term Disability Benefit

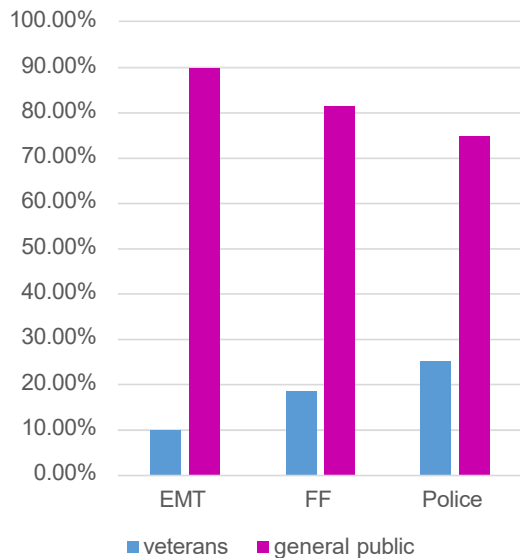
- Plan Design
- Benefit Structure
- Contract Features
- Incidence of PTSD

Critical Illness Benefit

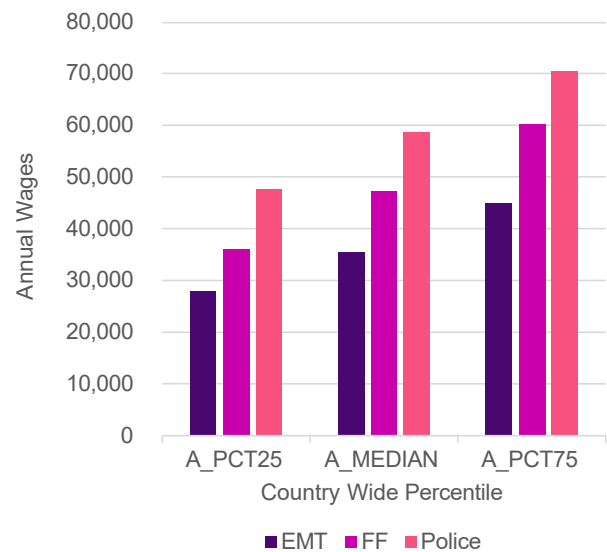
- Plan Design
- Covered Conditions
- Secondary Benefits
- Incidence of PTSD

The loss cost integrates industry data with the coverage parameters

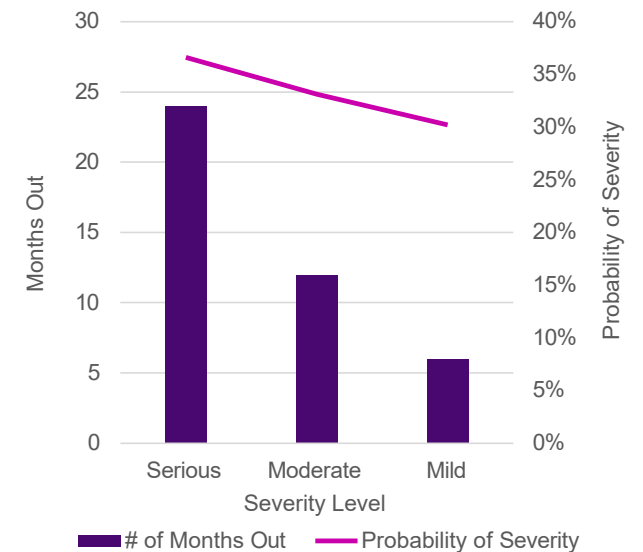
Percentage of First Responders by Status



Wages by First Responder

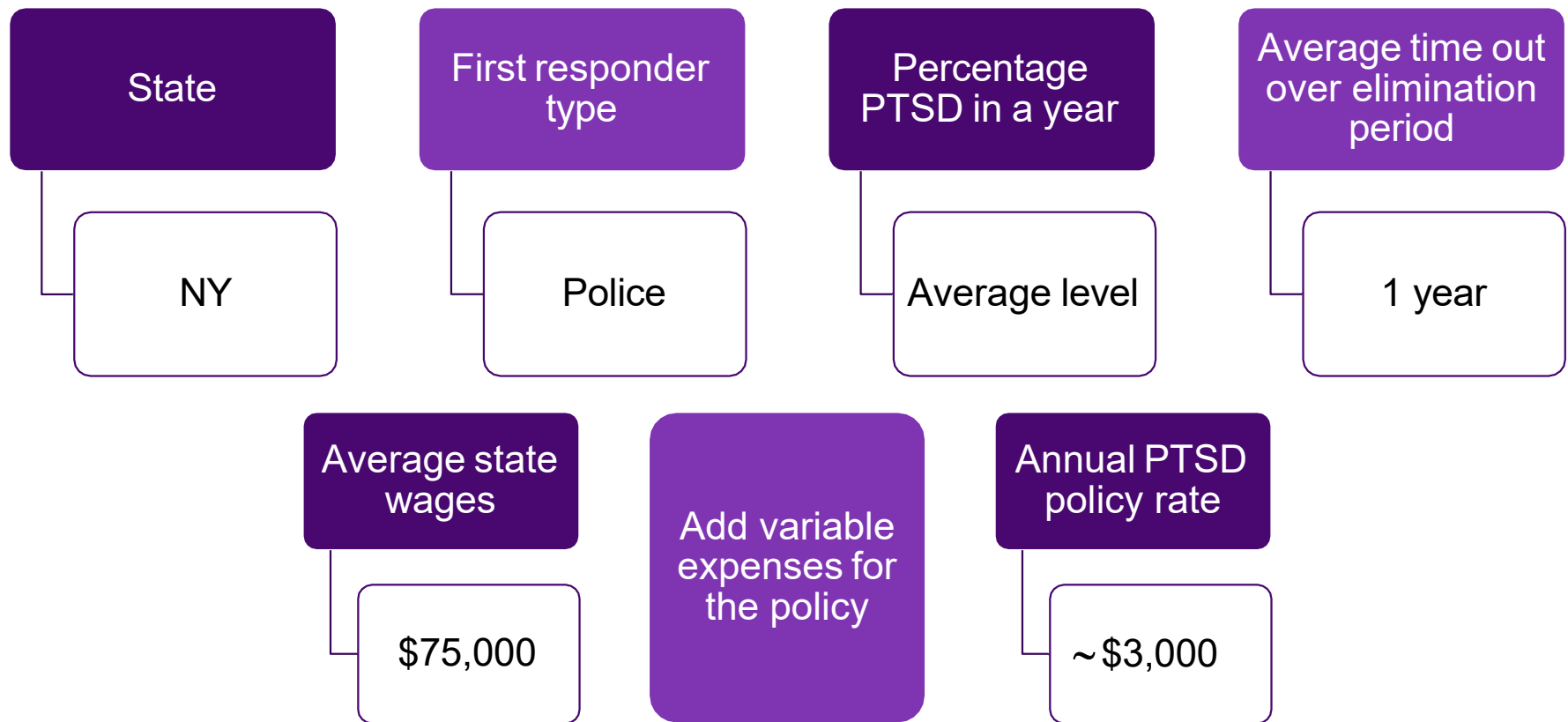


Determining Average Time Out



Assumptions are tailored to the first responder type

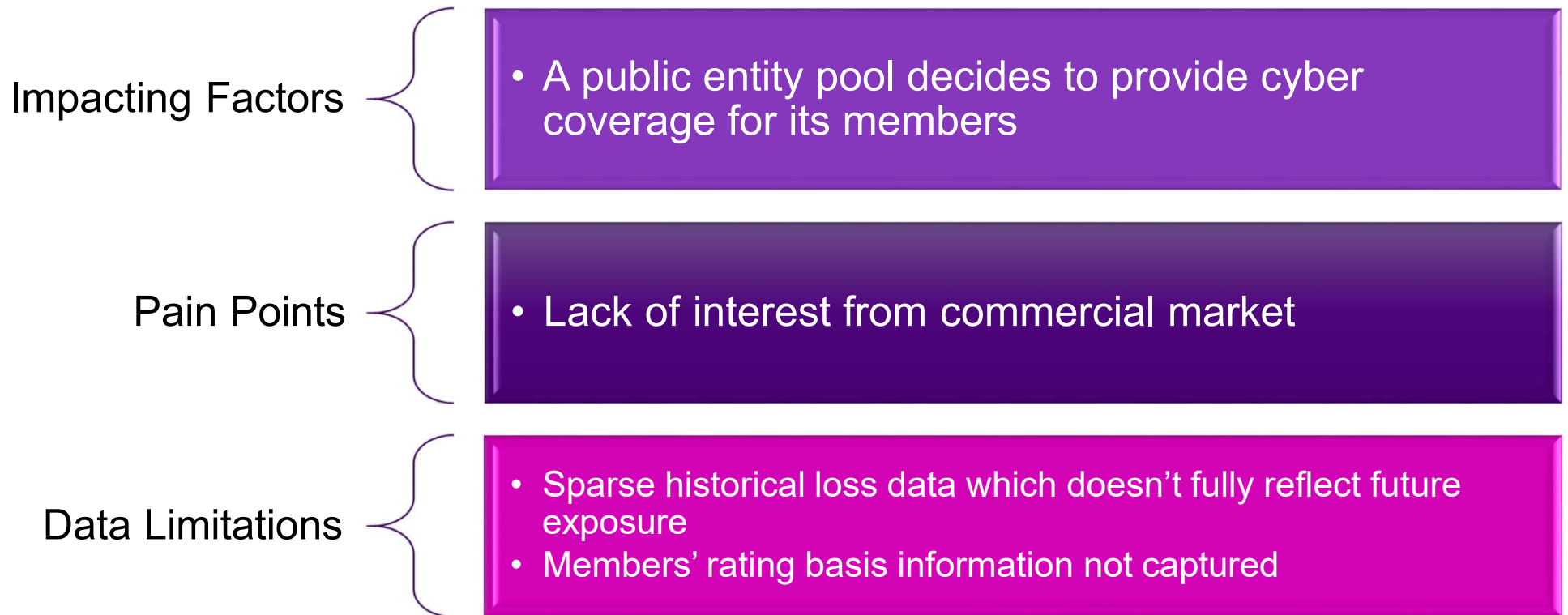
Example





Example #2: Cyber Liability

Cyber liability is a relatively recent challenge for pools



Data Provided



Historical paid and reported loss and ALAE amount and claim status



Historical exposures – expenditures, populations, services provided



A summary of historical and current program structure



Expenses

How to price the risk

- Determine a loss cost at a basic limit (\$100K limit)
 - Develop recent years of loss data and compare to exposures
- How to get to exposures – i.e., data collected, number of records, services provided, quality of security
 - Use size (population) to estimate potential record count
 - Consider impact of services offered to adjust record count
 - Add in bulk adjustments for certain exposures
 - Reasonability check against revenue or expenditures
- How to get losses at higher limits
 - Limited historic data which may not be predictive of future experience
 - Specific industry data is thin so supplement with broader industry data
 - Pricing model used to develop pure premiums and ILFs

The solution



EXPECTED LOSSES BY
LAYER AND SECURITY



EXPENSE LOADING



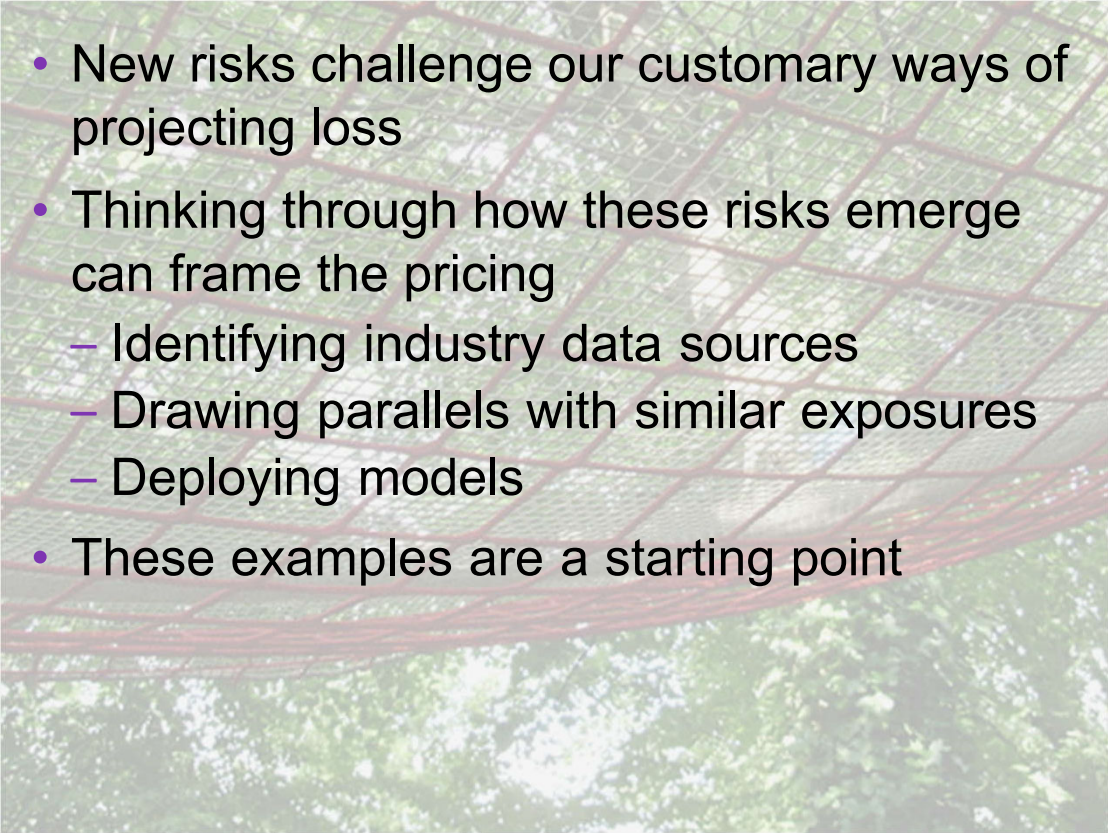
RATING STRUCTURE

What might rates look like?

	Utilities		Consumer Services		Business Services	
	Low Risk	High Risk	Low Risk	High Risk	Low Risk	High Risk
Expected Average Loss						
Small	5,500	5,500	10,000	15,000	6,000	8,000
Medium	6,500	6,500	18,000	30,000	8,000	12,000
Large	11,000	11,000	50,000	110,000	20,000	30,000
Expected Probability of Event						
Small	2%	2%	3%	5%	2%	2%
Medium	2%	2%	4%	7%	2%	3%
Large	2%	2%	7%	12%	3%	5%
Expected Losses (000's)						
Small	110	110	300	750	120	160
Medium	130	130	720	2,100	160	360
Large	220	220	3,500	13,200	600	1,500
Exposure Mix	0.2		0.5		0.3	
Expense Ratio = 30%						
Indicated Rates	Low Risk	High Risk				
Small	208	445				
Medium	434	1,184				
Large	1,974	7,094				

Conclusion

There's less of a safety net in pricing emerging risks

- 
- New risks challenge our customary ways of projecting loss
 - Thinking through how these risks emerge can frame the pricing
 - Identifying industry data sources
 - Drawing parallels with similar exposures
 - Deploying models
 - These examples are a starting point



**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
December 15, 2022**

LRP Item D.3.a.

EVOLVING RISKS & CHALLENGES TO SELF-INSURING

TOPIC: Cyber Program – Digital Well Being & Cyber Toolkit

ISSUE: Our increased reliance on and use of technology and digital media has greatly contributed to increased stress, anxiety, and depression, especially among young people. The attached “Quiet Your Mind” presentation outlines some of the factors causing the rise in anxiety and depression and presents some tactics and resources provided by the Digital Wellness Institute to address these issues.

Also attached is a summary of a presentation from management of New Jersey pools describing their efforts to provide a “Digital Toolkit” for members to address their risks.

DISCUSSION POINTS:

1. How do we achieve balance where technology serves us rather than distracting or distressing us?
2. Are we taking the time and allowing/encouraging others at work and at home to unplug and connect with the “real” world?
3. How might calming techniques improve our well-being and productivity?
4. What’s missing in your cyber “toolkit”?
5. How can NCC assist in managing your cyber risk?

BACKGROUND: Cyber insurance has seen the most dramatic increase in premiums and reduction of capacity of any line of coverage over the last three years, with increases of 300% or more common. This has been driven by a dramatic increase in ransomware claims and their cost relative to the most common claims experienced previously. We may be approaching the crest of the market cycle but only to the extent the group has implemented recommended risk control measures, as those with poor loss history and/or controls will likely continue to see significant increases and/or coverage restrictions.

ATTACHMENTS: AGRiP Presentations

1. Quite Your Mind
2. Cyber Toolkit
3. Excess Cyber Conditions & Key Security Controls



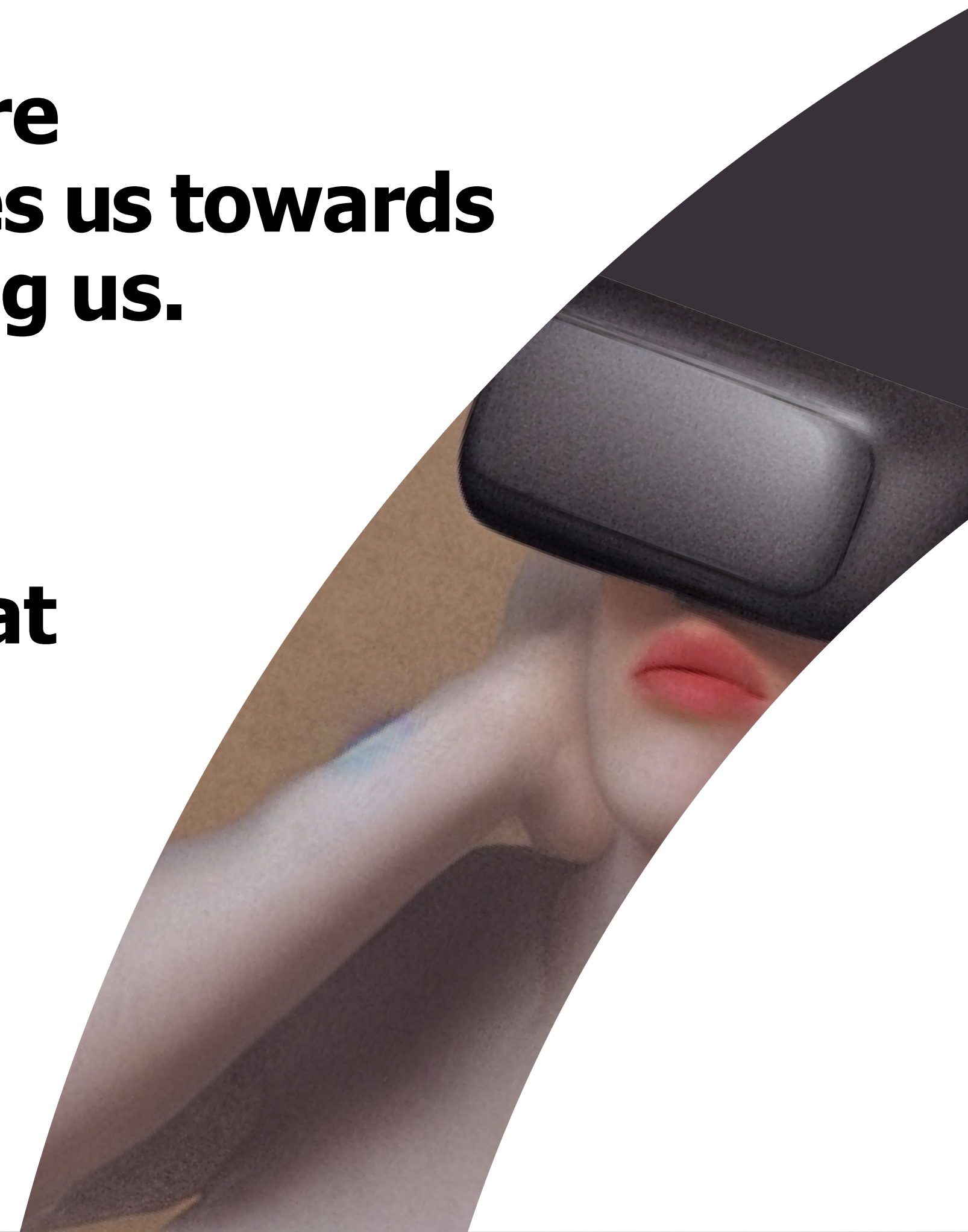
**QUIET
YOUR
MIND**

What is Digital Well-Being?

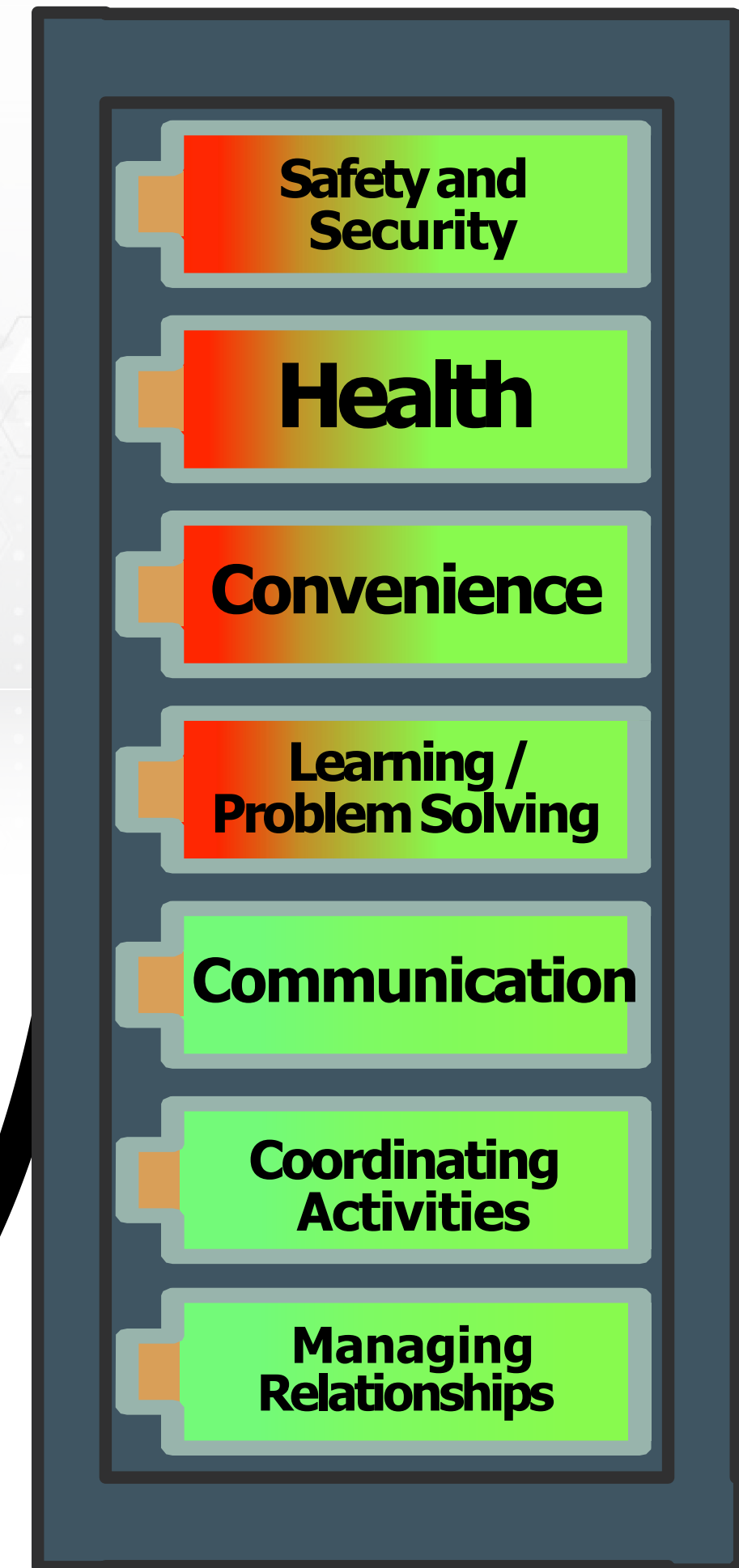
Ability to find the balance where technology serves us and moves us towards our goals, rather than distracting us.

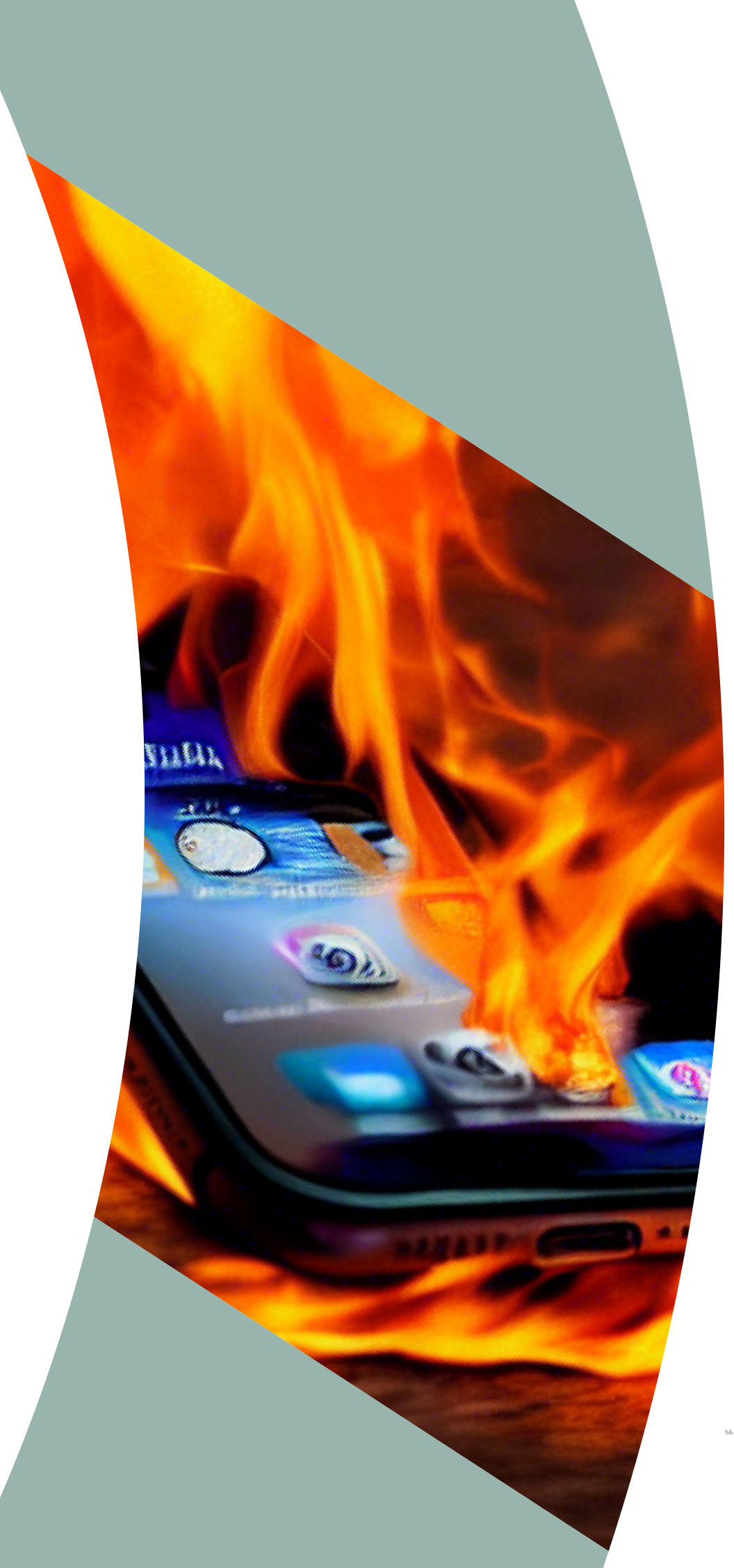
It's the pursuit of an intentional, conscious use of technology both at work and in your personal life.

The mindful balance between digital connectivity with intention and digital unplugging.



Digital Impacts on Well Being (for better or worse)





Studies Show Normal Children Today Report More Anxiety than Child Psychiatric Patients in the 1950's

Anxiety linked to environmental threats and lack of social connectedness

WASHINGTON - Two new meta-analytic studies involving thousands of children and college students show that [anxiety](#) has increased substantially since the 1950's. In fact, the studies find that anxiety has increased so much that typical schoolchildren during the 1980's reported more anxiety than child psychiatric patients did during the 1950's. The findings appear in the December issue of the American Psychological Association's (APA) *Journal of Personality and Social Psychology*.

Read the journal article
[The Age of Anxiety? \(PDF, 495KB\)](#) [↗](#)

"The results of the study suggest that cases of depression will continue to increase in the coming decades, as anxiety tends to predispose people to depression," says psychologist and study author Jean M. Twenge, PhD, of Case Western Reserve University. She adds that other

Distinction One: The Modern Toll of Striving

"To be modern is to find ourselves in an environment that promises us adventure, power, joy, growth, transformation of ourselves and the world - and at the same time that threatens to destroy everything we have, everything we know, everything we are." ~ Marshall Berman



**STRIVING DRIVES US TO USING THE
SYNTHETIC FOR EFFICIENCY**

**STRIVING LEADS TO A DENSITY IN LIFE:
DENSITY OF WORK & DISTRACTION**

**STRIVING CAN WARP WHAT WE
REALLY MEAN BY "SUCCESS"**

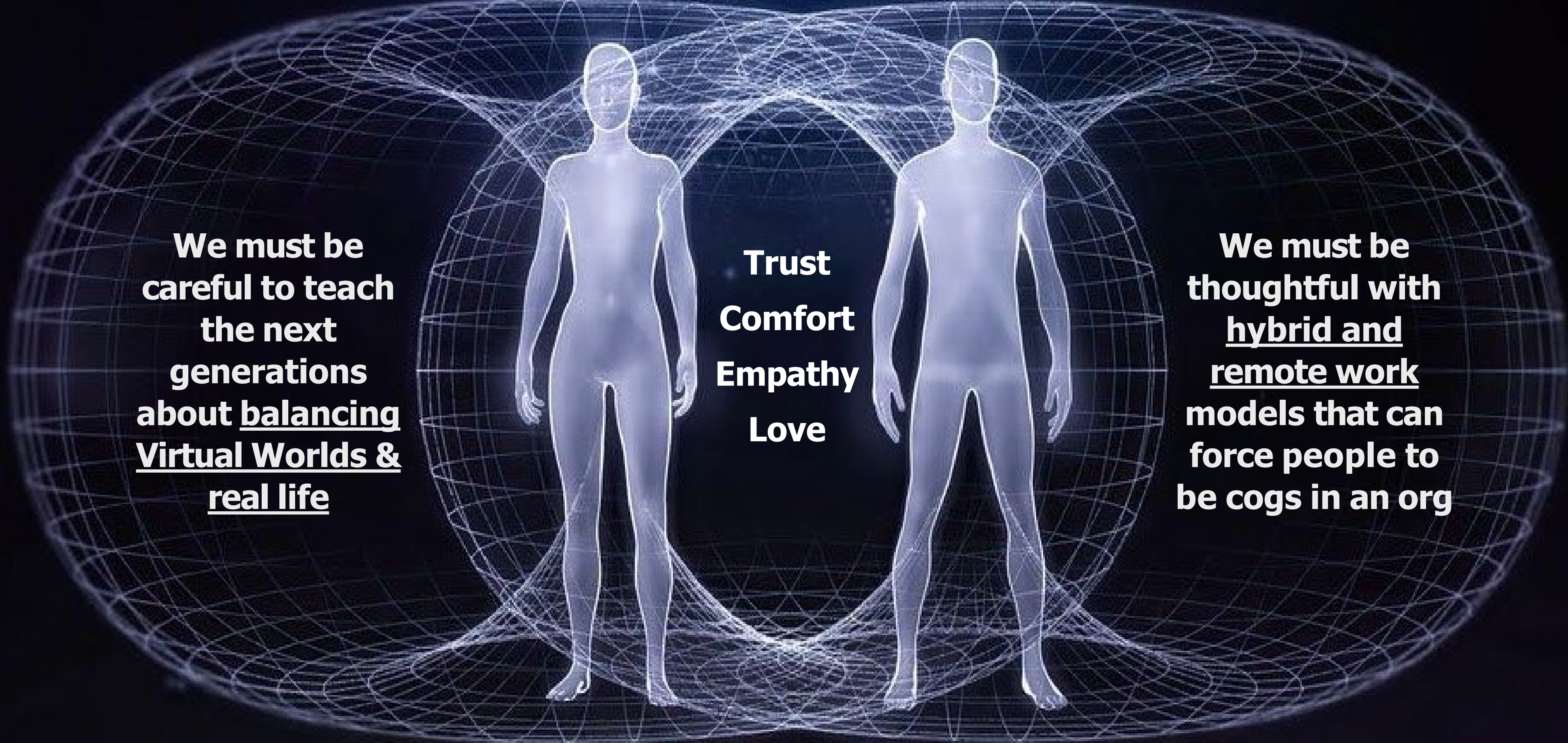
Distinction One: Living a Synthetic Life

“pertaining to compounds formed through a chemical process by human agency, as opposed to those of natural origin”



Distinction Two: Human Connection Matters

Real life has an aura - an energy - that provides a lot more information and feeling

The image features two translucent human figures standing side-by-side, each surrounded by a complex, glowing blue wireframe aura. The auras are composed of numerous overlapping circles and lines, creating a sense of energy and connection. The figures are positioned in the center of the frame, with text blocks on either side.

**We must be
careful to teach
the next
generations
about balancing
Virtual Worlds &
real life**

**Trust
Comfort
Empathy
Love**

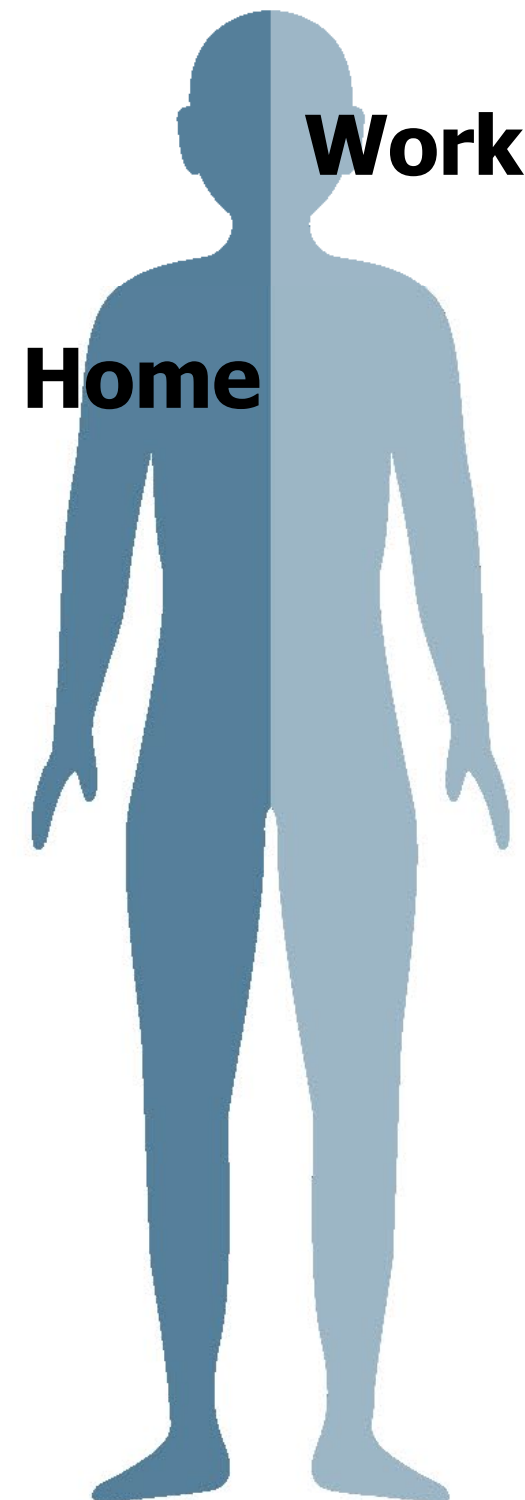
**We must be
thoughtful with
hybrid and
remote work
models that can
force people to
be cogs in an org**

Distinction Three: Immersed in Distraction

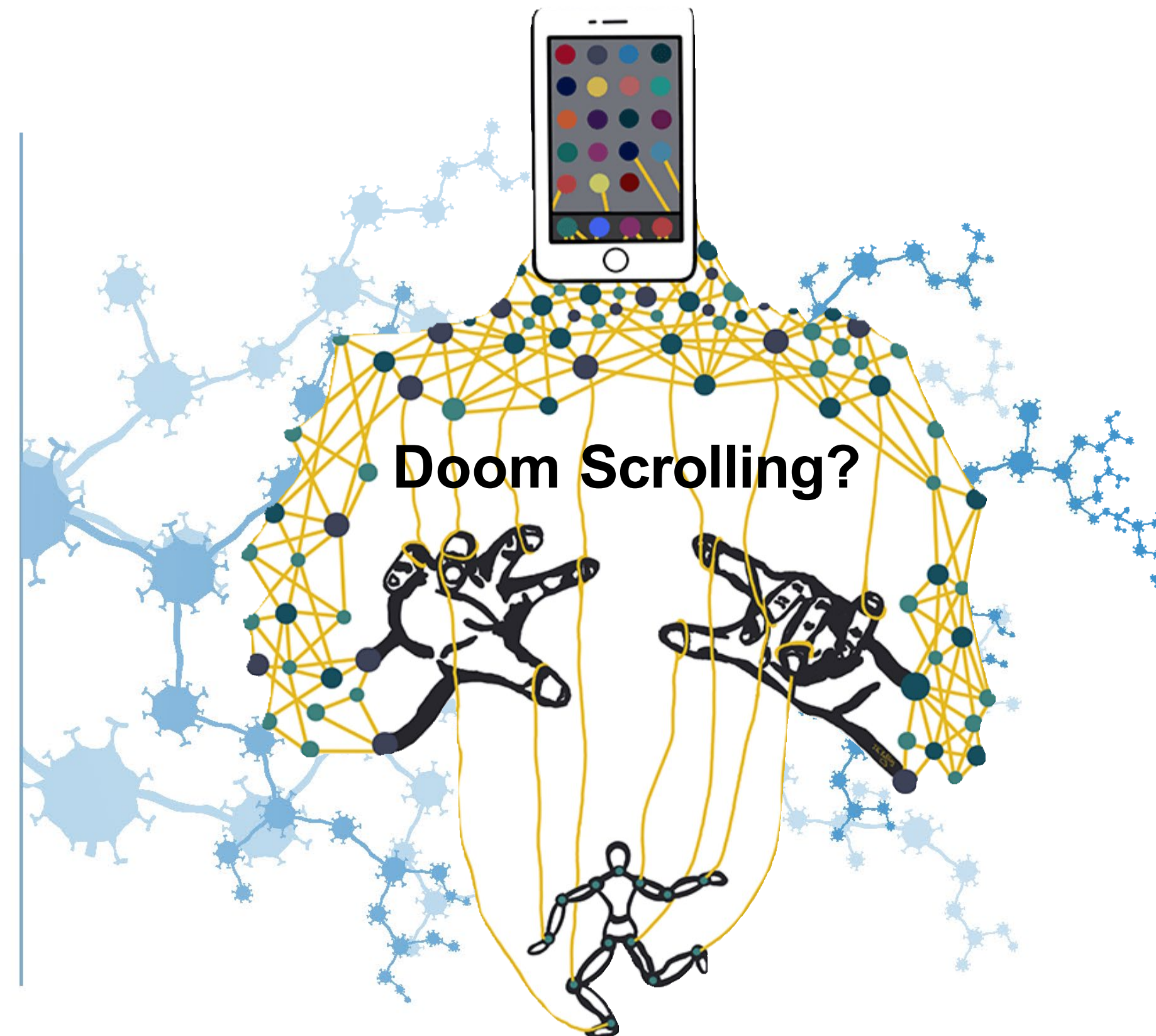
An Art Gallery



A Busy City Street



Your Life



The Mind State Continuum



State of Harmony

BALANCE

State of Saturation

Empty Mind

meditation

Quiet Mind

listening to music

Partially Focused Mind

mowing the lawn
driving a car

H5

H4

H3

H2

H1

T1

T2

T3

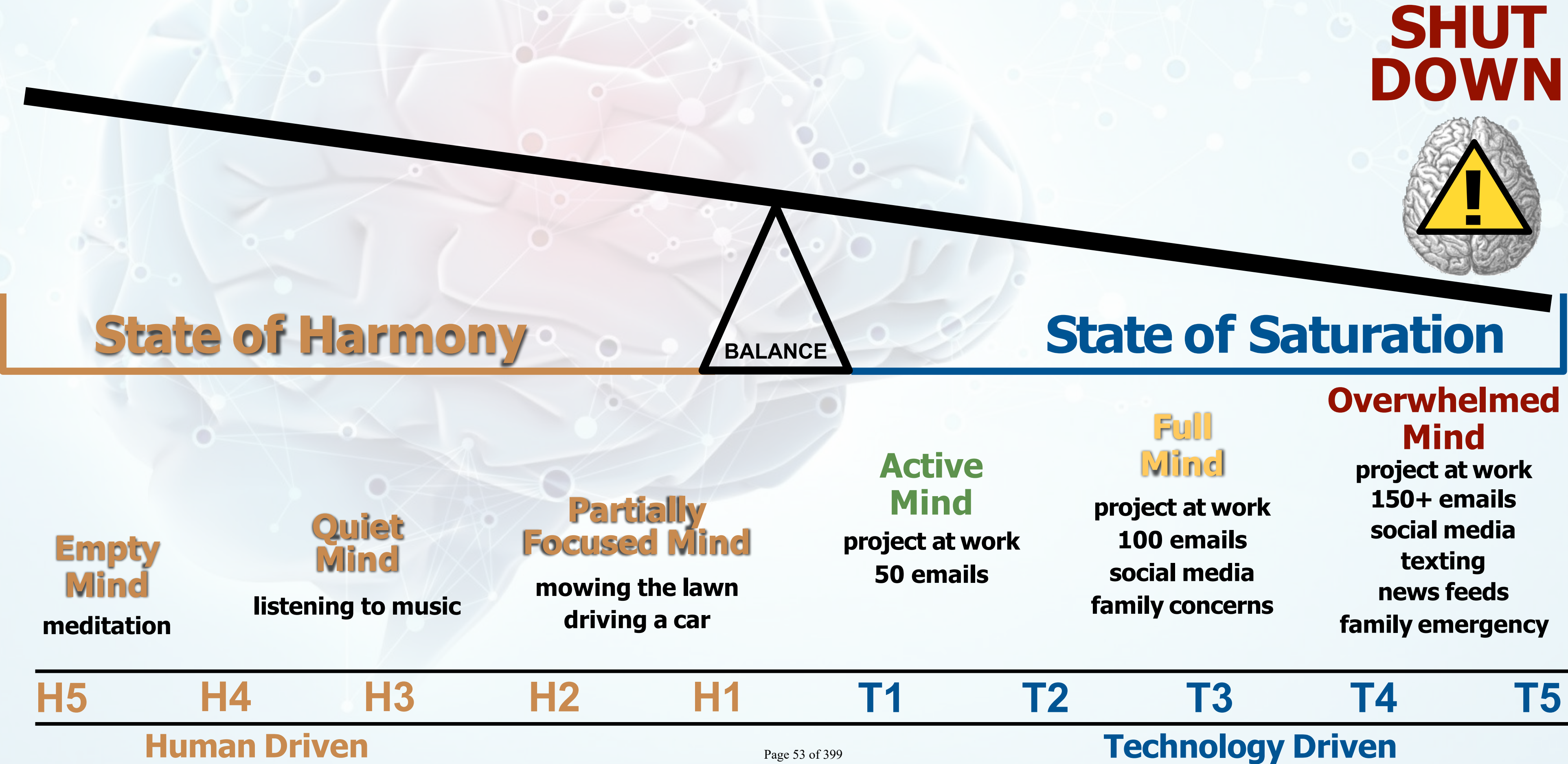
T4

T5

Human Driven

Technology Driven

The Mind State Continuum



Intentional Boundaries

A person from the waist down is shown wearing a grey blazer and dark trousers. They are holding a green sneaker in their right hand and a black high-heeled shoe in their left hand, illustrating the concept of intentional boundaries between different aspects of life.

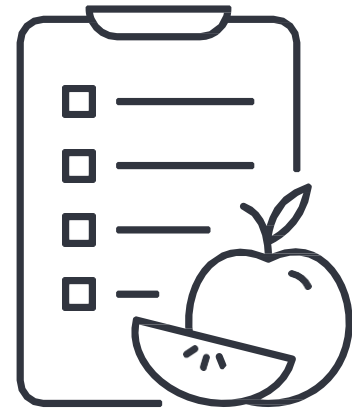
Balance will not happen naturally because the modern world does not want or care about it

Boundaries come from choices and trade-offs you commit to in your life.

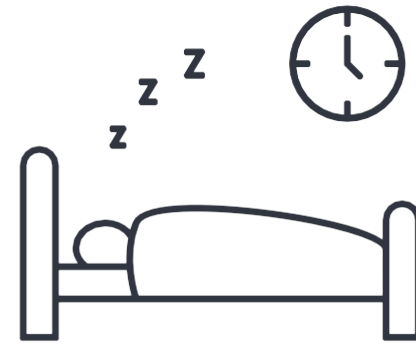
No boundaries, no balance, no well-being

Areas of Boundaries

REFLECT
REACT
RELAX



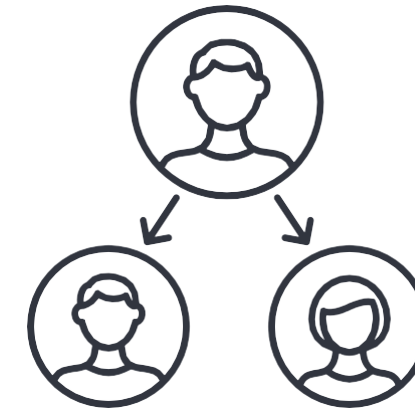
EATING WELL



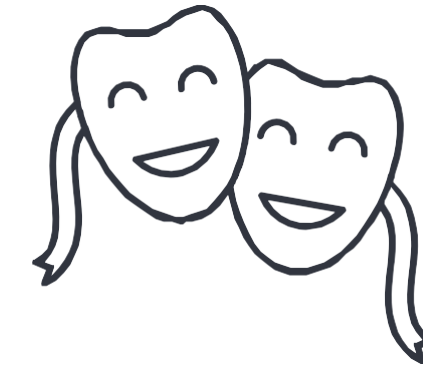
GET ENOUGH SLEEP



MANAGE STRESS



BE SOCIABLE



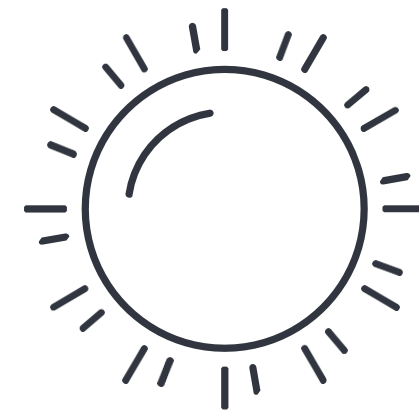
HAVING FUN



ACTIVITY
AND EXERCISE



AVOID ALCOHOL,
SMOKING AND DRUGS



GET PLENTY
OF SUNLIGHT



PRACTICING
HEALTH THINKING



TAKING CARE
OF YOUR BODY



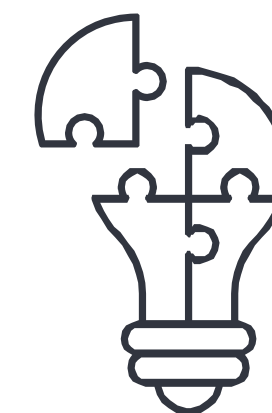
DIGITAL DETOX



HELPING OTHERS



SLOWING DOWN

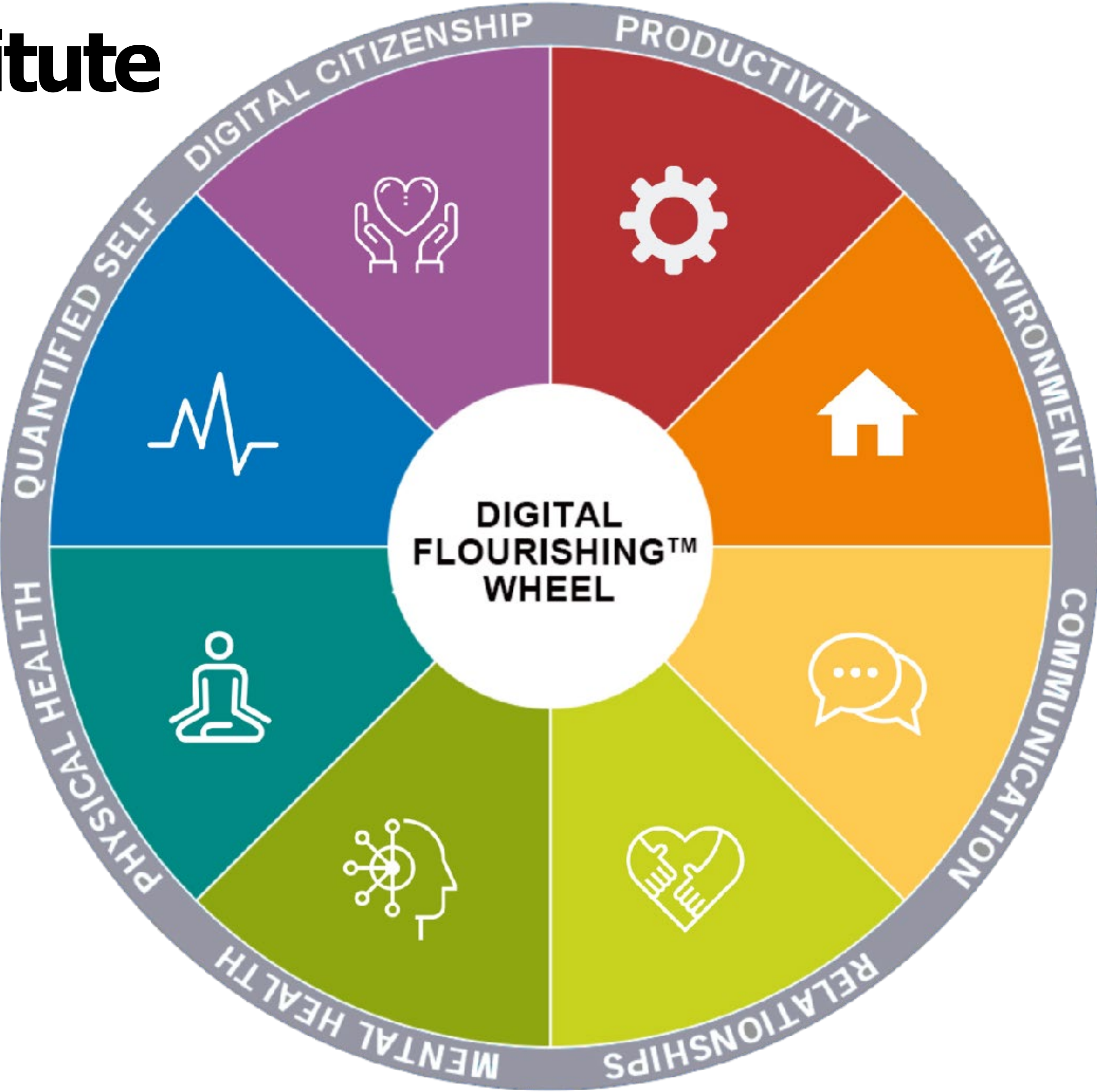


SOLVING PROBLEMS



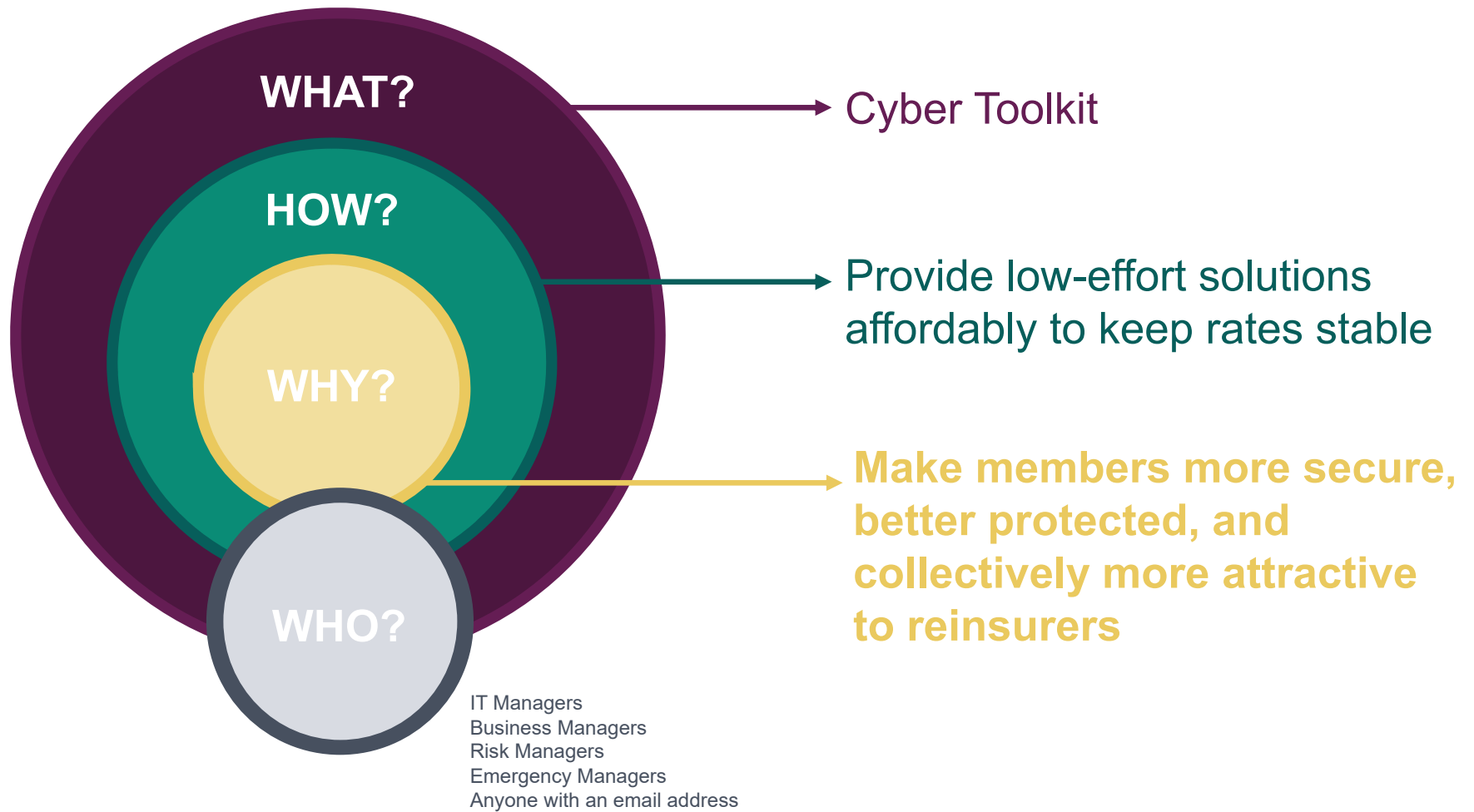
ASK FOR HELP

Digital Wellness Institute



WE ALL KNOW: CYBER MARKET IS EXTREMELY CHALLENGING





TOOLKIT DETAIL

Individual services/mix of services can be tailored to meet member needs



**VULNERABILITY
SCANS**



**RISK
ASSESSMENTS**



**PHISHING
CAMPAIGNS**



**INCIDENT RESPONSE
PLANNING**



**MFA GROUP
PURCHASING**



**IT POLICY
TEMPLATES**



**VIRTUAL CISO
CONSULTING**



**TABLETOP
EXERCISES**

MEL CYBER PROGRAM - Current

Structure

Member

- \$25,000 per claim deductible

Local JIF

- \$3,000,000 1st Party
- \$3,000,000 3rd Party
- \$6,000,000 JIF aggregate subject to MEL statewide aggregate

MEL JIF

- \$6,000,000 per claim
- Statewide \$9,000,000 aggregate
- MEL deductible per claim of \$175,000

Cost over Time

2020: \$1,786 per member

2021: \$3,454 per member

2022: \$7,100 per member

Increase from 2020-22: 298%



SPELL CYBER PROGRAM

Group Purchase Program

- 10 years of experience
- 48% membership growth
- No claims first three years
- DDoS claims Year 4 (2)
- Years 5 -7 mix of DDoS and Ransomware Claims (9)
- Ransomware on steroids since year 8 (too many and very expensive)



SPELL CYBER HISTORY					
Fiscal Year	Member Count	Average Premium	Claim/Aggregate Limits	Retention - Coinsurance	Carrier
2013-2014	65	\$ 1,819	1M/5M	10K to 25K	Lloyds
2014-2015	65	\$ 1,741	1M/5M	10K to 25K	Beazley
2015-2016	69	\$ 1,523	1M/5M	25K	Lexington
2016-2017	70	\$ 1,995	1M/5M	25K	Lexington
2017-2018	73	\$ 2,980	1M/10M	25K	Lexington
2018-2019	83	\$ 1,954	1M/10M	10K	STARR
2019-2020	84	\$ 3,544	1M/10M	15K	STARR
2020-2021	85	\$ 4,647	2M/15M	2 tiers (50K and 100K)	STARR
2021-2022	96	\$ 4,454	2M/15M	2 tiers (50K-25% coinsurance and 100K-50% coinsurance)	STARR
2022-2023	96	\$ 5,469	2M/15M	2 tiers (50K-25% coinsurance and 100K-50% coinsurance)	STARR

© 2022 RISK PROGRAM ADMINISTRATORS

19

USE RESOURCES STRATEGICALLY

Practical limits on what we can do

- JIFs cannot afford to provide the vast array of services needed
- JIFs have limited ability to impact member organizational culture
- JIFs must invest strategically to provide members:
 - insurance that protects them financially
 - services that help them manage forward
 - an evolving mix of expertise and tools that compel local strength and resilience



ADOPT AND ENCOURAGE A FUTURE FORWARD MINDSET

Elevate virtual vulnerability to a core organizational concern for every member

- More than technical proficiency in creating a digital fortress
- Cultural shift to accept, seek, adapt to and adopt personal and organizational habits that protect data, personal identity and virtual identity for people and organizations
- Cost to every organization, disproportionately born by the members



Reinsurance requirements tightened massively

When the Trust began offering members cyber coverage in 2013, the pool was able to provide the service free of charge without exposure collection. Now, less than a decade later, pools must submit significant exposure data from each of their members to obtain market coverage. This can make working with carriers and procuring coverage difficult for the pool.

Toolkit Response

Streamline exposure collection

- Implement online collection process mirroring carrier applications
- 88% member response rate
- Confirmed 220 districts were compliant with requirements

Help remediate gaps

- Help 20 members address exposures
- Ran 35 phishing campaigns
- Incentivized behavior with a customized deductible structure

Expand MFA utilization

- Set up MFA pilot for 11 members
- Tested and confirmed MFA functionality
- Worked to apply program to all interested members

Known Outcomes

Better market position

- Early to market
- Exposure collection complete, making it easier to work with carriers

25% of members took steps to reduce exposures and make pool more marketable



Excess Cyber Coverage Conditions

Management Liability and Professional Liability Follow Form **Excess**



LIBERTY SURPLUS INSURANCE CORPORATION

(A New Hampshire Stock Insurance Company, hereinafter the "Insurer")

ENDORSEMENT NO. 4

Effective Date: July 1, 2022

Policy Number: EO5SACA0PQ002

Issued To: Northern California Cities Self Insurance Fund and its membership

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FOLLOW SPECIFIED SUBLIMITS – WITH CONDITIONS

It is hereby understood and agreed that upon exhaustion of the following Sub-Limits as described in the **Primary Policy** this Policy shall not follow form for any sub-limit of liability in the **Primary Policy**, except for the Specified Sub-Limits shown in the Schedule below, and the **Insurer** shall not be obligated to pay any Loss arising from a Wrongful Act or Related Wrongful Acts as may be insured by reason of such sub-limit of liability in the **Primary Policy**, but any payment of such sub-limit of liability in the **Primary Policy** shall be a reduction or exhaustion of the Underlying Policy Limits.

Solely with respect to the Specified Sub-Limited Coverages as described in the **Primary Policy** and shown in the Schedule below, it is agreed that upon exhaustion of these Specified Sub-Limits and subject to the applicable conditions stated below, this Policy shall follow form to the terms, conditions and limitations of such Specified Sub-Limited Coverage which shall be part of and not in addition to the **Insurer's** aggregate limit of liability set forth in Item 3. of the Declarations.

SCHEDULE:

A

SUB-LIMIT COVERAGE	SUB-LIMIT \$ AMOUNT
Breach Response	\$1,000,000
Breach Response - Beazley Nominated Service Provider	\$500,000
Business Interruption System Failure	\$500,000
Business Interruption Security Breach	\$750,000
Dependent Business Loss Security Breach	\$750,000
Dependent Business Loss System Failure	\$100,000
Cyber Extortion Loss	\$750,000
Data Recovery Costs	\$750,000
Fraudulent Instruction	\$75,000

Management Liability and Professional Liability Follow Form Excess



Telephone Fraud	\$75,000
Funds Transfer Fraud	\$75,000
Computer Hardware Replacement	\$100,000
Consequential Reputational Loss	\$100,000
Invoice Manipulation	\$100,000

B. As a condition precedent to the coverage specified in Schedule B. below, the Insured must have satisfied the following conditions prior to the occurrence of such incident, Claim or Loss:

- Enforce Multifactor Authentication for all remote and privileged access
- Close all RDP ports if not in use
- If RDP ports are in use:
 - Restrict RDP access by IP addresses via firewall rules and only allow trusted IP addresses to access the port
 - Place all RDP services behind a VPN and protect them using Two-factor authentication

SUB-LIMIT COVERAGE	SUB-LIMIT \$ AMOUNT
Breach Response	\$1,000,000 x \$1,000,000
Breach Response - Beazley Nominated Service Provider	\$500,000 x \$500,000
Business Interruption System Failure	\$500,000 x \$500,000
Business Interruption Security Breach	\$750,000 x \$750,000
Dependent Business Loss Security Breach	\$750,000 x \$750,000
Dependent Business Loss System Failure	\$100,000 x \$100,000
Cyber Extortion Loss	\$750,000 x \$750,000
Data Recovery Costs	\$750,000 xs \$750,000
Fraudulent Instruction	\$75,000 x \$75,000
Telephone Fraud	\$75,000 x \$75,000
Funds Transfer Fraud	\$75,000 xs \$75,000
Computer Hardware Replacement	\$100,000 x \$100,000
Consequential Reputational Loss	\$100,000 x \$100,000
Invoice Manipulation	\$100,000 x \$100,000

C. As a condition precedent to the coverage specified in Schedule C. below, the Insured must have satisfied the following conditions prior to the occurrence of such incident, Claim or Loss:

- Provided formal training to employees with respect to computer crime and social engineering.

Management Liability and Professional Liability Follow Form Excess



- Required multiple forms of verification for all fund transfers and all changes to client, vendor or supplier details such as routing numbers, account numbers and phone numbers.

SUB-LIMIT COVERAGE	SUB-LIMIT \$ AMOUNT
Breach Response	\$1,000,000 x \$1,000,000
Breach Response - Beazley Nominated Service Provider	\$500,000 x \$500,000
Business Interruption System Failure	\$500,000 x \$500,000
Business Interruption Security Breach	\$750,000 x \$750,000
Dependent Business Loss Security Breach	\$750,000 x \$750,000
Dependent Business Loss System Failure	\$100,000 x \$100,000
Cyber Extortion Loss	\$750,000 x \$750,000
Data Recovery Costs	\$750,000 xs \$750,000
Fraudulent Instruction	\$75,000 x \$75,000
Telephone Fraud	\$75,000 x \$75,000
Funds Transfer Fraud	\$75,000 xs \$75,000
Computer Hardware Replacement	\$100,000 x \$100,000
Consequential Reputational Loss	\$100,000 x \$100,000
Invoice Manipulation	\$100,000 x \$100,000

The **Insurer** will accept the Insured's confirmation that the conditions shown above had been satisfied prior to any incident, claim or Loss when the Insured reports a claim with a completed "APIP Notice of Claim Document". Coverage will then apply when the **Insurer** accepts such evidence of the Insured having met such condition(s).

All other terms, conditions and exclusions of this Policy remain unchanged.

Key Security Controls Reviewed During the Underwriting Process



PRESENTED BY:

Alliant Insurance Services, Inc.

August 23rd, 2022

Minimum System Standards

Minimum System Standards of Cyber Market Underwriters

There are several key areas which insurers focus on with regards to security controls, with the following **nine** as the most crucial. **As a general rule, the larger the revenue/budget for an insured, the higher the expectations will be for their controls.**

- Multi-factor authentication – 100% implemented for:
 - > Remote access
 - > Laptops
 - > Privileged access
- Well managed end point detection
- Well managed RDP connections
- Back Ups
 - > 1 working copy, 1 offsite, disconnected not working, 1 onsite disconnected not working
 - > Tested at least twice a year
 - > Ability to bring up within 24-72 hours – less time for critical operations (4 hours)
 - > Protected with antivirus or monitored on a continuous basis
 - > Encryption
- Planning and Training
 - > Incident Response Plan
 - > **Disaster Recovery Plan**
 - > Business Continuity Plan
 - > Social Engineering Training
 - > Phishing Training **& Simulations**
 - > Training of account team staff on fraudulent transactions
 - > General cyber security training

Minimum System Standards

- Reasonable patching schedule/plan
 - > Critical & high severity patches installed within 30 or fewer days, optimally within 1-7 days for critical & high severity patches regarding active exploits
- Plan or adequate measures in place to protect end of life software
- Email Security
 - > Screening for malicious attachments
 - > Screening for malicious links
 - > Quarantine Services
 - > Tagging External Emails
- Privileged Access Management (PAM)
 - > Establish and enforce comprehensive privilege management policy
 - > Identify and bring under management all privileged accounts and credentials
 - > Enforce least privilege over end users, endpoints, accounts, services, systems, etc.
 - > Enforce separation of privileges and separation of duties
 - > Segment systems and networks
 - > Enforce password security best practices
 - > Monitor and audit all privileged activity
 - > Enforce vulnerability based least privilege access
 - > Implement privileged threat/user analytics

Alliant note and disclaimer: This document is designed to provide general information and guidance. Please note that prior to implementation your legal counsel should review all details or policy information. Alliant Insurance Services does not provide legal advice or legal opinions. If a legal opinion is needed, please seek the services of your own legal advisor or ask Alliant Insurance Services for a referral. This document is provided on an "as is" basis without any warranty of any kind. Alliant Insurance Services disclaims any liability for any loss or damage from reliance on this document.



**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
December 15, 2022**

LRP Item D.3.b.

EVOLVING RISKS & CHALLENGES TO SELF-INSURING

TOPIC: Workers' Compensation Program – Public Safety Mental Health

The overall increase in stress and anxiety discussed in the last item has been seen in the public safety environment for some time, with PTSD becoming a rebuttal presumption for injuries occurring between January 1, 2020, and December 31, 2024.

Attached please find resource materials from the League of Minnesota Cities outlining their Action Guide for City Leaders and the steps they have taken to address PTSD, along with a page from their website that links to more resources. This material has been shared with the Police Risk Management Committee, in addition to the attached Pocket Wellness Guide that provides tips we all can use as well as three recommended 24-hour support lines and website resources.

DISCUSSION POINTS:

- What steps can we take to reduce PTSD and stress claims?
 - Wellness initiatives
 - Treatment options

BACKGROUND: Workers' Compensation has been the one relatively stable program over the last ten years or more, following the impacts of the last major reform in 2004. Frequency of claims has generally been increasing while severity has been increasing, particularly with Cumulative Trauma (CT) and public safety presumption claims, including PTSD. More recently pressures have been building for fee increases and a need for more doctors for treatment and medical exams. No one seems very happy with the system and with options limited by regulation it will be a challenge to find a path to greatly improve outcomes.

ATTACHMENT(S):

1. Public Safety Mental Health – An Action Guide for City Leaders
2. Law Enforcement Pocket Wellness Guide (Good for you. Too!)
3. Copline Fyler
4. Concierge services – Mobile Med

Public Safety Mental Health: An Action Guide for City Leaders



Introduction

Because of the nature of their job duties, public safety employees are exposed to traumas that can create opportunities for mental injuries. But there are strategies every city can put in place to help mitigate this risk. This guide will walk you through steps and considerations for addressing public safety mental health.

Creating a public safety mental health program is an organization's responsibility. It can build a culture of wellness that will give employees permission to talk openly about mental health injuries and seek treatment for them before they become chronic conditions. The entire organization is responsible for creating this supportive work environment where employees feel "it's OK to not be OK." Providing a wellness program can also support morale, resiliency, retention, and job satisfaction.

REMEMBER: One in five adults will suffer from a mental illness, according to the National Alliance on Mental Illness.



Step 1: It starts with leadership!

Creating a successful public safety mental health culture starts with city leadership and public safety leadership working together to normalize the conversation regarding mental illness.

Start by considering your personal feelings about mental illness. It may help to think about mental illness as a mental injury. People heal from injuries, and mental injuries are treatable.

Consider asking some or all of the following questions:

- Why is mental illness tough to talk about? How do you feel about mental illness?
- How can we as leaders normalize the conversation about mental illness? Do we model and support wellness practices?
- Do we have an environment where people with mental illness will seek the internal and external help they need? If not, how can we create it?
- Do our public safety employees feel like valued members of our city government and community?
- What wellness strategies are currently in place? Do we know what mental health resources are available for our public safety team? Do we encourage use of them? How do we know they are working?
- Do we promote “positive gossip” about achievements and remind public safety personnel about their important purpose?

REMEMBER: Organizational wellness is not a program; it’s a philosophy.

PTSD AND MENTAL HEALTH TOOLKIT:

Prior to the meeting have all group members review the League of Minnesota Cities PTSD and Mental Health Toolkit for public safety, focusing on the Leadership Philosophy section.



Step 2: Form a team

Form a public safety wellness team that can help inform, design, or evaluate your organizational wellness strategy.

It’s important to think about creating a culture that supports wellness from the bottom up, with strong support from leaders. Consider including team members who will champion your work: line-level officers, firefighters, civilian staff, union rep(s), training officers, supervisors, informal organizational leaders, and members of your human resource team.

1. Begin by discussing these questions:
2. Create a mental health survey for public safety employees. Questions should allow for employees to reflect on their perception of their own mental health, as well as their perception of the organization’s wellness culture.

- Why do we want to start a program to support mental health?
- How will we know if our efforts are successful?
- Who will be offered our program?

- Do we have strong leadership support to start this?
- Do we want to use in-house resources or a vendor?
- What is our budget?

- Do we want participation to be required or voluntary?
- Are we willing to change our department culture?
- Can we live with the consequences if we don’t establish a program?

REMEMBER: Be mindful of language about mental health; avoid using words like “crazy” or “insane.”

PTSD AND MENTAL HEALTH TOOLKIT:

Encourage team members to review the toolkit wellness materials.





Step 3: Draft a plan

Using information from your employee mental health survey, your wellness team can now design a plan to create or enhance a culture that supports the mental health of public safety employees.

Define the vision, goals, objectives, and action steps

Here are some things to do when creating your plan:

- Review policies and practices surrounding mental health treatment and recovery, such as leave policies, medication policies, and fitness for duty practices, with a goal to remove treatment barriers whenever possible.
- Review scheduling of shift workers to ensure there is adequate opportunity for rest and sleep.
- Include opportunities for family members to learn about trauma-related mental health issues and how to support their public safety professionals.
- Incorporate training of supervisors on how to provide emotional support, and how to speak with employees experiencing mental health issues.

Think about framing the wellness plan as a way to care for the whole employee by including the following components into your program. *Adapted from Dr. Daniel G. Amen, "The End of Mental Illness"*



Purpose: Find ways to help keep employees focused on their mission. Having a strong sense of purpose builds resilience.



Physical: Provide information and scheduling that allows employees to get adequate sleep, nutrition, and exercise.



Emotional: Establish peer support programs, yearly mental health check-ins, mental health counseling sessions, trauma debriefs, etc.



Social: Promote connection through involvement in civic clubs, organizations, sports teams, hobbies, creative endeavors, and other activities outside of work.



Inner Self: Remind people of the value of activities such as meditation, tai chi, and prayer that can restore a sense of calm, and support healing.



Financial: Offer financial wellness advice and education through webinars, workshops, department training and one-on-one financial counseling.

REMEMBER: Remind people often that mental illness is treatable and doesn't have to define a life or end a career.

PTSD AND MENTAL HEALTH TOOLKIT:

Review more detail about program options such as peer support, mental health checkups, and family support.





Step 4: Put your plan into action

Deliberate and consistent communication with all stakeholders will be important to the success of your program. Use roll calls, briefings, memos, emails, and other means of communication. Ensure everyone

understands the importance and the need for the mental health program. Provide opportunities for people to get their questions answered.

Ideas to kick off your program include:

- Design department training specifically about mental health, and the process for how mental health injuries will be handled in the organization.
- Host a family event and invite a speaker to discuss the signs and symptoms of trauma-related mental injuries.
- Hold a wellness fair that includes things like health screenings, employee assistance program representatives, civic organizations, health clubs, yoga studios, nutrition information.

REMEMBER: Leaders can support mental health by modeling healthy behaviors and creating a work culture that is both accountable and compassionate.

PTSD AND MENTAL HEALTH TOOLKIT:

Review the Creating Supportive Work Environments section for tips on supporting your employees and communicating effectively.



Step 5: Measure for success

Measuring the overall success of your wellness program should happen on a regular schedule and when your wellness team identifies a need to revisit an element of your plan. More frequent reviews can be a mix of

quick check-ins with supervisors as well as more formal reviews and surveys. These questions can help your team evaluate the success of your program.

Short term

- Do employees use the program?
- Are employees interested in enhancing the program?
- Do employees recommend the program?

Long term

- Has employee satisfaction improved overall?
- Have sick days and absenteeism decreased?
- Have health insurance and workers' compensation costs decreased?

REMEMBER: Keep mental health information and help resources visible in your break rooms, locker rooms, and other areas of your department.

PTSD AND MENTAL HEALTH TOOLKIT:

Pocket wellness guides for public safety are available to print and share.



www.lmc.org/ActionGuide

For more information:

Contact Lora Setter, Public Safety Program Coordinator
(651) 248-9551 • lsetter@lmc.org

League of Minnesota Cities Copyright 2022.



What is wellness and what does it actually look like?

This wellness section is not a comprehensive study about wellness, instead the goal of this material is to emphasize the importance of wellness as a mental health resiliency strategy and to provide thoughts and ideas to assist in creating wellness as an organizational value. By encouraging wellness, employers can assist employees in leading happier, healthier more productive lives, ultimately making them better at the work they do.

There are [eight forms of wellness](#) identified by the National Alliance on Mental Illness (NAMI): emotional, environmental, financial, intellectual, occupational, physical, social, and spiritual. We'll touch on a few of these topics below. You can also read about occupational wellness as described in [The Power of Purpose](#).

Need to connect with vendors? Public Safety Program Coordinator Lora Setter can help. Contact lsetter@lmc.org, or call/text (612) 248-9551.



Physical Wellness



Emotional Wellness



Financial Wellness

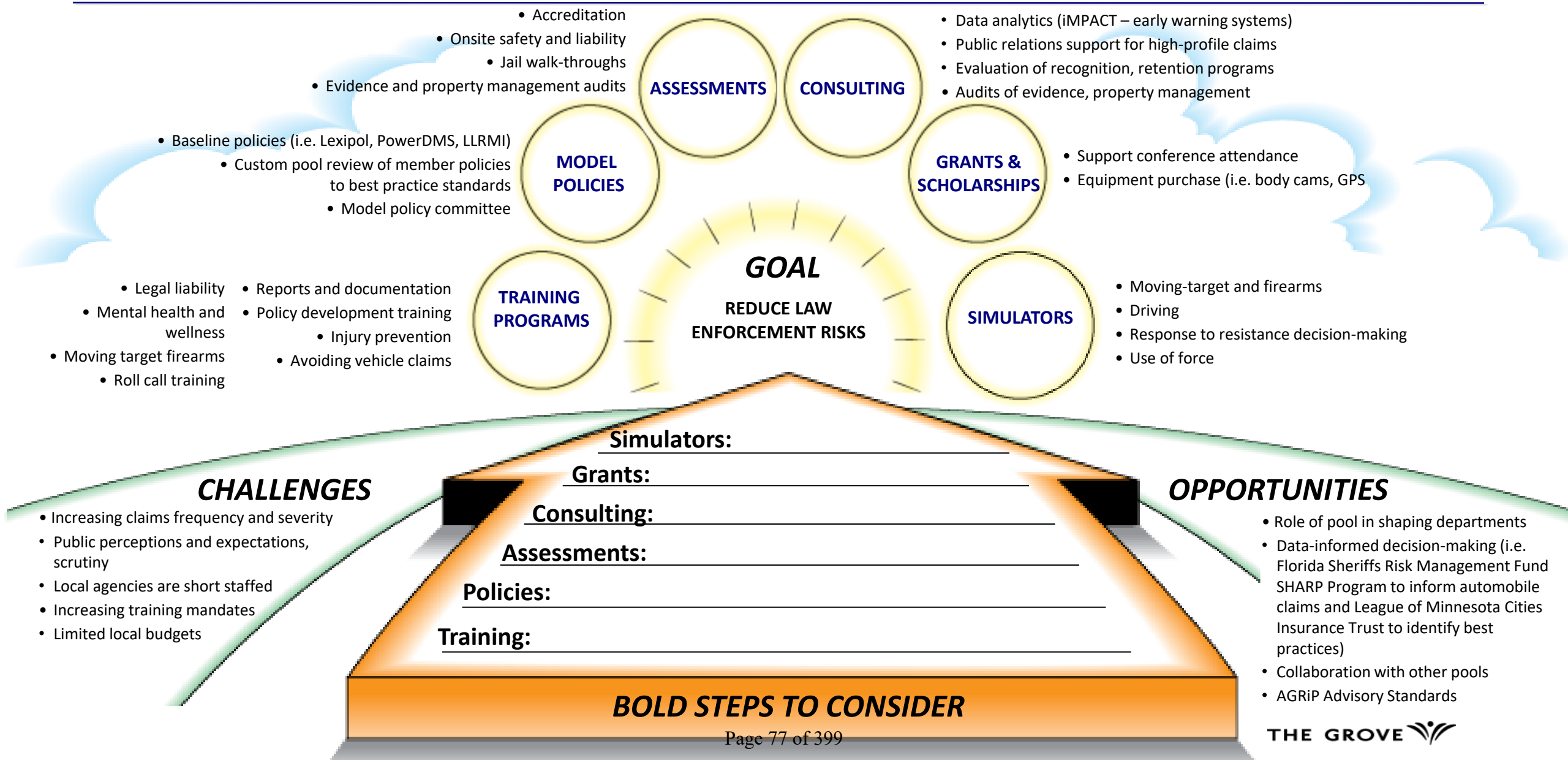


Social Wellness



Pocket Wellness Guides

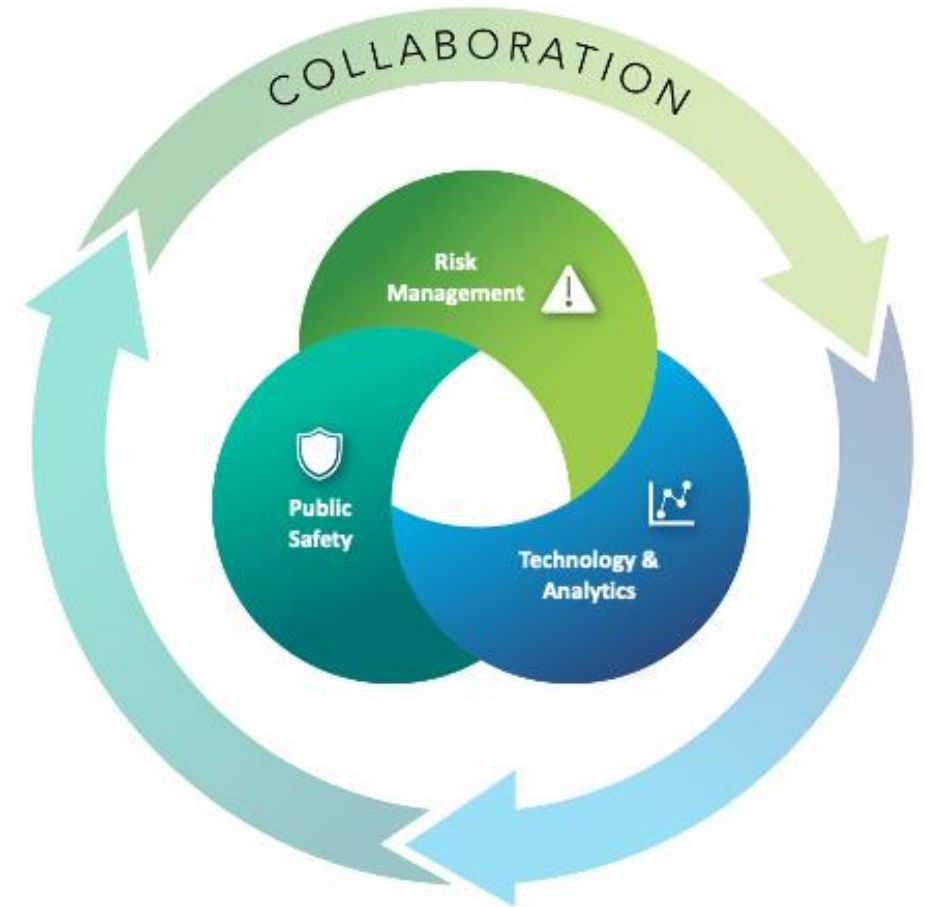
BOLD STEPS TO ADDRESS LAW ENFORCEMENT LIABILITY RISKS



Risk is Predictable and Actionable

Key Takeaways:

- A majority of Law Enforcement risk is predictable and preventable.
- Public Safety expertise is foundational to build effective loss control risk management programs.
- Data capture and analysis play an essential role in the innovation process and evidence-based risk management can enable a new narrative.
- The collaboration and sharing of successful resources is vital to the success of our risk management efforts.



24-HOUR SUPPORT LINES

Bulletproof | bulletproof.org | (800) 273-8255
Anonymous and confidential access to health and wellness initiatives, support, information, and resources.
Copline | copline.org | 800-COP-LINE (267-5463)
Trained peer support and referrals for continued assistance.
Safe Call Now | safecallnowusa.org | (206) 459-3020
Confidential crisis referral service for public safety and emergency services personnel.

WAYS TO MANAGE STRESS

- Get enough sleep, eat a healthy diet, exercise, and find time to relax.
- Have a trusted person that you can talk to: peer, mentor, friend, family member, spiritual advisor.
- Take intentional breaks from work and stress to unwind and recharge.
- Find things to be thankful for every day.
- Take breaks from digital media.
- Focus on what you can control.
- Practice positive self-talk and self-compassion.
- Find time to laugh and enjoy life.
- Take time to ask a colleague how they're feeling today.

DAILY REFLECTIONS

How am I feeling today?

What was the hardest thing I did today?

Did I bring my best self to my work?

What did I learn about myself today?

If I could do today over, what would I do different?

What gave me hope today?

What calls me to this work?

Am I committed to the purpose of the work I do?

When I leave this work, how do I want to be remembered?

Do I need to talk to someone about how I'm feeling?



145 University Ave. W
St. Paul, MN 55103
Phone: (651) 281-1200
Toll-Free: (800) 925-1122

Public Safety Mental Health Toolkit
www.lmc.org/mhtoolkit

STRESS CHECK-IN

AM I ... In touch with how I'm feeling?
Isolating myself from others?
Spending too much time watching TV, playing video games, or rejecting activities I used to enjoy?
Feeling cynical, angry, short-tempered, etc.?
Drinking, smoking, or eating too much?
On edge and having trouble unwinding or relaxing?
Behaving in a way that is concerning to my family and friends?
Excessively worried, sad, or feeling low?
Having vague and ongoing aches and pains (stomachaches, headaches) without obvious causes?

FAMILY CARE HELPFUL TIPS

- Talk with family about how you are feeling.
- Listen to family about how they're feeling.
- Take time to be fully present with your family.
- Participate in, encourage, or plan family activities such as a movie night, game night, or other leisure event.

LAW ENFORCEMENT Pocket Wellness Guide



DAILY PERSONAL CARE CHECKLIST

STARTING YOUR DAY RIGHT:

- Sleep at least seven hours.
- Take prescribed medications as directed.
- Think about three things you're grateful for.

DAILY ACTIVITIES:

- Do at least 30 minutes of physical activity.
- Eat healthy, balanced meals.
- Practice mindfulness.



What is Copline?

Copline is a nonprofit, strictly confidential line. Callers can trust that their agencies will not be informed.



How it Works

- An Officer calls 1-800-COPLINE and the line is answered by a retired officer vetted and trained as a peer active listener.
- The hotline is open to active and retired officers and their families who are dealing with the many stressors involved in police work, both on and off the job.

1-800-267-5463

Copline is operational 24 hours a day / 7 days a week

Concierge Services, we'll come to you



We understand the importance of keeping your employees safe and healthy. Our state-of-the-art mobile unit will come to your facility, fully equipped and with experienced, friendly staff. The convenience and service results in healthier, happier employees.

Mobile-Med Offers The Following Services:

- Management and treatment of work-related injuries and illnesses
- Return to work and fitness for duty exams
- Injury prevention programs, including ergonomics assessments and proactive services
- Pre-employment exams
- Annual OSHA mandated exams including respiratory protection and hearing conservation
- Respiratory fit testing
- Urine drug screening (DOT and non-DOT)
- DOT certification exams
- Travel medicine consults and vaccinations
- Health education including lunch and learns
- General preventive care including biometric screening and health coaching
- COVID-19 support, including testing and contact tracing
- Employer managed recommended supply program

For your customized program and pricing, contact us:

info@WorkHealthSolutions.com
† 877. 899. 9959
WorkHealthSolutions.com

work health*solutions
Complete Occupational Health & Wellness



**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
December 15, 2022**

LRP Item D.3.c.

LIABILITY PROGRAM

TOPIC: Given the increased severity of liability claim jury verdicts and their impact on settlement values, often attributed to a number of causes labeled as “social inflation”, NCC has had to take on more risk itself by increasing its SIR to \$750,000. Based on the early estimates from CJPRMA it is likely the SIR will increase to \$1,000,000 for FY 23/24.

Marinda Griese, Claims Administrator for NCC’s excess coverage provider, California Joint Powers Risk Management Authority (CJPRMA), will provide an overview of the factors leading to increased severity, the impact those have had on their members, and the tools they are using to address a very challenging environment.

DISCUSSION POINTS:

1. How do we maintain financial stability across hard markets?
2. Are members willing to fund at higher confidence levels in order to provide a more stable future?
3. Are there measures NCCSIF should be taking now to prepare for larger retained amounts?

ATTACHMENT(S): CJPRMA Presentation

NOTES:



Changing Dynamics in Civil Litigation for Municipalities

"There's Something Happening Here"

By Marinda Giese, P.I., ARM-P

December 15, 2022

1

Social Inflation

An insurance industry term describing the rising cost of claims beyond what can be explained by the overall inflation rate

2

Social Inflation – Emotion Based

Feb 2012	Trayvon Martin	Million hoodie march in Manhattan
July 2013		BLM movement starts with a hashtag
April 2014	Dontre Hamilton	"Mental illness crisis"
Aug 2014	John Crawford	"Shopping while black"
Aug 2014	Michael Brown	"Hands Up, Don't Shoot"
July 2014	Eric Garner	"I Can't Breathe" footage goes viral
March 2018	Stephon Clark	"Unarmed & shot in the back"
March 2020	Breonna Taylor	"Botched" raid
May 2020	George Floyd	"Kneeling on neck"
June 2020		Stanford releases Statement of Solidarity
June 2020		67% of Americans support

3

Successful Themes Are Repeated

Feb 2012	Trayvon Martin	Million hoodie march in Manhattan	
July 2013		BLM movement	Settlement
April 2014	Dontre Hamilton	"Mental illness crisis"	\$2.3M
Aug 2014	John Crawford	"____ing while black"	\$1.7M
Aug 2014	Michael Brown	"Hands Up, Don't Shoot"	\$1.5M
July 2014	Eric Garner	"I Can't Breathe"	\$5.9M
March 2018	Stephon Clark	"Unarmed & shot in the back"	\$1.7M
March 2020	Breonna Taylor	"Botched ____"	\$12 M
May 2020	George Floyd	"Kneeling on neck"	\$27 M
June 2020		Stanford releases Statement of Solidarity	
June 2020		67% of Americans support	

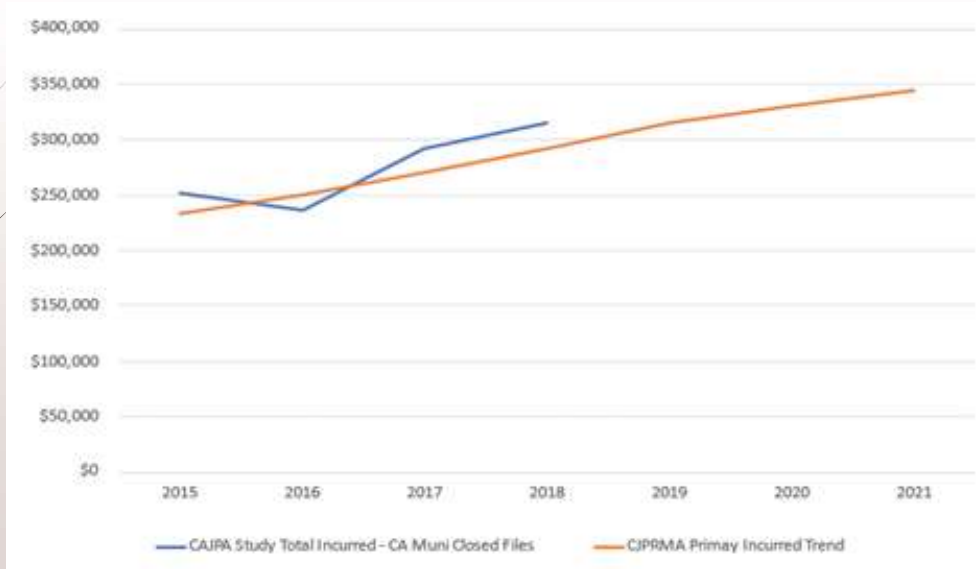
4

Increasing costs

- 1 Sexual malfeasance / harassment
- 2 OIS and restraint deaths
- 3 First party auto collisions
- 4 Third party collisions with severe injuries

5

Average Incurred Trend – CJPRMA v Others



6

Increasing costs

- ▶ Adjustments to reserves - Impact on rates
- ▶ Public Entity Reinsurance market
 - ▶ Capacity
 - ▶ Stricter underwriting
 - ▶ Higher rates
- ▶ Actual inflation \$
 - ▶ NCCSIF working layer (\$1M SIR 07/08 - 13/14)
 - ▶ Juror perception of monetary value

7

Judicial Trends – Time Lapse

2016

- ▶ 5 trials:
 - ▶ 4 defense verdicts
 - ▶ 1 plaintiff verdict
- ▶ Successful MSJs: 10

2022

- ▶ 6 trials:
 - ▶ 1 defense verdict
 - ▶ 3 plaintiff verdicts
 - ▶ 2 going to 2nd trial
- ▶ Successful MSJs: 7
 - ▶ **2 Reaffirmed by Ninth**
 - ▶ 1 Overturned by Ninth
 - ▶ 4 on Appeal

8

CJPRMA Response

- ▶ More engaged in cases and litigation management
- ▶ Lobbying for legislation - participation in non-profit assoc.
- ▶ Contributed to statewide research data collection project
- ▶ Use appeals deliberately
 - ▶ Protect immunities
 - ▶ Avoid creating bad case law
- ▶ Looking at AI tools – predictive modeling

9

What You Can Do:

- ▶ Continue fighting, just not on blind instinct
 - ▶ Know your case facts and off ramps
 - ▶ Know your jury pool - did pandemic change it?
- ▶ Continue Risk Management trainings:
 - ▶ Driving safety
 - ▶ Educate police departments on "I can't breathe"
 - ▶ Shortness of breath = most common symptom of heart failure
 - ▶ Consider paying for genetic cardiac testing during autopsy

10

What You Can Do:

- ▶ Stay informed & connected
 - ▶ Share info with each other
 - ▶ Read "Nuclear Verdicts" by Tyson Δ
 - ▶ Read "Rules of the Road" Friedman π
 - ▶ Track trends, data, vendors
 - ▶ Learn from failures (prevention activities)
 - ▶ Duplicate successes

11

Questions?

Marinda Giese, P.I., ARM-P
 CJPRMA Claims Administrator
 925-290-1315
marinda@cjprma.org



12



**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
December 15, 2022**

LRP Item D.3.d.

PROPERTY PROGRAM STRUCTURE

TOPIC: In the face of increasing premiums, members have had to increase their property deductibles from \$5,000 to \$25,000 and more for high value vehicles. Members have responded by moving coverage for some vehicles to another program with deductibles as low as \$1,000.

