



President
Mr. Dave Warren
City of Placerville

Vice President
Mr. Jose Jasso
City of Rio Vista

Treasurer
Ms. Jen Lee
City of Rio Vista

Secretary
Ms. Jennifer Styczynski
City of Marysville

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND 2021 PLANNING SESSION AND BOARD OF DIRECTORS MEETING AGENDA

DATE: Wednesday, October 27, 2021

TIME: Breakfast available at 8:45 a.m.
Pre-Meeting Welcome & Warm-Up at 9:00 a.m.
Long-Range Planning at 10:00 a.m.

LOCATION: Rocklin Event Center – Ballroom
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. - NorCal Cities Breakfast & Introduction
10:00 a.m.

- Welcome and Introductions
- Session focus and outcomes
- Session format and ground rules
- Warm up Activity

LONG RANGE PLANNING SESSION

10:00 a.m. **A. CALL TO ORDER**

B. ROLL CALL

D. PUBLIC COMMENTS
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.



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E. 2021 LONG RANGE PLANNING TOPICS

I

10:10 a.m. pg. 6	1. Review of the Mission Statement and Survey Responses <i>Planning group to affirm the Mission Statement and review survey responses as a basis of discussion for the planning session.</i>	4
10:20 a.m. pg. 19	2. Meeting Member Needs <i>Addressing new risks and identifying what we keep doing, stop doing and add as new service initiatives.</i>	4
10:50 a.m. pg. 39	3. Increasing Risk and Pressure to Self-Insure <i>Members will review and discuss the current and desired environments and outcomes for NorCal Cities' main programs.</i>	4
pg. 42	<p>a. Property Program Structure</p> <ul style="list-style-type: none"> • Banking or Shared Layer Funding Approach • Deductible Buy Down or Aggregates • Appropriate SIR <p>b. Liability Program</p> <ul style="list-style-type: none"> • CJPRMA Funding Plans • Social Inflation and Countermeasures 	
11:45a.m.- 12:30p.m.	BREAK FOR LUNCH	
12:30p.m. pg. 51	Increasing Risks and Pressure to Self-Insure- continued	4
pg. 60	<p>c. Cyber Program</p> <ul style="list-style-type: none"> • Need basic coverage - how much is enough? • More focus on risk control <p>d. Workers Compensation Program</p> <ul style="list-style-type: none"> • COVID-19 Impact • Medical Inflation • Lack of Doctors and QME 	
1:30 p.m. pg. 69	4. Financial Stability	4
	<ul style="list-style-type: none"> • How do we maintain financial stability across hard markets? • Potential for growth 	



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2:00 p.m. **Break**

2:15 p.m. **Wrap up**
Members will review and provide feedback on the topics discussed to develop goals and objectives for completion.

BOARD MEETING

3:30 p.m. pg. 74	<p>F. CONSENT CALENDAR</p> <p><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></p> <ol style="list-style-type: none"> 1. Board of Directors Meeting Minutes – June 17, 2021 2. Check Register from June 1, 2021 to September 30, 2021 3. Investment Reports - Chandler Asset Management Short/Long Term – July 2021 to September 2021 4. FY 21/22 Liability Claims Auditing Services Agreement with Risk Management Services 5. FY 22/23 EIA Excess Workers’ Compensation Premium Estimate 6. CAJPA Re-Accreditation Draft Report and Requirements 7. Chandler Contract Amendment 	<p>A 1</p>
pg. 75 pg. 87 pg. 91 pg. 182 pg. 191 pg. 192 pg. 233		
pg. 234	<p>G. GENERAL RISK MANAGEMENT ISSUES</p> <p><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></p>	<p>I 4</p>
pg. 235	<p>H. SUMMARY OF THE SEPTMEBER 16, 2021, EXECUTIVE COMMITTEE MEETING</p>	<p>I 1</p>



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I. JPA BUSINESS

1. CAJPA Re-Accreditation Requirements

A 1

NCCSIF has received conditional accreditation with excellence pending completion of the following items. The Board may take action on the following items or provide direction.

pg. 236

a. Resolution of Non-Claim Disputes

The Board will review and may approve a resolution for resolving disputes not related to claims.

pg. 239

b. Liability MOC Amendment Naming NCCSIF

The Board will review and may approve adding NCCSIF as a covered party under the Liability MOC.

pg. 242

2. Resolution 21-01 Recognizing Michael Simmons's Contributions to NCCSIF

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The Board may approve a Resolution recognizing Michael Simmons's many years of service to NorCal Cities as a Program Administrator.

pg. 244

J. INFORMATION ITEMS

I 1

pg. 245

1. CALPELRA Conference, November 16-19, 2021, Monterey, CA

pg. 246

2. PARMA Conference, February 27- March 2, 2022, Anaheim, CA

pg. 247

3. Glossary of Terms

pg. 257

4. NCCSIF Organizational Chart

pg. 258

5. NCCSIF 2021-2022 Meeting Calendar

pg. 259

6. NCCSIF Resource Contact Guide

pg. 272

7. York Who's Who in Claims - WC and Liability Contacts

pg. 274

8. NCCSIF Travel Mileage Reimbursement Form

pg. 275

9. Insurance Requirements in Contracts (IRIC) Training – November 16, 2021

K. ADJOURNMENT

UPCOMING MEETINGS

Board of Directors Meeting- December 16, 2021

Police Risk Management Committee Meeting – February 10, 2021

Executive Committee Meeting - March 24, 2021

Claims Committee Meeting - March 24, 2021

Risk Management Committee Meeting - April 21, 2021

Board of Directors Meeting - April 21, 2021



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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.

Q1 What will our members value in the future?

Answered: 16 Skipped: 0

#	RESPONSES	DATE
1	Stable, predictable and more comprehensive financing of risks.	10/8/2021 10:08 AM
2	Controlled insurance costs / access to wide array of training opportunities	10/7/2021 1:29 PM
3	The collective benefit of stable rates and reliable expertise in the insurance market.	10/7/2021 10:05 AM
4	Safety Programs, Limit Liabilities and Risks	10/7/2021 9:33 AM
5	Reasonable Rates for property insurance. If the rates keep going up it will be cheaper to not have any insurance at all.	10/7/2021 8:16 AM
6	Good asset/cost management	10/6/2021 4:06 PM
7	Cyber Insurance, affordable property insurance.	10/6/2021 3:32 PM
8	Comprehensive insurance coverage at competitive rates. Strong financial planning to ensure the JPA has adequate reserves to weather future shock claims. Continued education in the best practices for mitigating potential risks.	10/6/2021 11:45 AM
9	Information and education of risks and how to mitigate them. Best and most appropriate coverage for the lowest price at the desired level of customer service.	10/5/2021 8:34 AM
10	Main value to any City affordability with information & best management practices relating to changing legislation related to Pandemic/COVID-19 Vaccine Liability, Catastrophic events Comparison of Risk Management Practices at local, federal and state levels and providing best practices that can reduce exposure.	9/27/2021 11:46 AM
11	Highly valued	9/27/2021 7:27 AM
12	Stability in rates. Coverage with limits that meet their needs. High confidence levels to prepare for the unknown. Good communication and meeting planning.	9/23/2021 1:42 PM
13	Ultimately, stability in cost of coverage is what members value. Part of that is in recognizing that costs are prone to cyclic activity and paradigm shifts, and the best way to combat the ebb and flow is to reserve at higher confidence levels.	9/23/2021 1:03 PM
14	The continued value of being in a pool to keep all of our insurance reasonable.	9/22/2021 1:33 PM
15	Ideas and strategies to keep our premium costs low.	9/22/2021 12:07 PM
16	Continued, comprehensive coverage and reasonable rates	9/22/2021 10:21 AM

Q2 What kind of insurance products will they need?

