



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND  
BOARD OF DIRECTORS MEETING MINUTES  
ROCKLIN EVENT CENTER BALLROOM  
APRIL 17, 2025**

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**BOARD OF DIRECTORS PRESENT**

Christy White, City of Anderson  
Brant Mesker, City of Corning  
Melissa Rojas, City of Elk Grove  
Martin Pineda, City of Gridley  
Kathy Magenheimer, City of Marysville  
Crystal Peters, Town of Paradise  
Paul Young, City of Red Bluff  
Tameka Usher, City of Rocklin

Shelly Kittle, City of Colusa  
Rachel Ancheta, City of Dixon (**Chair**)  
Tricia Cobey, City of Galt  
Dalacie Blankenship, City of Jackson  
Elizabeth Ehrenstrom, City of Oroville  
Dave Warren, City of Placerville  
Jennifer Schultz, City of Rio Vista  
Marti Brown, City of Willows

**BOARD OF DIRECTORS ABSENT**

Jennifer Leal, City of Auburn  
Veronica Rodriguez, City of Lincoln  
Diona Pope, City of Yuba City

Steven Wang, City of Folsom  
Sean Grayson, City of Nevada City

**CONSULTANTS & GUESTS**

Marcus Beverly, Alliant Insurance Services  
Evan Washburn, Alliant Insurance Services  
Brian Davis, Sedgwick  
Jim Ramsey, City of Elk Grove  
Megan Williams, City of Oroville

Jenna Wirkner, Alliant Insurance Services  
James Marta, James Marta and Company  
James Kim, Bickmore Actuarial  
Patricia Taverner, City of Gridley  
Natalie Tornincasa, City of Placerville

**A. CALL TO ORDER**

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

**B. INTRODUCTIONS**

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

**C. PUBLIC COMMENTS**

There were no public comments.



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**D. CONSENT CALENDAR**

1. Board Meeting Minutes – December 12, 2024
2. Check Register from December 2024 to March 2025
3. Investment Reports
  - a. Chandler Asset Management Short/Long Term - December 2024 to February 2025
  - b. Local Agency Investment Fund (LAIF) Report as of December 31, 2024
  - c. Treasurer’s Report as of December 31, 2024
4. ACI Specialty Benefits Report
5. Lexipol Renewal Documents
  - a. Fire Pricing
  - b. Law Enforcement Pricing
6. ADWRP Program Enhancement

**A motion was made to approve to the consent calendar as posted.**

**MOTION:** Elizabeth Ehrenstrom      **SECOND:** Dave Warren

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** White, Kittle, Mesker, Ancheta, Rojas, Cobey, Pineda, Blankenship, Magenheimer, Ehrenstrom, Peters, Warren, Young, Schultz, Usher, Brown

**Nays:** None.

**E. GENERAL RISK MANAGEMENT ISSUES**

**President’s Report** – Ms. Ancheta discussed the PARMA conference topics and AI products. Ms. Ancheta mentioned the Pregnant Workers Fairness Act and to reach out to your city attorney if have questions.

**CJPRMA Report-** Ms. Ehrenstrom provided an update on CJPRMA. She reminded members that CJPRMA is paying for Benchmark Analytics for police departments. Benchmark Analytics added a wellness component. Reinsurance remains a volatile market. We may need to increase the CJPRMA SIR in the future.

**Program Administrator’s Report** – Ms. Wirkner reminded members to submit member training funds and that fireworks vendors must meet the CJPRMA fireworks requirements. Members are encouraged to send certificates of coverage from the fireworks vendors to program administrators to review.



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**F.4. SUMMARY OF MARCH 27, 2025, EXECUTIVE COMMITTEE MEETING**

Ms. Washburn provided a summary of the March 27, 2025, Executive Committee Meeting.

**G.a. FY 25/26 EXECUTIVE COMMITTEE ROTATION**

Ms. Wirkner discussed the FY 25/26 Executive Committee Rotation. The City of Lincoln, City of Galt and City of Bluff will be rotating on the Executive Committee. Members are encouraged to join the Claims Committee.