Last year members considered but did not create a Banking Layer to enable members to increase the insurance deductible and potentially reduce the overall cost of risk. At this time there are no plans to create a Banking Layer, but the Program Administrators will continue to look for opportunities to reduce the overall cost of coverage, perhaps with a deductible buy down or parametric product.

A relatively new example of a parametric product for flood risk members may consider and that may serve as a model for a deductible buy down product for other property risks, including wildfire.

DISCUSSION POINTS:

1. How do we maintain financial stability across hard markets?
2. Are members willing to fund a higher deductible to provide a more stable future?
3. Are there measures NCCSIF should be taking now to prepare for larger retained amounts?

ATTACHMENT(S): Flood Flash Parametric Coverage Overview

NOTES:



Protect your business the smart way

FloodFlash parametric flood insurance
now available for large and complex
commercial risks across the US.



Parametric coverage: flood insurance made simple

Parametric insurance doesn't pay claims based on the cost of damage, but the event itself. This makes policies simpler and claims faster.

01

Select:

You choose the trigger depth and dollar value for your coverage. You can add multiple triggers on a single sensor or opt for multiple sensors in different locations across a site as needed.

02

Install:

Our engineers pay a visit and install an internet-connected sensor at your property. For more complex risks we can install multiple sensors or include other data sources.

03

Settle:

We monitor flood depth with the sensor. As soon as it confirms the chosen trigger depth has been reached by a flood we arrange the payout.

5



There are no restrictions on how you use the money. After a claim you are in complete control of the recovery.

The FloodFlash sensor explained

Each FloodFlash sensor provides high resolution flood data at your chosen property. You can choose a policy with one sensor, or use multiple sensors across a site to match your risk.



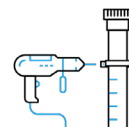
Smart

Each sensor is equipped with high-accuracy, ultrasonic depth measurement technology - a bit like the parking sensors on a car. It also has internet connectivity to send up-to-date flood data to FloodFlash HQ.



Durable

The sensor is built to last. It features a battery that lasts up to 12 years, is tamper proof and has a memory chip to store data for when networks fail. It is built to weather almost any storm that comes your way.



Simple

The sensor uses technology that has been around for a long time, so everything is proven to work. Plus the simple installation means that we can organize replacements fast if we need to.

How it works

FloodFlash brings the ease and speed of standard FloodFlash coverage but with added flexibility. Our team is on hand to help tailor your parametric insurance at every step of the journey.

- 01 **Enter a quote:** visit www.floodflash.co to enter the risk details for the commercial property
- 02 **Get a callback:** one of our expert team will contact you to arrange a call to discuss how FloodFlash can help
- 03 **Underwriter meeting:** the agreed proposal is shared with underwriters to confirm pricing
- 04 **Contract-certain quote:** contract pricing and wording are formalized for the broker and client to consider
- 05 **Close meeting:** used to cover any questions and/or objections before closing the deal

7

Use FloodFlash for...

1 - Increased insurance limits



If you have limits on what your current insurance would pay after a flood you can top up your coverage with FloodFlash.

2 - Cover your deductibles



If your existing insurer has placed a deductible on your flood cover you can fill the exposure with FloodFlash coverage.

3 - Multiple sites in a portfolio



If you want to cover multiple buildings in a single site, or across multiple sites we can manage coverage that suits your portfolio needs.

4 - Detailed consulting support



The FloodFlash team helps you and your broker ask the right questions to define the coverage that works best for your risk.

Three reasons to add FloodFlash to your portfolio

We introduced FloodFlash to better serve large and complex risks worth \$100K+ in premium. Our hands-on team is here to make sure all your assets are covered.

01

Achieve full resilience:

Indemnity insurance is great for the balance sheet. Supplement it with rapid-payout parametric coverage to protect cash-flow and ensure that you have what you need in the immediate aftermath of a flood.

02

Fully tailor your coverage:

FloodFlash expert consultants work with you, your broker and surveyor partners, to design coverage bespoke to your site requirements. Tailor everything from the limits, sensor placement and trigger depths.

03

Minimize basis risk:

Other parametric options available use data from 3rd party sources. FloodFlash uses sensors installed at your buildings and assets. That way the coverage reflects the risk more accurately, and claims are more transparent.



Our team is here to help. For more information on FloodFlash, or to request to talk with us email enquiries@floodflash.co

Case study #2

How FloodFlash provided a solution for Princess Anne Country Club in Virginia.



The business

Princess Anne Country Club is a golf and country club based on Virginia Beach. Founded in 1916 as a modest social club, it has grown to include a golf course, tennis facility, clubhouse, and swimming pool complex.

The flood insurance situation

Due to the country club's proximity to the coast, it has a high risk from coastal flooding. Rising sea levels and increasingly intense storms are putting the club at increased risk.

Coverage on the National Flood Insurance Program was limited, and didn't extend to business interruption. The club wanted to ensure they were fully protected in the event of a flood, so asked their Marsh MMA broker to look into private alternatives.

The FloodFlash solution

The flexibility of FloodFlash appealed to the country club. With the help of their broker at Marsh MMA they were able to choose the coverage that suited them. They settled on a singular payout that would cover damages and business interruption caused by a flood.

With their FloodFlash policy, they no longer have to deal with lengthy admin at the time of claim and can spend the payout how they like.

Need a quote?

Contact Ben from FloodFlash at ben@floodflash.co.



The policy:

- **Location:** Virginia Beach, Virginia
- **Sector:** Sports and Leisure
- **Triggers:** \$500k at 8 inches
- **Broker:** heather.garrett@MarshMMA.com
- **FloodFlash contact:** ben@floodflash.co

"FloodFlash has offered great service. It has been so much more efficient that working with the National Flood Insurance Program and has allowed us to offer our clients broader and flexible coverage."

Heather Garrett - Account Executive, Marsh MMA



Northern California Cities Self Insurance Fund
Long Range Planning Meeting
December 15, 2022

LRP Item D.4.

WRAP UP - MEETING MEMBER NEEDS

TOPIC: Members are encouraged to provide feedback and context to the issues addressed earlier, particularly those related to new and emerging risks, what members value now and in the future, and what the group should be focused on going forward.

DISCUSSION POINTS:

1. Members' priorities
2. Financial stability
3. Services provided

OBJECTIVE:

ACTION(s)/DELIVERABLE(s):

DEADLINE(s): _____

FINANCIAL IMPACT:

RESPONSIBILITY:



**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
December 15, 2022**

Agenda Item E.

CONSENT CALENDAR

ACTION ITEM

ISSUE: The Board reviews items on the Consent Calendar, and if any item requires clarification or discussion a Member should ask that it be removed for separate action. The Board should then consider action to approve the Consent Calendar excluding those items removed. Any items removed from the Consent Calendar will be placed later on the agenda in an order determined by the President.

RECOMMENDATION: Adoption of the Consent Calendar after review by the Board.

FISCAL IMPACT: None.

BACKGROUND: Routine items that generally do not require discussion are regularly placed on the Consent Calendar for approval.

CONSENT CALENDAR

All matters listed under the consent calendar are considered routine with no separate discussion necessary. Any member of the public or the Board of Directors may request any item to be considered separately.

1. Board of Directors Meeting Minutes – October 20, 2022
2. Check Register October 2022 November 2022
3. Investment Reports
 - a) Chandler Asset Management Short/Long Term – October 2022 to November 2022
 - b) Local Agency Investment Fund (LAIF) Report as of September 30, 2022
 - c) Treasurer's Report as of September 30, 2022
4. FY 23/24 EIA PRISM Excess Workers' Compensation Premium Estimate v1
5. Alliant Commission Disclosure Letter and Fact Sheet Retail vs. Wholesale Commissions
6. Orientation - Liability Program Coverage Presentation
7. Public Entity Insurance Marketplace, Trends, Industry Issues and Outlook Presentation
8. Alliant Appraisal Letter of Engagement



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN EVENT CENTER
OCTOBER 20, 2022**

BOARD OF DIRECTORS PRESENT

Nathan Bagwill, City of Auburn
Rachel Ancheta, City of Dixon (**Chair**)
Allison Garcia, City of Folsom
Chris Hancock, City of Ione
Jennifer Styczynski, City of Marysville
Cleve Morris, City of Placerville
Jennifer Schultz, City of Rio Vista
Spencer Morrison, City of Yuba City

Ishrat Aziz-Khan, City of Colusa
Jim Ramsey, City of Elk Grove
Lorenzo Hines, City of Galt
Yvonne Kimball, City of Jackson
Ross Gilb, Town of Paradise
Tom Westbrook, City of Red Bluff
Andy Schiltz, City of Rocklin

BOARD OF DIRECTORS ABSENT

Liz Cottrell, City of Anderson
Kara Reddig, City of Elk Grove
Stephanie Van Steyn, City of Galt
Michael Rock, City of Ione
Sean Grayson, City of Nevada City
Dave Warren, City of Placerville

Kristina Miller, City of Corning
Steven Wang, City of Folsom
Elisa Arteaga, City of Gridley
Veronica Rodriguez, City of Lincoln
Liz Ehrenstrom, City of Oroville
Marti Brown, City of Willows

CONSULTANTS & GUESTS

Marcus Beverly, Alliant Insurance Services
Conor Boughey, Alliant Insurance Services
Sedgwick, Shane Baird
Sedgwick, Summer Simpson
Chandler, Carlos Oblites
PRISM, Scarlett Sandler
Sedgwick, Ben Garza

Jenna Wirkner, Alliant Insurance Services
James Marta and Company, James Marta
Sedgwick, Devora Brainard
Sedgwick, Dori Zumwalt
Chandler, Karl Mang
Sedgwick, Chris Perez

A. CALL TO ORDER

Chair Rachel Ancheta called the meeting to order at 12:00 p.m.

B. ROLL CALL

Roll call was made, and a majority of the members were present constituting a quorum.

C. PUBLIC COMMENTS

There were no public comments.



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN EVENT CENTER
OCTOBER 20, 2022**

D. CONSENT CALENDAR

1. Board of Directors Meeting Minutes – June 23, 2022
2. Check Register from June 1, 2022, to September 30, 2022
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term – July 2022 to September 2022
 - b. Chandler Asset Management GASB 40 Reports as of June 30, 2022
 - c. Chandler Asset Management GASB 72 Reports as of June 30, 2022
 - d. Local Agency Investment Fund (LAIF) Report as of June 30, 2022
 - e. Treasurer's Report as of June 30, 2022
4. PMIA Performance Report & LAIF Performance Report QE June 30, 2022
5. FY 21/22 Workers' Compensation Claims Auditing Services Agreement with ACL
6. Alliant Commission Disclosure Letter and Fact Sheet Retail vs. Wholesale Commissions

A motion was made to approve the Consent Calendar as presented.

MOTION: Chris Hancock

SECOND: Tom Westbrook

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Bagwill, Aziz-Khan, Ancheta, Ramsey, Garcia, Hines, Hancock, Kimball, Styczynski, Gilb, Morris, Westbrook, Schiltz, Morrison

Nays: None.

E. GENERAL RISK MANAGEMENT ISSUES

Members discussed having a Monkey Pox Policy. PRISM discussed a CAL-OSHA post regarding monkey pox. Mr. Beverly discussed the new senate bill relating to workers' compensation claims.

F. PRISM SERVICES OVERVIEW – SCARLETT SADLER

Scarlett Sandler from PRISM gave an overview of the resources available for NCCSIF members. Members can have access to the PRISM website and resources. Members can post in the message board in the PRISM portal. Members can ask any questions regarding issues or suggestions. Menu of services can be book marked with services available.

Employer pool notice program available on the PRISM website. PRISM EAP services available as part of the EWC Program. The site has two great EPL manuals, one on the Interactive Process and one on Leaves. The risk management brochure on the site leads to all of the quick start guides. The login for PRISM TV, containing videos on a variety of topics, is separate from the PRISM portal. PRISM hosts tailgate talks every two weeks through the site.



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN EVENT CENTER
OCTOBER 20, 2022**

Scarlett Sandler left the meeting at 12:30p.m.

G. SUMMARY OF THE EXECUTIVE COMMITTEE MEETING SEPTEMBER 21, 2022

Mr. Beverly provided the Summary of the September 21, 2022 Executive Committee Meeting.

H. FINANCIAL REPORTS

H.1. Quarterly Financial Report for Period Ending September 30, 2022

Mr. James Marta gave an overview of the Quarterly Financial Report for Period Ending September 30, 2022. Financial Highlights. The Net Position for the fiscal year ended June 30, 2022, for the pool increased \$422,604. We have seen strengthening in our Net Position. In September we have been holding more cash in LAIF, when we saw it changed, we changed our investments. Liability Program – the equity is \$3.4 million. We did report and record dividends and assessments.

Conclusion: The financial position of the pool strengthened in FYE 2022.

H.2. Budget-to-Actual as of September 30, 2022

We are below on training expenses and the Work Comp Fraud Assessment. The Training is lower because of COVID, and cities are focused on other things.

A motion was made to approve to receive and file the statement.

MOTION: Jim Ramsey

SECOND: Spencer Morrison

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Bagwill, Aziz-Khan, Ancheta, Ramsey, Garcia, Hines, Hancock, Kimball, Styczynski, Gilb, Morris, Westbrook, Schiltz, Morrison

Nays: None.

H.3. Five-Year Financial Comparison Summary

CAJPA has made a new requirement that pools need to be showing a Five-Year Financial Comparison Summary. This shows we have been funding at the 80% confidence level for the Workers Compensation Program and shows where the program is heading. As your SIR goes up, your liabilities will go up.

H.4. Financial Audit



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN EVENT CENTER
OCTOBER 20, 2022**

Mr. Marta discussed the Financial Audit. The auditor reviewed significant accounting policies, management judgements and accounting estimates. We didn't have any adjustments or corrections. Management discussion and analysis is prepared by James Marta and Marcus Beverly. This is a clean audit. The auditor didn't report any changes.

A motion was made to receive and file the Audited Financial Statements as of June 30, 2021, and 2022.

MOTION: Jennifer Styczynski **SECOND:** Andy Schiltz

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Bagwill, Aziz-Khan, Ancheta, Ramsey, Garcia, Hines, Hancock, Kimball, Styczynski, Gilb, Morris, Westbrook, Schiltz, Morrison

Nays: None.

H.5. NCCSIF Investment Portfolio Review

Carlos Oblites and Karl Mang from Chandler Asset Management discussed the NCCSIF Investment Portfolio Review. We are having a remarkable year. The fed is paying close attention the employment situation. The unemployment rate has gone down to 3.5%. The feds are continuing to fight inflation. The PCE and CPI are extremely relevant at this time. The COLA for social security was just adjusted, the price will never go down. This is a level of permanent higher inflation.

A motion was made to receive and file the Investment Portfolio.

MOTION: Ishrat Aziz-Khan **SECOND:** Andy Schiltz

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Bagwill, Aziz-Khan, Ancheta, Ramsey, Garcia, Hines, Hancock, Kimball, Styczynski, Gilb, Morris, Westbrook, Schiltz, Morrison

Nays: None.

I.6. Investment Policy

Chandler Asset Management discussed one small change to the Investment Policy. The change was made because we delegate authority. You can't delegate your authority to invest. The Investment Policy reflects CA code.

A motion was made to approve the investment policy as presented.

MOTION: Jennifer NAME **SECOND:** Ishrat Aziz – khan

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Bagwill, Aziz-Khan, Ancheta, Ramsey, Garcia, Hines, Hancock, Kimball, Styczynski, Gilb, Morris, Westbrook, Schiltz, Morrison



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN EVENT CENTER
OCTOBER 20, 2022**

Nays: None.

I.7. Resolution 22-02 Authorizing Treasurer to Invest and Reinvest Funds

Mr. Beverly discussed Resolution 22-02 as necessary every year given the Code restricts the authorization to no more than one year.

A motion was made to approve the Resolution as presented.

MOTION: Chris Hancock

SECOND: Andy Schiltz

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Bagwill, Aziz-Khan, Ancheta, Ramsey, Garcia, Hines, Hancock, Kimball, Styczynski, Gilb, Morris, Westbrook, Schiltz, Morrison

Nays: None.

Carlos and Ken left the meeting at 2:11p.m.

J. JPA BUSINESS

J.1. Policy and Procedure Revisions

Mr. Beverly discussed the updates to the Policy and Procedures Revisions.

A-7: Records Retention

A-8: Late Payment Changes

L-2: Liability Claims Management Within the Banking Layer

L-3: Small Property Damage Claim Procedure

RM-4: Use of Public Facilities

A motion was made to approve the policy and procedures as presented.

MOTION: Yvonne Kimball

SECOND: Ishrat Aziz- Khan

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Bagwill, Aziz-Khan, Ancheta, Ramsey, Garcia, Hines, Hancock, Kimball, Styczynski, Gilb, Morris, Westbrook, Schiltz, Morrison

Nays: None.

I.2. Lexipol Grant Finder



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN EVENT CENTER
OCTOBER 20, 2022**

Members discussed this being a good resource for grants. Members discussed grant writing services and needing help finding grant writers. Members asked if they can help with the reporting and grant writing management.

We will discuss this at our December Meeting. Information only.

L.3. Website ADA Compliance

Mr. Beverly discussed the website ADA compliance resources.

Members discussed the ADA compliance scores. Members would like more information on the subject.

We will discuss at our December Meeting.

Information only.

L.4. Draft Board Strategic Planning Meeting Agenda

Members are encouraged to reach out to Program Administrators if they have any suggestions.

L.5. Workers' Compensation RFP Update

The Ad Hoc Committee has met and discussed the Workers' Compensation RFP. The RFP has been sent to the TPAs and we have responded to questions. The RFP is posted to the website.

L.6. Service Provider Survey Results

Members discussed the Service Provider Survey Results.

Summer Simpson from Sedgwick discussed the Liability survey results.

Dori Zumwalt from Sedgwick discussed the Workers' Compensation survey results.

A motion was made to accept and file the Service Provider Survey Results.

MOTION: Andrew Schiltz

SECOND: Ishrat Aziz- Khan

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Bagwill, Aziz-Khan, Ancheta, Ramsey, Garcia, Hines, Hancock, Kimball, Styczynski, Gilb, Morris, Westbrook, Schiltz, Morrison

Nays: None.



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN EVENT CENTER
OCTOBER 20, 2022**

Jim Marta left the meeting at 3:06p.m.

J. INFORMATION ITEMS

1. CALPELRA Conference, November 15-18, 2022, Monterey, CA
2. PARMA Conference, February 7- 10, 2023, Sacramento, CA
3. Glossary of Terms
4. NCCSIF Organizational Chart
5. NCCSIF 2022-2023 Meeting Calendar
6. NCCSIF Resource Contact Guide
7. Sedgwick Workers' Compensation Resource Contact Guide
8. Sedgwick Who's Who in Claims - Liability Contact
9. NCCSIF Certificate Request Form
10. NCCSIF Travel Mileage Reimbursement Form

These items were provided as information only.

K. ADJOURNMENT

The meeting was adjourned at 3:30 p.m.

Next Meeting Date:

Respectfully Submitted,

Jennifer Styczynski, Secretary

Date

Company Name: NCCSIF
Report Name: NCCSIF Check Register Board Report
Created On: 10/31/2022

Check#	Date	Vendor	Account Title	Account Memo	Amount
8874	10/5/2022	Randy Peters Catering and Event Ctr	Board Meetings	52503 10/20/22 Catering - BOD & RMC Mtg	615.08
8875	10/19/2022	Randy Peters Catering and Event Ctr	Board Meetings	52503 11/3/22 Catering - PRMC Meeting	615.08
12141	10/5/2022	City of Auburn	Police RM Grant Funds	52209 Reimb - Body Worn Cameras	2,570.78
12142	10/5/2022	York Risk Svcs Grp Inc.	On Site	52204 Safety and Risk Ctrl Svcs - 09/22	15,360.00
12143	10/19/2022	CAM, Inc.	Investment Income	44040 Investment Income	5,400.60
1ACH 10.5.22	10/5/2022	Sedgwick CMS, Inc	Claims Admin - WC Only	52300 Aug 2022 WC Claims	52,220.42
2ACH 10.5.22	10/5/2022	Sedgwick CMS, Inc	Claims Admin - Liab ULAE	51135 Sept 2022 Liab Claims	22,467.42
3ACH 10.5.22	10/5/2022	Sedgwick CMS, Inc	Claims Admin - WC Only	52300 Sept 2022 WC Claims	52,220.42
4ACH 10.5.22	10/5/2022	Sedgwick CMS, Inc	Claims Admin - WC Only	52300 July 2022 WC Claims	52,220.42
5ACH 10.5.22	10/5/2022	J Marta and Co LLP	Acctg Svcs	52403 Monthly Acctg Svcs - 09/22	11,245.00
6ACH 10.5.22	10/5/2022	Alliant Insurance Services Inc	Program Admin Fee	52401 10/22 Monthly Installment	31,093.58
ACH 10.19.22	10/19/2022	J Marta and Co LLP	Other Income	44010 Reimb Dep Error 10.11.22	44,451.00

Company Name: NCCSIF
Report Name: NCCSIF Check Register Board Report
Created On: 11/30/2022

Check#	Date	Vendor	Account Title	Account Memo	Amount
12144	11/3/2022	York Risk Svcs Grp Inc.	On Site	52204 Safety and Risk Ctrl Svcs - 10/22	15,360.00
12145	11/3/2022	Jim Ramsey	Board Meetings	52503 10.20.22 BOD, RMC Mtg	41.25
12146	11/3/2022	Kim Stalie	Board Meetings	52503 10.20.22 BOD, RMC Mtg	58.75
12147	11/3/2022	Crystal Peters	Board Meetings	52503 10/20/22 BOD, RMC Mtg	99.50
12148	11/3/2022	Jenna Wirkner	Risk Mgmt Comm Svcs	52201 Reimb 10.20.22 BOD, RMC Mtg	133.88
12149	11/3/2022	Yvonne Kimball	Board Meetings	52503 10.20.22 BOD, RMC Mtg	66.25
12150	11/18/2022	DKF Sol Grp, LLC	Risk Mgmt Comm Svcs	52201 Training: SSMP	1,000.00
12151	11/18/2022	CAM, Inc.	Investment Income	44040 Investment Income	5,697.77
12152	11/18/2022	Jenna Wirkner	Risk Mgmt Comm Svcs	52201 Reimb 11.3.22 PRMC Mtg	48.59
12153	11/18/2022	Alliant Ins Svcs Inc	Program Admin Fee	52401 11/22 Monthly Installment	31,093.58
12154	11/18/2022	Gibbons and Conley	Legal Services	52103 Review Chastain v Dixon, misc	161.43
12155	11/18/2022	Crowe	Financial Audit	52102 Final billing for 2021, 2022 audit	8,700.00
ACH 11.3.22	11/3/2022	Sedgwick CMS, Inc	Claims Admin - Liab ALE	51136 9/15/22 TE SUMMERS	107.40
ACH 11.3.22	11/3/2022	Sedgwick CMS, Inc	Claims Admin Mthly WC Only	52300 Oct 2022 WC Claims	52,220.42
ACH 11.3.22	11/3/2022	Sedgwick CMS, Inc	Claims Admin - Liab ULAE	51135 Oct 2022 Liab Claims	22,467.42
ACH 11.3.22	11/3/2022	JM and Co LLP	Acctg Svcs	52403 Monthly Acctg Svcs - Oct 2022	11,245.00



Northern CA Cities Self Ins. Fund Short Term - Account #170

MONTHLY ACCOUNT STATEMENT

OCTOBER 1, 2022 THROUGH OCTOBER 31, 2022

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact operations@chandlerasset.com

Custodian

Bank of New York Mellon
Lauren Dehner
(904) 645-1918

CHANDLER ASSET MANAGEMENT
chandlerasset.com

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Please see Important Disclosures.



PORTFOLIO CHARACTERISTICS

Average Modified Duration	2.54
Average Coupon	2.07%
Average Purchase YTM	2.35%
Average Market YTM	4.81%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.90 yrs
Average Life	2.70 yrs

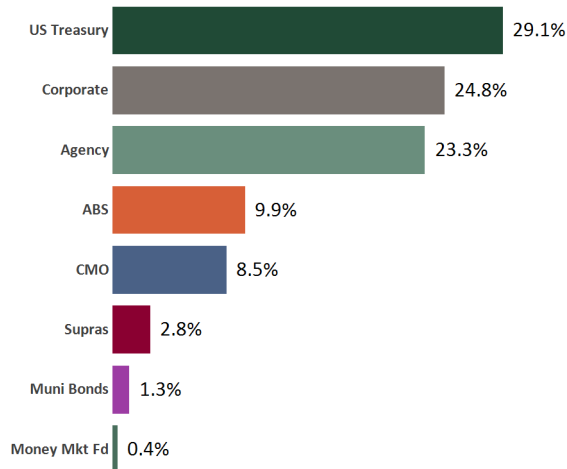
ACCOUNT SUMMARY

	Beg. Values as of 9/30/22	End Values as of 10/31/22
Market Value	46,752,664	46,575,849
Accrued Interest	178,670	204,771
Total Market Value	46,931,334	46,780,620
Income Earned	50,264	102,392
Cont/WD		0
Par	49,704,243	49,766,258
Book Value	49,204,626	49,275,108
Cost Value	49,285,215	49,337,459

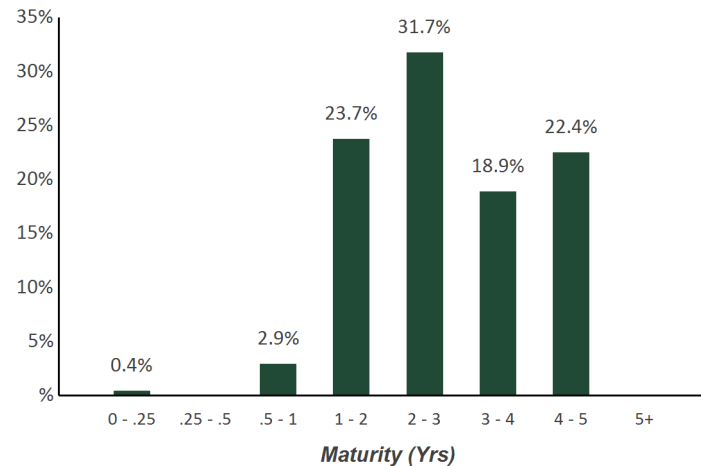
TOP ISSUERS

Government of United States	29.1%
Federal Home Loan Mortgage Corp	12.6%
Federal National Mortgage Assoc	7.5%
Federal Home Loan Bank	7.1%
Federal Farm Credit Bank	4.7%
Bank of America Corp	1.9%
Morgan Stanley	1.8%
JP Morgan Chase & Co	1.8%
Total	66.4%

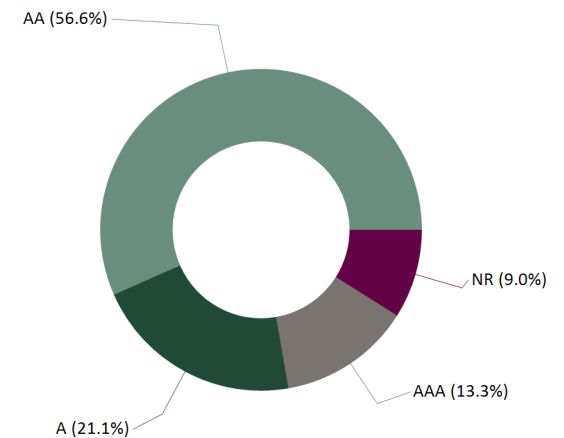
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	1M	3M	YTD	1YR	Annualized				
					2YRS	3YRS	5YRS	10YRS	12/31/1997
Northern CA Cities Self Ins. Fund Short Term	-0.32%	-2.97%	-6.25%	-6.43%	-3.46%	-0.90%	0.57%	0.84%	3.27%
ICE BofA 1-5 Yr US Treasury & Agency Index	-0.20%	-3.11%	-6.32%	-6.53%	-3.67%	-1.14%	0.37%	0.61%	2.96%
ICE BofA 1-5 Yr AAA-A US Corp & Govt Index	-0.20%	-3.18%	-6.45%	-6.66%	-3.70%	-1.12%	0.42%	0.70%	3.06%

Statement of Compliance

As of October 31, 2022



Northern California Cities Self-Insurance Fund - Short Term

The portfolio complies with state law and with the Client's investment policy.

Category	Standard	Comment
U.S. Treasuries	No limitation	Complies
Federal Agencies	30% max per Agency/GSE issuer; 20% max agency callable securities; Federal Agencies or U.S. government-sponsored enterprise obligations, participations, or other instruments, including those issued by or fully guaranteed as to principal and interest by federal agencies or U.S. government-sponsored enterprises.	Complies
Supranational Obligations	"AA" rating category or better by a NRSRO; 30% max; 10% max per issuer; USD denominated senior unsecured unsubordinated obligations; Issued or unconditionally guaranteed by IBRD, IFC, IADB	Complies
Municipal Securities (CA, Local Agency)	"A" rating category or its equivalent or better by a NRSRO; 30% max; 5% max per issuer; 5 years max maturity.	
Municipal Securities (CA, Other States)	"A" rating category or its equivalent or better by a NRSRO; 30% max; 5% max per issuer; 5 years max maturity.	Complies
Corporate Medium Term Notes	"A" rating category or better by a NRSRO; 30% max; 5% max per issuer; Issuer is a corporation organized and operating within the U.S. or by depository institutions licensed by the U.S. or any state and operating within the U.S.; 5 year max maturity.	Complies
Asset-Backed & Mortgage-Backed, Mortgage Pass-Through Securities, and Collateralized Mortgage Obligation	"AA" rating category or better by a NRSRO; 20% max (combined ABS/MBS/CMO); 5% max per Asset-Backed or Commercial Mortgage security issuer; From issuers not defined in U.S. Treasury and Federal Agencies sections of the Permitted Investments section of the policy; 5 years max maturity	Complies
Negotiable Certificates of Deposits (NCD)	The amount of NCD insured up to the FDIC limit does not require any credit ratings; Any amount above FDIC insured limit must be issued by institutions with "A-1" short-term debt rating or better by a NRSRO; or "A" long-term rating category or better by a NRSRO; 30% max (combined with CDARS); 5% max per issuer; Issued by a nationally or state-chartered bank, or a federal or state association, a state or federal credit union, or by a federally-licensed or state-licensed branch of a foreign bank.	Complies
Certificate of Deposit Placement Service (CDARS)	30% max (combination of Certificates of Deposit, including CDARS)	Complies
FDIC Insured Time Deposits (Non-negotiable CD/TD)	Non-Negotiable Certificates of Deposit in state or federally chartered banks, savings and loans, or credit unions; The amount per institution is limited to maximum covered under FDIC; 20% max combined FDIC & Collateralized CD/TD; 5 years max maturity.	Complies
Collateralized Time Deposits (Non-negotiable CD/TD)	Non-Negotiable Certificates of Deposit in state or federally chartered banks, savings and loans, or credit unions in excess of insured amounts which are fully collateralized with securities in accordance with California law; 20% max combined FDIC & Collateralized CD/TD; 5% max per issuer; 5 year max maturity.	Complies
Banker's Acceptances	"A-1" short-term debt rated or better by a NRSRO; or "A" long-term debt rating category or better by a NRSRO; 40% max; 5% max per issuer; 180 days max maturity	Complies
Commercial Paper	25% max; 5% max per issuer; 270 days maturity; 10% maximum of the outstanding commercial paper of any single issuer; Issued by an entity that meets all of the following conditions in either (a) or (b): a. Securities issued by corporations: (i) organized and operating within the U.S. with assets > \$500 million; (ii) "A-1" rated or better by a NRSRO; (iii) "A" rating or better by a NRSRO, if issuer has debt obligations. b. Securities issued by other entities: (i) organized within the U.S. as a special purpose corporation, trust, or limited liability company; (ii) must have program-wide credit enhancements including, but not limited to, overcollateralization, letters of credit, or a surety bond; (iii) rated "A-1" or better by a NRSRO.	Complies

Money Market Mutual Funds	Registered with SEC under Investment Company Act of 1940 and issued by diversified management companies and meet either of the following criteria: (i) Highest rating by two NRSROs; or (ii) Retained an investment adviser registered or exempt from SEC registration with > 5 years experience managing money market mutual funds with AUM >\$500 million; 20% max combined Money Market Mutual Funds.	<i>Complies</i>
Mutual Funds	Invest in securities as authorized under CGC, Section 53601 (a) to (k) and (m) to (q) inclusive and meet either of the following criteria: (i) Highest rating by two NRSROs; or (ii) Retained an investment adviser registered or exempt from SEC registration with > 5 years experience investing in securities authorized by CGC, Section 53601 and with AUM >\$500 million; 20% max combined Money Market Mutual Funds and Mutual Funds; 10% max per Mutual Fund	<i>Complies</i>
Local Agency Investment Fund (LAIF)	Maximum amount permitted by LAIF.	<i>Complies</i>
Local Government Investment Pool (LGIP)	No issuer limitation.	<i>Complies</i>
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	<i>Complies</i>
Prohibited	Common or preferred stocks, convertible or junk bonds, commodities, options, limited partnerships, GICs, Reverse repurchase agreements, uninsured deposits, Inverse floaters; ranges notes, mortgage derived, interest only strips, Zero interest accrual securities if held to maturity; Investments denominated in Non-USD; Collateralized Mortgage Obligations (CMOs) with collateral not specifically GNMA, FHLMC, or FNMA; Purchasing or selling securities on margin; Securities lending or any other form of borrowing or leverage	<i>Complies</i>
Max Per Issuer	5% per issuer or institution unless explicitly stated in the policy, excluding U.S. government, agency, investment pool, and money market funds	<i>Complies</i>
Maximum Maturity	10 years; The Board of Directors grants authority for the purchase of securities with maturities in excess of 5 years. Such purchases shall be of U.S. Treasury and Federal Agency securities (including Mortgage-Backed Securities)	<i>Complies</i>

Reconciliation Summary

As of October 31, 2022



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$49,204,626.31
<u>Acquisition</u>		
+ Security Purchases	\$339,973.62	
+ Money Market Fund Purchases	\$476,083.31	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$816,056.93
<u>Dispositions</u>		
- Security Sales	\$296,132.81	
- Money Market Fund Sales	\$339,973.62	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$114,094.45	
Total Dispositions		\$750,200.88
<u>Amortization/Accretion</u>		
+/- Net Accretion	\$10,435.01	
		\$10,435.01
<u>Gain/Loss on Dispositions</u>		
+/- Realized Gain/Loss	(\$5,808.91)	
		(\$5,808.91)
ENDING BOOK VALUE		\$49,275,108.45

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$37,755.41
<u>Acquisition</u>		
Contributions	\$0.00	
Security Sale Proceeds	\$296,132.81	
Accrued Interest Received	\$459.00	
Interest Received	\$59,756.68	
Dividend Received	\$5,640.36	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$114,094.45	
Total Acquisitions	\$476,083.30	
<u>Dispositions</u>		
Withdrawals	\$0.00	
Security Purchase	\$339,973.62	
Accrued Interest Paid	\$0.00	
Total Dispositions	\$339,973.62	
ENDING BOOK VALUE		\$173,865.09

Holdings Report

As of October 31, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
ABS									
43815NAC8	Honda Auto Receivables Trust 2019-3 A3 1.78% Due 8/15/2023	5,146.95	08/20/2019 1.79%	5,146.91 5,146.95	99.89 4.78%	5,141.48 4.07	0.01% (5.47)	Aaa / AAA NR	0.79 0.04
58769EAC2	Mercedes-Benz Auto Lease Trust 2020- B A3 0.4% Due 11/15/2023	36,165.12	09/15/2020 0.40%	36,163.29 36,164.96	99.42 4.76%	35,954.71 6.43	0.08% (210.25)	NR / AAA AAA	1.04 0.13
477870AC3	John Deere Owner Trust 2019-B A3 2.21% Due 12/15/2023	3,462.20	07/16/2019 2.23%	3,461.47 3,462.01	99.89 4.45%	3,458.46 3.40	0.01% (3.55)	Aaa / NR AAA	1.12 0.05
92348AAA3	Verizon Owner Trust 2019-C A1A 1.94% Due 4/22/2024	15,578.10	10/01/2019 1.95%	15,576.90 15,577.71	99.64 4.59%	15,522.55 9.23	0.03% (55.16)	NR / AAA AAA	1.48 0.13
65479JAD5	Nissan Auto Receivables Owner 2019-C A3 1.93% Due 7/15/2024	37,964.61	10/16/2019 1.94%	37,962.61 37,963.89	99.53 4.54%	37,785.42 32.57	0.08% (178.47)	Aaa / AAA NR	1.71 0.18
43813DAC2	Honda Auto Receivables 2020-2 A3 0.82% Due 7/15/2024	35,738.56	05/18/2020 0.83%	35,735.75 35,737.40	98.33 5.21%	35,142.48 13.02	0.08% (594.92)	Aaa / AAA NR	1.71 0.38
47789KAC7	John Deere Owner Trust 2020-A A3 1.1% Due 8/15/2024	61,673.92	Various 1.26%	61,473.45 61,589.73	98.94 4.68%	61,018.38 30.15	0.13% (571.35)	Aaa / NR AAA	1.79 0.30
43813KAC6	Honda Auto Receivables Trust 2020-3 A3 0.37% Due 10/18/2024	87,580.73	09/22/2020 0.38%	87,567.86 87,576.44	97.67 5.08%	85,536.95 11.70	0.18% (2,039.49)	NR / AAA AAA	1.97 0.49
36262XAC8	GM Financial Auto Lease Trust 2021-3 A2 0.39% Due 10/21/2024	590,000.00	Various 0.73%	586,695.39 588,065.29	96.28 5.51%	568,050.24 70.31	1.21% (20,015.05)	NR / AAA AAA	1.98 0.73
47787NAC3	John Deere Owner Trust 2020-B A3 0.51% Due 11/15/2024	30,343.32	07/14/2020 0.52%	30,338.69 30,341.72	98.01 5.32%	29,740.28 6.88	0.06% (601.44)	Aaa / NR AAA	2.04 0.41
09690AAC7	BMW Vehicle Lease Trust 2021-2 A3 0.33% Due 12/26/2024	85,000.00	09/08/2021 0.34%	84,991.23 84,995.58	96.93 5.38%	82,387.44 4.68	0.18% (2,608.14)	Aaa / NR AAA	2.16 0.61
89236XAC0	Toyota Auto Receivables 2020-D A3 0.35% Due 1/15/2025	66,547.96	10/06/2020 0.36%	66,535.56 66,541.53	98.20 4.48%	65,349.50 10.35	0.14% (1,192.03)	NR / AAA AAA	2.21 0.43
92290BAA9	Verizon Owner Trust 2020-B A 0.47% Due 2/20/2025	156,139.34	08/04/2020 0.48%	156,106.55 156,122.64	98.35 4.68%	153,557.58 22.42	0.33% (2,565.06)	Aaa / NR AAA	2.31 0.39
36265MAC9	GM Financial Auto Lease Trust 2022-1 A3 1.9% Due 3/20/2025	240,000.00	02/15/2022 1.91%	239,997.94 239,998.60	95.98 5.40%	230,353.44 139.33	0.49% (9,645.16)	Aaa / NR AAA	2.39 1.16

Holdings Report

As of October 31, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
ABS									
05601XAC3	BMW Vehicle Lease Trust 2022-1 A3 1.1% Due 3/25/2025	115,000.00	01/11/2022 1.11%	114,982.81 114,988.99	95.87 5.52%	110,244.75 21.08	0.24% (4,744.24)	NR / AAA AAA	2.40 0.94
43813GAC5	Honda Auto Receivables Trust 2021-1 A3 0.27% Due 4/21/2025	56,714.56	02/17/2021 0.27%	56,713.52 56,714.09	96.91 5.40%	54,964.35 4.25	0.12% (1,749.74)	Aaa / NR AAA	2.47 0.60
44891RAC4	Hyundai Auto Receivables Trust 2020-C A3 0.38% Due 5/15/2025	111,211.90	10/20/2020 0.39%	111,186.29 111,201.89	97.04 5.75%	107,916.02 18.78	0.23% (3,285.87)	NR / AAA AAA	2.54 0.55
89240BAC2	Toyota Auto Receivables Owners 2021- A A3 0.26% Due 5/15/2025	201,372.61	02/02/2021 0.27%	201,335.23 201,356.08	97.17 4.91%	195,672.96 23.27	0.42% (5,683.12)	Aaa / NR AAA	2.54 0.61
44933LAC7	Hyundai Auto Receivables Trust 2021-A A3 0.38% Due 9/15/2025	120,000.00	04/20/2021 0.38%	119,987.38 119,993.64	96.19 5.69%	115,428.96 20.27	0.25% (4,564.68)	NR / AAA AAA	2.88 0.72
89239BAC5	Toyota Auto Receivables Trust 2021-C A3 0.43% Due 1/15/2026	340,000.00	12/17/2021 0.91%	336,653.13 337,647.72	94.62 5.20%	321,693.04 64.98	0.69% (15,954.68)	Aaa / AAA NR	3.21 1.14
43815GAC3	Honda Auto Receivables Trust 2021-4 A3 0.88% Due 1/21/2026	145,000.00	Various 1.59%	143,046.38 143,403.21	94.28 5.08%	136,707.16 35.44	0.29% (6,696.05)	Aaa / NR AAA	3.23 1.38
47789QAC4	John Deere Owner Trust 2021-B A3 0.52% Due 3/16/2026	115,000.00	07/13/2021 0.52%	114,989.74 114,993.34	94.20 5.19%	108,332.65 26.58	0.23% (6,660.69)	Aaa / NR AAA	3.38 1.26
89238JAC9	Toyota Auto Receivables Trust 2021-D A3 0.71% Due 4/15/2026	85,000.00	11/09/2021 0.71%	84,998.19 84,998.72	94.14 5.17%	80,020.87 26.82	0.17% (4,977.85)	NR / AAA AAA	3.46 1.33
44935FAD6	Hyundai Auto Receivables Trust 2021-C A3 0.74% Due 5/15/2026	65,000.00	11/09/2021 0.75%	64,985.49 64,989.87	93.95 5.38%	61,066.85 21.38	0.13% (3,923.02)	NR / AAA AAA	3.54 1.32
43815BAC4	Honda Auto Receivables Trust 2022-1 A3 1.88% Due 5/15/2026	190,000.00	02/15/2022 1.89%	189,971.42 189,977.51	94.65 5.10%	179,828.54 158.76	0.38% (10,148.97)	Aaa / AAA NR	3.54 1.69
05602RAD3	BMW Vehicle Owner Trust 2022-A A3 3.21% Due 8/25/2026	120,000.00	05/10/2022 3.23%	119,993.76 119,994.68	96.69 5.27%	116,025.48 64.20	0.25% (3,969.20)	Aaa / AAA NR	3.82 1.64

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ABS									
362554AC1	GM Financial Securitized Term 2021-4 A3 0.68% Due 9/16/2026	70,000.00	10/13/2021 0.68%	69,998.22 69,998.76	93.59 5.62%	65,512.58 19.83	0.14% (4,486.18)	Aaa / AAA NR	3.88 1.32
47787JAC2	John Deere Owner Trust 2022-A A3 2.32% Due 9/16/2026	145,000.00	03/10/2022 2.34%	144,967.93 144,973.70	95.04 5.35%	137,809.45 149.51	0.29% (7,164.25)	Aaa / NR AAA	3.88 1.67
448977AD0	Hyundai Auto Receivables Trust 2022-A A3 2.22% Due 10/15/2026	155,000.00	03/09/2022 2.23%	154,994.03 154,995.19	95.05 5.28%	147,327.81 152.93	0.32% (7,667.38)	NR / AAA AAA	3.96 1.65
380146AC4	GM Financial Auto Receivables 2022-1 A3 1.26% Due 11/16/2026	75,000.00	01/11/2022 1.27%	74,993.48 74,995.02	94.76 5.03%	71,068.50 39.38	0.15% (3,926.52)	NR / AAA AAA	4.05 1.41
47800AAC4	John Deere Owner Trust 2022-B A3 3.74% Due 2/16/2027	150,000.00	07/12/2022 3.77%	149,985.67 149,986.81	97.17 4.99%	145,759.80 249.33	0.31% (4,227.01)	Aaa / NR AAA	4.30 2.34
02582JIT8	American Express Credit Trust 2022-2 A 3.39% Due 5/17/2027	615,000.00	Various 4.05%	605,356.10 605,705.51	96.01 5.12%	590,455.96 926.60	1.26% (15,249.55)	NR / AAA AAA	4.55 2.37
47800BAC2	John Deere Owner Trust 2022-C A3 5.09% Due 6/15/2027	340,000.00	10/12/2022 5.15%	339,973.62 339,973.88	99.61 5.31%	338,672.64 576.87	0.73% (1,301.24)	Aaa / NR AAA	4.62 2.29
92348KAV5	Verizon Master Trust 2022-5 A1A 3.72% Due 7/20/2027	130,000.00	08/02/2022 3.75%	129,994.28 129,994.74	98.06 5.12%	127,482.42 147.77	0.27% (2,512.32)	NR / AAA AAA	4.72 1.71
Total ABS		4,795,639.88	1.91%	4,776,860.27 4,780,167.80	5.22%	4,620,989.70 3,112.57	9.88% (159,178.10)	Aaa / AAA AAA	3.23 1.32
AGENCY									
3137EAER6	FHLMC Note 0.375% Due 5/5/2023	250,000.00	05/05/2020 0.39%	249,895.00 249,982.23	97.87 4.63%	244,681.25 458.33	0.52% (5,300.98)	Aaa / AA+ AAA	0.51 0.50
3135G05G4	FNMA Note 0.25% Due 7/10/2023	230,000.00	07/08/2020 0.32%	229,505.50 229,886.65	97.02 4.68%	223,146.69 177.29	0.48% (6,739.96)	Aaa / AA+ AAA	0.69 0.68
3137EAEV7	FHLMC Note 0.25% Due 8/24/2023	325,000.00	08/19/2020 0.28%	324,668.50 324,910.63	96.45 4.75%	313,456.98 151.22	0.67% (11,453.65)	Aaa / AA+ AAA	0.81 0.79
3135G0U43	FNMA Note 2.875% Due 9/12/2023	45,000.00	09/12/2018 2.96%	44,815.50 44,968.14	98.44 4.73%	44,298.23 176.09	0.10% (669.91)	Aaa / AA+ AAA	0.87 0.84
3135G06H1	FNMA Note 0.25% Due 11/27/2023	150,000.00	11/23/2020 0.29%	149,829.00 149,939.05	95.38 4.72%	143,063.10 160.42	0.31% (6,875.95)	Aaa / AA+ AAA	1.07 1.05

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AGENCY									
3130A0F70	FHLB Note 3.375% Due 12/8/2023	1,400,000.00	Various 3.94%	1,400,402.00 1,391,419.51	98.49 4.79%	1,378,903.40 18,768.75	2.99% (12,516.11)	Aaa / AA+ AAA	1.10 1.05
3130AB3H7	FHLB Note 2.375% Due 3/8/2024	500,000.00	04/29/2019 2.37%	500,035.00 500,009.73	96.90 4.77%	484,485.00 1,748.26	1.04% (15,524.73)	Aaa / AA+ NR	1.35 1.30
3130A1XJ2	FHLB Note 2.875% Due 6/14/2024	475,000.00	06/18/2019 1.96%	495,548.65 481,665.34	97.09 4.76%	461,179.40 5,196.97	1.00% (20,485.94)	Aaa / AA+ NR	1.62 1.54
3135G0V75	FNMA Note 1.75% Due 7/2/2024	500,000.00	12/22/2021 0.84%	511,285.00 507,453.98	95.44 4.62%	477,222.00 2,892.36	1.03% (30,231.98)	Aaa / AA+ AAA	1.67 1.61
3130A2UW4	FHLB Note 2.875% Due 9/13/2024	450,000.00	09/13/2019 1.79%	473,305.50 458,714.01	96.76 4.71%	435,402.00 1,725.00	0.93% (23,312.01)	Aaa / AA+ AAA	1.87 1.78
3133ENP79	FFCB Note 4.25% Due 9/26/2024	1,200,000.00	09/26/2022 4.38%	1,197,148.80 1,197,285.50	99.28 4.65%	1,191,393.60 4,958.33	2.56% (5,891.90)	Aaa / AA+ NR	1.91 1.80
3135G0W66	FNMA Note 1.625% Due 10/15/2024	200,000.00	10/17/2019 1.66%	199,658.00 199,866.13	94.46 4.62%	188,916.40 144.44	0.40% (10,949.73)	Aaa / AA+ AAA	1.96 1.89
3130AQF40	FHLB Note 1% Due 12/20/2024	550,000.00	12/21/2021 1.02%	549,642.50 549,745.11	92.65 4.65%	509,571.70 2,001.39	1.09% (40,173.41)	Aaa / AA+ AAA	2.14 2.06
3135G0X24	FNMA Note 1.625% Due 1/7/2025	505,000.00	Various 1.21%	514,840.05 509,450.45	93.97 4.55%	474,569.21 2,598.65	1.02% (34,881.24)	Aaa / AA+ AAA	2.19 2.09
3137EAEPO	FHLMC Note 1.5% Due 2/12/2025	605,000.00	02/13/2020 1.52%	604,534.15 604,787.11	93.51 4.53%	565,746.39 1,991.46	1.21% (39,040.72)	Aaa / AA+ AAA	2.29 2.19
3135G03U5	FNMA Note 0.625% Due 4/22/2025	475,000.00	04/22/2020 0.67%	474,021.50 474,515.58	90.75 4.62%	431,085.30 74.22	0.92% (43,430.28)	Aaa / AA+ AAA	2.48 2.40
3135G04Z3	FNMA Note 0.5% Due 6/17/2025	565,000.00	Various 0.47%	565,574.15 565,376.66	90.15 4.52%	509,325.47 1,051.52	1.09% (56,051.19)	Aaa / AA+ AAA	2.63 2.55
3137EAEU9	FHLMC Note 0.375% Due 7/21/2025	320,000.00	07/21/2020 0.48%	318,406.40 319,132.43	89.50 4.52%	286,397.76 333.33	0.61% (32,734.67)	Aaa / AA+ AAA	2.72 2.65
3135G05X7	FNMA Note 0.375% Due 8/25/2025	560,000.00	Various 0.46%	557,801.20 558,741.81	89.12 4.53%	499,058.56 385.00	1.07% (59,683.25)	Aaa / AA+ AAA	2.82 2.74
3137EAEX3	FHLMC Note 0.375% Due 9/23/2025	555,000.00	Various 0.44%	553,354.65 554,029.76	88.93 4.50%	493,556.51 219.69	1.06% (60,473.25)	Aaa / AA+ AAA	2.90 2.82
3133ENP95	FFCB Note 4.25% Due 9/30/2025	1,000,000.00	09/23/2022 4.31%	998,270.00 998,320.51	99.05 4.60%	990,506.00 3,659.72	2.13% (7,814.51)	Aaa / AA+ NR	2.92 2.70



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AGENCY									
3135G06G3	FNMA Note 0.5% Due 11/7/2025	565,000.00	Various 0.56%	563,434.90 564,056.55	88.82 4.50%	501,835.26 1,365.41	1.08% (62,221.29)	Aaa / AA+ AAA	3.02 2.92
Total Agency		11,425,000.00	2.00%	11,475,975.95 11,434,256.87	4.64%	10,847,800.21 50,237.85	23.30% (586,456.66)	Aaa / AA+ AAA	2.00 1.92

CMO									
3137B4WB8	FHLMC K033 A2 3.06% Due 7/25/2023	125,000.00	09/13/2019 2.14%	129,077.15 125,771.35	98.68 4.99%	123,349.61 63.75	0.26% (2,421.74)	Aaa / NR NR	0.73 0.58
3137B7MZ9	FHLMC K036 A2 3.527% Due 10/25/2023	400,000.00	10/29/2018 3.32%	403,937.50 400,774.52	98.52 5.09%	394,099.20 235.13	0.84% (6,675.32)	Aaa / NR AAA	0.98 0.81
3137BYPQ7	FHLMC K726 A2 2.905% Due 4/25/2024	293,752.79	04/22/2019 2.72%	295,852.67 294,374.59	97.13 5.05%	285,321.79 711.13	0.61% (9,052.80)	NR / AAA NR	1.48 1.27
3137BFE98	FHLMC K041 A2 3.171% Due 10/25/2024	500,000.00	12/15/2021 1.17%	526,328.13 518,086.06	96.61 4.99%	483,066.00 1,321.25	1.04% (35,020.06)	Aaa / AAA AAA	1.99 1.79
3137BPW21	FHLMC K055 A2 2.673% Due 3/25/2026	170,000.00	12/15/2021 1.25%	178,705.86 176,910.13	93.22 4.90%	158,479.95 378.68	0.34% (18,430.18)	NR / NR AAA	3.40 3.08
3137FQXJ7	FHLMC K737 A2 2.525% Due 10/25/2026	523,000.00	12/15/2021 1.41%	548,700.55 544,049.13	91.48 4.97%	478,436.74 1,100.48	1.03% (65,612.39)	NR / NR AAA	3.99 3.57
3137BTUM1	FHLMC K061 A2 3.347% Due 11/25/2026	750,000.00	09/23/2022 4.45%	721,201.17 721,856.13	94.28 4.96%	707,093.25 2,091.88	1.52% (14,762.88)	NR / NR AAA	4.07 3.56
3137BVZ82	FHLMC K063 3.43% Due 1/25/2027	680,000.00	09/23/2022 4.42%	654,181.25 654,736.84	94.66 4.86%	643,698.88 1,943.67	1.38% (11,037.96)	NR / NR AAA	4.24 3.72
3137FBU79	FHLMC K069 A2 3.187% Due 9/25/2027	750,000.00	09/23/2022 4.68%	713,701.17 714,378.16	93.05 4.82%	697,869.75 1,991.88	1.50% (16,508.41)	NR / AAA NR	4.90 4.31
Total CMO		4,191,752.79	3.24%	4,171,685.45 4,150,936.91	4.94%	3,971,415.17 9,837.85	8.51% (179,521.74)	Aaa / AAA AAA	3.36 2.95

CORPORATE									
24422EVN6	John Deere Capital Corp Note 0.45% Due 1/17/2024	195,000.00	03/01/2021 0.47%	194,861.55 194,941.66	94.89 4.84%	185,035.11 253.50	0.40% (9,906.55)	A2 / A A	1.21 1.18
808513BN4	Charles Schwab Corp Callable Note Cont 2/18/2024 0.75% Due 3/18/2024	160,000.00	03/16/2021 0.77%	159,920.00 159,963.28	94.33 5.06%	150,923.52 143.33	0.32% (9,039.76)	A2 / A A	1.38 1.34

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CORPORATE									
06367TQW3	Bank of Montreal Note 0.625% Due 7/9/2024	200,000.00	02/09/2022 1.89%	194,072.00 195,845.68	92.40 5.39%	184,796.20 388.89	0.40% (11,049.48)	A2 / A- AA-	1.69 1.63
79466LAG9	Salesforce.com Inc Callable Note Cont 7/15/2022 0.625% Due 7/15/2024	295,000.00	Various 0.93%	292,715.95 293,508.72	93.12 4.88%	274,698.69 542.89	0.59% (18,810.03)	A2 / A+ NR	1.71 1.66
69371RQ25	Paccar Financial Corp Note 2.15% Due 8/15/2024	70,000.00	08/08/2019 2.20%	69,845.30 69,944.71	94.92 5.16%	66,441.13 317.72	0.14% (3,503.58)	A1 / A+ NR	1.79 1.71
78015K7C2	Royal Bank of Canada Note 2.25% Due 11/1/2024	325,000.00	12/05/2019 2.26%	324,831.00 324,930.95	94.06 5.42%	305,701.50 3,656.25	0.66% (19,229.45)	A1 / A AA-	2.01 1.89
14913Q3B3	Caterpillar Finl Service Note 2.15% Due 11/8/2024	325,000.00	02/19/2020 1.83%	329,628.00 326,983.43	94.71 4.93%	307,818.88 3,357.88	0.67% (19,164.55)	A2 / A A	2.02 1.92
89236TJT3	Toyota Motor Credit Corp Note 1.45% Due 1/13/2025	310,000.00	01/10/2022 1.50%	309,584.60 309,695.27	92.60 5.05%	287,058.45 1,348.50	0.62% (22,636.82)	A1 / A+ A+	2.21 2.11
90331HPL1	US Bank NA Callable Note Cont 12/21/2024 2.05% Due 1/21/2025	340,000.00	01/16/2020 2.10%	339,275.80 339,678.13	93.41 5.23%	317,593.66 1,936.11	0.68% (22,084.47)	A1 / AA- AA-	2.23 2.11
69371RR73	Paccar Financial Corp Note 2.85% Due 4/7/2025	340,000.00	03/31/2022 2.86%	339,911.60 339,928.38	95.25 4.95%	323,848.64 646.00	0.69% (16,079.74)	A1 / A+ NR	2.44 2.31
14913R2V8	Caterpillar Financial Service Note 3.4% Due 5/13/2025	165,000.00	05/10/2022 3.44%	164,790.45 164,823.34	96.51 4.88%	159,242.33 2,618.00	0.35% (5,581.01)	A2 / A A	2.53 2.35
747525AF0	Qualcomm Inc Callable Note Cont 2/20/2025 3.45% Due 5/20/2025	350,000.00	12/22/2021 1.46%	372,977.50 367,251.66	96.44 4.95%	337,553.65 5,400.21	0.73% (29,698.01)	A2 / A NR	2.55 2.37
46647PCH7	JP Morgan Chase & Co Callable Note Cont 6/1/2024 0.824% Due 6/1/2025	300,000.00	05/24/2021 0.78%	300,388.80 300,205.04	92.09 5.15%	276,282.90 1,030.00	0.59% (23,922.14)	A1 / A- AA-	2.59 2.48
63743HFE7	National Rural Utilities Note 3.45% Due 6/15/2025	355,000.00	Various 4.44%	346,061.65 346,371.85	95.78 5.19%	340,027.52 6,021.69	0.74% (6,344.33)	A2 / A- A	2.62 2.42
46647PCK0	JP Morgan Chase & Co Callable Note Cont 6/23/2024 0.969% Due 6/23/2025	140,000.00	Various 0.95%	140,087.55 140,047.97	91.92 5.24%	128,692.07 482.34	0.28% (11,355.90)	A1 / A- AA-	2.65 2.53
89788MAA0	Truist Financial Corp Callable Note Cont 07/03/2025 1.2% Due 8/5/2025	350,000.00	02/03/2022 1.85%	342,314.00 343,923.54	89.04 5.53%	311,648.05 1,003.33	0.67% (32,275.49)	A3 / A- A	2.76 2.64

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CORPORATE									
756109BE3	Realty Income Corp Callable Note Cont 9/1/2025 4.625% Due 11/1/2025	500,000.00	09/26/2022 5.09%	493,405.00 493,603.43	97.57 5.51%	487,860.00 11,562.50	1.07% (5,743.43)	A3 / A- NR	3.01 2.69
46647PBK1	JP Morgan Chase & Co Callable Note Cont 4/22/2025 2.083% Due 4/22/2026	200,000.00	02/17/2022 3.20%	196,508.00 197,086.94	91.02 5.73%	182,040.40 104.15	0.39% (15,046.54)	A1 / A- AA-	3.48 3.26
6174468Q5	Morgan Stanley Callable Note Cont 4/28/2025 2.188% Due 4/28/2026	370,000.00	Various 4.53%	348,960.00 350,988.77	91.23 5.76%	337,559.51 67.47	0.72% (13,429.26)	A1 / A- A	3.49 3.27
023135BX3	Amazon.com Inc Callable Note Cont 4/12/2026 1% Due 5/12/2026	440,000.00	05/10/2021 1.09%	438,099.20 438,659.24	87.51 4.90%	385,040.04 2,065.56	0.83% (53,619.20)	A1 / AA AA-	3.53 3.37
808513BR5	Charles Schwab Corp Callable Note Cont 4/13/2026 1.15% Due 5/13/2026	200,000.00	12/15/2021 1.49%	197,152.00 197,717.00	86.58 5.37%	173,155.20 1,073.33	0.37% (24,561.80)	A2 / A A	3.53 3.36
91324PEC2	United Health Group Inc Callable Note Cont 4/15/2026 1.15% Due 5/15/2026	355,000.00	Various 1.09%	355,928.75 355,680.32	88.00 4.88%	312,382.25 1,882.49	0.67% (43,298.07)	A3 / A+ A	3.54 3.37
89236TJK2	Toyota Motor Credit Corp Note 1.125% Due 6/18/2026	300,000.00	06/15/2021 1.13%	299,868.00 299,904.22	86.70 5.19%	260,105.70 1,246.88	0.56% (39,798.52)	A1 / A+ A+	3.63 3.46
06051GJD2	Bank of America Corp Callable Note Cont 6/19/2025 1.319% Due 6/19/2026	350,000.00	Various 1.64%	349,042.00 349,132.32	88.26 5.68%	308,904.05 1,692.72	0.66% (40,228.27)	A2 / A- AA-	3.64 3.43
594918BR4	Microsoft Callable Note Cont 5/8/2026 2.4% Due 8/8/2026	350,000.00	12/21/2021 1.36%	365,442.00 362,415.48	92.51 4.59%	323,780.10 1,936.67	0.70% (38,635.38)	Aaa / AAA AAA	3.77 3.52
89114TZG0	Toronto-Dominion Bank Note 1.25% Due 9/10/2026	200,000.00	12/15/2021 1.67%	196,202.00 196,903.14	85.14 5.58%	170,288.60 354.17	0.36% (26,614.54)	A1 / A AA-	3.86 3.66
037833DN7	Apple Inc Callable Note Cont 7/11/2026 2.05% Due 9/11/2026	270,000.00	Various 1.50%	276,565.80 275,286.97	90.39 4.81%	244,052.46 768.75	0.52% (31,234.51)	Aaa / AA+ NR	3.87 3.63
06368FAC3	Bank of Montreal Note 1.25% Due 9/15/2026	280,000.00	09/13/2021 1.28%	279,661.20 279,737.64	84.92 5.64%	237,767.60 447.22	0.51% (41,970.04)	A2 / A- AA-	3.88 3.67
931142ER0	Wal-Mart Stores Callable Note Cont 08/17/2026 1.05% Due 9/17/2026	70,000.00	09/08/2021 1.09%	69,867.70 69,897.41	87.02 4.76%	60,910.99 89.83	0.13% (8,986.42)	Aa2 / AA AA	3.88 3.71

Holdings Report

As of October 31, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
CORPORATE									
78016EZZ3	Royal Bank of Canada Note 1.4% Due 11/2/2026	200,000.00	12/15/2021 1.74%	196,850.00 197,414.21	84.96 5.65%	169,927.00 1,392.22	0.37% (27,487.21)	A1 / A AA-	4.01 3.76
87612EBM7	Target Corp Callable Note Cont 12/15/2026 1.95% Due 1/15/2027	205,000.00	01/19/2022 1.99%	204,651.50 204,705.40	89.44 4.75%	183,349.54 1,177.04	0.39% (21,355.86)	A2 / A A	4.21 3.93
808513BY0	Charles Schwab Corp Callable Note Cont 2/3/2027 2.45% Due 3/3/2027	140,000.00	03/01/2022 2.47%	139,848.80 139,868.92	89.13 5.28%	124,784.80 552.61	0.27% (15,084.12)	A2 / A A	4.34 4.01
084664CZ2	Berkshire Hathaway Callable Note Cont 2/15/2027 2.3% Due 3/15/2027	410,000.00	03/07/2022 2.30%	409,922.10 409,931.95	89.95 4.88%	368,780.65 1,204.94	0.79% (41,151.30)	Aa2 / AA A+	4.37 4.06
46647PCB0	JP Morgan Chase & Co Callable Note Cont 4/22/2026 1.578% Due 4/22/2027	300,000.00	09/23/2022 5.26%	261,462.00 262,270.65	85.99 5.64%	257,956.20 118.35	0.55% (4,314.45)	A1 / A- AA-	4.48 4.20
06051GHT9	Bank of America Corp Callable Note 1X 4/23/2026 3.559% Due 4/23/2027	620,000.00	Various 5.16%	589,716.56 590,640.48	92.06 5.85%	570,758.98 490.35	1.22% (19,881.50)	A2 / A- AA-	4.48 4.04
665859AW4	Northern Trust Company Callable Note Cont 4/10/2027 4% Due 5/10/2027	330,000.00	Various 3.89%	331,518.15 331,434.58	95.68 5.08%	315,736.08 6,270.00	0.69% (15,698.50)	A2 / A+ A+	4.53 3.99
91324PEG3	United Health Group Inc Callable Note Cont 4/15/2027 3.7% Due 5/15/2027	155,000.00	05/17/2022 3.69%	155,073.50 155,066.83	94.46 5.08%	146,409.28 2,564.81	0.32% (8,657.55)	A3 / A+ A	4.54 4.03
89115A2C5	Toronto-Dominion Bank Note 4.108% Due 6/8/2027	550,000.00	Various 4.60%	538,655.75 538,904.40	93.64 5.70%	515,007.36 8,974.84	1.12% (23,897.04)	A1 / A NR	4.61 4.04
61747YEC5	Morgan Stanley Callable Note Cont 7/20/2026 1.512% Due 7/20/2027	600,000.00	09/23/2022 5.27%	517,038.00 518,690.63	84.62 5.73%	507,708.00 2,545.20	1.09% (10,982.63)	A1 / A- A	4.72 4.40
78016FZS6	Royal Bank of Canada Note 4.24% Due 8/3/2027	225,000.00	09/23/2022 5.11%	216,670.50 216,835.11	93.98 5.70%	211,464.68 2,464.50	0.46% (5,370.43)	A1 / A AA-	4.76 4.17
14913R3A3	Caterpillar Financial Service Note 3.6% Due 8/12/2027	225,000.00	09/23/2022 4.76%	213,781.50 214,002.09	93.77 5.08%	210,990.83 1,777.50	0.45% (3,011.26)	A2 / A A	4.78 4.28
24422EWK1	John Deere Capital Corp Note 4.15% Due 9/15/2027	500,000.00	09/23/2022 4.68%	488,405.00 488,628.72	96.08 5.07%	480,419.50 3,054.86	1.03% (8,209.22)	A2 / A A	4.88 4.32



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
Total Corporate		12,565,000.00	2.80%	12,351,560.76 12,353,450.46	5.27%	11,504,502.10 85,025.60	24.77% (848,948.36)	A1 / A A+	3.45 3.19
MONEY MARKET FUND									
26200X845	Dreyfus Funds Inst'l Reserve Treasury #6541	173,865.10	Various 0.01%	173,865.09 173,865.09	1.00 0.01%	173,865.10 0.00	0.37% 0.00	Aaa / AAA AAA	0.00 0.00
Total Money Market Fund		173,865.10	0.01%	173,865.09 173,865.09	0.01%	173,865.10 0.00	0.37% 0.00	Aaa / AAA AAA	0.00 0.00
MUNICIPAL BONDS									
13063DRK6	California State Taxable GO 2.4% Due 10/1/2024	320,000.00	10/16/2019 1.91%	327,350.40 322,852.15	95.80 4.72%	306,547.20 640.00	0.66% (16,304.95)	Aa2 / AA- AA	1.92 1.84
649791RC6	New York St STE-GO 1.25% Due 3/15/2027	325,000.00	06/17/2022 3.89%	288,284.75 291,091.01	85.28 5.04%	277,166.50 519.10	0.59% (13,924.51)	Aa1 / AA+ AA+	4.37 4.15
Total Municipal Bonds		645,000.00	2.85%	615,635.15 613,943.16	4.87%	583,713.70 1,159.10	1.25% (30,229.46)	Aa2 / AA AA	3.08 2.93
SUPRANATIONAL									
459058JL8	Intl. Bank Recon & Development Note 0.5% Due 10/28/2025	910,000.00	Various 1.00%	892,819.20 896,755.13	88.67 4.60%	806,861.51 37.91	1.72% (89,893.62)	Aaa / AAA AAA	2.99 2.90
4581X0DV7	Inter-American Dev Bank Note 0.875% Due 4/20/2026	575,000.00	04/13/2021 0.97%	572,366.50 573,174.15	88.28 4.57%	507,587.00 153.73	1.09% (65,587.15)	Aaa / AAA AAA	3.47 3.34
Total Supranational		1,485,000.00	0.99%	1,465,185.70 1,469,929.28	4.59%	1,314,448.51 191.64	2.81% (155,480.77)	Aaa / AAA AAA	3.18 3.07
US TREASURY									
91282CDM0	US Treasury Note 0.5% Due 11/30/2023	550,000.00	12/23/2021 0.68%	548,109.38 548,940.39	95.66 4.66%	526,131.10 1,157.10	1.13% (22,809.29)	Aaa / AA+ AAA	1.08 1.05
912828B66	US Treasury Note 2.75% Due 2/15/2024	1,000,000.00	09/27/2022 4.37%	978,515.63 979,962.10	97.57 4.71%	975,703.00 5,828.80	2.10% (4,259.10)	Aaa / AA+ AAA	1.29 1.24
91282CBR1	US Treasury Note 0.25% Due 3/15/2024	350,000.00	03/30/2021 0.33%	349,152.34 349,607.56	94.18 4.67%	329,642.60 113.60	0.70% (19,964.96)	Aaa / AA+ AAA	1.37 1.34

Holdings Report

As of October 31, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
US TREASURY									
91282CCC3	US Treasury Note 0.25% Due 5/15/2024	700,000.00	12/21/2021 0.80%	690,839.84 694,127.03	93.51 4.67%	654,554.60 808.42	1.40% (39,572.43)	Aaa / AA+ AAA	1.54 1.50
912828XX3	US Treasury Note 2% Due 6/30/2024	550,000.00	12/12/2019 1.74%	556,294.92 552,300.43	95.81 4.64%	526,947.30 3,706.52	1.13% (25,353.13)	Aaa / AA+ AAA	1.67 1.60
912828D56	US Treasury Note 2.375% Due 8/15/2024	500,000.00	08/29/2019 1.45%	522,167.97 507,988.79	96.14 4.65%	480,683.50 2,516.98	1.03% (27,305.29)	Aaa / AA+ AAA	1.79 1.72
9128283D0	US Treasury Note 2.25% Due 10/31/2024	500,000.00	11/07/2019 1.77%	511,308.59 504,538.36	95.70 4.53%	478,476.50 31.08	1.02% (26,061.86)	Aaa / AA+ AAA	2.00 1.92
91282CDN8	US Treasury Note 1% Due 12/15/2024	550,000.00	12/15/2021 0.99%	550,171.88 550,121.65	93.01 4.49%	511,564.35 2,088.80	1.10% (38,557.30)	Aaa / AA+ AAA	2.13 2.05
912828ZC7	US Treasury Note 1.125% Due 2/28/2025	450,000.00	03/18/2020 0.81%	456,943.36 453,266.11	92.63 4.49%	416,812.50 867.06	0.89% (36,453.61)	Aaa / AA+ AAA	2.33 2.25
91282CED9	US Treasury Note 1.75% Due 3/15/2025	235,000.00	04/08/2022 2.71%	228,702.73 229,899.68	93.91 4.48%	220,688.97 533.94	0.47% (9,210.71)	Aaa / AA+ AAA	2.37 2.28
912828ZF0	US Treasury Note 0.5% Due 3/31/2025	565,000.00	01/25/2021 0.32%	569,259.57 567,460.77	91.14 4.41%	514,922.36 248.35	1.10% (52,538.41)	Aaa / AA+ AAA	2.42 2.35
91282CFE6	US Treasury Note 3.125% Due 8/15/2025	1,200,000.00	09/23/2022 4.21%	1,164,984.38 1,166,180.36	96.52 4.46%	1,158,280.80 7,948.37	2.49% (7,899.56)	Aaa / AA+ AAA	2.79 2.62
91282CFK2	US Treasury Note 3.5% Due 9/15/2025	1,200,000.00	09/26/2022 4.28%	1,174,312.50 1,175,141.89	97.45 4.46%	1,169,343.60 5,453.04	2.51% (5,798.29)	Aaa / AA+ AAA	2.88 2.68
91282CAM3	US Treasury Note 0.25% Due 9/30/2025	575,000.00	02/19/2021 0.51%	568,149.41 570,663.87	88.73 4.41%	510,222.80 126.37	1.09% (60,441.07)	Aaa / AA+ AAA	2.92 2.84
91282CAT8	US Treasury Note 0.25% Due 10/31/2025	575,000.00	01/11/2021 0.48%	568,800.78 571,127.70	88.33 4.45%	507,886.58 3.97	1.09% (63,241.12)	Aaa / AA+ AAA	3.00 2.92
91282CAZ4	US Treasury Note 0.375% Due 11/30/2025	565,000.00	03/26/2021 0.77%	554,869.73 558,323.64	88.38 4.45%	499,362.82 891.50	1.07% (58,960.82)	Aaa / AA+ AAA	3.08 2.99
91282CCJ8	US Treasury Note 0.875% Due 6/30/2026	350,000.00	12/22/2021 1.22%	344,708.98 345,712.67	88.16 4.41%	308,546.70 1,031.93	0.66% (37,165.97)	Aaa / AA+ AAA	3.67 3.52
91282CCP4	US Treasury Note 0.625% Due 7/31/2026	140,000.00	08/04/2021 0.68%	139,622.66 139,716.53	87.09 4.40%	121,931.32 221.13	0.26% (17,785.21)	Aaa / AA+ AAA	3.75 3.62
91282CCW9	US Treasury Note 0.75% Due 8/31/2026	150,000.00	09/17/2021 0.86%	149,185.55 149,369.09	87.29 4.39%	130,927.80 192.68	0.28% (18,441.29)	Aaa / AA+ AAA	3.84 3.69

Holdings Report

As of October 31, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
US TREASURY									
91282CCZ2	US Treasury Note 0.875% Due 9/30/2026	850,000.00	Various 1.08%	841,591.80 843,365.64	87.53 4.37%	744,015.20 653.84	1.59% (99,350.44)	Aaa / AA+ AAA	3.92 3.77
91282CEW7	US Treasury Note 3.25% Due 6/30/2027	600,000.00	Various 3.13%	603,357.42 603,161.70	95.66 4.29%	573,937.20 6,570.65	1.24% (29,224.50)	Aaa / AA+ AAA	4.67 4.22
91282CFB2	US Treasury Note 2.75% Due 7/31/2027	1,090,000.00	Various 3.99%	1,030,896.10 1,032,095.18	93.45 4.29%	1,018,596.28 7,575.21	2.19% (13,498.90)	Aaa / AA+ AAA	4.75 4.35
91282CFH9	US Treasury Note 3.125% Due 8/31/2027	1,240,000.00	Various 3.76%	1,204,744.92 1,205,487.74	95.16 4.24%	1,179,936.88 6,636.74	2.54% (25,550.86)	Aaa / AA+ AAA	4.84 4.40
Total US Treasury		14,485,000.00	2.28%	14,306,690.44 14,298,558.88	4.47%	13,559,114.76 55,206.08	29.10% (739,444.12)	Aaa / AA+ AAA	2.89 2.72
TOTAL PORTFOLIO		49,766,257.77	2.35%	49,337,458.81 49,275,108.45	4.81%	46,575,849.25 204,770.69	100.00% (2,699,259.21)	Aa1 / AA AAA	2.90 2.54
TOTAL MARKET VALUE PLUS ACCRUED						46,780,619.94			



Northern Cal. Cities Self Ins. Fund Long Term - Account #171

MONTHLY ACCOUNT STATEMENT

OCTOBER 1, 2022 THROUGH OCTOBER 31, 2022

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact operations@chandlerasset.com

Custodian

Bank of New York Mellon
Lauren Dehner
(904) 645-1918

CHANDLER ASSET MANAGEMENT
chandlerasset.com

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Please see Important Disclosures.



PORTFOLIO CHARACTERISTICS

Average Modified Duration	3.52
Average Coupon	1.79%
Average Purchase YTM	1.82%
Average Market YTM	4.74%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.97 yrs
Average Life	3.77 yrs

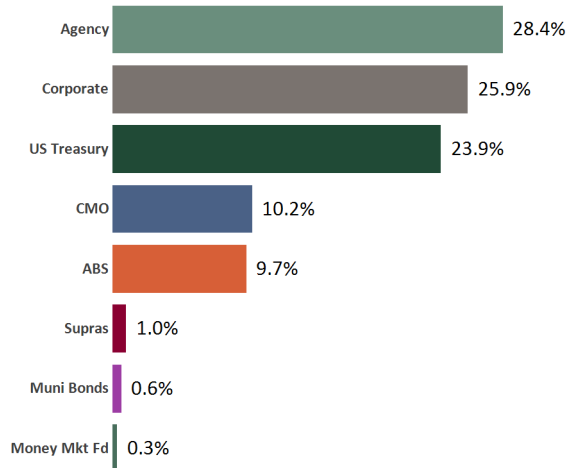
ACCOUNT SUMMARY

	Beg. Values as of 9/30/22	End Values as of 10/31/22
Market Value	27,082,176	26,903,747
Accrued Interest	96,376	116,682
Total Market Value	27,178,552	27,020,429
Income Earned	44,233	44,788
Cont/WD		0
Par	29,716,828	29,750,877
Book Value	29,628,676	29,653,159
Cost Value	29,656,494	29,680,010

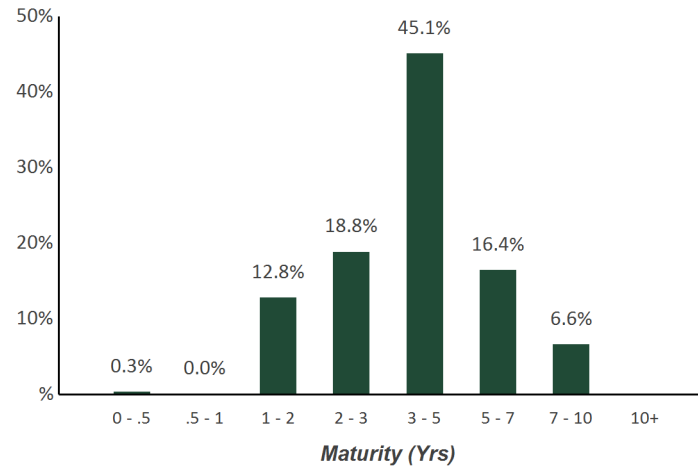
TOP ISSUERS

Government of United States	23.9%
Federal Home Loan Mortgage Corp	14.0%
Federal National Mortgage Assoc	11.8%
Federal Home Loan Bank	10.8%
Tennessee Valley Authority	2.0%
JP Morgan Chase & Co	2.0%
Bank of America Corp	2.0%
Morgan Stanley	1.8%
Total	68.2%

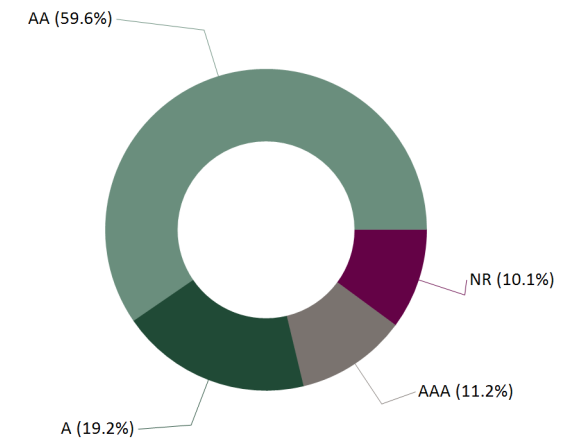
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	Annualized								
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	5/31/2006
Northern Cal. Cities Self Ins. Fund Long Term	-0.58%	-4.78%	-9.01%	-9.07%	-5.11%	-1.70%	0.33%	0.86%	2.80%
ICE BofA 1-10 Yr US Treasury & Agency Index	-0.45%	-4.75%	-8.93%	-8.95%	-5.27%	-1.91%	0.12%	0.57%	2.46%
ICE BofA 1-10 Yr AAA-A US Corp & Govt Index	-0.48%	-4.91%	-9.39%	-9.42%	-5.36%	-1.89%	0.23%	0.79%	2.61%

Statement of Compliance

As of October 31, 2022



Northern California Cities Self-Insurance Fund - Long Term

The portfolio complies with state law and with the Client's investment policy.