Answered: 16 Skipped: 0

#	RESPONSES	DATE
1	Standard P&C coverage transitioning to a more parametric type coverage that focuses on protecting income from unexpected risks/expenses.	10/8/2021 10:08 AM
2	Insurance products that evolve with current needs	10/7/2021 1:29 PM
3	All products offered currently. With climate change I expect new products to be developed and others excluded from coverage.	10/7/2021 10:05 AM
4	n/a	10/7/2021 9:33 AM
5	More cyber security insurance	10/7/2021 8:16 AM
6	liability, W/C, auto, cyber, crime, ID fraud, DWR, airport	10/6/2021 4:06 PM
7	risk assessments to prioritize investment needs.	10/6/2021 3:32 PM
8	In addition to the current plan offerings, expanded coverage for cyber attacks, social unrest, and wildfires.	10/6/2021 11:45 AM
9	What we have now with an increase in coverage for cyber exposures.	10/5/2021 8:34 AM
10	Current ones that are available and any additional relating to pandemic related relief.	9/27/2021 11:46 AM
11	Recently what we have and more on cyber security, fire, and water management.	9/27/2021 7:27 AM
12	I would assume new ones may be on the market in five years. But, if some coverages start to go away, like cyber, maybe we would want to by some type of new insurance which would be a general blanket coverage for anything. Not sure if that exists or will exist.	9/23/2021 1:42 PM
13	Same as current while watching for trends like Cyber exposure. We might need to look at adjusting pool layers, excess providers, etc.	9/23/2021 1:03 PM
14	The same as we have now but enhanced cyber coverages.	9/22/2021 1:33 PM
15	Same - Workers comp, liability, property/auto, cyber insurance	9/22/2021 12:07 PM
16	Full suite of property (including all sub-coverages of APIP), liability, and worker's compensation	9/22/2021 10:21 AM

Q3 What kind of services will they need?

Answered: 16 Skipped: 0

#	RESPONSES	DATE
1	Technical expertise in a variety of areas - regulatory, legal, IT, finance, operations, that are interrelated and pose risk to the city.	10/8/2021 10:08 AM
2	Comprehensive adjusting services - particularly for Workers Comp	10/7/2021 1:29 PM
3	Reliable expertise in the insurance market	10/7/2021 10:05 AM
4	Due to our size I think it might be a good investment to look into a Nurse program for WC similar to Company Nurse as a JPA. I used a similar program at a previous employment and this step in work injuries provided more accurate information from the injured employee. Also, Company Nurse has other options related to COVID-19 exposures, etc.	10/7/2021 9:33 AM
5	Same as we have now. More emphasis on safety training and any training that will reduce claims.	10/7/2021 8:16 AM
6	claims adjusters that are savvy and get claims resolved	10/6/2021 4:06 PM
7	wildfire hardening.	10/6/2021 3:32 PM
8	More online tools, training, and risk management support.	10/6/2021 11:45 AM
9	Administrative and Risk Control consulting	10/5/2021 8:34 AM
10	training and resources at local, state and federal levels.	9/27/2021 11:46 AM
11	They will need the existing Insurance coverage, and possibly electric car charge stations, solar panel insurance.	9/27/2021 7:27 AM
12	More financial coverage as costs keep increasing.	9/23/2021 1:42 PM
13	Small cities need services that will come in and totally handle something from start to finish. While having a consultant like Sedgwick provide templates, etc is helpful, sometimes cities don't have the labor hours to take that template and make it their own. While I'm sure Sedgwick provides this sort of thing, I wonder how often it's being used. Basically, services that handle everything from beginning to end.	9/23/2021 1:03 PM
14	Perhaps enhancements to current services.	9/22/2021 1:33 PM
15	As we are a small agency, the hands on administrative support in helping us with filing and administering claims is important.	9/22/2021 12:07 PM
16	Risk services to handle WC and liability claims, IRIC, safety	9/22/2021 10:21 AM

Q4 What is working well right now that we should push more resources toward?

Answered: 16 Skipped: 0

#	RESPONSES	DATE
1	Claims and litigation management, funding for group purchases of services like sidewalk repair, body cams, etc., and more staff assistance with updating policies, training, etc.	10/8/2021 10:08 AM
2	Everything seems to be working fine	10/7/2021 1:29 PM
3	Training and risk management	10/7/2021 10:05 AM
4	Risk Management - for safety programs and initiatives	10/7/2021 9:33 AM
5	Safety Training	10/7/2021 8:16 AM
6	risk management	10/6/2021 4:06 PM
7	getting the right defense attorneys.	10/6/2021 3:32 PM
8	Overall, the JPA is working well. However, it will need to continually evolve with the changing risks patterns experienced by its members.	10/6/2021 11:45 AM
9	It would be worthwhile to have additional education for members on how the pool works, and what the financial reports mean. For example, how the layers work, how claims get paid, what does net position in the pool mean, etc.	10/5/2021 8:34 AM
10	Management Training	9/27/2021 11:46 AM
11	Prompt and reliable customer services.	9/27/2021 7:27 AM
12	I think the training offerings have been interesting. I attended one, but didn't like the trainers. So, I think getting really quality trainers would be worth the investment.	9/23/2021 1:42 PM
13	The relationship with Sedgwick I think is one of the most beneficial, if we can get all the cities to use it.	9/23/2021 1:03 PM
14	I believe that NCCSIF is on the right path so it's hard to identify where more resources are needed at this time.	9/22/2021 1:33 PM
15	Alliant has a friendly, helpful staff, thank you. Sedgwick representatives Dori and Jill are helpful as well.	9/22/2021 12:07 PM
16	Prevention on WC and liability	9/22/2021 10:21 AM

Q5 What should we stop doing?