**H. FINANCIAL REPORTS**

**H.1. QUARTERLY FINANCIAL REPORT FOR PERIOD ENDING DECEMBER 31, 2024**

Mr. James Marta discussed the Quarterly Financial Report for Period Ending December 31, 2024.

**A motion was made to approve to accept and file the Quarterly Financial Report for Period Ending December 31, 2024.**

**MOTION:** Marti Brown                      **SECOND:** Dave Warren                      **MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** White, Kittle, Mesker, Ancheta, Rojas, Cobey, Pineda, Blankenship, Magenheimer, Ehrenstrom, Peters, Warren, Young, Schultz, Usher, Brown

**Nays:** None.

**H.2. BUDGET TO ACTUAL AS OF DECEMBER 31, 2024**

Mr. James Marta discussed the Budget to Actual as of December 31, 2024.

**I. JPA BUSINESS**

**I.1.A. ACTUARIAL STUDY FOR WORKERS' COMPENSATION PROGRAM**

Mr. James Kim discussed the Actuarial Study for the Workers' Compensation Program.

Recommended to continue funding at the 80% Confidence Level. Losses have developed favorably, though overall, rates have increased 0.5% from \$3.812 to \$3.793. At the 90% Confidence Level (CL) Banking and Shared Layer liabilities have increased \$1.6M and \$1.2M, respectively, while assets decreased \$1.2M, resulting in an estimated decrease of \$4M in Net Position, compared to an increase of \$2M estimated as of June 30, 2024.



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**I.1.B. ACTUARIAL STUDIES FOR LIABILITY PROGRAM**

Mr. James Kin provided an overview of the Liability Actuarial Study. Total liabilities are increasing \$1.6M (8.6%) while assets are predicted to increase by \$2.9M (12.2%), resulting in an increase of \$1,272,000 (26.6%) in Net Position. Given the improvement in the net position members may consider paying the FY 25/26 CJPRMA assessment of \$442,061 or payoff of \$919,487 from the Shared Layer. Recommended funding with 1M SIR at 80% CL.

**A motion was made to accept and file the Workers' Compensation and Liability Actuarial Reports as presented and move to the \$1M SIR for the liability program.**

**MOTION:** Elizabeth Ehrenstrom    **SECOND:** Dalacie Blankenship    **MOTION CARRIED UNANIMOUSLY**

**Ayes:** White, Kittle, Mesker, Ancheta, Rojas, Cobey, Pineda, Blankenship, Magenheimer, Ehrenstrom, Peters, Warren, Young, Schultz, Usher, Brown

**Nays:** None.

**I.2. POLICE RISK MANAGEMENT COMMITTEE GRANT FUNDS**

Ms. Washburn discussed the Police Risk Management Committee Grant Funds. The Police Risk Management Committee and Executive Committee recommended continuing with \$100,000 for FY 25/26.

*James Kim left the meeting at 12:58p.m.*

**A motion was made to approve to Police Risk Management Committee Grant Funds.**

**MOTION:** Elizabeth Ehrenstrom    **SECOND:** Dave Warren    **MOTION CARRIED UNANIMOUSLY**

**Ayes:** White, Kittle, Mesker, Ancheta, Rojas, Cobey, Pineda, Blankenship, Magenheimer, Ehrenstrom, Peters, Warren, Young, Schultz, Usher, Brown

**Nays:** None.

**I.3. FY 25/26 NCCSIF ADMINISTRATION BUDGET**

Ms. Beverly discussed the FY 25/26 Administration Budget. Total administrative expenses are estimated to be \$3,101,172, an increase of \$105,495 (3.5%) over FY 24/25. The increases are mostly due to increases in current contracts.