Category	Standard	Comment
U.S. Treasuries	No limitation	Complies
Federal Agencies	30% max per Agency/GSE issuer; 20% max agency callable securities; Federal Agencies or U.S. government-sponsored enterprise obligations, participations, or other instruments, including those issued by or fully guaranteed as to principal and interest by federal agencies or U.S. government-sponsored enterprises.	Complies
Supranational Obligations	"AA" rating category or better by a NRSRO; 30% max; 10% max per issuer; USD denominated senior unsecured unsubordinated obligations; Issued or unconditionally guaranteed by IBRD, IFC, IADB	Complies
Municipal Securities (CA, Local Agency)	"A" rating category or its equivalent or better by a NRSRO; 30% max; 5% max per issuer; 5 years max maturity.	
Municipal Securities (CA, Other States)	"A" rating category or its equivalent or better by a NRSRO; 30% max; 5% max per issuer; 5 years max maturity.	Complies
Corporate Medium Term Notes	"A" rating category or better by a NRSRO; 30% max; 5% max per issuer; Issuer is a corporation organized and operating within the U.S. or by depository institutions licensed by the U.S. or any state and operating within the U.S.; 5 year max maturity.	Complies
Asset-Backed & Mortgage-Backed, Mortgage Pass-Through Securities, and Collateralized Mortgage Obligation	"AA" rating category or better by a NRSRO; 20% max (combined ABS/MBS/CMO); 5% max per Asset-Backed or Commercial Mortgage security issuer; From issuers not defined in U.S. Treasury and Federal Agencies sections of the Permitted Investments section of the policy; 5 years max maturity	Complies
Negotiable Certificates of Deposits (NCD)	The amount of NCD insured up to the FDIC limit does not require any credit ratings; Any amount above FDIC insured limit must be issued by institutions with "A-1" short-term debt rating or better by a NRSRO; or "A" long-term rating category or better by a NRSRO; 30% max (combined with CDARS); 5% max per issuer; Issued by a nationally or state-chartered bank, or a federal or state association, a state or federal credit union, or by a federally-licensed or state-licensed branch of a foreign bank.	Complies
Certificate of Deposit Placement Service (CDARS)	30% max (combination of Certificates of Deposit, including CDARS)	Complies
FDIC Insured Time Deposits (Non-negotiable CD/TD)	Non-Negotiable Certificates of Deposit in state or federally chartered banks, savings and loans, or credit unions; The amount per institution is limited to maximum covered under FDIC; 20% max combined FDIC & Collateralized CD/TD; 5 years max maturity.	Complies
Collateralized Time Deposits (Non-negotiable CD/TD)	Non-Negotiable Certificates of Deposit in state or federally chartered banks, savings and loans, or credit unions in excess of insured amounts which are fully collateralized with securities in accordance with California law; 20% max combined FDIC & Collateralized CD/TD; 5% max per issuer; 5 year max maturity.	Complies
Banker's Acceptances	"A-1" short-term debt rated or better by a NRSRO; or "A" long-term debt rating category or better by a NRSRO; 40% max; 5% max per issuer; 180 days max maturity	Complies
Commercial Paper	25% max; 5% max per issuer; 270 days maturity; 10% maximum of the outstanding commercial paper of any single issuer; Issued by an entity that meets all of the following conditions in either (a) or (b): a. Securities issued by corporations: (i) organized and operating within the U.S. with assets > \$500 million; (ii) "A-1" rated or better by a NRSRO; (iii) "A" rating or better by a NRSRO, if issuer has debt obligations. b. Securities issued by other entities: (i) organized within the U.S. as a special purpose corporation, trust, or limited liability company; (ii) must have program-wide credit enhancements including, but not limited to, overcollateralization, letters of credit, or a surety bond; (iii) rated "A-1" or better by a NRSRO.	Complies

Money Market Mutual Funds	Registered with SEC under Investment Company Act of 1940 and issued by diversified management companies and meet either of the following criteria: (i) Highest rating by two NRSROs; or (ii) Retained an investment adviser registered or exempt from SEC registration with > 5 years experience managing money market mutual funds with AUM >\$500 million; 20% max combined Money Market Mutual Funds.	<i>Complies</i>
Mutual Funds	Invest in securities as authorized under CGC, Section 53601 (a) to (k) and (m) to (q) inclusive and meet either of the following criteria: (i) Highest rating by two NRSROs; or (ii) Retained an investment adviser registered or exempt from SEC registration with > 5 years experience investing in securities authorized by CGC, Section 53601 and with AUM >\$500 million; 20% max combined Money Market Mutual Funds and Mutual Funds; 10% max per Mutual Fund	<i>Complies</i>
Local Agency Investment Fund (LAIF)	Maximum amount permitted by LAIF.	<i>Complies</i>
Local Government Investment Pool (LGIP)	No issuer limitation.	<i>Complies</i>
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	<i>Complies</i>
Prohibited	Common or preferred stocks, convertible or junk bonds, commodities, options, limited partnerships, GICs, Reverse repurchase agreements, uninsured deposits, Inverse floaters; ranges notes, mortgage derived, interest only strips, Zero interest accrual securities if held to maturity; Investments denominated in Non-USD; Collateralized Mortgage Obligations (CMOs) with collateral not specifically GNMA, FHLMC, or FNMA; Purchasing or selling securities on margin; Securities lending or any other form of borrowing or leverage	<i>Complies</i>
Max Per Issuer	5% per issuer or institution unless explicitly stated in the policy, excluding U.S. government, agency, investment pool, and money market funds	<i>Complies</i>
Maximum Maturity	10 years; The Board of Directors grants authority for the purchase of securities with maturities in excess of 5 years. Such purchases shall be of U.S. Treasury and Federal Agency securities (including Mortgage-Backed Securities)	<i>Complies</i>

Reconciliation Summary

As of October 31, 2022



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$29,628,675.59
<u>Acquisition</u>		
+ Security Purchases	\$140,349.61	
+ Money Market Fund Purchases	\$145,093.70	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$285,443.31
<u>Dispositions</u>		
- Security Sales	\$0.00	
- Money Market Fund Sales	\$142,362.18	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$118,683.01	
Total Dispositions		\$261,045.19
<u>Amortization/Accretion</u>		
+/- Net Accretion	\$84.91	
		\$84.91
<u>Gain/Loss on Dispositions</u>		
+/- Realized Gain/Loss	\$0.00	
		\$0.00
ENDING BOOK VALUE		\$29,653,158.62

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$89,950.81
<u>Acquisition</u>		
Contributions	\$0.00	
Security Sale Proceeds	\$0.00	
Accrued Interest Received	\$0.00	
Interest Received	\$26,103.64	
Dividend Received	\$307.05	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$118,683.01	
Total Acquisitions	\$145,093.70	
<u>Dispositions</u>		
Withdrawals	\$0.00	
Security Purchase	\$140,349.61	
Accrued Interest Paid	\$2,012.57	
Total Dispositions	\$142,362.18	
ENDING BOOK VALUE		\$92,682.33

Holdings Report

As of October 31, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
ABS									
43815NAC8	Honda Auto Receivables Trust 2019-3 A3 1.78% Due 8/15/2023	5,410.90	08/20/2019 1.79%	5,410.85 5,410.90	99.89 4.78%	5,405.15 4.28	0.02% (5.75)	Aaa / AAA NR	0.79 0.04
92348AAA3	Verizon Owner Trust 2019-C A1A 1.94% Due 4/22/2024	16,776.41	10/01/2019 1.95%	16,775.11 16,775.99	99.64 4.59%	16,716.59 9.94	0.06% (59.40)	NR / AAA AAA	1.48 0.13
89232HAC9	Toyota Auto Receivable Own 2020-A A3 1.66% Due 5/15/2024	70,373.36	06/17/2020 0.68%	71,995.25 71,011.42	99.28 4.64%	69,864.35 51.92	0.26% (1,147.07)	Aaa / AAA NR	1.54 0.24
47789KAC7	John Deere Owner Trust 2020-A A3 1.1% Due 8/15/2024	47,441.47	03/04/2020 1.11%	47,438.57 47,440.30	98.94 4.68%	46,937.21 23.19	0.17% (503.09)	Aaa / NR AAA	1.79 0.30
43813KAC6	Honda Auto Receivables Trust 2020-3 A3 0.37% Due 10/18/2024	93,620.78	09/22/2020 0.38%	93,607.02 93,616.19	97.67 5.08%	91,436.05 12.51	0.34% (2,180.14)	NR / AAA AAA	1.97 0.49
36262XAC8	GM Financial Auto Lease Trust 2021-3 A2 0.39% Due 10/21/2024	205,000.00	08/10/2021 0.39%	204,997.21 204,998.60	96.28 5.51%	197,373.39 24.43	0.73% (7,625.21)	NR / AAA AAA	1.98 0.73
47787NAC3	John Deere Owner Trust 2020-B A3 0.51% Due 11/15/2024	32,677.42	07/14/2020 0.52%	32,672.44 32,675.70	98.01 5.32%	32,027.99 7.41	0.12% (647.71)	Aaa / NR AAA	2.04 0.41
09690AAC7	BMW Vehicle Lease Trust 2021-2 A3 0.33% Due 12/26/2024	90,000.00	09/08/2021 0.34%	89,990.71 89,995.32	96.93 5.38%	87,233.76 4.95	0.32% (2,761.56)	Aaa / NR AAA	2.16 0.61
92290BAA9	Verizon Owner Trust 2020-B A 0.47% Due 2/20/2025	163,755.89	08/04/2020 0.48%	163,721.50 163,738.37	98.35 4.68%	161,048.19 23.52	0.60% (2,690.18)	Aaa / NR AAA	2.31 0.39
05601XAC3	BMW Vehicle Lease Trust 2022-1 A3 1.1% Due 3/25/2025	95,000.00	01/11/2022 1.11%	94,985.80 94,990.90	95.87 5.52%	91,071.75 17.42	0.34% (3,919.15)	NR / AAA AAA	2.40 0.94
43813GAC5	Honda Auto Receivables Trust 2021-1 A3 0.27% Due 4/21/2025	60,765.60	02/17/2021 0.27%	60,764.49 60,765.10	96.91 5.40%	58,890.37 4.56	0.22% (1,874.73)	Aaa / NR AAA	2.47 0.60
44891RAC4	Hyundai Auto Receivables Trust 2020-C A3 0.38% Due 5/15/2025	114,918.99	10/20/2020 0.39%	114,892.52 114,908.64	97.04 5.75%	111,513.25 19.41	0.41% (3,395.39)	NR / AAA AAA	2.54 0.55
89240BAC2	Toyota Auto Receivables Owners 2021-A A3 0.26% Due 5/15/2025	213,218.06	02/02/2021 0.27%	213,178.49 213,200.57	97.17 4.91%	207,183.14 24.64	0.77% (6,017.43)	Aaa / NR AAA	2.54 0.61
36266FAC3	GM Financial Auto Lease Trust 2022-2 A3 3.42% Due 6/20/2025	120,000.00	05/03/2022 3.45%	119,987.48 119,990.20	97.33 5.39%	116,795.88 125.40	0.43% (3,194.32)	NR / AAA AAA	2.64 1.38

Holdings Report

As of October 31, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
ABS									
47788UAC6	John Deere Owner Trust 2021-A A3 0.36% Due 9/15/2025	80,000.00	03/02/2021 0.37%	79,984.62 79,991.65	95.74 5.80%	76,590.80 12.80	0.28% (3,400.85)	Aaa / NR AAA	2.88 0.78
44933LAC7	Hyundai Auto Receivables Trust 2021-A A3 0.38% Due 9/15/2025	125,000.00	04/20/2021 0.38%	124,986.85 124,993.37	96.19 5.69%	120,238.50 21.11	0.45% (4,754.87)	NR / AAA AAA	2.88 0.72
43815GAC3	Honda Auto Receivables Trust 2021-4 A3 0.88% Due 1/21/2026	100,000.00	11/16/2021 0.89%	99,978.92 99,985.00	94.28 5.08%	94,280.80 24.44	0.35% (5,704.20)	Aaa / NR AAA	3.23 1.38
47789QAC4	John Deere Owner Trust 2021-B A3 0.52% Due 3/16/2026	125,000.00	07/13/2021 0.52%	124,988.85 124,992.76	94.20 5.19%	117,752.88 28.89	0.44% (7,239.88)	Aaa / NR AAA	3.38 1.26
89238JAC9	Toyota Auto Receivables Trust 2021-D A3 0.71% Due 4/15/2026	90,000.00	11/09/2021 0.71%	89,998.08 89,998.65	94.14 5.17%	84,727.98 28.40	0.31% (5,270.67)	NR / AAA AAA	3.46 1.33
44935FAD6	Hyundai Auto Receivables Trust 2021-C A3 0.74% Due 5/15/2026	70,000.00	11/09/2021 0.75%	69,984.38 69,989.10	93.95 5.38%	65,764.30 23.02	0.24% (4,224.80)	NR / AAA AAA	3.54 1.32
05602RAD3	BMW Vehicle Owner Trust 2022-A A3 3.21% Due 8/25/2026	100,000.00	05/10/2022 3.23%	99,994.80 99,995.57	96.69 5.27%	96,687.90 53.50	0.36% (3,307.67)	Aaa / AAA NR	3.82 1.64
362554AC1	GM Financial Securitized Term 2021-4 A3 0.68% Due 9/16/2026	75,000.00	10/13/2021 0.68%	74,998.09 74,998.67	93.59 5.62%	70,192.05 21.25	0.26% (4,806.62)	Aaa / AAA NR	3.88 1.32
47787JAC2	John Deere Owner Trust 2022-A A3 2.32% Due 9/16/2026	95,000.00	03/10/2022 2.34%	94,978.99 94,982.77	95.04 5.35%	90,288.95 97.96	0.33% (4,693.82)	Aaa / NR AAA	3.88 1.67
448977AD0	Hyundai Auto Receivables Trust 2022-A A3 2.22% Due 10/15/2026	130,000.00	03/09/2022 2.23%	129,995.00 129,995.97	95.05 5.28%	123,565.26 128.27	0.46% (6,430.71)	NR / AAA AAA	3.96 1.65
380146AC4	GM Financial Auto Receivables 2022-1 A3 1.26% Due 11/16/2026	65,000.00	01/11/2022 1.27%	64,994.35 64,995.68	94.76 5.03%	61,592.70 34.13	0.23% (3,402.98)	NR / AAA AAA	4.05 1.41
362585AC5	GM Financial Securitized ART 2022-2 A3 3.1% Due 2/16/2027	90,000.00	04/05/2022 3.13%	89,981.19 89,984.22	96.09 5.44%	86,479.74 116.25	0.32% (3,504.48)	Aaa / AAA NR	4.30 1.70
02582JIT8	American Express Credit Trust 2022-2 A 3.39% Due 5/17/2027	260,000.00	05/17/2022 3.42%	259,942.49 259,951.01	96.01 5.12%	249,623.66 391.73	0.93% (10,327.35)	NR / AAA AAA	4.55 2.37
Total ABS		2,733,958.88	1.28%	2,735,224.05 2,734,372.62	5.25%	2,631,282.59 1,335.33	9.74% (103,090.03)	Aaa / AAA AAA	3.01 1.09



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
AGENCY									
3135G06H1	FNMA Note 0.25% Due 11/27/2023	110,000.00	11/23/2020 0.29%	109,874.60 109,955.30	95.38 4.72%	104,912.94 117.64	0.39% (5,042.36)	Aaa / AA+ AAA	1.07 1.05
880591ER9	Tennessee Valley Authority Note 2.875% Due 9/15/2024	550,000.00	02/27/2019 2.65%	556,352.50 552,144.67	96.87 4.64%	532,770.70 2,020.49	1.98% (19,373.97)	Aaa / AA+ AAA	1.88 1.79
3135G0W66	FNMA Note 1.625% Due 10/15/2024	275,000.00	10/17/2019 1.66%	274,529.75 274,815.92	94.46 4.62%	259,760.05 198.61	0.96% (15,055.87)	Aaa / AA+ AAA	1.96 1.89
3135G0X24	FNMA Note 1.625% Due 1/7/2025	215,000.00	01/08/2020 1.69%	214,314.15 214,699.94	93.97 4.55%	202,044.32 1,106.35	0.75% (12,655.62)	Aaa / AA+ AAA	2.19 2.09
3137EAEPO	FHLMC Note 1.5% Due 2/12/2025	425,000.00	02/13/2020 1.52%	424,672.75 424,850.45	93.51 4.53%	397,425.15 1,398.96	1.48% (27,425.30)	Aaa / AA+ AAA	2.29 2.19
3135G04Z3	FNMA Note 0.5% Due 6/17/2025	475,000.00	06/17/2020 0.54%	474,016.75 474,483.04	90.15 4.52%	428,193.98 884.03	1.59% (46,289.06)	Aaa / AA+ AAA	2.63 2.55
3137EAEU9	FHLMC Note 0.375% Due 7/21/2025	340,000.00	07/21/2020 0.48%	338,306.80 339,078.21	89.50 4.52%	304,297.62 354.17	1.13% (34,780.59)	Aaa / AA+ AAA	2.72 2.65
3137EAEX3	FHLMC Note 0.375% Due 9/23/2025	370,000.00	09/23/2020 0.44%	368,886.30 369,354.62	88.93 4.50%	329,037.67 146.46	1.22% (40,316.95)	Aaa / AA+ AAA	2.90 2.82
3135G06G3	FNMA Note 0.5% Due 11/7/2025	530,000.00	11/09/2020 0.57%	528,102.60 528,851.77	88.82 4.50%	470,748.12 1,280.83	1.75% (58,103.65)	Aaa / AA+ AAA	3.02 2.92
3135G0K36	FNMA Note 2.125% Due 4/24/2026	565,000.00	Various 2.18%	562,430.10 564,046.66	92.56 4.45%	522,989.99 233.46	1.94% (41,056.67)	Aaa / AA+ AAA	3.48 3.29
3130AGFP5	FHLB Note 2.5% Due 6/12/2026	500,000.00	06/17/2019 2.19%	510,085.00 505,214.47	93.56 4.45%	467,798.50 4,826.39	1.75% (37,415.97)	Aaa / AA+ NR	3.62 3.36
3130A2VE3	FHLB Note 3% Due 9/11/2026	575,000.00	Various 2.81%	583,719.50 578,607.47	94.60 4.54%	543,945.40 2,395.83	2.02% (34,662.07)	Aaa / AA+ NR	3.87 3.57
3135G0Q22	FNMA Note 1.875% Due 9/24/2026	230,000.00	Various 2.78%	212,604.00 222,961.01	90.99 4.42%	209,273.78 443.23	0.78% (13,687.23)	Aaa / AA+ AAA	3.90 3.68
3130ACKB9	FHLB Note 2.625% Due 9/10/2027	600,000.00	Various 2.75%	593,685.00 596,802.15	92.25 4.41%	553,504.80 2,231.26	2.06% (43,297.35)	Aaa / AA+ NR	4.86 4.46
3135G05Y5	FNMA Note 0.75% Due 10/8/2027	600,000.00	Various 0.79%	598,402.20 598,842.77	84.13 4.36%	504,762.00 287.51	1.87% (94,080.77)	Aaa / AA+ AAA	4.94 4.74
3130AEB25	FHLB Note 3.25% Due 6/9/2028	500,000.00	01/29/2019 3.13%	504,785.00 502,865.68	93.94 4.48%	469,698.00 6,409.72	1.76% (33,167.68)	Aaa / AA+ NR	5.61 4.97

Holdings Report

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CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
AGENCY									
3130AG3X1	FHLB Note 2.875% Due 3/9/2029	380,000.00	Various 2.66%	386,815.50 384,429.96	91.51 4.42%	347,751.30 1,578.05	1.29% (36,678.66)	Aaa / AA+ NR	6.36 5.68
3130AGDY8	FHLB Note 2.75% Due 6/8/2029	510,000.00	Various 2.45%	523,261.05 518,830.89	90.10 4.50%	459,489.60 5,571.04	1.72% (59,341.29)	Aaa / AA+ NR	6.61 5.85
3130AGUW3	FHLB Note 2.125% Due 9/14/2029	70,000.00	03/05/2020 1.21%	75,742.80 74,141.62	86.77 4.37%	60,740.75 194.20	0.23% (13,400.87)	Aaa / AA+ NR	6.88 6.23
3135G05Q2	FNMA Note 0.875% Due 8/5/2030	610,000.00	Various 0.99%	603,622.55 604,967.85	76.71 4.46%	467,950.52 1,275.07	1.74% (137,017.33)	Aaa / AA+ AAA	7.77 7.29
Total Agency		8,430,000.00	1.79%	8,444,208.90 8,439,944.45	4.49%	7,637,095.19 32,953.30	28.39% (802,849.26)	Aaa / AA+ AAA	4.04 3.76
CMO									
3137B7YY9	FHLMC K037 A2 3.49% Due 1/25/2024	400,000.00	06/26/2019 2.08%	422,515.63 406,059.83	98.22 5.08%	392,890.40 1,163.33	1.46% (13,169.43)	NR / AAA NR	1.24 0.99
3137BYPQ7	FHLMC K726 A2 2.905% Due 4/25/2024	328,311.93	04/22/2019 2.72%	330,658.85 329,006.89	97.13 5.05%	318,889.05 794.79	1.18% (10,117.84)	NR / AAA NR	1.48 1.27
3137FARE0	FHLMC K727 A2 2.946% Due 7/25/2024	285,747.68	07/23/2019 2.15%	294,621.49 288,741.73	96.83 5.02%	276,694.91 701.51	1.03% (12,046.82)	NR / AAA NR	1.73 1.46
3137BEVH4	FHLMC K040 A2 3.241% Due 9/25/2024	275,000.00	02/06/2020 1.80%	291,457.03 281,766.10	96.94 4.97%	266,589.95 742.73	0.99% (15,176.15)	NR / NR AAA	1.90 1.69
3137FBBX3	FHLMC K068 A2 3.244% Due 8/25/2027	270,000.00	02/02/2022 1.80%	289,174.22 286,615.74	93.35 4.81%	252,046.62 729.90	0.94% (34,569.12)	Aaa / NR NR	4.82 4.29
3137H1Z33	FHLMC K744 A2 1.712% Due 7/25/2028	226,175.86	02/08/2022 2.37%	221,236.17 221,793.26	84.84 4.92%	191,879.00 322.68	0.71% (29,914.26)	NR / NR AAA	5.74 5.04
3137H5DX2	FHLMC K747 A2 2.05% Due 11/25/2028	350,000.00	01/19/2022 1.96%	351,635.55 351,452.06	85.35 4.90%	298,727.45 597.92	1.11% (52,724.61)	NR / NR AAA	6.07 5.47
3137FKZZ2	FHLMC K088 A2 3.69% Due 1/25/2029	275,000.00	07/08/2022 3.57%	276,579.10 276,504.95	93.74 4.87%	257,781.98 845.63	0.96% (18,722.97)	Aaa / NR NR	6.24 5.36
3137FQ3Z4	FHLMC K101 A2 2.524% Due 10/25/2029	300,000.00	06/02/2022 3.34%	284,167.97 285,038.64	86.26 4.89%	258,778.20 631.00	0.96% (26,260.44)	Aaa / NR NR	6.99 6.15

Holdings Report

As of October 31, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
CMO									
3137H6LN3	FHLMC K139 A2 2.59% Due 1/25/2032	270,000.00	03/01/2022 2.34%	275,647.32 275,272.51	82.74 4.96%	223,409.61 582.75	0.83% (51,862.90)	Aaa / NR NR	9.24 7.85
Total CMO		2,980,235.47	2.39%	3,037,693.33 3,002,251.71	4.96%	2,737,687.17 7,112.24	10.16% (264,564.54)	Aaa / AAA AAA	4.22 3.67
CORPORATE									
24422EVN6	John Deere Capital Corp Note 0.45% Due 1/17/2024	205,000.00	03/01/2021 0.47%	204,854.45 204,938.67	94.89 4.84%	194,524.09 266.50	0.72% (10,414.58)	A2 / A A	1.21 1.18
69371RR24	Paccar Financial Corp Note 0.35% Due 2/2/2024	120,000.00	01/28/2021 0.39%	119,860.80 119,941.78	94.55 4.89%	113,455.92 103.83	0.42% (6,485.86)	A1 / A+ NR	1.26 1.22
06051GJY6	Bank of America Corp Callable Note Cont 6/14/2023 0.523% Due 6/14/2024	190,000.00	06/07/2021 0.52%	190,012.80 190,003.95	96.49 4.58%	183,326.44 378.15	0.68% (6,677.51)	A2 / A- AA-	1.62 1.57
79466LAG9	Salesforce.com Inc Callable Note Cont 7/15/2022 0.625% Due 7/15/2024	100,000.00	Various 0.75%	99,669.40 99,787.49	93.12 4.88%	93,118.20 184.03	0.35% (6,669.29)	A2 / A+ NR	1.71 1.66
69371RQ25	Paccar Financial Corp Note 2.15% Due 8/15/2024	145,000.00	08/08/2019 2.20%	144,679.55 144,885.47	94.92 5.16%	137,628.06 658.14	0.51% (7,257.41)	A1 / A+ NR	1.79 1.71
78015K7C2	Royal Bank of Canada Note 2.25% Due 11/1/2024	355,000.00	12/05/2019 2.26%	354,815.40 354,924.57	94.06 5.42%	333,920.10 3,993.75	1.25% (21,004.47)	A1 / A AA-	2.01 1.89
90331HPL1	US Bank NA Callable Note Cont 12/21/2024 2.05% Due 1/21/2025	430,000.00	01/16/2020 2.10%	429,084.10 429,592.93	93.41 5.23%	401,662.57 2,448.61	1.50% (27,930.36)	A1 / AA- AA-	2.23 2.11
002824BB5	Abbott Laboratories Callable Note Cont 12/15/2024 2.95% Due 3/15/2025	240,000.00	01/28/2022 1.67%	248,580.00 246,344.94	95.83 4.83%	229,980.00 904.67	0.85% (16,364.94)	A1 / AA- NR	2.37 2.24
06367WB85	Bank of Montreal Note 1.85% Due 5/1/2025	264,000.00	07/23/2021 0.85%	273,720.48 270,452.02	91.81 5.40%	242,380.78 2,442.00	0.91% (28,071.24)	A2 / A- AA-	2.50 2.36
037833DT4	Apple Inc Callable Note Cont 4/11/2025 1.125% Due 5/11/2025	100,000.00	05/04/2020 1.16%	99,821.00 99,909.62	91.41 4.77%	91,409.60 531.25	0.34% (8,500.02)	Aaa / AA+ NR	2.53 2.43

Holdings Report

As of October 31, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
CORPORATE									
46647PCH7	JP Morgan Chase & Co Callable Note Cont 6/1/2024 0.824% Due 6/1/2025	205,000.00	05/24/2021 0.78%	205,267.30 205,140.97	92.09 5.15%	188,793.32 703.83	0.70% (16,347.65)	A1 / A- AA-	2.59 2.48
63743HFE7	National Rural Utilities Note 3.45% Due 6/15/2025	90,000.00	04/27/2022 3.46%	89,975.70 89,979.56	95.78 5.19%	86,204.16 1,526.63	0.32% (3,775.40)	A2 / A- A	2.62 2.42
06406HCQ0	Bank of New York Callable Note Cont 10/18/2025 3.95% Due 11/18/2025	160,000.00	04/05/2022 3.20%	163,985.60 163,342.96	96.62 5.16%	154,585.92 2,861.56	0.58% (8,757.04)	A1 / A AA-	3.05 2.77
92826CAD4	Visa Inc Callable Note Cont 9/14/2025 3.15% Due 12/14/2025	300,000.00	01/28/2022 1.75%	314,679.00 311,645.41	95.27 4.80%	285,795.90 3,596.25	1.07% (25,849.51)	Aa3 / AA- NR	3.12 2.89
89114QCP1	Toronto Dominion Bank Note 0.75% Due 1/6/2026	150,000.00	02/08/2022 2.15%	142,146.00 143,600.04	86.26 5.52%	129,389.25 359.38	0.48% (14,210.79)	A1 / A AA-	3.19 3.05
06051GHY8	Bank of America Corp Callable Note Cont 2/13/2025 2.015% Due 2/13/2026	380,000.00	Various 1.54%	388,482.70 385,001.26	91.49 5.56%	347,658.96 1,659.03	1.29% (37,342.30)	A2 / A- AA-	3.29 3.08
78016EZQ3	Royal Bank of Canada Note 1.2% Due 4/27/2026	150,000.00	06/09/2021 1.13%	150,517.50 150,369.89	86.27 5.58%	129,410.40 20.00	0.48% (20,959.49)	A1 / A AA-	3.49 3.33
023135BX3	Amazon.com Inc Callable Note Cont 4/12/2026 1% Due 5/12/2026	465,000.00	05/10/2021 1.09%	462,991.20 463,583.06	87.51 4.90%	406,917.32 2,182.92	1.51% (56,665.74)	A1 / AA AA-	3.53 3.37
91324PEC2	United Health Group Inc Callable Note Cont 4/15/2026 1.15% Due 5/15/2026	75,000.00	06/16/2021 1.06%	75,299.25 75,214.16	88.00 4.88%	65,996.25 397.71	0.25% (9,217.91)	A3 / A+ A	3.54 3.37
89236TJK2	Toyota Motor Credit Corp Note 1.125% Due 6/18/2026	315,000.00	06/15/2021 1.13%	314,861.40 314,899.43	86.70 5.19%	273,110.99 1,309.22	1.02% (41,788.44)	A1 / A+ A+	3.63 3.46
61747YET8	Morgan Stanley Callable Note Cont 7/17/2025 4.679% Due 7/17/2026	275,000.00	Various 4.65%	275,253.50 275,229.59	97.04 5.58%	266,867.70 3,609.98	1.00% (8,361.89)	A1 / A- A	3.71 3.31
931142ER0	Wal-Mart Stores Callable Note Cont 08/17/2026 1.05% Due 9/17/2026	75,000.00	09/08/2021 1.09%	74,858.25 74,890.08	87.02 4.76%	65,261.78 96.25	0.24% (9,628.30)	Aa2 / AA AA	3.88 3.71
26442CAS3	Duke Energy Carolinas Callable Note Cont 9/1/2026 2.95% Due 12/1/2026	300,000.00	01/13/2022 1.81%	315,051.00 312,490.46	92.36 5.04%	277,082.40 3,687.50	1.04% (35,408.06)	Aa3 / A NR	4.09 3.72

Holdings Report

As of October 31, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
CORPORATE									
87612EBM7	Target Corp Callable Note Cont 12/15/2026 1.95% Due 1/15/2027	170,000.00	01/19/2022 1.99%	169,711.00 169,755.69	89.44 4.75%	152,045.96 976.08	0.57% (17,709.73)	A2 / A A	4.21 3.93
808513BY0	Charles Schwab Corp Callable Note Cont 2/3/2027 2.45% Due 3/3/2027	205,000.00	03/01/2022 2.46%	204,946.90 204,953.82	89.13 5.28%	182,720.60 809.18	0.68% (22,233.22)	A2 / A A	4.34 4.01
89114TZT2	Toronto-Dominion Bank Note 2.8% Due 3/10/2027	325,000.00	03/09/2022 2.97%	322,422.75 322,754.62	89.15 5.64%	289,725.15 1,289.17	1.08% (33,029.47)	A1 / A NR	4.36 3.99
084664CZ2	Berkshire Hathaway Callable Note Cont 2/15/2027 2.3% Due 3/15/2027	345,000.00	03/07/2022 2.30%	344,934.45 344,942.74	89.95 4.88%	310,315.43 1,013.92	1.15% (34,627.31)	Aa2 / AA A+	4.37 4.06
89236TJZ9	Toyota Motor Credit Corp Note 3.05% Due 3/22/2027	195,000.00	03/17/2022 3.05%	194,982.45 194,984.60	91.51 5.24%	178,443.33 644.31	0.66% (16,541.27)	A1 / A+ A+	4.39 4.01
46647PCB0	JP Morgan Chase & Co Callable Note Cont 4/22/2026 1.578% Due 4/22/2027	400,000.00	08/10/2022 4.22%	363,548.00 365,270.64	85.99 5.64%	343,941.60 157.80	1.27% (21,329.04)	A1 / A- AA-	4.48 4.20
665859AW4	Northern Trust Company Callable Note Cont 4/10/2027 4% Due 5/10/2027	125,000.00	05/05/2022 4.04%	124,797.50 124,816.91	95.68 5.08%	119,597.00 2,375.00	0.45% (5,219.91)	A2 / A+ A+	4.53 3.99
91324PEG3	United Health Group Inc Callable Note Cont 4/15/2027 3.7% Due 5/15/2027	130,000.00	05/17/2022 3.69%	130,060.80 130,055.29	94.46 5.08%	122,794.88 2,151.14	0.46% (7,260.41)	A3 / A+ A	4.54 4.03
61747YEC5	Morgan Stanley Callable Note Cont 7/20/2026 1.512% Due 7/20/2027	250,000.00	08/15/2022 4.16%	225,837.50 226,858.83	84.62 5.73%	211,545.00 1,060.50	0.79% (15,313.83)	A1 / A- A	4.72 4.40
14913R3A3	Caterpillar Financial Service Note 3.6% Due 8/12/2027	350,000.00	09/02/2022 3.96%	344,414.00 344,584.68	93.77 5.08%	328,207.95 2,765.00	1.22% (16,376.73)	A2 / A A	4.78 4.28
Total Corporate		7,584,000.00	2.20%	7,564,121.73 7,555,146.13	5.19%	6,937,817.01 47,163.29	25.85% (617,329.12)	A1 / A+ A+	3.34 3.11



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
MONEY MARKET FUND									
26200X845	Dreyfus Funds Inst'l Reserve Treasury #6541	92,682.33	Various 0.01%	92,682.33 92,682.33	1.00 0.01%	92,682.33 0.00	0.34% 0.00	Aaa / AAA AAA	0.00 0.00
Total Money Market Fund		92,682.33	0.01%	92,682.33 92,682.33	0.01%	92,682.33 0.00	0.34% 0.00	Aaa / AAA AAA	0.00 0.00
MUNICIPAL BONDS									
649791RC6	New York St STE-GO 1.25% Due 3/15/2027	200,000.00	06/30/2022 3.57%	180,128.00 181,507.68	85.28 5.04%	170,564.00 319.44	0.63% (10,943.68)	Aa1 / AA+ AA+	4.37 4.15
Total Municipal Bonds		200,000.00	3.57%	180,128.00 181,507.68	5.04%	170,564.00 319.44	0.63% (10,943.68)	Aa1 / AA+ AA+	4.37 4.15
SUPRANATIONAL									
4581X0DV7	Inter-American Dev Bank Note 0.875% Due 4/20/2026	305,000.00	04/13/2021 0.97%	303,603.10 304,031.50	88.28 4.57%	269,241.80 81.55	1.00% (34,789.70)	Aaa / AAA AAA	3.47 3.34
Total Supranational		305,000.00	0.97%	303,603.10 304,031.50	4.57%	269,241.80 81.55	1.00% (34,789.70)	Aaa / AAA AAA	3.47 3.34
US TREASURY									
912828B66	US Treasury Note 2.75% Due 2/15/2024	150,000.00	Various 2.04%	157,529.10 151,257.79	97.57 4.71%	146,355.45 874.32	0.54% (4,902.34)	Aaa / AA+ AAA	1.29 1.24
912828J27	US Treasury Note 2% Due 2/15/2025	500,000.00	08/31/2015 2.15%	493,634.81 498,458.43	94.59 4.51%	472,969.00 2,119.57	1.76% (25,489.43)	Aaa / AA+ AAA	2.30 2.19
912828ZF0	US Treasury Note 0.5% Due 3/31/2025	325,000.00	03/30/2021 0.64%	323,146.48 323,882.31	91.14 4.41%	296,194.28 142.86	1.10% (27,688.03)	Aaa / AA+ AAA	2.42 2.35
912828M56	US Treasury Note 2.25% Due 11/15/2025	350,000.00	05/29/2019 2.13%	352,419.92 351,137.70	93.75 4.47%	328,111.35 3,637.91	1.23% (23,026.35)	Aaa / AA+ AAA	3.04 2.86
912828R36	US Treasury Note 1.625% Due 5/15/2026	500,000.00	Various 2.23%	475,523.49 490,280.42	90.96 4.41%	454,785.00 3,753.40	1.70% (35,495.42)	Aaa / AA+ AAA	3.54 3.35

Holdings Report

As of October 31, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
US TREASURY									
91282CCP4	US Treasury Note 0.625% Due 7/31/2026	150,000.00	07/29/2021 0.72%	149,285.16 149,463.87	87.09 4.40%	130,640.70 236.92	0.48% (18,823.17)	Aaa / AA+ AAA	3.75 3.62
912828YG9	US Treasury Note 1.625% Due 9/30/2026	100,000.00	12/18/2019 1.86%	98,507.81 99,139.14	90.32 4.34%	90,324.20 142.86	0.33% (8,814.94)	Aaa / AA+ AAA	3.92 3.72
91282CCZ2	US Treasury Note 0.875% Due 9/30/2026	600,000.00	Various 1.13%	592,710.94 594,243.31	87.53 4.37%	525,187.20 461.54	1.95% (69,056.11)	Aaa / AA+ AAA	3.92 3.77
912828ZB9	US Treasury Note 1.125% Due 2/28/2027	545,000.00	03/24/2020 0.75%	558,901.76 553,678.30	87.52 4.31%	476,981.28 1,050.10	1.77% (76,697.02)	Aaa / AA+ AAA	4.33 4.13
91282CAH4	US Treasury Note 0.5% Due 8/31/2027	150,000.00	08/06/2021 0.94%	146,121.09 146,908.09	83.69 4.27%	125,531.25 128.45	0.47% (21,376.84)	Aaa / AA+ AAA	4.84 4.67
91282CAL5	US Treasury Note 0.375% Due 9/30/2027	300,000.00	10/25/2021 1.33%	283,792.97 286,570.25	82.88 4.28%	248,625.00 98.90	0.92% (37,945.25)	Aaa / AA+ AAA	4.92 4.77
9128283F5	US Treasury Note 2.25% Due 11/15/2027	300,000.00	11/07/2019 1.89%	307,957.03 304,998.61	90.84 4.29%	272,519.40 3,118.21	1.02% (32,479.21)	Aaa / AA+ AAA	5.04 4.63
91282CBB6	US Treasury Note 0.625% Due 12/31/2027	625,000.00	03/29/2021 1.30%	597,875.98 604,263.92	83.25 4.27%	520,312.50 1,316.24	1.93% (83,951.42)	Aaa / AA+ AAA	5.17 4.96
91282CBJ9	US Treasury Note 0.75% Due 1/31/2028	550,000.00	03/12/2021 1.28%	530,857.42 535,397.40	83.59 4.27%	459,722.45 1,042.46	1.71% (75,674.95)	Aaa / AA+ AAA	5.25 5.03
91282CCV1	US Treasury Note 1.125% Due 8/31/2028	300,000.00	09/03/2021 1.10%	300,457.03 300,381.75	83.87 4.28%	251,613.30 578.04	0.93% (48,768.45)	Aaa / AA+ AAA	5.84 5.51
9128285M8	US Treasury Note 3.125% Due 11/15/2028	150,000.00	10/19/2022 4.34%	140,349.61 140,401.82	93.95 4.27%	140,923.80 2,165.42	0.53% 521.98	Aaa / AA+ AAA	6.05 5.34
912828YB0	US Treasury Note 1.625% Due 8/15/2029	350,000.00	05/28/2020 0.66%	380,009.77 372,108.24	85.19 4.15%	298,169.90 1,205.50	1.11% (73,938.34)	Aaa / AA+ AAA	6.79 6.27
91282CFJ5	US Treasury Note 3.125% Due 8/31/2029	120,000.00	09/19/2022 3.62%	116,381.25 116,441.16	93.70 4.19%	112,443.72 642.27	0.42% (3,997.44)	Aaa / AA+ AAA	6.84 6.02
912828ZQ6	US Treasury Note 0.625% Due 5/15/2030	615,000.00	Various 0.90%	599,593.95 602,640.28	77.66 4.10%	477,634.22 1,775.64	1.77% (125,006.06)	Aaa / AA+ AAA	7.54 7.17
91282CAV3	US Treasury Note 0.875% Due 11/15/2030	625,000.00	Various 1.30%	600,808.59 605,024.15	78.57 4.02%	491,064.38 2,526.32	1.83% (113,959.77)	Aaa / AA+ AAA	8.05 7.55

Holdings Report

As of October 31, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
US TREASURY									
91282CFF3	US Treasury Note 2.75% Due 8/15/2032	120,000.00	08/29/2022 3.09%	116,484.38 116,545.26	89.39 4.07%	107,268.72 699.46	0.40% (9,276.54)	Aaa / AA+ AAA	9.80 8.34
Total US Treasury		7,425,000.00	1.45%	7,322,348.54 7,343,222.20	4.30%	6,427,377.10 27,716.39	23.89% (915,845.10)	Aaa / AA+ AAA	4.92 4.63
TOTAL PORTFOLIO		29,750,876.68	1.82%	29,680,009.98 29,653,158.62	4.74%	26,903,747.19 116,681.54	100.00% (2,749,411.43)	Aa1 / AA AAA	3.97 3.52
TOTAL MARKET VALUE PLUS ACCRUED						27,020,428.73			



Northern CA Cities Self Ins. Fund Short Term - Account #170

MONTHLY ACCOUNT STATEMENT

NOVEMBER 1, 2022 THROUGH NOVEMBER 30, 2022

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact operations@chandlerasset.com

Custodian

Bank of New York Mellon
Lauren Dehner
(904) 645-1918

CHANDLER ASSET MANAGEMENT
chandlerasset.com

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Please see Important Disclosures.



PORTFOLIO CHARACTERISTICS

Average Modified Duration	2.46
Average Coupon	2.08%
Average Purchase YTM	2.37%
Average Market YTM	4.54%
Average S&P/Moody Rating	AA/Aa2
Average Final Maturity	2.83 yrs
Average Life	2.61 yrs

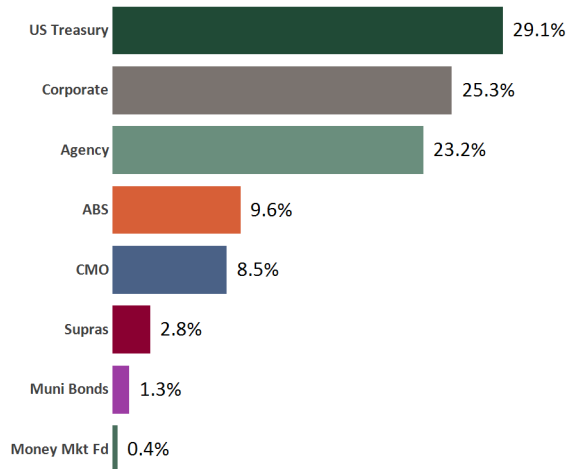
ACCOUNT SUMMARY

	Beg. Values as of 10/31/22	End Values as of 11/30/22
Market Value	46,575,849	47,173,224
Accrued Interest	204,771	225,069
Total Market Value	46,780,620	47,398,293
Income Earned	102,392	96,248
Cont/WD		-1,662
Par	49,766,258	49,830,151
Book Value	49,275,108	49,349,396
Cost Value	49,337,459	49,401,579

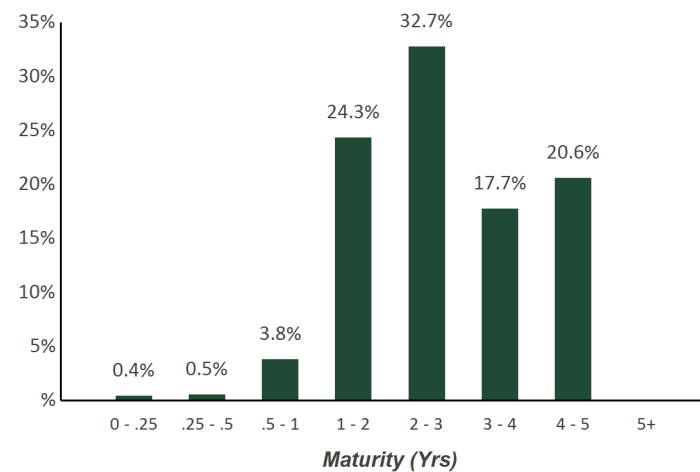
TOP ISSUERS

Government of United States	29.1%
Federal Home Loan Mortgage Corp	12.6%
Federal National Mortgage Assoc	7.4%
Federal Home Loan Bank	7.0%
Federal Farm Credit Bank	4.7%
Bank of America Corp	1.9%
Morgan Stanley	1.8%
JP Morgan Chase & Co	1.8%
Total	66.3%

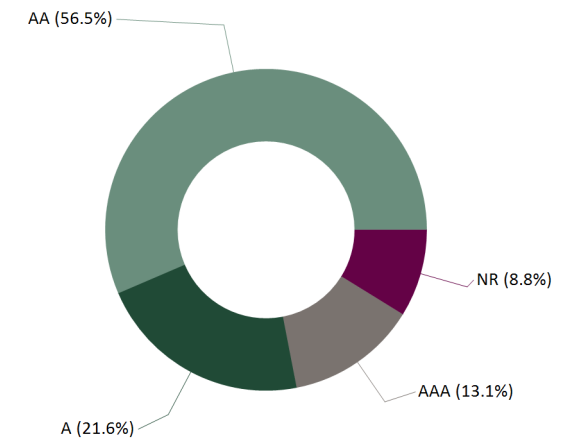
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	Annualized								
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	12/31/1997
Northern CA Cities Self Ins. Fund Short Term	1.32%	-0.58%	-5.01%	-5.14%	-2.90%	-0.46%	0.89%	0.95%	3.31%
ICE BofA 1-5 Yr US Treasury & Agency Index	1.07%	-0.84%	-5.31%	-5.57%	-3.19%	-0.76%	0.64%	0.70%	3.00%
ICE BofA 1-5 Yr AAA-A US Corp & Govt Index	1.17%	-0.81%	-5.36%	-5.59%	-3.18%	-0.71%	0.71%	0.80%	3.10%

Statement of Compliance

As of November 30, 2022



Northern California Cities Self-Insurance Fund - Short Term

The portfolio complies with state law and with the Client's investment policy.

Category	Standard	Comment
U.S. Treasuries	No limitation	Complies
Federal Agencies	30% max per Agency/GSE issuer; 20% max agency callable securities; Federal Agencies or U.S. government-sponsored enterprise obligations, participations, or other instruments, including those issued by or fully guaranteed as to principal and interest by federal agencies or U.S. government-sponsored enterprises.	Complies
Supranational Obligations	"AA" rating category or better by a NRSRO; 30% max; 10% max per issuer; USD denominated senior unsecured unsubordinated obligations; Issued or unconditionally guaranteed by IBRD, IFC, IADB	Complies
Municipal Securities (CA, Local Agency)	"A" rating category or its equivalent or better by a NRSRO; 30% max; 5% max per issuer; 5 years max maturity.	
Municipal Securities (CA, Other States)	"A" rating category or its equivalent or better by a NRSRO; 30% max; 5% max per issuer; 5 years max maturity.	Complies
Corporate Medium Term Notes	"A" rating category or better by a NRSRO; 30% max; 5% max per issuer; Issuer is a corporation organized and operating within the U.S. or by depository institutions licensed by the U.S. or any state and operating within the U.S.; 5 year max maturity.	Complies
Asset-Backed & Mortgage-Backed, Mortgage Pass-Through Securities, and Collateralized Mortgage Obligation	"AA" rating category or better by a NRSRO; 20% max (combined ABS/MBS/CMO); 5% max per Asset-Backed or Commercial Mortgage security issuer; From issuers not defined in U.S. Treasury and Federal Agencies sections of the Permitted Investments section of the policy; 5 years max maturity	Complies
Negotiable Certificates of Deposits (NCD)	The amount of NCD insured up to the FDIC limit does not require any credit ratings; Any amount above FDIC insured limit must be issued by institutions with "A-1" short-term debt rating or better by a NRSRO; or "A" long-term rating category or better by a NRSRO; 30% max (combined with CDARS); 5% max per issuer; Issued by a nationally or state-chartered bank, or a federal or state association, a state or federal credit union, or by a federally-licensed or state-licensed branch of a foreign bank.	Complies
Certificate of Deposit Placement Service (CDARS)	30% max (combination of Certificates of Deposit, including CDARS)	Complies
FDIC Insured Time Deposits (Non-negotiable CD/TD)	Non-Negotiable Certificates of Deposit in state or federally chartered banks, savings and loans, or credit unions; The amount per institution is limited to maximum covered under FDIC; 20% max combined FDIC & Collateralized CD/TD; 5 years max maturity.	Complies
Collateralized Time Deposits (Non-negotiable CD/TD)	Non-Negotiable Certificates of Deposit in state or federally chartered banks, savings and loans, or credit unions in excess of insured amounts which are fully collateralized with securities in accordance with California law; 20% max combined FDIC & Collateralized CD/TD; 5% max per issuer; 5 year max maturity.	Complies
Banker's Acceptances	"A-1" short-term debt rated or better by a NRSRO; or "A" long-term debt rating category or better by a NRSRO; 40% max; 5% max per issuer; 180 days max maturity	Complies
Commercial Paper	25% max; 5% max per issuer; 270 days maturity; 10% maximum of the outstanding commercial paper of any single issuer; Issued by an entity that meets all of the following conditions in either (a) or (b): a. Securities issued by corporations: (i) organized and operating within the U.S. with assets > \$500 million; (ii) "A-1" rated or better by a NRSRO; (iii) "A" rating or better by a NRSRO, if issuer has debt obligations. b. Securities issued by other entities: (i) organized within the U.S. as a special purpose corporation, trust, or limited liability company; (ii) must have program-wide credit enhancements including, but not limited to, overcollateralization, letters of credit, or a surety bond; (iii) rated "A-1" or better by a NRSRO.	Complies

Money Market Mutual Funds	Registered with SEC under Investment Company Act of 1940 and issued by diversified management companies and meet either of the following criteria: (i) Highest rating by two NRSROs; or (ii) Retained an investment adviser registered or exempt from SEC registration with > 5 years experience managing money market mutual funds with AUM >\$500 million; 20% max combined Money Market Mutual Funds.	<i>Complies</i>
Mutual Funds	Invest in securities as authorized under CGC, Section 53601 (a) to (k) and (m) to (q) inclusive and meet either of the following criteria: (i) Highest rating by two NRSROs; or (ii) Retained an investment adviser registered or exempt from SEC registration with > 5 years experience investing in securities authorized by CGC, Section 53601 and with AUM >\$500 million; 20% max combined Money Market Mutual Funds and Mutual Funds; 10% max per Mutual Fund	<i>Complies</i>
Local Agency Investment Fund (LAIF)	Maximum amount permitted by LAIF.	<i>Complies</i>
Local Government Investment Pool (LGIP)	No issuer limitation.	<i>Complies</i>
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	<i>Complies</i>
Prohibited	Common or preferred stocks, convertible or junk bonds, commodities, options, limited partnerships, GICs, Reverse repurchase agreements, uninsured deposits, Inverse floaters; ranges notes, mortgage derived, interest only strips, Zero interest accrual securities if held to maturity; Investments denominated in Non-USD; Collateralized Mortgage Obligations (CMOs) with collateral not specifically GNMA, FHLMC, or FNMA; Purchasing or selling securities on margin; Securities lending or any other form of borrowing or leverage	<i>Complies</i>
Max Per Issuer	5% per issuer or institution unless explicitly stated in the policy, excluding U.S. government, agency, investment pool, and money market funds	<i>Complies</i>
Maximum Maturity	10 years; The Board of Directors grants authority for the purchase of securities with maturities in excess of 5 years. Such purchases shall be of U.S. Treasury and Federal Agency securities (including Mortgage-Backed Securities)	<i>Complies</i>

Reconciliation Summary

As of November 30, 2022



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$49,275,108.45
<u>Acquisition</u>		
+ Security Purchases	\$175,173.25	
+ Money Market Fund Purchases	\$179,163.25	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$354,336.50
<u>Dispositions</u>		
- Security Sales	\$0.00	
- Money Market Fund Sales	\$175,173.25	
- MMF Withdrawals	\$1,662.50	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$113,434.71	
Total Dispositions		\$290,270.46
<u>Amortization/Accretion</u>		
+/- Net Accretion	\$10,221.21	
		\$10,221.21
<u>Gain/Loss on Dispositions</u>		
+/- Realized Gain/Loss	\$0.01	
		\$0.01
ENDING BOOK VALUE		\$49,349,395.71

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$173,865.09
<u>Acquisition</u>		
Contributions	\$0.00	
Security Sale Proceeds	\$0.00	
Accrued Interest Received	\$0.00	
Interest Received	\$65,569.91	
Dividend Received	\$158.63	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$113,434.71	
Total Acquisitions	\$179,163.25	
<u>Dispositions</u>		
Withdrawals	\$1,662.50	
Security Purchase	\$175,173.25	
Accrued Interest Paid	\$0.00	
Total Dispositions	\$176,835.75	
ENDING BOOK VALUE		\$176,192.60

Holdings Report

As of November 30, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
ABS									
58769EAC2	Mercedes-Benz Auto Lease Trust 2020-B A3 0.4% Due 11/15/2023	26,649.92	09/15/2020 0.40%	26,648.57 26,649.85	99.59 4.54%	26,540.20 4.74	0.06% (109.65)	NR / AAA AAA	0.96 0.10
477870AC3	John Deere Owner Trust 2019-B A3 2.21% Due 12/15/2023	233.06	07/16/2019 2.23%	233.01 233.05	99.90 5.06%	232.83 0.23	0.00% (0.22)	Aaa / NR AAA	1.04 0.04
92348AAA3	Verizon Owner Trust 2019-C A1A 1.94% Due 4/22/2024	9,612.16	10/01/2019 1.95%	9,611.42 9,611.93	99.73 4.60%	9,586.15 5.70	0.02% (25.78)	NR / AAA AAA	1.39 0.10
65479JAD5	Nissan Auto Receivables Owner 2019-C A3 1.93% Due 7/15/2024	31,032.16	10/16/2019 1.94%	31,030.53 31,031.60	99.58 4.69%	30,902.83 26.62	0.07% (128.77)	Aaa / AAA NR	1.62 0.15
43813DAC2	Honda Auto Receivables 2020-2 A3 0.82% Due 7/15/2024	31,916.55	05/18/2020 0.83%	31,914.04 31,915.57	98.43 5.30%	31,415.99 11.63	0.07% (499.58)	Aaa / AAA NR	1.62 0.35
47789KAC7	John Deere Owner Trust 2020-A A3 1.1% Due 8/15/2024	48,560.02	Various 1.26%	48,402.18 48,496.77	98.96 4.86%	48,057.42 23.74	0.10% (439.35)	Aaa / NR AAA	1.71 0.27
43813KAC6	Honda Auto Receivables Trust 2020-3 A3 0.37% Due 10/18/2024	79,971.58	09/22/2020 0.38%	79,959.83 79,967.97	97.60 5.39%	78,051.08 10.69	0.16% (1,916.89)	NR / AAA AAA	1.88 0.48
36262XAC8	GM Financial Auto Lease Trust 2021-3 A2 0.39% Due 10/21/2024	590,000.00	Various 0.73%	586,695.39 588,195.72	96.68 5.49%	570,414.18 70.31	1.20% (17,781.54)	NR / AAA AAA	1.89 0.65
47787NAC3	John Deere Owner Trust 2020-B A3 0.51% Due 11/15/2024	26,996.20	07/14/2020 0.52%	26,992.08 26,994.87	98.16 5.44%	26,498.45 6.12	0.06% (496.42)	Aaa / NR AAA	1.96 0.37
09690AAC7	BMW Vehicle Lease Trust 2021-2 A3 0.33% Due 12/26/2024	85,000.00	09/08/2021 0.34%	84,991.23 84,995.89	97.25 5.50%	82,662.32 4.68	0.17% (2,333.57)	Aaa / NR AAA	2.07 0.53
89236XAC0	Toyota Auto Receivables 2020-D A3 0.35% Due 1/15/2025	60,570.92	10/06/2020 0.36%	60,559.63 60,565.29	97.97 5.27%	59,339.73 9.42	0.13% (1,225.56)	NR / AAA AAA	2.13 0.41
92290BAA9	Verizon Owner Trust 2020-B A 0.47% Due 2/20/2025	133,514.17	08/04/2020 0.48%	133,486.13 133,500.40	98.16 5.52%	131,060.75 19.17	0.28% (2,439.65)	Aaa / NR AAA	2.23 0.36
36265MAC9	GM Financial Auto Lease Trust 2022-1 A3 1.9% Due 3/20/2025	240,000.00	02/15/2022 1.91%	239,997.94 239,998.68	96.18 5.47%	230,836.66 139.33	0.49% (9,162.02)	Aaa / NR AAA	2.30 1.08
05601XAC3	BMW Vehicle Lease Trust 2022-1 A3 1.1% Due 3/25/2025	115,000.00	01/11/2022 1.11%	114,982.81 114,989.63	96.27 5.45%	110,704.88 21.08	0.23% (4,284.75)	NR / AAA AAA	2.32 0.87

Holdings Report

As of November 30, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
ABS									
43813GAC5	Honda Auto Receivables Trust 2021-1 A3 0.27% Due 4/21/2025	52,811.99	02/17/2021 0.27%	52,811.02 52,811.58	96.74 5.91%	51,090.36 3.96	0.11% (1,721.22)	Aaa / NR AAA	2.39 0.58
44891RAC4	Hyundai Auto Receivables Trust 2020-C A3 0.38% Due 5/15/2025	103,400.20	10/20/2020 0.39%	103,376.39 103,391.49	97.14 5.81%	100,443.56 17.46	0.21% (2,947.93)	NR / AAA AAA	2.46 0.52
89240BAC2	Toyota Auto Receivables Owners 2021- A A3 0.26% Due 5/15/2025	188,130.85	02/02/2021 0.27%	188,095.93 188,116.34	97.24 4.90%	182,930.09 21.74	0.39% (5,186.25)	Aaa / NR AAA	2.46 0.59
44933LAC7	Hyundai Auto Receivables Trust 2021-A A3 0.38% Due 9/15/2025	119,158.73	04/20/2021 0.38%	119,146.20 119,152.75	96.39 5.88%	114,859.07 20.12	0.24% (4,293.68)	NR / AAA AAA	2.79 0.65
89239BAC5	Toyota Auto Receivables Trust 2021-C A3 0.43% Due 1/15/2026	340,000.00	12/17/2021 0.91%	336,653.13 337,742.44	94.86 5.24%	322,534.57 64.98	0.68% (15,207.87)	Aaa / AAA NR	3.13 1.08
43815GAC3	Honda Auto Receivables Trust 2021-4 A3 0.88% Due 1/21/2026	145,000.00	Various 1.59%	143,046.38 143,460.04	94.54 5.19%	137,080.42 35.44	0.29% (6,379.62)	Aaa / NR AAA	3.15 1.28
47789QAC4	John Deere Owner Trust 2021-B A3 0.52% Due 3/16/2026	115,000.00	07/13/2021 0.52%	114,989.74 114,993.57	94.57 5.29%	108,750.64 26.58	0.23% (6,242.93)	Aaa / NR AAA	3.29 1.15
89238JAC9	Toyota Auto Receivables Trust 2021-D A3 0.71% Due 4/15/2026	85,000.00	11/09/2021 0.71%	84,998.19 84,998.77	93.87 6.16%	79,787.05 26.82	0.17% (5,211.72)	NR / AAA AAA	3.38 1.14
44935FAD6	Hyundai Auto Receivables Trust 2021-C A3 0.74% Due 5/15/2026	65,000.00	11/09/2021 0.75%	64,985.49 64,990.25	93.96 5.60%	61,071.99 21.38	0.13% (3,918.26)	NR / AAA AAA	3.46 1.26
43815BAC4	Honda Auto Receivables Trust 2022-1 A3 1.88% Due 5/15/2026	190,000.00	02/15/2022 1.89%	189,971.42 189,978.24	94.74 5.16%	180,000.83 158.76	0.38% (9,977.41)	Aaa / AAA NR	3.46 1.63
05602RAD3	BMW Vehicle Owner Trust 2022-A A3 3.21% Due 8/25/2026	120,000.00	05/10/2022 3.23%	119,993.76 119,994.84	96.81 5.66%	116,173.96 64.20	0.25% (3,820.88)	Aaa / AAA NR	3.74 1.33
362554AC1	GM Financial Securitized Term 2021-4 A3 0.68% Due 9/16/2026	70,000.00	10/13/2021 0.68%	69,998.22 69,998.80	93.87 5.87%	65,711.23 19.83	0.14% (4,287.57)	Aaa / AAA NR	3.80 1.20

Holdings Report

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CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
ABS									
47787JAC2	John Deere Owner Trust 2022-A A3 2.32% Due 9/16/2026	145,000.00	03/10/2022 2.34%	144,967.93 144,974.45	95.38 5.32%	138,300.70 149.51	0.29% (6,673.75)	Aaa / NR AAA	3.80 1.56
448977AD0	Hyundai Auto Receivables Trust 2022-A A3 2.22% Due 10/15/2026	155,000.00	03/09/2022 2.23%	154,994.03 154,995.34	95.12 5.34%	147,430.90 152.93	0.31% (7,564.44)	NR / AAA AAA	3.88 1.59
380146AC4	GM Financial Auto Receivables 2022-1 A3 1.26% Due 11/16/2026	75,000.00	01/11/2022 1.27%	74,993.48 74,995.18	95.00 4.94%	71,251.31 39.38	0.15% (3,743.87)	NR / AAA AAA	3.96 1.38
47800AAC4	John Deere Owner Trust 2022-B A3 3.74% Due 2/16/2027	150,000.00	07/12/2022 3.77%	149,985.67 149,987.14	97.59 5.14%	146,389.31 249.33	0.31% (3,597.83)	Aaa / NR AAA	4.22 1.77
02582JIT8	American Express Credit Trust 2022-2 A 3.39% Due 5/17/2027	615,000.00	Various 4.05%	605,356.10 606,006.62	96.65 4.89%	594,398.79 926.60	1.26% (11,607.83)	NR / AAA AAA	4.46 2.29
47800BAC2	John Deere Owner Trust 2022-C A3 5.09% Due 6/15/2027	340,000.00	10/12/2022 5.15%	339,973.62 339,974.47	100.18 5.06%	340,625.29 2,019.03	0.72% 650.82	Aaa / NR AAA	4.54 2.21
92348KAV5	Verizon Master Trust 2022-5 A1A 3.72% Due 7/20/2027	130,000.00	08/02/2022 3.75%	129,994.28 129,994.91	98.12 5.16%	127,553.96 147.77	0.27% (2,440.95)	NR / AAA AAA	4.64 1.62
Total ABS		4,682,558.51	1.94%	4,663,835.77 4,667,704.44	5.29%	4,522,687.50 4,519.28	9.55% (145,016.94)	Aaa / AAA AAA	3.18 1.25
AGENCY									
3137EAER6	FHLMC Note 0.375% Due 5/5/2023	250,000.00	05/05/2020 0.39%	249,895.00 249,985.11	98.21 4.62%	245,519.00 67.71	0.52% (4,466.11)	Aaa / AA+ AAA	0.43 0.42
3135G05G4	FNMA Note 0.25% Due 7/10/2023	230,000.00	07/08/2020 0.32%	229,505.50 229,900.20	97.32 4.75%	223,837.15 225.21	0.47% (6,063.05)	Aaa / AA+ AAA	0.61 0.60
3137EAEV7	FHLMC Note 0.25% Due 8/24/2023	325,000.00	08/19/2020 0.28%	324,668.50 324,919.69	96.72 4.86%	314,332.52 218.92	0.66% (10,587.17)	Aaa / AA+ AAA	0.73 0.72
3135G0U43	FNMA Note 2.875% Due 9/12/2023	45,000.00	09/12/2018 2.96%	44,815.50 44,971.17	98.51 4.83%	44,329.59 283.91	0.09% (641.58)	Aaa / AA+ AAA	0.78 0.76
3135G06H1	FNMA Note 0.25% Due 11/27/2023	150,000.00	11/23/2020 0.29%	149,829.00 149,943.73	95.55 4.90%	143,323.05 4.17	0.30% (6,620.68)	Aaa / AA+ AAA	0.99 0.97
3130A0F70	FHLB Note 3.375% Due 12/8/2023	1,400,000.00	Various 3.94%	1,400,402.00 1,392,059.84	98.56 4.84%	1,379,799.40 22,706.25	2.96% (12,260.44)	Aaa / AA+ AAA	1.02 0.97

Holdings Report

As of November 30, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
AGENCY									
3130AB3H7	FHLB Note 2.375% Due 3/8/2024	500,000.00	04/29/2019 2.37%	500,035.00 500,009.13	97.04 4.80%	485,176.50 2,737.85	1.03% (14,832.63)	Aaa / AA+ NR	1.27 1.22
3130A1XJ2	FHLB Note 2.875% Due 6/14/2024	475,000.00	06/18/2019 1.96%	495,548.65 481,327.00	97.28 4.73%	462,075.25 6,334.99	0.99% (19,251.75)	Aaa / AA+ NR	1.54 1.46
3135G0V75	FNMA Note 1.75% Due 7/2/2024	500,000.00	12/22/2021 0.84%	511,285.00 507,086.78	95.78 4.53%	478,884.50 3,621.53	1.02% (28,202.28)	Aaa / AA+ AAA	1.59 1.53
3130A2UW4	FHLB Note 2.875% Due 9/13/2024	450,000.00	09/13/2019 1.79%	473,305.50 458,330.69	97.11 4.58%	436,978.35 2,803.13	0.93% (21,352.34)	Aaa / AA+ AAA	1.79 1.70
3133ENP79	FFCB Note 4.25% Due 9/26/2024	1,200,000.00	09/26/2022 4.38%	1,197,148.80 1,197,402.67	99.56 4.50%	1,194,736.80 9,208.33	2.54% (2,665.87)	Aaa / AA+ NR	1.82 1.72
3135G0W66	FNMA Note 1.625% Due 10/15/2024	200,000.00	10/17/2019 1.66%	199,658.00 199,871.75	94.84 4.52%	189,689.20 415.28	0.40% (10,182.55)	Aaa / AA+ AAA	1.88 1.81
3130AQF40	FHLB Note 1% Due 12/20/2024	550,000.00	12/21/2021 1.02%	549,642.50 549,754.91	93.04 4.59%	511,732.10 2,459.72	1.08% (38,022.81)	Aaa / AA+ AAA	2.06 1.98
3135G0X24	FNMA Note 1.625% Due 1/7/2025	505,000.00	Various 1.21%	514,840.05 509,283.13	94.40 4.44%	476,729.09 3,282.50	1.01% (32,554.04)	Aaa / AA+ AAA	2.11 2.02
3137EAEPO	FHLMC Note 1.5% Due 2/12/2025	605,000.00	02/13/2020 1.52%	604,534.15 604,794.77	94.04 4.37%	568,944.42 2,747.71	1.21% (35,850.35)	Aaa / AA+ AAA	2.21 2.12
3135G03U5	FNMA Note 0.625% Due 4/22/2025	475,000.00	04/22/2020 0.67%	474,021.50 474,531.67	91.58 4.37%	435,018.30 321.61	0.92% (39,513.37)	Aaa / AA+ AAA	2.39 2.33
3135G04Z3	FNMA Note 0.5% Due 6/17/2025	565,000.00	Various 0.47%	565,574.15 565,364.87	91.07 4.24%	514,538.72 1,286.94	1.09% (50,826.15)	Aaa / AA+ AAA	2.55 2.47
3137EAEU9	FHLMC Note 0.375% Due 7/21/2025	320,000.00	07/21/2020 0.48%	318,406.40 319,158.64	90.53 4.20%	289,710.72 433.33	0.61% (29,447.92)	Aaa / AA+ AAA	2.64 2.57
3135G05X7	FNMA Note 0.375% Due 8/25/2025	560,000.00	Various 0.46%	557,801.20 558,778.53	90.27 4.17%	505,523.76 560.00	1.07% (53,254.77)	Aaa / AA+ AAA	2.74 2.67
3137EAEEX3	FHLMC Note 0.375% Due 9/23/2025	555,000.00	Various 0.44%	553,354.65 554,057.30	89.98 4.18%	499,414.53 393.13	1.05% (54,642.77)	Aaa / AA+ AAA	2.82 2.74
3133ENP95	FFCB Note 4.25% Due 9/30/2025	1,000,000.00	09/23/2022 4.31%	998,270.00 998,367.86	99.88 4.30%	998,761.00 7,201.39	2.12% 393.14	Aaa / AA+ NR	2.84 2.63
3135G06G3	FNMA Note 0.5% Due 11/7/2025	565,000.00	Various 0.56%	563,434.90 564,082.23	89.87 4.20%	507,773.98 188.34	1.07% (56,308.25)	Aaa / AA+ AAA	2.94 2.86



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
Total Agency		11,425,000.00	2.00%	11,475,975.95 11,433,981.67	4.50%	10,906,827.93 67,501.95	23.15% (527,153.74)	Aaa / AA+ AAA	1.92 1.84
CMO									
3137B4WB8	FHLMC K033 A2 3.06% Due 7/25/2023	125,000.00	09/13/2019 2.14%	129,077.15 125,684.36	98.78 5.14%	123,480.59 63.75	0.26% (2,203.77)	Aaa / NR NR	0.65 0.49
3137B7MZ9	FHLMC K036 A2 3.527% Due 10/25/2023	400,000.00	10/29/2018 3.32%	403,937.50 400,709.62	98.60 5.15%	394,419.88 235.13	0.83% (6,289.74)	Aaa / NR AAA	0.90 0.73
3137BYPQ7	FHLMC K726 A2 2.905% Due 4/25/2024	293,399.45	04/22/2019 2.72%	295,496.80 293,986.07	97.28 5.07%	285,433.48 710.27	0.60% (8,552.59)	NR / AAA NR	1.40 1.19
3137BFE98	FHLMC K041 A2 3.171% Due 10/25/2024	500,000.00	12/15/2021 1.17%	526,328.13 517,310.94	96.89 4.91%	484,435.05 1,321.25	1.02% (32,875.89)	Aaa / AAA AAA	1.90 1.71
3137BPW21	FHLMC K055 A2 2.673% Due 3/25/2026	170,000.00	12/15/2021 1.25%	178,705.86 176,739.65	94.45 4.52%	160,571.90 378.68	0.34% (16,167.75)	NR / NR AAA	3.32 3.00
3137FQXJ7	FHLMC K737 A2 2.525% Due 10/25/2026	523,000.00	12/15/2021 1.41%	548,700.55 543,607.54	93.05 4.54%	486,667.14 1,100.48	1.03% (56,940.40)	NR / NR AAA	3.90 3.50
3137BTUM1	FHLMC K061 A2 3.347% Due 11/25/2026	750,000.00	09/23/2022 4.45%	721,201.17 722,434.03	96.04 4.46%	720,335.63 2,091.88	1.52% (2,098.40)	NR / NR AAA	3.99 3.49
3137BVZ82	FHLMC K063 3.43% Due 1/25/2027	680,000.00	09/23/2022 4.42%	654,181.25 655,227.07	96.25 4.43%	654,490.89 1,943.67	1.38% (736.18)	NR / NR AAA	4.16 3.66
3137FBU79	FHLMC K069 A2 3.187% Due 9/25/2027	750,000.00	09/23/2022 4.68%	713,701.17 714,975.51	95.07 4.34%	713,027.03 1,991.88	1.51% (1,948.48)	NR / AAA NR	4.82 4.25
Total CMO		4,191,399.45	3.24%	4,171,329.58 4,150,674.79	4.63%	4,022,861.59 9,836.99	8.51% (127,813.20)	Aaa / AAA AAA	3.29 2.89
CORPORATE									
24422EVN6	John Deere Capital Corp Note 0.45% Due 1/17/2024	195,000.00	03/01/2021 0.47%	194,861.55 194,945.62	95.46 4.62%	186,139.79 326.63	0.39% (8,805.83)	A2 / A A	1.13 1.10
808513BN4	Charles Schwab Corp Callable Note Cont 2/18/2024 0.75% Due 3/18/2024	160,000.00	03/16/2021 0.77%	159,920.00 159,965.47	94.97 4.78%	151,957.76 243.33	0.32% (8,007.71)	A2 / A A	1.30 1.26
06367TQW3	Bank of Montreal Note 0.625% Due 7/9/2024	200,000.00	02/09/2022 1.89%	194,072.00 196,048.00	93.29 5.02%	186,572.00 493.06	0.39% (9,476.00)	A2 / A- AA-	1.61 1.56

Holdings Report

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CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
CORPORATE									
79466LAG9	Salesforce.com Inc Callable Note Cont 7/15/2022 0.625% Due 7/15/2024	295,000.00	Various 0.93%	292,715.95 293,580.65	93.81 4.63%	276,724.75 696.53	0.59% (16,855.90)	A2 / A+ NR	1.62 1.58
69371RQ25	Paccar Financial Corp Note 2.15% Due 8/15/2024	70,000.00	08/08/2019 2.20%	69,845.30 69,947.25	95.60 4.86%	66,919.79 443.14	0.14% (3,027.46)	A1 / A+ NR	1.71 1.64
78015K7C2	Royal Bank of Canada Note 2.25% Due 11/1/2024	325,000.00	12/05/2019 2.26%	324,831.00 324,933.78	95.22 4.89%	309,473.13 609.38	0.65% (15,460.65)	A1 / A AA-	1.92 1.84
14913Q3B3	Caterpillar Finl Service Note 2.15% Due 11/8/2024	325,000.00	02/19/2020 1.83%	329,628.00 326,902.80	95.47 4.62%	310,282.38 446.42	0.66% (16,620.42)	A2 / A A	1.94 1.86
89236TJT3	Toyota Motor Credit Corp Note 1.45% Due 1/13/2025	310,000.00	01/10/2022 1.50%	309,584.60 309,706.64	93.88 4.51%	291,020.25 1,723.08	0.62% (18,686.39)	A1 / A+ A+	2.12 2.04
90331HPL1	US Bank NA Callable Note Cont 12/21/2024 2.05% Due 1/21/2025	340,000.00	01/16/2020 2.10%	339,275.80 339,690.02	94.64 4.71%	321,786.20 2,516.94	0.68% (17,903.82)	A1 / AA- AA-	2.15 2.04
69371RR73	Paccar Financial Corp Note 2.85% Due 4/7/2025	340,000.00	03/31/2022 2.86%	339,911.60 339,930.80	96.24 4.55%	327,225.86 1,453.50	0.69% (12,704.94)	A1 / A+ NR	2.35 2.23
14913R2V8	Caterpillar Financial Service Note 3.4% Due 5/13/2025	165,000.00	05/10/2022 3.44%	164,790.45 164,829.07	97.44 4.51%	160,776.99 280.50	0.34% (4,052.08)	A2 / A A	2.45 2.32
747525AF0	Qualcomm Inc Callable Note Cont 2/20/2025 3.45% Due 5/20/2025	350,000.00	12/22/2021 1.46%	372,977.50 366,695.75	97.69 4.45%	341,899.60 368.96	0.72% (24,796.15)	A2 / A NR	2.47 2.34
46647PCH7	JP Morgan Chase & Co Callable Note Cont 6/1/2024 0.824% Due 6/1/2025	300,000.00	05/24/2021 0.78%	300,388.80 300,194.40	93.00 5.23%	278,997.30 1,236.00	0.59% (21,197.10)	A1 / A- AA-	2.50 2.39
63743HFE7	National Rural Utilities Note 3.45% Due 6/15/2025	355,000.00	Various 4.44%	346,061.65 346,642.33	96.41 4.97%	342,254.08 7,042.32	0.74% (4,388.25)	A2 / A- A	2.54 2.35
46647PCK0	JP Morgan Chase & Co Callable Note Cont 6/23/2024 0.969% Due 6/23/2025	140,000.00	Various 0.95%	140,087.55 140,045.57	92.98 5.25%	130,171.16 595.40	0.28% (9,874.41)	A1 / A- AA-	2.56 2.45
89788MAA0	Truist Financial Corp Callable Note Cont 07/03/2025 1.2% Due 8/5/2025	350,000.00	02/03/2022 1.85%	342,314.00 344,104.39	90.74 4.93%	317,595.25 1,353.33	0.67% (26,509.14)	A3 / A- A	2.68 2.57
756109BE3	Realty Income Corp Callable Note Cont 9/1/2025 4.625% Due 11/1/2025	500,000.00	09/26/2022 5.09%	493,405.00 493,778.52	99.54 4.79%	497,696.50 1,927.08	1.05% 3,917.98	A3 / A- NR	2.92 2.69

Holdings Report

As of November 30, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
CORPORATE									
89236TKK0	Toyota Motor Credit Corp Note 5.4% Due 11/10/2025	175,000.00	11/08/2022 5.36%	175,173.25 175,169.93	101.69 4.78%	177,952.43 551.25	0.38% 2,782.50	A1 / A+ A+	2.95 2.69
46647PBK1	JP Morgan Chase & Co Callable Note Cont 4/22/2025 2.083% Due 4/22/2026	200,000.00	02/17/2022 3.37%	196,508.00 197,155.86	92.90 5.28%	185,802.80 451.32	0.39% (11,353.06)	A1 / A- AA-	3.39 2.28
6174468Q5	Morgan Stanley Callable Note Cont 4/28/2025 2.188% Due 4/28/2026	370,000.00	Various 4.72%	348,960.00 351,436.44	93.02 5.31%	344,170.67 742.09	0.73% (7,265.77)	A1 / A- A+	3.41 2.29
023135BX3	Amazon.com Inc Callable Note Cont 4/12/2026 1% Due 5/12/2026	440,000.00	05/10/2021 1.09%	438,099.20 438,690.47	89.14 4.43%	392,202.36 232.22	0.83% (46,488.11)	A1 / AA AA-	3.45 3.32
808513BR5	Charles Schwab Corp Callable Note Cont 4/13/2026 1.15% Due 5/13/2026	200,000.00	12/15/2021 1.49%	197,152.00 197,770.13	89.05 4.62%	178,096.20 115.00	0.38% (19,673.93)	A2 / A A	3.45 3.31
91324PEC2	United Health Group Inc Callable Note Cont 4/15/2026 1.15% Due 5/15/2026	355,000.00	Various 1.09%	355,928.75 355,664.14	90.00 4.29%	319,501.42 181.45	0.67% (36,162.72)	A3 / A+ A	3.46 3.32
89236TJK2	Toyota Motor Credit Corp Note 1.125% Due 6/18/2026	300,000.00	06/15/2021 1.13%	299,868.00 299,906.39	88.89 4.55%	266,671.20 1,528.13	0.57% (33,235.19)	A1 / A+ A+	3.55 3.39
06051GJD2	Bank of America Corp Callable Note Cont 6/19/2025 1.319% Due 6/19/2026	350,000.00	Various 1.71%	349,042.00 349,146.48	90.23 5.36%	315,799.75 2,077.43	0.67% (33,346.73)	A2 / A- AA-	3.55 3.35
594918BR4	Microsoft Callable Note Cont 5/8/2026 2.4% Due 8/8/2026	350,000.00	12/21/2021 1.36%	365,442.00 362,125.40	94.06 4.15%	329,203.00 2,636.67	0.70% (32,922.40)	Aaa / AAA AAA	3.69 3.45
89114TZG0	Toronto-Dominion Bank Note 1.25% Due 9/10/2026	200,000.00	12/15/2021 1.67%	196,202.00 196,969.07	87.90 4.79%	175,790.80 562.50	0.37% (21,178.27)	A1 / A AA-	3.78 3.60
037833DN7	Apple Inc Callable Note Cont 7/11/2026 2.05% Due 9/11/2026	270,000.00	Various 1.50%	276,565.80 275,169.31	92.08 4.34%	248,613.57 1,230.00	0.53% (26,555.74)	Aaa / AA+ NR	3.78 3.56
06368FAC3	Bank of Montreal Note 1.25% Due 9/15/2026	280,000.00	09/13/2021 1.28%	279,661.20 279,743.21	87.71 4.84%	245,592.48 738.89	0.52% (34,150.73)	A2 / A- AA-	3.79 3.61
931142ER0	Wal-Mart Stores Callable Note Cont 08/17/2026 1.05% Due 9/17/2026	70,000.00	09/08/2021 1.09%	69,867.70 69,899.58	88.81 4.27%	62,164.27 151.08	0.13% (7,735.31)	Aa2 / AA AA	3.80 3.64
78016EZZ3	Royal Bank of Canada Note 1.4% Due 11/2/2026	200,000.00	12/15/2021 1.74%	196,850.00 197,467.27	88.00 4.79%	176,007.40 225.56	0.37% (21,459.87)	A1 / A AA-	3.93 3.73

Holdings Report

As of November 30, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
CORPORATE									
87612EBM7	Target Corp Callable Note Cont 12/15/2026 1.95% Due 1/15/2027	205,000.00	01/19/2022 1.99%	204,651.50 204,711.15	91.42 4.24%	187,400.75 1,510.17	0.40% (17,310.40)	A2 / A A	4.13 3.86
808513BY0	Charles Schwab Corp Callable Note Cont 2/3/2027 2.45% Due 3/3/2027	140,000.00	03/01/2022 2.47%	139,848.80 139,871.41	91.74 4.61%	128,435.44 838.44	0.27% (11,435.97)	A2 / A A	4.26 3.94
084664CZ2	Berkshire Hathaway Callable Note Cont 2/15/2027 2.3% Due 3/15/2027	410,000.00	03/07/2022 2.30%	409,922.10 409,933.23	93.08 4.07%	381,625.54 1,990.78	0.81% (28,307.69)	Aa2 / AA A+	4.29 4.00
46647PCB0	JP Morgan Chase & Co Callable Note Cont 4/22/2026 1.578% Due 4/22/2027	300,000.00	09/23/2022 5.43%	261,462.00 262,963.78	88.29 5.27%	264,870.60 512.85	0.56% 1,906.82	A1 / A- AA-	4.39 4.12
06051GHT9	Bank of America Corp Callable Note 1X 4/23/2026 3.559% Due 4/23/2027	620,000.00	Various 5.22%	589,716.56 591,179.52	94.32 5.41%	584,810.66 2,329.17	1.24% (6,368.86)	A2 / A- AA-	4.40 3.13
665859AW4	Northern Trust Company Callable Note Cont 4/10/2027 4% Due 5/10/2027	330,000.00	Various 3.89%	331,518.15 331,407.96	97.92 4.52%	323,145.24 770.00	0.68% (8,262.72)	A2 / A+ A+	4.44 4.01
91324PEG3	United Health Group Inc Callable Note Cont 4/15/2027 3.7% Due 5/15/2027	155,000.00	05/17/2022 3.69%	155,073.50 155,065.62	96.93 4.47%	150,235.77 254.90	0.32% (4,829.85)	A3 / A+ A	4.46 4.05
89115A2C5	Toronto-Dominion Bank Note 4.108% Due 6/8/2027	550,000.00	Various 4.60%	538,655.75 539,102.53	96.56 4.97%	531,103.10 10,857.68	1.14% (7,999.43)	A1 / A NR	4.52 3.98
61747YEC5	Morgan Stanley Callable Note Cont 7/20/2026 1.512% Due 7/20/2027	600,000.00	09/23/2022 5.42%	517,038.00 520,107.17	87.01 5.35%	522,070.80 3,301.20	1.11% 1,963.63	A1 / A- A+	4.64 4.33
78016FZS6	Royal Bank of Canada Note 4.24% Due 8/3/2027	225,000.00	09/23/2022 5.11%	216,670.50 216,976.21	96.90 4.99%	218,030.40 3,259.50	0.47% 1,054.19	A1 / A AA-	4.68 4.12
14913R3A3	Caterpillar Financial Service Note 3.6% Due 8/12/2027	225,000.00	09/23/2022 4.76%	213,781.50 214,191.16	96.15 4.52%	216,331.88 2,452.50	0.46% 2,140.72	A2 / A A	4.70 4.22
24422EWK1	John Deere Capital Corp Note 4.15% Due 9/15/2027	500,000.00	09/23/2022 4.68%	488,405.00 488,820.48	98.14 4.59%	490,700.50 4,784.03	1.05% 1,880.02	A2 / A A	4.79 4.25
Total Corporate		12,740,000.00	2.86%	12,526,734.01 12,532,584.96	4.78%	11,913,821.82 66,040.41	25.27% (618,763.14)	A1 / A A+	3.37 3.05



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
MONEY MARKET FUND									
26200X845	Dreyfus Funds Inst'l Reserve Treasury #6541	176,192.60	Various 0.01%	176,192.60 176,192.60	1.00 0.01%	176,192.60 0.00	0.37% 0.00	Aaa / AAA AAA	0.00 0.00
Total Money Market Fund		176,192.60	0.01%	176,192.60 176,192.60	0.01%	176,192.60 0.00	0.37% 0.00	Aaa / AAA AAA	0.00 0.00
MUNICIPAL BONDS									
13063DRK6	California State Taxable GO 2.4% Due 10/1/2024	320,000.00	10/16/2019 1.91%	327,350.40 322,729.92	96.56 4.37%	308,998.40 1,280.00	0.65% (13,731.52)	Aa2 / AA- AA	1.84 1.76
649791RC6	New York St STE-GO 1.25% Due 3/15/2027	325,000.00	06/17/2022 3.89%	288,284.75 291,728.80	87.26 4.55%	283,588.50 857.64	0.60% (8,140.30)	Aa1 / AA+ AA+	4.29 4.08
Total Municipal Bonds		645,000.00	2.85%	615,635.15 614,458.72	4.46%	592,586.90 2,137.64	1.25% (21,871.82)	Aa2 / AA AA	3.01 2.87
SUPRANATIONAL									
459058JL8	Intl. Bank Recon & Development Note 0.5% Due 10/28/2025	910,000.00	Various 1.00%	892,819.20 897,119.00	89.98 4.19%	818,839.84 417.09	1.73% (78,279.16)	Aaa / AAA AAA	2.91 2.83
4581X0DV7	Inter-American Dev Bank Note 0.875% Due 4/20/2026	575,000.00	04/13/2021 0.97%	572,366.50 573,217.41	89.79 4.14%	516,270.08 573.00	1.09% (56,947.33)	Aaa / AAA AAA	3.39 3.27
Total Supranational		1,485,000.00	0.99%	1,465,185.70 1,470,336.41	4.17%	1,335,109.92 990.09	2.82% (135,226.49)	Aaa / AAA AAA	3.10 3.00
US TREASURY									
91282CDM0	US Treasury Note 0.5% Due 11/30/2023	550,000.00	12/23/2021 0.68%	548,109.38 549,021.07	95.87 4.78%	527,291.05 7.55	1.11% (21,730.02)	Aaa / AA+ AAA	1.00 0.98
912828B66	US Treasury Note 2.75% Due 2/15/2024	1,000,000.00	09/27/2022 4.37%	978,515.63 981,238.40	97.78 4.65%	977,812.00 8,070.65	2.08% (3,426.40)	Aaa / AA+ AAA	1.21 1.16
91282CBR1	US Treasury Note 0.25% Due 3/15/2024	350,000.00	03/30/2021 0.33%	349,152.34 349,631.11	94.56 4.64%	330,955.10 186.12	0.70% (18,676.01)	Aaa / AA+ AAA	1.29 1.26



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
US TREASURY									
91282CCC3	US Treasury Note 0.25% Due 5/15/2024	700,000.00	12/21/2021 0.80%	690,839.84 694,441.09	93.92 4.61%	657,426.00 77.35	1.39% (37,015.09)	Aaa / AA+ AAA	1.46 1.42
912828XX3	US Treasury Note 2% Due 6/30/2024	550,000.00	12/12/2019 1.74%	556,294.92 552,186.74	96.15 4.55%	528,816.20 4,603.26	1.13% (23,370.54)	Aaa / AA+ AAA	1.58 1.52
912828D56	US Treasury Note 2.375% Due 8/15/2024	500,000.00	08/29/2019 1.45%	522,167.97 507,621.77	96.48 4.53%	482,422.00 3,485.05	1.03% (25,199.77)	Aaa / AA+ AAA	1.71 1.64
9128283D0	US Treasury Note 2.25% Due 10/31/2024	500,000.00	11/07/2019 1.77%	511,308.59 504,351.85	96.11 4.39%	480,547.00 963.40	1.02% (23,804.85)	Aaa / AA+ AAA	1.92 1.84
91282CDN8	US Treasury Note 1% Due 12/15/2024	550,000.00	12/15/2021 0.99%	550,171.88 550,116.94	93.54 4.34%	514,486.50 2,539.62	1.09% (35,630.44)	Aaa / AA+ AAA	2.04 1.97
912828ZC7	US Treasury Note 1.125% Due 2/28/2025	450,000.00	03/18/2020 0.81%	456,943.36 453,150.83	93.32 4.27%	419,941.35 1,286.60	0.89% (33,209.48)	Aaa / AA+ AAA	2.25 2.17
91282CED9	US Treasury Note 1.75% Due 3/15/2025	235,000.00	04/08/2022 2.71%	228,702.73 230,076.57	94.60 4.25%	222,304.60 874.76	0.47% (7,771.97)	Aaa / AA+ AAA	2.29 2.20
912828ZF0	US Treasury Note 0.5% Due 3/31/2025	565,000.00	01/25/2021 0.32%	569,259.57 567,376.98	91.88 4.19%	519,115.79 481.18	1.10% (48,261.19)	Aaa / AA+ AAA	2.33 2.27
91282CFE6	US Treasury Note 3.125% Due 8/15/2025	1,200,000.00	09/23/2022 4.21%	1,164,984.38 1,167,177.01	97.41 4.14%	1,168,922.40 11,005.43	2.49% 1,745.39	Aaa / AA+ AAA	2.71 2.54
91282CFK2	US Treasury Note 3.5% Due 9/15/2025	1,200,000.00	09/26/2022 4.28%	1,174,312.50 1,175,852.80	98.39 4.11%	1,180,687.20 8,933.70	2.51% 4,834.40	Aaa / AA+ AAA	2.79 2.61
91282CAM3	US Treasury Note 0.25% Due 9/30/2025	575,000.00	02/19/2021 0.51%	568,149.41 570,786.13	89.97 4.03%	517,343.03 244.85	1.09% (53,443.10)	Aaa / AA+ AAA	2.84 2.77
91282CAT8	US Treasury Note 0.25% Due 10/31/2025	575,000.00	01/11/2021 0.48%	568,800.78 571,233.79	89.63 4.06%	515,343.75 123.10	1.09% (55,890.04)	Aaa / AA+ AAA	2.92 2.85
91282CAZ4	US Treasury Note 0.375% Due 11/30/2025	565,000.00	03/26/2021 0.77%	554,869.73 558,501.67	89.64 4.08%	506,447.36 5.82	1.07% (52,054.31)	Aaa / AA+ AAA	3.00 2.93
91282CCJ8	US Treasury Note 0.875% Due 6/30/2026	350,000.00	12/22/2021 1.22%	344,708.98 345,808.87	89.64 4.01%	313,755.75 1,281.59	0.66% (32,053.12)	Aaa / AA+ AAA	3.58 3.45
91282CCP4	US Treasury Note 0.625% Due 7/31/2026	140,000.00	08/04/2021 0.68%	139,622.66 139,722.75	88.59 4.00%	124,025.72 292.46	0.26% (15,697.03)	Aaa / AA+ AAA	3.67 3.55
91282CCW9	US Treasury Note 0.75% Due 8/31/2026	150,000.00	09/17/2021 0.86%	149,185.55 149,382.62	88.81 3.99%	133,218.75 285.91	0.28% (16,163.87)	Aaa / AA+ AAA	3.75 3.62

Holdings Report

As of November 30, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
US TREASURY									
91282CCZ2	US Treasury Note 0.875% Due 9/30/2026	850,000.00	Various 1.08%	841,591.80 843,504.92	89.08 3.97%	757,197.00 1,266.83	1.60% (86,307.92)	Aaa / AA+ AAA	3.84 3.69
91282CEW7	US Treasury Note 3.25% Due 6/30/2027	600,000.00	Various 3.13%	603,357.42 603,105.97	97.40 3.87%	584,390.40 8,160.32	1.25% (18,715.57)	Aaa / AA+ AAA	4.58 4.15
91282CFB2	US Treasury Note 2.75% Due 7/31/2027	1,090,000.00	Various 3.99%	1,030,896.10 1,033,097.56	95.28 3.86%	1,038,565.08 10,018.82	2.21% 5,467.52	Aaa / AA+ AAA	4.67 4.28
91282CFH9	US Treasury Note 3.125% Due 8/31/2027	1,240,000.00	Various 3.76%	1,204,744.92 1,206,074.68	96.95 3.83%	1,202,121.72 9,848.07	2.56% (3,952.96)	Aaa / AA+ AAA	4.75 4.33
Total US Treasury		14,485,000.00	2.28%	14,306,690.44 14,303,462.12	4.20%	13,703,135.75 74,042.44	29.07% (600,326.37)	Aaa / AA+ AAA	2.82 2.66
				49,401,579.20		47,173,224.01	100.00%	Aa2 / AA	2.83
TOTAL PORTFOLIO		49,830,150.56	2.37%	49,349,395.71	4.54%	225,068.80	(2,176,171.70)	AAA	2.46
TOTAL MARKET VALUE PLUS ACCRUED						47,398,292.81			



Northern Cal. Cities Self Ins. Fund Long Term - Account #171

MONTHLY ACCOUNT STATEMENT

NOVEMBER 1, 2022 THROUGH NOVEMBER 30, 2022

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact operations@chandlerasset.com

Custodian

Bank of New York Mellon
Lauren Dehner
(904) 645-1918

CHANDLER ASSET MANAGEMENT
chandlerasset.com

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Please see Important Disclosures.



PORTFOLIO CHARACTERISTICS

Average Modified Duration	3.55
Average Coupon	1.81%
Average Purchase YTM	1.88%
Average Market YTM	4.41%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	4.00 yrs
Average Life	3.80 yrs

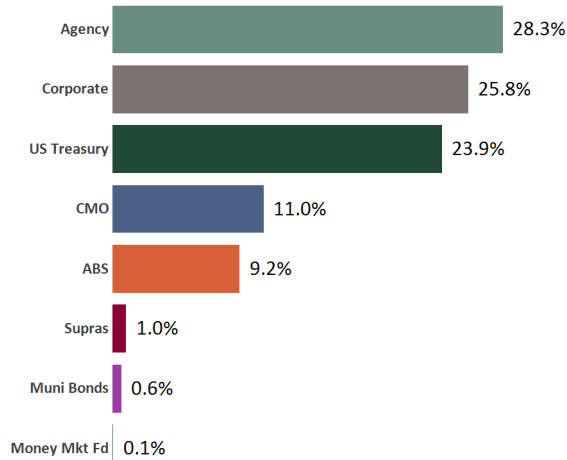
ACCOUNT SUMMARY

	Beg. Values as of 10/31/22	End Values as of 11/30/22
Market Value	26,903,747	27,416,038
Accrued Interest	116,682	113,601
Total Market Value	27,020,429	27,529,638
Income Earned	44,788	45,546
Cont/WD		0
Par	29,750,877	29,841,494
Book Value	29,653,159	29,692,819
Cost Value	29,680,010	29,706,768

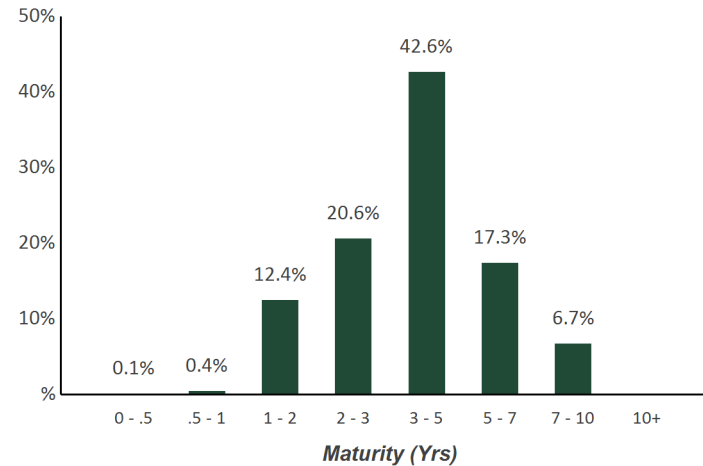
TOP ISSUERS

Government of United States	23.9%
Federal Home Loan Mortgage Corp	14.8%
Federal National Mortgage Assoc	11.7%
Federal Home Loan Bank	10.9%
JP Morgan Chase & Co	2.0%
Bank of America Corp	2.0%
Tennessee Valley Authority	2.0%
Morgan Stanley	1.8%
Total	69.0%

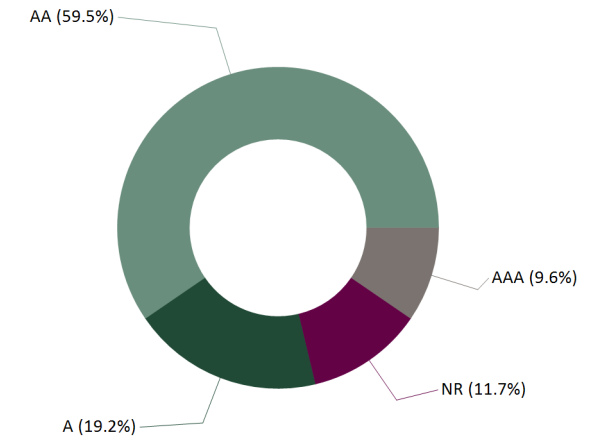
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	Annualized								
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	5/31/2006
Northern Cal. Cities Self Ins. Fund Long Term	1.88%	-1.25%	-7.30%	-7.47%	-4.34%	-1.05%	0.77%	1.01%	2.91%
ICE BofA 1-10 Yr US Treasury & Agency Index	1.68%	-1.29%	-7.40%	-7.67%	-4.54%	-1.29%	0.52%	0.70%	2.55%
ICE BofA 1-10 Yr AAA-A US Corp & Govt Index	1.90%	-1.25%	-7.66%	-7.88%	-4.60%	-1.21%	0.67%	0.94%	2.71%

Statement of Compliance

As of November 30, 2022



Northern California Cities Self-Insurance Fund - Long Term

The portfolio complies with state law and with the Client's investment policy.