Answered: 16 Skipped: 0

#	RESPONSES	DATE
1	Can cut down on the number of in-person meetings with Zoom being a factor now but still need to meet in person regularly.	10/8/2021 10:08 AM
2	Nothing	10/7/2021 1:29 PM
3	I don't have any suggestions	10/7/2021 10:05 AM
4	Nothing	10/7/2021 9:33 AM
5	Don't know	10/7/2021 8:16 AM
6	poor claims management services	10/6/2021 4:06 PM
7	N/A	10/6/2021 3:32 PM
8	Try to minimize the amount work required to prepare annual insurance renewals if possible.	10/6/2021 11:45 AM
9	No suggestions.	10/5/2021 8:34 AM
10	All resources currently available are adequate and needed.	9/27/2021 11:46 AM
11	Not sure	9/27/2021 7:27 AM
12	Can't think of anything at this time.	9/23/2021 1:42 PM
13	Nothing that I can think of.	9/23/2021 1:03 PM
14	?	9/22/2021 1:33 PM
15	There has been some turnover with Sedgwick claims administrator staff and that has been difficult; new workers comp rep needs some customer service improvement. Dori is good though.	9/22/2021 12:07 PM
16	Marathon meetings; in person meetings	9/22/2021 10:21 AM

Q6 Should NCCSIF have a growth goal – Why or Why Not?

Answered: 16 Skipped: 0

#	RESPONSES	DATE
1	Traditionally most pools have not actively competed with each other, but with pressure to take on more risk we may need to rely more on growth from partnering with other pools than growing the group itself, though both should be pursued.	10/8/2021 10:08 AM
2	To the extent organizational growth better balances and reduces ultimate costs, yes.	10/7/2021 1:29 PM
3	Yes, but I think we should be very considerate of the process and who we allow to join.	10/7/2021 10:05 AM
4	Depends if there's a need.	10/7/2021 9:33 AM
5	Yes. The more members we have the lower everyone's costs should be as more jurisdictions contribute to the pool.	10/7/2021 8:16 AM
6	No, we have enough participants	10/6/2021 4:06 PM
7	yes, strategic growth. city managers should talk to other city managers in their area.	10/6/2021 3:32 PM
8	Yes, I believe NCCSIF should explore growing the JPA to help "spread the pain" while maintaining its strong culture and business values.	10/6/2021 11:45 AM
9	A growth goal would increase the size of the pool and add diversification to the portfolio of cities. This could decrease overall risk, if the cities added were not more risky entities, either through location (e.g. wildfire or flood exposure) or experience (high workers' comp or liability exposures)	10/5/2021 8:34 AM
10	Growth would be beneficial with an analysis of risk	9/27/2021 11:46 AM
11	Yes, the NCCSF should have a growth goal. The bigger pool will translate better pricing and positive competition.	9/27/2021 7:27 AM
12	I think we should have a discussion on pros/cons of growing. There is value in growth that some members may not be aware of. It just has to be strategic.	9/23/2021 1:42 PM
13	I don't think growing in and of itself is good or bad, but I do think we need to always be on the lookout for new members who will add to the value of the group. I don't think blatant marketing is needed. I think all members, and admins, should be regularly advised to keep in mind who they think might be a good addition.	9/23/2021 1:03 PM
14	There has been some talk about exploring adding more cities/agencies to the pool? Perhaps the Board should explore this option.	9/22/2021 1:33 PM
15	<u>I am interested in why some members do not participate in all insurance plans, are we not competitive?</u>	9/22/2021 12:07 PM
16	Growth might be okay if new members were well vetted for risk reduction measures. In this coverage climate, it might be detrimental to bring on new members that become the most risky in the pool. We should use the opportunity to strengthen the pool.	9/22/2021 10:21 AM

Q7 How is your city's projected financial health?

Answered: 16 Skipped: 0

#	RESPONSES	DATE
1	Just a few years ago Oroville was going to go broke - COVID impact has ultimately helped most members (?) at least in the short term. But the bills are still out there for most.	10/8/2021 10:08 AM
2	It is fine	10/7/2021 1:29 PM
3	Good	10/7/2021 10:05 AM
4	Dixon is currently at at time of growth and increased expenditures due to development and recovery from 20-21. Although, the economic climate has significantly improved compared to last year, it's projected the City's revenues will be slow to keep up with expenditures over the next 5 years. Based upon our 2022 budget our reserves are about 29%.	10/7/2021 9:33 AM
5	Getting better. We are adding about 100 units of housing per year for the next several years.	10/7/2021 8:16 AM
6	Good	10/6/2021 4:06 PM
7	N/A	10/6/2021 3:32 PM
8	In the short-term, relative good for a small foothill City. There are many challenges that we face long-term that could negatively affect the City's financial health (e.g., wildfires, less than reliable utilities like P.G.&E., unfunded pension liabilities, and never ending unfunded State mandates.)	10/6/2021 11:45 AM
9	If managed properly, our financial health is strong. As we approach build out, alternate revenue streams need to be explored to maintain service levels and improve facilities.	10/5/2021 8:34 AM
10	The City experience a great loss of revenue due to COVID-19 pandemic, however, we anticipate moving forward there will be some recovery as well as growth due to new housing projects.	9/27/2021 11:46 AM
11	Projected financial health is fairly strong.	9/27/2021 7:27 AM
12	Our City is very stable. More than most.	9/23/2021 1:42 PM
13	Excellent. The Risk fund is also in excellent shape.	9/23/2021 1:03 PM
14	We are in excellent shape so far.	9/22/2021 1:33 PM
15	Stable, but we run on a lean budget.	9/22/2021 12:07 PM
16	Good, given current and forecasted demands on resources. Property coverage, health insurance, and pensions continue to be wildcards and make budgeting less comfortable.	9/22/2021 10:21 AM

Q8 Are there resources/services that NCCSIF could provide that would help the city?

Answered: 15 Skipped: 1

#	RESPONSES	DATE
1	Not at this time	10/7/2021 1:29 PM
2	A primer on the work comp process that is available online at the touch of a button (e.g. a video or recorded PPT presentation)	10/7/2021 10:05 AM
3	I think with so many new faces in leadership positions due to increased retirements and turnover in many cities, I recommend a webinar in Risk Management and Liability training that describes their role and their responsibilities in managing Risks and how that impact's the JPA. We have many new staff from private sector and are not familiar with how the City's insurance programs work. I will admit, for me personally although I came from another public entity and involved in the JPA it was a web as the new manager of connecting the dots to really grasp the value in the overall program. I think the face to face orientation meetings are helpful, it's nice to have a webinar for quick access and for some who may need a refresher. You may already have something like this but just thought I'd put it out there...	10/7/2021 9:33 AM
4	On Site Safety Training is always helpful	10/7/2021 8:16 AM
5	Risk mgmt/claims mgmt	10/6/2021 4:06 PM
6	corelogic testing for properties, a fire mitigation contractor visit each city location valued over \$1.5M?	10/6/2021 3:32 PM
7	Continue to strive for competitive insurance premiums and offer expanded risk management services.	10/6/2021 11:45 AM
8	Risk Control services that are currently underutilized by the City.	10/5/2021 8:34 AM
9	All resources are great, the City needs to use all avenues of assistance for risk needs.	9/27/2021 11:46 AM
10	Absolutely.	9/27/2021 7:27 AM
11	Additional training opportunities for Cal/OSHA required items.	9/23/2021 1:42 PM
12	None that I can think of. We just need to always be aware of our exposures and watching for solutions and resources to help with those exposures.	9/23/2021 1:03 PM
13	We are happy so far with NCCSIF services.	9/22/2021 1:33 PM
14	On-line portals are great.	9/22/2021 12:07 PM
15	None come to mind	9/22/2021 10:21 AM