**Information only, no action taken.**



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**I.4. WORKERS' COMPENSATION PROGRAM**

**I.4.a. ANNUAL BANKING PLAN ADJUSTMENTS**

Mr. Beverly discussed the Annual Banking Plan Adjustments for 25/26. Recommended dividends totaling \$1,442,740 and assessments of (\$132,303) will impact individual members while the Banking Layer itself will remain funded above the 90% Confidence Level.

**A motion was made to approve the annual banking plan adjustments as presented with a distribution of 35% of available dividends and invoice of 20% of assessment balances.**

**MOTION:** Elizabeth Ehrenstrom      **SECOND:** Marti Brown      **MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** White, Kittle, Mesker, Ancheta, Rojas, Cobey, Pineda, Blankenship, Magenheimer, Ehrenstrom, Peters, Warren, Young, Schultz, Usher, Brown

**Nays:** None.

**I.4.b. ANNUAL SHARED RISK PLAN ADJUSTMENTS**

Mr. Beverly discussed the annual shared risk plan adjustments. Based on the latest actuarial report, the Fund has \$2,407,000 in excess of the minimum required assets, defined as the lesser of total assets minus outstanding liabilities at the 90% Confidence Level (CL) or Net Position at the Expected CL less five times the Shared Layer SIR of \$400,000 (\$2,000,000).

The Program Administrators calculated the distribution at 25% for illustration, a total of \$601,750. The Executive Committee reviewed and agreed to recommend a 25% distribution.

Mr. James Marta discussed the refund and assessment forms and allocating funds to Risk Management Reserves

**A motion was made to approve the annual shared risk plan adjustments and provide a dividend of 25% of the available refund.**

**MOTION:** Elizabeth Ehrenstrom      **SECOND:** Marti Brown      **MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** White, Kittle, Mesker, Ancheta, Rojas, Cobey, Pineda, Blankenship, Magenheimer, Ehrenstrom, Peters, Warren, Young, Schultz, Usher, Brown

**Nays:** None.

**I.4.c. FY 25/26 DEPOSIT PREMIUM CALCULATIONS**

Mr. Beverly discussed the Deposit Premium Calculations for 25/26. Total funding for a \$500,000 SIR at an 80% Confidence Level (CL) is estimated at \$18,637,903 an increase of 7.7% over current funding at the 80% CL. Total payroll is increasing 7.1%, with the underlying rate for the



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self-insured layers increasing 0.4%%. The rest of the increase is due to the excess coverage increasing an estimated 11%, or \$387,158. The individual funding increase cap of 40% is not applicable this year. The PRISM excess coverage estimate as of February 2025 is \$3,806,000, compared to the current premium of \$3,418,842.

**A motion was made to maintain funding at the 80% Confidence Level and \$500,000 SIR.**

**MOTION:** Dave Warren      **SECOND:** Elizabeth Ehrenstrom      **MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** White, Kittle, Mesker, Ancheta, Rojas, Cobey, Pineda, Blankenship, Magenheimer, Ehrenstrom, Peters, Warren, Young, Schultz, Usher, Brown

**Nays:** None.

## **I.5. LIABILITY PROGRAM**

### **I.5.a. ANNUAL BANKING PLAN ADJUSTMENTS**

Mr. James Marta gave an overview of the Annual Banking Plan Adjustments. The Executive Committee recommends approving the Banking Layer Fund adjustments as presented. The recommended dividend is 35% of the available Net Position. The assessment at 20% of the amount below the target benchmark or \$10,000 is per the NCCSIF Policy and Procedure F-4.

**A motion was made to approve the annual banking plan adjustments and distribute 35% of the available dividends and issue 20% of applicable assessments.**

**MOTION:** Elizabeth Ehrenstrom      **SECOND:** Marti Brown      **MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** White, Kittle, Mesker, Ancheta, Rojas, Cobey, Pineda, Blankenship, Magenheimer, Ehrenstrom, Peters, Warren, Young, Schultz, Usher, Brown

**Nays:** None.

### **I.5.b. ANNUAL SHARED RISK PLAN ADJUSTMENTS**

Mr. Beverly discussed the Annual Shared Risk Plan Adjustments. Based on the most recent actuary report, the Fund is estimated to have available assets of \$7,338,000 above Outstanding Liabilities at the Expected Confidence Level (CL) and \$4,750,000 over Liabilities at the 90% CL, compared to \$2,760,000 last year.