Category	Standard	Comment
U.S. Treasuries	No limitation	Complies
Federal Agencies	30% max per Agency/GSE issuer; 20% max agency callable securities; Federal Agencies or U.S. government-sponsored enterprise obligations, participations, or other instruments, including those issued by or fully guaranteed as to principal and interest by federal agencies or U.S. government-sponsored enterprises.	Complies
Supranational Obligations	"AA" rating category or better by a NRSRO; 30% max; 10% max per issuer; USD denominated senior unsecured unsubordinated obligations; Issued or unconditionally guaranteed by IBRD, IFC, IADB	Complies
Municipal Securities (CA, Local Agency)	"A" rating category or its equivalent or better by a NRSRO; 30% max; 5% max per issuer; 5 years max maturity.	
Municipal Securities (CA, Other States)	"A" rating category or its equivalent or better by a NRSRO; 30% max; 5% max per issuer; 5 years max maturity.	Complies
Corporate Medium Term Notes	"A" rating category or better by a NRSRO; 30% max; 5% max per issuer; Issuer is a corporation organized and operating within the U.S. or by depository institutions licensed by the U.S. or any state and operating within the U.S.; 5 year max maturity.	Complies
Asset-Backed & Mortgage-Backed, Mortgage Pass-Through Securities, and Collateralized Mortgage Obligation	"AA" rating category or better by a NRSRO; 20% max (combined ABS/MBS/CMO); 5% max per Asset-Backed or Commercial Mortgage security issuer; From issuers not defined in U.S. Treasury and Federal Agencies sections of the Permitted Investments section of the policy; 5 years max maturity	Complies
Negotiable Certificates of Deposits (NCD)	The amount of NCD insured up to the FDIC limit does not require any credit ratings; Any amount above FDIC insured limit must be issued by institutions with "A-1" short-term debt rating or better by a NRSRO; or "A" long-term rating category or better by a NRSRO; 30% max (combined with CDARS); 5% max per issuer; Issued by a nationally or state-chartered bank, or a federal or state association, a state or federal credit union, or by a federally-licensed or state-licensed branch of a foreign bank.	Complies
Certificate of Deposit Placement Service (CDARS)	30% max (combination of Certificates of Deposit, including CDARS)	Complies
FDIC Insured Time Deposits (Non-negotiable CD/TD)	Non-Negotiable Certificates of Deposit in state or federally chartered banks, savings and loans, or credit unions; The amount per institution is limited to maximum covered under FDIC; 20% max combined FDIC & Collateralized CD/TD; 5 years max maturity.	Complies
Collateralized Time Deposits (Non-negotiable CD/TD)	Non-Negotiable Certificates of Deposit in state or federally chartered banks, savings and loans, or credit unions in excess of insured amounts which are fully collateralized with securities in accordance with California law; 20% max combined FDIC & Collateralized CD/TD; 5% max per issuer; 5 year max maturity.	Complies
Banker's Acceptances	"A-1" short-term debt rated or better by a NRSRO; or "A" long-term debt rating category or better by a NRSRO; 40% max; 5% max per issuer; 180 days max maturity	Complies
Commercial Paper	25% max; 5% max per issuer; 270 days maturity; 10% maximum of the outstanding commercial paper of any single issuer; Issued by an entity that meets all of the following conditions in either (a) or (b): a. Securities issued by corporations: (i) organized and operating within the U.S. with assets > \$500 million; (ii) "A-1" rated or better by a NRSRO; (iii) "A" rating or better by a NRSRO, if issuer has debt obligations. b. Securities issued by other entities: (i) organized within the U.S. as a special purpose corporation, trust, or limited liability company; (ii) must have program-wide credit enhancements including, but not limited to, overcollateralization, letters of credit, or a surety bond; (iii) rated "A-1" or better by a NRSRO.	Complies

Money Market Mutual Funds	Registered with SEC under Investment Company Act of 1940 and issued by diversified management companies and meet either of the following criteria: (i) Highest rating by two NRSROs; or (ii) Retained an investment adviser registered or exempt from SEC registration with > 5 years experience managing money market mutual funds with AUM >\$500 million; 20% max combined Money Market Mutual Funds.	<i>Complies</i>
Mutual Funds	Invest in securities as authorized under CGC, Section 53601 (a) to (k) and (m) to (q) inclusive and meet either of the following criteria: (i) Highest rating by two NRSROs; or (ii) Retained an investment adviser registered or exempt from SEC registration with > 5 years experience investing in securities authorized by CGC, Section 53601 and with AUM >\$500 million; 20% max combined Money Market Mutual Funds and Mutual Funds; 10% max per Mutual Fund	<i>Complies</i>
Local Agency Investment Fund (LAIF)	Maximum amount permitted by LAIF.	<i>Complies</i>
Local Government Investment Pool (LGIP)	No issuer limitation.	<i>Complies</i>
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	<i>Complies</i>
Prohibited	Common or preferred stocks, convertible or junk bonds, commodities, options, limited partnerships, GICs, Reverse repurchase agreements, uninsured deposits, Inverse floaters; ranges notes, mortgage derived, interest only strips, Zero interest accrual securities if held to maturity; Investments denominated in Non-USD; Collateralized Mortgage Obligations (CMOs) with collateral not specifically GNMA, FHLMC, or FNMA; Purchasing or selling securities on margin; Securities lending or any other form of borrowing or leverage	<i>Complies</i>
Max Per Issuer	5% per issuer or institution unless explicitly stated in the policy, excluding U.S. government, agency, investment pool, and money market funds	<i>Complies</i>
Maximum Maturity	10 years; The Board of Directors grants authority for the purchase of securities with maturities in excess of 5 years. Such purchases shall be of U.S. Treasury and Federal Agency securities (including Mortgage-Backed Securities)	<i>Complies</i>

Reconciliation Summary

As of November 30, 2022



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$29,653,158.62
<u>Acquisition</u>		
+ Security Purchases	\$502,154.43	
+ Money Market Fund Purchases	\$425,069.37	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$927,223.80
<u>Dispositions</u>		
- Security Sales	\$275,275.00	
- Money Market Fund Sales	\$502,630.02	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$101,821.57	
Total Dispositions		\$879,726.59
<u>Amortization/Accretion</u>		
+/- Net Accretion	\$1,129.82	
		\$1,129.82
<u>Gain/Loss on Dispositions</u>		
+/- Realized Gain/Loss	(\$8,966.88)	
		(\$8,966.88)
ENDING BOOK VALUE		\$29,692,818.77

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$92,682.33
<u>Acquisition</u>		
Contributions	\$0.00	
Security Sale Proceeds	\$275,275.00	
Accrued Interest Received	\$0.00	
Interest Received	\$47,658.97	
Dividend Received	\$313.83	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$101,821.57	
Total Acquisitions	\$425,069.37	
<u>Dispositions</u>		
Withdrawals	\$0.00	
Security Purchase	\$502,154.43	
Accrued Interest Paid	\$475.59	
Total Dispositions	\$502,630.02	
ENDING BOOK VALUE		\$15,121.68

Holdings Report

As of November 30, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
ABS									
92348AAA3	Verizon Owner Trust 2019-C A1A 1.94% Due 4/22/2024	10,351.55	10/01/2019 1.95%	10,350.75 10,351.30	99.73 4.60%	10,323.54 6.14	0.04% (27.76)	NR / AAA AAA	1.39 0.10
89232HAC9	Toyota Auto Receivable Own 2020-A A3 1.66% Due 5/15/2024	59,435.12	06/17/2020 0.68%	60,804.92 59,945.19	99.34 4.78%	59,045.05 43.85	0.21% (900.14)	Aaa / AAA NR	1.46 0.21
47789KAC7	John Deere Owner Trust 2020-A A3 1.1% Due 8/15/2024	37,353.85	03/04/2020 1.11%	37,351.57 37,352.97	98.96 4.86%	36,967.23 18.26	0.13% (385.74)	Aaa / NR AAA	1.71 0.27
43813KAC6	Honda Auto Receivables Trust 2020-3 A3 0.37% Due 10/18/2024	85,486.87	09/22/2020 0.38%	85,474.31 85,483.01	97.60 5.39%	83,433.92 11.42	0.30% (2,049.09)	NR / AAA AAA	1.88 0.48
36262XAC8	GM Financial Auto Lease Trust 2021-3 A2 0.39% Due 10/21/2024	205,000.00	08/10/2021 0.39%	204,997.21 204,998.69	96.68 5.49%	198,194.76 24.43	0.72% (6,803.93)	NR / AAA AAA	1.89 0.65
47787NAC3	John Deere Owner Trust 2020-B A3 0.51% Due 11/15/2024	29,072.82	07/14/2020 0.52%	29,068.39 29,071.39	98.16 5.44%	28,536.79 6.59	0.10% (534.60)	Aaa / NR AAA	1.96 0.37
09690AAC7	BMW Vehicle Lease Trust 2021-2 A3 0.33% Due 12/26/2024	90,000.00	09/08/2021 0.34%	89,990.71 89,995.65	97.25 5.50%	87,524.81 4.95	0.32% (2,470.84)	Aaa / NR AAA	2.07 0.53
92290BAA9	Verizon Owner Trust 2020-B A 0.47% Due 2/20/2025	140,027.05	08/04/2020 0.48%	139,997.64 140,012.60	98.16 5.52%	137,453.95 20.11	0.50% (2,558.65)	Aaa / NR AAA	2.23 0.36
05601XAC3	BMW Vehicle Lease Trust 2022-1 A3 1.1% Due 3/25/2025	95,000.00	01/11/2022 1.11%	94,985.80 94,991.44	96.27 5.45%	91,451.85 17.42	0.33% (3,539.59)	NR / AAA AAA	2.32 0.87
43813GAC5	Honda Auto Receivables Trust 2021-1 A3 0.27% Due 4/21/2025	56,584.28	02/17/2021 0.27%	56,583.25 56,583.84	96.74 5.91%	54,739.68 4.24	0.20% (1,844.16)	Aaa / NR AAA	2.39 0.58
44891RAC4	Hyundai Auto Receivables Trust 2020-C A3 0.38% Due 5/15/2025	106,846.89	10/20/2020 0.39%	106,822.28 106,837.88	97.14 5.81%	103,791.70 18.05	0.38% (3,046.18)	NR / AAA AAA	2.46 0.52
89240BAC2	Toyota Auto Receivables Owners 2021- A A3 0.26% Due 5/15/2025	199,197.38	02/02/2021 0.27%	199,160.41 199,182.02	97.24 4.90%	193,690.69 23.02	0.70% (5,491.33)	Aaa / NR AAA	2.46 0.59
36266FAC3	GM Financial Auto Lease Trust 2022-2 A3 3.42% Due 6/20/2025	120,000.00	05/03/2022 3.45%	119,987.48 119,990.67	97.50 5.37%	116,999.54 125.40	0.43% (2,991.13)	NR / AAA AAA	2.56 1.31
47788UAC6	John Deere Owner Trust 2021-A A3 0.36% Due 9/15/2025	74,472.30	03/02/2021 0.37%	74,457.98 74,464.85	95.98 5.77%	71,478.49 11.92	0.26% (2,986.36)	Aaa / NR AAA	2.79 0.74

Holdings Report

As of November 30, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
ABS									
44933LAC7	Hyundai Auto Receivables Trust 2021-A A3 0.38% Due 9/15/2025	124,123.68	04/20/2021 0.38%	124,110.62 124,117.45	96.39 5.88%	119,644.86 20.96	0.43% (4,472.59)	NR / AAA AAA	2.79 0.65
43815GAC3	Honda Auto Receivables Trust 2021-4 A3 0.88% Due 1/21/2026	100,000.00	11/16/2021 0.89%	99,978.92 99,985.54	94.54 5.19%	94,538.22 24.44	0.34% (5,447.32)	Aaa / NR AAA	3.15 1.28
47789QAC4	John Deere Owner Trust 2021-B A3 0.52% Due 3/16/2026	125,000.00	07/13/2021 0.52%	124,988.85 124,993.02	94.57 5.29%	118,207.21 28.89	0.43% (6,785.81)	Aaa / NR AAA	3.29 1.15
89238JAC9	Toyota Auto Receivables Trust 2021-D A3 0.71% Due 4/15/2026	90,000.00	11/09/2021 0.71%	89,998.08 89,998.70	93.87 6.16%	84,480.41 28.40	0.31% (5,518.29)	NR / AAA AAA	3.38 1.14
44935FAD6	Hyundai Auto Receivables Trust 2021-C A3 0.74% Due 5/15/2026	70,000.00	11/09/2021 0.75%	69,984.38 69,989.51	93.96 5.60%	65,769.84 23.02	0.24% (4,219.67)	NR / AAA AAA	3.46 1.26
05602RAD3	BMW Vehicle Owner Trust 2022-A A3 3.21% Due 8/25/2026	100,000.00	05/10/2022 3.23%	99,994.80 99,995.70	96.81 5.66%	96,811.63 53.50	0.35% (3,184.07)	Aaa / AAA NR	3.74 1.33
362554AC1	GM Financial Securitized Term 2021-4 A3 0.68% Due 9/16/2026	75,000.00	10/13/2021 0.68%	74,998.09 74,998.71	93.87 5.87%	70,404.89 21.25	0.26% (4,593.82)	Aaa / AAA NR	3.80 1.20
47787JAC2	John Deere Owner Trust 2022-A A3 2.32% Due 9/16/2026	95,000.00	03/10/2022 2.34%	94,978.99 94,983.26	95.38 5.32%	90,610.80 97.96	0.33% (4,372.46)	Aaa / NR AAA	3.80 1.56
448977AD0	Hyundai Auto Receivables Trust 2022-A A3 2.22% Due 10/15/2026	130,000.00	03/09/2022 2.23%	129,995.00 129,996.10	95.12 5.34%	123,651.72 128.27	0.45% (6,344.38)	NR / AAA AAA	3.88 1.59
380146AC4	GM Financial Auto Receivables 2022-1 A3 1.26% Due 11/16/2026	65,000.00	01/11/2022 1.27%	64,994.35 64,995.82	95.00 4.94%	61,751.13 34.13	0.22% (3,244.69)	NR / AAA AAA	3.96 1.38
362585AC5	GM Financial Securitized ART 2022-2 A3 3.1% Due 2/16/2027	90,000.00	04/05/2022 3.13%	89,981.19 89,984.68	96.61 5.19%	86,948.63 116.25	0.32% (3,036.05)	Aaa / AAA NR	4.22 1.65
02582JIT8	American Express Credit Trust 2022-2 A 3.39% Due 5/17/2027	260,000.00	05/17/2022 3.42%	259,942.49 259,952.60	96.65 4.89%	251,290.55 391.73	0.91% (8,662.05)	NR / AAA AAA	4.46 2.29
Total ABS		2,632,951.79	1.31%	2,633,978.46 2,633,252.59	5.38%	2,537,741.89 1,304.60	9.22% (95,510.70)	Aaa / AAA AAA	2.97 1.05

Holdings Report

As of November 30, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
AGENCY									
3135G06H1	FNMA Note 0.25% Due 11/27/2023	110,000.00	11/23/2020 0.29%	109,874.60 109,958.73	95.55 4.90%	105,103.57 3.06	0.38% (4,855.16)	Aaa / AA+ AAA	0.99 0.97
880591ER9	Tennessee Valley Authority Note 2.875% Due 9/15/2024	550,000.00	02/27/2019 2.65%	556,352.50 552,050.61	97.13 4.56%	534,193.00 3,338.19	1.95% (17,857.61)	Aaa / AA+ AAA	1.79 1.71
3135G0W66	FNMA Note 1.625% Due 10/15/2024	275,000.00	10/17/2019 1.66%	274,529.75 274,823.66	94.84 4.52%	260,822.65 571.01	0.95% (14,001.01)	Aaa / AA+ AAA	1.88 1.81
3135G0X24	FNMA Note 1.625% Due 1/7/2025	215,000.00	01/08/2020 1.69%	214,314.15 214,711.22	94.40 4.44%	202,963.87 1,397.50	0.74% (11,747.35)	Aaa / AA+ AAA	2.11 2.02
3137EAEP0	FHLMC Note 1.5% Due 2/12/2025	425,000.00	02/13/2020 1.52%	424,672.75 424,855.83	94.04 4.37%	399,671.70 1,930.21	1.46% (25,184.13)	Aaa / AA+ AAA	2.21 2.12
3135G04Z3	FNMA Note 0.5% Due 6/17/2025	475,000.00	06/17/2020 0.54%	474,016.75 474,499.21	91.07 4.24%	432,576.80 1,081.94	1.58% (41,922.41)	Aaa / AA+ AAA	2.55 2.47
3137EAEU9	FHLMC Note 0.375% Due 7/21/2025	340,000.00	07/21/2020 0.48%	338,306.80 339,106.06	90.53 4.20%	307,817.64 460.42	1.12% (31,288.42)	Aaa / AA+ AAA	2.64 2.57
3137EAEX3	FHLMC Note 0.375% Due 9/23/2025	370,000.00	09/23/2020 0.44%	368,886.30 369,372.93	89.98 4.18%	332,943.02 262.08	1.21% (36,429.91)	Aaa / AA+ AAA	2.82 2.74
3135G06G3	FNMA Note 0.5% Due 11/7/2025	530,000.00	11/09/2020 0.57%	528,102.60 528,883.02	89.87 4.20%	476,318.95 176.67	1.73% (52,564.07)	Aaa / AA+ AAA	2.94 2.86
3135G0K36	FNMA Note 2.125% Due 4/24/2026	565,000.00	Various 2.18%	562,430.10 564,069.19	93.82 4.09%	530,083.00 1,233.98	1.93% (33,986.19)	Aaa / AA+ AAA	3.40 3.22
3130AGFP5	FHLB Note 2.5% Due 6/12/2026	500,000.00	06/17/2019 2.19%	510,085.00 505,095.87	94.82 4.09%	474,113.50 5,868.06	1.74% (30,982.37)	Aaa / AA+ NR	3.53 3.29
3130A2VE3	FHLB Note 3% Due 9/11/2026	575,000.00	Various 2.81%	583,719.50 578,530.72	95.94 4.17%	551,629.70 3,833.33	2.02% (26,901.02)	Aaa / AA+ NR	3.78 3.50
3135G0Q22	FNMA Note 1.875% Due 9/24/2026	230,000.00	Various 2.78%	212,604.00 223,109.42	92.44 4.03%	212,612.00 802.61	0.78% (10,497.42)	Aaa / AA+ AAA	3.82 3.61
3130ACKB9	FHLB Note 2.625% Due 9/10/2027	600,000.00	Various 2.75%	593,685.00 596,856.22	93.97 4.03%	563,798.40 3,543.76	2.06% (33,057.82)	Aaa / AA+ NR	4.78 4.40
3135G05Y5	FNMA Note 0.75% Due 10/8/2027	600,000.00	Various 0.79%	598,402.20 598,862.04	86.24 3.89%	517,443.00 662.51	1.88% (81,419.04)	Aaa / AA+ AAA	4.86 4.67
3130AEB25	FHLB Note 3.25% Due 6/9/2028	500,000.00	01/29/2019 3.13%	504,785.00 502,823.68	96.15 4.03%	480,753.00 7,763.89	1.77% (22,070.68)	Aaa / AA+ NR	5.53 4.91

Holdings Report

As of November 30, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
AGENCY									
3130AG3X1	FHLB Note 2.875% Due 3/9/2029	380,000.00	Various 2.66%	386,815.50 384,372.67	93.80 4.00%	356,452.54 2,488.47	1.30% (27,920.13)	Aaa / AA+ NR	6.28 5.62
3130AGDY8	FHLB Note 2.75% Due 6/8/2029	510,000.00	Various 2.45%	523,261.05 518,721.00	92.46 4.08%	471,524.58 6,739.79	1.74% (47,196.42)	Aaa / AA+ NR	6.53 5.79
3130AGUW3	FHLB Note 2.125% Due 9/14/2029	70,000.00	03/05/2020 1.21%	75,742.80 74,092.10	88.41 4.10%	61,887.07 318.16	0.23% (12,205.03)	Aaa / AA+ NR	6.79 6.17
3135G05Q2	FNMA Note 0.875% Due 8/5/2030	610,000.00	Various 0.99%	603,622.55 605,021.12	79.58 3.99%	485,436.78 1,719.86	1.77% (119,584.34)	Aaa / AA+ AAA	7.68 7.24
Total Agency		8,430,000.00	1.79%	8,444,208.90 8,439,815.30	4.17%	7,758,144.77 44,195.50	28.34% (681,670.53)	Aaa / AA+ AAA	3.98 3.71
CMO									
3137B7YY9	FHLMC K037 A2 3.49% Due 1/25/2024	120,000.00	06/26/2019 2.08%	126,754.69 121,696.75	98.24 5.20%	117,893.64 349.00	0.43% (3,803.11)	NR / AAA NR	1.15 0.91
3137BYPQ7	FHLMC K726 A2 2.905% Due 4/25/2024	327,917.02	04/22/2019 2.72%	330,261.12 328,572.65	97.28 5.07%	319,013.88 793.83	1.16% (9,558.77)	NR / AAA NR	1.40 1.19
3137FARE0	FHLMC K727 A2 2.946% Due 7/25/2024	285,344.89	07/23/2019 2.15%	294,206.19 288,187.19	97.01 5.01%	276,816.19 700.52	1.01% (11,371.00)	NR / AAA NR	1.65 1.38
3137BEVH4	FHLMC K040 A2 3.241% Due 9/25/2024	275,000.00	02/06/2020 1.80%	291,457.03 281,473.62	97.19 4.90%	267,274.15 742.73	0.97% (14,199.47)	NR / NR AAA	1.82 1.61
3137FBBX3	FHLMC K068 A2 3.244% Due 8/25/2027	270,000.00	02/02/2022 1.80%	289,174.22 286,328.27	95.35 4.34%	257,456.23 729.90	0.94% (28,872.04)	Aaa / NR NR	4.74 4.23
3137H1Z33	FHLMC K744 A2 1.712% Due 7/25/2028	226,159.08	02/08/2022 2.37%	221,219.76 221,840.35	87.18 4.42%	197,174.33 322.65	0.72% (24,666.02)	NR / NR AAA	5.65 4.98
3137H5DX2	FHLMC K747 A2 2.05% Due 11/25/2028	350,000.00	01/19/2022 1.96%	351,635.55 351,432.18	87.88 4.40%	307,591.80 597.92	1.12% (43,840.38)	NR / NR AAA	5.99 5.41
3137FKZZ2	FHLMC K088 A2 3.69% Due 1/25/2029	275,000.00	07/08/2022 3.57%	276,579.10 276,484.92	96.34 4.37%	264,937.67 845.63	0.97% (11,547.25)	Aaa / NR NR	6.16 5.31
3137FLN91	FHLMC K091 A2 3.505% Due 3/25/2029	150,000.00	11/23/2022 5.00%	143,015.63 143,021.68	95.31 4.37%	142,957.89 87.63	0.52% (63.79)	NR / NR NR	6.32 5.44
3137H9D71	FHLMC K750 A2 3% Due 9/25/2029	400,000.00	10/26/2022 4.84%	359,138.80 359,593.17	91.67 4.50%	366,698.12 1,000.00	1.34% 7,104.95	NR / NR AAA	6.82 5.68

Holdings Report

As of November 30, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
CMO									
3137FQ3Z4	FHLMC K101 A2 2.524% Due 10/25/2029	300,000.00	06/02/2022 3.34%	284,167.97 285,216.33	89.13 4.38%	267,377.73 631.00	0.97% (17,838.60)	Aaa / NR NR	6.91 6.10
3137H6LN3	FHLMC K139 A2 2.59% Due 1/25/2032	270,000.00	03/01/2022 2.34%	275,647.32 275,225.27	86.53 4.41%	233,627.33 582.75	0.85% (41,597.94)	Aaa / NR NR	9.16 7.83
Total CMO		3,249,420.99	2.81%	3,243,257.38 3,219,072.38	4.60%	3,018,818.96 7,383.56	10.99% (200,253.42)	Aaa / AAA AAA	4.88 4.23
CORPORATE									
24422EVN6	John Deere Capital Corp Note 0.45% Due 1/17/2024	205,000.00	03/01/2021 0.47%	204,854.45 204,942.83	95.46 4.62%	195,685.42 343.38	0.71% (9,257.41)	A2 / A A	1.13 1.10
69371RR24	Paccar Financial Corp Note 0.35% Due 2/2/2024	120,000.00	01/28/2021 0.39%	119,860.80 119,945.59	94.98 4.81%	113,976.00 138.83	0.41% (5,969.59)	A1 / A+ NR	1.18 1.14
06051GJY6	Bank of America Corp Callable Note Cont 6/14/2023 0.523% Due 6/14/2024	190,000.00	06/07/2021 0.52%	190,012.80 190,003.42	97.05 4.97%	184,389.87 460.97	0.67% (5,613.55)	A2 / A- AA-	1.54 1.48
79466LAG9	Salesforce.com Inc Callable Note Cont 7/15/2022 0.625% Due 7/15/2024	100,000.00	Various 0.75%	99,669.40 99,797.75	93.81 4.63%	93,805.00 236.11	0.34% (5,992.75)	A2 / A+ NR	1.62 1.58
69371RQ25	Paccar Financial Corp Note 2.15% Due 8/15/2024	145,000.00	08/08/2019 2.20%	144,679.55 144,890.73	95.60 4.86%	138,619.57 917.93	0.51% (6,271.16)	A1 / A+ NR	1.71 1.64
78015K7C2	Royal Bank of Canada Note 2.25% Due 11/1/2024	355,000.00	12/05/2019 2.26%	354,815.40 354,927.67	95.22 4.89%	338,039.88 665.63	1.23% (16,887.79)	A1 / A AA-	1.92 1.84
90331HPL1	US Bank NA Callable Note Cont 12/21/2024 2.05% Due 1/21/2025	430,000.00	01/16/2020 2.10%	429,084.10 429,607.97	94.64 4.71%	406,964.90 3,183.19	1.49% (22,643.07)	A1 / AA- AA-	2.15 2.04
002824BB5	Abbott Laboratories Callable Note Cont 12/15/2024 2.95% Due 3/15/2025	240,000.00	01/28/2022 1.67%	248,580.00 246,099.33	96.94 4.37%	232,651.20 1,494.67	0.85% (13,448.13)	A1 / AA- NR	2.29 2.17
06367WB85	Bank of Montreal Note 1.85% Due 5/1/2025	264,000.00	07/23/2021 0.85%	273,720.48 270,239.78	93.45 4.75%	246,709.06 407.00	0.90% (23,530.72)	A2 / A- AA-	2.42 2.32
037833DT4	Apple Inc Callable Note Cont 4/11/2025 1.125% Due 5/11/2025	100,000.00	05/04/2020 1.16%	99,821.00 99,912.56	92.39 4.44%	92,394.90 62.50	0.34% (7,517.66)	Aaa / AA+ NR	2.45 2.37

Holdings Report

As of November 30, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
CORPORATE									
46647PCH7	JP Morgan Chase & Co Callable Note Cont 6/1/2024 0.824% Due 6/1/2025	205,000.00	05/24/2021 0.78%	205,267.30 205,133.65	93.00 5.23%	190,648.16 844.60	0.70% (14,485.49)	A1 / A- AA-	2.50 2.39
63743HFE7	National Rural Utilities Note 3.45% Due 6/15/2025	90,000.00	04/27/2022 3.46%	89,975.70 89,980.21	96.41 4.97%	86,768.64 1,785.38	0.32% (3,211.57)	A2 / A- A	2.54 2.35
06406HCQ0	Bank of New York Callable Note Cont 10/18/2025 3.95% Due 11/18/2025	160,000.00	04/05/2022 3.20%	163,985.60 163,250.27	98.34 4.55%	157,341.92 228.22	0.57% (5,908.35)	A1 / A AA-	2.97 2.76
92826CAD4	Visa Inc Callable Note Cont 9/14/2025 3.15% Due 12/14/2025	300,000.00	01/28/2022 1.75%	314,679.00 311,312.05	96.30 4.46%	288,903.90 4,383.75	1.07% (22,408.15)	Aa3 / AA- NR	3.04 2.81
89114QCP1	Toronto Dominion Bank Note 0.75% Due 1/6/2026	150,000.00	02/08/2022 2.15%	142,146.00 143,765.27	88.26 4.88%	132,388.05 453.13	0.48% (11,377.22)	A1 / A AA-	3.10 2.98
06051GHY8	Bank of America Corp Callable Note Cont 2/13/2025 2.015% Due 2/13/2026	380,000.00	Various 1.55%	388,482.70 384,809.46	92.67 5.57%	352,141.82 2,297.10	1.29% (32,667.64)	A2 / A- AA-	3.21 3.00
78016EZQ3	Royal Bank of Canada Note 1.2% Due 4/27/2026	150,000.00	06/09/2021 1.13%	150,517.50 150,361.17	89.07 4.71%	133,599.75 170.00	0.49% (16,761.42)	A1 / A AA-	3.41 3.26
023135BX3	Amazon.com Inc Callable Note Cont 4/12/2026 1% Due 5/12/2026	465,000.00	05/10/2021 1.09%	462,991.20 463,616.06	89.14 4.43%	414,486.59 245.42	1.51% (49,129.47)	A1 / AA AA-	3.45 3.32
91324PEC2	United Health Group Inc Callable Note Cont 4/15/2026 1.15% Due 5/15/2026	75,000.00	06/16/2021 1.06%	75,299.25 75,209.07	90.00 4.29%	67,500.30 38.33	0.25% (7,708.77)	A3 / A+ A	3.46 3.32
89236TJK2	Toyota Motor Credit Corp Note 1.125% Due 6/18/2026	315,000.00	06/15/2021 1.13%	314,861.40 314,901.70	88.89 4.55%	280,004.76 1,604.53	1.02% (34,896.94)	A1 / A+ A+	3.55 3.39
61747YET8	Morgan Stanley Callable Note Cont 7/17/2025 4.679% Due 7/17/2026	275,000.00	Various 4.65%	275,253.50 275,222.63	98.86 5.14%	271,871.33 4,682.25	1.00% (3,351.30)	A1 / A- A+	3.63 2.40
931142ER0	Wal-Mart Stores Callable Note Cont 08/17/2026 1.05% Due 9/17/2026	75,000.00	09/08/2021 1.09%	74,858.25 74,892.41	88.81 4.27%	66,604.58 161.88	0.24% (8,287.83)	Aa2 / AA AA	3.80 3.64
26442CAS3	Duke Energy Carolinas Callable Note Cont 9/1/2026 2.95% Due 12/1/2026	300,000.00	01/13/2022 1.81%	315,051.00 312,222.80	95.21 4.26%	285,625.20 4,425.00	1.05% (26,597.60)	Aa3 / A NR	4.01 3.66

Holdings Report

As of November 30, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
CORPORATE									
87612EBM7	Target Corp Callable Note Cont 12/15/2026 1.95% Due 1/15/2027	170,000.00	01/19/2022 1.99%	169,711.00 169,760.47	91.42 4.24%	155,405.50 1,252.33	0.57% (14,354.97)	A2 / A A	4.13 3.86
808513BY0	Charles Schwab Corp Callable Note Cont 2/3/2027 2.45% Due 3/3/2027	205,000.00	03/01/2022 2.46%	204,946.90 204,954.67	91.74 4.61%	188,066.18 1,227.72	0.69% (16,888.49)	A2 / A A	4.26 3.94
89114TZT2	Toronto-Dominion Bank Note 2.8% Due 3/10/2027	325,000.00	03/09/2022 2.97%	322,422.75 322,796.98	91.81 4.95%	298,379.90 2,047.50	1.09% (24,417.08)	A1 / A NR	4.28 3.93
084664CZ2	Berkshire Hathaway Callable Note Cont 2/15/2027 2.3% Due 3/15/2027	345,000.00	03/07/2022 2.30%	344,934.45 344,943.82	93.08 4.07%	321,123.93 1,675.17	1.17% (23,819.89)	Aa2 / AA A+	4.29 4.00
89236TJZ9	Toyota Motor Credit Corp Note 3.05% Due 3/22/2027	195,000.00	03/17/2022 3.05%	194,982.45 194,984.89	93.93 4.62%	183,172.08 1,139.94	0.67% (11,812.81)	A1 / A+ A+	4.31 3.95
46647PCB0	JP Morgan Chase & Co Callable Note Cont 4/22/2026 1.578% Due 4/22/2027	400,000.00	08/10/2022 4.38%	363,548.00 365,908.66	88.29 5.27%	353,160.80 683.80	1.29% (12,747.86)	A1 / A- AA-	4.39 4.12
665859AW4	Northern Trust Company Callable Note Cont 4/10/2027 4% Due 5/10/2027	125,000.00	05/05/2022 4.04%	124,797.50 124,820.23	97.92 4.52%	122,403.50 291.67	0.45% (2,416.73)	A2 / A+ A+	4.44 4.01
91324PEG3	United Health Group Inc Callable Note Cont 4/15/2027 3.7% Due 5/15/2027	130,000.00	05/17/2022 3.69%	130,060.80 130,054.29	96.93 4.47%	126,004.19 213.77	0.46% (4,050.10)	A3 / A+ A	4.46 4.05
61747YEC5	Morgan Stanley Callable Note Cont 7/20/2026 1.512% Due 7/20/2027	250,000.00	08/15/2022 4.32%	225,837.50 227,261.99	87.01 5.35%	217,529.50 1,375.50	0.80% (9,732.49)	A1 / A- A+	4.64 4.33
14913R3A3	Caterpillar Financial Service Note 3.6% Due 8/12/2027	350,000.00	09/02/2022 3.96%	344,414.00 344,677.78	96.15 4.52%	336,516.25 3,815.00	1.24% (8,161.53)	A2 / A A	4.70 4.22
Total Corporate		7,584,000.00	2.21%	7,564,121.73 7,555,208.16	4.73%	7,072,882.63 42,952.20	25.85% (482,325.53)	A1 / A+ A+	3.27 3.02



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
MONEY MARKET FUND									
26200X845	Dreyfus Funds Inst'l Reserve Treasury #6541	15,121.68	Various 0.01%	15,121.68 15,121.68	1.00 0.01%	15,121.68 0.00	0.05% 0.00	Aaa / AAA AAA	0.00 0.00
Total Money Market Fund		15,121.68	0.01%	15,121.68 15,121.68	0.01%	15,121.68 0.00	0.05% 0.00	Aaa / AAA AAA	0.00 0.00
MUNICIPAL BONDS									
649791RC6	New York St STE-GO 1.25% Due 3/15/2027	200,000.00	06/30/2022 3.57%	180,128.00 181,855.50	87.26 4.55%	174,516.00 527.78	0.64% (7,339.50)	Aa1 / AA+ AA+	4.29 4.08
Total Municipal Bonds		200,000.00	3.57%	180,128.00 181,855.50	4.55%	174,516.00 527.78	0.64% (7,339.50)	Aa1 / AA+ AA+	4.29 4.08
SUPRANATIONAL									
4581X0DV7	Inter-American Dev Bank Note 0.875% Due 4/20/2026	305,000.00	04/13/2021 0.97%	303,603.10 304,054.45	89.79 4.14%	273,847.61 303.94	1.00% (30,206.84)	Aaa / AAA AAA	3.39 3.27
Total Supranational		305,000.00	0.97%	303,603.10 304,054.45	4.14%	273,847.61 303.94	1.00% (30,206.84)	Aaa / AAA AAA	3.39 3.27
US TREASURY									
912828B66	US Treasury Note 2.75% Due 2/15/2024	150,000.00	Various 2.04%	157,529.10 151,177.68	97.78 4.65%	146,671.80 1,210.60	0.54% (4,505.88)	Aaa / AA+ AAA	1.21 1.16
912828J27	US Treasury Note 2% Due 2/15/2025	500,000.00	08/31/2015 2.15%	493,634.81 498,513.68	95.18 4.31%	475,918.00 2,934.78	1.74% (22,595.68)	Aaa / AA+ AAA	2.21 2.11
912828ZF0	US Treasury Note 0.5% Due 3/31/2025	325,000.00	03/30/2021 0.64%	323,146.48 323,920.37	91.88 4.19%	298,606.43 276.79	1.09% (25,313.94)	Aaa / AA+ AAA	2.33 2.27
912828M56	US Treasury Note 2.25% Due 11/15/2025	350,000.00	05/29/2019 2.13%	352,419.92 351,106.95	94.91 4.09%	332,199.35 348.07	1.21% (18,907.60)	Aaa / AA+ AAA	2.96 2.82
912828R36	US Treasury Note 1.625% Due 5/15/2026	500,000.00	Various 2.23%	475,523.49 490,506.29	92.30 4.03%	461,484.50 359.11	1.68% (29,021.79)	Aaa / AA+ AAA	3.46 3.30

Holdings Report

As of November 30, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
US TREASURY									
91282CCP4	US Treasury Note 0.625% Due 7/31/2026	150,000.00	07/29/2021 0.72%	149,285.16 149,475.63	88.59 4.00%	132,884.70 313.35	0.48% (16,590.93)	Aaa / AA+ AAA	3.67 3.55
912828YG9	US Treasury Note 1.625% Due 9/30/2026	100,000.00	12/18/2019 1.86%	98,507.81 99,157.22	91.81 3.95%	91,808.60 276.79	0.33% (7,348.62)	Aaa / AA+ AAA	3.84 3.64
91282CCZ2	US Treasury Note 0.875% Due 9/30/2026	600,000.00	Various 1.13%	592,710.94 594,364.17	89.08 3.97%	534,492.00 894.24	1.94% (59,872.17)	Aaa / AA+ AAA	3.84 3.69
912828ZB9	US Treasury Note 1.125% Due 2/28/2027	545,000.00	03/24/2020 0.75%	558,901.76 553,513.52	89.26 3.89%	486,476.27 1,558.22	1.77% (67,037.25)	Aaa / AA+ AAA	4.25 4.06
91282CAH4	US Treasury Note 0.5% Due 8/31/2027	150,000.00	08/06/2021 0.94%	146,121.09 146,960.67	85.52 3.87%	128,285.10 190.61	0.47% (18,675.57)	Aaa / AA+ AAA	4.75 4.60
91282CAL5	US Treasury Note 0.375% Due 9/30/2027	300,000.00	10/25/2021 1.33%	283,792.97 286,794.83	84.83 3.85%	254,484.30 191.62	0.93% (32,310.53)	Aaa / AA+ AAA	4.84 4.70
9128283F5	US Treasury Note 2.25% Due 11/15/2027	300,000.00	11/07/2019 1.89%	307,957.03 304,917.11	92.81 3.86%	278,437.50 298.34	1.01% (26,479.61)	Aaa / AA+ AAA	4.96 4.61
91282CBB6	US Treasury Note 0.625% Due 12/31/2027	625,000.00	03/29/2021 1.30%	597,875.98 604,593.77	85.28 3.84%	532,983.13 1,634.68	1.94% (71,610.64)	Aaa / AA+ AAA	5.09 4.90
91282CBJ9	US Treasury Note 0.75% Due 1/31/2028	550,000.00	03/12/2021 1.28%	530,857.42 535,625.93	85.64 3.84%	471,044.75 1,378.74	1.72% (64,581.18)	Aaa / AA+ AAA	5.17 4.96
91282CCV1	US Treasury Note 1.125% Due 8/31/2028	300,000.00	09/03/2021 1.10%	300,457.03 300,376.38	86.23 3.81%	258,691.50 857.73	0.94% (41,684.88)	Aaa / AA+ AAA	5.76 5.44
9128285M8	US Treasury Note 3.125% Due 11/15/2028	150,000.00	10/19/2022 4.34%	140,349.61 140,532.35	96.28 3.83%	144,415.95 207.18	0.53% 3,883.60	Aaa / AA+ AAA	5.96 5.36
912828YB0	US Treasury Note 1.625% Due 8/15/2029	350,000.00	05/28/2020 0.66%	380,009.77 371,840.69	87.82 3.69%	307,357.40 1,669.16	1.12% (64,483.29)	Aaa / AA+ AAA	6.71 6.21
91282CFJ5	US Treasury Note 3.125% Due 8/31/2029	120,000.00	09/19/2022 3.62%	116,381.25 116,483.95	96.19 3.77%	115,429.68 953.04	0.42% (1,054.27)	Aaa / AA+ AAA	6.76 5.96
912828ZQ6	US Treasury Note 0.625% Due 5/15/2030	615,000.00	Various 0.90%	599,593.95 602,775.01	80.38 3.65%	494,306.25 169.89	1.80% (108,468.76)	Aaa / AA+ AAA	7.46 7.14
91282CAV3	US Treasury Note 0.875% Due 11/15/2030	625,000.00	Various 1.30%	600,808.59 605,228.26	81.25 3.61%	507,836.88 241.71	1.85% (97,391.38)	Aaa / AA+ AAA	7.96 7.53

Holdings Report

As of November 30, 2022



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
US TREASURY									
91282CFF3	US Treasury Note 2.75% Due 8/15/2032	120,000.00	08/29/2022 3.09%	116,484.38 116,574.25	92.63 3.66%	111,150.00 968.48	0.41% (5,424.25)	Aaa / AA+ AAA	9.72 8.31
Total US Treasury		7,425,000.00	1.45%	7,322,348.54 7,344,438.71	3.91%	6,564,964.09 16,933.13	23.91% (779,474.62)	Aaa / AA+ AAA	4.85 4.59
TOTAL PORTFOLIO				29,706,767.79 29,692,818.77	4.41%	27,416,037.63 113,600.71	100.00% (2,276,781.14)	Aa1 / AA AAA	4.00 3.55
TOTAL MARKET VALUE PLUS ACCRUED						27,529,638.34			



PMIA/LAIF Performance Report as of 12/07/22



PMIA Average Monthly Effective Yields⁽¹⁾

November	2.007
October	1.772
September	1.513

Quarterly Performance Quarter Ended 09/30/22

LAIF Apportionment Rate ⁽²⁾ :	1.35
LAIF Earnings Ratio ⁽²⁾ :	0.00003699565555327
LAIF Fair Value Factor ⁽¹⁾ :	0.980760962
PMIA Daily ⁽¹⁾ :	1.63%
PMIA Quarter to Date ⁽¹⁾ :	1.29%
PMIA Average Life ⁽¹⁾ :	304

Pooled Money Investment Account Monthly Portfolio Composition ⁽¹⁾ 10/31/22 \$215.3 billion

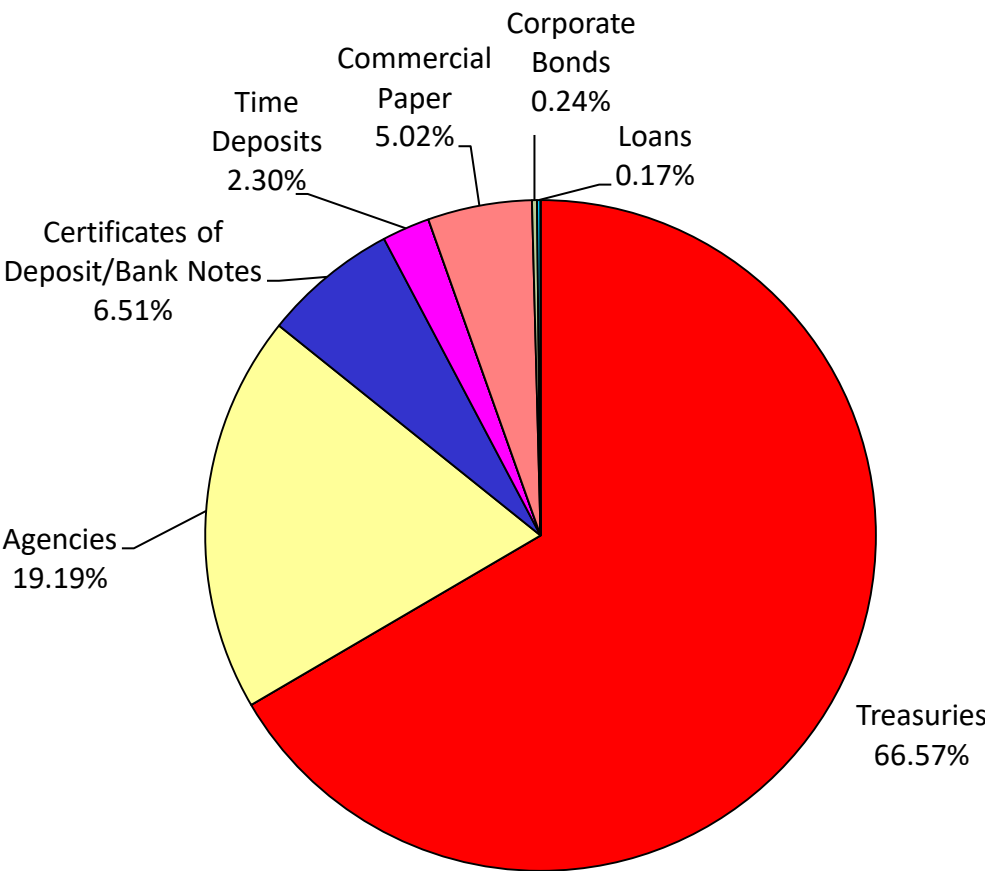


Chart does not include \$3,715,000.00 in mortgages, which equates to 0.002%. Percentages may not total 100% due to rounding.

Daily rates are now available here. [View PMIA Daily Rates](#)

Notes: The apportionment rate includes interest earned on the CalPERS Supplemental Pension Payment pursuant to Government Code 20825 (c)(1) and interest earned on the Wildfire Fund loan pursuant to Public Utility Code 3288 (a).

Source:
⁽¹⁾ State of California, Office of the Treasurer
⁽²⁾ State of California, Office of the Controller



Northern California Cities Self Insurance Fund

c/o Alliant Insurance Services, Inc.

Corporate Insurance License No. 0C36861

Main Location: 2180 Harvard Street, Suite 460, Sacramento, CA 95815 * (916) 643-2700 * Facsimile: (916) 643-2750

Accounting Location: Mr. James Marta, James Marta & Company, 701 Howe Avenue, Suite E3, Sacramento, CA 95825 * (916) 993-9494

INVESTMENT REPORT FOR THE QUARTER ENDING SEPTEMBER 30, 2022

	MARKET VALUE
CASH:	
(1) Tri Counties Checking	\$ 850,107
(2) Local Agency Inv Fund (LAIF)	\$ 6,310,496
Total Cash	\$ 7,160,603
INVESTMENTS (Unrestricted):	
(3) Chandler Investments	
Account no. 170	\$ 46,752,664
Account no. 171	\$ 27,082,176
Total Unrestricted Investments	\$ 73,834,840
TOTAL CASH AND INVESTMENTS	\$ 80,995,443

- (1) This consists of one checking account and two pass-thru accounts (liability and workers comp claims).
- (2) The LAIF rate of return as of quarter ended September 30, 2022 1.51%
- (3) See attached Investment Activity Reports.

THIS PORTFOLIO IS IN COMPLIANCE WITH NCCSIF'S INVESTMENT POLICY AND IS LIQUID ENOUGH TO MEET EXPECTED CASH FLOW NEEDS OVER THE NEXT SIX MONTHS. THE QUARTERLY REPORT IS IN ACCORDANCE WITH GOVERNMENT CODE §53646 .

Jen Lee, Treasurer

November 9, 2022

Date

A Joint Powers Authority

Members: Cities of Anderson, Auburn, Colusa, Corning, Dixon, Elk Grove, Folsom, Galt, Gridley, Ione, Jackson, Lincoln, Marysville, Nevada City, Oroville, Town of Paradise, Placerville, Red Bluff, Rio Vista, Rocklin, Willows and Yuba City.



These early estimates have been prepared to aid you in budgeting for the 2023/24 fiscal year. It is important to keep in mind it is early on in the process of determining each Program's total cost. At this time, your entity's exposure and experience have not been updated in any of the allocation models. The estimates provided are intended to be conservative; however, final premiums may be in excess of these estimates. Since we currently do not have renewal rates for any of the programs, we recommend you budget towards the upper end of the range plus any differences in exposure or experience which have not yet been considered.

Once we have received and updated your losses and exposure, we will distribute updated estimates. We expect to be able to update losses and exposure for the General Liability and Workers' Compensation programs near the end of the calendar year.

If you are aware that you have any substantial changes over the past 12 months, please contact Roberto Lozano and a better estimate can be developed for you.

Excess Workers' Compensation Program

Premium

21/22 Premium:	\$1,982,404	2021/22 Estimated Payroll:	\$250,917,249
22/23 Premium:	\$2,175,514	2022/23 Estimated Payroll:	\$263,935,179
23/24 Estimated Premium:	\$2,784,000 to \$3,032,000		

The EWC premium projections assume a 5% payroll increase for all members. The pool rates incorporate actuarial adjustments, increased medical cost estimates, and covid loss projections. We have also assumed reinsurance rate increases of 20% to 30% in the 45x5 layer and 10% to 20% in the Statutory xs 50M layer in the Core Tower. In the Ed Tower, we have assumed reinsurance rate increases of 5% to 15% in the Statutory layer.



President
Ms. Liz Cottrell
City of Anderson

Vice President
Ms. Rachel Ancheta
City of Dixon

Treasurer
Ms. Jen Lee
City of Rio Vista

Secretary
Ms. Jennifer Styczynski
City of Marysville

ADDITIONAL COMMISSION "OPT OUT"

Attn: General Counsel
Alliant Insurance Services, Inc.
701 B Street, 6th Floor
San Diego, CA 92101

RE: Additional Commission "Opt Out"

Please be advised that Northern California Cities Self Insurance Fund (NCCSIF) has elected to have the premium associated with the following policy(s) specified below for the indicated policy period(s) excluded from consideration in any and all:

X Contingent income agreements
X Supplemental income agreements

<u>Policy#</u>	<u>Policy Period</u>
<u>APIP2022 (Dec 04) (APIP)</u>	<u>July 1, 2022 to July 1, 2023</u>
<u>01-424-97-61 (ACIP)</u>	<u>July 1, 2022 to July 1, 2023</u>

Sincerely,

Liz Cottrell

Northern California Cities Self Insurance Fund

By: Liz Cottrell

Title: President

Date: 11/2/22

A Public Entity Joint Powers Authority

c/o Alliant Insurance Services, Inc. 2180 Harvard St. Ste. 460, Sacramento, CA 95915 Phone:
916.643.2700 Fax: 916.643.2750

LIABILITY PROGRAM MEMORANDUM OF COVERAGE

NORCAL CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS
DECEMBER 15, 2022

1

NCCSIF UNDERLYING LIABILITY COVERAGE

Conforms to the excess coverage provided by CJPRMA

With some exceptions:

- Cover transit up to \$250,000 for Auburn & Dixon
- Violent Event Coverage – up to Banking Layer Limit
- *Cost of defense up to Banking Limit for excluded claims (otherwise covered)*
- Employees or volunteers with 5 or more DMV violation points within three years are not covered while operating a motor vehicle.
- Limit of Liability = \$750,000

2

COVERED PARTY

COVERED PARTY:

A member entity of NCCSIF. This includes all entities named in the Declarations page, including any and all commissions, agencies, districts, authorities, boards (including the governing board) or similar entities *coming under the entity's direction or control*, or for which the entity's board members sit as the governing body, except a hospital board or commission, regardless of how it is denominated.

3

HOW TO READ THE MOC

- MOC? Policy?
- Coverages. What is covered?
- Definitions. Sometimes the definitions include coverage or exclusions. Defines critical items related to the coverage.
- Covered party. Who is covered by the MOC? This is found in the definitions.
- Limits. How much can be paid on a loss?
- Exclusions. What won't be paid in this program. Some exclusions have exceptions, so look for that.
- Endorsements. Specific changes made to the MOC.

4

BONUS: HOW TO READ AN INSURANCE POLICY

- Declarations: Shows coverages, limits, deductibles and insured party.
- Who is an insured? There is a section in most insurance policies specifically with this title.
- Insuring agreement. What is covered?
- Exclusions. What won't be paid by the policy? Some exclusions have exceptions, so look for that.
- Definitions. Sometimes the definitions include coverage or exclusions.

5

STRUCTURE OF CJPMRA LIABILITY PROGRAM

- Member's self-insured retention (SIR)
 - \$750,000; \$1,000,000; \$1,250,000; \$1,500,000
- CJPRMA pooled coverage from member SIR up to \$7,500,000.
- Reinsurance and excess insurance from \$7,500,000 to \$40,000,000.

6

COVERAGES

- Bodily injury
- Property damage
- Personal injury
- Public officials' errors and omissions

7

EXAMPLES OF COVERED LOSSES

- Law enforcement liability: excessive force; officer involved shootings, civil rights claims, wrongful death
- Vehicle collisions
- Dangerous conditions (sidewalks, roads, trees, etc.)
- Discrimination/Harassment claims
- Wrongful termination

8

DEFINITIONS (JUST THE CRITICAL ONES)

Bodily injury means bodily injury, sickness, disease or emotional distress sustained by a person, including death resulting from any of these at any time. Bodily injury includes damages claimed by any person or organization for care, loss of services or death resulting at any time from the bodily injury.

9

DEFINITIONS (JUST THE CRITICAL ONES)

Covered party means:

- A member entity of CJPRMA
- A member of a joint powers authority that is a member of CJPRMA
- Any person or entity identified as a covered party holding a certificate of coverage
- Any person who is an official, employee or volunteer a member entity
- Any person using any automobile owned or leased by a covered party

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DEFINITIONS (JUST THE CRITICAL ONES)

Damages means compensation in money recovered by a party for loss or detriment it has suffered through the acts of a covered party.

Damages include:

- Attorney fees not based on contract awarded against the covered party
- Interest on judgments
- Costs, for which the covered party is liable either by adjudication or by compromise with the written consent of the Authority, if the fees, interest or costs arise from an occurrence to which this coverage applies.

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DEFINITIONS (JUST THE CRITICAL ONES)

Damages also include reasonable attorney fees and necessary litigation expenses incurred by or for a party other than the covered party, which are assumed by the covered party in a covered indemnity contract where such attorney fees or costs are attributable to a claim for damages covered by the MOC.

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DEFINITIONS (JUST THE CRITICAL ONES)

Damages shall not include those sums owed by a covered party to any employee or former employee as contract damages, any wages, salary, or benefit owed for work actually performed, or (whether prospective or retrospective) resulting from promotion or reinstatement, or any damages owing under an express contract of employment or an express obligation to make severance payments in the event of termination of employment.

13

DEFINITIONS (JUST THE CRITICAL ONES)

Damages with respect to employment practices liability also shall not include amounts awarded under a labor grievance or arbitration pursuant to a collective bargaining agreement, nor sums paid pursuant to any judgment or agreement, whether injunctive or otherwise, to undertake actions to correct past discriminatory or unlawful conduct or to establish practices or procedures designed to eliminate or prevent future discriminatory or other unlawful conduct, or any nonmonetary relief.

14

DEFINITIONS (JUST THE CRITICAL ONES)

Defense costs means all fees and expenses incurred by any covered party, caused by and relating to the adjustment, investigation, defense or litigation of a claim to which this coverage applies, including attorney fees. Defense costs shall include adjusting expenses of a third-party claims administrator which are specifically identifiable with a claim subject to this coverage.

15

DEFINITIONS (JUST THE CRITICAL ONES)

Defense costs shall not include:

- The office expenses, salaries of employees or officials, or expenses of the covered party or the Authority
- Any fee or **expense relating to coverage issues** or disputes between the Authority and any covered party
- Attorney fees, interest on judgments, or costs awarded to a prevailing plaintiff against the covered party

16

DEFINITIONS (JUST THE CRITICAL ONES)

Employment Practices Liability means liability arising from discrimination, sexual harassment, retaliation and/or wrongful termination claimed by an employee, former employee or applicant for employment of a covered party.

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DEFINITIONS (JUST THE CRITICAL ONES)

Occurrence means:

with respect to bodily injury or property damage: **an accident**, including continuous or repeated exposure to substantially the same generally harmful conditions, which **results in bodily injury or property damage neither expected nor intended** from the standpoint of **the** covered party. Property damage that is loss of use of tangible property that is not physically injured shall be deemed to occur at the time of the occurrence that caused it.

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DEFINITIONS (JUST THE CRITICAL ONES)

Occurrence means:

with respect to **personal injury**, public officials' **errors and omissions** liability and **employment practices liability**, respectively: **an offense** described in the definitions of those terms in this coverage agreement.

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DEFINITIONS (JUST THE CRITICAL ONES)

Personal injury means injury, other than bodily injury, arising out of one or more of the following offenses:

- false arrest, detention or imprisonment, or malicious prosecution
- wrongful entry into, or eviction of a person from, a room, dwelling or premises that the person occupies
- publication or utterance of material that **slanders or libels** a person or organization or disparages a person's or organization's goods, products or services, or oral or written publication of material that **violates a person's right of privacy**

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DEFINITIONS (JUST THE CRITICAL ONES)

Personal injury means injury, other than bodily injury, arising out of one or more of the following offenses:

- discrimination or **violation of civil rights**
- injury resulting from the use of reasonable force for the purpose of protecting persons or property

21

DEFINITIONS (JUST THE CRITICAL ONES)

Public Officials' Errors and Omissions means *any* actual or alleged misstatement or misleading *statement or act or omission* by any covered party (individually or collectively) arising in the course and scope of their duties with the covered party or claimed against them *solely by reason* of their being or having been public officials or employees, and which results in *damage neither expected nor intended* from the standpoint of the covered party.

22

DEFINITIONS (JUST THE CRITICAL ONES)

Retained limit means the amount, identified in the applicable declaration or certificate of coverage, of ultimate net loss which the member entity must incur or become liable for before the Authority is obligated to make any payment. (aka self-insured retention, *SIR*, retention).

23

DEFINITIONS (JUST THE CRITICAL ONES)

For each occurrence, there shall be only one **retained limit** regardless of the number of claimants or covered parties against whom a claim is made. If the covered parties have different **retained limits**, the lowest **retained limit** of any party found liable will apply. Payment of the **retained limit** shall be apportioned among the covered parties in accordance with their proportionate shares of liability.

If the payment is for a settlement, the **retained limit** shall be apportioned among the covered parties, in accordance with the respective parties' agreed upon or court-determined share of liability.

24

DEFINITIONS (JUST THE CRITICAL ONES)

The **retained limit** is satisfied sums paid on behalf of the covered party by:

- A commercial insurance carrier because of a policy purchased by the covered party
- A commercial insurance carrier because of an **additional insured endorsement** issued to the covered party
- A self-insurance pooling joint powers authority which provides coverage to the covered party
- A party making payment because of a **contractual indemnity agreement** with the covered party.

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DEFINITIONS (JUST THE CRITICAL ONES)

Fireworks Retained Limit

For any fireworks display or demonstration **sponsored or controlled by the covered party**, if the covered party has not secured an **additional insured endorsement** in its favor from the fireworks vendor's insurance or coverage provider **with limits in an amount of at least \$5 million per occurrence and \$5 million annual aggregate**, the **Retained Limit will not be satisfied by any payment by the insurance or coverage provider for the vendor** (see Definition 25(d)), and must instead be paid by the covered party; **and the applicable Retained Limit will be increased by 50% (fifty percent)** for any claim(s) arising out of the fireworks display or demonstration.

26

DEFINITIONS (JUST THE CRITICAL ONES)

Ultimate net loss means the total of all **defense costs** incurred by the covered parties and all **damages** for which the covered parties are liable arising from an occurrence to which this coverage applies.

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DEFENSE AND SETTLEMENT

CJPRMA has **no duty to** assume charge of investigation or **defense** of any claim. However, CJPRMA, at its own expense, *shall have the right to assume the control* of the negotiation, investigation, defense, appeal or settlement of any claim which it determines, in its sole discretion, to have a reasonable possibility of resulting in an ultimate net loss in excess of the applicable retained limit. The covered party shall fully cooperate in all matters pertaining to such claim or proceeding.

Requires a majority vote of the entire Board of Directors.

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DEFENSE AND SETTLEMENT

If CJPRMA assumes the control of the handling of a claim, the covered parties shall be obligated to pay at the direction of CJPRMA any sum necessary for the settlement of a claim, or to satisfy liability imposed by law, up to the applicable retained limit.

29

DEFENSE AND SETTLEMENT

If a settlement **demand acceptable to CJPRMA is not acceptable to the covered party**, and CJPRMA tenders to the covered party an amount equal to the difference between the remainder of the retained limit and said settlement demand then the CJPRMA's agreement to indemnify or to pay on behalf of the covered party for the ultimate net loss hereunder shall be discharged and terminated, and CJPRMA shall have no further obligations with respect thereto.

("Hammer Clause" - This has never been used.)

30

DEFENSE AND SETTLEMENT

No claim shall be settled for an amount in excess of the retained limit without the prior written consent of CJPRMA and CJPRMA shall not be required to contribute to any settlement to which it has not consented.

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LIMITS AND SUBLIMITS

- Limit: \$40,000,000
- EPL sublimit: \$12,500,000 per occurrence
- Subsidence sublimit: \$7,500,000 per occurrence
- Communicable disease: \$7,500,000 per occurrence
- Fungal pathogens (mold) sublimit: \$12,500,000 per occurrence.
- Sexual abuse – daycare operations sublimit: \$12,500,000 per occurrence
- Terrorism sublimit: \$12,500,000 per occurrence

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EXCLUSIONS

- Aircraft/Airports/Airshows
- Contractual obligations, including breach of contract
- Damages other than money (injunctive relief)
- Employment liability (should be covered by workers' comp)
- Employment practices – labor disputes
- Fines, penalties and punitive damages
- Hospitals/Medical malpractice (exception: EMT, paramedic or nurse employed by member and not working in a hospital, clinic or nursing home)

33

EXCLUSIONS

- Intentional conduct. Claims for injury or damages caused by intentional or criminal conduct done by the covered party with willful and conscious disregard of the rights or safety of others, or with malice.
- Land use
- Marinas
- Multi-passenger vehicles – more than 30 passengers
- Pollution
- Refunds/Restitution/Reimbursement

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EXCLUSIONS

- Transit authorities
- Tumbling devices (trampolines)
- Watercraft
 - Unless used by a member employee acting within the course and scope of employment
- Willful violation of a statute

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EXCLUSIONS – FIRING RANGES

Claims arising out of the private use of a firing range owned, operated or maintained by a covered party where such private use is sanctioned by the covered party, except where such use is by a covered individual

This exclusion does not apply to such private use where all of the following conditions are met:

- a) A qualified range master is present at all times while the firing range is being utilized
- b) The firing range is only provided for the use of law enforcement divisions of other public agencies, and police academies
- c) Any agency using the firing range has provided an indemnification agreement which assumes full responsibility by the user agency for all liability arising out of their activities
- d) The user agency has provided liability coverage in an amount of not less than \$1,000,000 and has also provided a certificate of coverage which names the CJPRMA member as an additional covered party

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CONDITIONS: DUTY TO REPORT

Report claim when:

- Setting a reserve at 50% or more of retained limit
- 42 USC 1983 (civil rights) complaint has been filed and plaintiff has legal counsel (irrespective of reserve)

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CONDITIONS: DUTY TO REPORT

Regardless of reserve, report claims involving:

- One or more fatalities
- Loss of a limb
- Loss of use of any sensory organ
- Third degree burns involving ten percent or more of the body
- Serious facial disfigurement
- Paralysis
- Closed head injuries

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CONSEQUENCES OF LATE REPORTING

The covered party shall notify the Authority within 30 days upon receipt of **lawsuit** containing allegations involving **employment practices liability, fatalities, paralysis, or Title 42 USC 1983** cases in which plaintiff is represented by legal counsel. Where any lawsuit is reported after the 30-day period as required by this provision, all defense costs incurred prior to the date of late reporting will not constitute covered ultimate net loss eroding the self-insurance retention.

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SPECIAL EVENTS ENDORSEMENT

- If the party holding the special event indemnifies the member, the retention is reduced to \$25,000.
- The rationale is that the event holder will be responsible for any loss.
- The indemnification/hold harmless agreement must include specific language included in the endorsement.
- List of qualifying special events is included in the endorsement.

40

DRONE ENDORSEMENT

- Drones are considered Aircraft
- Aircraft are excluded in the MOC
 - And in most commercial GL policies – need endorsement or separate coverage if using
- Endorsement adds coverage back if the drone is scheduled – report to us!
- \$7,000,000 sublimit.
- Drone pilot must be certified pursuant to FAA regulations.

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QUESTIONS?

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Public Entity Insurance Marketplace, Trends, Industry Issues and Outlook

Presented by: Conor Boughey

NCCSIF Board Meeting

Alliant Insurance Services
www.alliant.com

(THIS INFORMATION HAS BEEN CONSOLIDATED FROM VARIOUS INDUSTRY SOURCES)



Market Overview



Financial Performance



Underwriting Trends



Loss Trends & Market Disruptors



Toward the Future


















Insurance Market & Financial Performance



Market Pressures...

“While the industry balance sheet is strong enough to meet the commitments to insureds, it is facing emerging challenges from the significant and increasing impact of catastrophic weather events, cyber risk and significant price and social inflation/lawsuit abuse,” Robert Gordon, senior vice president of policy, research, and international for APCIA, said in a statement.

 Pandemics & Epidemics	 Great Resignation & Quiet Quitting	 Aging Infrastructure	 Geo Political	
 Climate Change	 Inflation	 Mass Shootings	 Natural Disasters	
 Supply Chain & Labor Shortage	 Social Inflation & Nuclear Verdicts	 Cyber Attacks	 Ukraine War	 Legislation

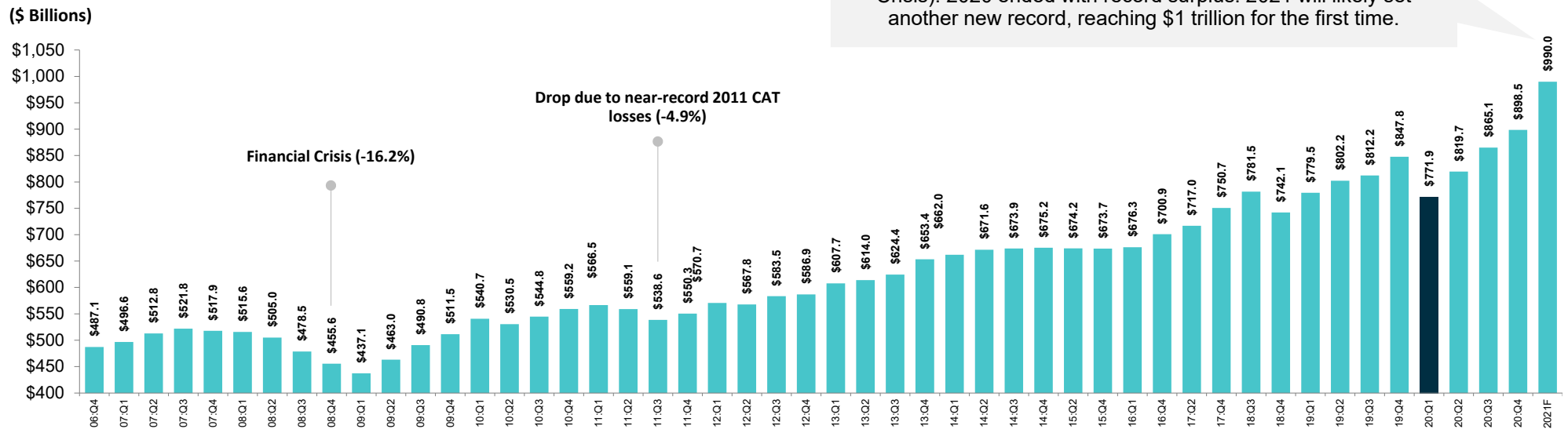
Market Conditions

Impactful issues for insureds:



- **Liability capacity pull back** and withdrawals have been significant over the past two years
- **Property capacity reductions:**
 - 15% to 30% reduction in capacity from incumbents
 - Coastal and wildfire capacity continues to be especially difficult
- **Cyber capacity is shrinking** and particularly acute for certain industries (Public Entity)
- Insurers produced **negligible profit in 2021** – \$112b in Global Insured CAT losses in 2021 – **4th Worst Loss Year on Record.**
- Excess Workers Compensation **remains stable, but retained layer may be experiencing increased claims volume.**
- Historically **low interest rates** have hampered carrier investment returns.
- An **increased pattern of major property catastrophes** such as hurricanes, typhoons, wildfires, etc. over the past 5 years. Is this the new normal?
- Consistent **increases in attritional property losses** (fires, water damage, tornados, hail, wildfires).
- **Increased inflation** has added to the issue of **valuation across all property classes.**
- **Social inflation & Litigation Financing** driving up liability verdicts and settlements.
- **Ransomware cyber losses** are systemic - \$6 Trillion Impact in 2021 – **Expecting \$10 Trillion by 2025** – 2019 was \$2 Trillion

Policyholder Surplus (Capacity), 2006:Q4–2020:Q4E and 2021F*



The P/C insurance industry entered the COVID-19 pandemic from a position of strength and was able to withstand the 9.0% surplus decline in Q1 2020 (far less than during the Financial Crisis). 2020 ended with record surplus. 2021 will likely set another new record, reaching \$1 trillion for the first time.

2010: Q1 data includes \$22.5B of paid-in capital from a holding company parent for one insurer's investment in a non-insurance business

Policyholder Surplus is the industry's financial cushion against large insured events, periods of economic stress and financial market volatility. It is also a source of capital to underwrite new risks.

Sources: NAIC data sourced through S&P Global Intelligence; Insurance Information Institute.

Net Investment Yield on Property/Casualty Insurance Invested Assets, 2007–2021



Average: 1960-2019 = 4.9% | Low: 2.8% (1961) | High: 8.2% (1984/85)

Sources: NAIC data, sourced from S&P Global Market Intelligence; 2017-19 figures are from ISO. 2020-21 data from the APCIA. Risk and Uncertainty Management Center, Univ. of South Carolina.



Property/Casualty Insurance Industry Investment Income: 2000–2021



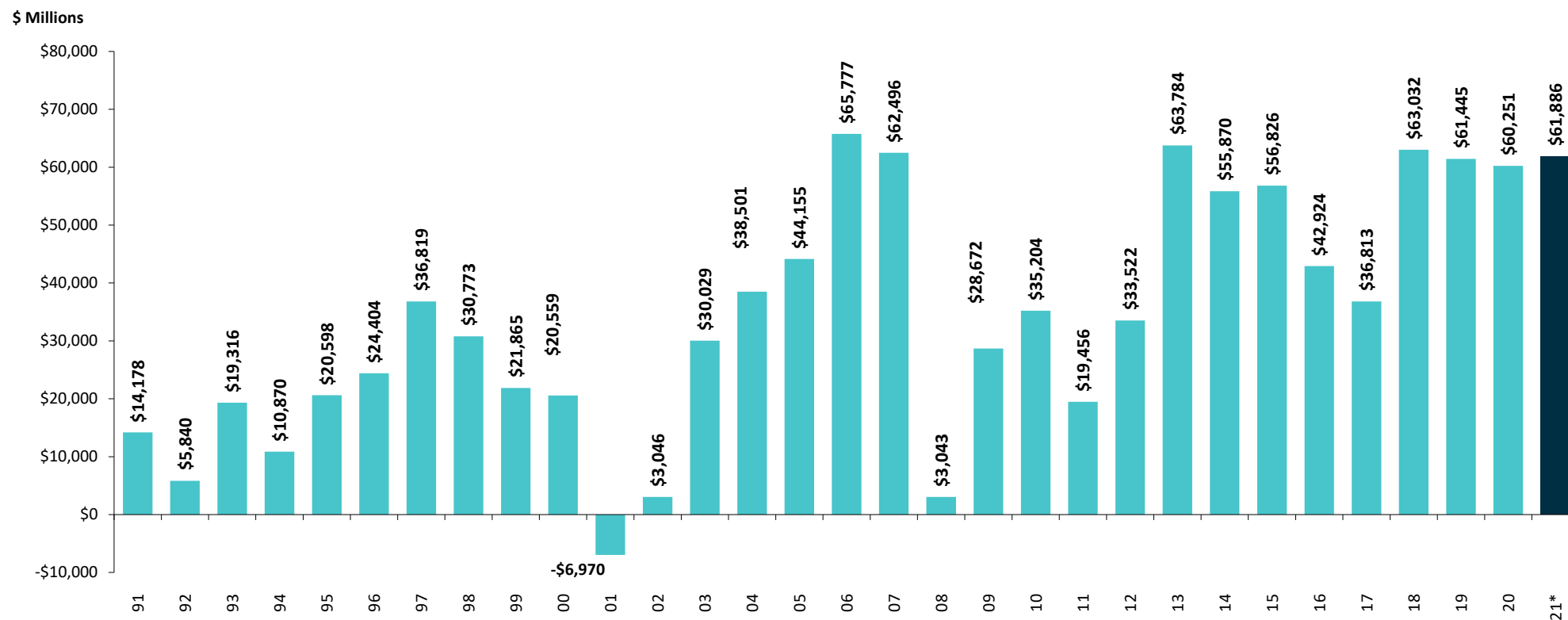
Due to persistently low interest rates, investment income remained below pre-crisis levels for a decade. Lower interest rates during COVID drove investment income down once again. Fed rate hikes in 2022 could reverse this trend.

*2021 figure is actual as of 12/31/21. 2018-19 figures are distorted by provisions of the TCJA of 2017. Increase reflects such items as dividends from foreign subsidiaries.

1 Investment gains consist primarily of interest and stock dividends. Sources: ISO; University of South Carolina, Center for Risk and Uncertainty Management.



P/C Industry Net Income After Taxes, 1991–2021*

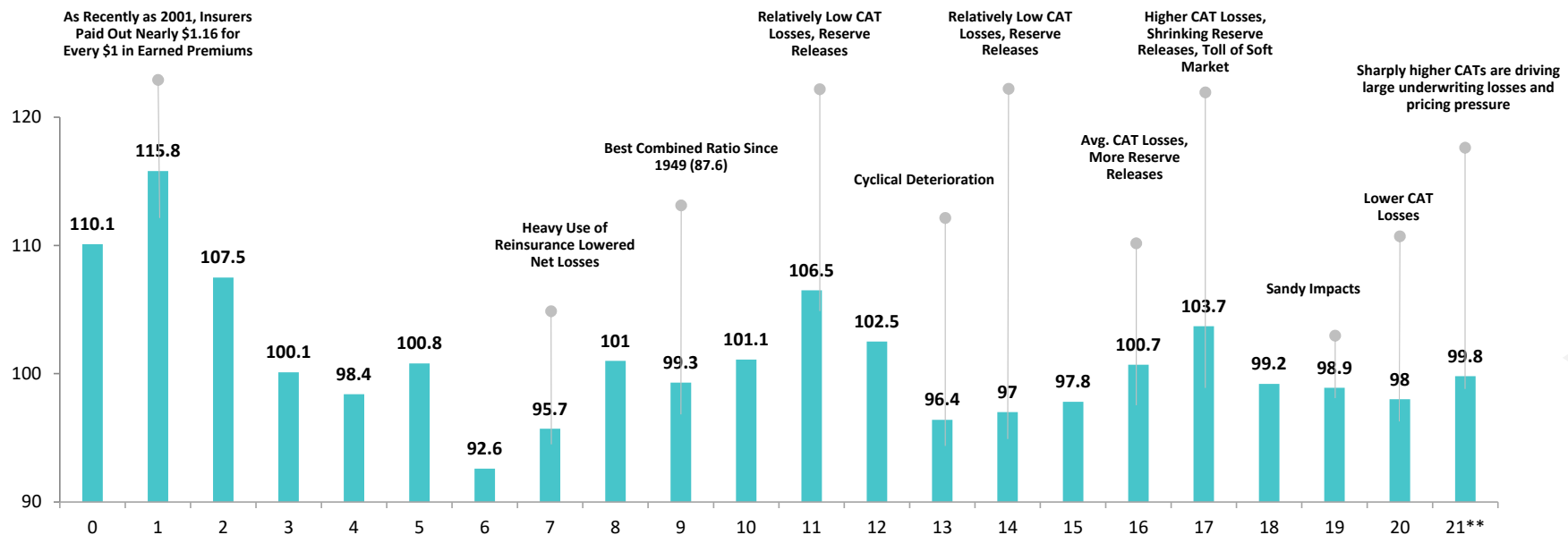


*ROE figures are GAAP; 1Return on avg. surplus. Excludes Mortgage & Financial Guaranty insurers for years (2009-2014). Sources: A.M. Best, ISO, APCA.

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P/C Insurance Industry Combined Ratio, 2001-2021F**



Pre-COVID 2020 Combined Ratio Est. 99.1 (A.M. Best) Actual = 98

*Excludes Mortgage & Financial Guaranty insurers 2008–2014.
 **2021 forecast from A.M. Best Review and Preview (Feb. 2021).
 Sources: A.M. Best, ISO (2014-2019).

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Underwriting Trends



Market Trends

By Product Line

Product Line	Pricing	Capacity	Retentions	Coverage
PROPERTY				
Challenged Exposures	↑	↔	↑	↓
Non-Challenged Exposures	↔	↔	↔	↓
Builder's Risk	↑	↔	↑	↓
CASUALTY				
General Liability	↑	↔	↑	↓
Excess Liability	↑	↓	↔	↔
Automobile Liability	↑	↓	↑	↔
Workers' Compensation	↔	↔	↔	↔
Umbrella Liability	↑	↓	↔	↔
MANAGEMENT & PROFESSIONAL				
Cyber	↑	↓	↑	↓
Employment Practice Liability	↑	↓	↑	↔
Fiduciary	↑	↓	↑	↓
Fidelity/Crime	↑	↔	↑	↔

Arrow Key

What direction are pricing, capacity, limits, deductibles and coverages moving?

- ↑ Increasing
- ↔ Stabilizing / No change
- ↓ Decreasing

Color Key

As a buyer, is that movement positive, neutral, or something that could present a challenge during my renewal?

- Positive change
- Neutral / No change
- Potential Challenge

Property

Rate Trends	"Low End"	"High End"
Challenged Exposures	10%	>15%+
Non-Challenged Exposures	Flat	10%
Standalone Earthquake	Flat	10%
Builder's Risk	Flat	10%



Capacity

There remains an abundance of general property capacity, including new capacity, however, much of this is not available to all industries and/or exposures. Insurers are often willing to increase line size and deploy additional capacity on insureds in desirable industries with good risk profiles. They are carefully managing their capacity on accounts in with notable losses and on risks that have significant secondary CAT peril exposure (wildfire, hail, tornado, etc.). Capacity for large Builders Risk projects has been cut in certain territories. ***We are carefully watching trends and feedback on reinsurance treaties and their impact on CAT capacity for 2023.***



Coverage

Valuations are part of almost every property renewal discussion given concerns about supply chain and inflation. Where insureds are unwilling or unable to substantiate replacement cost valuations, insurers are taking corrective actions in the form of: prescriptive policy language (scheduled limits provisions), internal valuation adjustments which can drive rate, or reductions in capacity. Insurers continue to scrutinize manuscript policy language, especially as relates to time element coverage extensions with no known or ambiguous physical damage triggers



Retentions

Pushes by insurers for retention increases has stabilized this quarter following multiple quarters of insurers imposing industry and peril specific minimum retentions (i.e \$100,000 or \$250,000 AOP's for frame residential, 2% for tornado/hail exposed areas, etc.) Exceptions to this stabilization are on accounts with poor loss activity where insurers feel that more corrective action is necessary to create a path to account profitability



Pricing

Rate increases are still the norm; albeit not at the levels seen in earlier quarters. Insureds with good risk profiles and in desirable industry classes can often obtain flat to low single digit rate increases, and even the occasional rate decrease, given there is often an abundance of well-priced capacity willing to offer terms. Insureds with significant loss activity or that have a significant amount of secondary CAT peril exposure, however, are often still experiencing high single digit to double digit rate increases, although very rarely at the levels seen in earlier quarters. ***Expect continued pressure on pricing as it relates to cat exposures***

Casualty

Rate Trends	"Low End"	"High End"
General Liability	5%	15%
Automobile Liability	5%	25%
Excess Workers' Compensation	Flat	10% (retained layer increases 10%+)
Umbrella Liability	10%	<20%
Excess Liability	10%	<25%



Capacity

- Capacity still constrained for difficult risks; capacity is readily available for less complex risks.
- Many insurers have indicated a focus on growth in 2022 with potential to open capacity for difficult risks, albeit with significant rate impacts which reflect the risk
- New insurer capacity continues to emerge, but not with lower rates AND very limited appetites
- Auto liability capacity will continue to be limited, possibly seeing more insurers exit the marketplace
- Reinsurance market remains capitalized



Coverage

- Increased focus on clarifying or excluding chemicals, energy, communicable disease (COVID-19), abuse & molestation and wildfires.
- ESG concerns appear to be on the rise and could impact insurer underwriting decisions
- While still early the impact of COVID-19 and the war in Ukraine will likely have insurers review coverage definitions continuing a trend to narrowing/limiting coverage



Retentions

- 2022 will see less retention adjustment and umbrella/excess attachment points will continue to shift as insurers seek out most profitable layers for deployment of capacity
- Retentions are consistent - stable



Pricing

- Primary marketplace is competitive – slow increases driven mainly by loss severity
- Umbrella and excess and market remains challenging – rate and growth in client are major price factors
- Auto liability remains unprofitable, continued rate pressure in 2022
- Workers' Compensation continues to be profitable consistent and stable

Management Professional

Rate Trends	"Low End"	"High End"
Cyber	5%	200%
Employment Practices Liability	5%	20%
Fiduciary	10%	20%
Fidelity/Crime	5%	15%

Cyber



Capacity

Insurers have been extremely conservative with capacity, with most only offering \$5M limits. Total capacity available in the marketplace is likely below \$400 million and could continue to shrink. Energy sector being watched more closely, and avoided by some markets, given the conflict in the Ukraine.



Coverage

Coverage generally intact for most classes of business with mature information security programs and strong controls. However, leading Primary insurers are pushing for 50% coinsurance provisions and sublimits or other coverage restrictions for ransomware losses where companies are less secure. Dependent Business Interruption and Dependent System Failure coverage is slowly being lowered or removed entirely



Retentions

Continued pressure on primary retentions and waiting periods for business interruption losses



Pricing

Short-tail nature of Cyber risk results in rapid pricing feedback, with abrupt pricing correction due to uptick in severity of claims. Insurers have consistently secured primary increases of 80% - 250% on Q1 and Q2 2022 renewals, depending on controls and what increases they had in 2021. Still very dependent on strength of controls, with minimum standards being tightened. Excess insurers are following Primary increases and pushing for higher percentage increases on certain attachment points, with ILF's still well over 80%.

Management Professional

Employment Practices Liability



Capacity

Capacity remains stable in the United States and Bermuda following past cutbacks



Coverage

Coverage remains intact with an eye on flood of pandemic-related claim activity.



Retentions

- Continued pressure on retentions, especially in California
- Continuing to see separate retentions for California claims and for “highly compensated” employees



Pricing

- Premium increases from 5% to 20%.
- Excess EPL markets are following primary increases

Fiduciary Liability



Capacity

Insurers are pulling back on deployed capacity. Expect layer sizes to shrink as they have in D&O
Expect trimming of layers larger than \$10 million



Coverage

Coverage is broad; carriers continue to monitor excessive fee case development



Retentions

- Retentions of six to seven figures for class, mass and/or fee claims are continuing to be applied.



Pricing

- Given continued adverse claims trends, expect 10%-20% increases in renewal premiums

Management Professional

Fidelity & Crime



Capacity

- Insurers are closely monitoring aggregate exposure to social engineering fraud
- London continues to correct pricing and deductibles



Coverage

Insurers continue to underwrite social engineering and will only consider offering broader coverage and/or higher sub-limits (for additional premium) where the controls and procedures presented are best in class.



Retentions

- In certain instances, insurers are looking to increase deductibles
- London still looking to correct deductibles they think are below what should be market standard



Pricing

- Expect Primary premium increases from 5% to 15%, with insurers looking to “right size” premiums, both on a primary and excess basis.



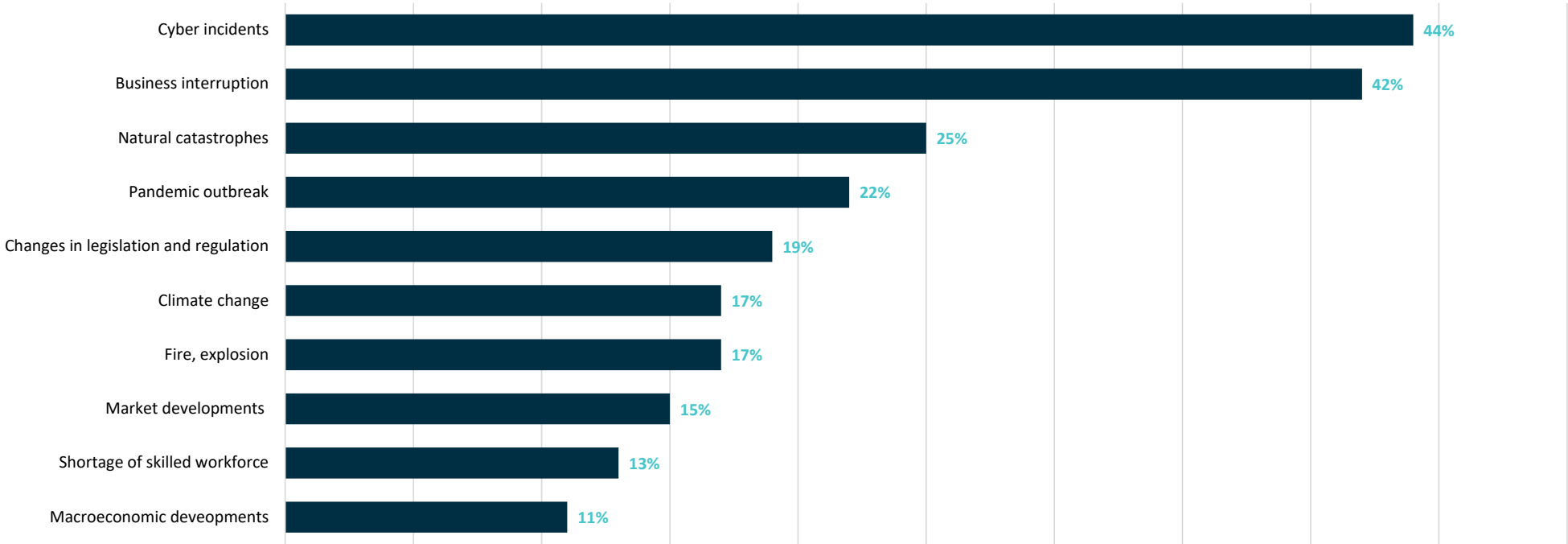
Loss Trends & Market Disruptors

What are Risk Manager's Concerns?

The most important global business risks for 2022

Alliance Risk Barometer 2022

Based on the insight of 2,650 risk management experts from 89 countries and territories (% of responses). Figures do not add up to 100% as up to three risks could be selected



Source: Allianz Global Corporate & Specialty



Exposure Concerns: From our Clients



Common Client Concerns:



Employment

Retirements, wage growth, coasting, recruitment and succession



Cyber Liability

Constant threat, significant investment needs, coverage costs



Property Insurance

Valuation, cost of construction, availability of high limit program, wildfire threatened locations



Economy

Inflation, the “R” word, allocation of funds



Liability

Jury verdicts, litigation management, retentions and availability of coverage in challenging markets for loss leaders



Digital/Technological Transformation

Public Safety Drones, increased cyber exposure, new uncharted



Recent CAT Losses



Drought



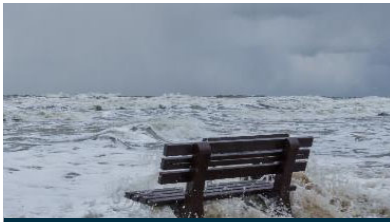
50% of the Lower 48 States are in drought



299.9 Million acres of crops in U.S. are experiencing drought conditions this week.



120.2 Million people in the U.S. are affected by drought this week.



Flooding



2021 – More than **50** severe flood events



\$80b Economic Loss – only \$20b insured



2022 – KY Floods **37** deaths



Hurricanes



Record-breaking **21** named storms in 2021



\$45B+ in insured losses (US) **IDA = \$30b Alone**



Hurricane Ian = **\$?**



Wildfires



2021 wildfires



Burned over **7,000,000** acres



\$15B in insured loss



2022 To Date = **5.7m** acres



Tornado/Convective Storm



2021 **1376** tornadoes in the US compared to 1075 in 2020



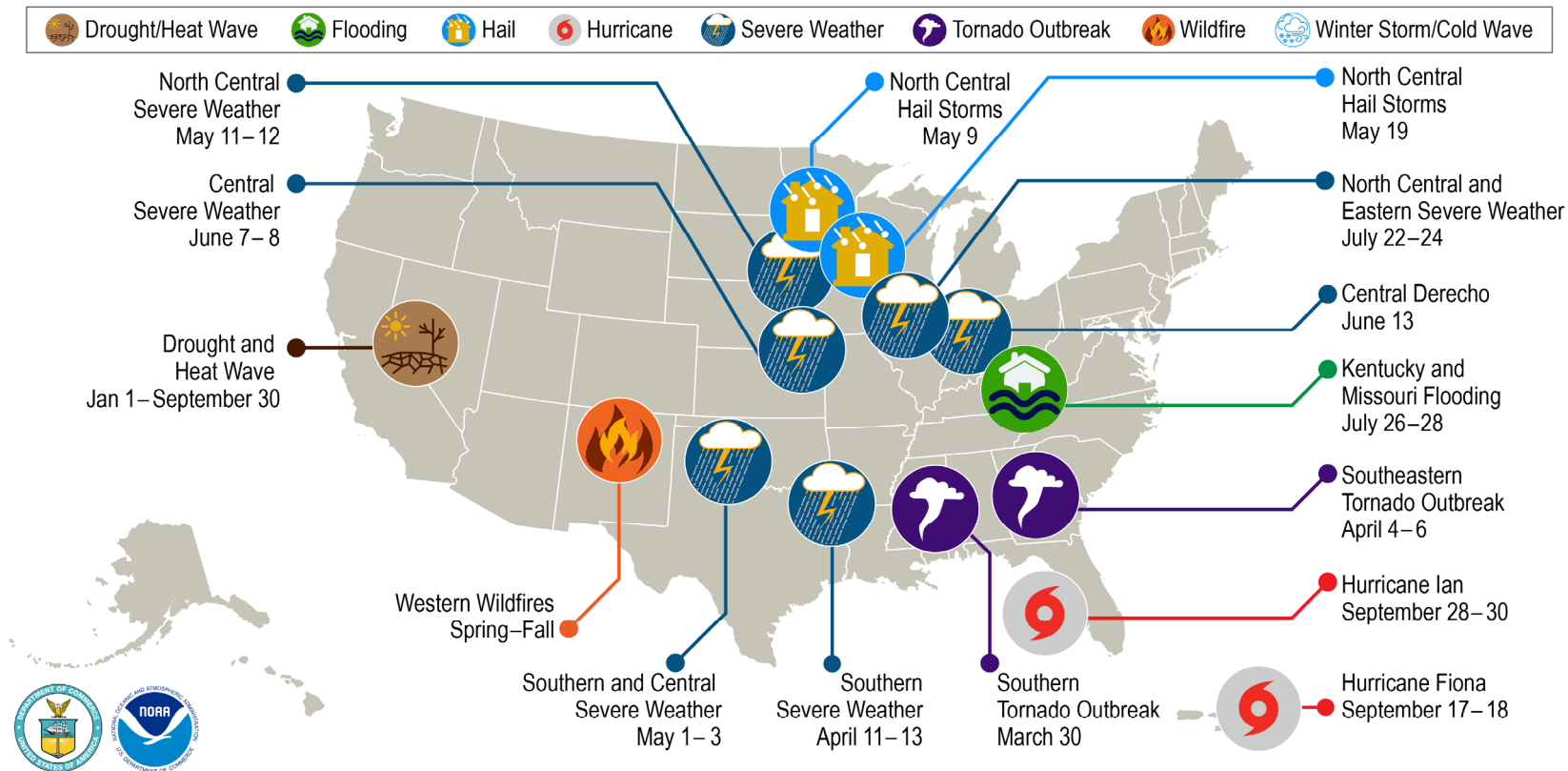
Over **100** deaths associated



Estimated **\$10B+** insured losses

Major U.S Losses in 2022

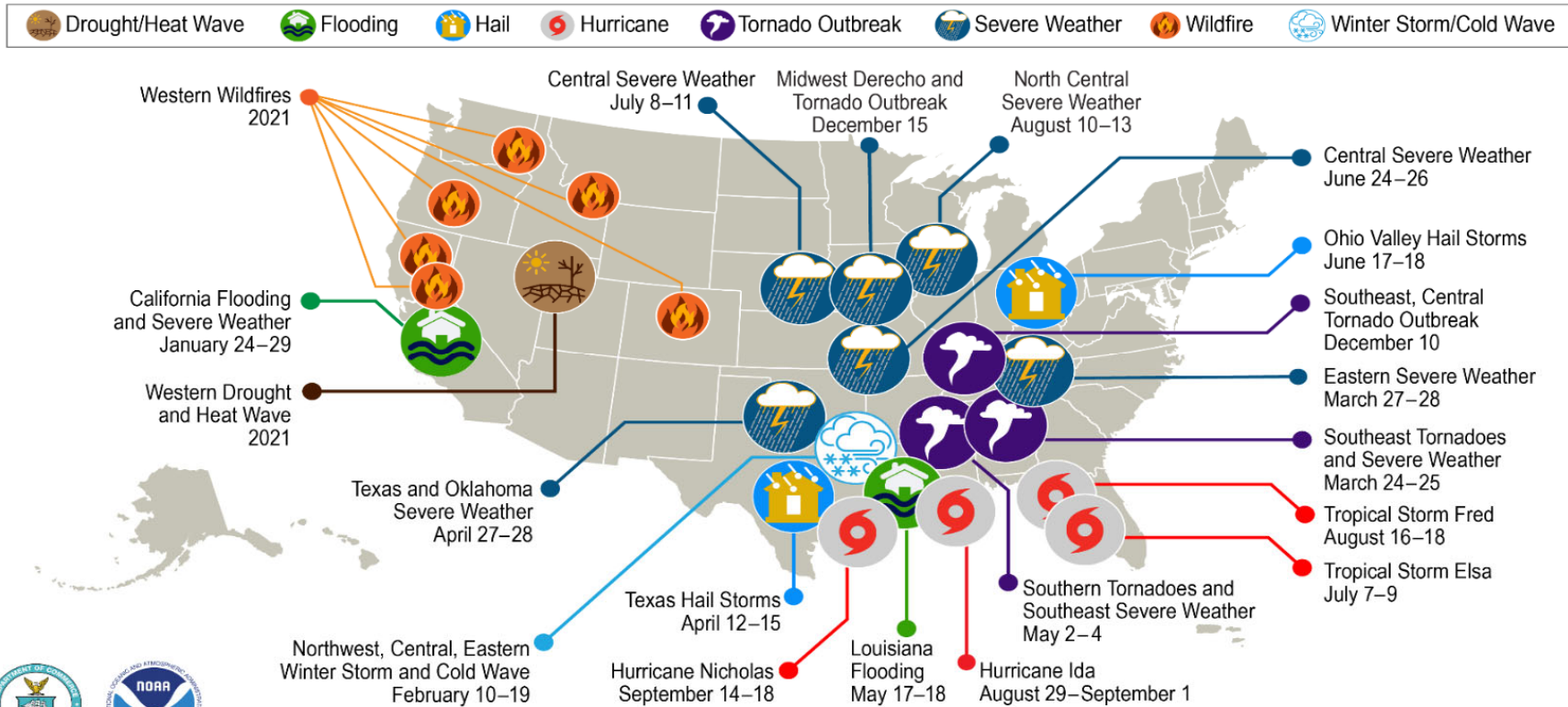
U.S. 2022 Billion-Dollar Weather and Climate Disasters



This map denotes the approximate location for each of the 15 separate billion-dollar weather and climate disasters that impacted the United States January – September of 2022.