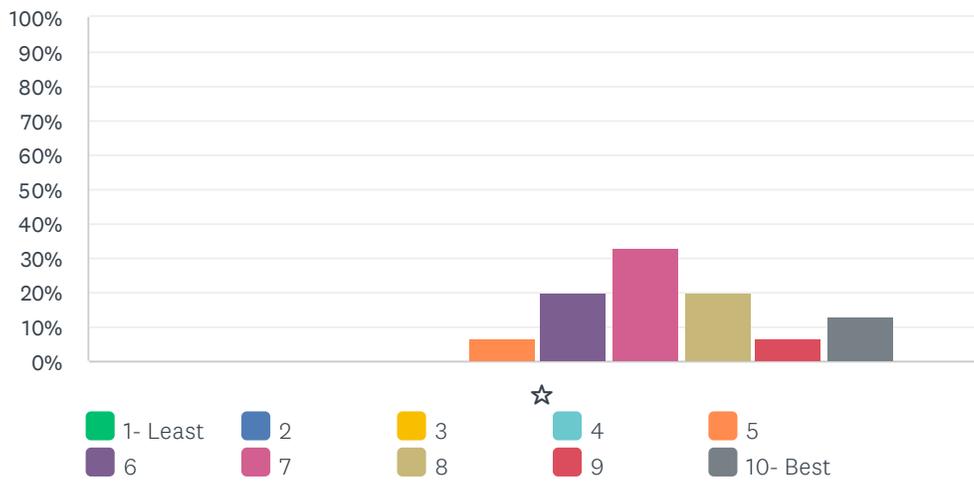
Q9 What do you feel are the greatest threats of risk towards our members?

Answered: 16 Skipped: 0

#	RESPONSES	DATE
1	Erosion of trust in government and diminishing immunities, financial risks from pensions, ability to adequately staff and maintain operations and infrastructure.	10/8/2021 10:08 AM
2	Insurance costs	10/7/2021 1:29 PM
3	Work Comp	10/7/2021 10:05 AM
4	the uncertainty of COVID with staff, business strategies and economic climate	10/7/2021 9:33 AM
5	Property insurance rates increasing may drive away some members to less expensive alternatives (if they exist) or not carrying property insurance at all.	10/7/2021 8:16 AM
6	poor claims management	10/6/2021 4:06 PM
7	fires, cyber attack exposure, community view towards police department, wire transfer fraud, cyclist injuries, homelessness and mental health resources	10/6/2021 3:32 PM
8	Wildfires, unfunded pension liabilities, and unfunded State mandates.	10/6/2021 11:45 AM
9	Economic - Fear that a bubble is being developed in the housing market similar to 2007-08 conditions that could bring down the whole economy, inflation Risks - Wildfire, Police Liability and the trend in jury awards	10/5/2021 8:34 AM
10	Claims involving matters that should have been addressed with better training and risk management protocols.	9/27/2021 11:46 AM
11	The increasing insurance cost.	9/27/2021 7:27 AM
12	Cyber crime / liability. Claims related to Police Departments. Natural disasters.	9/23/2021 1:42 PM
13	I feel the lack of tort reform legislation is the greatest risk. NCC should join other JPAs in, and put more resources towards, championing tort reform. As long as someone can sue any city for \$50mil, our cost of coverage is going to continue to rise.	9/23/2021 1:03 PM
14	Huge cyber threats and the continuing fires.	9/22/2021 1:33 PM
15	Liability claims can be costly and increase our risk.	9/22/2021 12:07 PM
16	The industry itself seems to be providing the greatest risk today. Otherwise, fire, flood, and police operations seem to be the greatest threats.	9/22/2021 10:21 AM

Q10 How do you feel we are doing managing those risks?

Answered: 15 Skipped: 1



	1- LEAST	2	3	4	5	6	7	8	9	10- BEST	TOTAL	WEIGHTED AVERAGE
☆	0.00%	0.00%	0.00%	0.00%	6.67%	20.00%	33.33%	20.00%	6.67%	13.33%	15	7.40
	0	0	0	0	1	3	5	3	1	2		

#	PLEASE EXPLAIN	DATE
1	We are covering the basics and a bit more but never enough time or resources to do all that is needed. And there are plenty of risks that we overlook or we should anticipate better.	10/8/2021 10:08 AM
2	I value Alliant's expertise and professionalism.	10/7/2021 10:05 AM
3	COVID is still fairly new, I think NCCSIF has done their best to manage these concerns. Eric has done an excellent job providing information quickly.	10/7/2021 9:33 AM
4	The difficulty with paying for insurance is that it is not something the public can see as a high value of how their precious tax dollars are spent. Keeping these costs under control allows us to spend more money on direct services people want and can enjoy.	10/7/2021 8:16 AM
5	although not all claims are handled poorly, or are processed incorrectly, the number that are is unacceptable	10/6/2021 4:06 PM
6	N/A (alliant response)	10/6/2021 3:32 PM
7	NCCSIF is blessed with an incredible Team of professionals who are doing an excellent job navigating the ever changing risk environment cities are facing.	10/6/2021 11:45 AM
8	You are managing them to the best of your ability, however most of the risks are outside of our control (e.g. jury awards, Police liability, wildfires, etc.)	10/5/2021 8:34 AM
9	We have had great response time and information when inquiring.	9/27/2021 11:46 AM
10	Fairly well.	9/27/2021 7:27 AM
11	I think NCCSIF is working hard to mitigate risks and help members make good choices as a group.	9/23/2021 1:42 PM
12	I don't think we're doing anything poorly: it's just a tough environment, that's getting tougher , and it's making it financially difficult on members. I think we're doing as well as other entities, but I think we need to get all of our member entities' buy-in of programs, like Body Worn Cameras. We also need to shift our cultures, and get buy-in from member entity staff, to get	9/23/2021 1:03 PM

NCCSIF Strategic Planning Session Survey

acceptance of understanding that we must change our policies, procedures, and opinions regarding the things which are generating liability (ie: we don't inspect our sidewalks, we wait for complaints).

13	I think more education on claim settlements would be beneficial. I know it can be frustrating for members to see the settlement amounts on some of the WC or liability claims. Understanding the rationale, and attorneys present during claim settlement discussions is beneficial.	9/22/2021 12:07 PM
14	Fire and flood risks are often out of our hands at the city level. If it's possible to place a bigger emphasis on police training and risk reduction, we might see a difference.	9/22/2021 10:21 AM

Q11 Are there things you think we should be doing differently?