While the latest estimates show relative stability in the Shared Layer and funding over the 90% CL, the option to take on a higher SIR remains a priority, and the recommendation is not to make any refunds or assessments this year but to consider paying the CJPRMA FY 25/26 assessment installment of \$442,061 from the Shared Layer or pay off the remaining balance of \$919,487 as of July 1, 2025, including \$35,365 of interest.



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**A motion was made to approve no Shared Risk Plan refund to members and instead pay the remaining CJPRMA assessment balance of \$919,487.**

**MOTION:** Elizabeth Ehrenstrom      **SECOND:** Dalacie Blankenship      **MOTION CARRIED UNANIMOUSLY**  
**Ayes:** White, Kittle, Mesker, Ancheta, Rojas, Cobey, Pineda, Blankenship, Magenheimer, Ehrenstrom, Peters, Warren, Young, Schultz, Usher, Brown  
**Nays:** None.

**I.5.c. FY 25/26 DEPOSIT PREMIUM CALCULATIONS**

Mr. Beverly discussed the FY 25/26 deposit premium calculations. Recommend going down to a \$1 SIR.

**A motion was made to approve the FY 25/26 Deposit Premium Calculations and move to a \$1 SIR and 80% confidence level.**

**MOTION:** Elizabeth Ehrenstrom      **SECOND:** Marti Brown      **MOTION CARRIED UNANIMOUSLY**  
**Ayes:** White, Kittle, Mesker, Ancheta, Rojas, Cobey, Pineda, Blankenship, Magenheimer, Ehrenstrom, Peters, Warren, Young, Schultz, Usher, Brown  
**Nays:** None.

**I.6. PROPERTY PROGRAM APPRAISALS AND UPDATE**

Ms. Washburn discussed the property program appraisals and property program estimates for 25/26. Please plan to budget for an 5-10% increase in addition to any increase in your appraised values.

Information only, no action taken.

**I.7. RENEWAL UPDATES**

Ms. Washburn provided renewal updates for FY 25-26 for the property program, cyber program, crime program, drones and individual purchase coverages. We recommend budgeting for 5-10% increases for all other programs.

Information only, no action taken.



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**I.8. STRATEGIC PLAN UPDATE**

Mr. Beverly discussed the strategic plan update. Members requested a special board meeting in July by Zoom to give more time to discuss the strategic plan update and plans moving forward.

Ms. Wirkner discussed program administrators providing a summary of the board meetings to distribute to members after the meetings.

**A motion was made to approve the strategic plan update and request a special meeting in July.**

**MOTION:** Marti Brown      **SECOND:** Elizabeth Ehrenstrom      **MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** White, Kittle, Mesker, Ancheta, Rojas, Cobey, Pineda, Blankenship, Magenheimer, Ehrenstrom, Peters, Warren, Young, Schultz, Usher, Brown

**Nays:** None.

**I.9. POLICY AND PROCEDURE REVISIONS**

**I.9.a. P&P C-7A: Liability Counsel List - Addition of Bradley Swingle and Joseph Little**

Ms. Wirkner discussed two new additions to the defense attorney list for liability. Mr. Bradley J. Swingle was recommended by the City of Galt and Joseph Little is currently an attorney at the Caufield Law Firm.