Major U.S Losses in 2021

U.S. 2021 Billion-Dollar Weather and Climate Disasters

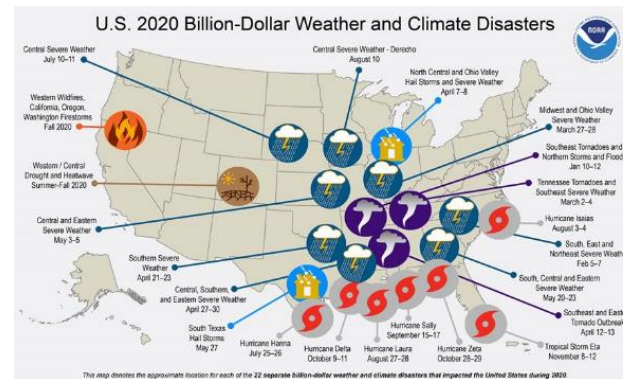
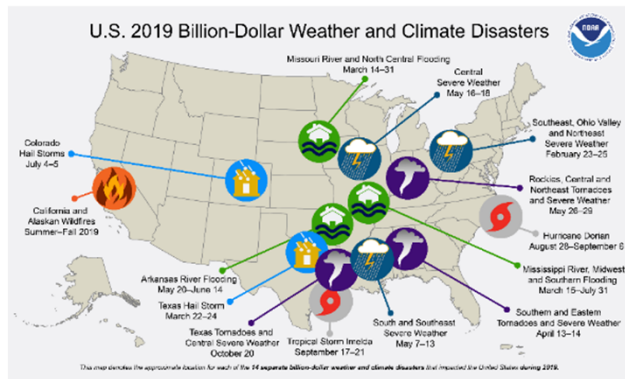
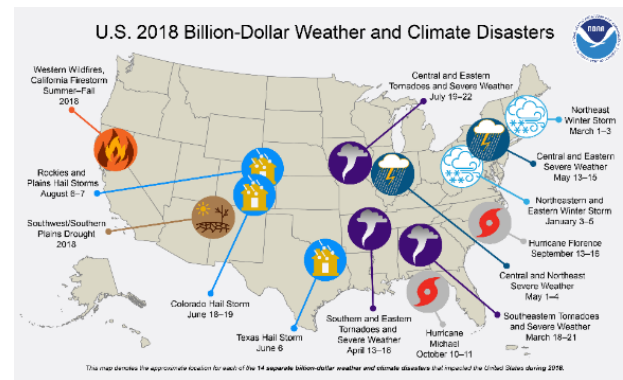


This map denotes the approximate location for each of the **20 separate billion-dollar weather and climate disasters** that impacted the United States in 2021



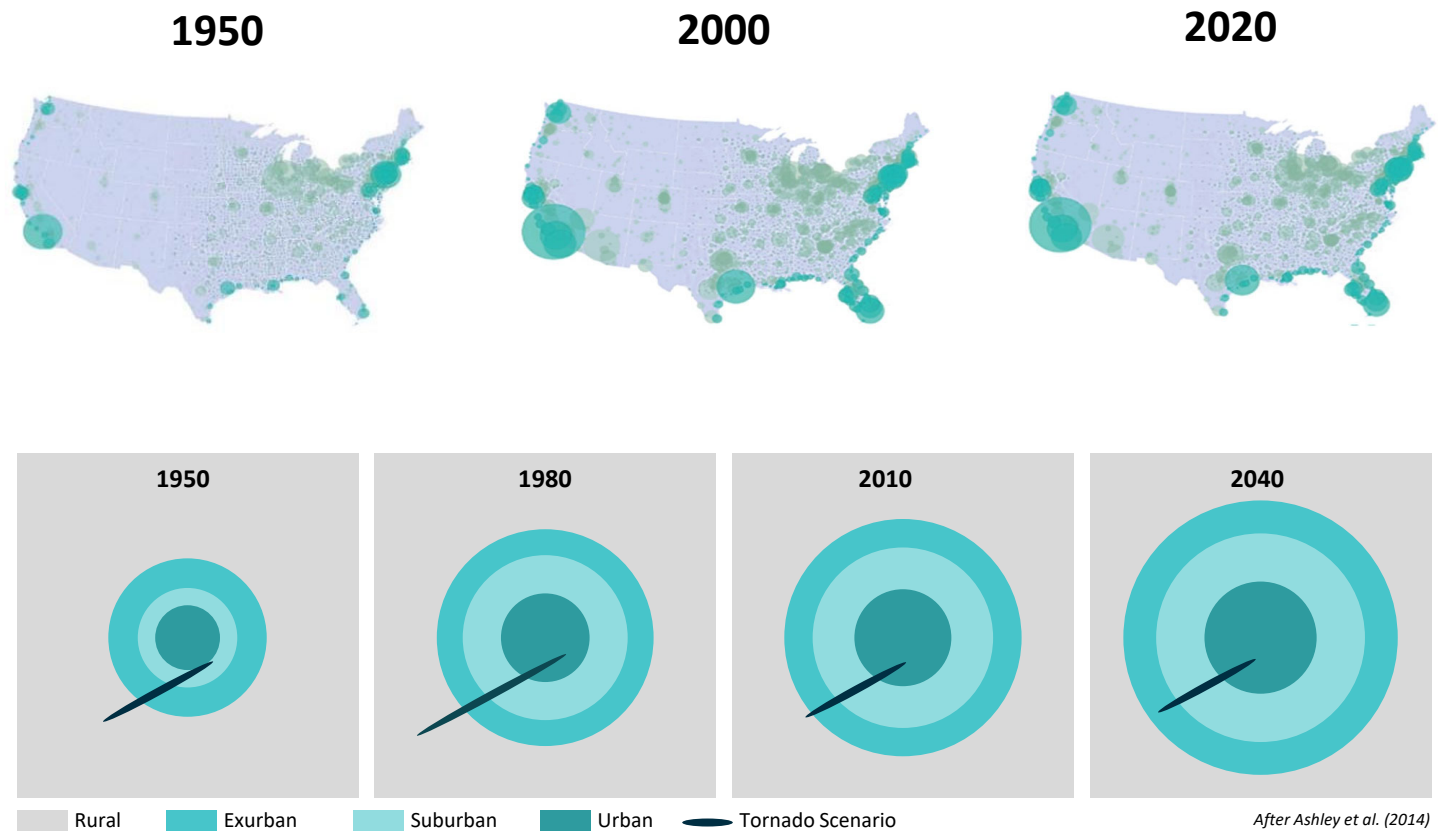
Source: NOAA

Four Year CAT History: 66 \$Billion+ Events



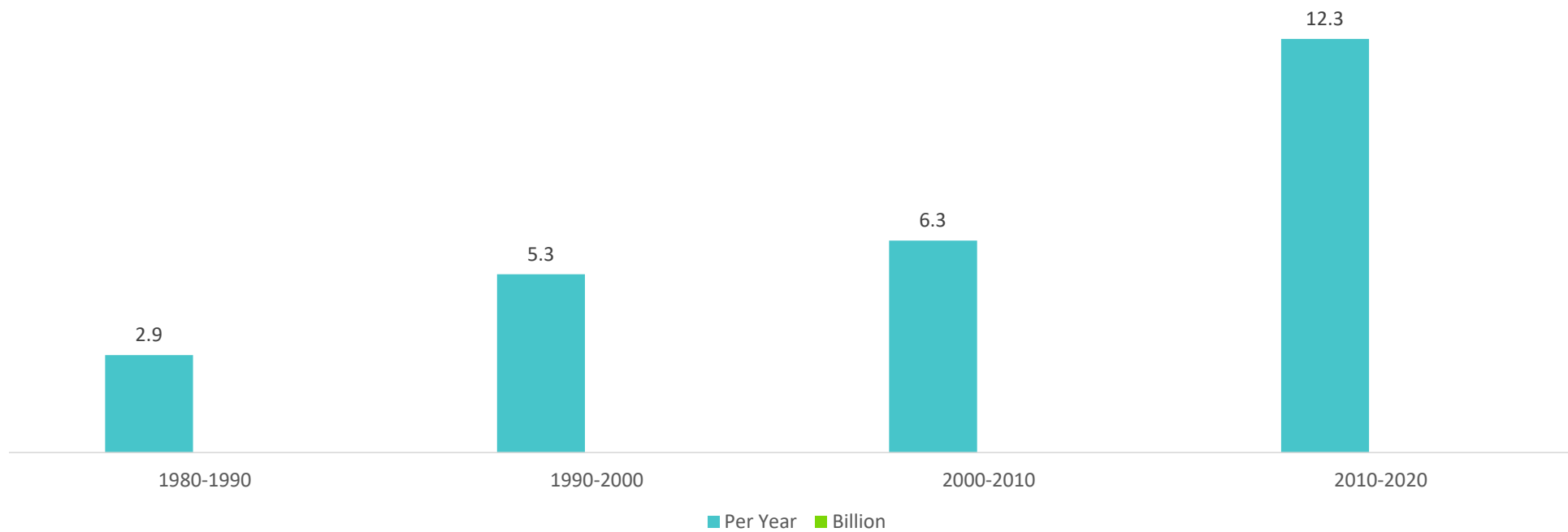
Source: NOAA

Population Growth and Bullseye Effect



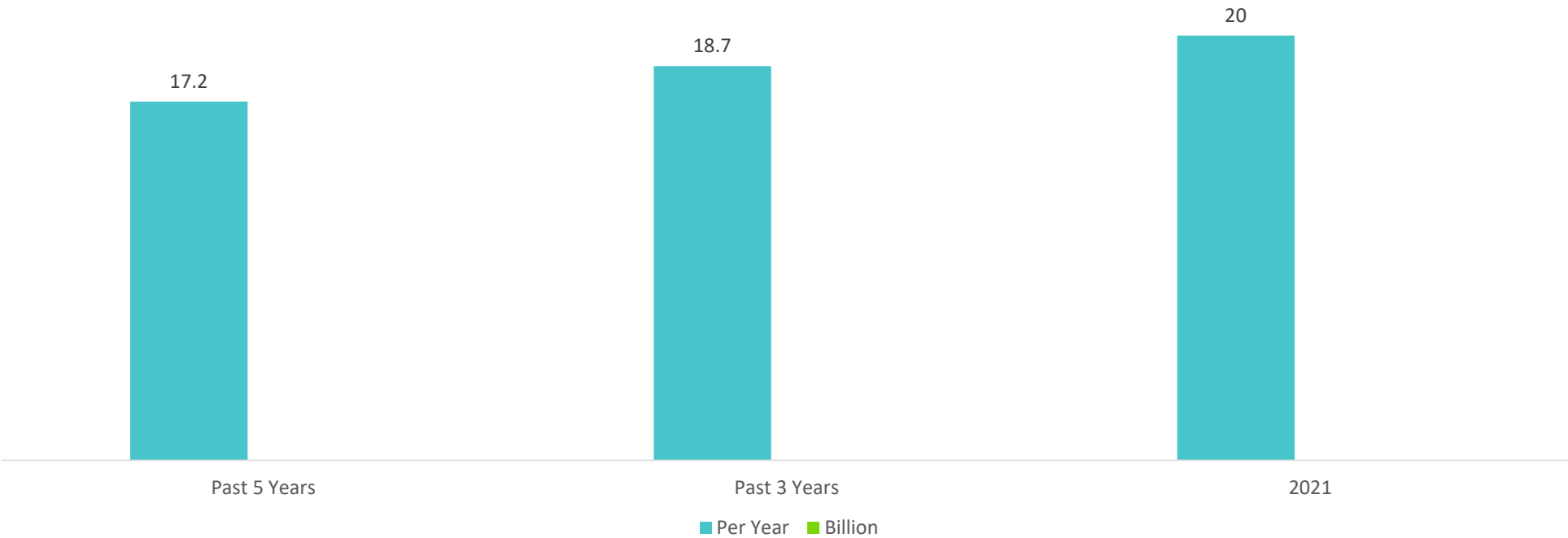
Average # of Events

Average # of \$1B+ Events (NOAA source)



Average # of Events

Average # of \$1B+ Events (NOAA source)



The Newest CAT Peril: Wildfire



Climatic changes are resulting in larger and hotter wildfires occurring each summer and later into fall.

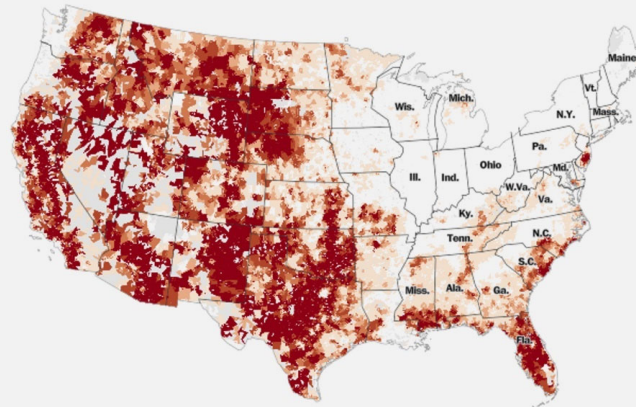
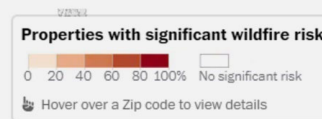


Beyond the physical damage and destruction of wildfires, intense smoke significantly impacts the health and economy of communities:

- Reduced travel and tourism leading to loss of sales and occupancy taxes.
- Reduced school attendance and outdoor activities.
- Smoke can hurt your eyes, irritate your respiratory system, and worsen chronic heart and lung diseases.



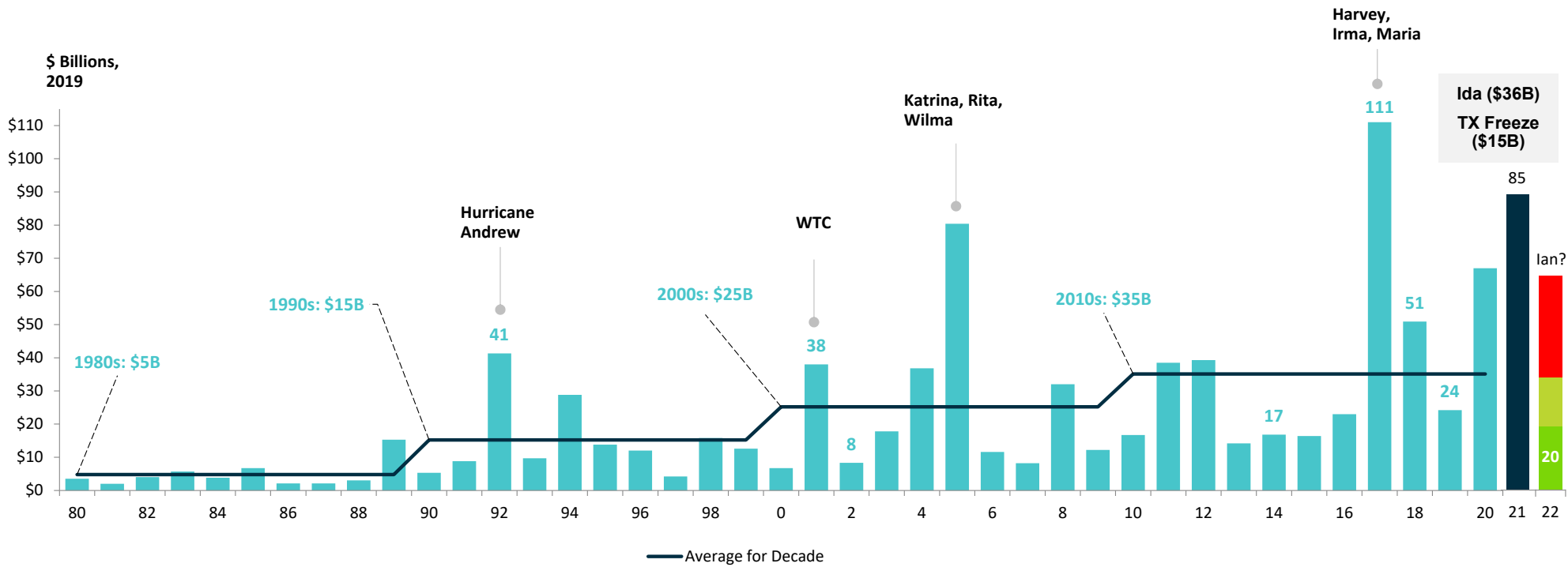
Continued investment & development of high-risk areas.



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U.S. Inflation-Adjusted Insured CAT Losses



Insured Cat Losses Are Increasing At An Alarming Rate – Nearly 700% Since 80's
Average Insured Loss per Year* | 1980-2021: \$23.8 Billion | 2012-2021: \$44.1 Billion

Sources: NAIC data sourced through S&P Global Intelligence; Insurance Information Institute.



Casualty Market Major Disruptors



- Cost of Vehicles/Technology
- Fatality Trends
- Distractive Driving – Cell Phones
- Frequency and Severity Trajectory

- Opioids
- Tele Medicine
- Aging Workforce
- Medical Cost Inflation
- Cancer & PTSD Presumption
- Workplace Violence
- COVID
- Out of State Exposure

- Increase in Catastrophic Losses
- Punitive Damage Awards
- Organized Plaintiff Bar
- Personal Injury Trends
- Traumatic Brain Injury
- Aging Infrastructure
- Sexual Misconduct
- Excessive Force

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Increasing Impact on Liability Market



Reduced Capacity
reinsurer withdrawals have been significant over the past two years



Litigation Financing
continues to drive large claims and 68% of firms are using it in 2021



Plaintiff Attorney Strategies
specialization and strategies have evolved to get larger verdicts and settlements.



Hyper Social Inflation
“A Texas jury awarded \$300 billion to the family of a teen and her grandmother, who were killed in a 2017 crash with a drunk driver.” This type of verdict is meant to send a message to others.



Labor Shortage
everyone is doing more with less



Reviver Legislation Amendments
A rise in Sexual Abuse and Molestation claims and settlements



Law Enforcement
Increased focus on policing policy and procedures as well as pressure on Qualified Immunity



Auto Liability
Frequency & Severity of losses has returned to pre COVID figures



Underwriter Scrutiny
reinsurers are seeking to grow prudently and are maintaining a disciplined, conservative underwriter approach.

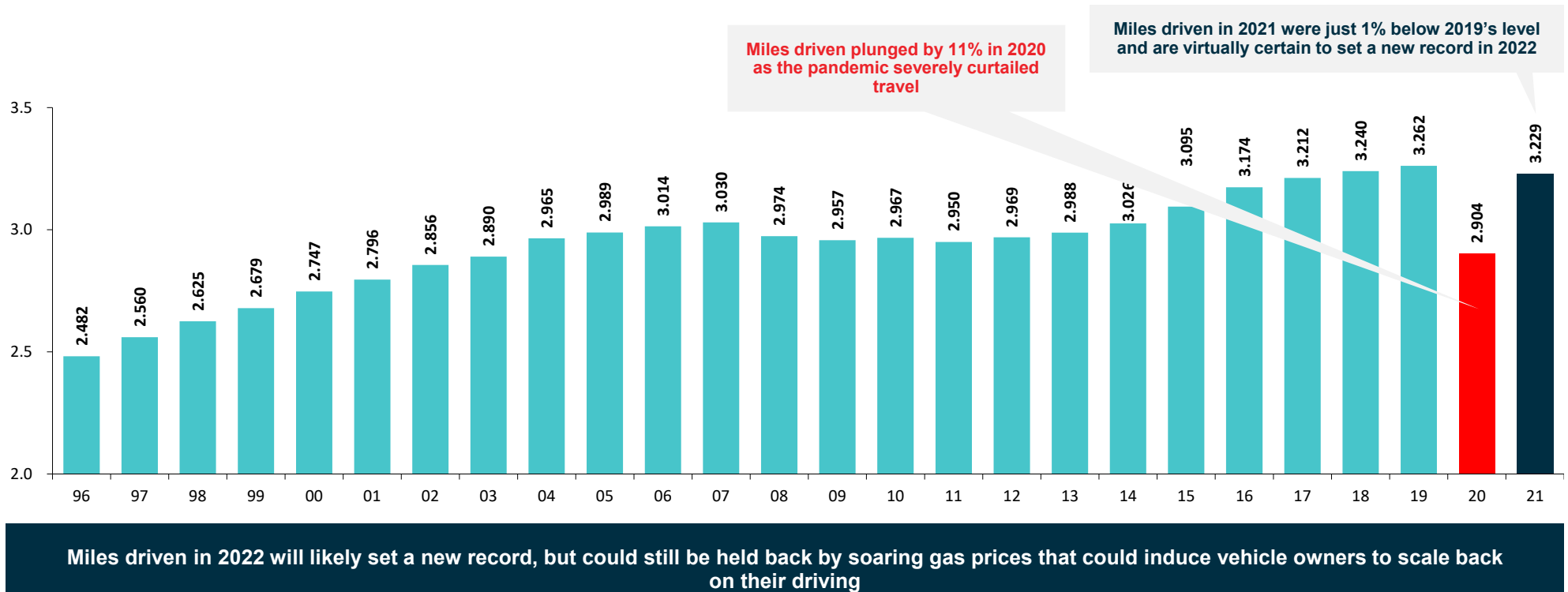


Inflation
Rising cost are increasing the size of claims



Exclusions
continued restrictions surrounding sexual abuse, Wildfire Exclusions, COVID, cyber, opioids and man made chemicals (PFAS – new focus)

Travel in Trillions of Vehicle Miles in U.S.: 1996–2021



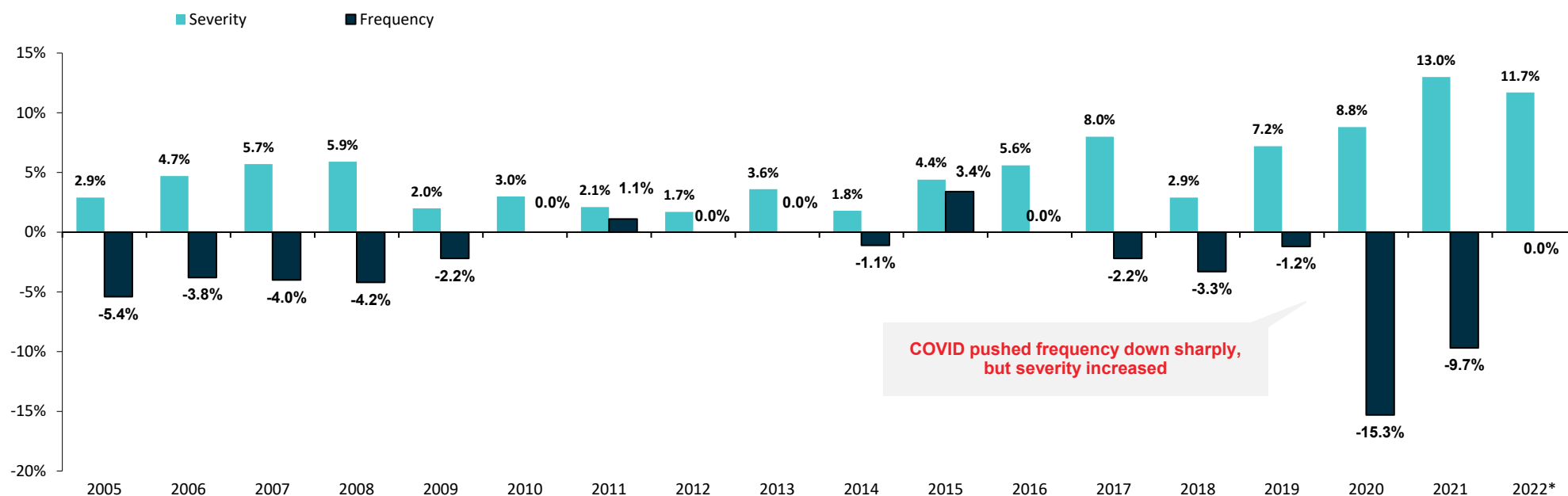
Sources: Sources: [Federal Highway Administration](#); USC RUM Center.

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Auto Liability Bodily Injury Severity Trend Is Up, Frequency Plunge in 2020/21 Due to COVID Has Ended and Is Reversing

Annual Change, 2005 through 2022*



Frequency decline has ended. Q1 2022 BI frequency was +9.5% and Q4 2021 was +3.5%

*2022 figure is for the 4 quarters ending 2022:Q1.

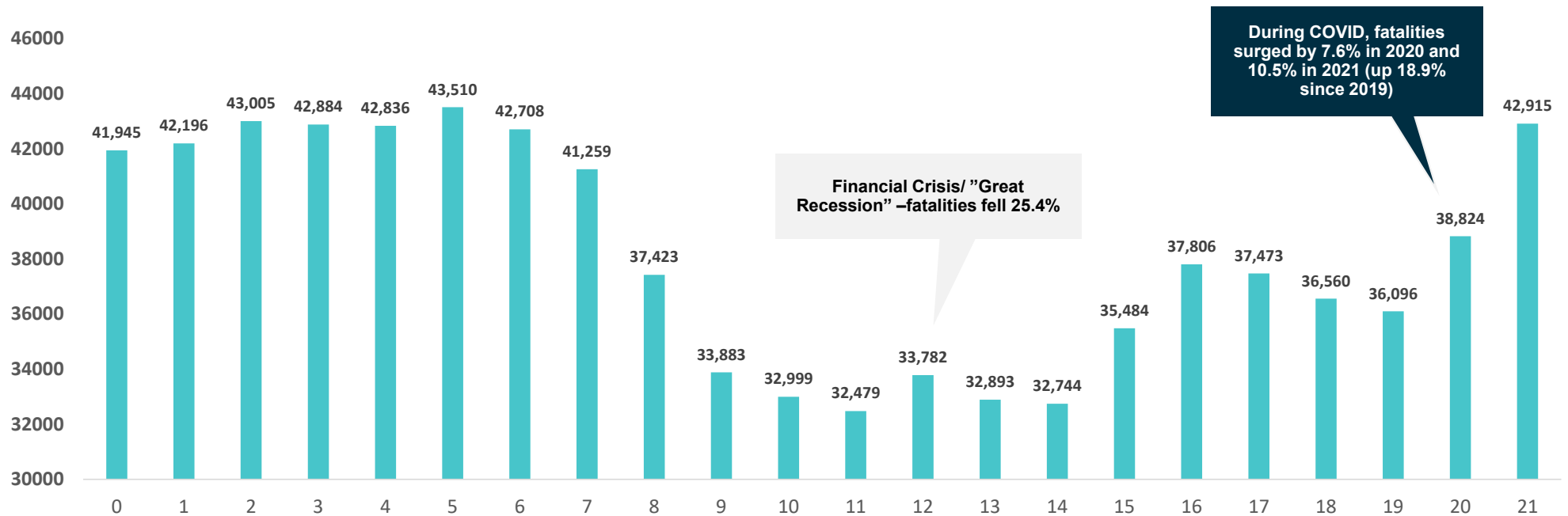
Source: ISO/PCI *Fast Track* data; Center for Risk and Uncertainty Management, Univ. of South Carolina.
eSlide – P6466 – The Financial Crisis and the Future of the P/C

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Traffic Fatalities in the U.S., 2000-2021

(Millions of Units)



Extraordinary Increase in Poor Driving Behaviors in 2020 and 2021 Contributed to Sharply Higher Auto Fatalities

Source: Insurance Institute for Highway Safety and Highway Loss Data Institute: <https://www.iihs.org/iihs/topics/t/general-statistics/fatalityfacts/overview-of-fatality-facts> and NHTSA (2021): <https://www.nhtsa.gov/press-releases/early-estimate-2021-traffic-fatalities#:~:text=NHTSA%20projects%20that%20an%20estimated,Fatality%20Analysis%20Reporting%20System's%20history> Risk and Uncertainty Management Center, University of South Carolina.

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Public Transit

Motor vehicle maintenance and repair costs continue to increase in 2021 with supply chain disruptions, chip shortages and labor crunch.



12%

estimated year-over-year increase in fatality rate per mile for 2021²



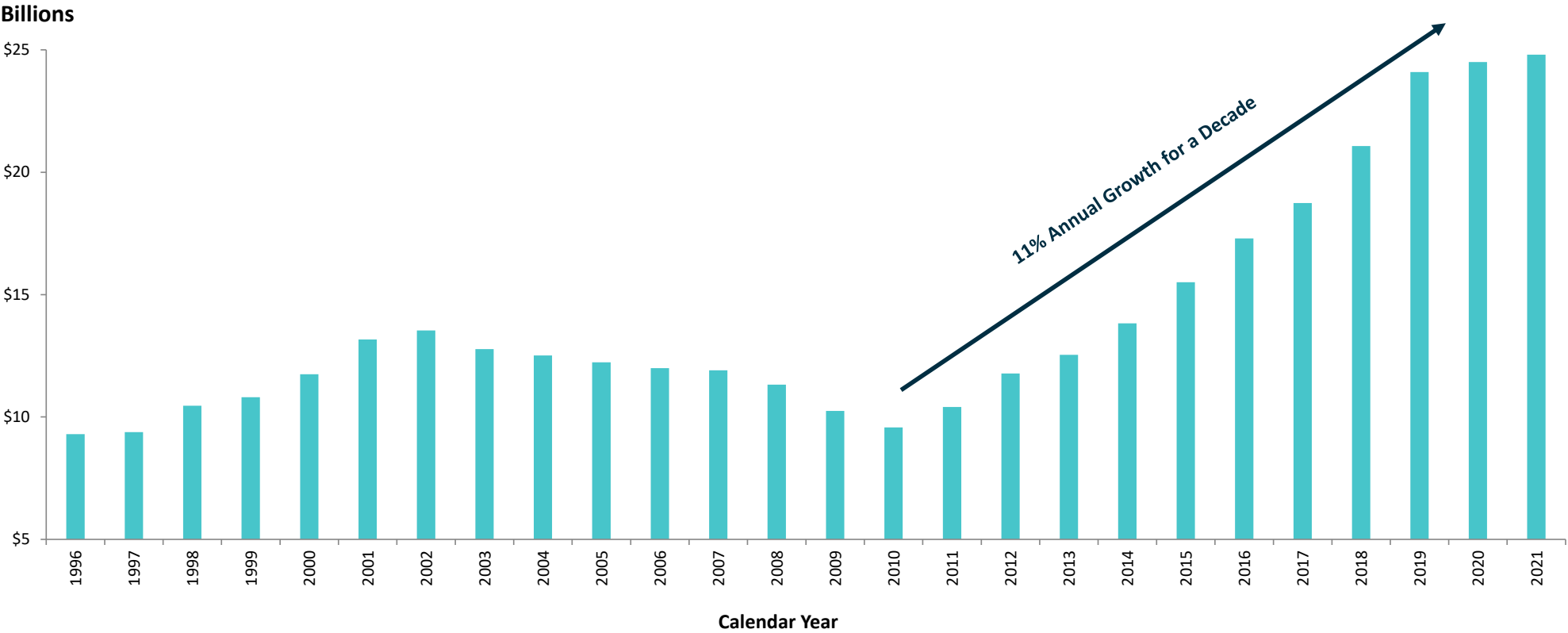
160,000

estimated number of commercial driver positions that will go unfilled by 2030⁴



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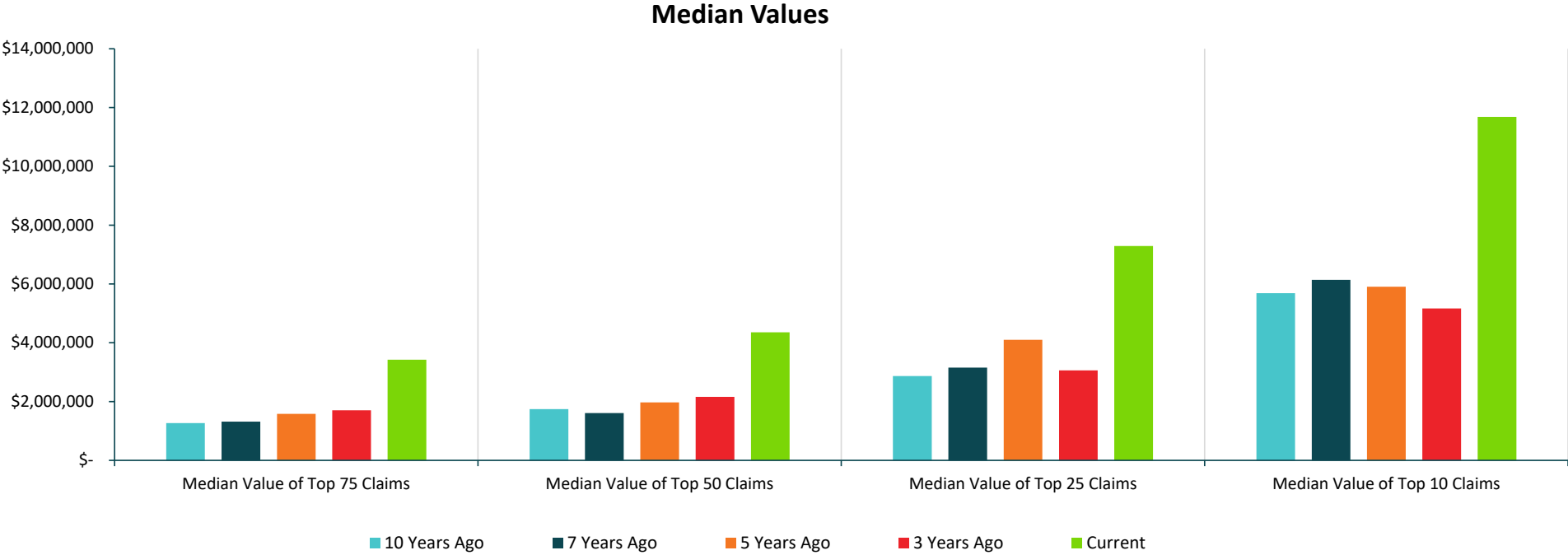
Upward Trend in Liability Claims



Sources: NAIC data sourced from S&P Market Intelligence; Insurance Information Institute.



Median Value Large Liability Losses



Social Inflation: Many Interrelated Causes, Difficult to Manage

INSURANCE CLAIM COSTS



Increasing Propensity to Sue



Size of Jury Awards



Courts/Juries Favoring Plaintiffs



Growing Distrust of Large Corps.



Litigation Financing



Aggressive Plaintiff Bar Ads



Changes in Regulatory and Legal Environment

TOP VERDICT CATEGORIES

Dollar Value of Top 100 verdicts by cause of action, in millions.

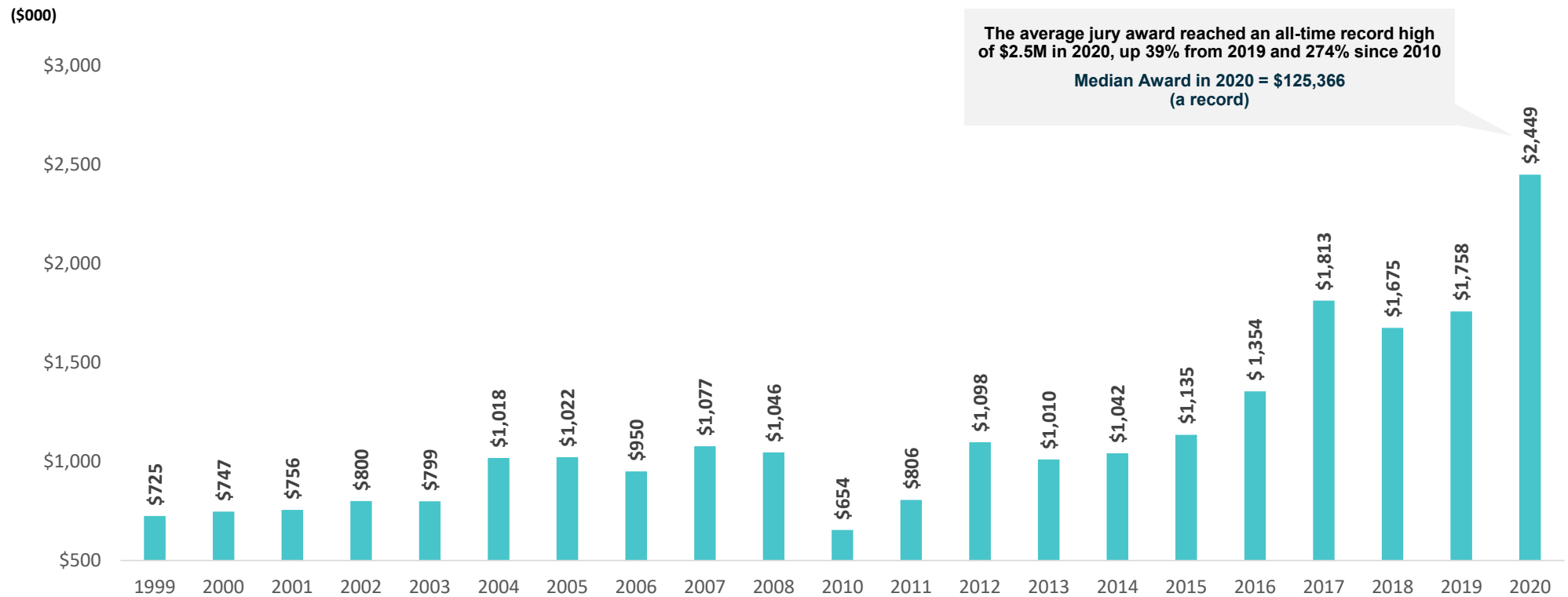
2020			2021		
1	Intellectual Property	\$14,858	1	Worker/Workplace Negligence	\$301,929
2	Products Liability	\$3,117	2	Intellectual Property	\$3,675
3	Worker/Workplace Negligence	\$706	3	Motor Vehicle	\$2,046
4	Construction	\$285	4	Transportation	\$730
5	Motor Vehicle	\$261	5	Products Liability	\$651
6	Medical Malpractice	\$199	6	Employment	\$489
7	Intentional Torts	\$138	7	Business Law	\$410
8	Legal Profession	\$108	8	Intentional Torts	\$364
9	Fraud	\$94	9	Insurance	\$251
10	Dangerous Condition of Public Property	\$76	10	Government	\$167

Source: Risk and Uncertainty Management Center, Univ. of South Carolina, adapted from Verisk "Social Inflation" presentation (2020); VerdictSearch. Figures are rounded to the nearest \$1 million.

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Average Jury Awards, 1999 – 2020 (latest available)



Source: Jury Verdict Research; *Current Award Trends in Personal Injury* (61st Edition), Thomson Reuters; Risk and Uncertainty Management Center, Univ. of South Carolina.


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Liability Claim Values: Unfavorable Jurisdictions

In its recently released annual report, the ATRA identified 8 jurisdictions on its 2021 hellholes list – which, in order, include:

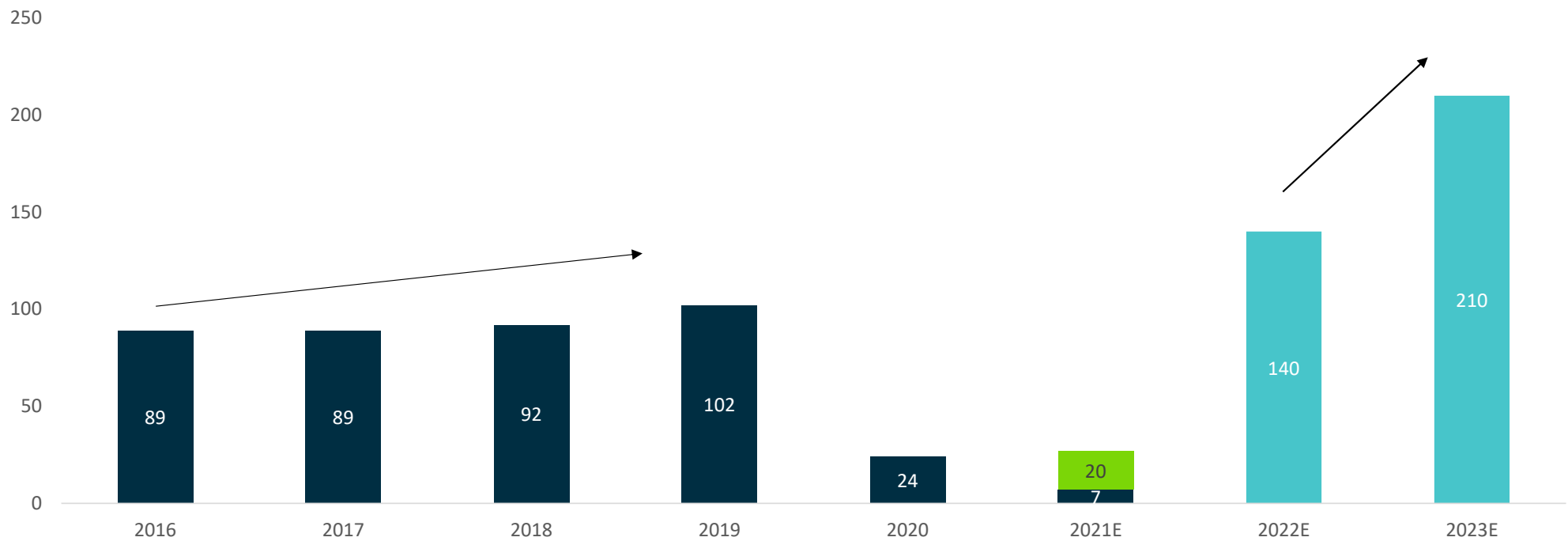
1. California (with the plaintiffs' bar taking advantage of unique California laws like the Private Attorney General Act);
2. New York City (particularly regarding Americans With Disabilities Act accessibility claims and an activist attorney general battling climate change with energy companies),
3. Georgia;
4. Philadelphia, which fell from the number 1 spot last year (especially in the Philadelphia Court of Common Pleas and the Supreme Court of Pennsylvania),
5. Illinois (especially Cook, St. Clair, and Madison counties and regarding asbestos litigation and Illinois Biometric Information Privacy Act class actions),
6. Louisiana (including deceptive lawsuit advertising practices and coastal litigation),
7. St. Louis, Missouri, and
8. South Carolina (particularly in asbestos litigation).



No. 1
California

The Court Backlog

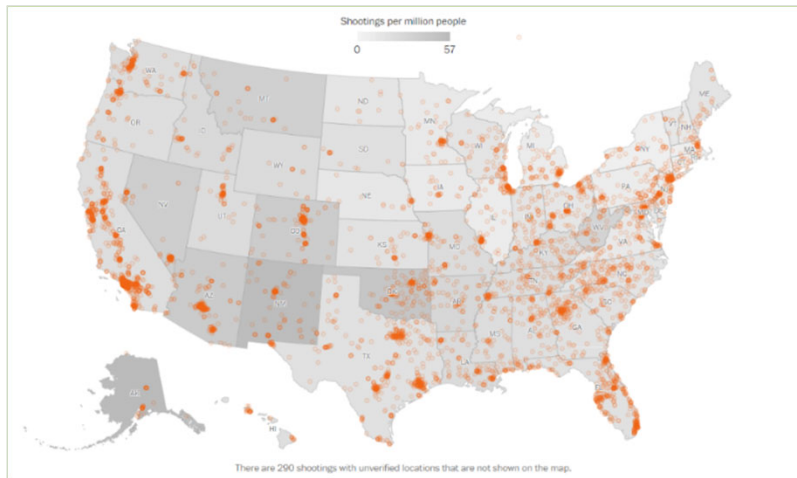
Court cases with verdicts above \$20mn



Source: Verdict Search, Inside P&C

Evolving Law Enforcement Environment

Officer Involved Shootings



According to
MappingPoliceViolence.org

1,126 in 2020

and

1,134 people in 2021.

Policing Reform



State of the Cyber Market

- **Cyber Liability insurance providers are requiring clients to have better controls around cyber exposure. Implementation of MFA is now a requirement for most insurance carriers.**
- **Cyber liability pricing is beginning to smooth out in terms of pricing. We are now seeing carriers base pricing on underwriting a specific risk, rather than a broad-brush approach to pricing which was needed in the past to achieve carrier profitability in this coverage line.**
- **We are still seeing increases over expiring for clients with losses, poor cyber hygiene, or higher exposures. We are seeing increases on average, anywhere from 15-50% depending on the particulars of a given risk.**
- **Clients with unfavorable controls will see modifications to their program. Carriers will exclude cyber extortion, impose co-insurance, or exclude coverages like computer hardware replacement, and reputational loss.**



Europe May Surpass the United States as the Most Targeted Region for Ransomware

Ransomware continues to have a significant impact on businesses across the globe. While reports show that the U.S. is the country most targeted by ransomware attacks worldwide,¹ small indicators show that ransomware activity is decreasing in the United States and growing in other regions.² In Europe, the number of victims is increasing, and if that increase continues, Europe will likely become the most targeted region in 2023. The United States has been very outspoken on policies, sanctions and the potential of a response in the cyber domain concerning ransomware and other attacks. However, it is hard to conclude if the more aggressive stance on ransomware actually deters attacks.



More Attacks by Non-Organized Attackers and Non-Nation State Attackers

In 2023 we expect to see more intrusions conducted by non-organized attackers and non-nation state attackers. More of the threat actors operating out of North America and Europe will likely be younger, and conducting intrusion operations not because they're interested in making money specifically, or because governments have tasked them with doing it, but because they want to be able to brag to their friends or boast online that they've hacked into and brought embarrassment to prominent organizations. While they will be happy to achieve financial gain, that may not necessarily be their lead motivation.



More Extortion, Less Ransomware

Historically, cyber criminals have used ransomware to monetize access into a victim's network. Due to several high-profile and visible breaches last year, organizations see mitigating brand damage as a much more compelling reason to pay a ransom than regaining access to encrypted systems. Over the next year, we will continue to see criminals rely on extortion, but actual ransomware deployments may decline. Ransomware-as-a-service (RaaS) providers will modernize their software to focus on data exfiltration and "leak sites" for public shaming.

Source: Mandiant Cyber Security Forecast Report 2023

The Big Four 2023



Iranian Escalation

Mandiant expects that Iranian cyber espionage groups will continue to conduct widespread intelligence collection activity, particularly against government and Middle Eastern targets, as well as telecommunications, transportation and other entities. We anticipate Iranian threat actors' continued willingness to use disruptive and destructive cyber attacks to remain elevated, absent a significant change to Iran's current international isolation.



Chinese Cyber Assertiveness

Chinese cyber espionage poses a high-frequency and high-magnitude threat to organizations globally, both in the public and private sectors. Key drivers of Chinese cyber threat activity will include territorial integrity and internal stability, regional hegemony, and expanding global political and economic influence. Cyber espionage and information operations activity in support of China's national security and economic interests will continue to escalate. In 2022, a pro-People's Republic of China (PRC) information operations campaign directly targeted commercial entities in an industry of strategic significance to Beijing.³ We consider this broader targeting of private sector entities to be notable, and we may see global competitors to Chinese firms in other industries targeted by such information operations.



North Korea Desires Revenue and Intelligence

We assess with high confidence that North Korea will continue to pursue operations that support the regime with both revenue streams and strategic intelligence. International political and economic isolation along with public health challenges will likely inform North Korean cyber espionage against diplomatic, military, financial and pharmaceutical targets. We expect activity to be focused primarily on South Korea, Japan and the United States, with operations also noted in Europe, the Middle East and North Africa, and South Asia.



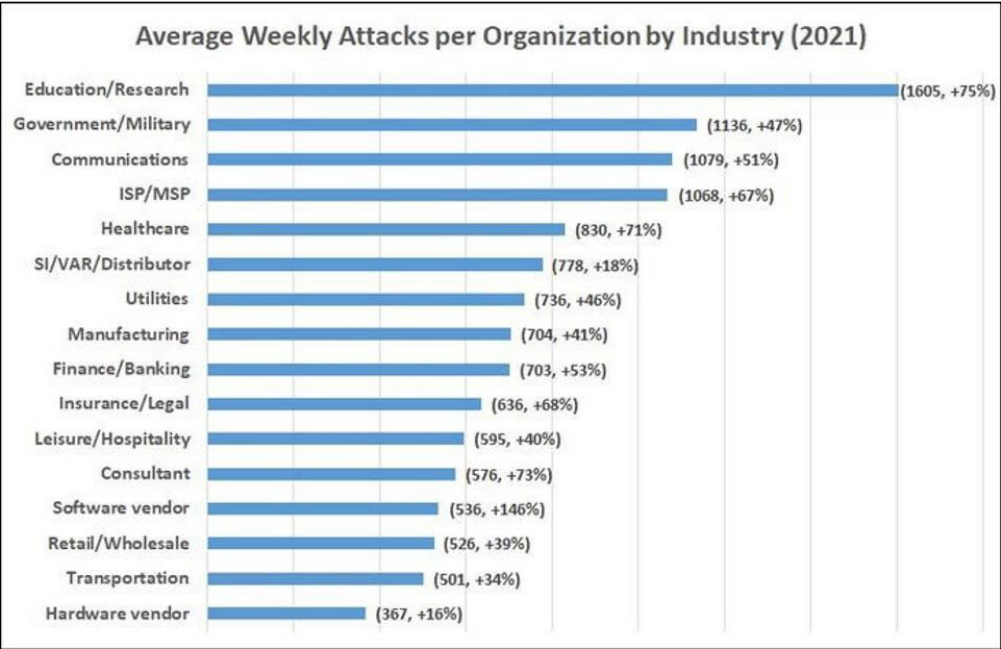
Russia Cyber and the Invasion of Ukraine

Russia's invasion of Ukraine created unprecedented circumstances for cyber threat activity. This likely is the first instance in which a major cyber power has conducted disruptive attacks, cyber espionage and information operations concurrently with widespread, kinetic military operations. Mandiant anticipates future disruptive attacks in Ukraine and suggests that they are likely to be accompanied by concurrent information operations. We expect that Russia's willingness to use disruptive tactics as well as false or coopted hacktivist fronts—to claim credit for data leaks and data destruction—to increasingly expand outside of Ukraine and its immediate neighbors.

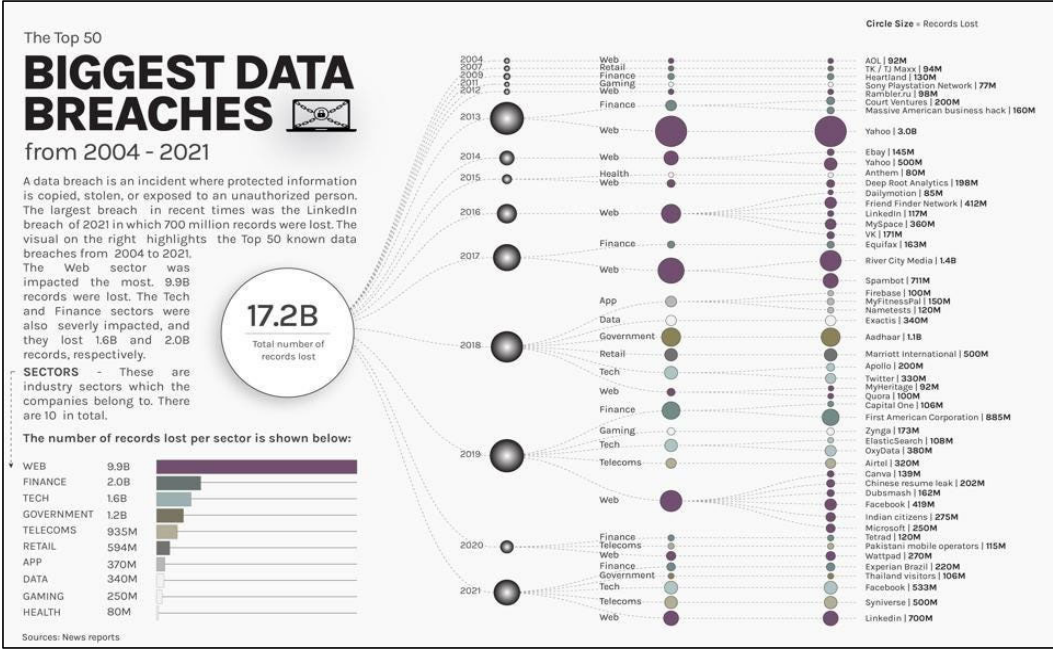
Source: Mandiant Cyber Security Forecast Report 2023

Cyber Trends in the News

Average Weekly Attacks by Industry



Largest Data Breach 2004-2021



** Information below provided by Forbes www.forbes.com

Cyber Insurance Wording Changes

Biometric Exclusion: Coverage may be excluded for any claim or circumstance arising out of the processing, storage, or compromise of biometric data. This includes but is not limited to fingerprints, iris scans, facial images, voice and/or other biometry used to for automatic recognition of individuals based on their biological or behavioural characteristic

Co-Insurance: Generally, on ransomware related coverages which have historically paid out large claim amounts, such as cyber extortion and business interruption as a result of a security breach. Also utilized to obtain the coverage in excess layers, or for entities with poorer controls / looking to reduce premium

End of Life Software, Patching (or Lack Of) and Government Required Shutdown: Reduced coverage for utilizing end of life software or for not patching within recommended timeframes. Exclusion of any government-mandated restriction of operations, closure, or shutdown, entity or person operating a computer system or any computer system that is not under a targeted cyber attack

Software Vulnerability Exclusions: Insurers were excluding SolarWinds, Microsoft Exchange, Kaseya claims at the following renewal to reduce exposure

Systemic Versus Targeted Coverage Differentiation: Markets in London have been making this distinction for a few years with regards to cyber coverage in property insurance placements. In the 2021, a large U.S. insurer created the first widespread wording for standalone cyber

New War Wording Not a result of the current Ukraine crisis. The original war wording was released by Lloyds in 1938 and is in need of an update. Carriers are looking to create clarity around war exclusions and to be consistent across the marketplace.

Spotlight: Cyber Liability

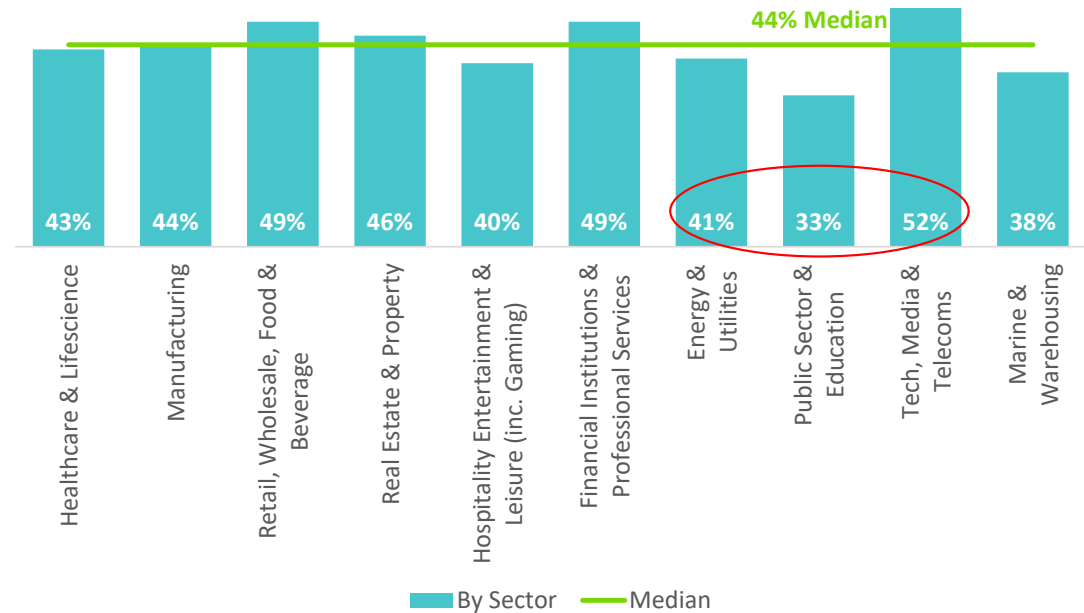
Marketplace stabilizing after several years of dramatic claims development.

Security standards across the marketplace:

- Multi-factor authentication
- Well managed end point detection
- Well managed RDP connections – VPN, MFA, etc.
- Back Ups
- Planning and Training (and Frequency)
- Reasonable patching schedule/plan
- Plan or adequate measures in place to protect end of life software
- IT Security Budgets
- Email Security
- Identity Access Management
- Service Account Management



Sector view on resilience to cyber risk



Percentage of US and UK companies feeling 'very prepared' to anticipate and respond to cyber risk in 2021. Median line indicates the mid-point of the data set across all industries surveyed.

The Ransomware Epidemic

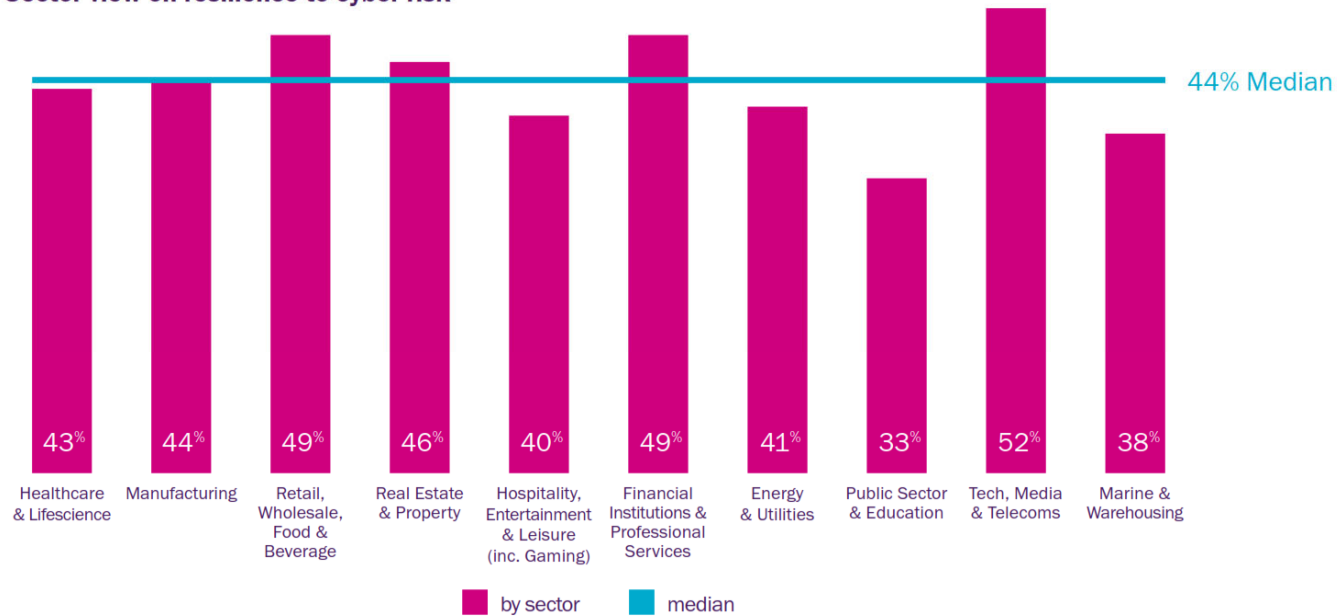


Estimated global damage from ransomware.

2018	2019	2021
\$8 Billion	\$11.5 Billion	\$20 Billion
2024	2028	2031
\$42 Billion	\$157 Billion	\$265 Billion

Targeting Public Entities

Sector view on resilience to cyber risk



Percentage of US and UK companies feeling 'very prepared' to anticipate and respond to cyber risk in 2021.
Median line indicates the mid-point of the data set across all industries surveyed.

As a result, many markets are no longer writing new Public Entity cyber



Toward the Future



Liability Renewal Outlook



Excess liability continues to be a challenge



Specific Problem areas:

- Aggregate limits – Many carriers are looking to cap their exposure on pool programs
- Attachment point/Retentions are being closely examined
- Underwriter scrutiny on Law Enforcement and Sexual Abuse/Misconduct coverages
- Emerging Exclusion - PFAS



Pricing expectations based on Q2 results for 2022 = Flat to +10% – based on losses and jurisdiction



Engage incumbent carriers early to gain commitment on renewal

Property Renewal Outlook



Continued scrutiny of data (SOV, COPE, ITV with Increased Construction Cost)



Increased retentions and caps on certain types of exposure

- *Windstorm & Hail*



Rate increases expected and highly dependent on Wind Season, Reinsurance Market and individual client losses



Underwriter submission activity remains high – imperative to engage early and access global market



Regional Underwriting: Property markets are affected differently across the nation.

e.g. West Wildfire, East Hurricanes, Midwest Hail, etc.



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North American CAT Property Reinsurance Outlook

THE WALL STREET JOURNAL.

Home World U.S. Politics Economy Business Tech **Markets** Opinion Books & Arts Real Estate Life & Work Style Sports

MARKETS | FINANCE

Insurers Are Facing a Steep Rise in Reinsurance Rates

Swiss Re's Pande urges cat attachment increases to counter rising valuations

The executive described the reinsurance renewals heading into 2023 as **"a three-legged stool"**. Rate increases, some structural changes – notably to attachment points – and terms and conditions each represent one leg, Pande explained.

CIAB full-time wrap on US cat: the fight for capacity

At the Council of Insurance Agents & Brokers' (CIAB) Insurance Leadership Forum in Colorado Springs this week, the focus of brokers has been on communicating to clients expectations that they will **likely need to significantly increase retentions if they are to secure the limit they require at the top of cat programs to keep pace with inflation.**

in insurance insider

Berkshire to non-renew retro cat quota shares as market searches for capacity signals

in insurance insider

Swiss Re will shrink in US cat as it asks cedants for 'double-double-half'

Stonybrook Capital Says Hurricane Ian Is Largest-Ever Insured Loss Event at Over \$75B

By Chad Hemenway | October 12, 2022

'Hardening' Property Catastrophe Market Enters 'Hard' Market Phase: Bank of America

By L.S. Howard | October 12, 2022

European reinsurers **will miss their earnings targets in 2022 – for the sixth year in a row** – which is pressuring the industry to raise rates and continue improving the quality of their portfolios, according to a research report published by the Bank of America.

The result is that the **industry is finally entering a "true 'hard' market"** said the report.

Specific Challenges:



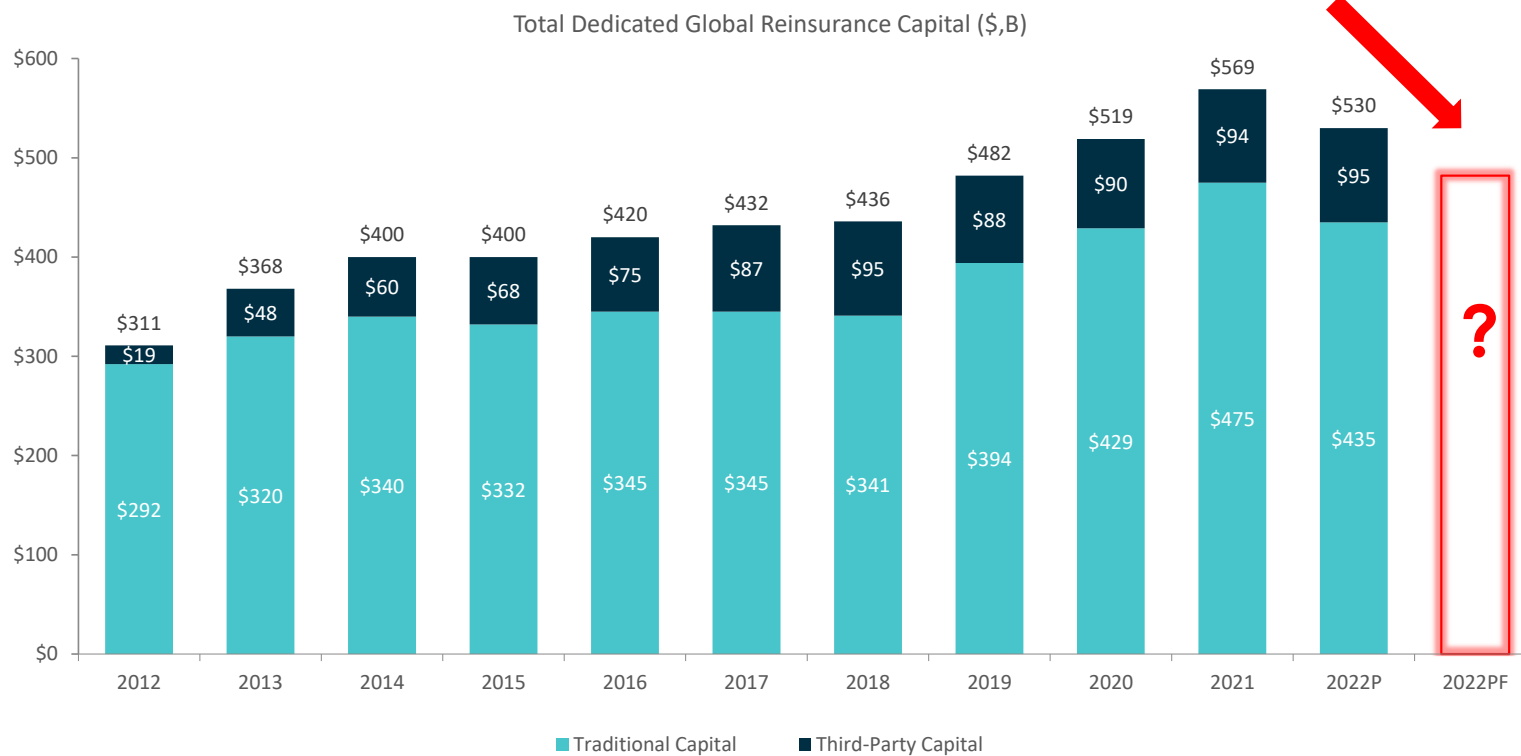
- Exposure increases (ITV) driven by inflation and supply chain
 - Knock on affect to modeling
 - \$20B of additional capital required (10% of current \$200b)



- Supply & Demand Imbalance
 - Investor fatigue from years of losses = No new entrants
 - Increase of natural disasters
 - Recent poor industry performance (unprofitable in 4 of last 5 years)
 - Reduced capacity from incumbents "de-risking" book
- Ian Loss ? = \$35B to \$70B
 - Trapped capital cannot be redeployed
 - ILS/Collateralized market seizing up



Reinsurance Capacity Supply & Demand Imbalance



Source: AM Best, Guy Carpenter; D&P Analysis. 2022PF = D&P estimates

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Reinsurance Capital Supply Is Expected To Be Down \$50B + At YE:22 While Demand Is Estimated To Be Up \$30B +.



Cyber Renewal Outlook



Leading insurers have indicated “We may have hit rate equilibrium”

2023 Forecast:

- 15% to 25% increases, at a minimum, for “good” risks and most starting much higher
- Lower overall capacity deployment
- Increased per-claim, self-insured retentions for poor security posture
- Potential coinsurance percentages added for ransomware
- Further reduction of ransomware limit

Requirement to evidence security posture:



- MFA
- Data Backups
- Endpoint Detection
- Employee Education & Training Programs

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Workers Compensation Leading Concerns



Rate expectations: Account Specific



Wage Inflation's impact on premiums & Medical Expense Inflation



Underwriter Concerns: Per Occurrence exposure to Cat loss



Remote Work: Out of State employees & Impact on productivity and compliance



Investment Yield on Long Tail Coverage



Thank you!

Questions?

Please contact us if you would like a copy of this presentation.





December 9, 2022

Marcus Beverly
Northern California Cities Self Insurance Fund

Appraisal Services Letter of Engagement

Dear Mr. Beverly:

Thank you for allowing Alliant Appraisal Services to provide a proposal for replacement cost analysis appraisals for structure(s) as indicated on the summary below.

Upon Acceptance, our professionals will work closely with the Northern California Cities Self Insurance Fund Risk Management and staff to ensure that all data collected is complete, accurate and meets prevailing Uniform Standards of Professional Appraisal Practice (USPAP) requirements. Our appraisal professionals will provide you with appraisal summary reports, applying the appropriate valuations that meet the reporting requirements of USPAP.

Contract Costs –Payment Terms

Alliant Appraisal Services projects that the onsite inspection of the estimated 36 location(s) and 4 WWTP's will take a minimum of Twenty-One (21) day(s). Additional assessments dates will be required if "optional" locations are elected for services.

Appraisal Summary

36 Buildings > \$5mm	Paid by PEPIP
4 WWTP's >10MGD's	Paid by PEPIP
* Total to be paid to Alliant Appraisal Services by Client	\$0.00

*** The Estimated Total is based on the existing SOV line items. However the fee will increase if these line items include multiple structures i.e. Apartments. Each additional building that is appraised will be charged at the appropriate rate based on the appraisal value.**

Fees will be invoiced upon completion and delivery of reports. Alliant Appraisal Services compensation is not contingent in any way upon its opinions or conclusions, or upon any subsequent event related to those opinions or conclusions.

Electronic copies of the appraisal report along with a CD will be provided; bound hard copies will be provided upon written request. The final reports will be delivered within 90 days after the completion of inspections.



Terms and Conditions

This Letter of Engagement is in effect for a period of 30 days from the date submitted. This assignment is subject to the General Terms and Conditions located in the Attachment following this letter. A confidentiality section is included in the General Terms and Conditions.

Authorization to Proceed

Alliant Appraisal Services estimates that we can commence work on this process by **January 2023**. Please fax an executed copy of this Letter of Engagement to the attention of Lora Carlisle, Appraisal Manager, Appraisal Services, at (949) 809-1465, or email the document to lcarlisle@alliant.com. If you have any questions, feel free to contact me at (949) 260-5033.

Sincerely,

Lora Carlisle
Appraisal Manager
Alliant Insurance Services, Inc.

Alliant Insurance Services

Northern California Cities Self Insurance Fund

By: _____

By: _____

Title: _____

Title: _____

Date: _____

Date: _____

Scope of Work

The scope of this assignment is to provide an opinion of value for Replacement Cost New of the structures for insurance purposes. The value of the land on which the improvements are attached is not included in this analysis. "Replacement Cost New" is defined as the cost of creating a building having similar utility, using current standards of design and materials. It is not necessarily the cost of creating a replica of the existing structure if the improvements are constructed of outdated materials, technique, and design. Sources for replacement cost information include, but are not limited to, actual historical costs and industry price guides.

The selected unit of comparison for the cost approach analysis is cost per square foot, which is consistent with how insurance market participants typically evaluate construction costs. ***Alliant Appraisal Services must be notified in writing prior to the date work is commenced if a replacement cost analysis for a historic building is required for any structure within this contract.***

Excluded from the appraisal are assets of intangible nature, records and drawings, inventory items, contents including but not limited to furniture, fixtures, equipment, personal and leased property. Insurable value is based on current base construction costs, excluding site improvements, indirect costs, land and entrepreneurial profit. The services provided include close examination of all structures on the Schedule of Values (SOV), see attached SOV for reference. All aspects of the structural improvements including construction type, quality, size, and other attributes are considered in the analysis.

Client Responsibilities

The primary purpose of the inspection is to verify or identify: the building size, construction Class, quality of the improvements and other attributes. At the time that the inspection is scheduled you will be provided a list of requested documentation which will not only help the appraiser but also help the process of the appraisal. Please note that it is not mandatory that this documentation be provided.



Attachment II

General Terms and Conditions Alliant Insurance Services, Inc Appraisal Services

The following terms and conditions constitute the agreement for the services to be rendered in the Appraisal Letter of Engagement referenced and attached. Signature approval of both parties to the specified service agreement and this attachment documents that an AGREEMENT is entered into this day by and between Alliant Insurance Services with offices in Newport Beach, California, and the **Northern California Cities Self Insurance Fund (CLIENT)**.

NOW THEREFORE, in consideration of the mutual covenants and agreements set forth herein, and intending to be legally bound, the parties hereto agree as follows:

SERVICES PROVIDED Alliant Insurance Services agrees to perform services for the CLIENT as outlined in the Letter of Engagement attached hereto (the "Service Agreement").

CLIENT INFORMATION CLIENT shall furnish or cause to be furnished to Alliant Insurance Services all documents and information known to CLIENT that specifically relate to the scope of services described in the service agreement. Alliant Insurance Services shall be entitled to rely on such information.

CONFIDENTIALITY Alliant Insurance Services agrees that all information related to the CLIENT(s), the Project(s), the Work and the work of Alliant Insurance Services, and any of its consulting subcontractors including anything known to or prepared or furnished by the CLIENT(s), shall be and shall remain in the future confidential. Alliant Insurance Services shall not release, publish or disclose any such information to any party without prior written consent of the CLIENT(s), except as required in connection with Alliant Insurance Services' performance of this Agreement, or as required by a governmental authority.

PAYMENT CLIENT shall pay Alliant Insurance Services a fee for the performance of the work and be invoiced as described in this service agreement.

TERMINATION Either party may terminate this Agreement without cause upon thirty days advanced written notice. Any work in progress will be completed according to the terms of this Agreement.

STANDARD OF CARE; WARRANTY; LIABILITY Alliant Insurance Services will perform the work under this Agreement as an independent contractor and in accordance with generally accepted professional practices. Alliant Insurance Services will utilize reasonable care and skill consistent with and equal to that customarily possessed by environmental, health and safety consulting professionals in the community. The parties recognize the complex, subjective, and performance based nature of many environmental, occupational safety and health laws and regulations and the administrative interpretations thereof.

In performance of the work, Alliant Insurance Services must rely upon information derived from secondary sources and personal interviews. Except as specifically required in the scope of work, Alliant Insurance Services will make no independent investigation as to the accuracy or completeness of the information derived from the secondary sources and personal interviews, and will assume that such information is accurate and complete.

All recommendations, findings, and conclusions will be based upon information and circumstances as they existed at the time of preparation (e.g. Federal, state, and local laws; political climate; and other matters that Alliant Insurance Services deemed relevant). A change in any fact or circumstance may



adversely impact the recommendations, findings, and conclusions expressed in this report. Accordingly, except as set forth in the first paragraph of this section, Alliant Insurance Services makes no other representation, warranty or guarantee, express or implied.

CLIENT agrees that Alliant Insurance Services' liability for damage arising out of or relating to the performance of its work under this Agreement or otherwise of each separate request for work resulting from this Agreement, defined as total man-time charges and reimbursement of expenses paid to Alliant Insurance Services for the individual project will be limited to a sum of ten times the contract price. All claims, suits, demands or causes of action brought against Alliant Insurance Services must be made within two years after completion of the work performed under this Agreement.

THIRD PARTIES The work to be performed under this Agreement is to determine the Replacement Cost New of the structures for CLIENT's insurance purposes, and any report or communication provided to CLIENT is intended solely for the internal use and benefit of CLIENT and no other party may rely thereon. Notwithstanding the foregoing, the Parties acknowledge that this report will be used by CLIENT to obtain insurance coverage and may be provided to the insurance carrier as part of the application process. Except for perspective or actual insurance providers, CLIENT acknowledges that there are no other parties whose reliance thereon is foreseeable. CLIENT agrees not to disclose or disseminate any Alliant Insurance Services report or communication to any other party without the prior written consent to Alliant Insurance Services.

INDEMNIFICATION Alliant Insurance Services shall indemnify and hold harmless CLIENT and its agents, officers, directors and employees from and against all claims and suits, and resulting damages, losses and expenses (including reasonable attorney's fees and court costs), brought by third parties for loss of or damage to property, or for personal injury to persons, including death, and from all judgments recovered therefore, to the extent arising out of the negligent acts or omissions of Alliant Insurance Services in connection with Alliant Insurance Service's performance of this Agreement. Alliant Insurance Services shall not indemnify CLIENT to the extent that claims and suits arise out of Client's negligent acts or omissions.

COMPLETE AGREEMENT This signed Agreement incorporates all previous and contemporaneous discussions, representations, understandings, and agreements between the parties, if any, with respect to the subject matter contained herein. No verbal or other statements, inducements or representations have been made to or relied upon by CLIENT. The terms and conditions expressed in this Agreement shall not be altered except in writing signed by CLIENT and an authorized officer of Alliant Insurance Services.

APPLICABLE LAW This Agreement shall be governed by and construed under the laws of the State of California.



[BACK TO AGENDA](#)

**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
December 15, 2022**

Agenda Item F.

GENERAL RISK MANAGEMENT ISSUES

INFORMATION ITEM

ISSUE: The floor will be open to the Board for discussion.

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: This is an opportunity for members to ask questions or raise issues on risk exposures common to the members.

ATTACHMENT(S): None



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
December 15, 2022**

Agenda Item H.1.

**QUARTERLY FINANCIAL REPORT
FOR PERIOD ENDING SEPTEMBER 30, 2022**

ACTION ITEM

ISSUE: James Marta & Company will present the Quarterly Financial Report for the Quarter and year ending September 30, 2022.

NOTE: The Police Risk Management Reserve report has been updated with revised accruals up to 11/14/22 and follows the Quarterly Financial Report,

RECOMMENDATION: Receive and file the Quarterly Financials as presented.

FISCAL IMPACT: None.

BACKGROUND: The Board of Directors regularly reviews the quarterly financials, refers questions or issues for follow-up, and/or receives and files the report as presented.

ATTACHMENT(S): Quarterly Financial Report for Period Ending September 30, 2022

FINANCIAL REPORT

SEPTEMBER 30, 2022

**AND FOR THE
THREE MONTHS THEN ENDED**

Northern California Cities Self Insurance Fund

Northern California Cities Self Insurance Fund
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September 30, 2022

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James Marta & Company LLP

Certified Public Accountants

Accounting, Auditing, Tax, and Consulting

ACCOUNTANT'S COMPILATION REPORT

Board of Directors
Northern California Cities Self Insurance Fund
701 Howe Avenue, Suite E3
Sacramento, CA 95825

Management is responsible for the accompanying statement of financial position of Northern California Cities Self Insurance Fund as of September 30, 2022, and the related statement of revenues, expenses and changes in net position and statement of cash flows for the three months then ended and the related notes to the financial statements in accordance with accounting principles generally accepted in the United States of America. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or the completeness of the information provided by management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on these financial statements.

Management has omitted substantially all of the disclosures that accounting principles generally accepted in the United States of America require to be presented to supplement the basic financial statements. If the omitted disclosures were included in the financial statements, they might influence the user's conclusions about the company's financial position, results of operations, comprehensive income and cash flows. Accordingly, the financial statements are not designed for those who are not informed about such matters.

The supplementary information on pages 5 through 32 is presented for purposes of additional analysis and is not a required part of the basic financial statements. The information is the representation of management. The information was subject to our compilation engagement; however, we have not audited or reviewed the information and, accordingly, do not express an opinion, a conclusion, nor provide any assurance on such information.

Management has elected to present designations of net position on the Statement of Net Position as of September 30, 2022 contrary to accounting principles generally accepted in the United States of America which bar the presentation of designations of net position on the Statement of Net Position.

We are not independent with respect to Northern California Cities Self Insurance Fund since we provide accounting, financial and management services.

James Marta & Company LLP

James Marta & Company LLP
Certified Public Accountants
November 8, 2022

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Net Position
September 30, 2022

Assets

Current Assets		
Cash and Cash Equivalents	\$	7,160,609
Accounts Receivable		105,905
Interest Receivable		324,662
Excess Accounts Receivable		700,614
Prepaid Expense		9,508,813
Total Current Assets		<u>17,800,603</u>
Non-Current Assets		
Investments*		<u>73,834,841</u>
Total Assets	\$	<u><u>91,635,444</u></u>

Liabilities & Net Position

Current Liabilities		
Accounts Payable	\$	213,421
Unearned Revenue		14,493,878
Total Current Liabilities		<u>14,707,299</u>
Non-Current Liabilities		
Outstanding Liabilities*		50,708,767
ULAE*		<u>2,682,671</u>
Total Non-Current Liabilities		<u>53,391,438</u>
Total Liabilities	\$	<u>68,098,737</u>
Net Position		
Designated for Contingency		200,000
Designated for Risk Management		1,271,768
Undesignated		<u>22,064,939</u>
Total Net Position		<u>23,536,707</u>
Liability & Net Position	\$	<u><u>91,635,444</u></u>

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Revenues, Expenses and Changes in Net Position
For the Three Months Ended September 30, 2022

Operating Income	
Administration Deposit	\$ 370,348
Banking Layer Deposit	2,452,993
Shared Risk Layer	1,983,750
Excess Deposit/Premium	1,749,430
Property/Crime Insurance Income	1,430,360
Banking Layer Assessment	-
Shared Risk Refund	-
Banking Layer Refund	-
Risk Management Grants	258,855
Other Income	-
Total Operating Income	8,245,736
Operating Expenses	
Claims Paid	2,390,286
O/S Liability adj.	962,004
ULAE	656,160
Consultants	24,000
Safety Service	109,252
Claims Administration	224,064
Program Administration	127,916
Board Expenses	758
Excess Insurance	1,709,910
Property/Crime Insurance Expense	1,408,929
Member Identity Theft Protection	8,010
Total Operating Expenses	7,621,289
Operating Income (Loss)	624,448
Non-Operating Income	
Change in Fair Market Value	(1,743,330)
Investment Income	253,930
Total Non-Operating Income	(1,489,400)
Change in Net Position	(864,953)
Beginning Net Position	24,401,660
Ending Net Position	\$ 23,536,707

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Cash Flows
For the Three Months Ended September 30, 2022

Cash flows from operating activities:	
Cash received from members	\$ 19,765,948
Cash paid for claims	(2,482,719)
Cash paid for insurance	(12,493,816)
Cash paid to vendors	(465,508)
Cash (paid) received for dividends	<u>1,169,063</u>
Net cash provided by (used in) operating activities	<u>5,492,968</u>
Cash flows from investing activities:	
Investment income received	164,611
Purchases of investments	(32,446,101)
Proceeds from sale or maturity of investments	<u>18,795,878</u>
Net cash provided by (used in) investing activities	<u>(13,485,612)</u>
Net increase (decrease) in cash and cash equivalents	(7,992,644)
Cash and cash equivalents, beginning of year	<u>15,153,253</u>
Cash and cash equivalents, end of year	<u><u>\$ 7,160,609</u></u>
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:	
Operating income (loss)	\$ 624,448
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:	
(Increase) decrease in:	
Member receivable	93,417
Excess receivable	(25,029)
Prepaid expense	(9,508,813)
(Decrease) increase in:	
Accounts payable	91,905
Unearned revenue	12,598,859
Unpaid claims and claim adjustment expenses	<u>1,618,182</u>
Net cash provided by (used in) operating activities	<u><u>\$ 5,492,968</u></u>
Supplemental information:	
Noncash non-operating and investing activities	
Net change in fair value of investments	<u><u>\$ (1,743,330)</u></u>

SUPPLEMENTARY INFORMATION

Selected Information
Substantially All Disclosures Required by Generally Accepted
Accounting Principles Are Not Included

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
September 30, 2022**

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Current Assets				
Cash and Cash Equivalents	\$ 4,720,908	\$ 505,200	\$ 794,905	\$ 3,420,803
Accounts Receivable	71,071	-	2,244	68,827
Interest Receivable	90,059	2,357	49,221	38,481
Excess Accounts Receivable	293,723	-	293,723	-
Prepaid Expense	7,756,895	13,552	7,743,343	-
Total Current Assets	<u>12,932,656</u>	<u>521,109</u>	<u>8,883,436</u>	<u>3,528,111</u>
Non-Current Assets				
Investments*	<u>19,614,086</u>	<u>290,362</u>	<u>13,861,947</u>	<u>5,461,777</u>
Total Assets	<u>\$ 32,546,742</u>	<u>\$ 811,471</u>	<u>\$ 22,745,383</u>	<u>\$ 8,989,888</u>
Current Liabilities				
Accounts Payable	\$ 38,260	\$ 13,465	\$ 229	\$ 24,566
Unearned Revenue	12,816,365	379,850	10,618,014	1,818,501
Total Current Liabilities	<u>12,854,625</u>	<u>393,315</u>	<u>10,618,243</u>	<u>1,843,067</u>
Non-Current Liabilities				
Outstanding Liabilities*	12,224,173	-	8,561,520	3,662,653
ULAE*	622,000	-	-	622,000
Total Non-Current Liabilities	<u>12,846,173</u>	<u>-</u>	<u>8,561,520</u>	<u>4,284,653</u>
Total Liabilities	<u>\$ 25,700,798</u>	<u>\$ 393,315</u>	<u>\$ 19,179,763</u>	<u>\$ 6,127,720</u>
Net Position				
Designated for Contingency	100,000	100,000	-	-
Undesignated	6,745,944	318,156	3,565,620	2,862,168
Total Net Position	<u>6,845,944</u>	<u>418,156</u>	<u>3,565,620</u>	<u>2,862,168</u>
Liability & Net Position	<u>\$ 32,546,742</u>	<u>\$ 811,471</u>	<u>\$ 22,745,383</u>	<u>\$ 8,989,888</u>

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
September 30, 2022

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Current Assets									
Cash and Cash Equivalents	\$ 39,416	\$ 388,474	\$ 104,162	\$ 23,391	\$ 21,475	\$ 885,261	\$ 176,904	\$ 43,233	\$ 21,073
Accounts Receivable	26,946	-	-	-	-	-	-	-	5,000
Interest Receivable	815	2,080	641	430	925	10,601	2,203	996	294
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-
Total Current Assets	67,177	390,554	104,803	23,821	22,400	895,862	179,107	44,229	26,367
Non-Current Assets									
Investments*	140,736	148,908	52,098	80,047	149,330	1,676,523	305,951	183,847	40,397
Total Assets	\$ 207,913	\$ 539,462	\$ 156,901	\$ 103,868	\$ 171,730	\$ 2,572,385	\$ 485,058	\$ 228,076	\$ 66,764
Current Liabilities									
Accounts Payable	\$ 1,084	\$ 1,183	\$ 586	\$ 285	\$ 1,230	\$ 5,458	\$ 951	\$ 982	\$ 324
Unearned Revenue	(1,386)	158,050	51,420	31,660	56,894	411,140	119,973	45,400	14,050
Total Current Liabilities	(302)	159,233	52,006	31,945	58,124	416,598	120,924	46,382	14,374
Non-Current Liabilities									
Outstanding Liabilities*	287,774	211,736	81,980	61,618	266,022	672,385	92,399	145,043	27,821
ULAE*	48,870	35,958	13,922	10,464	45,176	114,186	15,691	24,632	4,725
Total Non-Current Liabilities	336,644	247,694	95,902	72,082	311,198	786,571	108,090	169,675	32,546
Total Liabilities	\$ 336,342	\$ 406,927	\$ 147,908	\$ 104,027	\$ 369,322	\$ 1,203,169	\$ 229,014	\$ 216,057	\$ 46,920
Net Position									
Designated for Contingency	-	-	-	-	-	-	-	-	-
Undesignated	(128,429)	132,535	8,993	(159)	(197,592)	1,369,216	256,044	12,019	19,844
Total Net Position	(128,429)	132,535	8,993	(159)	(197,592)	1,369,216	256,044	12,019	19,844
Liability & Net Position	\$ 207,913	\$ 539,462	\$ 156,901	\$ 103,868	\$ 171,730	\$ 2,572,385	\$ 485,058	\$ 228,076	\$ 66,764

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
September 30, 2022**

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Current Assets										
Cash and Cash Equivalents	\$ 2,010	\$ 428,682	\$ 190,891	\$ 60,790	\$ 10,875	\$ 103,352	\$ 92,133	\$ 326,690	\$ 148,535	\$ 353,457
Accounts Receivable	-	13,389	-	-	-	-	6,640	6,622	10,230	-
Interest Receivable	702	3,086	1,760	1,192	1,586	1,235	361	4,221	855	4,498
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-
Total Current Assets	2,712	445,157	192,651	61,982	12,461	104,587	99,134	337,533	159,620	357,955
Non-Current Assets										
Investments*	108,170	337,679	239,930	228,096	329,842	197,964	(916)	518,565	33,629	690,981
Total Assets	\$ 110,882	\$ 782,836	\$ 432,581	\$ 290,078	\$ 342,303	\$ 302,551	\$ 98,218	\$ 856,098	\$ 193,249	\$ 1,048,936
Current Liabilities										
Accounts Payable	\$ 207	\$ 2,608	\$ 1,758	\$ 671	\$ 1,108	\$ 793	\$ 862	\$ 2,229	\$ 598	\$ 1,649
Unearned Revenue	13,480	195,170	106,400	66,780	35,200	88,660	57,140	104,790	43,690	219,990
Total Current Liabilities	13,687	197,778	108,158	67,451	36,308	89,453	58,002	107,019	44,288	221,639
Non-Current Liabilities										
Outstanding Liabilities*	92,802	391,490	125,257	273,770	65,094	69,921	33,013	228,410	181,849	354,269
ULAE*	15,760	66,484	21,272	46,492	11,054	11,874	5,606	38,789	30,882	60,163
Total Non-Current Liabilities	108,562	457,974	146,529	320,262	76,148	81,795	38,619	267,199	212,731	414,432
Total Liabilities	\$ 122,249	\$ 655,752	\$ 254,687	\$ 387,713	\$ 112,456	\$ 171,248	\$ 96,621	\$ 374,218	\$ 257,019	\$ 636,071
Net Position										
Designated for Contingency	-	-	-	-	-	-	-	-	-	-
Undesignated	(11,367)	127,084	177,894	(97,635)	229,847	131,303	1,597	481,880	(63,770)	412,865
Total Net Position	(11,367)	127,084	177,894	(97,635)	229,847	131,303	1,597	481,880	(63,770)	412,865
Liability & Net Position	\$ 110,882	\$ 782,836	\$ 432,581	\$ 290,078	\$ 342,303	\$ 302,551	\$ 98,218	\$ 856,098	\$ 193,249	\$ 1,048,936

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For the Three Months Ended September 30, 2022

	Total			
	All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 126,617	\$ 126,617	\$ -	\$ -
Banking Layer Deposit	583,992	-	-	583,992
Shared Risk Layer	932,000	-	932,000	-
Excess Deposit/Premium	1,205,551	-	1,205,551	-
Property/Crime Insurance Income	1,430,360	-	1,430,360	-
Banking Layer Assessment	-	-	-	-
Banking Layer Refund	-	-	-	-
Other Income	-	-	-	-
Total Operating Income	4,278,520	126,617	3,567,911	583,992
Operating Expenses				
Claims Paid	706,058	-	434,830	271,228
O/S Liability adj.	324,056	-	231,120	92,936
ULAE	622,000	-	-	622,000
Consultants	12,000	12,000	-	-
Safety Service	40,123	31,885	8,238	-
Claims Administration	67,403	-	-	67,403
Program Administration	68,198	68,198	-	-
Board Expenses	379	379	-	-
Excess Insurance	1,166,031	-	1,166,031	-
Property/Crime Insurance Expense	1,408,929	-	1,408,929	-
Trustee's E&O Coverage	4,517	4,517	-	-
Total Operating Expense	4,419,694	116,979	3,249,148	1,053,567
Operating Income (Loss)	(141,174)	9,638	318,763	(469,575)
Non-Operating Income				
Change in Fair Market Value	(484,142)	(13,569)	(288,416)	(182,157)
Investment Income	74,222	2,120	40,490	31,612
Total Non-Operating Income	(409,920)	(11,449)	(247,926)	(150,545)
Change in Net Position	(551,094)	(1,811)	70,837	(620,120)
Beginning Net Position	7,397,038	419,967	3,494,783	3,482,288
Ending Net Position	\$ 6,845,944	\$ 418,156	\$ 3,565,620	\$ 2,862,168

See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For the Three Months Ended September 30, 2022

	City of Anderson*	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Operating Income									
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	(462)	52,688	17,136	10,559	7,851	137,048	28,937	15,134	4,683
Shared Risk Layer	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-
Total Operating Income	(462)	52,688	17,136	10,559	7,851	137,048	28,937	15,134	4,683
Operating Expenses									
Claims Paid	(1,915)	20,714	(1,567)	(782)	22,460	80,877	1,640	26,044	4,520
O/S Liability adj.	(4,145)	22,408	63	(382)	27,252	(134,363)	11,859	28,531	(5,877)
ULAE	48,870	35,958	13,922	10,464	45,176	114,186	15,691	24,632	4,725
Consultants	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-
Claims Administration	2,599	3,051	1,576	793	3,490	15,416	2,812	3,043	783
Program Administration	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-
Trustee's E&O Coverage	-	-	-	-	-	-	-	-	-
Total Operating Expense	45,409	82,131	13,994	10,093	98,378	76,116	32,002	82,250	4,151
Operating Income (Loss)	(45,871)	(29,443)	3,142	466	(90,527)	60,932	(3,065)	(67,116)	532
Non-Operating Income									
Change in Fair Market Value	(3,741)	(9,981)	(2,870)	(1,997)	(3,740)	(52,033)	(10,369)	(4,710)	(1,166)
Investment Income	664	1,833	584	363	786	8,322	1,832	808	266
Total Non-Operating Income	(3,077)	(8,148)	(2,286)	(1,634)	(2,954)	(43,711)	(8,537)	(3,902)	(900)
Change in Net Position	(48,948)	(37,591)	856	(1,168)	(93,481)	17,221	(11,602)	(71,018)	(368)
Beginning Net Position	(79,481)	170,125	8,137	1,009	(104,111)	1,351,995	267,646	83,037	20,212
Ending Net Position	\$ (128,429)	\$ 132,535	\$ 8,993	\$ (159)	\$ (197,592)	\$ 1,369,216	\$ 256,044	\$ 12,019	\$ 19,844

*City of Anderson has a negative liability Banking Layer contribution due to the impact of the capping of the full premium.