Answered: 15 Skipped: 1

#	RESPONSES	DATE
1	Keep thinking ahead and not assume everything will continue the way it always has.	10/8/2021 10:08 AM
2	No	10/7/2021 1:29 PM
3	I think the 1 on 1 sessions with the member jurisdictions are very helpful primarily because we can ask questions that we would not be able to during the meetings.	10/7/2021 10:05 AM
4	No, we are pleased overall. Last month our WC analyst changed with Sedgwick's recommendation. This change has allowed for us to have quick response and more attention to our day to day comp claims.	10/7/2021 9:33 AM
5	I wonder if you could simply provide some of the services you contract out directly. There are a lot of different players to keep track of.	10/7/2021 8:16 AM
6	Making sure the W/C claims and liability claims employees are properly trained and supervised.	10/6/2021 4:06 PM
7	time to take action on identifying wildfire risks and mitigation efforts.	10/6/2021 3:32 PM
8	Freshen up the NCCSIF website by making it more attractive, user friendly, and provide more one-stop shopping resources to our members.	10/6/2021 11:45 AM
9	Do not know if it is possible, however getting solid quotes for coverage earlier in the year, would be helpful from a budgeting aspect. Also, there are concerns with Sedgwick and their handling of cases.	10/5/2021 8:34 AM
10	None that we can mention.	9/27/2021 11:46 AM
11	I do not have enough knowledge to give this suggestion yet.	9/27/2021 7:27 AM
12	Not that I can think of now.	9/23/2021 1:42 PM
13	Not really. We should probably regularly look at our excess providers to ensure we are getting reasonable value from them in comparison to other providers.	9/23/2021 1:03 PM
14	More education on how all members can manage their claims and reduce costs.	9/22/2021 12:07 PM
15	Nothing aside from items stated above.	9/22/2021 10:21 AM



**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
October 27, 2021**

LRP Item E.2.

MEETING MEMBER NEEDS

TOPIC: Members will review and provide additional feedback and context to the survey responses, 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.

To assist in framing the discussion please see the attached pages from the Association of Governmental Risk Pools’ (AGRiP) publication - “Framing the Future: A Guide to Strategic Foresight”. To assist in identifying trends we have also attached a set identified by AGRiP members a few years ago. Members may consider these and others, *including legal trends*, and whether they are increasing or decreasing.

DISCUSSION POINTS:

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

ATTACHMENTS: AGRiP Strategic Forecasting Framework and Trends; Common Questions

NOTES:

HOW DO PUBLIC ENTITY POOLS USE STRATEGIC FORESIGHT?

AGRiP members use strategic foresight when they want to anticipate the future, innovate new products or services, or strengthen their membership advantages.

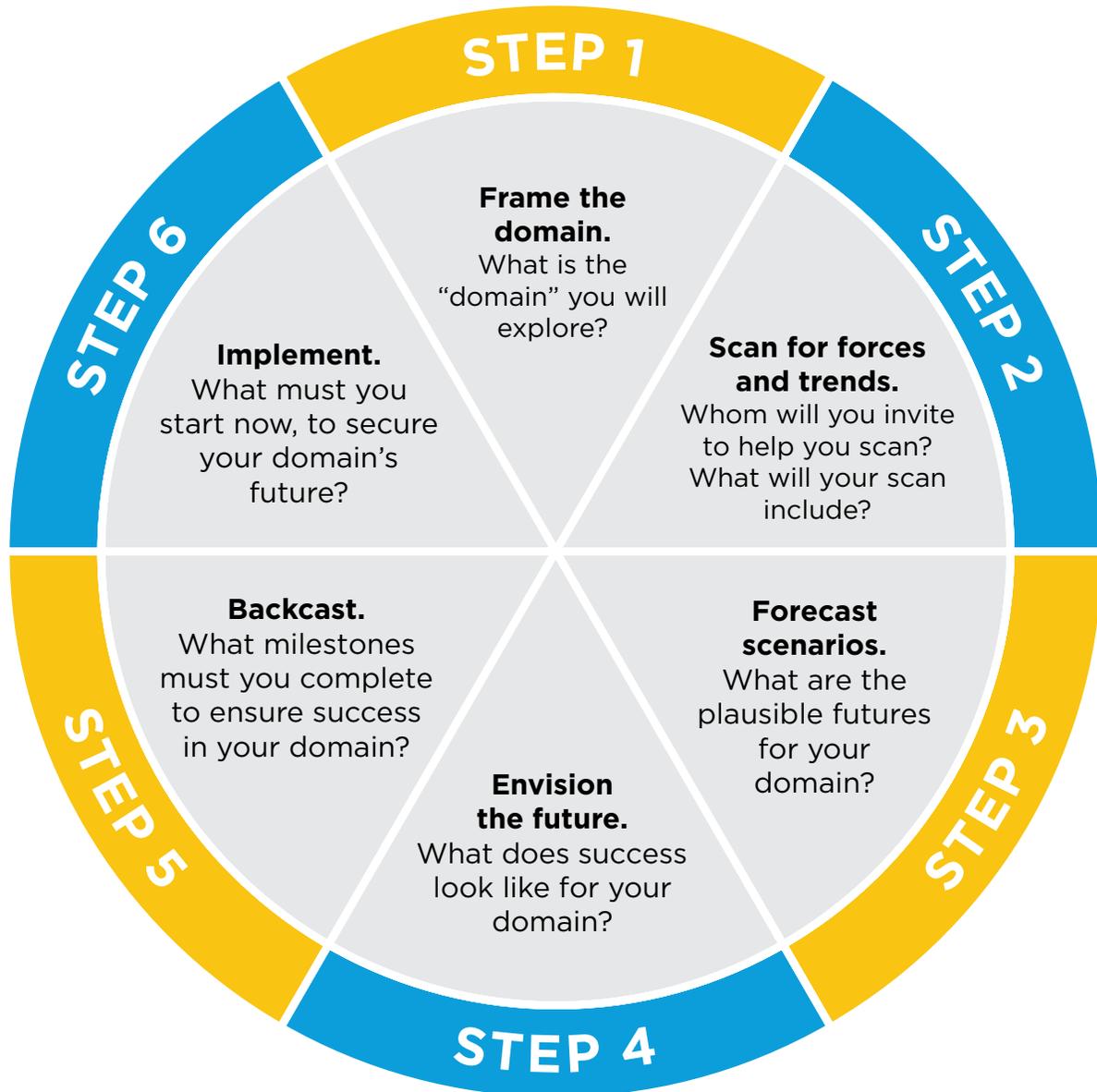
Some pools have used strategic foresight as part of an annual Board planning meeting. Others have used it to guide work on a very important or targeted project (like starting a new line of coverage).