**A motion was made approve adding attorneys Bradley J. Swingle and Joseph Little Policy and Procedure C-7A: Defense Attorney List for Liability.**

**MOTION:** Dalacie Blankenship      **SECOND:** Elizabeth Ehrenstrom      **MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** White, Kittle, Mesker, Ancheta, Rojas, Cobey, Pineda, Blankenship, Magenheimer, Ehrenstrom, Peters, Warren, Young, Schultz, Usher, Brown

**Nays:** None.

**I.9.b. P&P C-7A: Liability Counsel List - Review of Legal Panel and Rate Changes.**

Ms. Wirkner discussed the rate increases for law firms on the liability counsel list.

**A motion was made approve the approve the rate increases as presented.**

**MOTION:** Marti Brown      **SECOND:** Elizabeth Ehrenstrom      **MOTION CARRIED  
UNANIMOUSLY**



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**Ayes:** White, Kittle, Mesker, Ancheta, Rojas, Cobey, Pineda, Blankenship, Magenheimer, Ehrenstrom, Peters, Warren, Young, Schultz, Usher, Brown

**Nays:** None.

**I.9.c. Revision to Finance Policy and Procedure #F-5: Shared Risk Layer Plan Fund Adjustments**

Mr. Beverly discussed revisions to the finance policy and procedure #F-5 to align with the most current practice for adjustments, using funding contributions over a rolling ten-year period.

**A motion was made approve revisions to P&P #F-5 as presented.**

**MOTION:** Elizabeth Ehrenstrom      **SECOND:** Dave Warren

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** White, Kittle, Mesker, Ancheta, Rojas, Cobey, Pineda, Blankenship, Magenheimer, Ehrenstrom, Peters, Warren, Young, Schultz, Usher, Brown

**Nays:** None.

**I.10 Lexipol Grant Finder**

Ms. Washburn presented the Lexipol Grant Fund renewal agreement. Members discussed not utilizing grant finder.

**A motion was made to not renew the grant finder program and look at other ideas to utilize the money.**

**MOTION:** Elizabeth Ehrenstrom      **SECOND:** Daven Warren.

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** White, Kittle, Mesker, Ancheta, Rojas, Cobey, Pineda, Blankenship, Magenheimer, Ehrenstrom, Peters, Warren, Young, Schultz, Usher, Brown

**Nays:** None.

**I.11. June 18<sup>th</sup> Board of Directors Meeting Location**

Ms. Wirkner discussed a new location for the June 18<sup>th</sup> Board of Directors Meeting. The meeting will be held at the Folsom Community Center.

**A motion was made to approve holding the June 18<sup>th</sup> Board of Directors Meeting at the Folsom Community Center.**

**MOTION:** Dalacie Blankenship      **SECOND:** Dave Warren

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** White, Kittle, Mesker, Ancheta, Rojas, Cobey, Pineda, Blankenship, Magenheimer, Ehrenstrom, Peters, Warren, Young, Schultz, Usher, Brown

**Nays:** None



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**I.12. FY 25/26 Meeting Calendar and Locations**

Ms. Wirkner discussed the FY 25/26 meeting calendar and locations.

A motion was made to approve the FY 25/26 meeting calendar as presented.

**MOTION:** Tameka Usher

**SECOND:** Dave Warren

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** White, Kittle, Mesker, Ancheta, Rojas, Cobey, Pineda, Blankenship, Magenheimer, Ehrenstrom, Peters, Warren, Young, Schultz, Usher, Brown

**Nays:** None

**J. INFORMATION ITEMS**

1. Glossary of Terms
2. NCCSIF Organizational Chart
3. NCCSIF 2024-2025 Meeting Calendar
4. NCCSIF Resource Contact Guide
5. Sedgwick Who's Who in Claims –Liability Contacts
6. LWP Workers' Compensation Contact List
7. Aquatics Risk Management Webinar – May 1, 2025
8. Special Events Webinar – May 6, 2025
9. Certificate Request Form
10. Travel Mileage Reimbursement Form

These items were provided as information only.

**K. ADJOURNMENT**

The meeting was adjourned at 2:25p.m.

**Next Meeting Date:**

Respectfully Submitted,

*Tricia Cobey*

Tricia Cobey, Secretary

09/12/2025

Date