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For the Three Months Ended September 30, 2022

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Operating Income										
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	4,498	65,055	35,472	22,255	11,733	29,553	19,040	34,925	14,558	73,329
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-
Total Operating Income	4,498	65,055	35,472	22,255	11,733	29,553	19,040	34,925	14,558	73,329
Operating Expenses										
Claims Paid	4,354	354	27,153	23,648	7,993	(2,211)	(2,242)	44,933	(1,353)	16,608
O/S Liability adj.	43,225	60,007	(12,960)	27,821	(11,784)	(1,709)	5,510	33,405	31,465	(27,390)
ULAE	15,760	66,484	21,272	46,492	11,054	11,874	5,606	38,789	30,882	60,163
Consultants	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-
Claims Administration	676	6,498	4,143	2,029	3,033	2,260	2,242	6,643	1,353	4,963
Program Administration	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-	-
Trustee's E&O Coverage	-	-	-	-	-	-	-	-	-	-
Total Operating Expense	64,015	133,343	39,608	99,990	10,296	10,214	11,116	123,770	62,347	54,344
Operating Income (Loss)	(59,517)	(68,288)	(4,136)	(77,735)	1,437	19,339	7,924	(88,845)	(47,789)	18,985
Non-Operating Income										
Change in Fair Market Value	(3,381)	(14,095)	(8,739)	(5,453)	(8,000)	(5,651)	(1,108)	(20,378)	(4,493)	(20,252)
Investment Income	550	2,788	1,417	924	1,178	1,109	405	3,094	818	3,871
Total Non-Operating Income	(2,831)	(11,307)	(7,322)	(4,529)	(6,822)	(4,542)	(703)	(17,284)	(3,675)	(16,381)
Change in Net Position	(62,348)	(79,595)	(11,458)	(82,264)	(5,385)	14,797	7,221	(106,129)	(51,464)	2,604
Beginning Net Position	50,981	206,679	189,352	(15,371)	235,232	116,506	(5,624)	588,009	(12,306)	410,261
Ending Net Position	\$ (11,367)	\$ 127,084	\$ 177,894	\$ (97,635)	\$ 229,847	\$ 131,303	\$ 1,597	\$ 481,880	\$ (63,770)	\$ 412,865

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For the Three Months Ended September 30, 2022

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Cash flows from operating activities:				
Cash received from members	\$ 16,026,204	\$ 506,467	\$ 14,185,924	\$ 1,333,813
Cash paid for claims	(773,462)	-	(434,830)	(338,632)
Cash paid for insurance	(10,318,302)	-	(10,318,302)	-
Cash paid to vendors	(142,927)	(134,823)	(8,238)	134
Cash (paid) received for dividends	444,985	-	-	444,985
Net cash provided by (used in) operating activities	5,236,498	371,644	3,424,554	1,440,300
Cash flows from investing activities:				
Investment income received	45,147	1,237	26,787	17,123
Net investment (purchases) sales	(3,041,717)	(1,169)	(3,024,853)	(15,695)
Net cash provided by (used in) investing activities	(2,996,570)	68	(2,998,066)	1,428
Net increase (decrease) in cash and cash equivalents	2,239,928	371,712	426,488	1,441,728
Cash and cash equivalents, beginning of year	2,480,980	133,488	368,417	1,979,075
Cash and cash equivalents, end of year	\$ 4,720,908	\$ 505,200	\$ 794,905	\$ 3,420,803
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:				
Operating income (loss)	\$ (141,174)	\$ 9,638	\$ 318,763	\$ (469,575)
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:				
(Increase) decrease in:				
Member receivable	57,083	1,500	-	55,583
Excess receivable	-	-	-	-
Prepaid expense	(7,756,895)	(13,552)	(7,743,343)	-
(Decrease) increase in:				
Accounts payable	(5,661)	(5,792)	-	132
Unearned revenue	12,137,087	379,850	10,618,014	1,139,223
Unpaid claims and claim adjustment expenses	946,057	-	231,120	714,937
Net cash provided by (used in) operating activities	\$ 5,236,498	\$ 371,644	\$ 3,424,554	\$ 1,440,300
Supplemental information:				
Noncash non-operating and investing activities				
Net change in fair value of investments	\$ (484,142)	\$ (13,568)	\$ (288,417)	\$ (182,157)

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For the Three Months Ended September 30, 2022**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Cash flows from operating activities:									
Cash received from members	\$ 25,098	\$ 202,900	\$ 54,939	\$ 10,559	\$ 31,391	\$ 548,188	\$ (28,939)	\$ 60,534	\$ 23,733
Cash paid for claims	(684)	(23,766)	(9)	(11)	(25,950)	(96,293)	(4,452)	(29,088)	(5,303)
Cash paid for insurance	-	-	-	-	-	-	-	-	-
Cash paid to vendors	49	(308)	(48)	97	475	702	(259)	(86)	(145)
Cash paid for dividends	-	-	-	11,298	-	-	68,519	-	-
Net cash provided by (used in) operating activities	24,463	178,826	54,882	21,943	5,916	452,597	34,869	31,360	18,285
Cash flows from investing activities:									
Investment income received	355	922	263	185	349	4,938	970	443	107
Net investment (purchases) sales	(322)	(860)	(247)	(172)	(322)	(4,484)	(894)	(406)	(100)
Net cash provided by (used in) investing activities	33	62	16	13	27	454	76	37	7
Net increase (decrease) in cash and cash equivalents	24,496	178,888	54,898	21,956	5,943	453,051	34,945	31,397	18,292
Cash and cash equivalents, beginning of year	14,920	209,586	49,264	1,435	15,532	432,210	141,959	11,836	2,781
Cash and cash equivalents, end of year	\$ 39,416	\$ 388,474	\$ 104,162	\$ 23,391	\$ 21,475	\$ 885,261	\$ 176,904	\$ 43,233	\$ 21,073
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:									
Operating income (loss)	\$ (45,871)	\$ (29,443)	\$ 3,142	\$ 466	\$ (90,527)	\$ 60,932	\$ (3,065)	\$ (67,116)	\$ 532
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:									
(Increase) decrease in:									
Member receivable	26,946	-	-	-	-	-	-	-	5,000
Excess receivable	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-
(Decrease) increase in:									
Accounts payable	48	(310)	(48)	97	475	702	(259)	(87)	(145)
Unearned revenue	(1,386)	150,212	37,803	11,298	23,540	411,140	10,643	45,400	14,050
Unpaid claims and claim adjustment expenses	44,726	58,366	13,985	10,082	72,428	(20,177)	27,550	53,163	(1,152)
Net cash provided by (used in) operating activities	\$ 24,463	\$ 178,826	\$ 54,882	\$ 21,943	\$ 5,916	\$ 452,597	\$ 34,869	\$ 31,360	\$ 18,285
Supplemental information:									
Noncash non-operating and investing activities									
Net change in fair value of investments	\$ (3,741)	\$ (9,981)	\$ (2,870)	\$ (1,997)	\$ (3,740)	\$ (52,033)	\$ (10,369)	\$ (4,710)	\$ (1,166)

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For the Three Months Ended September 30, 2022**

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Cash flows from operating activities:										
Cash received from members	\$ (48,214)	\$ 244,838	\$ 108,723	\$ 33,043	\$ (61,156)	\$ 44,573	\$ 82,820	\$ (87,356)	\$ 14,810	\$ 73,329
Cash paid for claims	(5,030)	(6,852)	(31,296)	(25,677)	(11,025)	(49)	-	(51,576)	-	(21,571)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	97	699	(259)	59	253	(405)	156	41	(154)	(830)
Cash paid for dividends	-	28,776	-	29,988	35,200	51,214	-	-	-	219,990
Net cash provided by (used in) operating activities	(53,147)	267,461	77,168	37,413	(36,728)	95,333	82,976	(138,891)	14,656	270,918
Cash flows from investing activities:										
Investment income received	321	1,292	824	519	769	520	91	1,969	402	1,885
Net investment (purchases) sales	19,709	(21,215)	(753)	(470)	(689)	(487)	(95)	(1,756)	(387)	(1,745)
Net cash provided by (used in) investing activities	20,030	(19,923)	71	49	80	33	(4)	213	15	140
Net increase (decrease) in cash and cash equivalents	(33,117)	247,538	77,239	37,462	(36,648)	95,366	82,972	(138,678)	14,671	271,058
Cash and cash equivalents, beginning of year	35,127	181,144	113,652	23,328	47,523	7,986	9,161	465,368	133,864	82,399
Cash and cash equivalents, end of year	\$ 2,010	\$ 428,682	\$ 190,891	\$ 60,790	\$ 10,875	\$ 103,352	\$ 92,133	\$ 326,690	\$ 148,535	\$ 353,457
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:										
Operating income (loss)	\$ (59,517)	\$ (68,288)	\$ (4,136)	\$ (77,735)	\$ 1,437	\$ 19,339	\$ 7,924	\$ (88,845)	\$ (47,789)	\$ 18,985
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:										
(Increase) decrease in:										
Member receivable	-	13,389	-	-	-	-	6,640	(6,622)	10,230	-
Excess receivable	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:										
Accounts payable	98	699	(260)	59	254	(405)	156	41	(154)	(831)
Unearned revenue	(52,712)	195,170	73,251	40,776	(37,689)	66,234	57,140	(115,659)	(9,978)	219,990
Unpaid claims and claim adjustment expenses	58,984	126,491	8,312	74,313	(730)	10,165	11,116	72,194	62,347	32,774
Net cash provided by (used in) operating activities	\$ (53,147)	\$ 267,461	\$ 77,168	\$ 37,413	\$ (36,728)	\$ 95,333	\$ 82,976	\$ (138,891)	\$ 14,656	\$ 270,918
Supplemental information:										
Noncash non-operating and investing activities										
Net change in fair value of investments	\$ (3,381)	\$ (14,095)	\$ (8,739)	\$ (5,453)	\$ (8,000)	\$ (5,651)	\$ (1,108)	\$ (20,378)	\$ (4,493)	\$ (20,252)

See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers' Compensation
September 30, 2022

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Current Assets				
Cash and Cash Equivalents	\$ 2,439,701	\$ 1,431,812	\$ 744,527	\$ 263,362
Accounts Receivable	34,834	-	-	34,834
Interest Receivable	234,603	7,383	107,989	119,231
Excess Accounts Receivable	406,891	-	406,891	-
Prepaid Expense	1,751,918	120,282	1,631,636	-
Total Current Assets	4,867,947	1,559,477	2,891,043	417,427
Non-Current Assets				
Investments*	54,220,755	428,369	24,901,972	28,890,414
Total Assets	\$ 59,088,702	\$ 1,987,846	\$ 27,793,015	\$ 29,307,841
Current Liabilities				
Accounts Payable	\$ 175,161	\$ 14,643	\$ 1,970	\$ 158,548
Unearned Revenue	1,677,513	-	190,294	1,487,219
Total Current Liabilities	1,852,674	14,643	192,264	1,645,767
Non-Current Liabilities				
Outstanding Liabilities*	38,484,594	-	20,740,769	17,743,825
ULAE*	2,060,671	-	1,110,571	950,100
Total Non-Current Liabilities	40,545,265	-	21,851,340	18,693,925
Total Liabilities	\$ 42,397,939	\$ 14,643	\$ 22,043,604	\$ 20,339,692
Net Position				
Designated for Contingency	100,000	100,000	-	-
Designated for Risk	1,271,768	1,271,768	-	-
Undesignated	15,318,995	601,435	5,749,411	8,968,149
Total Net Position	16,690,763	1,973,203	5,749,411	8,968,149
Liability & Net Position	\$ 59,088,702	\$ 1,987,846	\$ 27,793,015	\$ 29,307,841

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers' Compensation
September 30, 2022

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Current Assets											
Cash and Cash	\$ 7,679	\$ 5,915	\$ 4,019	\$ 5,405	\$ 10,981	\$ 3,847	\$ 5,565	\$ 16,883	\$ 10,981	\$ 7,330	\$ 1,691
Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Interest Receivable	2,554	4,382	748	1,096	5,184	15,693	25,326	4,337	3,002	314	1,392
Excess Accounts	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	10,233	10,297	4,767	6,501	16,165	19,540	30,891	21,220	13,983	7,644	3,083
Non-Current Assets											
Investments*	585,491	1,067,390	172,580	282,643	1,212,159	4,033,649	6,054,894	989,458	689,412	67,007	349,318
Total Assets	\$ 595,724	\$ 1,077,687	\$ 177,347	\$ 289,144	\$ 1,228,324	\$ 4,053,189	\$ 6,085,785	\$ 1,010,678	\$ 703,395	\$ 74,651	\$ 352,401
Current Liabilities											
Accounts Payable	\$ 3,744	\$ 5,403	\$ 861	\$ 1,495	\$ 6,047	\$ 19,758	\$ 34,129	\$ 5,508	\$ 665	\$ 552	\$ 1,572
Unearned Revenue	17,748	33,674	-	58,824	4,146	517,619	-	15,746	-	-	21,947
Total Current Liabilities	21,492	39,077	861	60,319	10,193	537,377	34,129	21,254	665	552	23,519
Non-Current Liabilities											
Outstanding Liabilities*	391,733	698,620	73,432	93,541	682,135	2,800,987	4,225,056	447,191	63,547	17,462	206,684
ULAE*	20,975	37,408	3,932	5,009	36,525	149,980	226,232	23,945	3,403	935	11,067
Total Non-Current	412,708	736,028	77,364	98,550	718,660	2,950,967	4,451,288	471,136	66,950	18,397	217,751
Total Liabilities	\$ 434,200	\$ 775,105	\$ 78,225	\$ 158,869	\$ 728,853	\$ 3,488,344	\$ 4,485,417	\$ 492,390	\$ 67,615	\$ 18,949	\$ 241,270
Net Position											
Designated for	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety	-	-	-	-	-	-	-	-	-	-	-
Undesignated	161,524	302,582	99,122	130,275	499,471	564,845	1,600,368	518,288	635,780	55,702	111,131
Total Net Position	161,524	302,582	99,122	130,275	499,471	564,845	1,600,368	518,288	635,780	55,702	111,131
Liability & Net Position	\$ 595,724	\$ 1,077,687	\$ 177,347	\$ 289,144	\$ 1,228,324	\$ 4,053,189	\$ 6,085,785	\$ 1,010,678	\$ 703,395	\$ 74,651	\$ 352,401

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
September 30, 2022

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Current Assets											
Cash and Cash	\$ 5,021	\$ 4,987	\$ 7,477	\$ 12,884	\$ 7,955	\$ 9,982	\$ 10,186	\$ 7,976	\$ 8,289	\$ 32,480	\$ 75,829
Accounts Receivable	-	-	-	-	-	-	34,834	-	-	-	-
Interest Receivable	5,659	2,517	1,755	4,319	4,548	2,990	6,179	1,819	12,200	387	12,830
Excess Accounts	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	10,680	7,504	9,232	17,203	12,503	12,972	51,199	9,795	20,489	32,867	88,659
Non-Current Assets											
Investments*	1,354,680	608,837	412,309	1,022,275	1,070,523	726,460	1,488,782	422,253	2,922,925	90,601	3,266,768
Total Assets	\$ 1,365,360	\$ 616,341	\$ 421,541	\$ 1,039,478	\$ 1,083,026	\$ 739,432	\$ 1,539,981	\$ 432,048	\$ 2,943,414	\$ 123,468	\$ 3,355,427
Current Liabilities											
Accounts Payable	\$ 5,170	\$ 5,184	\$ 1,879	\$ 4,846	\$ 4,641	\$ 4,380	\$ 10,374	\$ 2,573	\$ 17,274	\$ 495	\$ 21,998
Unearned Revenue	139,178	-	46,684	194,722	-	-	-	24,923	6,866	-	405,142
Total Current Liabilities	144,348	5,184	48,563	199,568	4,641	4,380	10,374	27,496	24,140	495	427,140
Non-Current Liabilities											
Outstanding Liabilities*	706,726	362,027	194,757	335,652	333,115	448,384	1,525,694	260,460	2,347,546	4,542	1,524,534
ULAE*	37,842	19,385	10,428	17,973	17,837	24,009	81,694	13,946	125,700	243	81,632
Total Non-Current	744,568	381,412	205,185	353,625	350,952	472,393	1,607,388	274,406	2,473,246	4,785	1,606,166
Total Liabilities	\$ 888,916	\$ 386,596	\$ 253,748	\$ 553,193	\$ 355,593	\$ 476,773	\$ 1,617,762	\$ 301,902	\$ 2,497,386	\$ 5,280	\$ 2,033,306
Net Position											
Designated for	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety	-	-	-	-	-	-	-	-	-	-	-
Undesignated	476,444	229,745	167,793	486,285	727,433	262,659	(77,781)	130,146	446,028	118,188	1,322,121
Total Net Position	476,444	229,745	167,793	486,285	727,433	262,659	(77,781)	130,146	446,028	118,188	1,322,121
Liability & Net Position	\$ 1,365,360	\$ 616,341	\$ 421,541	\$ 1,039,478	\$ 1,083,026	\$ 739,432	\$ 1,539,981	\$ 432,048	\$ 2,943,414	\$ 123,468	\$ 3,355,427

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)**

**Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For the Three Months Ended September 30, 2022**

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 243,731	\$ 243,731	\$ -	\$ -
Banking Layer Deposit	1,869,001	-	-	1,869,001
Shared Risk Layer	1,051,750	-	1,051,750	-
Excess Deposit/Premium	543,879	-	543,879	-
Banking Layer Assessment	-	-	-	-
Shared Risk Refund	-	-	-	-
Banking Layer Refund	-	-	-	-
Risk Management Grants	258,855	258,855	-	-
Other Income	-	-	-	-
Total Operating Income	3,967,216	502,586	1,595,629	1,869,001
Operating Expenses				
Claims Paid	1,684,228	-	454,466	1,229,762
O/S Liability adj.	637,948	-	324,036	313,912
ULAE	34,160	-	17,351	16,809
Consultants	12,000	12,000	-	-
Safety Service	69,129	69,129	-	-
Claims Administration	156,661	-	-	156,661
Program Administration	59,718	59,718	-	-
Board Expenses	379	379	-	-
Excess Insurance	543,879	-	543,879	-
Member Identity Theft	3,493	3,493	-	-
Total Operating Expenses	3,201,595	144,719	1,339,732	1,717,144
Operating Income (Loss)	765,621	357,867	255,897	151,857
Non-Operating Income				
Change in Fair Market Value	(1,259,188)	(40,481)	(584,380)	(634,327)
Investment Income	179,708	6,276	81,840	91,592
Total Non-Operating Income	(1,079,480)	(34,205)	(502,540)	(542,735)
Change in Net Position	(313,859)	323,662	(246,643)	(390,878)
Beginning Net Position	17,004,622	1,649,541	5,996,054	9,359,027
Ending Net Position	\$ 16,690,763	\$ 1,973,203	\$ 5,749,411	\$ 8,968,149

See Accompanying Accountant’s Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For the Three Months Ended September 30, 2022

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Operating Income											
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	31,321	81,643	16,049	21,540	98,074	258,556	351,213	90,161	20,789	12,707	20,260
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	-	-	-	-	-	-	-	-
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	31,321	81,643	16,049	21,540	98,074	258,556	351,213	90,161	20,789	12,707	20,260
Operating Expenses											
Claims Paid	60,574	25,713	152	4,851	66,056	202,156	238,325	15,642	59,197	3,570	6,031
O/S Liability adj.	(55,251)	84,185	(36,562)	5,629	(16,823)	182,921	(43,774)	69,941	(29,845)	(8,763)	13,365
ULAE	(2,958)	4,508	(1,958)	301	(901)	9,795	(2,344)	3,745	(1,598)	(469)	716
Consultants	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	3,709	5,337	847	1,471	5,958	19,693	33,603	5,409	619	543	1,547
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Member Identity Theft	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	6,074	119,743	(37,521)	12,252	54,290	414,565	225,810	94,737	28,373	(5,119)	21,659
Operating Income (Loss)	25,247	(38,100)	53,570	9,288	43,784	(156,009)	125,403	(4,576)	(7,584)	17,826	(1,399)
Non-Operating Income											
Change in Fair Market Value	(13,545)	(23,356)	(3,946)	(5,834)	(27,469)	(83,495)	(134,865)	(22,902)	(15,969)	(1,637)	(7,366)
Investment Income	1,908	3,463	557	925	3,918	12,901	19,343	3,245	2,296	237	1,001
Total Non-Operating Income	(11,637)	(19,893)	(3,389)	(4,909)	(23,551)	(70,594)	(115,522)	(19,657)	(13,673)	(1,400)	(6,365)
Change in Net Position	13,610	(57,993)	50,181	4,379	20,233	(226,603)	9,881	(24,233)	(21,257)	16,426	(7,764)
Beginning Net Position	147,914	360,575	48,941	125,896	479,238	791,448	1,590,487	542,521	657,037	39,276	118,895
Ending Net Position	\$ 161,524	\$ 302,582	\$ 99,122	\$ 130,275	\$ 499,471	\$ 564,845	\$ 1,600,368	\$ 518,288	\$ 635,780	\$ 55,702	\$ 111,131

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For the Three Months Ended September 30, 2022

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Operating Income											
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	88,265	51,090	22,055	54,825	33,027	41,791	123,402	27,491	202,371	16,436	205,935
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	-	-	-	-	-	-	-	-
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	88,265	51,090	22,055	54,825	33,027	41,791	123,402	27,491	202,371	16,436	205,935
Operating Expenses											
Claims Paid	29,140	31,537	11,557	26,923	59,874	7,044	112,856	24,419	169,878	-	74,267
O/S Liability adj.	101,580	(162,136)	19,231	184	(9,994)	20,994	171,867	1,522	69,068	573	(64,000)
ULAE	5,439	(8,682)	1,030	10	(535)	1,124	9,203	81	3,698	31	(3,427)
Consultants	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	5,268	5,105	1,856	4,785	4,560	4,332	10,288	2,553	17,088	464	21,626
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Member Identity Theft	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	141,427	(134,176)	33,674	31,902	53,905	33,494	304,214	28,575	259,732	1,068	28,466
Operating Income (Loss)	(53,162)	185,266	(11,619)	22,923	(20,878)	8,297	(180,812)	(1,084)	(57,361)	15,368	177,469
Non-Operating Income											
Change in Fair Market Value	(30,095)	(13,400)	(9,367)	(23,060)	(24,269)	(15,957)	(32,847)	(9,654)	(64,896)	(1,963)	(68,435)
Investment Income	4,403	1,958	1,336	3,310	3,473	2,139	4,700	1,392	9,401	203	9,483
Total Non-Operating Income	(25,692)	(11,442)	(8,031)	(19,750)	(20,796)	(13,818)	(28,147)	(8,262)	(55,495)	(1,760)	(58,952)
Change in Net Position	(78,854)	173,824	(19,650)	3,173	(41,674)	(5,521)	(208,959)	(9,346)	(112,856)	13,608	118,517
Beginning Net Position	555,298	55,921	187,443	483,112	769,107	268,180	131,178	139,492	558,884	104,580	1,203,604
Ending Net Position	\$ 476,444	\$ 229,745	\$ 167,793	\$ 486,285	\$ 727,433	\$ 262,659	\$ (77,781)	\$ 130,146	\$ 446,028	\$ 118,188	\$ 1,322,121

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers' Compensation
For the Three Months Ended September 30, 2022

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Cash flows from operating activities:				
Cash received from members	\$ 3,739,744	\$ 502,586	\$ 1,078,273	\$ 2,158,885
Cash paid for claims	(1,709,257)	-	(479,495)	(1,229,762)
Cash paid for insurance	(2,175,514)	-	(2,175,514)	-
Cash paid to vendors	(322,581)	(271,197)	-	(51,384)
Cash (paid) received for dividends	724,078	-	411,322	312,756
Net cash provided by (used in) operating activities	256,470	231,389	(1,165,414)	1,190,495
Cash flows from investing activities:				
Investment income received	119,464	3,744	55,546	60,174
Net investment (purchases) sales	(10,608,506)	(3,488)	(1,250,357)	(9,354,661)
Net cash provided by (used in) investing activities	(10,489,042)	256	(1,194,811)	(9,294,487)
Net increase (decrease) in cash and cash equivalents	(10,232,572)	231,645	(2,360,225)	(8,103,992)
Cash and cash equivalents, beginning of year	12,672,273	1,200,167	3,104,752	8,367,354
Cash and cash equivalents, end of year	\$ 2,439,701	\$ 1,431,812	\$ 744,527	\$ 263,362
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:				
Operating income (loss)	\$ 765,621	\$ 357,867	\$ 255,897	151,857
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:				
(Increase) decrease in:				
Member receivable	36,334	1,500	-	34,834
Excess receivable	(25,029)	-	(25,029)	-
Prepaid expense	(1,751,918)	(120,282)	(1,631,636)	-
(Decrease) increase in:				
Accounts payable	97,565	(7,696)	-	105,261
Unearned revenue	461,772	-	(106,033)	567,805
Unpaid claims and claim adjustment expenses	672,125	-	341,387	330,738
Net cash provided by (used in) operating activities	\$ 256,470	\$ 231,389	\$ (1,165,414)	\$ 1,190,495
Supplemental information:				
Noncash non-operating and investing activities				
Net change in fair value of investments	\$ (1,259,188)	\$ (40,481)	\$ (584,380)	\$ (634,327)

See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For the Three Months Ended September 30, 2022

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Cash flows from operating activities:											
Cash received from members	\$ 25,405	\$ 36,745	\$ (4,776)	\$ (1,300)	\$ 38,555	\$ 776,175	\$ 251,213	\$ (42,157)	\$ 20,789	\$ (9,714)	\$ (19,677)
Cash paid for claims	(60,574)	(25,713)	(152)	(4,851)	(66,056)	(202,156)	(238,325)	(15,642)	(59,197)	(3,570)	(6,031)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(1,278)	(1,562)	(497)	(426)	(3,124)	(6,249)	(10,793)	(1,822)	(213)	(213)	(497)
Cash paid for dividends	-	33,674	-	58,824	4,146	-	-	7,879	-	11,511	32,621
Net cash provided by (used in) operating activities	(36,447)	43,144	(5,425)	52,247	(26,479)	567,770	2,095	(51,742)	(38,621)	(1,986)	6,416
Cash flows from investing activities:											
Investment income received	1,291	2,203	375	542	2,616	7,794	12,812	2,186	1,518	158	710
Net investment (purchases) sales	(251,167)	(337,013)	(25,340)	(95,503)	(332,367)	(2,077,195)	(1,306,622)	(201,973)	(151,376)	(30,141)	(175,635)
Net cash provided by (used in) investing activities	(249,876)	(334,810)	(24,965)	(94,961)	(329,751)	(2,069,401)	(1,293,810)	(199,787)	(149,858)	(29,983)	(174,925)
Net increase (decrease) in cash and cash equivalents	(286,323)	(291,666)	(30,390)	(42,714)	(356,230)	(1,501,631)	(1,291,715)	(251,529)	(188,479)	(31,969)	(168,509)
Cash and cash equivalents, beginning of year	294,002	297,581	34,409	48,119	367,211	1,505,478	1,297,280	268,412	199,460	39,299	170,200
Cash and cash equivalents, end of year	\$ 7,679	\$ 5,915	\$ 4,019	\$ 5,405	\$ 10,981	\$ 3,847	\$ 5,565	\$ 16,883	\$ 10,981	\$ 7,330	\$ 1,691
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:											
Operating income (loss)	\$ 25,247	\$ (38,100)	\$ 53,570	\$ 9,288	\$ 43,784	\$ (156,009)	\$ 125,403	\$ (4,576)	\$ (7,584)	\$ 17,826	\$ (1,399)
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:											
(Increase) decrease in:											
Member receivable	-	-	-	-	-	-	-	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:											
Accounts payable	2,432	3,774	349	1,044	2,834	13,443	22,805	3,586	406	329	1,051
Unearned revenue	(5,916)	(11,225)	(20,825)	35,984	(55,373)	517,619	(100,000)	(124,439)	(2)	(10,909)	(7,316)
Unpaid claims and claim adjustment expenses	(58,210)	88,695	(38,519)	5,931	(17,724)	192,717	(46,113)	73,687	(31,441)	(9,232)	14,080
Net cash provided by (used in) operating activities	\$ (36,447)	\$ 43,144	\$ (5,425)	\$ 52,247	\$ (26,479)	\$ 567,770	\$ 2,095	\$ (51,742)	\$ (38,621)	\$ (1,986)	\$ 6,416
Supplemental information:											
Noncash non-operating and investing activities											
Net change in fair value of investments	\$ (13,545)	\$ (23,356)	\$ (3,946)	\$ (5,834)	\$ (27,469)	\$ (83,495)	\$ (134,865)	\$ (22,902)	\$ (15,969)	\$ (1,637)	\$ (7,366)

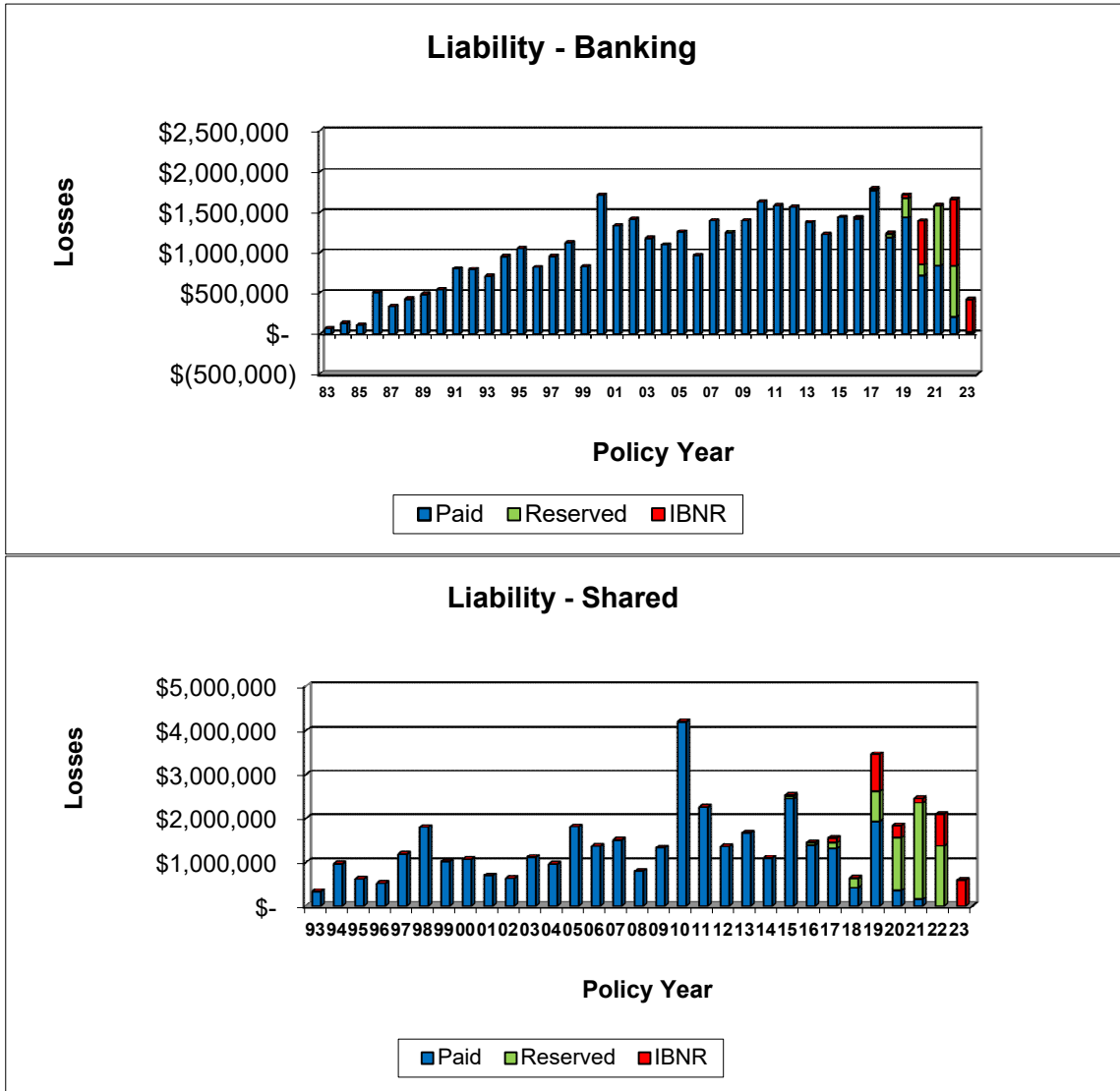
Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For the Three Months Ended September 30, 2022

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Cash flows from operating activities:											
Cash received from members	\$ (97,306)	\$ 51,090	\$ 6,494	\$ 72,440	\$ 33,027	\$ 41,791	\$ 158,236	\$ (5,740)	\$ 200,082	\$ 16,436	\$ 611,077
Cash paid for claims	(29,140)	(31,537)	(11,557)	(26,923)	(59,874)	(7,044)	(112,856)	(24,419)	(169,878)	-	(74,267)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(1,775)	(1,633)	(568)	(1,349)	(1,633)	(1,207)	(2,982)	(923)	(5,468)	(142)	(7,030)
Cash paid for dividends	139,178	-	-	-	-	-	-	24,923	-	-	-
Net cash provided by (used in) operating activities	10,957	17,920	(5,631)	44,168	(28,480)	33,540	42,398	(6,159)	24,736	16,294	529,780
Cash flows from investing activities:											
Investment income received	2,844	1,269	887	2,190	2,302	1,539	3,123	917	6,150	200	6,548
Net investment (purchases) sales	(372,593)	(126,155)	(280,807)	(501,987)	(422,091)	(261,375)	(222,831)	(170,832)	(1,005,592)	(169)	(1,005,897)
Net cash provided by (used in) investing activities	(369,749)	(124,886)	(279,920)	(499,797)	(419,789)	(259,836)	(219,708)	(169,915)	(999,442)	31	(999,349)
Net increase (decrease) in cash and cash equivalents	(358,792)	(106,966)	(285,551)	(455,629)	(448,269)	(226,296)	(177,310)	(176,074)	(974,706)	16,325	(469,569)
Cash and cash equivalents, beginning of year	363,813	111,953	293,028	468,513	456,224	236,278	187,496	184,050	982,995	16,155	545,398
Cash and cash equivalents, end of year	\$ 5,021	\$ 4,987	\$ 7,477	\$ 12,884	\$ 7,955	\$ 9,982	\$ 10,186	\$ 7,976	\$ 8,289	\$ 32,480	\$ 75,829
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:											
Operating income (loss)	\$ (53,162)	\$ 185,266	\$ (11,619)	\$ 22,923	\$ (20,878)	\$ 8,297	\$ (180,812)	\$ (1,084)	\$ (57,361)	\$ 15,368	\$ 177,469
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:											
(Increase) decrease in:											
Member receivable	-	-	-	-	-	-	34,834	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:											
Accounts payable	3,493	3,471	1,289	3,435	2,927	3,124	7,306	1,629	11,619	321	14,594
Unearned revenue	(46,393)	-	(15,561)	17,616	-	-	-	(8,309)	(2,289)	1	405,142
Unpaid claims and claim adjustment expenses	107,019	(170,817)	20,260	194	(10,529)	22,119	181,070	1,605	72,767	604	(67,425)
Net cash provided by (used in) operating activities	\$ 10,957	\$ 17,920	\$ (5,631)	\$ 44,168	\$ (28,480)	\$ 33,540	\$ 42,398	\$ (6,159)	\$ 24,736	\$ 16,294	\$ 529,780
Supplemental information:											
Noncash non-operating and investing activities											
Net change in fair value of investments	\$ (30,095)	\$ (13,400)	\$ (9,367)	\$ (23,060)	\$ (24,269)	\$ (15,957)	\$ (32,847)	\$ (9,654)	\$ (64,896)	\$ (1,963)	\$ (68,435)

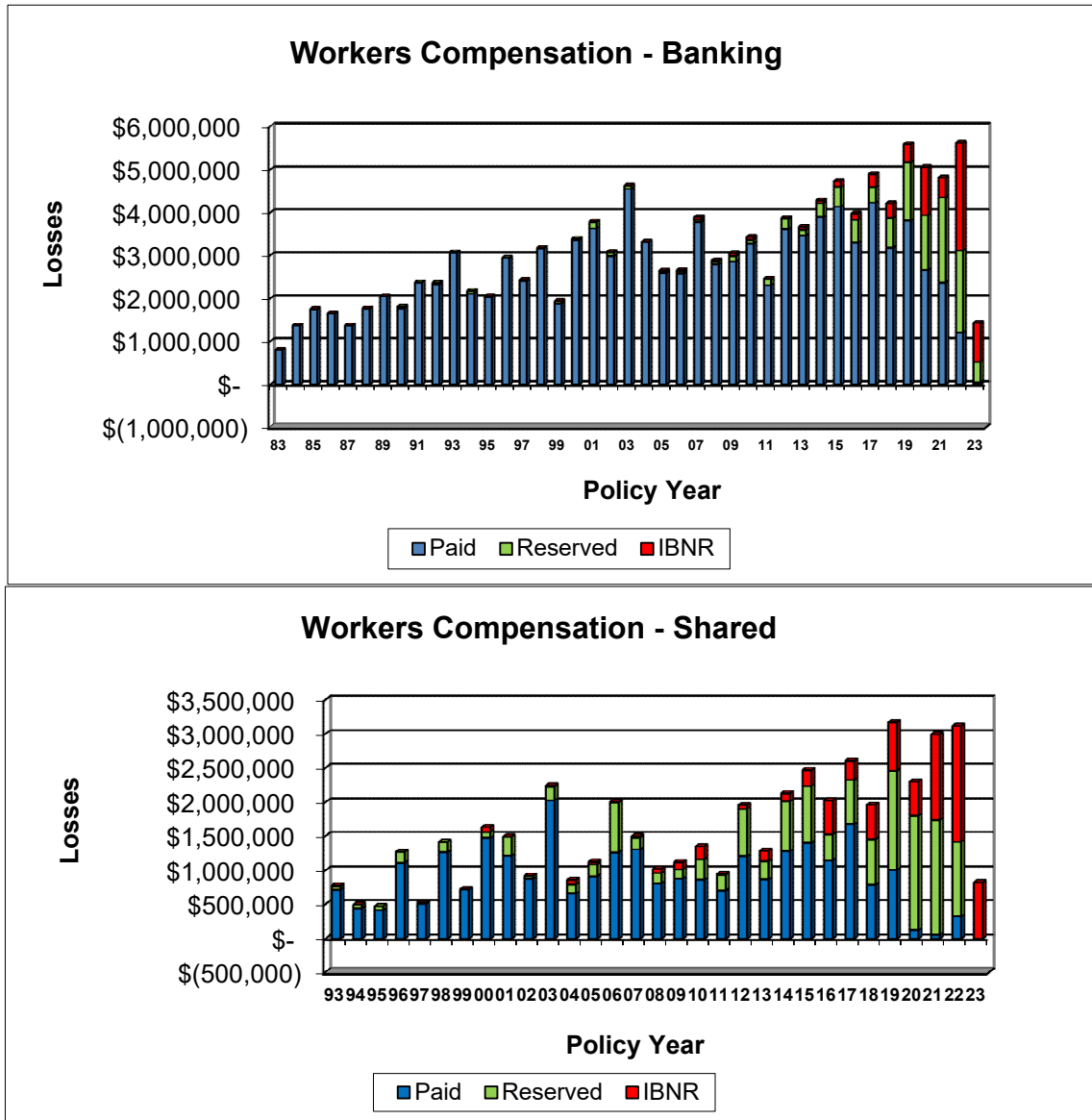
**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Reconciliation of Claims Liability by Program
As of September 30, 2022 and June 30, 2021**

	Liability Banking 2023	Liability Shared Risk 2023	Total Liability Program 2023	Total Liability Program 2022	WC Banking 2023	WC Shared Risk 2023	Total WC Program 2023	Total WC Program 2022	Totals 2023	Totals 2022
Unpaid claims and claim adjustment expenses at beginning of the fiscal year	\$ 3,569,716	\$ 8,330,400	\$ 11,900,116	\$ 11,028,748	\$ 18,363,204	\$ 21,509,954	\$ 39,873,158	\$ 39,519,575	\$ 51,773,274	\$ 50,548,323
Incurring claims and claim adjustment expenses:										
Provision for insured events of the current fiscal year	420,191	589,028	1,009,219	3,741,241	1,433,530	818,132	2,251,662	8,731,554	3,260,881	12,472,795
Increases (Decreases) in provision for insured events of prior fiscal years	11,379	9,510	20,889	(615,538)	110,143	14,839	124,982	(2,101,946)	145,871	(2,717,484)
Change in provision for ULAE in current year	622,000	-	622,000	-	16,808	17,352	34,160	5,443	656,160	5,443
Total incurred claims and claim adjustment expenses	1,053,570	598,538	1,652,108	3,125,703	1,560,481	850,323	2,410,804	6,635,051	4,062,912	9,760,754
Payments:										
Claims and claim adjustment expenses attributable to insured events of the current fiscal year	2,468	-	2,468	211,844	48,543	-	48,543	1,262,674	51,011	1,474,518
Claims and claim adjustment expenses attributable to insured events of prior fiscal years	336,165	367,419	703,584	2,042,491	1,181,219	508,936	1,690,155	5,018,794	2,393,739	7,061,285
Total Payments	338,633	367,419	706,052	2,254,335	1,229,762	508,936	1,738,698	6,281,469	2,444,750	8,535,804
Total unpaid claims and claim adjustment expenses at end of the fiscal year	\$ 4,284,653	\$ 8,561,519	\$ 12,846,172	\$ 11,900,116	\$ 18,693,923	\$ 21,851,341	\$ 40,545,264	\$ 39,873,157	\$ 53,391,436	\$ 51,773,273
Claims Liability	\$ 3,662,653	\$ 8,561,519	\$ 12,224,172	\$ 11,900,116	\$ 17,743,824	\$ 20,740,770	\$ 38,484,594	\$ 37,846,646	\$ 50,708,766	\$ 49,746,762
Claims ULAE	622,000	-	622,000	-	950,099	1,110,571	2,060,670	2,026,511	2,682,670	2,026,511
Total Claim Liabilities	\$ 4,284,653	\$ 8,561,519	\$ 12,846,172	\$ 11,900,116	\$ 18,693,923	\$ 21,851,341	\$ 40,545,264	\$ 39,873,157	\$ 53,391,436	\$ 51,773,273

Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of September 30, 2022



Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of September 30, 2022



See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
Budget to Actual
As of September 30, 2022

	Budget 2022-2023			YTD Expended 2022-2023			Remaining 2022-2023			
	Total	WC	Liab	Total	WC	Liab	Total \$	Total %	WC	Liab
ADMIN BUDGET										
Administrative Revenue										
41010 Administrative Deposit - See Note 1	\$ 1,481,391	\$ 974,923	\$ 506,468	\$ 370,348	\$ 243,731	\$ 126,617	\$ 1,111,043	75%	\$ 731,192	\$ 379,851
44030 Change in Fair Value - See Note 2	-	-	-	(54,049)	(40,481)	(13,568)	54,049		40,481	13,568
44040 Interest Income - See Note 2	-	-	-	8,396	6,276	2,120	(8,396)		(6,276)	(2,120)
44080 Risk Management Grants - See Note 6	-	-	-	258,855	258,855	-	(258,855)		(258,855)	-
Total Admin Revenue	\$ 1,481,391	\$ 974,923	\$ 506,468	\$ 583,550	\$ 468,381	\$ 115,169	\$ 897,841	61%	\$ 506,542	\$ 391,299
Administrative Expenses										
52101 Claims Audit	\$ 15,000	\$ 15,000	\$ -	\$ -	\$ -	\$ -	\$ 15,000	100%	\$ 15,000	\$ -
52102 Financial Audit	28,250	14,125	14,125	24,000	12,000	12,000	4,250	15%	2,125	2,125
52103 Legal Services	17,000	2,000	15,000	-	-	-	17,000	100%	2,000	15,000
52104 Actuarial Services	13,800	5,900	7,900	-	-	-	13,800	100%	5,900	7,900
52900 Member Identity Theft Protection	13,972	13,972	-	3,493	3,493	-	10,479	75%	10,479	-
52109 Misc Consulting / Contingency	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
Total Admin Expenses	\$ 93,022	\$ 53,497	\$ 39,525	\$ 27,493	\$ 15,493	\$ 12,000	\$ 65,529	70%	\$ 38,004	\$ 27,525
Safety Services										
52200 Safety Service	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
52201 Outside Training	30,000	15,000	15,000	-	-	-	30,000	100%	15,000	15,000
52202 Risk Mgmt Comm Mtg Expense	1,500	750	750	-	-	-	1,500	100%	750	750
52204 Bickmore Risk Management Services	184,320	92,160	92,160	46,080	23,040	23,040	138,240	75%	69,120	69,120
52207 Member Training and Risk Management	88,000	50,000	38,000	4,713	2,678	2,035	83,287	95%	47,322	35,965
52208 Lexipol Police Manual Updates & DTBs	146,404	146,404	-	36,601	36,601	-	109,803	75%	109,803	-
52209 Police Risk Management Funds	50,000	25,000	25,000	13,620	6,810	6,810	36,380	73%	18,190	18,190
Total Safety Services Expenses	\$ 500,224	\$ 329,314	\$ 170,910	\$ 101,014	\$ 69,129	\$ 31,885	\$ 399,210	80%	\$ 260,185	\$ 139,025

Northern California Cities Self Insurance Fund
Budget to Actual
As of September 30, 2022

	Budget 2022-2023			YTD Expended 2022-2023			Remaining 2022-2023			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
ADMIN BUDGET CONTINUED										
Claims Administration										
52304 State Funding/Fraud Assessment	\$ 325,000	\$ 325,000	\$ -	\$ -	\$ -	\$ -	\$ 325,000	100%	\$ 325,000	\$ -
Total Claims Admin Expenses	\$ 325,000	\$ 325,000	\$ -	\$ -	\$ -	\$ -	\$ 325,000	100%	\$ 325,000	\$ -
Program Administration										
52401 Program Administration and Brokerage Fee	\$ 373,123	\$ 169,601	\$ 203,522	\$ 93,281	\$ 42,400	\$ 50,881	\$ 279,842	75%	\$ 127,201	\$ 152,641
52403 Accounting Services	139,452	69,726	69,726	34,636	17,318	17,318	104,816	75%	52,408	52,408
Total Program Admin Expenses	\$ 512,575	\$ 239,327	\$ 273,248	\$ 127,917	\$ 59,718	\$ 68,199	\$ 384,658	75%	\$ 179,609	\$ 205,049
Board Expenses										
52501 Executive Committee	\$ 2,500	\$ 1,250	\$ 1,250	\$ -	\$ -	\$ -	\$ 2,500	100%	\$ 1,250	\$ 1,250
52502 Executive Committee Member Travel	4,000	2,000	2,000	-	-	-	4,000	100%	2,000	2,000
52503 Board of Directors Meetings (includes Travel)	8,000	4,000	4,000	758	379	379	7,242	91%	3,621	3,621
52509 Board of Directors Long Range Planning Session	8,000	4,000	4,000	-	-	-	8,000	100%	4,000	4,000
52506 Trustee E&O Coverage (APPL)	18,070	9,035	9,035	4,517	-	4,517	13,553	75%	9,035	4,518
52504 Association Memberships	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
Total Board Expenses	\$ 45,570	\$ 22,785	\$ 22,785	\$ 5,275	\$ 379	\$ 4,896	\$ 40,295	88%	\$ 22,406	\$ 17,889
Other Administration Expenses - Not identified with above budget line items										
52000 Administrative Expense	\$ 5,000	\$ 5,000	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -	\$ -
Total Other Admin	\$ 5,000	\$ 5,000	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -	\$ -
Total Admin Expenses	\$ 1,481,391	\$ 974,923	\$ 506,468	\$ 261,699	\$ 144,719	\$ 116,980	\$ 1,214,692	82%	\$ 825,204	\$ 389,488
TOTAL ADMIN REVENUE OVER EXPENSES	\$ -	\$ -	\$ -	\$ 321,851	\$ 323,662	\$ (1,811)	\$ (316,851)		\$ (318,662)	\$ 1,811

Northern California Cities Self Insurance Fund
Budget to Actual
As of September 30, 2022

	Budget 2022-2023			YTD Expended 2022-2023			Remaining 2022-2023			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
Banking Layer Revenue										
41020 Banking Layer Deposit - See Note 1	\$ 10,129,000	\$ 7,467,000	\$ 2,662,000	\$ 2,452,992	\$ 1,869,000	\$ 583,992	\$ 7,676,008	76%	\$ 5,598,000	\$ 2,078,008
44010 Other Income	-	-	-	-	-	-	-		-	-
41050 Banking Layer Refund	-	-	-	-	-	-	-		-	-
44030 Change in Fair Value - See Note 2	-	-	-	(816,482)	(634,326)	(182,156)	816,482		634,326	182,156
44040 Interest Income - See Note 2	-	-	-	123,202	91,591	31,611	(123,202)		(91,591)	(31,611)
44060 Property Premium	-	-	-	-	-	-	-		-	-
Total Banking Layer Revenue	<u>\$ 10,129,000</u>	<u>\$ 7,467,000</u>	<u>\$ 2,662,000</u>	<u>\$ 1,759,712</u>	<u>\$ 1,326,265</u>	<u>\$ 433,447</u>	<u>\$ 8,369,288</u>	<u>83%</u>	<u>\$ 6,140,735</u>	<u>\$ 2,228,553</u>
Banking Layer Expenses										
51100 Claims Expense - See Note 4	\$ 7,713,000	\$ 5,977,000	\$ 1,736,000	\$ 1,500,991	\$ 1,229,762	\$ 271,229	\$ 6,212,009	81%	\$ 4,747,238	\$ 1,464,771
51135 Claims Admin - Liability ULAE	-	-	-	67,402	-	67,402	-		-	-
51136 Claims Admin - Liability ALE - See Note 4	-	-	-	-	-	-	-		-	-
51400 OS Liability Adjustment - See Note 4	-	-	-	406,849	313,912	92,937	(406,849)		(313,912)	(92,937)
51800 ULAE Adjustment - See Note 4	297,000	-	297,000	638,808	16,808	622,000	(341,808)	-115%	(16,808)	(325,000)
52300 Claims Admin - Monthly WC Only - See Note 4	844,000	844,000	-	156,661	156,661	-	687,339	81%	687,339	-
Total Banking Layer Expenses	<u>\$ 8,854,000</u>	<u>\$ 6,821,000</u>	<u>\$ 2,033,000</u>	<u>\$ 2,770,711</u>	<u>\$ 1,717,143</u>	<u>\$ 1,053,568</u>	<u>\$ 6,150,691</u>	<u>69%</u>	<u>\$ 5,103,857</u>	<u>\$ 1,046,834</u>
TOTAL BANKING REVENUE OVER EXPENSES	<u>\$ 1,275,000</u>	<u>\$ 646,000</u>	<u>\$ 629,000</u>	<u>\$ (1,010,999)</u>	<u>\$ (390,878)</u>	<u>\$ (620,121)</u>	<u>\$ 2,218,597</u>	<u>174%</u>	<u>\$ 1,036,878</u>	<u>\$ 1,181,719</u>

Northern California Cities Self Insurance Fund
Budget to Actual
As of September 30, 2022

	Budget 2022-2023			YTD Expended 2022-2023			Remaining 2022-2023			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
Shared Layer Revenue										
41030 Shared Risk Layer Deposit - See Note 1	\$ 7,935,000	\$ 4,207,000	\$ 3,728,000	\$ 1,983,750	\$ 1,051,750	\$ 932,000	\$ 5,951,250	75%	\$ 3,155,250	\$ 2,796,000
41040 Excess Deposit/Premium - See Note 1	6,997,716	2,175,514	4,822,202	1,749,430	543,879	1,205,551	5,248,286	75%	1,631,635	3,616,651
44030 Change in Fair Value	-	-	-	(872,797)	(584,380)	(288,417)	872,797		584,380	288,417
44040 Interest Income	-	-	-	122,330	81,840	40,490	(122,330)		(81,840)	(40,490)
44060 Property Premium - See Note 1	5,165,132	-	5,165,132	1,319,855	-	1,319,855	3,845,277	74%	-	3,845,277
44070 Crime Premium - See Note 1	54,845	-	54,845	110,505	-	110,505	(55,660)	-101%	-	(55,660)
Total Shared Layer Revenue	<u>\$ 20,152,693</u>	<u>\$ 6,382,514</u>	<u>\$ 13,770,179</u>	<u>\$ 4,413,073</u>	<u>\$ 1,093,089</u>	<u>\$ 3,319,984</u>	<u>\$ 15,739,620</u>	<u>78%</u>	<u>\$ 5,289,425</u>	<u>\$ 10,450,195</u>
Shared Layer Expenses										
51100 Claims Expense	\$ 5,850,000	\$ 3,416,000	2,434,000	\$ 1,461,803	\$ 795,853	\$ 665,950	\$ 4,388,197	75%	\$ 2,620,147	\$ 1,768,050
52201 Outside Training	-	-	-	8,238	-	8,238	(8,238)		-	(8,238)
54100 Excess Deposit/Premium Exp - See Note 5	6,997,716	2,175,514	4,822,202	1,709,910	543,879	1,166,031	5,287,806	76%	1,631,635	3,656,171
54150 Member Property Coverage - See Note 5	5,165,132	-	5,165,132	1,298,424	-	1,298,424	3,866,708	75%	-	3,866,708
54150 Member Crime Coverage - See Note 5	54,845	-	54,845	110,505	-	110,505	(55,660)	-101%	-	(55,660)
Total Shared Layer Expenses	<u>\$ 18,067,693</u>	<u>\$ 5,591,514</u>	<u>\$ 12,476,179</u>	<u>\$ 4,588,880</u>	<u>\$ 1,339,732</u>	<u>\$ 3,249,148</u>	<u>\$ 13,478,813</u>	<u>75%</u>	<u>\$ 4,251,782</u>	<u>\$ 9,227,031</u>
TOTAL SHARED REVENUE OVER EXPENSES	\$ 2,085,000	\$ 791,000	\$ 1,294,000	\$ (175,807)	\$ (246,643)	\$ 70,836	\$ 2,260,807	108%	\$ 1,037,643	\$ 1,223,164
OTHER INCOME/(EXPENSE)										
Rounding	-	-	-	2	-	2	(2)		-	(2)
Total Other Income/(Expense)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 2</u>	<u>\$ -</u>	<u>\$ 2</u>	<u>\$ (2)</u>		<u>\$ -</u>	<u>\$ (2)</u>
TOTAL INCOME/(EXPENSE)	\$ 3,360,000	\$ 1,437,000	\$ 1,923,000	\$ (864,953)	\$ (313,859)	\$ (551,094)	\$ 4,162,551	124%	\$ 1,755,859	\$ 2,406,692

Northern California Cities Self Insurance Fund
Notes to Budget to Actual
As of September 30, 2022

1. Revenue Recognition

The budget presents revenue to be earned during the entire fiscal year. In accordance with the accrual basis of accounting, the YTD Expended columns show only the amount earned by the organization, year-to-date.

2. Investment Income

No budget is developed for the Change in Fair Value and Interest Income amounts, as it is difficult to predict the yield on the organization's portfolio.

3. Claims Expenses

Claims related expenses are budgeted based on the estimated claims expense for the year. Claims related expenses are recorded on the books in several additional categories. Review of the budget to actual performance of claims related items should take this into consideration.

4. Insurance Expense Recognition

The budget presents excess and other insurance expense based on the policy fee paid for entire fiscal year. In accordance with the accrual basis of accounting, the YTD Expended columns show only the portion of the policy used by the organization, year-to-date. The remainder of the policy fee paid, but not used to date is recorded in Prepaid Expenses on the Statement of Net Position, as applicable.

Northern California Cities Self Insurance Fund
Police Risk Management Grants Current Usage Report
As of September 30, 2022

	6/30/2022		07/01/2022 Through 9/30/2022	9/30/2022
	Balance Forward	Grant FY22/23	Current Year Spent	Remaining
Designated Funds				
Anderson Designations	10,605.00	0.00	0.00	10,605.00
Auburn Designations	3,091.51	0.00	2,570.78	520.73
Colusa Designations	7,575.00	8,360.00	0.00	15,935.00
Corning Designations	5,012.62	0.00	0.00	5,012.62
Dixon Designations	12,915.62	0.00	0.00	12,915.62
Elk Grove Designations	0.00	0.00	0.00	0.00
Folsom Designations	403,787.00	0.00	0.00	403,787.00
Galt Designations	0.00	65,000.00	0.00	65,000.00
Gridley Designations	6,061.74	0.00	0.00	6,061.74
Ione Designations	(0.07)	7,331.00	0.00	7,330.93
Jackson Designations	1,515.00	0.00	0.00	1,515.00
Lincoln Designations	397.87	0.00	0.00	397.87
Marysville Designations	10,988.13	0.00	0.00	10,988.13
Nevada City Designations	3,030.00	0.00	0.00	3,030.00
Oroville Designations	9,090.00	0.00	0.00	9,090.00
Paradise Designations	6,767.09	0.00	9,039.00	(2,271.91)
Placerville Designations	499.57	0.00	0.00	499.57
Red Bluff Designations	1,855.96	0.00	0.00	1,855.96
Rio Vista Designations	6,363.85	0.00	0.00	6,363.85
Rocklin Designations	3,030.00	0.00	0.00	3,030.00
Willows Designations	4,140.00	0.00	2,010.00	2,130.00
Yuba City Designations	11,450.95	0.00	0.00	11,450.95
Total Designated Funds	508,176.84	80,691.00	13,619.78	575,248.06

NCCSIF

Designations - Police Risk Management

Balance Forward versus Fiscal Year-to-Date Spending

Reporting Book:

ACCRUAL

Updated as of

11/14/2022

Police Risk Management

07/01/2022 Through

	6/30/2022		Refund	Revised	9/30/2022	9/30/2022
	Balance Forward	Grant FY22/23	Allocation		Current Year Spent	Remaining
Designated Funds						
Anderson Designations	10,605	1,515			0	12,120
Auburn Designations	3,092	3,030			2,571	3,551
Colusa Designations	7,575	1,515	8,360		0	17,450
Corning Designations	5,013	1,515			0	6,528
Dixon Designations	12,916	3,030		(2,632)	0	13,314
Elk Grove Designations	0	3,030			0	3,030
Folsom Designations	403,787	3,788			0	407,575
Galt Designations	0	3,030	65,000		0	68,030
Gridley Designations	6,062	1,515			0	7,577
Ione Designations	(0)	1,515	7,331		0	8,846
Jackson Designations	1,515	1,515			0	3,030
Lincoln Designations	398	3,030		2,632	0	6,060
Marysville Designations	10,988	2,273			0	13,261
Nevada City Designations	3,030	1,515			0	4,545
Oroville Designations	9,090	3,030			0	12,120
Paradise Designations	6,767	2,273			9,039	1
Placerville Designations	500	1,515			0	2,015
Red Bluff Designations	1,856	2,273			0	4,129
Rio Vista Designations	6,364	1,515			0	7,879
Rocklin Designations	3,030	3,030			0	6,060
Willows Designations	4,140	1,515		(2,130)	2,010	1,515
Yuba City Designations	11,451	3,030			0	14,481
Total Designated Funds	508,177	49,997	80,691	(2,130)	13,620	623,115

Note: The revised column shows the following:

City of Dixon purchased cameras on 3/6/20, which were incorrectly allocated to City of Lincoln.

City of Willows Lexipol-Fire Policy from 18/19.

The revisions match the NCCSIF Police Risk Management Grant Funds Historic Usage Report issued by Alliant.

For Internal Use Only



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
December 15, 2022**

Agenda Item H.2.

BUDGET TO ACTUAL AS OF SEPTEMBER 30, 2022

ACTION ITEM

ISSUE: NCCSIF administrative expenses year-to-date are \$261,699, or 18% of the budgeted amount, with 82% remaining for the remaining three quarters.

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: Members have asked for this item to be reviewed at each meeting to ensure that NCCSIF finances are on track. They have requested that the Program Administrators discuss any items pertaining to the budget, updating members on the status of the current budget-to-actual.

ATTACHMENT(S): Please refer to pages 26-30 of the Quarterly Financial Report for Period Ending September 30, 2022 - Budget to Actual as of September 30, 2022



**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
December 15, 2022**

Agenda Item I.1.

POLICY AND PROCEDURE ADDITIONS

ACTION ITEM

ISSUE: The following Risk Management policies have been reviewed by the Risk Management Committee and recommended for presentation to the Board for discussion, approval or direction.

RM-18: Wildfire Risk Management P&P: attached is a draft of a Policy and Best Practices for Wildfire Risk Management that includes maintaining an inspection program and notice to property owners to clear vegetation, in addition to public education outreach with resources to encourage building hardening. The best practices include similar requirements for the member's own property.

RM-19: Cyber Liability Risk Management

Lastly, attached is a draft of a new Policy for Cyber Liability Risk Management. At this time the only recommended Best Practices are to sign up for the free Cyber Hygiene Services and other resources offered by the Cybersecurity and Infrastructure Security Agency (CISA) and Beazley, the group's primary cyber insurer. They offer the services required to meet the coverage conditions as well as the additional controls and training requested by underwriters on cyber coverage applications. It is extremely important that members can confirm use of CISA and Beazley resources when completing applications for cyber coverage for next fiscal year.

RECOMMENDATION: Review, discuss and approve as presented or revised or provide direction.

FISCAL IMPACT: None expected from this item.

BACKGROUND: Wildfire risk management remains a major concern for NorCal Cities members, with impacts across several risk exposures, including employee health and safety, property, public works, and emergency services. NCCSIF Members and neighboring communities have sustained catastrophic damage from wildfires over the last several years. In addition to the loss of life and property, the economic fallout includes increasingly expensive and restrictive insurance coverage.

ATTACHMENT(S):

1. RM-18: Wildfire Risk Management
2. RM-19: Cyber Liability Risk Management

RISK MANAGEMENT POLICY AND PROCEDURE #RM-18

SUBJECT: WILDFIRE RISK MANAGEMENT BEST PRACTICES

1.0 Policy

It is the policy of the Northern California Cities Self Insurance Fund (NCCSIF) to prudently manage its programs to minimize the frequency and severity of losses incurred by its members. We will achieve this by recommending members implement a risk management program that utilizes the operational best practices provided herein.

2.0 Scope

This Policy applies to all members of NCCSIF.

3.0 Objective

Provide a process to effectively identify, analyze and manage risks related to wildfires.

4.0 Criteria

The following Best Practices are used to assess member achievement in addressing the risks associated with wildfires.

Approved by Board of Directors - TBD

Wildfire Risk Management Best Practices

Wildfires are a significant risk to members, their citizens, and the surrounding communities, leading to loss of life, property, and economic vitality.

18-1	There is an effective, written procedure in place to inspect, identify and prioritize areas that are at high risk of wildfire. The procedure includes a process for documenting reports of hazardous conditions and responding appropriately.
18-2	City property and structures have been assessed and actions taken as needed to address the risk of wildfire by hardening structures and reducing vegetation.
18-3	The City has a written process in place to notice property owners to reduce vegetation where allowed by Municipal Code.
18-4	The City has a follow-up procedure to ensure hazards have been mitigated by the property owner or other responsible party within a reasonable period.
18-5	The City participates in outreach campaigns to educate the public about wildfire risk and resources to assist them in reducing their exposure.
18-6	Emergency Response plans include wildfire response and evacuation plans/routes that are communicated and where appropriate rehearsed.
18-7	The City maintains, where feasible, an annual budget for addressing needed wildfire inspections, maintenance, and public outreach.

RISK MANAGEMENT POLICY AND PROCEDURE #RM-19

SUBJECT: CYBER LIABILITY RISK MANAGEMENT

1.0 Policy

It is the policy of the Northern California Cities Self Insurance Fund (NCCSIF) to prudently manage its programs to minimize the frequency and severity of losses incurred by its members. We will achieve this by recommending members implement a risk management program that utilizes the operational best practices provided herein.

2.0 Scope

This Policy applies to all members of NCCSIF.

3.0 Objective

Provide a process to effectively identify, analyze, and manage cyber risks related to information technology.

4.0 Criteria

The following Best Practices are used to assess member achievement in addressing the risks associated with information technology.

Approved by Board of Directors - TBD

Cyber Liability Risk Management Best Practices

Cyber liability is a significant risk to members and their ability to effectively maintain and continue vital services to the community.

19-1	City Information Technology (IT) staff and/or consultants maintain regular contact with the Cybersecurity and Infrastructure Security Agency (CISA) and use the free “Cyber Hygiene Services” they provide, including regular vulnerability scanning.
19-2	The City has registered to access cyber insurer risk management resources and has implemented them as needed to successfully complete the conditions for coverage and other recommended controls in the coverage application.
19-3	
19-4	



Agenda Item I.2.

LEXIPOL GRANT FINDER

ACTION ITEM

ISSUE: Attached is a proposal for group purchase of grant services provided by Lexipol. The Grant Assistance Platform provides a subscription to the firm's Grant Finder software to notify users of potential grants based on their selected interests. Personalized consulting is also included to assist in identifying and determining whether to apply for a particular grant. Additional consulting to write the grant is available at a discount.

Members were offered a webinar by Lexipol to provide more information and answer questions. Some members have expressed interest in the service. The pricing for the Platform includes all NCC members but may be reduced if not all members want to purchase. The proposal also includes options for fewer licenses and for several pre-aid grant applications.

RECOMMENDATION: Review and provide direction and/or approval of proposal.

FISCAL IMPACT: For a group purchase of the Platform Services the cost is \$1,500 per month with a two-year commitment. While not budgeted directly funding is available in the training budget, including unused funding from last budget. For other options members would be billed through NCC for services if they did not wish to contract directly with Lexipol.

BACKGROUND: Lexipol has been providing services to public agencies for over twenty years, most notably for police, fire, and emergency services. They have been offering grant research, writing, and consulting services since 2009.

ATTACHMENT(S):

1. Lexipol Grant Assistance Quote for NCC Members
2. Lexipol Grant Services Presentation, edited



Lexipol Grant Assistance Quote for Alliant Insurance Services

August 8, 2022

Lexipol's quote includes the following:

- List of services provided – p.3
- Additional information – p. 4
- Staff Bios – p.5-6

Contact:
Carrie Schneider
Account Executive – Grants Platform
(469) 553-0641
cschneider@lexipol.com

The Lexipol Advantage

Lexipol was founded by public safety experts who saw a need for a better, safer way to run a public safety agency. Since the company's launch in 2003, Lexipol has grown to form an entire risk management solution for public safety and local government. Today, we serve more than 8,100 agencies and municipalities and 2 million public safety and government professionals with a range of informational and technological solutions to meet the challenges facing these dynamic industries. In addition to providing policy management, online training, wellness resources, and grant assistance, we provide 24/7 industry news and analysis through the digital communities Police1, FireRescue1, Corrections1, EMS1 and Gov1. Our customers chose Lexipol to help them expertly navigate the increasingly complex grant process to secure funding for mission critical needs.

The benefits of our grant solutions include:

- Industry expertise with combined grant experience of more than 100+ years
- Experience with a broad range of grant programs such as DOJ, COPS, SAMHSA, FEMA, USDA, numerous states, corporate, and foundation grants, and many more
- 40% success rate, compared with the national average of just 17%
- \$350 million in grant funding has been secured to date
- Save time and effort by simplifying and streamlining the grant find and proposal submission process
- Identification of grants most appropriate for your agency and project

Lexipol is backed by the expertise of 320 employees with more than 2,075 years of combined experience in grants, constitutional law, civil rights, ADA and discrimination, mental health, psychology, labor negotiations, Internal Affairs, use of force, hazmat, instructional design, and a whole lot more. That means no more trying to figure out policy, develop training or wellness content or secure funding on your own. You can draw on the experience of our dedicated team members who have researched, taught, and lived these issues.

We look forward to working with Alliant Insurance Services and its members to address the unique challenges you are facing now and in the future.

Options of Services Provided

Option 1:

Sponsored Grant Assistance Platform Services

Each Member Receives the Following:

- Personalized strategic grant consulting specific to cities funding needs
- Includes customized grant support in the form of application assistance and narrative reviews
- Custom GrantFinder research tool including weekly grant alerts
- Dedicated account management support team
- 25% discount off grant writing services on a per project, per application basis
- Monthly automated reports
- Quarterly meetings to review program

Investment:

- \$1,500/month, \$18,000/year 2-year total commitment

Option 2:

Custom GrantFinder Subscription

<http://app.grantfinder.com>

Specifically branded, personalized, and tailored for you and your members

GrantFinder provides a real-time, online database of more than 12,000 federal, state, corporate and foundation grants. More than 5,000 municipal organizations trust GrantFinder to locate grants relevant to them. Powerful features include:

- Customized grant alerts for your preferred grant categories
- Interactive calendar to see upcoming grant deadlines
- Personalized dashboard and application tracking tools
- Grants updated and added daily
- 25% discount off grant writing services on a per project, per application basis

Investment:

- 10 user licenses \$7,500 per year
- Additional licenses available

Option 3:

Sponsored Grant Writing Services

- 10% discount off grant writing services on a per project, per application basis

Investment:

- Pre-pay for 10-member grant applications \$54,000 per year

Grant Writing Services

Grant Applicant Expectations:

Should you choose to sponsor grant writing services, we would like to highlight some important expectations to ensure our partnership runs smoothly.

Please note that grant applications can take up to 100 hours to complete. While we will take on 85% of the work needed for a successful application, your members will be asked to partner with us by providing essential information to supplement the remaining 15% of the project. This may require up to 15 hours per grant project.

Here is a step-by-step outline of the grant services process we hope to provide:

- Introductions to your Account Management team: Project Manager, Grant Consultant and Account Executive
- A needs assessment worksheet will be sent to gather basic information about your project goals and grant plans for the year
- Selected grant programs and applications can be submitted to your Account Management team for review and consulting at any time
- Once a target project has been selected your Account Management team will work with you to determine the most viable target grants
- When grant writing services have been selected, the Project Manager will send the selected grant program and project specific worksheets for completion.
- Once the completed worksheets have been returned to the Project Manager, we will carefully review them for missing information and will be in touch should there be additional information needed
- All members will need to set up any grant application portal(s)
- A minimum of 2 member contacts will be needed for each grant application project submission
- We will invoice quarterly for services rendered

Grant Writer Staff Bios

Sarah Wilson Handler is the vice president of Grants for Lexipol, managing PoliceGrantsHelp, FireGrantsHelp, EMSGrantsHelp, CorrectionsOneGrants, GovGrantsHelp and EducationGrantsHelp as well as the Grant search tool GrantFinder. She has been with the company since 2007 and started the Grant services division in 2009. Since 2009, Sarah has worked to build the Grants division from a small, sponsored microsite to a multimillion-dollar revenue business. Sarah's team is responsible for generating \$300+ million in funding and currently servicing a network of 60,000 departments and municipalities for grant help. Sarah has a bachelor's degree from the University of California at Davis.

Carrie Schneider

Carrie Schneider is an Account Executive at Lexipol. In this role, Carrie focuses on Grant Services for Municipal Government and First Responders. In her 9+ years at Lexipol, Carrie has helped her clients attain more than \$43 million in grant funding through various consultative strategies and products. Prior to Lexipol, Carrie served as a Customer Service Representative at Kyocera Document Solutions focusing on Customer health and retention. A graduate of Texas Women's University, Carrie is a proud mother of a navy servicemember and a native of Oklahoma. .

Stephanie Bays is Director of Grant Operations at Lexipol. Stephanie also holds an MPA and has led in a direct service role and in an administrative capacity for the public and nonprofit sectors for 13 years. Stephanie secured and maintained a competitive award amount of \$3.1 million when she served as the Grant Services Supervisor for the Dallas County Juvenile Department. There she directed a team in pre- and post-award grant processes. At Lexipol, she manages and supports the Grants Division's Project Management Team, Consultants, and content for the subscription grants database, GrantFinder.

Fatima Rasul has an MPA, focusing on nonprofit management and policy. After several years of serving at-risk communities and the City of Dallas. Through her time in the city and at Lexipol, Fatima has been able to assist with securing over \$7 million in grant funding for public safety (law enforcement, fire, community safety). Fatima is currently a Senior Grant Operations Associate at Lexipol. She focuses on working with Fire, Police and Local Government to ensure funding to meet the needs of communities.

Julie Burnfield is Lexipol's Content Manager for our grants database, GrantFinder. She has secured over \$25 million in Federal, State, and local grants in her tenure with the East Texas Council of Governments. With this, Julie researched, wrote, and submitted grants in the fourteen-county area. Julie's experience includes grant writing and administration for federal agencies such as Housing and Urban Development, United States Department of Agriculture, Environmental Protection Agency, and programs like the Community Development Block Grant.

Mark Dunlap is a Grant Professional Certified (GPC), through the Grant Professional Certification Institute, and is a member of the Grant Professionals Association. He is a successful grant professional and nonprofit fundraiser. His work is clear, simple, and concise. He has been a full-time grant professional since August 2006. His work history includes more than 20 years of experience identifying and securing grant funding, six years of experience in nonprofit fundraising, and more than 16 years of experience in municipal government positions. He has achieved 232 successful grant proposals totaling more than \$121.87 million. He averages nine successful grants and more than \$5 million per year in grant funding. He has experience writing proposals to private and corporate foundations, all levels of government, and United Ways. He has achieved more than \$2.9 million for government clients and more than \$76 million for healthcare clients. His areas of expertise include behavioral health, domestic/sexual violence services, faith communities, healthcare and hospitals, homeless services, municipal governments, museums, urban core social services, and veteran services. For municipal governments, he has written grant proposals for transportation, planning, fire, EMS, and parks/recreation projects. He has worked with organizations in 22 states and the District of Columbia.

Caitlin O'Connor began her career with a research firm who was the Local Action Research Partner to a medium-sized city in Massachusetts working on a grant to combat gang violence. She has spearheaded online learning platforms to ensure professional development of law enforcement officers would continue during the pandemic. With a recent transfer to the Office of Research and Sponsored Programs, Ms. O'Connor currently focuses on creating opportunities for the positive evolution of the criminal justice system using her diverse background of working with state and local governments as well as community providers and advocates. Over the course of her tenure, Catilin has written grants for programs like the Bureau of Justice Assistance Second Chance Act Reentry Program, Pay for Success Initiatives, Reinvestment Initiatives, Drug Free Communities Grant, Women Act Grant, and more.

Alyson Trowbridge began her grant writing and management career in 2016 with a complex municipality in Southeast Virginia, working directly under the Chief of the Police Division to expand the department's initiatives, both in terms of policy and equipment, as the department's Project and Grant Coordinator. During this time, she played an integral role in designing and developing policies and procedures, including the department's pilot BWC program, and multi-faceted projects to propel the department into the 21st Century. Collaboratively working with various community partners, including elected officials, fellow law enforcement agencies, state and federal partners, and community organizations, Aly secured over \$2M in the first two years across funding programs such as the Edward Bryn Memorial Justice Assistance Grant Program, the DCJS' Officer Safety & Wellness Program and the 1st Responders Cooperative Response Program, The Virginia Department of Emergency Management Public Safety Answering Point Program, the Commonwealth of Virginia's DMV Officer Traffic Safety Program, FEMA's Port Security Grant Program, and the NIJ CPOP Hot Spot Grant. In late 2018, Aly accepted a position with a grant consulting firm based in New York State as a Grant Manager for local municipalities and counties. In this role, she has worked with various municipal departments, including police, fire, ambulance corps, engineering, arts and humanities, planning, and recreation. During her three and a half years with the firm, she has been awarded over \$30 million in foundation, state, and federal funding for clients and continues to act as a subject matter expert for local governments looking to pursue grant funding across all sectors. While this has been a great experience to expand her knowledge and expertise, her specialty has continued to be public safety, with both personal and professional ties to the industry.

Ann Cavanaugh has spent her entire career in the Fire Service in Northern California, witnessing firsthand the ever-increasing Wildland Fire threat here. From her years in Marin County as Skywalker Ranch Firefighter to her time with the Vallejo Fire Department as a Captain, Wildland Fires have been a constant every fire season for her 18 years. She has also experienced them as a civilian, when the Partrick Fire was stopped less than a half mile from her Napa County home in 2017. She has extensive grant writing, editing and research experience, and has written Grants worth millions of dollars in funding for her clients.



Trends & Programs for Grant Funding

Presented By:
Carrie Schneider



Who We Are

Lexipol is the leading content, policy, training, and grants platform for public safety and local government, enabling first responders and leaders to better protect their communities and reduce risk.

We offer our customers, partners and members, including nearly two million public safety professionals and local government leaders, the most comprehensive resource for policies, online training and grant assistance and most up-to-date news and mission – critical information.

What We Will Cover Today



Grant Program
History and Team



Trends



2022 Grant Funding
Opportunities



Grant Services



Q & A

History of Grant Services

- Lexipol's pre-award grant services provide customized solutions enabling applicants to tap into federal, state and private grants. We have been assisting local government since 2009 with grant research, writing and consultation.
- To date, our team has secured more than \$350M in grant awards for numerous deserving municipalities across the nation.



Our Experts

All our grant writers/consultants are all active or former members of their local government community. Our success rate for grant approval is 60% higher than the national average of just 17%.

With collectively over 500 years' experience as a grant team, we are your partner in expert guidance and pre-award services.

What We Do



Our team of experts will assist with crafting the best individually tailored grant applications possible; securing you the funds you need for essential programs, personnel, technology, and much more.



We promise a smooth and engaging start to finish experience. Our goal is to create a lasting relationship while serving your community to achieve your ultimate goals.

Let Us Help You Get Funded



Grant Services

GrantFinder: Grant Research Made Easy

GrantFinder provides a real-time, online database of more than 10,000 federal, state, corporate and foundation grants. More than 5,000 municipalities trust GrantFinder to locate grants relevant to them.

Powerful features include:

- Tracking over 10k grants representing \$600 billion in funding
- Customized grant alerts for your preferred grant categories
- Dynamic environment with new grants updated and added daily
- <https://grantfinder.com/>

Pricing starts at \$1,195 per year for a single license

Grant Services

Custom Grant Writing Service: Submit Successfully With Our Experts

Lexipol provides customized grant writing services enabling applicants to tap into federal, state and private grants. With our team of expert grants writers and project managers, we'll craft the best grant application possible, helping you obtain the essential funding you need.

- Custom Grant Research & Consult (\$1,250 flat rate)
- Advanced Grant Application Services (\$6,000 flat rate)
 - Narrative Development & Review *
 - Application Assembly *

**Can be purchased as a standalone grant writing product*

Grant Services

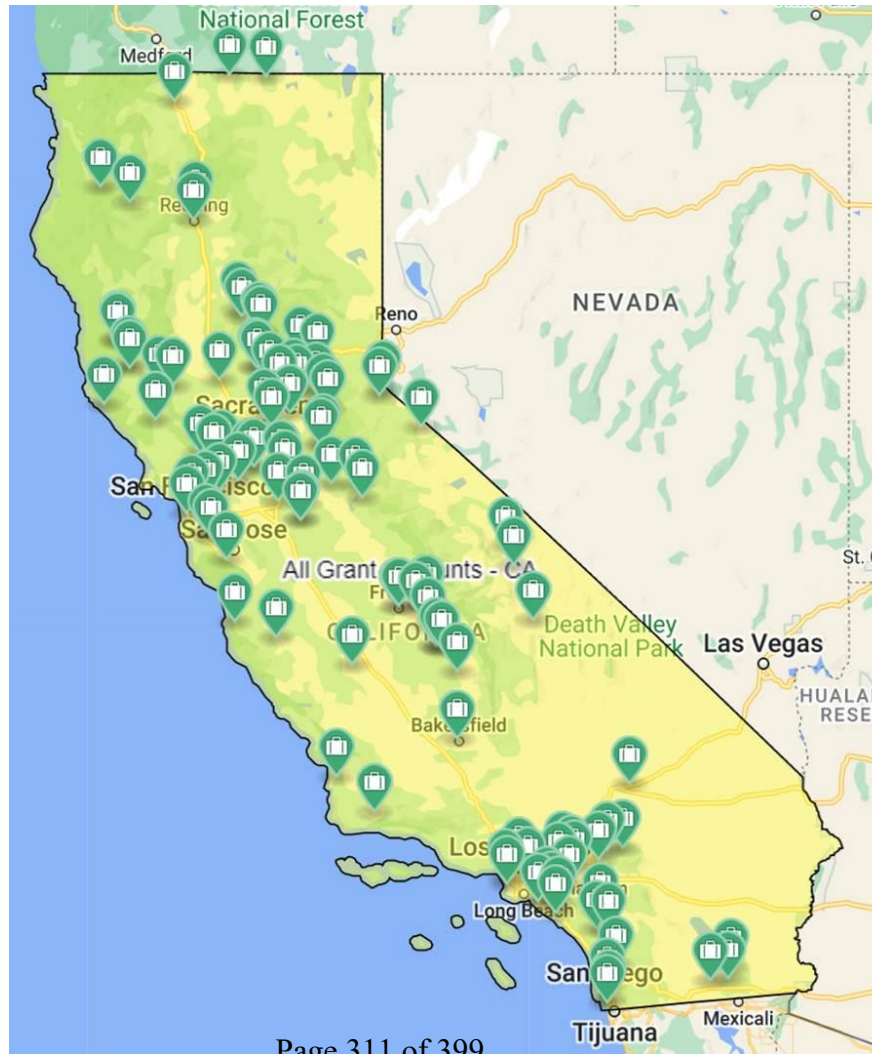
Grant Assistance Platform: Your Strategic Retained Partner

If your department is pursuing multiple grant projects—large or small—consider our Grant Assistance Platform. This retainer service combines all our pre-award grant services, including grant research, alerts, consulting and review:

- GrantFinder subscription(s)
- Unlimited, personalized grant consulting
- Application and narrative reviews
- Dedicated account management support team
- 50% discount on grant writing services on a per-project, per-application basis
- 2-year commitment

Our Grant Clients

Total funding: \$46M
Total Grant Clients: 111





Agenda Item I.3.

WEBSITE ADA COMPLIANCE

ACTION ITEM

ISSUE: Members are provided access to free scans of their websites for compliance with ADA requirements through [AAAtraq](#). Ongoing monitoring and specific recommendations to correct any deficiencies are available for a fee. The service includes documentation of a member's reasonable attempts to accommodate those who qualify under the ADA and litigation support and costs coverage up to \$50,000 for a covered claim.

RECOMMENDATION: Review proposal and provide feedback and direction as needed.

FISCAL IMPACT: None expected from this item. Subscription cost is \$99 per month per website prior to any discounts.

BACKGROUND: ADA regulations apply to the accessibility of public websites, with public agency websites particularly vulnerable due to their role in the community. California passed legislation (AB 434) effective January 1, 2018, mandating compliance with Web Content Accessibility Guidelines (WCAG 2.0) for all state agencies and created a compliance certification process. For now, the law does not apply to local governments, but the trend is in that direction and many jurisdictions are following the process established by the legislation. We are also seeing more activity as it relates to demand letters being sent to public agencies for ADA compliance.

ATTACHMENT(S):

1. Insurance Pools Section of AAAtraq website
2. AAAtraq proposal – Collaboration Agreement
3. Inclusion Index for NCC Members – *separate cover*

/ Insurance Pools

Protect your members from a new threat, already costing \$6.25bn in legal demands, and predicted to be bigger than cyber by 2024.

/ What is in it for you?

Enhancing member value – Pool members receive Continuous PROTECTION against the risk of litigation, reputational damage and the spiralling costs of ADA compliance.

Demonstrating market innovation and vision – Addressing these risks provides an opportunity to strengthen a pool's position with members by demonstrating market innovation and vision.

Removing risk exposure – understanding and acting on an emerging risk set to be bigger than Cyber by 2024.

Remaining competitive – members expect pools to be aware of and protect them from emerging risks such as the ADA.

/ What you get?

- Continuous PROTECTION from ADA litigation, including costs coverage insurance, risk alerting and progress visibility, staff training, claims management and ADA lawsuit or legal demand support.
- Automated deployment that AAAtraq manages for you.
- Private INDEX Reports – The pool executive committee are able to see at a glance the current risk status across all members – congratulate those doing well, alerting members at significant risk.
- Events & workshops – quarterly education sessions for all pool members to understand key issues and what steps to take, e.g. getting required indemnities in place with third-party vendors.
- Monthly meetings with pool leaders - dealing with any issues, answering any questions, agreeing future events required etc.
- Automated deployment that AAAtraq manages for you
- Tailored interactions to the pools specific needs – e.g., Q&A sessions etc.

/ What is involved, what do you have to do?

Minimal effort is required by the pool – pool members sign-up themselves through the dedicated pool portal in under 2 minutes. We ask pools to assist with introductory communications to members; and then we take-over everything.

/ How much?

The service is \$99 per month per member website. Discounts are available based on volume, annual payment in advance and multi-year commitment.

/ How you pay?

Annually in advance for all pool members main website. AAAtraq will issue an invoice and payment can be made by card or wire transfer.

/ What is the value to your members?

- With an average claim now costing \$27,000, and repeated claims common, the AAAtraq Continuous PROTECTION service represents outstanding value at \$99/month (before member discount applied).
- AAAtraq Continuous PROTECTION service also uses Intelligent Automation to dramatically reduce the cost and complexity of working towards compliance.
- The distraction of receiving a demand or a claim can be the most costly of all - trying to find the legal support and technical expertise to help members interpret and assess the merits of the claim. AAAtraq provides complete peace of mind with our claims management system. We take the claim over - holding your member's hand throughout the process with legal and accessibility subject matter experts on hand to do the heavy lifting for you.
- Vendor contractual templates are included - valued at a minimum \$5,000.

/ The challenges your members face

Your members are at risk:

- Risk of litigation
- Risk of brand / reputational damage
- Risk of spiralling costs - spend on compliance initiatives

/ Removing Risks

To remove the risk, members need to protect themselves with **ADA Insurance**; however diligent, things *will* and *do* go wrong. They need **ADA monitoring**, which is easily understandable by all, and alerts them to vulnerabilities. Finally, ADA compliance, a step-by-step plan to take control of the compliance process.

/ How does AAAtraq remove the risks?

- Costs coverage litigation insurance
- Immediately understandable, non-technical monitoring and alerting
- A holistic, proportional approach to ADA compliance, utilizing Intelligent automation to significantly reduce costs



PERMA, ASCIP, ICRMA & FAIRA, AAAtraq Insurance Pool Partners

Subscribe to AAAtraq and enjoy complete cover and peace of mind

Subscribe Annually
US\$999 (save 20%)

Subscribe Monthly
US\$99



"Not going to lie it was kind of fun going through each item! Like checking off bits on a to-do list. It was good to see that each task is laid out with detailed instructions and should be easy for our members to complete."



"ASCIP – the preferred choice for California schools insurance needs – broad coverage, strong net position, history of stable rates and numerous no-cost loss control resources."



"Our members recognise the need not to discriminate by making content ADA compliant but faced with a minefield of recommendations, vendor products and software tools that leave them unsure where to turn and potentially exposed."

/ [Congress ADA Risk INDEX | How Inclusive Are Congressional Websites?](#)

04 Aug 2022

/ ["Don't be afraid of your vendors: Ask questions!"](#)

02 Aug 2022

/ [Can Web Developers Be Sued for the Inaccessible Websites They Create for Clients?](#)

28 Jul 2022

/ [AAAtraq announces CLIC Collaboration](#)

27 Jul 2022

/ [The Americans With Disabilities Act Turns 32 Years Old](#)

26 Jul 2022

/ [Round up for July, who has been covering online inclusivity?](#)

21 Jul 2022

/ [Customers Are Being Served With Inaccessible Content](#)

19 Jul 2022

/ [Importance of Inclusion](#)

14 Jul 2022

/ [Downside of external validation? There is none!](#)

12 Jul 2022

/ [eSignings: Accessibility in a Digital Era](#)

06 Jul 2022

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/ ada MONITORING

/ Try for FREE

/ Content MANAGER (ACM)

/ Continuous PROTECTION

/ [The AAAtraq shield](#)/ [Costs indemnity](#)

/ Staff TRAINING

/ ada RISK AUDITING

/ Self-service

/ Supported

/ ada RESPONSE

ROLES/ [Owner - Operator](#)/ [Executives](#)/ [CEO](#)/ [CIO \(information\)](#)/ [CMO \(marketing\)](#)/ [CRO \(risk\)](#)/ [CFO \(finance\)](#)/ [Legal](#)/ [Digital](#)/ [Content Production](#)/ [HR](#)

/ Procurement

/ Tea-trolley operative

/ Head of D&I

PARTNERS/ [Insurance Pools](#)/ [Law Firms](#)/ [Insurance Brokers](#)/ [Associations \(Member Bodies\)](#)/ [Accessibility specialists](#)/ [Become a Sales Agent](#)/ [Subscribe](#)**INFORMATION**

/ Don't need you, we are OK

/ [Accessibility 101](#)

/ Vendor indemnity request

/ Go Daddy support

/ Adding to Shopify

/ Including in WordPress

/ Deploying in Drupal

/ Working in WIX

AAAtraq vs

/ accessiBe

/ Allyable

/ AudioEye

/ Usablenet

/ User1st

/ UserWay

AAAtraq &

/ auto testing

/ SiteImprove

/ Sitemorse

/ Monsido

/ Something funny

/ Can I get rich?

/ Don't click this link

/ \$99 - What to expect

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This website, all of its content and any / all documents offered directly or otherwise, should be considered an introduction, an overview and a starting point only – it should not be used as a single, sole authoritative guide. You should not consider this as legal guidance. The services provided by AAAtraq are based general best practice and on audits of the available areas of websites at a point in time. Sections of the site that are not open to public access or are not being served (possibly be due to site errors or downtime) may not be covered by our reports. The service and the stars process doesn't carry any official accreditation, be it from any government department, industry regulator and / or internet body. Where matters of legal compliance are concerned you should always take independent advice from appropriately qualified individuals or firms.

Costs Indemnity (Cover)

We offer costs indemnity to those subscribers based in the USA 'North America' only as of Jan. 2020. Indemnity is subject to terms and conditions as detailed in this website's terms and conditions. The limit on a single claim 'litigation support' is \$50,000 and is subject to timely reporting of the claim, the supply of specific details pertaining to your claim and the number of stars achieved by the individual website. \$50,000 of coverage is based on 3 stars achievement or more. Acceptance of a claim is subject to the specifics of insurance terms and conditions.

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Your Account Contact:

Rob Andrews
randrews@AAAtraq.com

UK 07739 700 676
US 1 646 933 133

Collaboration Agreement.

Northern California Cities Self Insurance Fund

Version	1.3
Dated	September 6 th 2022
Associated Doc	NCCSIF Risk Removal Version 1.0

Commercials

This Agreement being for the period specified below. Services are subject to AAAtraq general Terms and Conditions, please review at www.AAAtraq.com/terms.

Policy 'ADA litigation expense coverage' is summarized in this document, policies being issued individually for each client website on completion of details on the AAAtraq system.

Item

Service Commencement	TBC								
Service Renewal	TBC								
Subscription Period	Annually.								
Web Site(s)	Up to 3 websites of each NCCSIF member. 22 Members as of date of service commencement // NCCSIF site								
Coverage <i>Claims Expenses – page following.</i>	<table> <tr> <td>0 Stars</td><td>\$2,500</td></tr> <tr> <td>1 Star</td><td>\$10,000</td></tr> <tr> <td>2 Stars</td><td>\$25,000</td></tr> <tr> <td>3 Stars and above</td><td>\$50,000</td></tr> </table>	0 Stars	\$2,500	1 Star	\$10,000	2 Stars	\$25,000	3 Stars and above	\$50,000
0 Stars	\$2,500								
1 Star	\$10,000								
2 Stars	\$25,000								
3 Stars and above	\$50,000								
Subscription <i>Exc. Local Sales / Value Added Tax</i>	\$59,565* (please see contract terms below)								
Payment Terms	Annual payment on invoice – card or wire transfer.								
Service inclusion	<p>Additional to the AAAtraq online service, will be providing the following:</p> <ol style="list-style-type: none"> 1. NCCSIF materials, deployment portal set up and member video. 2. Four member workshop sessions, to include an introduction to accessibility, using specifics across your own website; highlighting areas where quick wins drive the latest improvements and support to cover your specific technical questions. 3. Monthly member Risk INDEX and report; monthly catch-up call and corresponding report. 4. Two days' technical / resource time in support of NCCSIF website compliance. 5. Policy provision – suggested policy update for the website, especially covering accessibility statement. 6. Regular Q&A Webinars - open to all 7. Additional Bonus: AAAtraq's – Accessibility Content Manager (ACM) 								

Usage

The contract is subject to the following:

- Service usage is restricted to the websites of the organisation, it cannot be used for any website which is not directly owned, managed, or operated for or on behalf of the organisation. Usage outside this restriction may be chargeable.

Stars

ADA Compliance process; independent recognition:

- As a key element of the service, the compliance module holds your hand through your journey to compliance. Intelligence driven tasks advise you, step by step, as to the action required to understand, and attain ADA compliance. As actions are completed, you are awarded stars.
- Initial star actions (establishing cover, organisational information) normally take around 90mins to complete. 2nd star takes around 3 hours (time spent spread over 2-3 weeks).
- The support package included is there to assist and help you, short-cutting the time required to ensure appropriate understanding of ADA compliance (sometimes also a useful interface between yourself and the web technical staff or where additional knowledge share is required for corrections).

AAAtraq Limited

Name:

Date:

NCCSIF // Alliant

Name:

Date:

Supplier Setup

If you have a supplier form for completion, please send over at your earliest convenience. Once setup, we will submit our invoice which should be paid prior to the commencement of the service.

Exclusions, additional terms or conditions.

Coverage for the website: *each member*, up to three websites.

Coverage Summary: claims expense.

Claim	means a written demand received by the Insured to provide defense and indemnification solely in respect of an allegation made in writing against a claimant that the claimant failed to make reasonable accommodations to the claimant's website for users with disabilities;
Claims Expenses	<p>means reasonable and necessary legal costs and expenses charged by a Defense Panel counsel to defend an allegation made in writing against a claimant that the claimant failed to make reasonable accommodations to the claimant's website for users with disabilities.</p> <p>Claims Expenses will not include any internal costs of the claimant, including salaries, wages or overhead.</p>
Sublimit of Liability	<p>means the maximum monetary amount the Underwriters will pay for any one Claim, which shall be based upon the compliance status of the claimant at the time the claimant's website allegedly failed to make reasonable accommodations for users with disabilities, as follows:</p> <p>Zero-star compliance: \$2,500</p> <p>One-star compliance: \$10,000</p> <p>Two-star compliance: \$25,000</p> <p>Three-star compliance and above: \$50,000</p>
Technology Services	means the provision of technology analysis and consulting related to compliance with regulations governing website and internet content used by persons with disabilities.
Claims Management	in the event of a claim , the client is responsible for the timely reporting to AAAtraq of the details of the claim. Claim to be reported online only, via client's own user account.

The full policy will be issued upon commencement of service usage. Each member is responsible for the accuracy of the details they provide throughout the AAAtraq system.



**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
December 15, 2022**

Agenda Item I.4.

WORKERS' COMPENSATION CLAIMS AUDITS

ACTION ITEM

ISSUE: Sedgwick was recently audited by two different auditing firms, North Bay Associates for excess provider PRISM, and Angela Livingston Collaborations (ALC) for NCCSIF. The ALC audit was requested in part to assist in evaluating options for claims administration services.

The full report for PRISM has yet to be issued but the summary of the scores is attached. While most categories scored 100% or in the high 90s, several categories related to diary review and scored in the 60 to 70% range and contributed to the overall score of 76.8%, compared to 87.7% in the 2020 audit.

A summary of the ALC report is also attached, including the Executive Summary that compares results to the last audit. The total score of 61.66% is a decrease of 23.7% from the last audit and reflects the changes in personnel and impact of a significant number of COVID claims during the audit period of August 2021 through August 2022. While the auditors were asked not to change or weight the results toward the more recent activity, they did note a noticeable improvement over the last few months. The Score Detail section of the report with comparison to the last audit is also included.

RECOMMENDATION: Review, accept and file or provide direction.

FISCAL IMPACT: None expected from this item. Previously approved cost of ALC audit \$15,000.

BACKGROUND: NCCSIF conducts a Workers' Compensation audit every odd-numbered year, and PRISM conducts an excess audit every even-numbered year. The ALC audit just completed was requested earlier than normally scheduled to be completed prior to requested claims administration proposals.