One AGRiP pool of public schools wanted to anticipate the impact charter schools could have on their members and their pool. Should the pool expand to cover charter schools, or not? The pool used a strategic foresight process, including trends analysis and scenarios, to determine the impact of either choice.

Strategic foresight has six steps: Frame the domain; Scan for trends; Forecast scenarios; Envision the future; Backcast; and Implement.

Strategic foresight gives your pool a long-term strategic advantage because it helps you focus on what's coming next, not what has happened in the past.

6 STEPS OF FORESIGHT RECAP



Step 2 of the foresight process is important to engage deeper, unbiased thinking.¹ And, Step 2 might take longer than you initially anticipate. Researching trends to be sure they're valid, verifying a trend's direction, and creating a solid list of trend citations can be a lot of work – but it's important work that pays off in terms of outcomes. Just like we illustrated in that exercise at the CEO Institute, a trend should be:

- Identified as increasing or decreasing
- Documented by or from a credible, external source

When you're looking at trends, you're looking outside of your pool at all that's going on around you. Don't worry at this point about whether or how the trends you identify will have an impact on your pool or its membership – just be sure they're real trends and not opinions.

What trends should you explore? We recommend using a “STEEP” approach to identify trends:

Social Trends	Examples: consumer behavior, demographics, religion, lifestyles, values, media, advertising.
Technology Trends	Examples: innovation or advances in communication, energy, transport, research and development, patent regulations and life-cycle of products.
Economic Trends	Examples: interest rates, tax rates, international trade, savings, inflation, subsidies, availability of jobs and entrepreneurship.
Environmental Trends	Examples: ecosystem factors such as water, wind, food, soil, energy, pollution and environmental regulations.
Political Trends	Examples: political stability, regulation of monopolies, tax policies, price regulations, consumer protection, jurisdiction and trade unions.

¹ Read “[Understanding Bias in Decision-Making](#)” in AGRiP's Intelligence.

Building multiple scenarios based upon a set of selected trends will help you identify the spectrum of possible futures your pool could face. All the scenarios you build should meet three critical criteria:

- 1. Plausible** - it should be reasonable to assume the scenario could actually happen.
- 2. Relevant** - the scenario should be connected to things the pool is doing or exploring, or to things that others in the industry are doing or exploring.
- 3. Challenging** - the scenario should test the pool's status quo or demand something more from the pool (or the industry) than is currently demanded.

If you're new to scenarios, here are several types to get you started:

The official future. This is sometimes called your "baseline" scenario. It assumes your pool will proceed along the path it's been on for some time. If your pool is risk-averse, this scenario assumes you'll continue to be risk-averse. If your pool is an early adopter of technology, make that part of your baseline scenario. This is your "business as usual" scenario.

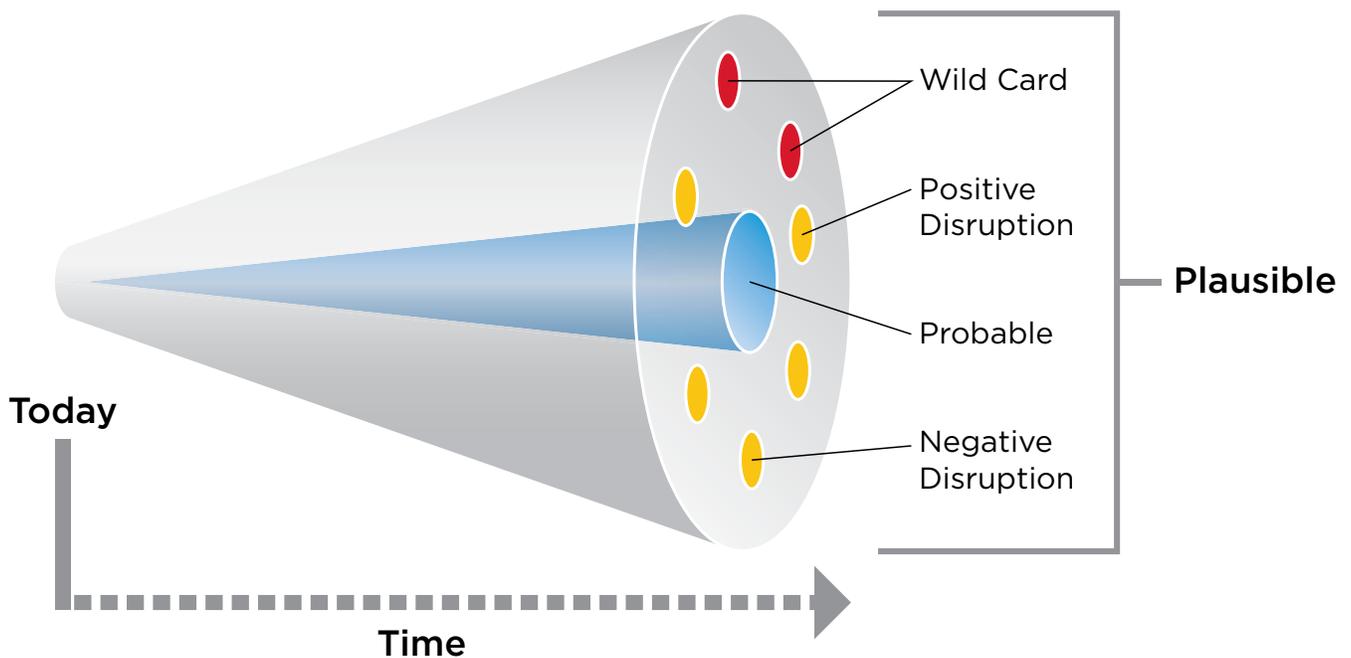
Watch and wait. After considering trends likely to impact your pool, what happens if you watch and wait, doing nothing to respond to trends? [Note: if "watch and wait" is your pool's traditional response to changes in the industry, then this scenario is the same as your "official future" and you shouldn't do both.]

Negative disruption. Ask yourself, "What plausible disruption could happen that would have a negative impact on our domain? Disruptions are usually events that happen to your domain from an outside influence (e.g. a change to a law, a competitor moving into your market). However, negative events can also be internal (e.g. someone on the pool staff arrested for illegal activity). Regardless of whether you choose an internal or external disruptive event, it must be plausible.

Positive disruption. Similar to the negative disruption above, what positive disruptions could impact your domain?

Blue sky. Writing a blue-sky scenario in which your domain catches several lucky breaks can be useful. Imagine you secure the right talent, the right legislation, the right loss trends, and more. What kind of scenario can you envision?

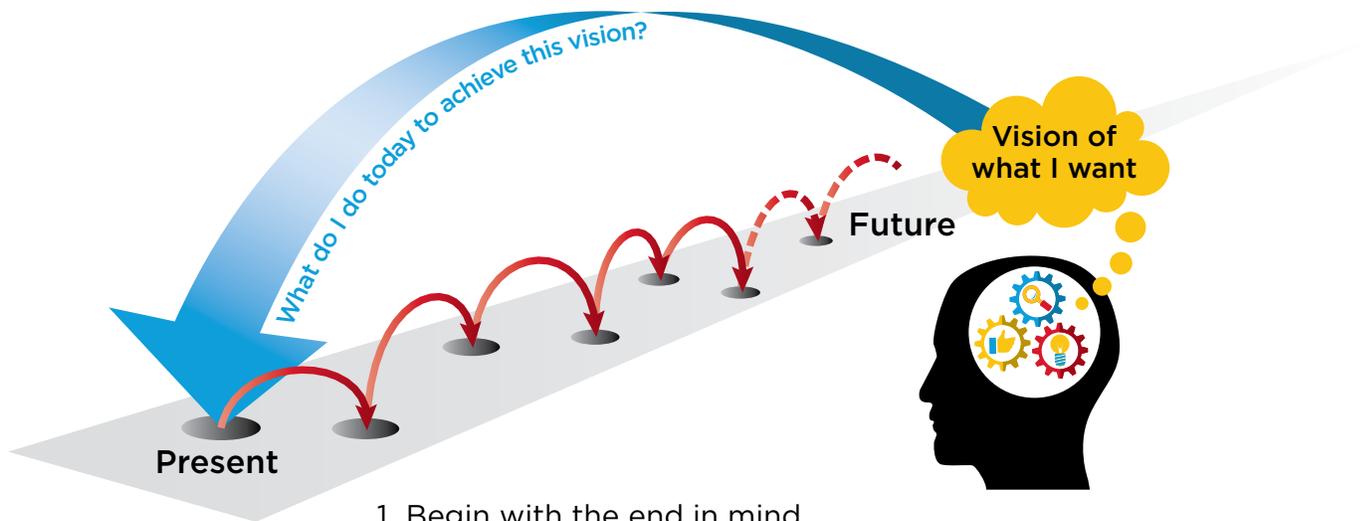
DESIGNING SCENARIOS: CONE OF PLAUSIBILITY



The Cone of Plausibility is a tool used in foresight to help users understand that the scenarios they develop need to fall within upper and lower limits of plausibility. If your scenarios aren't plausible, they won't be credible with your audience. Boards and management teams should ask themselves, "What scenarios are plausible?"

*STEP 5: BACKCASTING – MOVING FROM THE FUTURE TO THE PRESENT

The next step is to work backwards, from the future to today, in an exercise called “Backcasting.”



1. Begin with the end in mind
- >2. Move backwards from the vision to the present
3. Move step by step towards the vision

Starting with the vision statement you created for each transformational factor, and working backwards to today, create a list of milestones your pool will have to reach to achieve each vision. The first milestone you list should be closest in date to your vision. So if you have a 20-year vision, your first milestone might be 15 years from today.

Continue to work your way backwards from the future into the present. Depending on your vision and timeline, milestones might not be evenly spaced. The closer you get to today's date, the easier it might be to define more specific and shorter time delineated steps. For example:

Our vision	By 2036, our pool will be a Best Place to Work, recognized for its high levels of trust and collaboration among employees, members, and partners.
Milestone #5 (15 years from now)	<ul style="list-style-type: none"> › We'll celebrate our tenth year in a row of being a "Best Place to Work." › Our pool's employee retention (not including retirements) will be 90 percent or higher. › All member growth and retention metrics will be defined and targets will have been met for at least five consecutive years. › Member committees will be robust and active, with frequent applications for committee participation and at least 80 percent attendance. › Key partnerships including actuarial review, independent financial auditors, independent claims review, medical management and bill review, nurse case management services, and litigation management will be contracted with outcome measures, performance standards reported annually, provisions for regular RFP, and comparisons based upon both cost and service delivery.
Milestone #4 (10 years from now)	<ul style="list-style-type: none"> › We'll celebrate our fifth year in a row of being a "Best Place to Work." › We'll have fully defined all membership growth and retention metrics, with two years of data collection and refinement complete. Data measurement toward goals will begin this year. › We'll have completed the transition of contracts for independent claims review and litigation management to define and include outcome measures.
Milestone #3 (7 years from now)	<ul style="list-style-type: none"> › We'll celebrate our second year in a row of being a "Best Place to Work." › We'll have fully defined all membership growth and retention metrics, and will be ready to collect data starting next year. › We'll have completed the transition of contracts for medical management and bill review, and nurse case management services, to define and include outcome measures.
Milestone #2 (4 years from now)	You get the idea! Keep going...
Milestone #1 (1 year from now)	

More Young Adults Living with their Parents

Between 1990 and 2015, the proportion of 18 to 34 year old Americans living with their parents increased from 24 percent to 33 percent.

Source: U.S. Department of Transportation, *Beyond Traffic 2045*

Fewer Young People Driving

In 2009, Americans aged 18 to 34 drove 21 percent fewer miles than the same age cohort in 2001. Nearly one in five young adults does not have a driver's license. The decline in licensure rates among young adults over the past decade has resulted in 3 million fewer drivers on the road than there would have been had the licensure rates remained what they were 10 years ago.

Source: U.S. Department of Transportation, *Beyond Traffic 2045*

Increasing Urban Migration

In the first decade of the 2000s, the U.S.'s urban population grew by 12.1 percent, outpacing the nation's overall 9.7 percent growth rate. In the U.S., 48 urbanized areas account for more than half the entire urban population.

Source: U.S. Census Bureau

Seniors and Youth Using More Public Transit

Public transit use by older Americans increased by approximately 40 percent over the past decade and adults under the age of 30 are more than twice as likely as their older counterparts to use transit.

Source: U.S. Department of Transportation, *Beyond Traffic 2045*

Suburbs are Growing

Three-fourths of all population growth since 1980 has occurred in the suburbs. Today, nearly one-half of all Americans live in suburbs. Jobs are moving too. In 2010, the number of jobs in metropolitan areas located more than 10 miles from downtown was nearly double the number of jobs located fewer than three miles from downtown.

Source: U.S. Department of Transportation, *Beyond Traffic 2045*

Increase in Alternative Legal Resolutions

As financial support declines, courts are more discerning about which cases truly need judicial intervention. Alternatives: mediation, alternative dispute resolution (ADR), new court tech including virtual courtrooms, and user-pays model for commercial matters.

Source: Thomson Reuters, <http://static.legalsolutions.thomsonreuters.com/static/pdf/the-future-of-the-courts-whitepaper.pdf> and <http://whoswholegal.com/news/analysis/article/32479/mediation-2015-trends/>

Increase in Health Care Delivery Options

Cost pressures, changing staffing models, technology advancements, and consumer preferences are creating a business case for “everywhere care.” This trend shifts care from hospitals to lower-cost settings to improve care efficiency and cost-effectiveness, and creates new revenue opportunities for traditional health care providers and new market entrants.