ATTACHMENT(S):

1. North Bays Associates 2022 Audit Score Summary Sheet
2. ALC 2022 Audit Report Executive Summary and Score Detail.
3. Sedgwick Response to Audit Results for Northern California Cities Self-Insurance Fund - ALC

Audit Data

Scored Audit Points 76.8%

11/4/2022

83 Claims

Sedgwick Roseville III

Northern California Cities Self Insurance Fund/Alliant Insurance

Audit Point	Question	Yes	No	Unkn	Tot	%Yes	%No	%Unkn
1. Compensability Determination								
1.1	Initial Employer Contact	33	6	0	39	84.6	15.4	0.0
2. Employee Contact								
2.1	Initial Employee Contact	31	6	0	37	83.8	16.2	0.0
2.2	Employee Contact Continued	4	2	0	6	66.7	33.3	0.0
3. Payments and Fiscal Handling								
3.6	File Balancing	9	14	0	23	39.1	60.9	0.0
3.9	Timely Payment of Medical Bills	64	0	0	64	100.0	0.0	0.0
3.11	Payments Made On Correct Claim	18	0	0	18	100.0	0.0	0.0
4. Case Review and Documentation								
4.1	Plan of Action Appropriate	65	18	0	83	78.3	21.7	0.0
4.2	Examiner Diaries	481	273	0	754	63.8	36.2	0.0
4.3	Supervisor Diaries	259	91	0	350	74.0	26.0	0.0
4.4	Medical Only Conversion	3	0	0	3	100.0	0.0	0.0
6. Litigation								
6.1	Investigation of Potential Litigation Issues	0	0	0	0	0.0	0.0	0.0
6.2	Litigation Management	34	1	0	35	97.1	2.9	0.0
7. Apportionment, Resolution of Claim and Settlement Authority								
7.1	Resolution Pursued Timely	14	5	0	19	73.7	26.3	0.0
7.2	Correct Settlement Valuation	18	0	0	18	100.0	0.0	0.0
7.3	Apportionment Ruled In or Out	16	0	0	16	100.0	0.0	0.0
7.4	Apportionment Pursued	3	0	0	3	100.0	0.0	0.0
7.5	Member Settlement Authority Request	15	0	0	15	100.0	0.0	0.0
7.6	Excess Settlement Authority Request	0	0	0	0	0.0	0.0	0.0
7.8	Medicare Interests Protected	0	0	0	0	0.0	0.0	0.0

Audit Data

Scored Audit Points 76.8%

11/4/2022

83 Claims

Sedgwick Roseville III

Northern California Cities Self Insurance Fund/Alliant Insurance

Audit Point	Question	Yes	No	Unkn	Tot	%Yes	%No	%Unkn
8. Reserve Adequacy								
8.1	Appropriate Initial Reserves	42	0	0	42	100.0	0.0	0.0
8.2	Timely Initial Reserves	41	1	0	42	97.6	2.4	0.0
8.3	Reserves Revised Timely and Appropriately	64	1	0	65	98.5	1.5	0.0
8.4	Separation of TD/4850 Reserves	12	0	0	12	100.0	0.0	0.0
8.5	Medical Reserves Consistent With OSIP	82	0	0	82	100.0	0.0	0.0
8.6	Life Pension Reserved if Applicable	0	0	0	0	0.0	0.0	0.0
8.7	Allocated Reserves Accurate	82	0	0	82	100.0	0.0	0.0
9. Excess Insurance								
9.1	Initial Excess Reporting	15	0	0	15	100.0	0.0	0.0
9.2	Subsequent Excess Reporting	64	33	0	97	66.0	34.0	0.0
9.3	Excess Reimbursement Requests	0	0	0	0	0.0	0.0	0.0
9.5	Closing Report Sent to Excess	0	0	0	0	0.0	0.0	0.0
10. Subrogation								
10.1	Recognition of Subrogation	4	0	0	4	100.0	0.0	0.0
10.2	Appropriate Subrogation Follow Up	4	0	0	4	100.0	0.0	0.0
10.3	ER Communication Regarding Subrogation	4	0	0	4	100.0	0.0	0.0
10.4	Approval to Accept, Waive, Settle Subrogation	0	0	0	0	0.0	0.0	0.0
10.5	Complaint or Lien Filed Timely	0	0	0	0	0.0	0.0	0.0
10.6	Subrogation Pursued to Maximum Recovery	0	0	0	0	0.0	0.0	0.0
11. Penalty Summary								
11.2	Self Imposed Penalties Coded Correctly	0	0	0	0	0.0	0.0	0.0
12. Disability Management								
12.1	Proactive Pursuit of Return to Work	9	0	0	9	100.0	0.0	0.0
12.2	Notification of Permanent Restrictions	1	0	0	1	100.0	0.0	0.0
13. Administrative Information								
13.1	Examiner Caseloads	2	0	0	2	100.0	0.0	0.0

November 2022
CLAIMS AUDIT REPORT

**Northern California Cities Self Insurance Fund
TPA Sedgwick**



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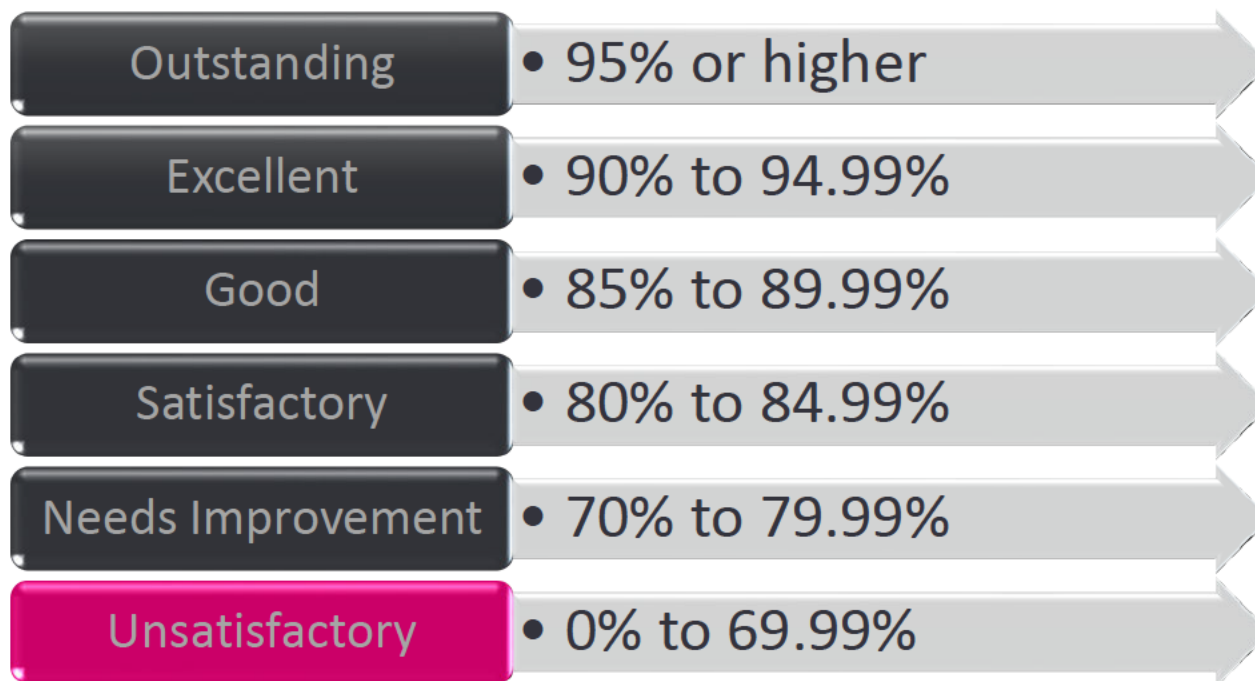
Attachment I – Audit Cross Reference List

Attachment II – Audit Worksheets

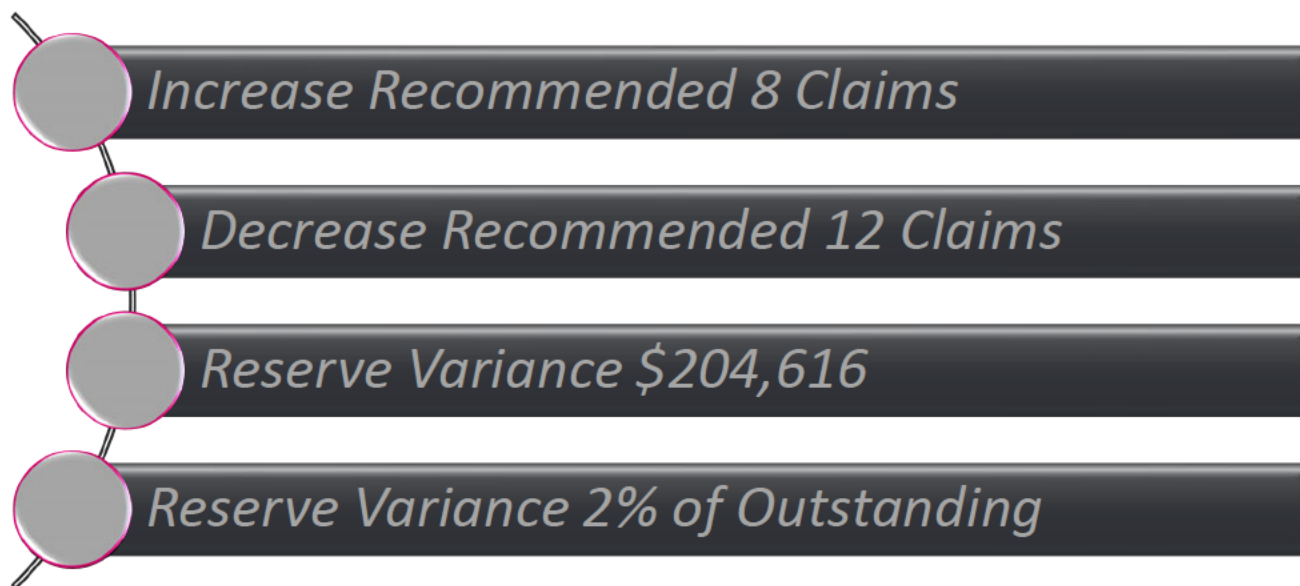
EXECUTIVE SUMMARY

This section will serve as an overview of the audit findings, workload information and recommendations. The *final score for this audit is 61.66% which falls within the **Unsatisfactory** category of the audit scale.*

Category	Points Available	Points	Score	Prior Score	Variance
Communication	67	40	59.70%	82.35%	-22.65%
Compensability	40	26	65.00%	95.24%	-30.24%
Benefit Payment & Notices	69	37	53.62%	76.81%	-23.19%
Medical & Disability Management	78	77	98.72%	99.26%	-0.55%
Litigation Management	35	27	77.14%	85.71%	-8.57%
Investigation	0	0	N/A	100.00%	N/A
Recovery	24	22	91.67%	93.94%	-2.27%
Excess	21	10	47.62%	61.11%	-13.49%
Resolution of Claim	77	49	63.64%	79.55%	-15.91%
Plan of Action	147	72	48.98%	71.03%	-22.05%
Supervision	150	66	44.00%	85.00%	-41.00%
Reserves	197	132	67.01%	91.24%	-24.24%
Overall Score	905	558	61.66%	84.93%	23.27%



Reserve Detail –



Performance Strengths

Outstanding results were achieved in the categories of awards paid timely, medical treatment managed appropriately, proper use of utilization review, proper use of medical case management, MPN managed appropriately, assigned to a panel defense attorney, and litigation excess authority timely sought.

The decisions to accept or deny the claims were sound.

File indexing was completed timely and consistently.

Settlement valuations were valued appropriately based on the facts of the claim.

Performance Improvement Recommendations

We recommend a system generated diary for the adjuster, to reoccur daily the first three days after the claim is opened, to prompt timely three-point contacts.

We recommend proper ongoing communication with the employer when permanent work restrictions are received, or there is a significant claim development that warrants communication with the department.

We recommend a system generated diary for the adjuster, to occur ten days after receipt of the claim, to ensure a timely initial claim decision is documented as required.

We recommend review of the client handling instructions with the claims team which outlines a requirement for the AOE/COE investigation to be initiated within 3 business days from the date the claim is delayed.

We recommend evaluation of the current workflows to ensure that benefits and corresponding benefit notices are timely issued upon commencement or ending of temporary disability, 4850 or permanent disability benefits. Better use of the diary system could help improve the timeliness of those notifications.

We recommend the adjuster review the litigation status and strategy at each plan of action diary so that appropriate, proactive direction can be given to the defense attorney. Also, timely review of legal correspondence, response to legal inquiries and documentation of file staffing with defense counsel will improve the litigation management score.

The standards for initial and ongoing excess reporting should be reviewed with the team. We recommend setting the excess reporting diary at least two weeks prior to the report due date to allow for any unplanned absences or distractions.

Upon receipt of information that would allow the claim to be finalized we recommend a diary be set to ensure that resolution is pursued within 10 days, with timely follow up efforts demonstrated until settlement or closure is achieved. Better use of the diary system could help improve the timeliness of those notifications. All settlement authority requests and authorizations should be clearly documented in the claim file before proceeding with resolution of the claim.

Significant improvement on both the timeliness and quality of the plan of actions still needs work. We recommend that POA diaries be scheduled at least 14 days in advance of the due date to ensure that these are completed timely on an ongoing basis. When the POA is updated, each section should be reviewed to ensure that it has current case status information, and that the action plan align with the case status. Careful attention should be given to the reserve section verifying current, accurate information. The reserve section was identified as a trend negatively impacting the quality of the plan of actions.

We recommend that supervisor review diaries be scheduled at least 14 days in advance of the due date to ensure that these are completed timely on an ongoing basis. The supervisor reviews should verify that the adjuster's plan of action is based on current, accurate information and that any recommendations are clearly outlined.

There were **four** subcategories where only one downgraded file produced a low score. We consider these to be outliers and not an adverse trend. The categories impacted were ongoing communication with the employee, return to work aggressively pursued, apportionment recognized and pursued, and timely excess reimbursement requests.

Performance Improvement Post Staffing Issues

The TPA was affected by an influx of COVID claims and staffing issues from August 2021 through August 2022. Although the auditors did recognize large gaps in timely POAs, supervisor reviews, and proactive claim handling, the timeliness and quality has noticeably improved over the last few months. There is an issue with one of the employers providing lost time and wage information which slowed down the handling of a handful of COVID claims. Management has already outlined this issue, with plans for ongoing follow up until the claims are resolved. The auditors recognized that claim settlements are slow to initiate with untimely follow up. We recommend monitoring all claims ripe for settlement to make sure that settlement authority requests are submitted and there is timely follow up through on resolution.

Score Detail

	Category	Points Available	Points	Score	Prior Score	Variance
Communication						
	Initial Employer Contact	25	17	68.00%	100.00%	-32.00%
	Initial Employee Contact	23	9	39.13%	85.71%	-46.58%
	Initial Physician Contact	13	11	84.62%	100.00%	-15.38%
	Appropriate Ongoing Communication With Employer	5	3	60.00%	N/A	N/A
	Appropriate Ongoing Communication With Employee	1	0	0.00%	36.36%	-36.36%
	Sub-Total of Category	67	40	59.70%	82.35%	-22.65%
Compensability						
	Delayed Timely & Appropriately	25	14	56.00%	75.00%	-19.00%
	Investigation Timely & Appropriate	3	1	33.33%	100.00%	-66.67%
	Acceptance / Denial Justified	12	11	91.67%	100.00%	-8.33%
	Sub-Total of Category	40	26	65.00%	95.24%	-30.24%
Benefit Payment & Notices						
	TD/PD Benefits Paid Timely	26	17	65.38%	89.66%	-24.27%
	Proper Benefit Letters Sent	33	10	30.30%	56.67%	-26.36%
	Awards Paid Timely	10	10	100.00%	100.00%	0.00%
	SIP Paid On Late Payments	0	0	N/A	N/A	N/A
	Penalty Reimbursement Plan	0	0	N/A	N/A	N/A
	Sub-Total of Category	69	37	53.62%	76.81%	-23.19%
Medical & Disability Management						
	RTW/MMI Aggressively Pursued	4	3	75.00%	87.50%	-12.50%
	Medical Treatment Managed Appropriately	40	40	100.00%	100.00%	0.00%
	Proper Use Of UR	26	26	100.00%	100.00%	0.00%
	Proper Use of MCM	4	4	100.00%	100.00%	0.00%
	MPN Managed/Disputed Appropriately	4	4	100.00%	100.00%	0.00%
	Sub-Total of Category	78	77	98.72%	99.26%	-0.55%
Litigation Management						
	Appropriate DA Referral	11	11	100.00%	100.00%	0.00%
	Assign DA On Panel	10	10	100.00%	100.00%	0.00%
	Proactive & Timely Management of DA	14	6	42.86%	80.00%	-37.14%
	Sub-Total of Category	35	27	77.14%	85.71%	-8.57%
Investigation						
	Ongoing Investigation Timely & Appropriate	0	0	N/A	100.00%	N/A
	Suspected Fraud Pursued Timely & Appropriately	0	0	N/A	N/A	N/A
	Sub-Total of Category	0	0	N/A	100.00%	N/A

<i>Category</i>	<i>Points Available</i>	<i>Points</i>	<i>Score</i>	<i>Score</i>	<i>Variance</i>
Recovery					
Indexing Completed	20	19	95.00%	100.00%	-5.00%
Subrogation Recognized & Pursued	0	0	N/A	100.00%	N/A
Apportionment Recognized & Pursued	4	3	75.00%	0.00%	75.00%
Contribution Recognized & Pursued	0	0	N/A	N/A	N/A
Sub-Total of Category	24	22	91.67%	93.94%	-2.27%
Excess					
Timely Initial Report To Excess	5	3	60.00%	100.00%	-40.00%
Timely Excess Updates	11	4	36.36%	53.85%	-17.48%
Excess Authority Timely Sought	2	2	100.00%	0.00%	100.00%
Timely Excess Reimbursement Requests	3	1	33.33%	100.00%	-66.67%
Sub-Total of Category	21	10	47.62%	61.11%	-13.49%
Resolution of Claim					
Resolution Pursued 30 Days From Event	20	5	25.00%	42.86%	-17.86%
Settlement Valued Appropriately	18	17	94.44%	100.00%	-5.56%
Client Settlement Authority Secured	15	11	73.33%	100.00%	-26.67%
Timely Continuing Settlement Efforts	11	8	72.73%	66.67%	6.06%
Claim Closed Timely	13	8	61.54%	100.00%	-38.46%
Sub-Total of Category	77	49	63.64%	79.55%	-15.91%
Plan of Action					
Timely POA Updates	74	21	28.38%	60.27%	-31.90%
Quality POA Based Upon Current Facts	73	51	69.86%	81.94%	-12.08%
Sub-Total of Category	147	72	48.98%	71.03%	-22.05%
Supervision					
Timely Supervisor Reviews	75	9	12.00%	70.00%	-58.00%
Quality S/R Based Upon Current Facts	75	57	76.00%	100.00%	-24.00%
Sub-Total of Category	150	66	44.00%	85.00%	-41.00%
Reserves					
Initial Reserve Posted In 30 Days	25	15	60.00%	100.00%	-40.00%
Reserves Adjusted 30 Days Of Triggering Event	71	46	64.79%	66.67%	-1.88%
Current Reserves Appropriate	75	55	73.33%	94.67%	-21.33%
FM Reserves Consistent With SIP Regs	26	16	61.54%	93.33%	-31.79%
Sub-Total of Category	197	132	67.01%	91.24%	-24.24%

AUDIT CRITERIA

The audit criterion was formed by using industry best practices. The file audits specifically focused on claims handling activity from 01/01/21 to the date of the audit. Sedgwick provided a list of the open inventory, and a random selection of the files was pulled to gather 65 files from the open and 10 files from the closed inventory. The file selection consisted of a mix of indemnity claims and future medical files. File documents, notes, payments, letters, and reserves are maintained in electronic form. The files were accessed electronically.

AUDIT PROCESS

The audit was completed electronically. Each worksheet was provided to Doriene Zumwalt and Bernard Gagain for review and comment.

AUDIT TEAM

Angela Mudge

Owner, President & CEO

Senior Executive with over 28 years of workers' compensation claims leadership, claim technical and operational experience

IEA Certificate, Self-Insured Certificate & WCCP Designation

Prior positions held - adjuster, supervisor, claims manager and vice president

Audit Team

Angela Mudge

Owner, President & CEO

Over 30 years of workers' compensation claims experience

IEA Certificate, Self-Insured Certificate & WCCP Designation

Prior positions held - adjuster, supervisor, claims manager and vice president

Tera Martin Del Campo

Director of Auditing

Over 20 years of workers' compensation claims experience

IEA Certificate, Self-Insured Certificate and WCCA Designation

Prior positions held – adjuster and claim compliance analyst

Tabatha Bettencourt

Senior Collaborator

Over 30 years of workers' compensation claims experience

Self-Insured Certificate

Prior positions held – adjuster, supervisor, claims manager, senior vice president

Mayra Reyes

Collaborator

Over 19 years of workers' compensation claims experience

Self-Insured Certificate

Prior positions held – adjuster

[Sent Via E-mail](#)

December 6, 2022

Northern California Cities Self Insurance Fund
Liz Cottrell, Board President
City of Anderson
1887 Howard St
Anderson CA 96007

Marcus Beverly, Program Administrator
Alliant Insurance Services
2180 Harvard St, Suite 460
Sacramento, CA 95815

Re: Response to Audit Results for Northern California Cities Self-Insurance Fund– ALC

This letter will serve as a response to the audit report dated November 4, 2022 and performed in line with the PRISM Audit Guidelines. The below audit response is designed to address areas evaluated and provide response and performance actions as a result of the audit. The audit generated an overall weighted score of 61.66% which provided a rating of Unsatisfactory. We are deeply disappointed in these results and want to assure you of our continued commitment to meet and exceed NCCSIF and PRISM's expectations. We have implemented measurable processes and controls to achieve improved result, an outline of those actions is contained herein.

There were 75 files selected spanning activity from 1/1/2021 - 8/31/2022 for a total of 905 available points. Of those claims audited, 10% were COVID claims. We missed the opportunity for 347 of the available points. Most of those points missed were due to untimely examiner file reviews which will be a heavy focus of our action plan. We continue to look forward to working with NCCSIF to identify and implement processes to achieve improved results.

Performance Strengths

The audit report is comprised of 38 applicable categories for management of claims, as noted in the audit. We did score at or above 90% in 11 of the 38 applicable and scored categories. (6 categories did not have an applicable file to review). Some of the strengths were observed in the following categories:

- Acceptance/Denial Justified: 92%
- Timely payment of Awards: 100%
- Medical Treatment Management: 100%
- Proper use of UR: 100%
- Proper use of MCM: 100%
- MPN Managed/Disputed Appropriately: 100%
- Appropriate DA Referral & Assignment: 100%
- Indexing: 100%
- Excess Authority Timely Sought: 100%
- Settlement Valued Appropriately: 94%

Performance Improvement Recommendations

The following represents review of each category that fell below expectations along with identified actions items we have put into place to address these areas.

- **Examiner Diaries to address Communication:**

- ✓ Timely 3-point contact
- ✓ Ongoing communication (employer)
- ✓ Timely Initial claims decisions
- ✓ Settlement resolution of claims

We agree that management of our daily diary is an essential function in the management and resolution of claims, and we are committed to improvement in this area. To greater emphasize the importance of timely examiner diary we will continue to set timely completion of diary as a priority and ensure that examiners are setting diary with early due dates to ensure they complete this vital task timely, if not ahead of due dates. We will continue to track our examiners diary on a weekly basis.

To support this, we have established system generated diary for the adjuster, to reoccur daily the first three days after the claim is opened, to prompt timely three-point contacts. Proper ongoing communication with the employer when permanent work restrictions are received, or there is a significant claim development that warrants communication with the department is a must. To ensure a timely initial claim decision is documented is made, we have a system generated diary for the adjuster, to occur ten days after receipt of the claim and at the 14th day for the supervisor.

To ensure improvement in this area, we will conduct additional training with the team followed up with ongoing internal audits on lost time claims wherein the claimant is not represented. We will also be completing spot checks of claims to ensure compliance and a scheduled diary. Finally, as is the case for many of these areas of improvement, we have established a dedicated claims team which reduces inventory to under 120 case loads ensuring quality and communication can be achieved.

- **Client Service Instruction & Training to address:**

- ✓ AOE/COE Requirements
- ✓ Benefit notices & timeliness of payments

We have established training to review the client handling instructions with the claims team which outlines a requirement for the AOE/COE investigation to be initiated within 3 business days from the date the claim is delayed. Our dedicated team lead is also in place to review all activity leading to final determination and review of all denials prior to issue. To address proper benefits and timeliness of notices and payments, we have initiated team training on to include 4850 benefits, temporary disability, notices, and workflow. In addition to this, reports are generated and reviewed weekly to ensure that benefits are issued and cessation as well as notices are generated.

- **Initial and Subsequent Excess Reporting.**

- ✓ Timely Initial Reports
- ✓ Timely Excess Updates

✓ Timely Excess Reimbursement Requests

We will conduct additional training with our examiners to emphasize the due dates for both initial and subsequent excess reporting. We will ensure that a special diary is set well within due dates and time frames to allow for timely reporting of both the initial and subsequent excess reports. This review will be combined with the PRISM excess requirements to ensure compliance.

- **Plan of Action:**

- ✓ Timely POA Updates
- ✓ Quality POA Based on Current Facts
- ✓ Litigation State and Strategy

We agree that significant improvement on both the timeliness and quality of the plan of actions must take place and to that end we have put into place POA diaries be scheduled at least 14 days in advance of the due date to ensure that these are completed timely on an ongoing basis. When the POA is updated, each section will be reviewed to ensure that it has current case status information, and that the action plan align with the case status. Careful attention will be given to the reserve section verifying current, accurate information. This will include reserve section which was identified as a trend negatively impacting the quality of the plan of actions.

In addition, we will reinforce that the adjuster reviews the litigation status and strategy at each plan of action diary so that appropriate, proactive direction can be given to the defense attorney. In addition, timely review of legal correspondence, response to legal inquiries and documentation of file staffing with defense counsel designed to improve the litigation management score.

- **Supervisor Diaries:**

- ✓ Timeliness of supervisor Reviews
- ✓ Quality Reviews Based on facts

Greater emphasis will be placed on completing supervisor diary timely and within audit timeframes. We will complete weekly spot checks on supervisor diary. We will also run weekly reports to track any outstanding diary. In addition, the supervisor reviews will verify that the adjuster's plan of action is based on current, accurate information and that any recommendations are clearly outlined.

There were four subcategories where only one downgraded file produced a low score. We consider these to be outliers and not an adverse trend. The categories impacted were ongoing communication with the employee, return to work aggressively pursued, apportionment recognized and pursued, and timely excess reimbursement requests.

Our Commitment to NCCSIF

There were two challenges that had impact on the results of the audit. Those being the increase of claims volume driven by COVID reported claims, driving a 50% increase in overall claims reported and turnover of staff resulting in over 100% turnover. As a result of the pandemic and outbreak reporting requirements, almost 400 COVID claims were reported in fiscal years 2020-2022.

We now have a full team in place, bringing each examiner to an average caseload of 110 indemnity claims. We also assigned a fourth examiner to exclusively handle the large volume of COVID claims driven by the pandemic at no cost to NCCSIF.

In addition to these changes, we moved to a dedicated claims model to include a dedicated Team Lead to manage this dedicated operational team with heavy focus on communication, quality, and training. On-going team training for comprehensive understanding of NCCSIF members requirements and identifying coaching opportunities through file reviews are crucial to significantly improving performance. We believe increased oversight along with workflow changes, will enable us to remarkably move results in a positive direction. We are confident this will aide to increase the performance of the program and note that this audit does call out noted improvement in more recent activity

Thank you for the opportunity to evaluate our management of the claims and allow us the opportunity to implement plans to enhance our level of service. We appreciate our partnership with both NCCSIF and Alliant and we look forward to working with you both in providing the best possible service to everyone associated with the account.

Please let us know if you have any questions.

Sincerely,

Dori Zumwalt

Dori Zumwalt
Director, Client Services

Cc (via email):

Chris Perez, VP Operations
Ben Garza, AVP Operations
Bernie Gagain, Team Lead
Devora Brainard-DeLong, VP Client Services
Jenna Wirkner, Alliant Account Representative



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
December 15, 2022**

Agenda Item I.5.

**WORKERS' COMPENSATION
CLAIMS ADMINISTRATION PROPOSALS**

ACTION ITEM

ISSUE: The Board will receive a report from the Ad Hoc Committee in charge of reviewing and recommending a response to the group's Request for Proposals for Workers' Compensation claims administration.

RECOMMENDATION: Review and provide feedback, direction, or approval of recommendation.

FISCAL IMPACT: To be determined. Comparison of pricing options to be provided at meeting.

BACKGROUND: The Board has requested proposals for Workers' Compensation Claims Administration to evaluate their options. NCC has been with the same claim administrator since its inception, though the firm itself has changed from Bragg to York to Sedgwick due to a series of buyouts.

ATTACHMENT(S): Summary of proposals and recommendations to be provided under separate cover.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
December 15, 2022**

Agenda Item J.

INFORMATION ITEMS

1. PARMA Conference, February 7-10, 2023, Sacramento, CA
2. Training: Negotiation Strategies: January 10, 2023
3. Training: Insurance Requirements in Contracts (IRIC):
January 31, 2023
4. Glossary of Terms
5. NCCSIF Organizational Chart
6. NCCSIF 2022-2023 Meeting Calendar
7. NCCSIF Resource Contact Guide
8. Sedgwick Who's Who in Claims - WC and Liability Contacts
9. Certificate Request Form
10. NCCSIF Travel Mileage Reimbursement Form



THE

Sweet Success

OF RISK MANAGEMENT

PARMA ANNUAL CONFERENCE

FEBRUARY 7-10, 2023

SACRAMENTO CONVENTION CENTER

SAVE THE DATE - REGIONAL TRAINING

Negotiation Strategies ACI Specialty Benefits Training

Presented by Kiely Pleasant

Topic Includes:

Explore the art of bargaining and improve skills by developing constructive negotiating strategies. Eighty percent of daily interactions are negotiations, so how can winning most the time be ensured? Learn about the role of honesty, walking away, point of balance and controlled compromise.

Date and Time:

Tuesday, January 10th 10:00a.m. – 11:00 a.m.

Location: Zoom Webinar

Register:

https://us02web.zoom.us/meeting/register/tZckf-2pqTspE9wvDeGF4F_akLTxWRlcQQbI

Please reach out to Jenna Wirkner if you have any questions.

Jenna.Wirkner@alliant.com

(916)643-2741

**OPEN TO ALL JPA MEMBERS
SPONSORED BY NCCSIF**

Trainer – Kiely Pleasant: HR Strategic Leader & Influencer

Kiely is a California native who attained her a bachelor's degree in English, and minor in Writing, from California State University, Northridge. She is slated to complete her MBA in 2023. Kiely has 18 years of experience as a Sales/Marketing Consultant and Entrepreneur in the Financial industry. Here is where Kiely acquired experience in facilitating seminars to individuals and high level multi-million-dollar advisors and corporate groups. This experience translated to her current HR career where Kiely facilitates training and seminars on HR-related topics.

Kiely's true passion carries over into her love of education through worldwide travel. Volunteerism anywhere children are, is her soft spot. Kiely spends a lot of her time supporting teachers and her local schools. She was recently awarded the highest and most prestigious "Palmdale School District Volunteer of The Year" for 2021-2022.





TRAINING OPPORTUNITY

Insurance Requirements In Contracts (IRIC)

Protect Your Agency from Risks Posed by Contracted Services & Events

Workshop Description: Do you really understand the hold harmless and insurance requirements in your agency's contracts? And what about those insurance documents you receive from the contractor's agent? Will they protect you if the contractor causes damages *your agency* may have to pay? Are they worth the hassle?

This workshop will address the following ***contractual risk transfer topics***:

- ***What is it:*** Understand the process of transferring risk from your agency to others, including identifying the risk, specifying the right indemnity and insurance protection, and ensuring compliance.
- ***What to ask for:*** Receive good examples of "Hold Harmless" agreements, learn what they mean, and understand their limitations. Recommended insurance requirements for most types of contracts will be provided and discussed.
- ***Did you get what you requested:*** Learn how to review the documents you receive to tell if they provide the coverage you requested, including Certificates of Insurance and the endorsements that are appropriate and binding.

Who Should Attend: Contract Managers, Risk Managers, Legal Counsel, Purchasing Agents and ***anyone who wants to understand risk transfer and insurance requirements in contracts to protect their agency from loss.***

Speaker:



Marcus Beverly, CPCU, AIC, ARM-P
Alliant Insurance Services

TO REGISTER

<https://alliantinsurance.zoom.us/meeting/register/tJwpfuqppjsoHNQUfiTajEn02lHydUpR0wci>

Tuesday, January 31, 2023, 10:00 a.m. – 11:30 a.m.

Questions: Jenna Wirkner

Jenna.Wirkner@alliant.com or 916-643-2741

NO CHARGE – Sponsored by NCCSIF & SCORE

GLOSSARY OF TERMS

Term	Definition
4850	Labor Code Section 4850 provide a special benefit for certain public employees who are essentially in safety and law enforcement positions.
AB 1234	Ethics Education for Local Officials
AB 1825	Harassment Prevention Training for Supervisors
Active Negligence	The party that was negligent took an active part in doing whatever caused the damage. For example, a city digging a hole and someone falls in
ACV (Actual Cash Value)	The amount equal to the replacement cost minus depreciation of a damaged or stolen property at the time of the loss. It is the actual value for which the property could be sold, which is always less than what it would cost to replace it.
Adhesion	When one party has greater power over the other party in drafting the contract (i.e. the provisions of the contract are prepared by one party --the insurer. The other party the insured does not take part in the preparation of the contract).
ATD (Aerosol Transmissible Diseases)	An epidemiologically significant disease that is transmitted via droplet or airborne route.
Aggregate	The term used to describe the cumulative amount of all losses for a period of time.
Aggregate Stop Loss	A financial arrangement with a JPA's excess carrier that caps the aggregate to a predetermined limit at which point the excess carrier would "drop down" and pay losses within the JPIA's SIR, or pooled layer.
AME (Agreed Upon Medical Examiner)	A medical provider who has been certified by the Division of Workers' Compensation by passing an administrative exam. An AME is selected (or agreed upon) by two parties in order to help resolve a dispute about a WC claim.
Aleatory	An insurance contract is aleatory meaning it is contingent on an uncertain event (a loss) that provides for unequal transfer of value between the parties.
ACIP (Alliant Crime Insurance Program)	Program offered by Alliant that created to bring the advantages of group purchase to public entities seeking very broad coverage for illegal acts committed by their employees while on the job.
APIP (Alliant Property Insurance Program)	The largest single property insurance placement in the world. Formed by Alliant Insurance Services in 1993 to meet the unique property insurance needs faced by public entities.
ADA (American Disability Act)	A federal law that prohibits discrimination against people with disabilities in employment, transportation, public accommodation, communications, and governmental activities. The ADA also establishes requirements for telecommunications relay services. For the U.S. Equal Employment Opportunity Commission office (EEOC office) in your area, call 1-800-669- 4000 or 1-800-669-6820 (TTY).
Assessment company	Providing primarily fire and windstorm insurance for small towns and farmers (charge members a pro rata share of losses at the end of each policy period)
AIS (Associate in Insurance Services)	Professional designation awarded by the Insurance Institute of America (IIA) upon successful completion of four national exams, one specifically designed for this program and the three examinations in the IIA Program in General Insurance.
AGRIP (Association of Governmental Risk Pools)	A national organization of JPA's and public agency insurance pools. Formed for educational, information gathering and political lobbying purposes. Affiliated with PRIMA

GLOSSARY OF TERMS

ALCM (Associate in Loss Control Management)	A professional designation earned after the successful completion of five national examinations given by the Insurance Institute of America (IIA).
ARM (Associate in Risk Management)	A nationally recognized educational program for dedicated risk management professionals, developed by the Insurance Institute of America.
Attachment Point	The dollar amount of a loss where the next layer of insurance begins to pay for the loss.
Automobile Liability	Designed to afford bodily injury and property damage liability coverage associated with owned, non-owned and hired vehicles. May include medical payments, uninsured/underinsured motorists' liability coverages.
Automobile Physical Damage	Usually a first party coverage; however, some entities have "Bailment" or "care, custody and control" liability exposures such as garages, maintenance facilities that service vehicles of others, and parking lots
Best's Rating	A rating system that indicates the operating and financial condition of insurance companies. Information is developed and published annually by the A. M. Best company. Generally one looks for a company with a rating of A VII or better.
BOD/BD (Board of Directors)	Body of elected or appointed members who jointly oversee the activities of a company or organization.
BI (Business Interruption)	A form of insurance coverage that replaces business income lost as a result of an event that interrupts the operations of the business, such as fire or a natural disaster.
CAJPA (California Association of Joint Powers Authorities)	Performs regulatory and legislative lobbying as well as accreditation of Joint Powers Authorities to promote the financial stability of JPAs.
CIPRA (California Institute for Public Risk Analysis)	Organized to develop, analyze and disseminate information on risk management in California's public sector, especially self-insured entities and Joint Powers Authorities
CJPRMA (California Joint Powers Risk Management Authority)	CJPRMA provides the excess coverage to NCCSIF's Liability Program
CSAC (California State Association of Governments)	CSAC is a lobbying, advocacy and service organization representing the state's 58 counties at the state and federal level. Areas of focus include the state budget, health-care reform, corrections reform, transportation funding, water and climate change
CSAC-EIA (California State Association of Governments - Excess Insurance Authority)	CSAC-EIA is a member directed insurance risk sharing pool. The EIA has developed effective risk management solutions to help California public entities proactively control losses and prepare for different exposures. CSAC-EIA provides excess coverage to NCCSIF's workers' compensation pool.
CalTIP (California Transit Insurance Pool)	In 1986 the California Transit Association formed an insurance committee and authorized the preparation of a study of alternative methods of providing liability insurance coverage and began providing liability coverage in 1987.
Catastrophic Loss Reserve	A separate JPJA reserve account designated to pay losses without additional premium assessments to members.
CIC (Certified Insurance Counselor)	An insurance agent professional certification designation

GLOSSARY OF TERMS

CIH (Certified Industrial Hygienist)	CIH is a professional whose job it is to protect the health of workers and the general public. A CIH is educated, trained and certified to recognize health hazards, test the environment for those hazards and determine when they pose a risk to those who might be exposed to them.
CPCU (Chartered Property Casualty Underwriter)	CPCU is a professional designation in property-casualty insurance and risk management
Claim	A demand of a right. In general a demand for compensatory damages, resulting from the actions of another.
Claims Made	A provision of an insurance policy that requires it to pay only for claims presented during the policy period with no regard for when the action causing the claim took place. Typically, a claims-made form also includes a retroactive date setting the earliest date for which a covered occurrence can happen. (Also see "Occurrence")
C&R (Compromise and Release)	A type of settlement in which you receive a lump sum payment and become responsible for paying for your future medical care. A settlement like this must be approved by a workers' compensation judge.
Conditional	An insurance policy includes a number of conditions that both the insured and the insurer must comply with. (i.e. a covered loss occurs, the insured must notify the insurer about the loss and the insurer must use the valuation methods specified in the policy to settle the loss- thus the contract is conditional)
Conditions	Describe the responsibilities and the obligations of both the insured and the insurance company.
CL (Confidence Level)	An estimated probability that a given level of funding will be sufficient to pay actual claim costs. The higher a CL the greater the certainty the actuary has that losses will not exceed the dollar value used to attain the CL.
Contract	A legal agreement between two competent parties that promises a certain performance in exchange for a certain consideration.
Contract of Utmost Good Faith	As the insurance company relies on the truthfulness and integrity of the applicant when issuing a policy. In return, the insured relies on the company's promise and ability to provide coverage and pay claims.
CSP (Certified Safety Professional)	CSP's are qualified persons that are competent and trained to detect and appraise hazardous materials, procedures and activities of workers, materials and work environments. They are highly educated, trained and experienced in the field of safety.
Cumis Counsel	Cumis refers to a lawsuit against the Cumis Insurance Society in which they were found to have controlled the defense attorney to the detriment of their insured. The court determined that the Society should have assigned separate counsel to represent the exclusive interests of the insured. The need for <i>cumis counsel</i> arises in situations where there are significant coverage issues and defense counsel is conflicted between his duty to his client and the obligations to the insurance carrier.
DE9	Quarterly Contribution Return and Report of Wages
Declarations	Contain information such as the name of the insured, the address, the amount of coverage provided, a description of property, and the cost of the policy
Deductible	It is that portion of each claim that is paid by the member at the time of loss. It is in addition to any premium already paid
Defense	A defendant's denial to a complaint or cause of action

GLOSSARY OF TERMS

Definitions	Clarify the meaning of certain terms used in the policy
Deposit Premium	Premium required at the beginning of a policy period based on estimated costs
DIC (Difference In Conditions)	A specialized property insurance policy written to provide coverage for perils not covered in a standard property policy or in the JPIA's Memorandum of Property Coverage. In particular, it is most often used to provide coverage for earthquake and/or flood losses.
D&O (Directors and Officers)	Liability insurance payable to the directors and officers of a company, or to the organization(s) itself, as indemnification (reimbursement) for losses or advancement of defense costs in the event an insured suffers such a loss as a result of a legal action brought for alleged wrongful acts in their capacity as directors and officers.
Directors, Officers and Trustees Liability	Intended to protect nonprofit board members, officers, and directors for faulty decisions, which imperil the entity. Usually written to include entity reimbursement for legal actions and personal liability of specific wrongdoers
DOL (Date of Loss)	Regarding property claims this is usually the date of occurrence of physical damage to property. In WC claims this is usually the date a physical injury occurred to an employee.
Doctrine of reasonable expectations	a policy includes coverages that an average person would reasonably expect it to include regardless of what the policy actually provides
EQ (Earthquake)	a sudden and violent shaking of the ground, sometimes causing great destruction, as a result of movements within the earth's crust or volcanic action
Employers' Liability	Included as part of a worker's compensation insurance policy. Covers liability for losses arising out of injuries to employees that are not covered by statutory workers' compensation benefits
EPL (Employment Practices Liability)	Written to protect an entity from liabilities arising from allegations of discrimination, failure to promote or hire, harassment, ADA responsibilities, wrongful termination, etc.
Endorsement	Any change to the original policy (attached to the policy itself)
Environmental Impairment Liability	Also referred to as "Pollution" and "Pollution Legal" Liability; can be written to protect an entity from actions resulting from contamination of air, water, property. First party (damage to owned property) and third party (liability for damage to others) protections are often provided on the same policy
E&O (Errors and Omissions Insurance)	Professional liability insurance that protects companies and individuals against claims made by clients for inadequate work or negligent actions, usually includes both court costs and any settlements up to the amount specified on the insurance contract.
Errors and Omissions Liability	Excludes bodily injury and property damage; intended to afford protection for the "misfeasance, malfeasance or non-feasance" of public officials, employees and volunteers. May also include incidental medical personnel (paramedics), police and fire personnel, architects and plan checkers, engineers, and on-staff attorneys
Excess Insurance	Insurance that is purchased to provide higher limits than the primary policy or coverage provides
Excess Loss	The portion of a loss that is allocated to, or paid by, excess coverage
Exclusions	Describe the losses for which the insured is not covered
EC (Executive Committee)	Committee within that organization which has the authority to make decisions and ensures that these decisions are carried out.

GLOSSARY OF TERMS

Expected liabilities	Outstanding reserves plus Incurred But Not Reported (IBNR) and Loss Adjustment Expense, discounted at the “Expected” Confidence Level (CL).
Exposure	A condition or situation that presents a possibility of loss (i.e. home built on flood plain is exposed to the possibility of flood damage).
FASB (Financial Accounting Standards Board)	FASB standards, known as generally accepted accounting principles (GAAP), govern the preparation of corporate financial reports and are recognized as authoritative by the Securities and Exchange Commission.
Fidelity Bonds	Written as financial guarantees of employees’ honesty. Personnel with money-handling responsibilities are considered exposures to loss.
Fiduciary Liability	Covers board members, executives and other decision-making personnel with responsibilities for pension funds, retirement plans and employee benefit monies for negligent decisions that result in losses to such funds.
GAAP (Generally Accepted Accounting Principles)	GAAP refers to the standard framework of guidelines for financial accounting used in any given jurisdiction; generally known as accounting standards or standard accounting practice
GASB (Governmental Accounting Standards Board)	GASB is the source of generally accepted accounting principles (GAAP) used by State and Local governments in the United States. As with most of the entities involved in creating GAAP in the United States, it is a private, non- governmental organization.
General Liability	Written to protect the member's assets against liability for property damage of or bodily injury to third parties (see definition of parties).
Hazard	Anything that increases the chance of loss (also see Physical Hazard, Morale Hazard and Moral Hazard).
HIPAA (Health Insurance Portability and Accountability Act)	A federal law enacted in 1996 that protects continuity of health coverage when a person changes or loses a job, that limits health-plan exclusions for preexisting medical conditions, that requires that patient medical information be kept private and
IBNR (Incurred But Not Reported)	It is that part of the total claims that is unknown at any point in time. At any time, NCCSIF has claims that have not been reported or recognized by NCCSIF or has claims recognized by NCCSIF but without knowledge of the cost when such claim is finally closed. NCCSIF uses an actuary to project the costs of these unknown liabilities to NCCSIF - the estimate of funds needed to pay for covered losses that have occurred but have not been reported to the member and/or NCCSIF and expected future development on claims already reported
Incurred Loss	This is the ultimate expected total value of any claim. It includes the amount already paid, plus the estimated amount yet to be paid (reserves)
IIPP (Injury Illness Prevention Program)	Proactive process of assessing workplace hazards prior to an injury being reported
Insurable Interest	Before you can benefit from insurance; you must have a chance of financial loss or a financial interest in the property
Insurance	A contract or device for transferring risk from a person, business, or organization to an insurance company that agrees, in exchange for a premium, to pay for losses through an accumulation of premiums
IRIC (Insurance Requirements in Contracts)	In insurance, the insurance policy is a contract (generally a standard form contract) between the insurer and the insured, known as the policyholder, which determines the claims which the insurer is legally required to pay.

GLOSSARY OF TERMS

ISO (Insurance Services Office, Inc.)	An insurance industry association that collects statistical data for rate making and develops standard insurance policy forms. ISO is the organization that drafted the standard commercial general liability (CGL) commonly used by insurers
Insuring agreements	State in general what is to be covered, also includes a description of what type of property is covered and the perils against which it is insured (i.e. the losses for which the insured will be indemnified)
Inverse Condemnation	Both the United States Constitution and the California Constitution require that a private citizen be compensated if property is "taken" by a public entity. When the property is taken proactively it is called eminent domain. When the property is taken "accidentally," without due course, it is called inverse condemnation. Negligence need not be proven. The claimant's legal expenses are payable in addition to actual damages.
Limit	The most that will be paid in a loss
LRP (Long Range Planning)	Exercise aimed at formulating a long-term plan, to meet future needs estimated usually by extrapolation of present or known needs. It begins with the current status and charts out a path to the projected status, and generally includes short- term (operational or tactical plans) for achieving interim goals.
LAE (Loss Adjustment Expense)	Administrative expense to manage a claim to conclusion - Allocated LAE (ALEA) are expenses attributable to a specific claim such as attorney fees - Unallocated LAE (ULAE) are overhead expenses not attributable to a specific claim such as salaries or office rental.
Loss Ratio	The amount of loss divided by the amount of premium, contributions, payroll or property values.
Master Plan Documents	A document issued by a JPA defining the structure, rights and obligations of the participants and procedures of an insurance or self- funded program
MMI (Maximum Medical Improvement)	When an injured employee's condition is well stabilized and unlikely to change substantially in the next year, with or without medical treatment. Once an employee reaches MMI, a doctor can assess how much, if any, permanent disability resulted from the work injury. See also P&S
MOC (Memorandum of Coverage)	A document issued by a JPA defining the coverage provided to the members
Moral Hazard	A person might create a loss situation on purpose just to collect from the insurance company (i.e. a pre-arranged faked theft of an older vehicle so the owner could collect insurance money and buy something new).
Morale Hazard	An individual, through carelessness or by irresponsible actions, can increase the possibility for a loss (i.e. a person who drives a car carelessly because he knows a loss will be insured if an accident occurs).
Mutual interest company	The insureds are also owners of the company and so they can vote to elect the management of the company (profits are returned to the insureds in the form of dividends or reductions in future premiums)
Named Insured	Any person, firm, or corporation, or any of its members specifically designated by name as insured(s) in the policy as distinguished from others who, although unnamed, are protected by the policy definition. A named insured under the policy has rights and responsibilities not attributed to additional insureds, such as premium payment, premium return, notice of cancellation, and dividend participation

GLOSSARY OF TERMS

Net Assets	(Equity, surplus or Net Position) Total assets less Expected liabilities- the amount of funds remaining after subtracting liabilities at the actuarially determined "Expected" Confidence Level (approx. 50% CL)
Net Contribution	A total contribution for losses less excess insurance costs
Non Vacant land	Refers to land that is occupied and used, and/or has structures on it (i.e. shack, building, park with benches).
Obligee	Is an individual, partnership, corporation, or a government entity which requires the guarantee that an action or service will be performed. If not properly performed, the surety pays the obligee for any damages or fulfills the obligation.
Occurrence	A) In order for NCCSIF to pay a liability claim, it must arise out of an occurrence. This is an accident, event, act or omission to act which results in "damages," "bodily injury," or "property damage" neither expected nor intended from the covered parties' conduct. B) A provision of an insurance policy that requires it to pay for a claim caused during the policy period regardless of when it is presented.
Passive Negligence	The party that was negligent did not take part in the action that caused the damage, but was responsible for somehow allowing it to take place. For example, a city allowed a contractor to dig a hole on city property and someone fell in.
Peril	Cause of a loss
P&S (Permanent and Stationary)	When an employee's medical condition has reached maximum medical improvement. Once an employee is declared P&S, a doctor can assess how much, if any, permanent disability resulted from the work injury. If the disability is rated under the 2005 schedule you will see the term maximal medical improvement (MMI) used in place of P&S. See also MMI
PD (Permanent Disability)	Any lasting disability that results in a reduced earning capacity after maximum medical improvement is reached.
PPE (Personal Protective Equipment)	PPE refers to protective clothing, helmets, goggles, or other garments or equipment designed to protect the wearer's body from injury.
Physical Hazard	A hazard that arises from the condition, occupancy, or use of the property itself (i.e. skateboard left on the porch steps).
Plaintiff	The party who complains or sues in a personal action. A claimant becomes a plaintiff by filing suit.
Pooled Loss	The portion of a loss that is allocated to, or paid by, the self-insured pool. NCCSIF's Liability Program pools, or self-insures, the first \$500,000 of each occurrence. Loss costs exceeding this amount are paid by excess insurance.
Principal	Is an individual, partnership, or corporation who offers an action or service and is required to post a bond. Once bonded, the surety guarantees that he will perform as promised.
Principle of Indemnity	When a loss occurs an individual should be restored to the approximate financial condition he was in before the loss no more and no less.
Property Insurance	This covers the member for damage to its own property, sometimes called first- party coverage.
PARMA (Public Agency Risk Managers Association)	A statewide association for risk managers in the public sector. Educational and lobbying activities.

GLOSSARY OF TERMS

PRIMA (Public Risk Management Association)	A national association for risk managers in the public sector. Formed for educational, information gathering and political lobbying purposes.
Pure Risk	Involves only the possibility of loss
QME (Qualified Medical Examiner)	A medical provider who has been certified by the Division of Workers' Compensation by passing an administrative exam.
Reciprocal company	(to give/take), a member of a reciprocal agrees to share the insurance responsibilities with all other members of the unincorporated group (all members insure each other and share the losses with each other) NOTE: managed by an attorney-in-fact who is empowered to handle all of the business of the reciprocal.
RC (Replacement Cost)	The cost to replace damaged property with like kind and quality, with no deduction for depreciation, but still subject to a "limit"
Reserve	In order to budget for its expected costs and to know when a claim must be reported to the excess coverage, NCCSIF estimates the ultimate expected total value of each claim and "reserves" part of the not paid. As moneys are paid out for a claim, the reserve amount is decreased
Retrospective Premium Adjustment	At the beginning of each policy period, NCCSIF collects a deposit premium representing the estimated costs for that year. Each year a calculation of expenses associated with the policy period are subtracted from the deposit premium. At some point the excess funds will be returned, or shortage of funds will be charged. This process is repeated annually for each coverage year until all claims for that year are closed out and there is no IBNR allocated to that policy year.
Risk	The chance or uncertainty of loss (also see Speculative Risks and Pure Risks)
RIMS (Risk and Insurance Management Society)	National professional organization to promote principles of risk management and assist risk managers in their daily activities
Risk Control	Those risk management techniques designed to minimize the frequency and/or severity of claims. Risk control techniques include exposure avoidance, loss prevention, loss reduction, segregation of loss exposures, and contractual transfer to shift losses to others
Risk Financing	Techniques for generating funds to pay for losses that risk control methods do not entirely eliminate. There are two types of risk financing techniques -- retention and transfer. Retention involves paying for losses using an organization's own assets; transfer involves covering losses by an unrelated entity for a consideration (such as a payment of a premium)
Risk Management	One of the specialties within the general field of management, the process of managing an organization's activities to minimize the adverse effects of accidental losses on a cost-effective basis. Risk management has two components -- risk control and risk financing.
Self-Insured	Coverage of losses from the insured's own funds, rather than an insurance policy. Generally refers to a planned program for financing or otherwise recognizing losses
SIR (Self-Insured Retention)	The maximum amount of exposure to a single loss retained by NCCSIF

GLOSSARY OF TERMS

Severability of Interests Clause	An insurance policy provision clarifying that the word “insured,” as it appears within various parts of a policy, applies severally and not collectively. When there is more than one insured, the effect is as though a separate policy is issued to each insured. Thus, a policy containing such a clause will cover a cross liability claim – a claim made by one insured against another insured. The one exception to the separate application to each insured of a policy containing a severability of interest clause is that the limits are not cumulative; that is, one set of limits applies to all insureds collectively
Special Events	Designed to cover your sponsorship of events, such as fireworks shows, festivals, community/entity celebrations; often written to protect other policies’ loss integrity. Another type of special event coverage, known as a “tenants and permittees” policy, can be issued for third parties who rent or use your owned facilities.
Speculative Risk	Risks in which there exists both the possibility of gain and the possibility of loss (i.e. poker game)
Spread of Risk	The greater the spread of risk the less likely that there will be a catastrophic loss for the insurance company (i.e. NOT insuring every person in a single town that could be hit by a fire which destroys the town= catastrophic loss for the insurance company vs. insuring several people in MANY towns to spread out the risk of a catastrophic loss)
Stock company	Sells stock to stockholders to raise the money necessary to operate the business (profits attributed to the operation of the company are returned as dividends to the stockholders, not the insureds)
Subrogation	The insurer’s right to proceed against a third person if that third person was responsible for a claim paid by the insurer. Employee dishonesty can be subrogated by the insurance company against a dishonest employee
Surety	Is usually a corporation which determines if an applicant (principal) is qualified to be bonded for the performance of some act or service. If so, the surety issues the bond. If the bonded individual does not perform as promised, the surety performs the obligation or pays for any damages.
TD (Temporary Disability Benefits)	Payments an employee receives if they lose wages because of a work related injury which prevents them from doing their usual job while recovering.
TPA (Third Party Administrator)	TPA is a person or organization that processes claims and performs other administrative services in accordance with a service contract, usually in the field of employee benefits.
TIV (Total Insured Values)	The values shown on a member city’s schedule or appraisal for property coverage. Only those items shown on the schedule are covered for loss.
TRIA (Terrorism Risk Insurance Act)	TRIA is a United States federal law signed into law by President George W. Bush on November 26, 2002. The Act created a federal “backstop” for insurance claims related to acts of terrorism.
Vacant land	Refers to land that is unoccupied and unused, and/or has no structures on it.
VIN (Vehicle Identification Number)	Unique code including a serial number, used by the automotive industry to identify individual motor vehicles, towed vehicles, motorcycles, scooters and mopeds as defined in ISO 3833.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

22/23 Organizational Chart

Updated as of 12/9/2022

MEMBER ENTITY	BOARD OF DIRECTORS	BOARD ALTERNATES	RISK MANAGEMENT COMMITTEE	POLICE RISK MANAGEMENT COMMITTEE
City of ANDERSON	P/EC **Liz Cottrell (Chair)	Jeff Kiser	Liz Cottrell	Chief Michael Johnson
City of AUBURN	*EC *Nathan Bagwill	April Hildalgo	April Hildalgo	Chief Ryan L. Kinnan(Vice-Chair)
City of COLUSA	Ishrat Aziz-Khan	Shelly Kittle	Ishrat Aziz-Khan	Chief Josh Fitch
City of CORNING	EC / CC *Kristina Miller	Tom Watson	Tom Watson	Chief Jeremiah Fears
City of DIXON	VP/EC **Rachel Ancheta (Vice- Chair)	Kate Zawadzki	Rachel Ancheta Kim Staile	Chief Robert Thompson
City of ELK GROVE	*EC *Kara Reddig	Jim Ramsey	Jim Ramsey Anjmin Mahil - Alternate	Assistant Chief Paul Soloman
City of FOLSOM	<i>Vacant</i>	Steven Wang	<i>Vacant</i>	Chief Rick Hillman
City of GALT	Stephanie Van Steyn	Lorenzo Hines	Stephanie Van Steyn	Chief Brian Kalinowski
City of GRIDLEY	<i>Vacant</i>	Elisa Arteaga	Elisa Arteaga	Chief Rodney Harr
City of IONE	EC / CC *Chris Hancock	Michael Rock	Chris Hancock	Chief John Alfred
City of JACKSON	*Yvonne Kimball	Dalacie Blankenship	Yvonne Kimball	Interim Chief Chris Mynderup
City of LINCOLN	Veronica Rodriguez	Ruthann Codina	Veronica Rodriguez	Chief Doug Lee
City of MARYSVILLE	S / EC / CC *Jennifer Styczynski	<i>Vacant</i>	Jennifer Styczynski	Chief Chris Sachs
City of NEVADA CITY	Sean Grayson	Gabrielle Christakes	Sean Grayson	Chief Chad Ellis
City of OROVILLE	Liz Ehrenstrom	<i>None Appointed</i>	Liz Ehrenstrom (Chair)	Lt. Gil Zarate
Town of PARADISE	Ross Gilb	Crystal Peters	Crystal Peters	Chief Eric Reinbold
City of PLACERVILLE	Dave Warren	Cleve Morris	Dave Warren	Chief Joseph Wren
City of RED BLUFF	EC Tom Westbrook	Anita Rice	Tom Westbrook	Chief Kyle Sanders (Chair)
City of RIO VISTA	T/*EC/*CC Jennifer Schultz	**Jen Lee, CPA	Jennifer Schultz	Chief Jon Mazer
City of ROCKLIN	EC Andrew Schiltz, CPA	Amanda Tonks	Andrew Schiltz, CPA	Chief Chad Butler
City of WILLOWS	Marti Brown	<i>None Appointed</i>	Marti Brown	N/A
City of YUBA CITY	EC / CC **Spencer Morrison	Natalie Springer	Sheleen Loza	Chief Brian Baker

OFFICERS		
		Term of Office
President (P)	Liz Cottrell	7/1/2022- 6/30/2024
Vice President (VP)	Rachel Ancehta	7/1/2022- 6/30/2024
Treasurer (T)	Jen lee	7/1/2022- 6/30/2024
Secretary (S)	Jennifer Styczynski	7/1/2022- 6/30/2024

Executive Committee (EC) - membership on the EC rotates annually based on a rotation schedule and each member serves for a two-year term, with the **President** serving as **Chair of the Committee**.

Claims Committee (CC) - members of the CC are annually selected by the EC. CC is traditionally made up of at least five members of the EC, with the **Vice President** serving as **Chair of the Committee**.

CJPRMA Board Representative Elizabeth Ehrenstrom appointed 6/17/2021

CJPRMA Alternate Board Representative Stephanie Van Steyn appointed 4/22/2022

PROGRAM ADMINISTRATORS (Alliant Insurance Services)	CLAIMS ADMINISTRATORS (Sedgwick formerly York)	RISK CONTROL CONSULTANTS (Sedgwick formerly York/Bickmore)	ADVISORS
Marcus Beverly Conor Boughey	Bernie Gargain (WC)	Shane Baird	Byrne Conley (Board Counsel)
Jenna Wirkner	Dori Zumwalt (WC)	Tom Kline (Police RM)	James Marta, CPA (Accountant)
	Summer Simpson (Liability)		



PROGRAM YEAR 22/23 MEETING CALENDAR

Thursday, August 4, 2022,..... **Police Risk Management Committee** at 10:00 a.m.

Thursday, September 22, 2022* **Claims Committee** at 10:00 a.m.
Executive Committee at 11:30 a.m.

Thursday, October 20, 2022** **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12 noon

Thursday, November 3, 2022,..... **Police Risk Management Committee** at 10:00 a.m.

Thursday, December 15, 2022** **Board of Directors** at 10:00 a.m.

Thursday, February 2, 2023,..... **Police Risk Management Committee** at 10:00 a.m.

Thursday, March 23, 2023* **Claims Committee** at 10:00 a.m.
Executive Committee at 11:30 a.m.

Thursday, April 20, 2023,..... **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12 noon

Thursday, May 4, 2023,..... **Police Risk Management Committee** at 10:00 a.m.

Thursday, May 25, 2023* **Claims Committee** at 10:00 a.m.
Executive Committee at 11:30 a.m.

Thursday, June 22, 2023** **Board of Directors** at 10:00 a.m.

Meeting Location: Rocklin Event Center - Garden Room
2650 Sunset Blvd., Rocklin, CA 95677

Rocklin Event Center – Ballroom **
Zoom Teleconference*

Note: Additional Claims Committee Meetings may be scheduled as needed for Claims Authority approval which will be held via teleconference.



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

TABLE OF CONTENTS

Members of NCCSIF have many risk management resources available. This Resource Guide is designed to assist you with identifying and locating these resources. If you have questions, want to recommend a service provider, or need assistance please contact Program Administration on the next page.

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Pg. 1-2	Program Service Providers										
Pg. 3	Other Coverage Providers										
Pg. 5	Contracted Vendor Services (additional member cost)										
RISK MANAGEMENT SERVICE CATEGORY		SEDGWICK	PRISM	VECTOR SOLUTIONS	DKF SOLUTIONS	OCCU - MED	APIP	LEXIPOL	ACI EAP	CAL-TIP	
Pg. 12	Telephone Hotline - Questions & Guidance	X									
Pg. 12	Hazard & Safety Assessment	X			X						
Pg. 13	Program/Policy Development	X	X		X			X			
Pg. 3	Safety Materials/Web-based Courses/Videos	X	X	X	X						
Pg. 13	On-Site Training	X	X		X						
Pg. 13	Ergonomic Evaluations	X									
Pg. 14	Risk Management Webinars	X	X		X		X				
Pg. 14	Employer DMV Pull Notice Program		X								
Pg. 15	Pre-Employment & Fit for Duty Medical Exams					X					
Pg. 15	Employee Assistance Program - Health & Wellness								X		
Pg. 4	Transit Resources (available to CalTIP members)									X	

* Services and resources are available at no additional cost, unless specifically noted.



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SERVICE PROVIDERS AND VENDOR MATRIX

PROGRAM SERVICE PROVIDERS			
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED	
PROGRAM ADMINISTRATION Alliant Insurance Services, Inc. 2180 Harvard Street, Suite 460 Sacramento, CA 95815 Main: (916) 643-2700 Fax: (916) 643-2750 www.alliant.com	Marcus Beverly Office: (916) 643-2704 Cell: (916) 660-2725 Marcus.Beverly@alliant.com Conor Boughey Office: (415) 403-1400 Cell: (415) 744-4889 cboughey@alliant.com Jenna Wirkner Office: (916) 643-2741 Jenna.Wirkner@alliant.com	JPA MANAGEMENT ISSUES <ul style="list-style-type: none"> ▪ Governance - policies and procedures, program budget/funding, financial analysis, program management, personnel, contracts, consultants. ▪ Coverage - coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development. ▪ Risk Management - Insurance Requirements in Contracts (IRIC), third party contract review, hold harmless and indemnification clauses, risk management program planning, RFPs for JPA payment approval of budgeted funds. JPA ADMINISTRATIVE ISSUES <ul style="list-style-type: none"> ▪ Meetings & Compliance - agendas; minutes; development/maintenance of governing documents, development/interpretation of policies & procedures, JPA state compliance, Form 700, changes in Board members, website updates. ▪ Certificates - certificates of coverage, additions/deletions of coverages, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs. 	
			MAIN CONTACT Marcus Beverly Jenna Wirkner Conor Boughey



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

PROGRAM SERVICE PROVIDERS		
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
ACCOUNTING SERVICES James Marta & Company LLP 701 Howe Avenue, Suite E3 Sacramento, CA 95825 Main: (916) 993-9494 Fax: (916) 993-9489 www.jpmpcpa.com	Jim Marta, CPA jmarta@jpmpcpa.com Ritesh Sharma RSharma@jpmpcpa.com Orysya V. Savchuk osavchuk@jpmpcpa.com	<ul style="list-style-type: none"> ▪ Billing, accounting, and financial management
SAFETY AND RISK CONTROL SERVICES Sedgwick 1750 Creekside Oaks Drive, Suite 200, Sacramento, CA 95833 Main: (800) 541-4591 Fax: (855) 242-8919 www.sedgwick.com	Shane Baird Office: (661) 619-3520 Shane.Baird@sedgwick.com Tom Kline - Police Risk Management Office: (916) 244-1121 Tom.Kline@sedgwick.com	<ul style="list-style-type: none"> ▪ Telephone Hotline - Questions & Guidance ▪ Hazard & Safety Assessment ▪ Program/Policy Development ▪ Ergonomic Evaluations ▪ On-site Training ▪ Safety Materials ▪ On-line Streaming Videos ▪ Webinars - WC and Liability Risk Management Topics
CLAIMS ADMINISTRATION	Dori Zumwalt - Client Service Director 916-749-5877 Dorienne.zumwalt@Sedgwick.com Bernie Gagain – Work Comp Claims Team Lead (916) 458-1930 Bernard.Gagain@sedgwick.com Summer Simpson – Liability Claims Team Lead (916) 746-6332 summer.simpson@sedgwick.com	Third-Party Workers' Compensation (WC) and Liability Claims Administrator --refer to Sedgwick's <i>Who's Who in Claims</i> for specific Claim Adjuster's contact information. Report New WC Claims to: 7374NCCSIF@sedgwick.com Report New Liability Claims to: 7374NCCSIF@sedgwick.com



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SERVICE PROVIDERS AND VENDOR MATRIX

OTHER COVERAGE PROVIDERS		
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
PRISM Excess Workers' Compensation Coverage Wide variety of risk control services and resources.	https://www.prismrisk.gov Telephone: (916) 850-7300 Fax: (916) 850-7800 Crisis Incident Management Hotline: (916) 850-7700 Rick Brush , Chief Member Services Officer Maria Williams , Senior Member Services Specialist	<ul style="list-style-type: none"> ▪ Risk Control Toolbox https://www.prismrisk.gov/services/risk-control/toolbox/ ▪ Training https://www.prismrisk.gov/services/risk-control/training/ ▪ Partner Program Services https://www.prismrisk.gov/services/risk-control/partner-programs/
Vector Solutions Web-based training resources available through partnership with PRISM.	https://www.prismrisk.gov/services/risk-control/training/vector-solutions/	<ul style="list-style-type: none"> ▪ Web-based Courses* ▪ Records Management <p><i>*PRISM members can access the standard course library at no cost. However, there is a cost to the member for the premium content listed under "Additional Courses"</i></p>
CJPRMA (California Joint Powers Risk Management Authority) Excess Liability Coverage	http://www.cjprma.org/ Tony Giles - General Manager Office: (925) 290-1316 Email: tony@cjprma.org	<ul style="list-style-type: none"> ▪ Training provided on a variety of Liability-related Topics ▪ Special Events Coverage ▪ Belfor Property Restoration Master Contract
APIP - Alliant Property Insurance Program	Contact Marcus Beverly, Alliant Insurance Services, for questions.	<ul style="list-style-type: none"> ▪ Webinars - Property Risk Management Topics ▪ Insured property appraisals <p>Boiler and Machinery coverage and services are provided through member participation in APIP.</p> <p>Coverage includes state required jurisdictional inspections. Contact = David Kear CEA, MBA david_kear@hsb.com Telephone: (860) 722-5231 Fax: (860) 722-5530</p>



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		<p>➤ Useful information specific to equipment care, operating logs, and maintenance fact sheets on the website www.hsb.com which has several resources available under the 'Knowledge Center' tab.</p>
<p>Beazley Breach Solutions Risk Management Portal (APIP Members only)</p> <p>Cyber Risk Management Resources</p>	<p>www.beazleybreachsolutions.com</p> <p>Please reach out to Jenna Wirkner (Jenna.Wirkner@alliant.com) (to get connected to the site. At a minimum, we will need the person's name, the name of their corresponding organization, and their work-issued email addresses (personal email addresses won't work).</p>	<p>The Portal contains a lot of useful cyber risk management information, including best practices, training, response plans, tabletop exercises, and what to do before, during and after a cyber-attack.</p>
<p>Lexipol</p> <p>Law Enforcement and Fire Risk Management</p>	<p>www.lexipol.com</p> <p>Brian Owens Strategic Partnerships Manager Office: (469) 598-0227 Mobile: (801) 588-9793 Email: bowens@lexipol.com</p>	<p><i>Master contract with NCC and included in admin fee</i></p> <ul style="list-style-type: none"> ▪ Police Risk Management Policies and Procedures ▪ Daily Training Bulletins ▪ Fire Dept. Policies & Training (*additional member cost)
<p>CalTIP - California Transit Indemnity Pool</p> <p>Self-insurance program for public transit operators</p>	<p>Terrie Norris, Sedgwick Office: (916) 290-4655 Email: terrie.norris@sedgwick.com Website: http://www.caltiponline.org/</p>	<ul style="list-style-type: none"> ▪ Transit Specific Risk Management Resources for Member Cities (Auburn and Dixon)



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CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Actuarial Services	Bickmore Actuarial https://www.bickmoreactuarial.net/ Mike Harrington mharrington@bickmoreactuarial.net	<ul style="list-style-type: none"> • Reserve Analysis • Cost allocation • Benchmarking Studies • Self-insured Retention Studies
ADA Compliance	Sally Swanson Architects 500 Sansome Street, Suite 410 San Francisco, CA 94111 415.445.3045 https://swanarch.com/	<ul style="list-style-type: none"> • Access Training » • Accessibility Master Planning » • Architectural Design Upgrades and Mitigation » • Emergency Preparedness and Response » • Litigation Support and Expert Witness Services » • On-Call Technical Assistance » • Plan Review and Inspection Services » • Physical Access Compliance Survey, Paths of Travel » • Polling Sites Surveys » • Self-Evaluations » • Transition Plans »
ADA Compliance	SZs Consulting Group Sacramento Office 770 L Street, Suite 950 Sacramento, CA 95814 Tel: 916.669.8750 fax: 866.670.4961 Email: info@szs.engineering Website: https://www.szs.engineering/	<ul style="list-style-type: none"> • Building Evaluations <ul style="list-style-type: none"> • ADA/Access Assessments • ADA Transition Plans & Self-Evaluations, including updates to existing plans • Accessibility Master Plans • Peer Review • Training <ul style="list-style-type: none"> • Litigation Assistance



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CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Aquatics Risk Management	Total Aquatic Management (TAM) www.totalaquaticmanagement.webs.com Jim Wheeler Office: (510) 523-3155 Email: jim@totalaquaticmanagement.com	<ul style="list-style-type: none"> • Aquatic Safety services • Facility, Staff and Operations Auditing • Certified Pool Operator (CPO) Trainings • Lifeguard and Supervisor Training • Investigation and Expert Witness Services
Arborist	Gordon Mann - Consulting Arborist Mann Made Resources 10556 Combie Road Auburn, CA 95602 Cell: (650) 740-3461 Email: gordon@mannandtrees.com website: https://mannandtrees.com/	<ul style="list-style-type: none"> • Diagnosis of Tree and Landscape Problems • Insect and Disease Identification and Management • Municipal Ordinance Development • Training and Education • Tree Plant Inventories • Tree Protection for Construction Projects • Tree Risk Assessments and Surveys
Biohazard Remediation & Disinfecting	Forensiclean https://forensiclean.com/ (916) 812-2010 info@forensiclean.com	<ul style="list-style-type: none"> • Biohazard Remediation and Disinfecting Services • Homeless encampment cleanup
Cybersecurity & Infrastructure Security Agency (CISA) Cyber Resource Hub	https://www.cisa.gov/cyber-resource-hub	Highly recommended federal government site with FREE tools and resources for protecting cities and other critical infrastructure from cyber-attacks.
Cyber Risk Management	https://www.besewersmart.com/nccsif-cyber	<i>Free cyber resources for NCC members</i> <ul style="list-style-type: none"> • Minimum Security Standards • Real Time Cyber Threat Map Water & Wastewater risks and resources



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CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Driver Assessment & Training Program	Vector Solutions Driver Program https://www.prismrisk.gov/services/risk-control/training/vector-solutions/	PRISM Partner Program This innovative assessment application and 12-course bundle are offered to PRISM members at no additional charge. This cutting-edge interactive program consists of a competency-based assessment, 12 skill-building courses, and 3-dimensional animation.
Drug & Alcohol Testing	Datco Services Corporation https://www.datcoservices.com/ 2280 Grass Valley Highway Suite 232 Auburn, CA 95603 530-268-8101 (800) 95-DATCO (32826)	<ul style="list-style-type: none"> • DOT Employer Compliance • Consulting & Reporting • Training • Administration • Background Checks
Emergency Response Training	Industrial Emergency Council https://iectraining.org/ 1301 Shoreway Road Suite 375 Belmont, CA 94002 Phone: (650) 508-9008	<ul style="list-style-type: none"> • Hazardous Materials Education and Response • Technical Rescue • Confined Space Awareness • Aircraft Rescue & Firefighting (ARFF) • Fire Service Supervision and Management • Incident Command System • Marine Rescue and Vessel Operation • Emergency Response Team (ERT) education
Engineering - Consulting Services	California Engineering Company, Inc. 1110 Civic Center Blvd. Ste. 404 Yuba City, CA 95993 Email: Swartz@cecusa.net (530) 751-0952 https://www.cecusa.net/	<ul style="list-style-type: none"> • Civil Engineering • Land Surveying • Grant Funding Procurement • Construction Administration <p><i>Referred by Yuba City for consulting engineering services</i></p>



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CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Employee Assistance Program	<p>ACI Specialty Benefits Corporation 6480 Weathers Place, Suite 300 San Diego, CA 92121 Main: (800) 932-0034 Fax: (858) 452-7819 www.acieap.com</p> <p>Sasha Abrahms, Account Manager Office: (858) 736-3976 Email: sabrahms@acieap.com 34th Street Consulting https://www.34thstreetconsulting.com/ Gerry Preciado (866) 304-7722</p>	<p>Services offered at an additional cost:</p> <ul style="list-style-type: none"> • Employee Assistance Program (Additional cost to members) Employees and their family members can receive up to three counseling visits per year. The family members do not need to be within the same residence. The visits are considered short-term resolution. If the person needs additional counseling, ACI will help them transition into their private insurance plan. • Legal and Financial Services (Additional cost to members) Employees and their family members have unlimited access to telephonic legal and financial services.
Employment Practices Training	<p>34th Street Consulting https://www.34thstreetconsulting.com/ Gerry Preciado (866) 304-7722</p>	<ul style="list-style-type: none"> • Handling Conflict • Leadership Development • Workplace Culture
Hearing Testing – Mobile Service	<p>Center for Hearing Health https://www.centerforhearinghealth.com/ 530-888-9977 Trent Lubiens trent@centerforhearinghealth.com</p>	<ul style="list-style-type: none"> • Mobile Hearing Testing • Noise Survey • Employee Training • Respiratory Protection Program
Janitorial Services	<p>City Wide Property Services, Inc. https://citywideps.com/ 3054 Gold Canal Drive Rancho Cordova CA 95670 916.714.592</p>	<ul style="list-style-type: none"> • Pressure Washing • Sweeping • Porter Services • Landscaping • Tech Service



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CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Janitorial Services	Peerless Building Maintenance https://www.peerlessbuildingmaintenance.com/ 4665 Mountain Lakes Blvd. Redding, CA 96003 (530) 222-6369	<ul style="list-style-type: none"> • Janitorial Services • Carpet Cleaning • Window Washing • Pressure Washing • Steam Cleaning
Media Relations & Crisis Communication	Cole Pro Media https://www.colepromedia.com/ Laura Cole lc@colepromedia.com 3069 Alamo Dr #122, Vacaville, CA 95687 707.724.8089 On retainer by NCC	<i>Master contract with NCC for videos of critical incidents</i> <ul style="list-style-type: none"> • Social post construction and formatting. • Crisis communications, mainly how to address sensitive subjects with grace and transparency. • Proper techniques to work effectively with reporters and the best practices during a crisis. • Critical Incident Videos
Pre-employment Medical Services	Occu-Med www.occu-med.com Office: (559) 435-2800	<ul style="list-style-type: none"> • Pre-placement Medical Exams • Fitness-For-Duty and Return-To-Work Evaluations • Job Analysis
Property Restoration	BELFOR Property Restoration 3132 Dwight Road, Suite 300 Elk Grove, CA 95758 Grant A. Cody Cell: 916.673.7766 Ph: 916.399.1865 https://www.belfor.com/en/us	<i>Let Belfor know we are a Red Alert customer through Master Contract with CJPRMA for discount and no need for separate agreement.</i> https://www.belfor.com/en/us/solutions/red-alert-program <ul style="list-style-type: none"> • Mold, water, fire, storm damage cleanup • Homeless encampment cleanup



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CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Sewer Risk Management - Agency	DKF Solutions Group, LLC David Patzer Office: 707.373.9709 Email: dpatzer@dkfsolutions.com Website: http://www.dkfsolutions.com	<i>Free sewer risk management resources for NCC members</i> <ul style="list-style-type: none"> Sewer System Risk Management – overflow and system operation compliance resources: https://www.besewersmart.com/nccsif-ss0 https://www.besewersmart.com/ssmp
Sewer Risk Management - Public	Educational Materials for the Public	https://www.besewersmart.com/residents <ul style="list-style-type: none"> How to assess your risk How to prevent backflows into your home Tree planting guide and resources
Sidewalk Repair Services	Precision Concrete Cutting www.dontgrind.com Katrina Lynch (916) 847-7346 Klynch@dontgrind.com Joseph Ortega jortega@DontGrind.com	<i>Master contract with NCCSIF – no need for your own</i> <ul style="list-style-type: none"> Sidewalk cutting to repair defects Will inspect to your specifications Map defects Repairs @ \$35 to \$50 per location
Special Events Coverage	Offered Through CJPRMA https://www.cjprma.org/ See Special Events Insurance Button on Home Page	Must register your location and have the renter or applicant use this link for special CJPRMA pricing: http://www.galescreek.com/app/index.cfm?jointpowers=1
Special Events Coverage	Offered Through Alliant Toll Free: 1-800-821-9283 sep@alliant.com	Must sign up for program and then can issue coverage yourself and pay for policies issued on a quarterly basis



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CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Wildfire Risk Management	Fireline Defense https://www.firelinedefense.com/	<ul style="list-style-type: none"> • Wildfire Assessments & Consultation • Fuel Abatement • Firescaping • Structure Hardening • Public Education • Suppression Systems •
Wildfire Risk Management	Industrial Emergency Council Mike Crandall mcrandall@iectraining.org 530-852-2641	<ul style="list-style-type: none"> • Wildfire Risk Assessments • Buildings & Structures • Wildland Mitigation • Emergency plans and review
Wildfire Risk Management	https://www.besewersmart.com/nccsif-wildfires	<i>Free wildfire resources for NCC members</i> <ul style="list-style-type: none"> • Training videos • AQI Basics • Cal/OSHA Regs & Resources
Workers' Comp Care & Management	Work Health Solutions https://workhealthsolutions.com/ (877) 899-9959	<ul style="list-style-type: none"> • Injury Triage • Treatment & Management • On-site and Mobile-Med Services • Near Site Clinics
Workers' Comp First Report Triage	Company Nurse https://www.companynurse.com/	<i>Master contract for NCC members</i> <ul style="list-style-type: none"> • First reporting of Work Comp claims • Nurse triage to appropriate care • Notice to employer, treater and TPA



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RISK MANAGEMENT SERVICE CATEGORY

Telephone Hot Line Questions/Guidance	SEDGWICK (formerly York/Bickmore) Sedgwick is NCCSIF's risk control services provider. Eric Lucero is your point of contact for risk management questions and guidance.
Hazard & Safety Assessment	SEDGWICK (formerly York/Bickmore) A comprehensive Hazard & Safety Assessment is completed for each city to help identify risk management strengths and improvement opportunities. The assessment is used as a tool to help prioritize risk management efforts. It includes best practices in the following areas: <div style="display: flex; flex-wrap: wrap; padding-top: 10px;"> <div style="width: 33%;"> <ol style="list-style-type: none"> 1. Risk Management Program Overview 2. Aerial Lift Operations 3. Aerosol Transmissible Diseases (ATD) Control 4. ADA Compliance 5. Animal Control Services 6. Automobile & Fleet Liability 7. Blood Borne Pathogens ECP 8. Business Continuity Plan 9. Confined Space Entry Program 10. Contractor Selection & Control 11. Contractual Transfer of Risk </div> <div style="width: 33%;"> <ol style="list-style-type: none"> 12. Emergency Response & Management 13. Employment Practices Liability 14. Ergonomic Injury Management 15. Fire Department Operations 16. Fire Prevention Program 17. Forklifts & Powered Industrial Trucks 18. Hazard Communication Program 19. Hearing Conservation Program 20. Heat Illness Prevention Program 21. Information Technology 22. Injury & Illness Prevention Program </div> <div style="width: 33%;"> <ol style="list-style-type: none"> 23. Lockout-Tagout 24. Parks & Recreation Operations 25. Personal Protection Equipment 26. Police Department Operations 27. Respiratory Protection Program 28. Return-to-Work & Transitional Duty 29. Sewers Liability Management 30. Sidewalks Liability Management 31. Traffic Engineering 32. Trenching & Excavation Operations 33. Urban Forest Management 34. Work Zone Safety </div> </div>



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Program & Policy Development	<p>SEDGWICK (formerly York/Bickmore) Our risk control service includes assistance with the development and implementation of Cal/OSHA required written programs such as Injury & Illness Prevention Program, Hazard Communication Program, Aerosol Transmissible Diseases Procedures for fire and police, Bloodborne Pathogens Exposure Control Plan, etc. Our website also includes sample programs and guides.</p> <p>PRISM (Additional Cost) PRISM loss prevention specialists are available to provide assistance with program development at an additional cost to NCCSIF members. Contact PRISM directly for assistance.</p> <p>LEXIPOL NCCSIF members have access to the law enforcement and fire risk management policies offered through Lexipol.</p>
On-Site Training	<p>SEDGWICK (formerly York/Bickmore) On-site training is available to members on a variety of workers' compensation, liability, and EPL exposures. Training topics include, but are not limited to, Cal/OSHA program requirements, hazard inspections, accident investigation, forklift certification, driver training, sexual harassment, CPR certification, various workplace safety topics, and more. Contact Dave to discuss and schedule on-site training.</p> <p>PRISM PRISM is available to conduct a variety of workers' compensation related safety training at an additional cost to members. Contact Travis Clemmer to discuss available topics and scheduling.</p> <p>CJPRMA Every year CJPRMA conducts up to five regional training workshops throughout California. In the past, topics have included contractual risk transfer, police liability, parks and recreation liability, and sidewalk liability controls. CJPRMA will send the training announcement to Alliant, who will then forward to all NCCSIF members.</p>
Ergonomic Evaluations	<p>SEDGWICK (formerly York/Bickmore) Sedgwick is available to conduct office and industrial ergonomic evaluations for all members. Contact Dave Beal to discuss and schedule ergonomic evaluations.</p>



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Risk Management Webinars	<p>SEDGWICK (formerly York/Bickmore)</p> <p>Throughout the year, Sedgwick risk control staff conducts webinars on a wide range of safety topics such as heat illness prevention, scaffold safety, disaster management, and new safety regulations. Our goal is to communicate relevant safety information in an all-inclusive and cost-effective way. NCCSIF members will receive webinar announcements via email. The one-hour webinars are recorded and available to view at any time on the Sedgwick Risk Control website.</p> <p>PRISM</p> <p>PRISM conducts several workers' compensation related webinars throughout the year, which are available to all NCCSIF members. Contact Travis Clemmer to ensure your city is included in the announcement distribution.</p> <p>APIP</p> <p>NCCSIF members have access to all APIP property related webinars. Contact Marcus Beverly to ensure your city is included in the announcement distribution.</p>
Employer Pull Notice Program	<p>PRISM & VECTOR SOLUTIONS (Additional cost to members)</p> <p>PRISM and Vector Solutions have partnered with A-Check America to automate your Employer Pull Notice (EPN) program. Using this program, you can electronically monitor your employees' driving records and receive notification within hours of a reportable incident.</p> <p>You can access your driver roster and key data from a dashboard within Target Solutions. This data is accessible only to you and A-Check America and features a summary of the number of drivers added and removed from the system, an overview of the violations and accidents that have occurred, and a breakdown of your employees' license renewal status. For additional information go to www.prismrisk.gov, Services/Loss Prevention/Target Solutions Platform.</p>



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SERVICE PROVIDERS AND VENDOR MATRIX

Pre-Employment Medical Services	<p>OCCU-MED Services offered at an additional cost:</p> <ul style="list-style-type: none"> ▪ Review of Pre-Placement Medical Exams ▪ Job Analysis ▪ Maintaining a network of qualified and trained medical providers and medical specialists for necessary exams ▪ Conducting job analyses and preparing job profiles and medical examination profiles ▪ Providing orientation of client staff in the legal/medical/risk management and human resources aspects of our service ▪ Scheduling and harvesting of pre-placement medical exams ▪ Organizing and managing return-to-work and fitness-for-duty exams ▪ Evaluating medical information in relation to the essential duties of jobs in a legally defensible manner (EXAMQA®) ▪ Communicating directly with applicants to obtain the confidential medical information that is needed for clearance for a particular job (RDQA) ▪ Developing "Occu-Panels" with a national laboratory that allows for the selection of only those tests for the blood chemistry panel that are compliant with state law for each job class ▪ Performing bill review for the medical exams performed by clinics ▪ Providing customized services such as OSHA Respirator Questionnaire Evaluations, Bloodborne Pathogen Programs, and clinic trainings
Employee Assistance Program	<p>ACI Services offered at an additional cost:</p> <ul style="list-style-type: none"> ▪ Employee Assistance Program (Additional cost to members) Employees and their family members can receive up to three counseling visits per year. The family members do not need to be within the same residence. The visits are considered short-term resolution. If the person needs additional counseling, ACI will help them transition into their private insurance plan. ▪ Legal and Financial Services (Additional cost to members) Employees and their family members have unlimited access to telephonic legal and financial services.



Who's Who in Claims Liability Contacts

Kristin Echeverria

(916) 746-6334

Kristin.echeverria@sedgwick.com

Handles All Cities as Needed

Brooke Crickitt

(916) 746.8802

brooke.crickitt@sedgwick.com

Handles All Cities As Needed

Summer Simpson

Claims Team Lead

(916) 746-6332

summer.simpson@sedgwick.com

To File a New Claim:

7374NCCSIF@sedgwick.com

cc: Kathryn.greene2@sedgwick.com

Office Hours Emergency (916) 960-0980

After Hours Emergency Call-Out (916) 971-2701

Resources

Jill Petrarca

Claims Assistant Manager

(916) 746-8849

jill.petrarca@sedgwick.com

Erik Baumle

Client Service Director

(360) 749-5877

Erik.Baumle@sedgwick.com

Sedgwick
P. O. Box 14012
Lexington, KY 40512
(916) 783-0100 · Fax (866) 548-2637
<http://www.sedgwick.com>

NCCSIF Workers' Compensation Program

Resource Guide



sedgwick®
caring counts

Dori Zumwalt
Client Services Director
Dorienne.zumwalt@sedgwick.com

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NCCSIF Workers' Compensation Team

Bernie Gagain

Workers' Compensation Team Lead

Bernard.Gagain@Sedgwick.com

Phone: 279.900.3084

Dori Zumwalt

Client Services Director

Dorienne.Zumwalt@Sedgwick.com

Phone: 916.749.5877

Devora Brainard-DeLong

Vice President, Client Services

Devora.Brainard@Sedgwick.com

Phone: 951.231.6825

Jessica Marx (Dedicated)

Jessica.Marx@Sedgwick.com

Phone: 916.960.0902

Lea Perez (Dedicated)

Lea.Perez@Sedgwick.com

Phone: 279.900.3199

Christine McManus (Dedicated)

Christine.McManus@Sedgwick.com

Phone: 279.900.3195

Members Served

City of Anderson
City of Colusa
City of Jackson
City of Lincoln
City of Nevada City
City of Oroville
City of Rio Vista
City of Rocklin
City of Yuba City

Members Served

City of Auburn
City of Corning
City of Dixon
City of Folsom
City of Gridley
City of Lone
Town of Paradise
City of Placerville
City of Willows

Members Served

City of Elk Grove
City of Galt
City of Marysville
City of Red Bluff

Rebecca Summers (Dedicated)

Rebecca.Summers@Sedgwick.com

Phone: 916.960.1029

Future Medical and Medical Only
Claims

David Sneed

David.Sneed@Sedgwick.com

Phone: 279.900.3068

All COVID Claims

To File a New Claim

E-mail:

7374NCCSIF@Sedgwick.com

Or Global Intake (SMART.LY) Link
to file online

Sedgwick

P.O. Box 14433, Lexington KY 40512

FAX (916) 771.2990





Devora Brainard-DeLong, Vice President, Client Services

Devora brings over 30 years of experience in property casualty claims administration to NCCSIF. She oversees the client services team specializing in public entities. Devora is responsible for the overall client satisfaction and program performance.

Devora reports to Senior Vice President, Kim Tallarida.



Dori Zumwalt, Client Services Director

Dori brings over 30 years of third party claims administration experience, specializing in workers' compensation, property and liability claims for public entities. She is responsible for client satisfaction and ensuring all Sedgwick programs are working as designed.

Dori reports to Devora Brainard-DeLong.



Ben Garza, Assistant Vice President, Claims

Ben brings almost 20 years of workers' compensation and claims leadership to the team. He is responsible for the oversight of the Roseville office, ensuring mentorship and compliance of team leads and examiners.

Ben reports to Vice President, Chris Perez.



Bernie Gagain, Team Lead, Claims

Bernie brings over 20 years of workers' compensation claims experience, supervising both self-insured and insured accounts, across multiple industries. Bernie is responsible for the direct oversight of the examiners for NCCSIF.

Ben reports to Ben Garza.



Jessica Marx, Senior Claims Examiner

Jessica brings over 18 years of workers' compensation claims experience to the NCCSIF team including several years as a utilization review nurse. Jessica specializes in public entity programs.

Jessica reports to Bernie Gagain.



Christine McManus, Senior Claims Examiner

Christine brings over 22 years of workers' compensation claims experience with special expertise in handling public entity claims including 4850 and presumption claims.

Christine reports to Bernie Gagain.



Lea Perez, Senior Claims Examiner

Lea brings over 20 years of workers' compensation claims experience as a senior claims examiner and supervisor. She specializes in public entity employers with extensive experience in safety personnel and presumption claims.

Lea reports to Bernie Gagain.



Rebecca Summers, Claims Adjuster

Rebecca brings over six years of workers' compensation claims administration to the team. She handles the medical only and future medical claims for NCCSIF.

Rebecca reports to Bernie Gagain.

Quick Reference – Websites

Sedgwick Corporate Website: www.Sedgwick.com

To Report a Workers' Compensation Claim

- **Smart.ly Claims Intake:**
 - URL: Emailed to user directly
 - Login: Emailed to user directly
 - Password: Set by user directly
- Email: 7374NCCSIF@Sedgwick.com
- Toll Free Phone: 800-922-5020

Smart.ly SB 1159 (Positive COVID19 Reporting): To report positive COVID 19 employees.

- URL: <https://Intake.sedgwick.com/u/outbreak/positiveresult>
- Login: Emailed to user directly
- Access Code: Emailed to user directly

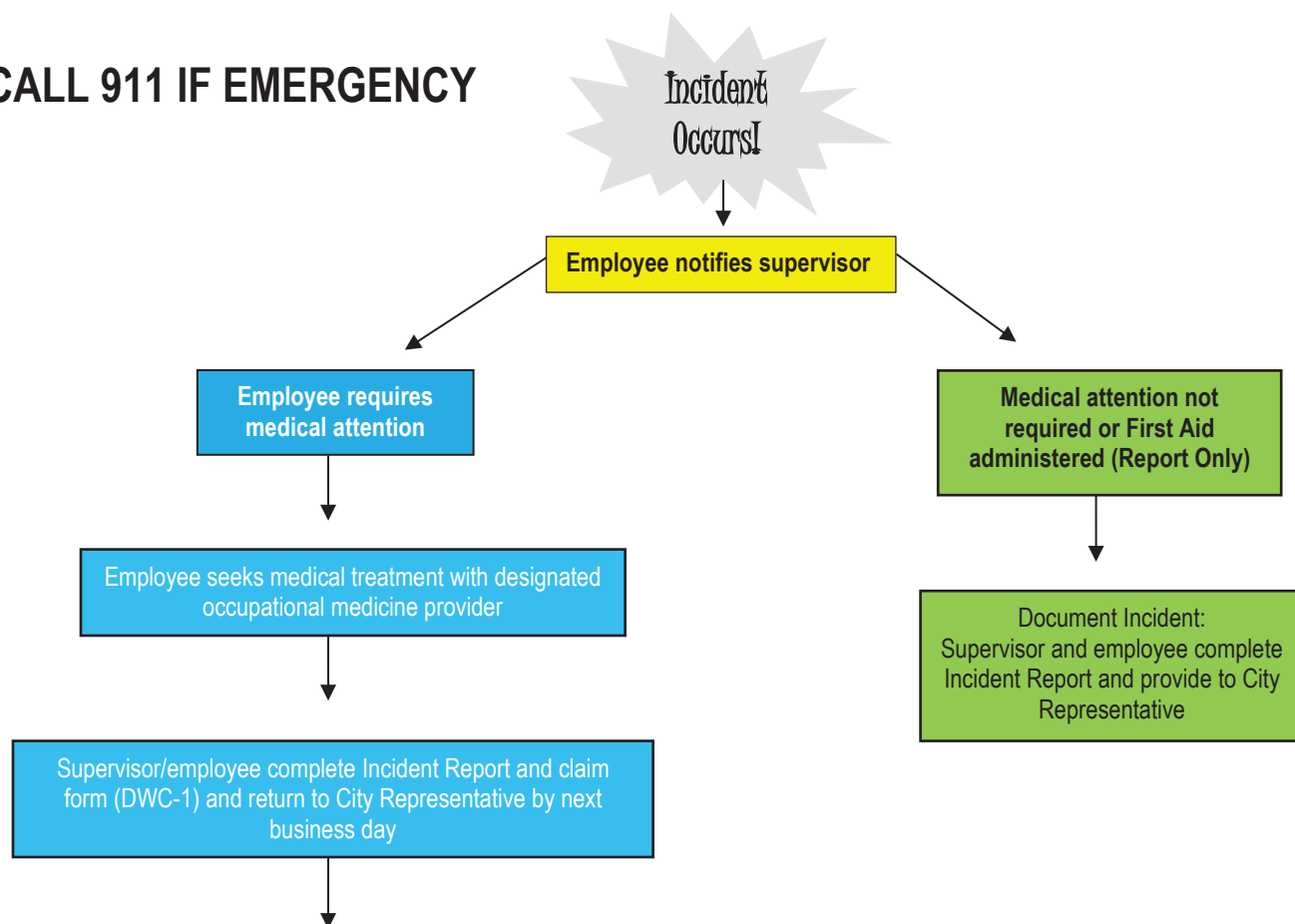
Medical Provider Network / Find a Provider: To find a network provider.

- Website: www.wellcomp.com
- Wellcomp MPN #2387
- Medical Access Assistance: (800) 544-8150

WHAT TO DO WHEN AN INJURY OCCURS

INJURY FLOW CHART

CALL 911 IF EMERGENCY



Instructions for City Representative:

- Submit the First Report of Injury (Form 5020) via email: 7374NCCSIF@Sedgwick.com or Global Intake (SMART.LY) link.
- Email claim documents (DWC-1 Claim Form, Incident Report, any medical reports or work status) to 7374NCCSIF@Sedgwick.com.

Forms to Complete if Medical Treatment:

Supervisor:

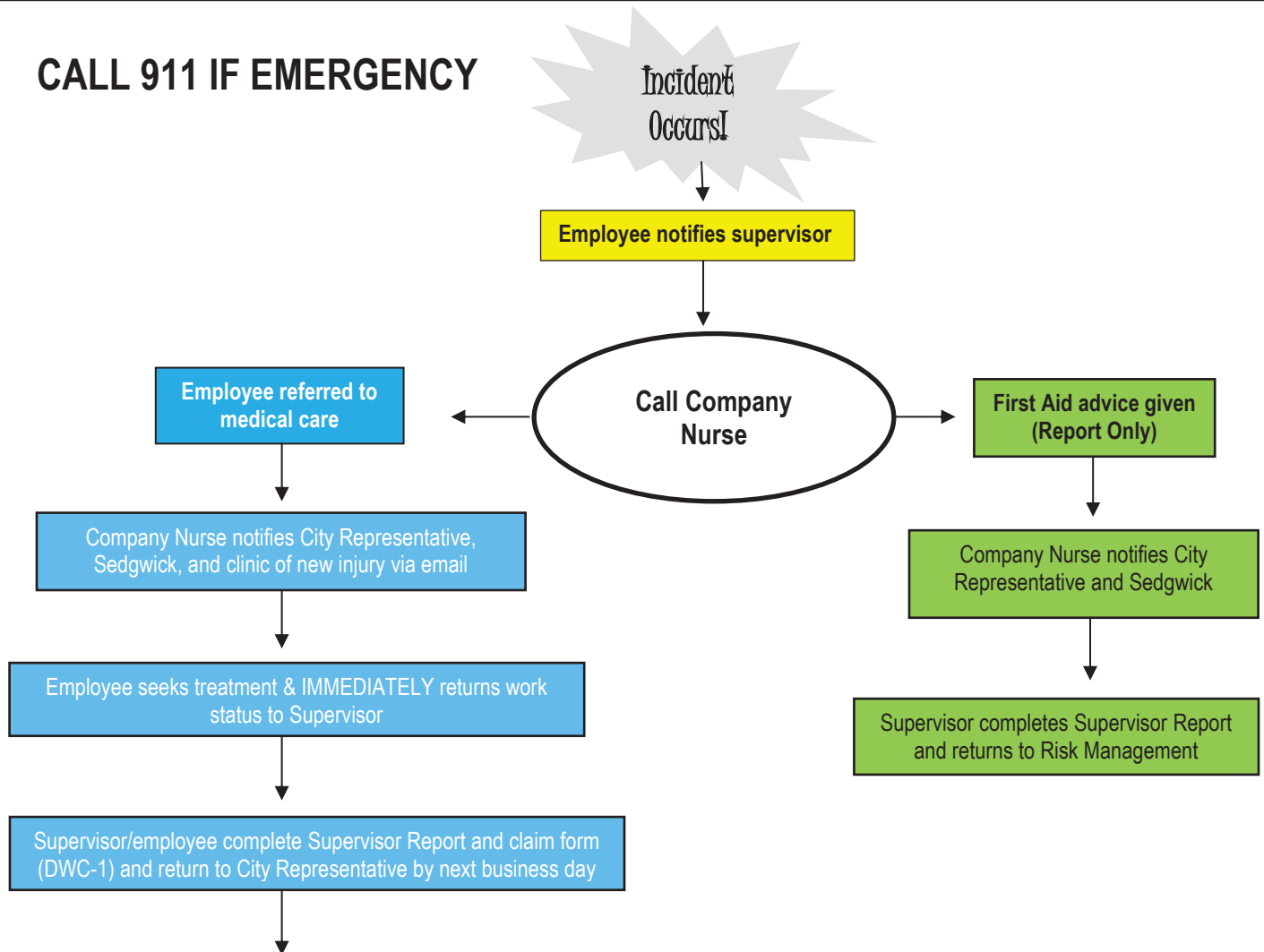
1. Incident Report
2. Employer Portion of DWC-1

Employee:

1. Incident Report
2. Employee Portion of DWC-1

-COMPANY NURSE- WHAT TO DO WHEN AN INJURY OCCURS INJURY FLOW CHART

CALL 911 IF EMERGENCY



Instructions for the City Representative:

- Company Nurse will generate a Report of Injury. City Representative will receive email to submit the Report of Injury.
- After the claim has been submitted, email the claim documents including the DWC-1 Claim Form, Supervisor's Report, any medical reports or work status to 7374NCCSIF@Sedgwick.com.

Forms to Complete if Medical Treatment:

Supervisor:

1. Supervisor's Report
2. Employer Portion of DWC-1

Employee:

1. Supervisor's Report
2. Employee Portion of DWC-1

City Representative:

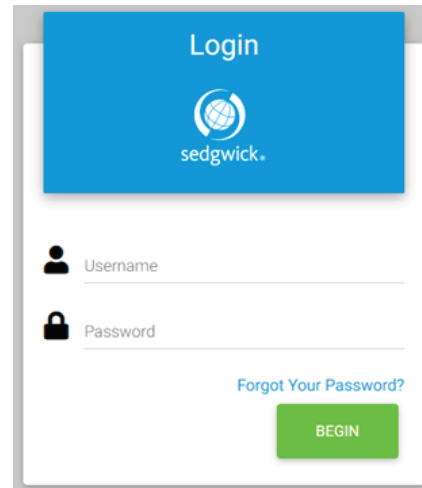
1. Submit Report of Injury via Global Intake (SMART.LY).
2. Email claim documents to Sedgwick

Global Intake Claim Reporting

Access to Sedgwick's Global Intake platform for new claim or incident reporting is now easy and secure – and it can be done anytime, anywhere and on any device.

You will soon receive an email from globalintake-no-reply@sedgwick.com with a link to activate your new account. This link is only valid for 24 hours. Follow a few easy steps, and you're ready to submit a new intake to Sedgwick.

Note: If you see a message at the bottom of the login page, *"This website stores cookies on your computer,"* click **Accept** before entering your login information.



Logging In For the First Time

The first time you log in, you are prompted to enter a new password. Enter your **New Password** and **Confirm New Password** in the fields provided, then click **Submit**.

Passwords must be at least 8 characters long and include at least one uppercase letter (A-Z), one lowercase letter (a-z), one digit (0-9), and non-alphanumeric character (!@#\$%^, etc.).

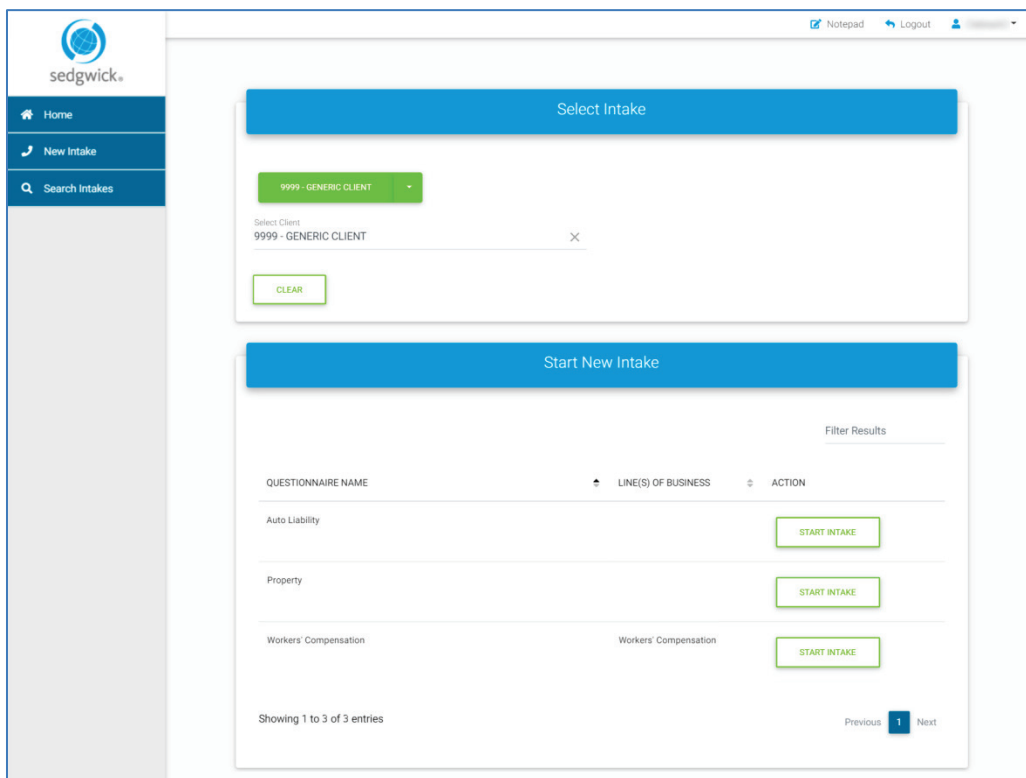
You must also select and answer five security questions, which you will be asked to confirm your identity if your account is locked in the future. Select a **Challenge Question** and provide an **Answer** in each of the fields provided, then click **Submit**. A confirmation message indicates that your challenge questions were successfully updated and you are logged in to Global Intake.

What if I forget my password? It's easy to reset your password:

1. Click **Forgot Your Password?** on the login page.
2. Enter your **Username** and the letters in the displayed **CAPTCHA**.
3. Click **Submit**.
4. If your user name matches one on record, a message is sent to the email address associated with the user name. Click the link provided in the email.
5. Enter your new password in both fields provided and click **Submit**.

Home Page

The Home page, available when first log in or by clicking **Home** from the left-hand navigation menu, provides options for starting the reporting process and jotting down notes.



The screenshot shows the Sedgwick Home Page. On the left is a navigation menu with 'Home', 'New Intake', and 'Search Intakes'. The main content area has a 'Select Intake' section with a dropdown menu showing '9999 - GENERIC CLIENT' and a 'CLEAR' button. Below this is a 'Start New Intake' section with a table of questionnaire options. The table has columns for 'QUESTIONNAIRE NAME', 'LINE(S) OF BUSINESS', and 'ACTION'. The rows are 'Auto Liability', 'Property', and 'Workers' Compensation'. Each row has a 'START INTAKE' button. At the bottom, it says 'Showing 1 to 3 of 3 entries' and has 'Previous' and 'Next' navigation links.

QUESTIONNAIRE NAME	LINE(S) OF BUSINESS	ACTION
Auto Liability		START INTAKE
Property		START INTAKE
Workers' Compensation	Workers' Compensation	START INTAKE

Home page features of note include:

- **Navigation Menu:** The menu on the left side of the page provides options for returning to this home page, starting a new intake, or searching for past intakes.
- **Notepad:** Available at the top of the page, this feature allows you to type quick notes to yourself from any page. The notepad is not associated with intakes you are reporting and are not sent to examiners; notes entered there are for your benefit and use alone. Notes are not permanent; the notepad is cleared each time an intake is submitted.

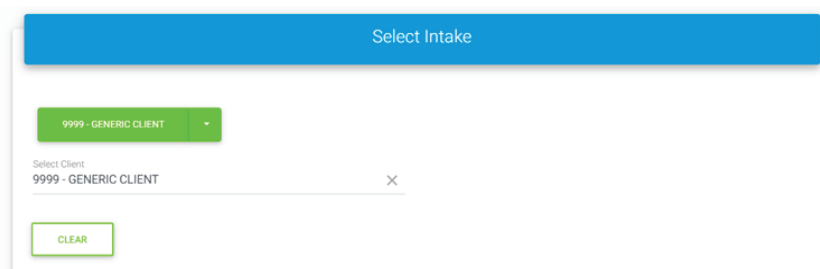
What if I want to send a note to the examiner? A **Comments / Remarks** section at the end of every questionnaire provides a place for you to include additional information about an intake you are reporting. See "Comments / Remarks" on page 7 for more information.

Reporting an Intake

To begin reporting a new intake, you'll need to select a client (if you have access to more than one) and a questionnaire.

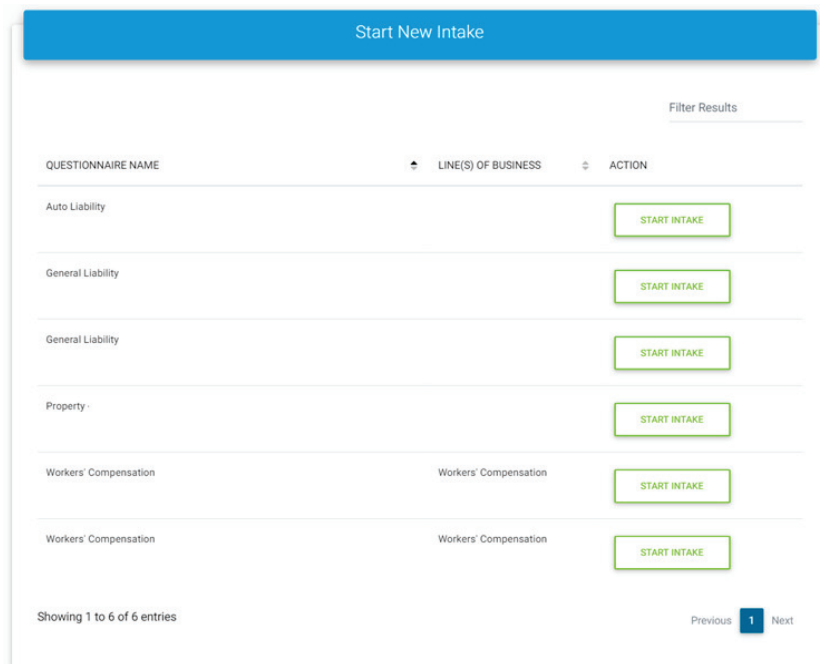
Selecting a Client and an Intake Questionnaire

If you only have permission to report intakes for one client, that client will be displayed in a **Select Intake** section, shown below.



If you have access to more than one client, the **Select Intake** section prompts you to specify the client for which you are reporting. Click **Select Client** to choose a recently used client, or type the client name in the field provided.

The **Start New Intake** section, shown below, displays available questionnaires for the types of intakes you can report through Global Intake.

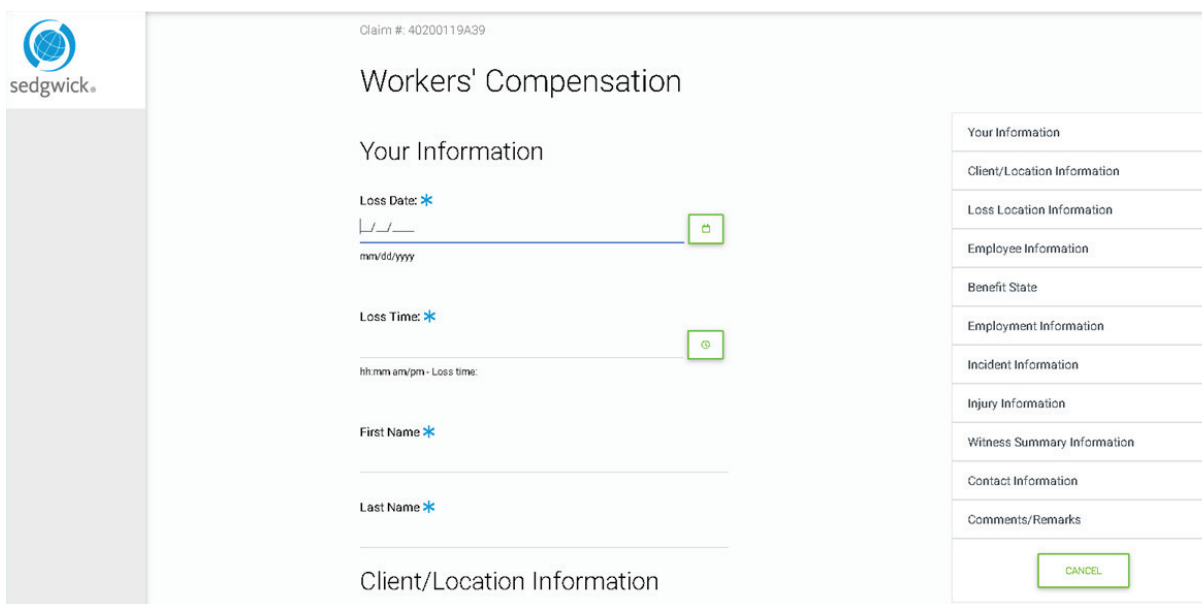


Click **Start Intake** to open a questionnaire and begin reporting an intake.

Reporting Questionnaires

The top of the questionnaire page displays a claim number that can be used for future reference after the intake is submitted and the questionnaire type. The navigation pane on the right helps you keep track of where you are in the reporting process.

The following example shows the page that opens for a workers' compensation intake, though questions vary by type and other factors.



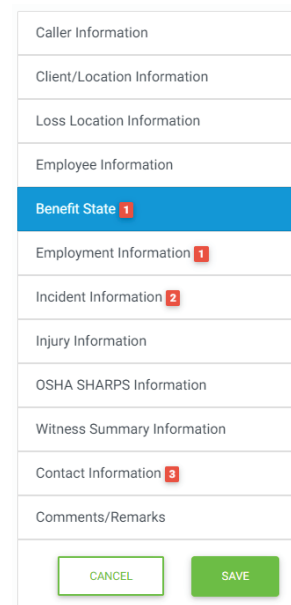
Required Fields

Questions marked with an asterisk (*) are required fields. After answering all of the questions as completely as possible, continue by scrolling to the bottom and clicking the green **Next** button.

Any questions not correctly completed will be flagged as a validation error and marked in red, as shown at right. Click a heading to navigate to that section and enter missing information.

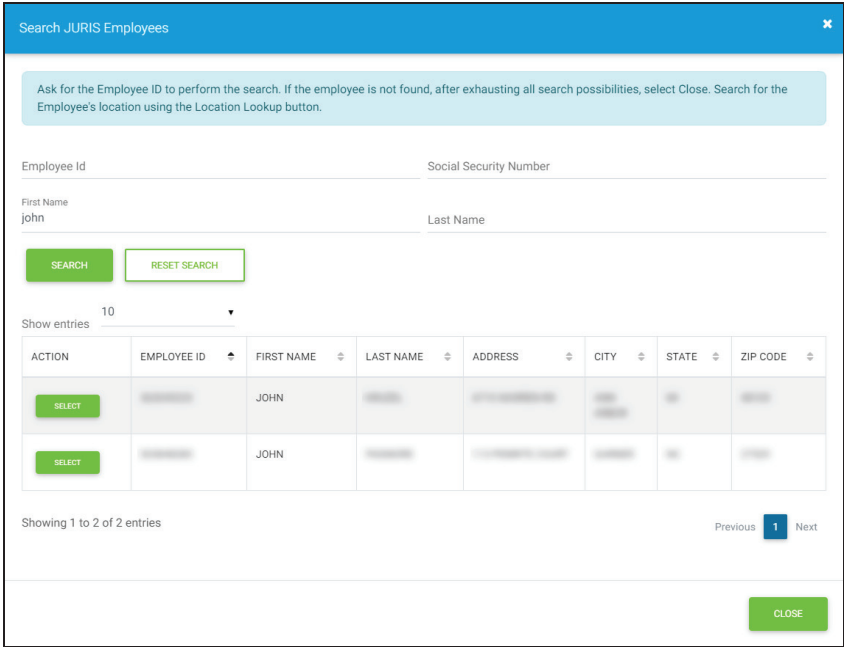
What if I don't know the answer to a question? Fields without an asterisk (*) can be left blank. However, we recommended that you type "unknown" into any fields that contain text to let the claims examiner know that you did not have the information at the time of report.

How do I cancel an intake I have started? Click the **Cancel** button on the right navigation menu or at the end of the form.



Employee Lookup Button

Click the green **Employee Lookup** button to open the Employee Search page and look up an employee.



Search JURIS Employees

Ask for the Employee ID to perform the search. If the employee is not found, after exhausting all search possibilities, select Close. Search for the Employee's location using the Location Lookup button.

Employee Id _____ Social Security Number _____

First Name _____ Last Name _____

john _____

SEARCH **RESET SEARCH**

Show entries 10

ACTION	EMPLOYEE ID	FIRST NAME	LAST NAME	ADDRESS	CITY	STATE	ZIP CODE
SELECT		JOHN					
SELECT		JOHN					

Showing 1 to 2 of 2 entries

Previous **1** Next

CLOSE

To find the employee for whom you are reporting a claim:

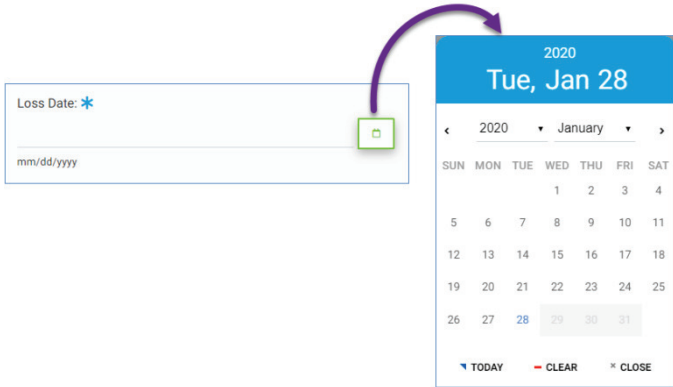
1. Enter search criteria at the top of the pane, such as the employee's ID or Social Security numbers, or their name.
2. Click **Search**. Employees matching your criteria are displayed.
3. Click **Select** beside the correct entry.

Date and Time Fields

Use the green calendar and clock icons beside these fields to select the date and time required.

For example, in the **Loss Date** field, click the green calendar icon to select the date of your loss.

Dates and times selected in this manner are automatically entered in the correct formats.



Loss Date: *

mm/dd/yyyy

2020
Tue, Jan 28

< 2020 January >

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

▼ TODAY - CLEAR * CLOSE

Location Lookup Button

When necessary, click the green **Location Lookup** button to search for the claim's location (such as where you work, for workers' compensation claims). The Search JURIS Locations pane opens:

Search JURIS Locations

Ask for the Unit Name and/or Unit Number, City & State, and use these to perform the search.

Account Name

Account Number

Unit Name

Unit Number

Address

City

State

Zip Code

SEARCH

RESET SEARCH

Show entries

10

ACTION	ACCOUNT NAME	ACCOUNT NUMBER	UNIT NAME	UNIT NUMBER	LOC. CODE	ADDRESS	CITY	STATE	ZIP CODE
<div>SELECT</div>	ABC Corp Level 2a	1	ABC Corp Level 3a	999999		123 Main St.	Memphis	TN	38120
<div>SELECT</div>	ABC Corp Level 2b	2	ABC Corp Level 3b	999999		123 Main St.	Memphis	TN	38120

Showing 1 to 2 of 2 entries

Previous

1

Next

CLOSE

Helpful search tips are displayed at the top of the pane. To find your location:

1. Enter search criteria at the top of the pane, such as the account and unit (if you know it) or address information.
2. Click **Search**. Locations matching your criteria are displayed.
3. Click **Select** beside the correct entry.

The pane closes, and the location's information is displayed on the claim reporting page. The question below this information asks **Is This The Loss Location?**

If the incident or loss took place at that location, click **Yes**; the **Loss Location Information** section is prefilled with the location's information.

If the incident or loss took place elsewhere, click **No** and complete the **Loss Location Information** section.

Address Actions Button

Click the green **Address Actions** button beneath addresses to select one of the following options:

- **Fill City and State from Zip Code:** If you've entered a ZIP code, this option automatically fills in the associated city and state.
- **Fill Zip Code from Address:** If you've entered a street address, this option automatically fills in the associated ZIP code.
- **Standardize Address:** This option revises the address entered in accordance with the U.S. Postal Service's format.
- **View with Google Maps:** This option opens Google maps to show the address location.

Comments / Remarks

Each questionnaire includes a Comments/Remarks section that allows you to include additional information relevant to the claim or incident. This section is saved as a note on the claim and can be seen by the examiner.

Comments/Remarks

Comments / Remarks

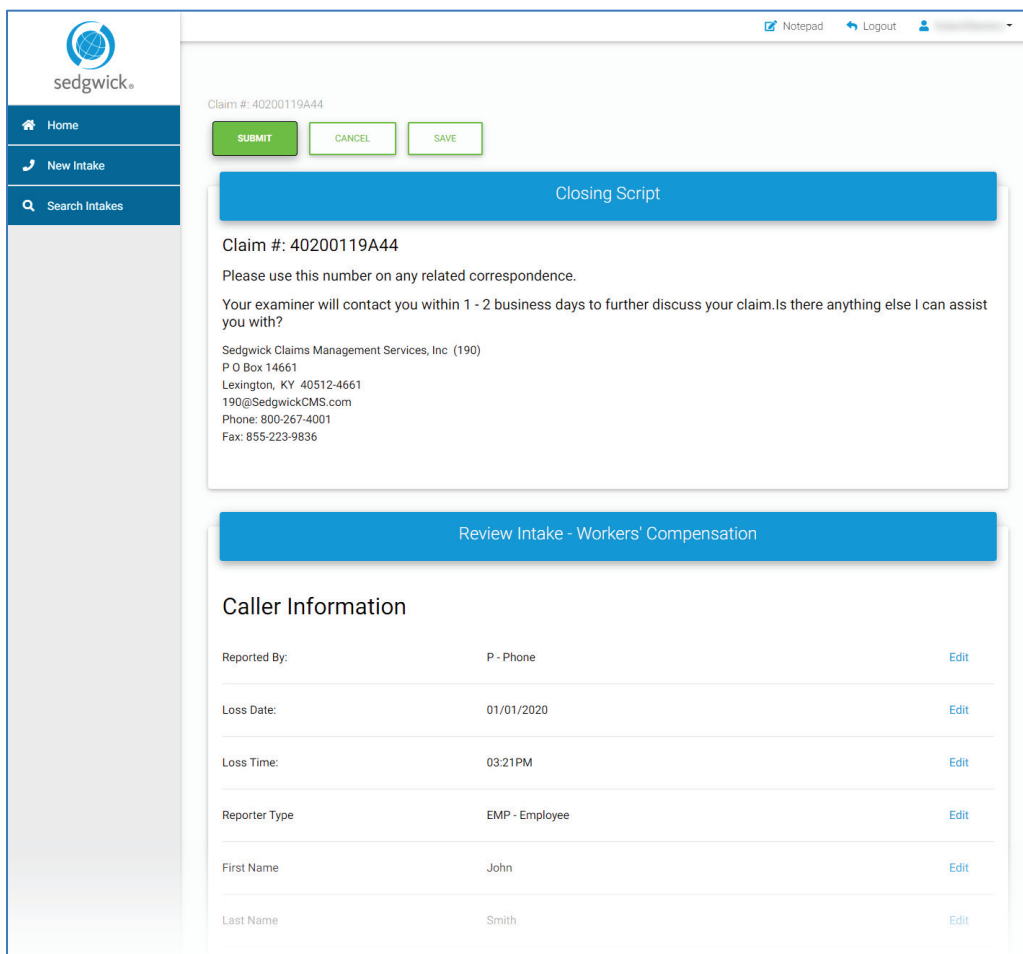
This is an example of comments or remarks about the claim that WILL be included in the claim and communicated to the claim's examiner.

Please provide any additional information necessary.

Review and Submit

Click the **Next** button at the bottom of the page to review and submit your claim. **Reminder:** If required fields need to be completed, enter that information and click **Next** again.

A Review page opens where you can review your answers:



Claim #: 40200119A44

SUBMIT **CANCEL** **SAVE**

Closing Script

Claim #: 40200119A44

Please use this number on any related correspondence.

Your examiner will contact you within 1 - 2 business days to further discuss your claim. Is there anything else I can assist you with?

Sedgwick Claims Management Services, Inc. (190)
P O Box 14661
Lexington, KY 40512-4661
190@SedgwickCMS.com
Phone: 800-267-4001
Fax: 855-223-9836

Review Intake - Workers' Compensation

Caller Information

Reported By:	P - Phone	Edit
Loss Date:	01/01/2020	Edit
Loss Time:	03:21PM	Edit
Reporter Type	EMP - Employee	Edit
First Name	John	Edit
Last Name	Smith	Edit

Click **Edit** beside any section to return to that portion of the claim reporting page and update the information as necessary. When done, scroll to the bottom of the page and click **Next** again.

When you are done, click **Submit** to complete the process. A message confirms your submission.

Note: Your submission is not complete until you click **Submit**.

Requesting Additional Help

Contact Sedgwick's technical support at **866.647.7610** between 6:00 a.m. and 7:00 p.m. Central time, Monday through Friday.



Workers' Compensation Claim Form (DWC 1) & Notice of Potential Eligibility *Formulario de Reclamo de Compensación de Trabajadores (DWC 1) y Notificación de Posible Elegibilidad*

If you are injured or become ill, either physically or mentally, because of your job, including injuries resulting from a workplace crime, you may be entitled to workers' compensation benefits. Use the attached form to file a workers' compensation claim with your employer. **You should read all of the information below.** Keep this sheet and all other papers for your records. You may be eligible for some or all of the benefits listed depending on the nature of your claim. If you file a claim, the claims administrator, who is responsible for handling your claim, must notify you within 14 days whether your claim is accepted or whether additional investigation is needed.

To file a claim, complete the "Employee" section of the form, keep one copy and give the rest to your employer. Do this right away to avoid problems with your claim. In some cases, benefits will not start until you inform your employer about your injury by filing a claim form. Describe your injury completely. Include every part of your body affected by the injury. If you mail the form to your employer, use first-class or certified mail. If you buy a return receipt, you will be able to prove that the claim form was mailed and when it was delivered. Within one working day after you file the claim form, your employer must complete the "Employer" section, give you a dated copy, keep one copy, and send one to the claims administrator.

Medical Care: Your claims administrator will pay for all reasonable and necessary medical care for your work injury or illness. Medical benefits are subject to approval and may include treatment by a doctor, hospital services, physical therapy, lab tests, x-rays, medicines, equipment and travel costs. Your claims administrator will pay the costs of approved medical services directly so you should never see a bill. There are limits on chiropractic, physical therapy, and other occupational therapy visits.

The Primary Treating Physician (PTP) is the doctor with the overall responsibility for treatment of your injury or illness.

- If you previously designated your personal physician or a medical group, you may see your personal physician or the medical group after you are injured.
- If your employer is using a medical provider network (MPN) or Health Care Organization (HCO), in most cases, you will be treated in the MPN or HCO unless you predesignated your personal physician or a medical group. An MPN is a group of health care providers who provide treatment to workers injured on the job. You should receive information from your employer if you are covered by an HCO or a MPN. Contact your employer for more information.
- If your employer is not using an MPN or HCO, in most cases, the claims administrator can choose the doctor who first treats you unless you predesignated your personal physician or a medical group.
- If your employer has not put up a poster describing your rights to workers' compensation, you may be able to be treated by your personal physician right after you are injured.

Within one working day after you file a claim form, your employer or the claims administrator must authorize up to \$10,000 in treatment for your injury, consistent with the applicable treating guidelines until the claim is accepted or rejected. If the employer or claims administrator does not authorize treatment right away, talk to your supervisor, someone else in management, or the claims administrator. Ask for treatment to be authorized right now, while waiting for a decision on your claim. If the employer or claims administrator will not authorize treatment, use your own health insurance to get medical care. Your health insurer will seek reimbursement from the claims administrator. If you do not have health insurance, there are doctors, clinics or hospitals that will treat you without immediate payment. They will seek reimbursement from the claims administrator.

Switching to a Different Doctor as Your PTP:

- If you are being treated in a Medical Provider Network (MPN), you may switch to other doctors within the MPN after the first visit.
- If you are being treated in a Health Care Organization (HCO), you may switch at least one time to another doctor within the HCO. You may switch to a doctor outside the HCO 90 or 180 days after your injury is reported to your employer (depending on whether you are covered by employer-provided health insurance).
- If you are not being treated in an MPN or HCO and did not predesignate, you may switch to a new doctor one time during the first 30 days after your injury is reported to your employer. Contact the claims administrator to switch doctors. After 30 days, you may switch to a doctor of your choice if

Si Ud. se lesiona o se enferma, ya sea físicamente o mentalmente, debido a su trabajo, incluyendo lesiones que resulten de un crimen en el lugar de trabajo, es posible que Ud. tenga derecho a beneficios de compensación de trabajadores. Utilice el formulario adjunto para presentar un reclamo de compensación de trabajadores con su empleador. **Ud. debe leer toda la información a continuación.** Guarde esta hoja y todos los demás documentos para sus archivos. Es posible que usted reúna los requisitos para todos los beneficios, o parte de éstos, que se enumeran dependiendo de la índole de su reclamo. Si usted presenta un reclamo, el administrador de reclamos, quien es responsable por el manejo de su reclamo, debe notificarle dentro de 14 días si se acepta su reclamo o si se necesita investigación adicional.

Para presentar un reclamo, llene la sección del formulario designada para el "Empleado," guarde una copia, y déle el resto a su empleador. Haga esto de inmediato para evitar problemas con su reclamo. En algunos casos, los beneficios no se iniciarán hasta que usted le informe a su empleador acerca de su lesión mediante la presentación de un formulario de reclamo. Describa su lesión por completo. Incluya cada parte de su cuerpo afectada por la lesión. Si usted le envía por correo el formulario a su empleador, utilice primera clase o correo certificado. Si usted compra un acuse de recibo, usted podrá demostrar que el formulario de reclamo fue enviado por correo y cuando fue entregado. Dentro de un día laboral después de presentar el formulario de reclamo, su empleador debe completar la sección designada para el "Empleador," le dará a Ud. una copia fechada, guardará una copia, y enviará una al administrador de reclamos.

Atención Médica: Su administrador de reclamos pagará por toda la atención médica razonable y necesaria para su lesión o enfermedad relacionada con el trabajo. Los beneficios médicos están sujetos a la aprobación y pueden incluir tratamiento por parte de un médico, los servicios de hospital, la terapia física, los análisis de laboratorio, las medicinas, equipos y gastos de viaje. Su administrador de reclamos pagará directamente los costos de los servicios médicos aprobados de manera que usted nunca verá una factura. Hay límites en terapia quiropráctica, física y otras visitas de terapia ocupacional.

El Médico Primario que le Atiende (Primary Treating Physician- PTP) es el médico con la responsabilidad total para tratar su lesión o enfermedad.

- Si usted designó previamente a su médico personal o a un grupo médico, usted podrá ver a su médico personal o grupo médico después de lesionarse.
- Si su empleador está utilizando una red de proveedores médicos (*Medical Provider Network- MPN*) o una Organización de Cuidado Médico (*Health Care Organization- HCO*), en la mayoría de los casos, usted será tratado en la *MPN* o *HCO* a menos que usted hizo una designación previa de su médico personal o grupo médico. Una *MPN* es un grupo de proveedores de asistencia médica quien da tratamiento a los trabajadores lesionados en el trabajo. Usted debe recibir información de su empleador si su tratamiento es cubierto por una *HCO* o una *MPN*. Hable con su empleador para más información.
- Si su empleador no está utilizando una *MPN* o *HCO*, en la mayoría de los casos, el administrador de reclamos puede elegir el médico que lo atiende primero a menos de que usted hizo una designación previa de su médico personal o grupo médico.
- Si su empleador no ha colocado un cartel describiendo sus derechos para la compensación de trabajadores, Ud. puede ser tratado por su médico personal inmediatamente después de lesionarse.

Dentro de un día laboral después de que Ud. Presente un formulario de reclamo, su empleador o el administrador de reclamos debe autorizar hasta \$10000 en tratamiento para su lesión, de acuerdo con las pautas de tratamiento aplicables, hasta que el reclamo sea aceptado o rechazado. Si el empleador o administrador de reclamos no autoriza el tratamiento de inmediato, hable con su supervisor, alguien más en la gerencia, o con el administrador de reclamos. Pida que el tratamiento sea autorizado ya mismo, mientras espera una decisión sobre su reclamo. Si el empleador o administrador de reclamos no autoriza el tratamiento, utilice su propio seguro médico para recibir atención médica. Su compañía de seguro médico buscará reembolso del administrador de reclamos. Si usted no tiene seguro médico, hay médicos, clínicas u hospitales que lo tratarán sin pago inmediato. Ellos buscarán reembolso del administrador de reclamos.

Cambiando a otro Médico Primario o PTP:

- Si usted está recibiendo tratamiento en una Red de Proveedores Médicos

your employer or the claims administrator has not created or selected an MPN.

Disclosure of Medical Records: After you make a claim for workers' compensation benefits, your medical records will not have the same level of privacy that you usually expect. If you don't agree to voluntarily release medical records, a workers' compensation judge may decide what records will be released. If you request privacy, the judge may "seal" (keep private) certain medical records.

Problems with Medical Care and Medical Reports: At some point during your claim, you might disagree with your PTP about what treatment is necessary. If this happens, you can switch to other doctors as described above. If you cannot reach agreement with another doctor, the steps to take depend on whether you are receiving care in an MPN, HCO, or neither. For more information, see "Learn More About Workers' Compensation," below.

If the claims administrator denies treatment recommended by your PTP, you may request independent medical review (IMR) using the request form included with the claims administrator's written decision to deny treatment. The IMR process is similar to the group health IMR process, and takes approximately 40 (or fewer) days to arrive at a determination so that appropriate treatment can be given. Your attorney or your physician may assist you in the IMR process. IMR is not available to resolve disputes over matters other than the medical necessity of a particular treatment requested by your physician.

If you disagree with your PTP on matters other than treatment, such as the cause of your injury or how severe the injury is, you can switch to other doctors as described above. If you cannot reach agreement with another doctor, notify the claims administrator in writing as soon as possible. In some cases, you risk losing the right to challenge your PTP's opinion unless you do this promptly. If you do not have an attorney, the claims administrator must send you instructions on how to be seen by a doctor called a qualified medical evaluator (QME) to help resolve the dispute. If you have an attorney, the claims administrator may try to reach agreement with your attorney on a doctor called an agreed medical evaluator (AME). If the claims administrator disagrees with your PTP on matters other than treatment, the claims administrator can require you to be seen by a QME or AME.

Payment for Temporary Disability (Lost Wages): If you can't work while you are recovering from a job injury or illness, you may receive temporary disability payments for a limited period. These payments may change or stop when your doctor says you are able to return to work. These benefits are tax-free. Temporary disability payments are two-thirds of your average weekly pay, within minimums and maximums set by state law. Payments are not made for the first three days you are off the job unless you are hospitalized overnight or cannot work for more than 14 days.

Stay at Work or Return to Work: Being injured does not mean you must stop working. If you can continue working, you should. If not, it is important to go back to work with your current employer as soon as you are medically able. Studies show that the longer you are off work, the harder it is to get back to your original job and wages. While you are recovering, your PTP, your employer (supervisors or others in management), the claims administrator, and your attorney (if you have one) will work with you to decide how you will stay at work or return to work and what work you will do. Actively communicate with your PTP, your employer, and the claims administrator about the work you did before you were injured, your medical condition and the kinds of work you can do now, and the kinds of work that your employer could make available to you.

Payment for Permanent Disability: If a doctor says you have not recovered completely from your injury and you will always be limited in the work you can do, you may receive additional payments. The amount will depend on the type of injury, extent of impairment, your age, occupation, date of injury, and your wages before you were injured.

Supplemental Job Displacement Benefit (SJDB): If you were injured on or after 1/1/04, and your injury results in a permanent disability and your employer does not offer regular, modified, or alternative work, you may qualify for a nontransferable voucher payable for retraining and/or skill enhancement. If you qualify, the claims administrator will pay the costs up to the maximum set by state law.

Death Benefits: If the injury or illness causes death, payments may be made to a

(Medical Provider Network- MPN), usted puede cambiar a otros médicos dentro de la MPN después de la primera visita.

- Si usted está recibiendo tratamiento en un Organización de Cuidado Médico (Healthcare Organization- HCO), es posible cambiar al menos una vez a otro médico dentro de la HCO. Usted puede cambiar a un médico fuera de la HCO 90 o 180 días después de que su lesión es reportada a su empleador (dependiendo de si usted está cubierto por un seguro médico proporcionado por su empleador).
- Si usted no está recibiendo tratamiento en una MPN o HCO y no hizo una designación previa, usted puede cambiar a un nuevo médico una vez durante los primeros 30 días después de que su lesión es reportada a su empleador. Póngase en contacto con el administrador de reclamos para cambiar de médico. Después de 30 días, puede cambiar a un médico de su elección si su empleador o el administrador de reclamos no ha creado o seleccionado una MPN.

Divulgación de Expedientes Médicos: Después de que Ud. presente un reclamo para beneficios de compensación de trabajadores, sus expedientes médicos no tendrán el mismo nivel de privacidad que usted normalmente espera. Si Ud. no está de acuerdo en divulgar voluntariamente los expedientes médicos, un juez de compensación de trabajadores posiblemente decida qué expedientes serán revelados. Si usted solicita privacidad, es posible que el juez "selle" (mantenga privados) ciertos expedientes médicos.

Problemas con la Atención Médica y los Informes Médicos: En algún momento durante su reclamo, podría estar en desacuerdo con su PTP sobre qué tratamiento es necesario. Si esto sucede, usted puede cambiar a otros médicos como se describe anteriormente. Si no puede llegar a un acuerdo con otro médico, los pasos a seguir dependen de si usted está recibiendo atención en una MPN, HCO o ninguna de las dos. Para más información, consulte la sección "Aprenda Más Sobre la Compensación de Trabajadores," a continuación.

Si el administrador de reclamos niega el tratamiento recomendado por su PTP, puede solicitar una revisión médica independiente (*Independent Medical Review-IMR*), utilizando el formulario de solicitud que se incluye con la decisión por escrito del administrador de reclamos negando el tratamiento. El proceso de la IMR es parecido al proceso de la IMR de un seguro médico colectivo, y tarda aproximadamente 40 (o menos) días para llegar a una determinación de manera que se pueda dar un tratamiento apropiado. Su abogado o su médico le pueden ayudar en el proceso de la IMR. La IMR no está disponible para resolver disputas sobre cuestiones aparte de la necesidad médica de un tratamiento particular solicitado por su médico.

Si no está de acuerdo con su PTP en cuestiones aparte del tratamiento, como la causa de su lesión o la gravedad de la lesión, usted puede cambiar a otros médicos como se describe anteriormente. Si no puede llegar a un acuerdo con otro médico, notifique al administrador de reclamos por escrito tan pronto como sea posible. En algunos casos, usted arriesga perder el derecho a objetar a la opinión de su PTP a menos que hace esto de inmediato. Si usted no tiene un abogado, el administrador de reclamos debe enviarle instrucciones para ser evaluado por un médico llamado un evaluador médico calificado (*Qualified Medical Evaluator-QME*) para ayudar a resolver la disputa. Si usted tiene un abogado, el administrador de reclamos puede tratar de llegar a un acuerdo con su abogado sobre un médico llamado un evaluador médico acordado (*Agreed Medical Evaluator- AME*). Si el administrador de reclamos no está de acuerdo con su PTP sobre asuntos aparte del tratamiento, el administrador de reclamos puede exigirle que sea atendido por un QME o AME.

Pago por Incapacidad Temporal (Sueldos Perdidos): Si Ud. no puede trabajar, mientras se está recuperando de una lesión o enfermedad relacionada con el trabajo, Ud. puede recibir pagos por incapacidad temporal por un periodo limitado. Estos pagos pueden cambiar o parar cuando su médico diga que Ud. está en condiciones de regresar a trabajar. Estos beneficios son libres de impuestos. Los pagos por incapacidad temporal son dos tercios de su pago semanal promedio, con cantidades mínimas y máximas establecidas por las leyes estatales. Los pagos no se hacen durante los primeros tres días en que Ud. no trabaje, a menos que Ud. sea hospitalizado una noche o no puede trabajar durante más de 14 días.

Permanezca en el Trabajo o Regreso al Trabajo: Estar lesionado no significa que usted debe dejar de trabajar. Si usted puede seguir trabajando, usted debe hacerlo. Si no es así, es importante regresar a trabajar con su empleador actual tan

spouse and other relatives or household members who were financially dependent on the deceased worker.

It is illegal for your employer to punish or fire you for having a job injury or illness, for filing a claim, or testifying in another person's workers' compensation case (Labor Code 132a). If proven, you may receive lost wages, job reinstatement, increased benefits, and costs and expenses up to limits set by the state.

Resolving Problems or Disputes: You have the right to disagree with decisions affecting your claim. If you have a disagreement, contact your employer or claims administrator first to see if you can resolve it. If you are not receiving benefits, you may be able to get State Disability Insurance (SDI) or unemployment insurance (UI) benefits. Call the state Employment Development Department at (800) 480-3287 or (866) 333-4606, or go to their website at www.edd.ca.gov.

You Can Contact an Information & Assistance (I&A) Officer: State I&A officers answer questions, help injured workers, provide forms, and help resolve problems. Some I&A officers hold workshops for injured workers. To obtain important information about the workers' compensation claims process and your rights and obligations, go to www.dwc.ca.gov or contact an I&A officer of the state Division of Workers' Compensation. You can also hear recorded information and a list of local I&A offices by calling (800) 736-7401.

You can consult with an attorney. Most attorneys offer one free consultation. If you decide to hire an attorney, his or her fee will be taken out of some of your benefits. For names of workers' compensation attorneys, call the State Bar of California at (415) 538-2120 or go to their website at www.californiaspecialist.org.

Learn More About Workers' Compensation: For more information about the workers' compensation claims process, go to www.dwc.ca.gov. At the website, you can access a useful booklet, "Workers' Compensation in California: A Guidebook for Injured Workers." You can also contact an Information & Assistance Officer (above), or hear recorded information by calling 1-800-736-7401.

pronto como usted pueda medicamente hacerlo. Los estudios demuestran que entre más tiempo esté fuera del trabajo, más difícil es regresar a su trabajo original y a sus salarios. Mientras se está recuperando, su *PTP*, su empleador (supervisores u otras personas en la gerencia), el administrador de reclamos, y su abogado (si tiene uno) trabajarán con usted para decidir cómo va a permanecer en el trabajo o regresar al trabajo y qué trabajo hará. Comuníquese de manera activa con su *PTP*, su empleador y el administrador de reclamos sobre el trabajo que hizo antes de lesionarse, su condición médica y los tipos de trabajo que usted puede hacer ahora y los tipos de trabajo que su empleador podría poner a su disposición.

Pago por Incapacidad Permanente: Si un médico dice que no se ha recuperado completamente de su lesión y siempre será limitado en el trabajo que puede hacer, es posible que Ud. reciba pagos adicionales. La cantidad dependerá de la clase de lesión, grado de deterioro, su edad, ocupación, fecha de la lesión y sus salarios antes de lesionarse.

Beneficio Suplementario por Desplazamiento de Trabajo (Supplemental Job Displacement Benefit- SJDB): Si Ud. se lesionó en o después del 1/1/04, y su lesión resulta en una incapacidad permanente y su empleador no ofrece un trabajo regular, modificado, o alternativo, usted podría cumplir los requisitos para recibir un vale no-transferible pagadero a una escuela para recibir un nuevo curso de reentrenamiento y/o mejorar su habilidad. Si Ud. cumple los requisitos, el administrador de reclamos pagará los gastos hasta un máximo establecido por las leyes estatales.

Beneficios por Muerte: Si la lesión o enfermedad causa la muerte, es posible que los pagos se hagan a un cónyuge y otros parientes o a las personas que viven en el hogar que dependían económicamente del trabajador difunto.

Es ilegal que su empleador le castigue o despidan por sufrir una lesión o enfermedad laboral, por presentar un reclamo o por testificar en el caso de compensación de trabajadores de otra persona. (Código Laboral, sección 132a.) De ser probado, usted puede recibir pagos por pérdida de sueldos, reposición del trabajo, aumento de beneficios y gastos hasta los límites establecidos por el estado.

Resolviendo problemas o disputas: Ud. tiene derecho a no estar de acuerdo con las decisiones que afectan su reclamo. Si Ud. tiene un desacuerdo, primero comuníquese con su empleador o administrador de reclamos para ver si usted puede resolverlo. Si usted no está recibiendo beneficios, es posible que Ud. pueda obtener beneficios del Seguro Estatal de Incapacidad (*State Disability Insurance- SDI*) o beneficios del desempleo (*Unemployment Insurance- UI*). Llame al Departamento del Desarrollo del Empleo estatal al (800) 480-3287 o (866) 333-4606, o visite su página Web en www.edd.ca.gov.

Puede Contactar a un Oficial de Información y Asistencia (Information & Assistance- I&A): Los Oficiales de Información y Asistencia (*I&A*) estatal contestan preguntas, ayudan a los trabajadores lesionados, proporcionan formularios y ayudan a resolver problemas. Algunos oficiales de *I&A* tienen talleres para trabajadores lesionados. Para obtener información importante sobre el proceso de la compensación de trabajadores y sus derechos y obligaciones, vaya a www.dwc.ca.gov o comuníquese con un oficial de información y asistencia de la División Estatal de Compensación de Trabajadores. También puede escuchar información grabada y una lista de las oficinas de *I&A* locales llamando al (800) 736-7401.

Ud. puede consultar con un abogado. La mayoría de los abogados ofrecen una consulta gratis. Si Ud. decide contratar a un abogado, los honorarios serán tomados de algunos de sus beneficios. Para obtener nombres de abogados de compensación de trabajadores, llame a la Asociación Estatal de Abogados de California (*State Bar*) al (415) 538-2120, o consulte su página Web en www.californiaspecialist.org.

Aprenda Más Sobre la Compensación de Trabajadores: Para obtener más información sobre el proceso de reclamos del programa de compensación de trabajadores, vaya a www.dwc.ca.gov. En la página Web, podrá acceder a un folleto útil, "Compensación del Trabajador de California: Una Guía para Trabajadores Lesionados." También puede contactar a un oficial de Información y Asistencia (arriba), o escuchar información grabada llamando al 1-800-736-7401.



WORKERS' COMPENSATION CLAIM FORM (DWC 1)

PETITION DEL EMPLEADO PARA DE COMPENSACIÓN DEL TRABAJADOR (DWC 1)

Employee: Complete the "Employee" section and give the form to your employer. Keep a copy and mark it "Employee's Temporary Receipt" until you receive the signed and dated copy from your employer. You may call the Division of Workers' Compensation and hear recorded information at **(800) 736-7401**. An explanation of workers' compensation benefits is included in the Notice of Potential Eligibility, which is the cover sheet of this form. Detach and save this notice for future reference.

You should also have received a pamphlet from your employer describing workers' compensation benefits and the procedures to obtain them. You may receive written notices from your employer or its claims administrator about your claim. If your claims administrator offers to send you notices electronically, and you agree to receive these notices only by email, please provide your email address below and check the appropriate box. If you later decide you want to receive the notices by mail, you must inform your employer in writing.

Any person who makes or causes to be made any knowingly false or fraudulent material statement or material representation for the purpose of obtaining or denying workers' compensation benefits or payments is guilty of a felony.

Empleado: Complete la sección "Empleado" y entregue la forma a su empleador. Quédese con la copia designada "Recibo Temporal del Empleado" hasta que Ud. reciba la copia firmada y fechada de su empleador. Ud. puede llamar a la División de Compensación al Trabajador al **(800) 736-7401** para oír información gravada. Una explicación de los beneficios de compensación de trabajadores está incluido en la Notificación de Posible Elegibilidad, que es la hoja de portada de esta forma. Separe y guarde esta notificación como referencia para el futuro.

Ud. también debería haber recibido de su empleador un folleto describiendo los beneficios de compensación al trabajador lesionado y los procedimientos para obtenerlos. Es posible que reciba notificaciones escritas de su empleador o de su administrador de reclamos sobre su reclamo. Si su administrador de reclamos ofrece enviarle notificaciones electrónicamente, y usted acepta recibir estas notificaciones solo por correo electrónico, por favor proporcione su dirección de correo electrónico abajo y marque la caja apropiada. Si usted decide después que quiere recibir las notificaciones por correo, usted debe de informar a su empleador por escrito.

Toda aquella persona que a propósito haga o cause que se produzca cualquier declaración o representación material falsa o fraudulenta con el fin de obtener o negar beneficios o pagos de compensación a trabajadores lesionados es culpable de un crimen mayor "felonia".

Employee—complete this section and see note above

Empleado—complete esta sección y note la notación arriba.

1. Name. *Nombre.* _____ Today's Date. *Fecha de Hoy.* _____
2. Home Address. *Dirección Residencial.* _____
3. City. *Ciudad.* _____ State. *Estado.* _____ Zip. *Código Postal.* _____
4. Date of Injury. *Fecha de la lesión (accidente).* _____ Time of Injury. *Hora en que ocurrió.* _____ a.m. _____ p.m.
5. Address and description of where injury happened. *Dirección/lugar dónde ocurrió el accidente.* _____
6. Describe injury and part of body affected. *Describe la lesión y parte del cuerpo afectada.* _____
7. Social Security Number. *Número de Seguro Social del Empleado.* _____
8. ☐ Check if you agree to receive notices about your claim by email only. ☐ Marque si usted acepta recibir notificaciones sobre su reclamo solo por correo electrónico. Employee's e-mail. _____ Correo electrónico del empleado. _____
You will receive benefit notices by regular mail if you do not choose, or your claims administrator does not offer, an electronic service option. *Usted recibirá notificaciones de beneficios por correo ordinario si usted no escoge, o su administrador de reclamos no le ofrece, una opción de servicio electrónico.*
9. Signature of employee. *Firma del empleado.* _____

Employer—complete this section and see note below. Empleador—complete esta sección y note la notación abajo.

10. Name of employer. *Nombre del empleador.* _____
11. Address. *Dirección.* _____
12. Date employer first knew of injury. *Fecha en que el empleador supo por primera vez de la lesión o accidente.* _____
13. Date claim form was provided to employee. *Fecha en que se le entregó al empleado la petición.* _____
14. Date employer received claim form. *Fecha en que el empleado devolvió la petición al empleador.* _____
15. Name and address of insurance carrier or adjusting agency. *Nombre y dirección de la compañía de seguros o agencia administradora de seguros.* _____
16. Insurance Policy Number. *El número de la póliza de Seguro.* _____
17. Signature of employer representative. *Firma del representante del empleador.* _____
18. Title. *Título.* _____ 19. Telephone. *Teléfono.* _____

Employer: You are required to date this form and provide copies to your insurer or claims administrator and to the employee, dependent or representative who filed the claim within **one working day** of receipt of the form from the employee.

SIGNING THIS FORM IS NOT AN ADMISSION OF LIABILITY

Empleador: Se requiere que Ud. feche esta forma y que provéa copias a su compañía de seguros, administrador de reclamos, o dependiente/representante de reclamos y al empleado que hayan presentado esta petición dentro del plazo de **un día hábil** desde el momento de haber sido recibida la forma del empleado.

EL FIRMAR ESTA FORMA NO SIGNIFICA ADMISION DE RESPONSABILIDAD

☐ Employer copy/Copia del Empleador ☐ Employee copy/Copia del Empleado ☐ Claims Administrator/Administrador de Reclamos ☐ Temporary Receipt/Recibo del Empleado

SAMPLE INCIDENT REPORT

☐ Declined Medical Treatment

☐ Requested/Received Medical Treatment

EMPLOYEE PORTION					
Employee Name:		Job Title:		Department:	Employee #:
Home Address:				Phone Number:	
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Hire:	Shift, Work Days, Hours Per Day:		Shift Start Time: am/pm
Incident Date:	Incident Time: am/pm	Location of Incident:			
Date Reported:	Reported To (Name, Job Title):			Date Claim Form Provided:	
Incident Classification: <input type="checkbox"/> Fall <input type="checkbox"/> Lifting <input type="checkbox"/> Exposure <input type="checkbox"/> Caught In/Between <input type="checkbox"/> Trip/Slip <input type="checkbox"/> Struck by object <input type="checkbox"/> Bite/sting <input type="checkbox"/> Training (select all that apply) <input type="checkbox"/> Vehicle accident, with injury <input type="checkbox"/> Vehicle accident, no injury <input type="checkbox"/> Cut, puncture, scrape <input type="checkbox"/> Other					
Body Part Injured (e.g., right wrist, left knee, etc.):			How Injury Occurred (struck by..., fell from..., etc.):		
Was safety equipment provided? <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> DNA		Was safety equipment utilized? <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> DNA		Equipment/materials Employee was using when incident occurred:	
Did Employee leave shift to go home? <input type="checkbox"/> No <input type="checkbox"/> Yes	Unable to work for at least one full day? <input type="checkbox"/> No <input type="checkbox"/> Yes	Date last worked:	Date returned to work:	Still off work? <input type="checkbox"/> No <input type="checkbox"/> Yes	
Were other Employees injured? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, name(s):			Were there witnesses to the incident? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, name(s):		
Describe any <u>previous</u> conditions/injuries to body part currently injured:					
Employee Statement of Incident. This section should be filled out by the Employee and include as much detail as possible, such as activity being performed, objects carried, equipment used, hazardous conditions, etc. Attach additional sheets if necessary:					
Recommendation on how to prevent this accident from recurring:					
Please check one: <input type="checkbox"/> I understand that I am not filing a Workers' Compensation claim at this time. I choose not to complete the Form DWC-1, "Employee's Claim for Workers' Compensation Benefits" at this time. If I am in need of medical treatment in the future related to this incident, I will immediately inform my Supervisor and complete the Form DWC-1. <input type="checkbox"/> I understand that I am filing a Workers' Compensation claim at this time. I am also aware that I must also immediately inform my Supervisor and complete the Form DWC-1.					
Employee Acknowledgement: The above information is true and correct to the best of my knowledge.					
Employee's Signature:				Date:	
SUPERVISOR'S PORTION					
Medical Treatment: <input type="checkbox"/> Employee requires/requests medical treatment from a physician. <input type="checkbox"/> Employee declined medical treatment or only received minor First Aid care. (Please complete page 2)					
Do you agree with the Employee Statement of Incident?				<input type="checkbox"/> No <input type="checkbox"/> Yes	
Could the injury have been prevented?				<input type="checkbox"/> No <input type="checkbox"/> Yes	
If yes, has corrective action been taken or Employee been counseled on prevention of further occurrence?				<input type="checkbox"/> No <input type="checkbox"/> Yes	
Was employee trained in the appropriate use of Personal Protective Equipment/Proper safety procedures?				<input type="checkbox"/> No <input type="checkbox"/> Yes	
Was employee cautioned for failure to use Personal Protective Equipment/Proper safety procedures?				<input type="checkbox"/> No <input type="checkbox"/> Yes	
Had any safety hazards that contributed to this incident been previously reported?				<input type="checkbox"/> No <input type="checkbox"/> Yes	
Did employee promptly report the injury/illness?				<input type="checkbox"/> No <input type="checkbox"/> Yes	
Please indicate what contributed to the injury or illness (check all that apply):					
<input type="checkbox"/> Improper instruction		<input type="checkbox"/> Unsafe arrangement or process		<input type="checkbox"/> Lack of training or skill	
<input type="checkbox"/> Poor ventilation		<input type="checkbox"/> Operating without authority		<input type="checkbox"/> Unsafe position or posture	
<input type="checkbox"/> Improper maintenance		<input type="checkbox"/> Physical or mental impairment		<input type="checkbox"/> Improper dress	
<input type="checkbox"/> Improper use of equipment		<input type="checkbox"/> Unsafe/defective equipment		<input type="checkbox"/> Distraction/Horseplay	
<input type="checkbox"/> Inoperative safety device		<input type="checkbox"/> Poor housekeeping		<input type="checkbox"/> Unguarded hazard	
<input type="checkbox"/> Failure to wear/improper use of protective equipment		<input type="checkbox"/> Other _____			
Supervisor comments regarding incident (<u>Required</u>):					
Supervisor Name:		Title:		Telephone:	
Signature:				Date:	

SAMPLE DECLINATION OF MEDICAL TREATMENT

This form should be completed **ONLY** if the Employee **DECLINES** medical treatment. If the Employee visits their pre-designated physician or the City's designated medical facility the "Employee's Claim for Workers' Compensation Benefits" (Form DWC-1) must also be completed.

EMPLOYEE: Check all that apply.

☐ In my opinion, I am not in need of any medical treatment at this time

OR

In my opinion, I have received sufficient First Aid care in the form of:

- ☐ Application of antiseptics
- ☐ Treatment of first-degree burn(s)
- ☐ Application of bandage(s)
- ☐ Use of elastic bandage(s)
- ☐ Removal of foreign bodies not embedded in eye (only irrigation required)
- ☐ Removal of foreign bodies from wound (uncomplicated procedure, for example, using tweezers)
- ☐ Use of nonprescription medications
- ☐ Application of hot or cold compress(es)
- ☐ Application of ointments to abrasions to prevent drying or cracking

I am fully capable of performing my Usual and Customary position. At this time, I decline medical care. If I need medical care related to this incident in the future, I will notify my Supervisor immediately and complete the Form DWC-1.

Employee Name: _____

Job Title: _____

Employee Signature: _____

Date: _____

SUPERVISOR:

Supervisor Name: _____

Job Title: _____

Supervisor Signature: _____

Date: _____

Note: California Labor Code Section 5401(a) defines a First Aid injury as "any one-time treatment, and any follow-up visit for the purpose of observation of minor scratches, cuts, burns, splinters, or other minor industrial injury, which does not ordinarily require medical care" and states that any injury that "results in lost time beyond the employee's work shift at the time of injury or which results in medical treatment beyond first aid" must be filed as a claim. All of the treatments detailed above fall under the First Aid category; therefore, unless further treatment is necessary, a workers' compensation claim does not need to be filed.

California MPN Notice and Posting Instructions

Attached are the Mandatory MPN Implementation Notices with a 4/1/2016 MPN effective date.

Below is an outline of the Mandatory MPN Notices and worksite posting requirements.

Posting Notices:

- The employer will need to post the DWC7 poster (required) in English and Spanish in a conspicuous location (the break room is best) at every site where the employer operates business in California.
 - i. **Print** the accompanied pre-filled DWC7, **add** the name(s) of your designated MPN Facility and Telephone Number(s)

2. New Hire Notice:

- The new hire work comp notice is not an MPN requirement, however, it is an employer requirement. The New Hire notice must be provided at the time of hire to any new employee hired after the MPN effective date.
- The employer will need to complete the following sections (English & Spanish) before providing to new hires: on **Page 3: "Report your injury to" insert employer contact information** (ok to use generic: "report claim to your supervisor")

3. As-Needed Notices:

- The Physician Pre-Designation form is required at time of hire, and upon employee request.
- The DWC1 form must be provided within 24 hours to an injured employee at the time of injury, or employee request.

Wellcomp MPN #2387

Medical Access Assistance: (800) 544-8150

www.wellcomp.com

To locate an MPN provider in your area, please visit our website at www.wellcomp.com and select address search, then type:

- Injured employee's residence or work address
- Search for 15 or 30-mile radius
- Select provider types
- Click to find providers



Notice to Employees--Injuries Caused By Work

You may be entitled to workers' compensation benefits if you are injured or become ill because of your job. Workers' compensation covers most work-related physical or mental injuries and illnesses. An injury or illness can be caused by one event (such as hurting your back in a fall) or by repeated exposures (such as hurting your wrist from doing the same motion over and over).

Benefits. Workers' compensation benefits include:

- **Medical Care:** Doctor visits, hospital services, physical therapy, lab tests, x-rays, medicines, medical equipment and travel costs that are reasonably necessary to treat your injury. You should never see a bill. There are limits on chiropractic, physical therapy and occupational therapy visits.
- **Temporary Disability (TD) Benefits:** Payments if you lose wages while recovering. For most injuries, TD benefits may not be paid for more than 104 weeks within five years from the date of injury.
- **Permanent Disability (PD) Benefits:** Payments if you do not recover completely and your injury causes a permanent loss of physical or mental function that a doctor can measure.
- **Supplemental Job Displacement Benefit:** A nontransferable voucher, if you are injured on or after 1/1/2004, your injury causes permanent disability, and your employer does not offer you regular, modified, or alternative work.
- **Death Benefits:** Paid to your dependents if you die from a work-related injury or illness.

Naming Your Own Physician Before Injury or Illness (Predesignation). You may be able to choose the doctor who will treat you for a job injury or illness. If eligible, you must tell your employer, in writing, the name and address of your personal physician or medical group *before* you are injured. You must obtain their agreement to treat you for your work injury. For instructions, see the written information about workers' compensation that your employer is required to give to new employees.

If You Get Hurt:

1. **Get Medical Care.** If you need emergency care, call 911 for help immediately from the hospital, ambulance, fire department or police department. If you need first aid, contact your employer.
2. **Report Your Injury.** Report the injury immediately to your supervisor or to an employer representative. Don't delay. There are time limits. If you wait too long, you may lose your right to benefits. Your employer is required to provide you with a claim form within one working day after learning about your injury. Within one working day after you file a claim form, your employer or claims administrator must authorize the provision of all treatment, up to ten thousand dollars, consistent with the applicable treatment guidelines, for your alleged injury until the claim is accepted or rejected.
3. **See Your Primary Treating Physician (PTP).** This is the doctor with overall responsibility for treating your injury or illness.
 - If you predesignated your personal physician or a medical group, you may see your personal physician or the medical group after you are injured.
 - If your employer is using a medical provider network (MPN) or a health care organization (HCO), in most cases you will be treated within the MPN or HCO unless you predesignated a personal physician or medical group. An MPN is a group of physicians and health care providers who provide treatment to workers injured on the job. You should receive information from your employer if you are covered by an HCO or a MPN. Contact your employer for more information.
 - If your employer is not using an MPN or HCO, in most cases the claims administrator can choose the doctor who first treats you when you are injured, unless you predesignated a personal physician or medical group.
4. **Medical Provider Networks.** Your employer may be using an MPN, which is a group of health care providers designated to provide treatment to workers injured on the job. If you have predesignated a personal physician or medical group prior to your work injury, then you may go there to receive treatment from your predesignated doctor. If you are treating with a non-MPN doctor for an existing injury, you may be required to change to a doctor within the MPN. For more information, see the MPN contact information below:

MPN website: www.sedgwickproviders.com/campn2

MPN Effective Date: 4/1/2016 MPN Identification number: 2387

If you need help locating an MPN physician, call your MPN access assistant at: 1-877-334-9425

If you have questions about the MPN or want to file a complaint against the MPN, call the MPN Contact Person at: 1-800-625-6588

Discrimination. It is illegal for your employer to punish or fire you for having a work injury or illness, for filing a claim, or testifying in another person's workers' compensation case. If proven, you may receive lost wages, job reinstatement, increased benefits, and costs and expenses up to limits set by the state.

Questions? Learn more about workers' compensation by reading the information that your employer is required to give you at time of hire. If you have questions, see your employer or the claims administrator (who handles workers' compensation claims for your employer):

Claims Administrator Sedgwick Phone 800-922-5020

Workers' compensation insurer Self-Insured (Enter "self-insured" if appropriate)

You can also get free information from a State Division of Workers' Compensation Information (DWC) & Assistance Officer. The nearest Information & Assistance Officer can be found at location: (refer to website: www.dir.ca.gov/dwc/ianda.html) or by calling toll-free **(800) 736-7401**. Learn more information about workers' compensation online: www.dwc.ca.gov and access a useful booklet "Workers' Compensation in California: A Guidebook for Injured Workers."

False claims and false denials. Any person who makes or causes to be made any knowingly false or fraudulent material statement or material representation for the purpose of obtaining or denying workers' compensation benefits or payments is guilty of a felony and may be fined and imprisoned.

Your employer may not be liable for the payment of workers' compensation benefits for any injury that arises from your voluntary participation in any **off-duty, recreational, social, or athletic activity** that is not part of your work-related duties.



Aviso a los Empleados—Lesiones Causadas por el Trabajo

Es posible que usted tenga derecho a beneficios de compensación de trabajadores si usted se lesiona o se enferma a causa de su trabajo. La compensación de trabajadores cubre la mayoría de las lesiones y enfermedades físicas o mentales relacionadas con el trabajo. Una lesión o enfermedad puede ser causada por un evento (como por ejemplo lastimarse la espalda en una caída) o por acciones repetidas (como por ejemplo lastimarse la muñeca por hacer el mismo movimiento una y otra vez).

Beneficios. Los beneficios de compensación de trabajadores incluyen:

- **Atención Médica:** Consultas médicas, servicios de hospital, terapia física, análisis de laboratorio, radiografías, medicinas, equipo médico y costos de viajar que son razonablemente necesarias para tratar su lesión. Usted nunca deberá ver un cobro. Hay límites para visitas quiroprácticas, de terapia física y de terapia ocupacional.
- **Beneficios por Incapacidad Temporal (TD):** Pagos si usted pierde sueldo mientras se recupera. Para la mayoría de las lesiones, beneficios de TD no se pagarán por más de 104 semanas dentro de cinco años después de la fecha de la lesión.
- **Beneficios por Incapacidad Permanente (PD):** Pagos si usted no se recupera completamente y si su lesión le causa una pérdida permanente de su función física o mental que un médico puede medir.
- **Beneficio Suplementario por Desplazamiento de Trabajo:** Un vale no-transferible si su lesión surge en o después del 1/1/04, y su lesión le ocasiona una incapacidad permanente, y su empleador no le ofrece a usted un trabajo regular, modificado, o alternativo.
- **Beneficios por Muerte:** Pagados a sus dependientes si usted muere a causa de una lesión o enfermedad relacionada con el trabajo.

Designación de su Propio Médico Antes de una Lesión o Enfermedad (Designación previa). Es posible que usted pueda elegir al médico que le atenderá en una lesión o enfermedad relacionada con el trabajo. Si elegible, usted debe informarle al empleador, por escrito, el nombre y la dirección de su médico personal o grupo médico, *antes* de que usted se lesione. Usted debe ponerse de acuerdo con su médico para que atienda la lesión causada por el trabajo. Para instrucciones, vea la información escrita sobre la compensación de trabajadores que se le exige a su empleador darle a los empleados nuevos.

Si Usted se Lastima:

1. **Obtenga Atención Médica.** Si usted necesita atención de emergencia, llame al 911 para ayuda inmediata de un hospital, una ambulancia, el departamento de bomberos o departamento de policía. Si usted necesita primeros auxilios, comuníquese con su empleador.
2. **Reporte su Lesión.** Reporte la lesión inmediatamente a su supervisor(a) o a un representante del empleador. No se demore. Hay límites de tiempo. Si usted espera demasiado, es posible que usted pierda su derecho a beneficios. Su empleador está obligado a proporcionarle un formulario de reclamo dentro de un día laboral después de saber de su lesión. Dentro de un día después de que usted presente un formulario de reclamo, el empleador o administrador de reclamos debe autorizar todo tratamiento médico, hasta diez mil dólares, de acuerdo con las pautas de tratamiento aplicables a su presunta lesión, hasta que el reclamo sea aceptado o rechazado.
3. **Consulte al Médico que le está Atendiendo (PTP).** Este es el médico con la responsabilidad total de tratar su lesión o enfermedad.
 - Si usted designó previamente a su médico personal o grupo médico, usted puede consultar a su médico personal o grupo médico después de lesionarse.
 - Si su empleador está utilizando una Red de Proveedores Médicos (MPN) o una Organización de Cuidado Médico (HCO), en la mayoría de los casos usted será tratado dentro de la MPN o la HCO a menos que usted designó previamente un médico personal o grupo médico. Una MPN es un grupo de médicos y proveedores de atención médica que proporcionan tratamiento a trabajadores lesionados en el trabajo. Usted debe recibir información de su empleador si está cubierto por una HCO o una MPN. Hable con su empleador para más información.
 - Si su empleador no está utilizando una MPN o HCO, en la mayoría de los casos el administrador de reclamos puede escoger el médico que lo atiende primero, cuando usted se lesiona, a menos que usted designó previamente a un médico personal o grupo médico.
4. **Red de Proveedores Médicos (MPN):** Es posible que su empleador use una MPN, lo cual es un grupo de proveedores de asistencia médica designados para dar tratamiento a los trabajadores lesionados en el trabajo. **Si usted ha hecho una designación previa de un médico personal antes de lesionarse en el trabajo, entonces usted puede recibir tratamiento de su médico previamente designado.** Si usted está recibiendo tratamiento de parte de un médico que no pertenece a la MPN para una lesión existente, puede requerirse que usted se cambie a un médico dentro de la MPN. Para más información, vea la siguiente información de contacto de la MPN:

Página web de la MPN: www.sedgwickproviders.com/campn2

Fecha de vigencia de la MPN: 4/1/2016 Número de identificación de la MPN: 2387

Si usted necesita ayuda en localizar un médico de una MPN, llame a su asistente de acceso de la MPN al: 1-877-334-9425

Si usted tiene preguntas sobre la MPN o quiere presentar una queja en contra de la MPN, llame a la Persona de Contacto de la MPN al: 1-800-625-6588

Discriminación. Es ilegal que su empleador le castigue o despidan por sufrir una lesión o enfermedad en el trabajo, por presentar un reclamo o por testificar en el caso de compensación de trabajadores de otra persona. De ser probado, usted puede recibir pagos por pérdida de sueldos, reposición del trabajo, aumento de beneficios y gastos hasta los límites establecidos por el estado.

¿Preguntas? Aprenda más sobre la compensación de trabajadores leyendo la información que se requiere que su empleador le dé cuando es contratado. Si usted tiene preguntas, vea a su empleador o al administrador de reclamos (que se encarga de los reclamos de compensación de trabajadores de su empleador):

Administrador de Reclamos Sedgwick Teléfono 800-922-5020

Asegurador del Seguro de Compensación de trabajador Self-Insured (Anoté "autoasegurado" si es apropiado)

Usted también puede obtener información gratuita de un Oficial de Información y Asistencia de la División Estatal de Compensación de Trabajadores. El Oficial de Información y Asistencia más cercano se localiza en: (refer to website: www.dir.ca.gov/dwc/landa.html) o llamando al número gratuito **(800) 736-7401**. Usted puede obtener más información sobre la compensación del trabajador en el Internet en: www.dwc.ca.gov y acceder a una guía útil "Compensación del Trabajador de California Una Guía para Trabajadores Lesionados."

Los reclamos falsos y rechazos falsos del reclamo. Cualquier persona que haga o que ocasione que se haga una declaración o una representación material intencionalmente falsa o fraudulenta, con el fin de obtener o negar beneficios o pagos de compensación de trabajadores, es culpable de un delito grave y puede ser multado y encarcelado.

Es posible que su empleador no sea responsable por el pago de beneficios de compensación de trabajadores para ninguna lesión que proviene de su participación voluntaria en cualquier **actividad fuera del trabajo, recreativa, social, o atlética** que no sea parte de sus deberes laborales.

New Hire Notice -- Injuries Caused By Work

What does workers' compensation cover?

You may be entitled to workers' compensation benefits if you are injured or become ill because of your job. Workers' compensation covers most work-related physical or mental injuries and illnesses. An injury or illness can be caused by one event (such as hurting your back in a fall) or by repeated exposures such as hurting your wrist from doing the same motion over and over). Generally, independent contractors, and volunteers who receive no compensation are not covered by workers' compensation benefits.

Benefits:

Workers' compensation benefits include: Medical care, temporary disability, permanent disability, supplemental job displacement voucher, and death benefits

Medical Care:

You are entitled to medical care that is reasonably required to cure or relieve you from the effects of your work-related injury. Medical care may include doctor visits, hospital services, physical therapy, lab tests, x-rays, and medicines that are reasonably necessary to treat your injury. Providers should never bill you directly for work-related injuries. There is a limit on some medical services. Your employer is required to provide you with a claim form within one business day of learning about your injury. It is extremely important that you complete the "Employee" section of the claim form as your employer is required to authorize medical care within one working day after you file the form. If additional care is necessary after the initial treatment, the claims administrator will authorize any care that is appropriate for your injury, including the referral to specialists.

Your Primary Treating Physician (PTP):

This is the doctor with overall responsibility for treating your injury or illness. The primary treating physician determines what type of treatment you need and when you may return to work. A multispecialty medical group of licensed doctors and osteopathy can be designated as personal physicians. If your employer or your employer's insurer does not have a Medical Provider Network, you may be able to change your treating physician to your personal chiropractor or acupuncturist following a work-related injury or illness by making a request to the claims administrator. Chiropractors may not continue as the primary treating physician after 24 visits. If specialists, diagnostics, etc. are needed in your case, this physician will be responsible for making the referrals. If you name your personal physician before your injury, you may see him or her for treatment in certain circumstances.

Otherwise, your employer has the right to select the physician who will treat you for the first 30 days. You may be able to switch to a doctor of your choice after 30 days. Special rules apply if your employer offers a Health Care Organization (HCO) or has a medical provider network. You should receive information from your employer if you are covered by an HCO or MPN. Contact your employer for more information.

Treatment by your personal physician:

You may be treated by your personal physician if you notify your employer prior to your injury. A personal physician includes a medical group of licensed doctors of medicine or osteopathy. Please have your physician complete the attached form and return to your employer. The following requirements must be met:

1. Your employer must offer group health coverage
2. Your personal physician must agree in advance to treat you for any work injuries or illnesses
3. Your physician must be your regular physician and surgeon.
4. Your physician has previously directed your medical treatment and retains your records, including your medical history.

What happens if your employer disputes your injury?

State law requires employers to authorize medical care within one working day of receiving a DWC 1 claim form. Your employer may be liable for as much as \$10,000 in medical care until your claim is accepted or denied.

Medical Provider Networks:

Your employer may be using a MPN, which is a selected network of health care providers to provide treatment to workers injured on the job. If you have predesignated your personal physician prior to your work injury, then you may receive treatment from your predesignated doctor. If you have not predesignated and your employer is using a MPN, you are free to choose an appropriate provider from the MPN list after the first medical visit directed by the employer. If you are treating with a non-MPN doctor for an existing injury, you may be required to change to a doctor within the MPN. For more information see the MPN contact information below.

Medical Access Assistant for California MPNs:

The Medical Access Assistant, or MAA, has the primary duty of assisting employees with finding available medical provider network physicians and scheduling medical appointments. The MAA shall be available Monday through

Saturday from 7:00 AM – 8:00 PM (Pacific standard time). The MAA will contact the physician during normal business hours to schedule your appointment. The MAA does not have authority to authorize treatment and maintains different duties than the claims examiner.

Sedgwick Medical Access Assistant:

Phone: 1-87-SEDGWICK or 1-877-334-9425

Current MPN toll free number: 800-544-8150

MPN Website: www.wellcomp.com

- Select method of search: physician name, address search, or region search
- Input the state and zip code information
- Click "Find Provider"

What if my employer does not have a Medical Provider Network?

If your employer does not have a Medical Provider Network, you may be able to change your treating physician to your personal chiropractor or acupuncturist following a work-related injury or illness within 30 days of reporting your injury. You may use the attached Notice of Personal Chiropractor or Personal Acupuncturist form to notify your employer of this change.

Emergency Medical Care:

If you need emergency care, call 911 for help immediately from the hospital, ambulance, fire department or police department.

First Aid:

If you need first aid treatment, contact your employer. If you have more than a simple first aid injury, you will need to ask your employer for a claim form.

Temporary Disability (TD) Benefits:

You may be entitled to payments if you lose wages while recovering. Your temporary disability rate is calculated by multiplying your average weekly wage by two thirds. The first 3 days of disability are not payable under California law unless there is hospitalization at the time of injury or the disability exceeds 14 days. If your physician returns you to work on a modified basis, you may be entitled to wage loss. This is generally calculated by multiplying the difference between your average weekly wage and your earnings during modified duties times two thirds. This is subject to the benefit minimums and maximums set by the California Legislature. Temporary disability benefits are payable within 14 days of the date of injury or knowledge of the injury. Subsequent payments are due every 14 days. For injuries occurring on or after 1/1/08, no more than 104 weeks of temporary disability are payable within 5 years

from the date of injury. For longer term conditions (hepatitis B & C, amputations, severe burns, HIV, high velocity eye injuries, chemical burns to the eyes, pulmonary fibrosis, and chronic lung disease) no more than 240 weeks within five years from the date of injury are payable. You may be eligible for state disability benefits from the Employment Development Department (EDD) if TD benefits are stopped, delayed, or denied. There are time limits so contact EDD for more information.

Permanent Disability (PD) Benefits:

You may be entitled to payments if your physician says your injury has limited your ability to work. The permanent disability rate is calculated by multiplying your average weekly wage by two thirds, subject to statutory minimums and maximums. The amount of permanent disability or impairment may depend on your doctor's opinion, as well as your age, occupation type of injury and date of injury. If you have permanent disability or your claims examiner suspects you have permanent disability, a letter will be sent to you explaining your benefits, including the estimate or total value of permanent disability, weekly payment amount, how the benefit was calculated, and all of your related rights under the California Labor Code, including your right to object to the report upon which the determination is being based. Permanent Disability benefits are payable within 14 days of the last payment of temporary disability benefits or after you physician indicates there is permanent disability. The benefit is payable every fourteen days.

Supplemental Job Displacement Benefit:

You may be entitled to a nontransferable voucher payable to a state approved school. To qualify, your injury must result in a permanent impairment and your employer is unable to offer modified or alternative work within 60 days of receipt of a report asserting that all medical conditions have reached maximum medical improvement. If your employer does not offer a modified or alternate job within 60 days of determination of maximum medical improvement, you may choose to receive a nontransferable voucher to use at a state accredited school for education-related retraining or skill replacement. If you qualify for the supplemental job displacement benefit, your claims examiner will provide a voucher for up to \$6,000.00.

Return to Work Fund

If your injury results in permanent impairment and it is determined that the amount awarded is disproportionately low in comparison to your loss of earnings, you may be entitled to additional compensation. A fund was established to supplement permanent impairment benefits under specific circumstances. This fund is administered by the Division of Workers Compensation. Your examiner can assist in directing you to the correct resource to determine eligibility.

Death Benefits:

Death benefits are paid to dependents of a worker who dies from a work-related injury or illness. The benefit is calculated and paid in the same manner as temporary disability. This benefit is paid at a minimum rate of \$224 per week. The death benefit rates are set by state law and the amount depends upon the number of dependents. If dependent minor children are involved, death benefits are payable at least until the youngest child reaches majority age. Burial expenses are also provided under this benefit.

Report Your Injury:

Report the injury immediately to your supervisor or to:

Employer representative: _____

Phone number: _____

Don't delay. There are time limits. If you wait too long, you may lose your right to benefits. Your employer is required to provide you a claim form within one working day after learning about your injury. Within one working day after you file a claim form, your employer shall authorize the provision of all treatment, consistent with the applicable treating guidelines, for your alleged injury and shall be liable for up to ten thousand dollars (\$10,000) in treatment until the claim is accepted or rejected. Until the date the claim is accepted or rejected, liability for medical treatment shall be limited to ten thousand dollars (\$ 10,000). If your claim is denied, you have the right to appeal the decision within one year of the date of injury.

Discrimination:

It is illegal for your employer to punish or fire you for having a work injury or illness, for filing a claim, or testifying in another person's workers' compensation case. If proven, you may receive lost wages, job reinstatement, increased benefits, and costs and expenses up to limits set by the state.

Questions?

If you have questions, see your employer or the claims examiner who handles workers' compensation claims for your employer.

Claims Administrator:

Sedgwick Claims Management Services, Inc.

Address: P.O. Box 14433

City: Lexington State: KY Zip: 40512

Phone: 800-922-5020

The employer is insured for workers' compensation by:
NCCSIF – Self-insured

How do I locate information regarding my employer's current workers' compensation carrier?

For information regarding your employer's workers' compensation carrier, please visit the below website.

<https://www.caworkcompcoverage.com>

If the workers' compensation policy has expired, contact a Labor Commissioner at the Division of Labor Standards Enforcement - their number can be found in your local White Pages under California State Government, Department of Industrial Relations.

You can get free information from a State Division of Workers' Compensation Information & Assistance Officer.

The nearest Information & Assistance Officer is at:

<https://www.dir.ca.gov/dwc/landA.html>

Hear recorded information and a list of local offices by calling toll-free (800) 736-7401. Learn more online:
www.dir.ca.gov.

False claims and false denials:

Any person who makes or causes to be made any knowingly false or fraudulent material statement or material representation for the purpose of obtaining or denying workers' compensation benefits or payments is guilty of a felony and may be fined and imprisoned.

Your employer may not be liable for the payment of workers' compensation benefits for any injury that arises from your voluntary participation in any off-duty recreational, social, or athletic activity that is not part of your work-related duties.

DWC FORM 9783 (July 1, 2014) PREDESIGNATION OF PERSONAL PHYSICIAN

In the event you sustain an injury or illness related to your employment, you may be treated for such injury or illness by your personal medical doctor (M.D.) or Doctor of Osteopathic Medicine (D.O.) if:

- On the date of your work injury, you have health care coverage for injuries/illnesses that are not work related;
- the doctor is your regular physician, who shall be either a physician who has limited his or her practice of medicine to general practice or who is a board-certified or board-eligible internist, pediatrician, obstetrician-gynecologist, or family practitioner, and has previously directed your medical treatment, and retains your medical records;
- your "personal physician" may be a medical group if it is a single corporation or partnership composed of licensed doctors of medicine or osteopathy, which operates an integrated multispecialty medical group providing comprehensive medical services predominantly for nonoccupational illnesses and injuries;
- prior to the injury your doctor agrees to treat you for work injuries or illnesses;
- prior to the injury you provided your employer the following in writing: (1) notice that you want your personal doctor to treat you for a work-related injury or illness, and (2) your personal doctor's name and business address.

You may use this form to notify your employer if you wish to have your personal medical doctor or a doctor of osteopathic medicine treat you for a work-related injury or illness and the above requirements are met.

EMPLOYEE	
You (the employee) sign this section.	
Employer	_____
Employee Name*	_____ _____
Employee ID#*	_____
Date of Hire	_____
Date of Birth	_____
Address	_____ _____
City	_____
St, Zip	_____
In the event of any on-the-job, work-related injury, I request that I be treated by my personal physician.	
Signature	<u> X </u> _____
Date	_____

PHYSICIAN	
We cannot process this form without the fields marked bold with an asterisk.	
Please PRINT clearly.	_____
Physician First Name*	_____
Physician Last Name*	_____
Street Address*	_____
of the physician's practice	_____
City*	_____
St, Zip*	_____
Telephone Number	_____
of the physician's practice	(_ _) _ _ - _ _ _
Group Name:	_____
CA License	_____
I agree to this Predesignation:	
Physician Signature	<u> X </u> _____
Date of Acceptance	_____

The physician is not required to sign this form, however, if the physician or designated employee of the physician does not sign, other documentation of the physician's agreement to be predesignated will be required pursuant to Title 8, California Code of Regulations, section 9780.1(a)(3).

MAKING IT EASY...

TO GET YOUR WORKERS' COMPENSATION PRESCRIPTIONS FILLED.

Optum has been chosen to manage your workers' compensation pharmacy benefits for your employer or insurer. Below is your First Fill card that will allow you to receive your injury-related prescriptions at your local pharmacy. Please fill out the card based on the instructions below.

Injured Employee:



If you need a prescription filled for a work-related injury or illness, go to an Optum Tmesys[®] network pharmacy. Give this temporary card to the pharmacist. The pharmacist will fill your prescription at low or no cost to you.



If your workers' compensation claim is accepted, you will receive a more permanent pharmacy card in the mail. Please use that card for other work-related injury or illness prescriptions.





Most pharmacies, including Walgreens, our preferred provider, and all major chains, are included in the network. To find a network pharmacy call 1-866-599-5426 or visit tmesys.com.

Questions? Need Help?



1-866-599-5426

WORKERS' COMPENSATION PRESCRIPTION DRUG PROGRAM

Sedgwick	NCCSIF W/C
CARRIER/TPA	EMPLOYER
INJURED WORKER NAME	
Please provide directly to Pharmacist	
SOCIAL SECURITY NUMBER	DATE OF INJURY (YYMMDD)

Notice to Cardholder: Present this card to the pharmacy to receive medication for your work-related injury. To locate a pharmacy: tmesys.com.

Attention Pharmacists: Call 1-800-964-2531 to establish First Fill benefit eligibility and to obtain the ID# for online adjudication of approved benefits for the injured individual. Tmesys is the designated PBM for this patient.

Tmesys Pharmacy Help Desk
1-800-964-2531

	<u>NDC</u>		<u>ENVOY</u>
RxBIN	004261	or	002538
RxPCN	CAL	or	Envoy Acct. #

NOTE: This First Fill card is only valid for your workers' compensation injury or illness.



Employer:

Immediately upon receiving notice of injury, fill in the information above and give this form to the employee.



OPTUM®



Optum
PO Box 152539
Tampa, FL 33684-2539

HACEMOS MÁS SENCILLO...

EL ABASTECIMIENTO DE LAS RECETAS MÉDICAS DEL PROGRAMA DECOMPENSACIÓN POR ACCIDENTES LABORALES.

Optum ha sido elegido para administrar los beneficios farmacéuticos de su programa de compensación por accidentes laborales para su empleador o asegurador. Más adelante incluimos su tarjeta First Fill que le permitirá recibir las recetas médicas relacionadas con su lesión en su farmacia local. Llene esta tarjeta siguiendo las instrucciones que se indican a continuación.

Empleado lesionado:



Si necesita que se le abastezca su receta médica para una lesión o enfermedad relacionada con su trabajo, visite una farmacia de la red Optum Tmesys®. Entregue esta tarjeta temporal al farmacéutico. El farmacéutico abastecerá su receta médica bajo costo o sin costo alguno.



Si se acepta su reclamación del programa de compensación por accidentes laborales, recibirá una tarjeta permanente por correo. Use esa tarjeta para otras recetas médicas de lesiones o enfermedades relacionadas con su trabajo.



La mayoría de farmacias, incluyendo Walgreens, nuestro proveedor preferido, y todas las grandes cadenas de farmacias, forman parte de la red. Para encontrar una farmacia de la red, llame al 1-866-599-5426 o visite tmesys.com.

¿Tiene alguna pregunta?
¿Necesita ayuda?



1-866-599-5426

WORKERS' COMPENSATION PRESCRIPTION DRUG PROGRAM	
Sedgwick PORTADORA	NCCSIF W/C EMPLEADOR
NOMBRE DEL TRABAJADOR LESIONADO	
Please provide directly to Pharmacist	
NUMERO DE SEGURO SOCIAL	FECHA DE LA LESIÓN (AAMDD)
Aviso para el titular de la tarjeta: Presente esta tarjeta a la farmacia para recibir los medicamentos para la lesión relacionada con su trabajo. Para ubicar una farmacia, visite tmesys.com.	

Attention Pharmacists: Call 1-800-964-2531 to establish First Fill benefit eligibility and to obtain the ID# for online adjudication of approved benefits for the injured worker. Tmesys is the designated PBM for this patient.

Tmesys Pharmacy Help Desk
1-800-964-2531

	<u>NDC</u>		<u>ENVOY</u>
RxBIN	004261	or	002538
RxPCN	CAL	or	Envy Acct. #

NOTA: Esta tarjeta First Fill solo es válida para una lesión o enfermedad cubierta por su programa de compensación por accidentes laborales.



Empleador:

Inmediatamente después de recibir un aviso sobre una lesión, llene la información antes indicada y entregue este formulario al empleado.

The following entities comprise the Optum Workers Compensation and Auto No Fault division: PMSI, LLC, dba Optum Workers Compensation Services of Florida; Progressive Medical, LLC, dba Optum Workers Compensation Services of Ohio; Cypress Care, Inc. dba Optum Workers Compensation Services of Georgia; Healthcare Solutions, Inc., dba Optum Healthcare Solutions of Georgia; Settlement Solutions, LLC, dba Optum Settlement Solutions; Procura Management, Inc., dba Optum Managed Care Services; Modern Medical, dba Optum Workers Compensation Medical Services, collectively and individually referred as "Optum."



CERTIFICATE OF LIABILITY COVERAGE REQUEST FORM

Date: _____ **Alliant Fax:** (916) 643-2750
Attn: Jenna Wirkner **Alliant Phone:** (916) 643-2741
Email: Jenna.Wirkner@alliant.com
From: _____ **Sender Fax:** _____
City: _____ **Sender Phone:** _____
Dept: _____

CERTIFICATE HOLDER (Person or Entity Requesting the Certificate from the City):

Name: _____

Address: _____

Attention: _____ **Phone #:** _____

Effective Date(s): _____

Please check the appropriate box:

Coverage Evidence Only: ☐

Additional (Insured) Covered Party: ☐ (If this box is checked, **please include a complete copy of the contract or agreement** specifically requesting additional insured status.)

When does the Contract or Agreement end? _____

LIABILITY LIMITS REQUESTED:

Bodily Injury \$ _____
Physical Damage \$ _____
Combined Single Limit \$ _____

Location, date(s) and description of activities or lease:

Note: The executed contract or lease agreement **must** be included for an Additional Covered Party or Loss Payee request. If the equipment or vehicles are leased or purchased, please provide the year, make, model, serial number and value. The documentation should clearly indicate:

1. That the requested coverage is required
2. The amount of coverage required

Northern California Cities Self Insurance Fund

Travel Reimbursement Expense Form

Member Representative: _____
Entity: _____
Payee Address: _____

Meeting or Committee: _____
Date of Meeting: _____
Location of Meeting: _____
Total Mileage: _____

Payment Made to:

Signature _____ Date _____