Source: Deloitte, *2016 Global Healthcare Outlook*

Increasing Cyber Security Risks

As highly visible cyber breaches occur with growing regularity, most technology executives believe that they are losing ground to attackers. Traditional “protect the perimeter” technology strategies seem insufficient and organizations have difficulty quantifying the impact of risks and mitigation plans. Much of the damage results from an inadequate response to a breach rather than the breach itself.

Source: McKinsey & the World Economic Forum, *The Rising Strategic Risks of Cyberattacks*.

Increasing Use of Digital Currency

Bitcoin is a global, digital currency that is cheaper than traditional payment systems, makes it harder to dupe the system due to its cryptography and open, public ledger, and moves from sender to receiver instantly. Whether Bitcoin survives as the world’s first digital currency or not, the blockchain and related tech has the potential to transform how assets are transferred and fees collected.

Source: Alliance for Innovation, *Next Big Things*

Increasing Fee-Based Transportation

It is now technically feasible for a transportation agency to charge individual road users for their use of infrastructure and their contributions to congestion, emissions, and wear and tear on roads by using GPS applications, smartphones, image-recognition software, and automated payment systems. In comparison, fuel taxes, sales taxes, general-fund revenues and tolls are crude instruments

Source: U.S. Department of Transportation, *Beyond Traffic 2045*

More Nanotechnology

Nanotechnology is a broad term that covers many areas of science, research and technology. Everything, when miniaturized... has new properties, regardless of what it is. This is what makes nanoparticles the materials of the future. They have strange chemical and physical properties compared to their larger-partial kin. The thing that matters about nanoparticles is their scale.

Source: Rebecca Boyle, "7 Amazing Ways Nanotechnology is Changing the World," *Popular Science*, November 14, 2012

Increasing Climate Change

Over the next 20 years, climate change will be the most important resource issue facing communities. Not only are climate change events like rainstorms, hurricanes and tornadoes growing more intense, the cost of their damages is increasing over time.

Source: Aylett, Alexander. 2014. *Progress and Challenges in the Urban Governance of Climate Change: Results of a Global Survey*. Cambridge, MA: MIT.

Greater Food Insecurity

As the planet gets hotter, droughts will drag on longer and with greater intensity. This will lead to decreases in food production, and increases in food prices. For example, the U.S. is the lead producer of corn and soy beans, two of the most important primary crops in the world. In 2012 the U.S. Department of Agriculture declared over half of all counties “disaster areas” due to drought.

Source: Michael Muskal, “As drought widens, 50.3% of U.S. counties declared disaster areas,” *Los Angeles Times*, August 1, 2012

More Water Shortages & Limits to Access

By 2025, two-thirds of the world’s population will be living in water-stressed conditions. By 2030, one-half of the world’s population will live in “high water stress” areas.

Source: “Sustaining growth via water productivity: 2030/2050 scenarios”, Veolia Water and International Food Policy Research Institute.

Increasing Energy Grid Disruptions

The United States’ energy grid is the most complicated machine ever built by man. We rely on it every day, but the grid’s transformers and substations were not designed to be protected from physical attack. In 2003, trees hit transmission lines and caused a cascade of blackouts affecting 50 million people in the Eastern U.S. and Canada for days. And with increasing storm intensity, it’s possible that something like this will happen again, disrupting financial transactions, public safety, emergency medical response, access to food and mobility.

Source: Alliance for Innovation, *Next Big Things*

New Sources of Mining

Two sources of mining will unlock greater energy resources in the next 20 years. The first, hydraulic fracturing is a technique used to access natural gas. As the world's ice recedes and the sea floor becomes accessible, deep sea mining will uncover an estimated 20 billion tons of polymetallic nodules, used in everything from electronics to hybrid cars. Both forms have impacts on water and air safety, as well as loss of habitat.

Source: Michael Lodge, "Deep Sea Mining: The New Resource Frontier." 2015. Outlook on the Global Agenda. World Economic Forum.

Increasing Temperatures

A hotter planet will negatively affect some communities while "positively" impacting others. Northern Rim Countries (NORC) lay north of the 45th parallel. They will experience longer growing seasons and produce more food. They will also have less ice, which will enable easier shipping routes and access to fuel and non fuel resources. They may also be recipients of massive in-migration from other, hotter and drier parts of the world.

Source: Lawrence C. Smith. *Four Forces Shaping Civilization's Northern Future*. Plume, 2011.

Local Government Hiring Increasing

Government hiring has increased to 77 percent in 2016, an increase from 27 percent in 2013, 66 percent in 2014, and 73 percent in 2015. A full 41 percent of state and local governments report hiring contract and temporary workers.

Source: Center for State and Local Government Excellence, *State and Local Government Workforce: 2016 Trends*

Local Government Retirements Increasing

In 2015, 47 percent of surveyed local governments reported an increase in retirements over the previous two years. And, for the same period, 28 percent of local governments also experienced increases in employee separations for other reasons.

Source: Center for State and Local Government Excellence, *State and Local Government Workforce: 2016 Trends*

Increasing Drug Costs

More than 400 prescription drugs have at least doubled in price in the last eight years in the U.S., including about 50 that have gone up at least tenfold.

Source: Bloomberg, "Broken Market for Old Drugs Means Price Spikes are Here to Stay."

Increasing Health Care Costs for Families

Middle class families' spending on health care has increased 25 percent since 2007 and now consumes almost 10 percent of household income.

Source: Wall Street Journal, reporting on Brookings Institution analysis of Consumer Expenditure Survey, Labor Department and National Business Group on Health

Expanding Workers' Comp Presumptions

In January 2017, Ohio became the 36th state to establish a work comp presumption for firefighters diagnosed with certain cancers. In Arizona, firefighters are asking as many as 10 cancers be added to the current list accepted under its presumption statute, including brain, bladder, rectal/colon cancer, lymphoma, leukemia and mesothelioma of the respiratory tract.

Source: Business Insurance, "Firefighter cancer presumption a hot issue for workers comp in 2017"

Decreasing Car Ownership

Driverless vehicles, more car sharing options, and more mass transit ridership lead Barclays to forecast that the average American household will decrease its car ownership from 2.1 vehicles now to 1.2 by 2040.

Source: The Economist, "The Driverless, car-sharing road ahead"

Growth in the Sharing Economy

Peer-to-peer [P2P] finance, online staffing, P2P accommodations, car sharing and music/ video streaming are key sectors expected to grow from \$15 billion in 2014 to \$335 billion in 2025.

Source: PWC, "The Sharing Economy. Megatrends: The Collisions"

Increasing Home "Rentership"

Although owning a home is still considered a cornerstone of the American dream, several trends are converging to create more demand for rental housing. Today's 41 million renters account for 35 percent of the U.S. population. That number is likely to grow significantly due to Millennials coming into the market and Baby Boomers downsizing from their current homes.

Source: Bipartisan Policy Center, Housing America's Future: New Directions for National Policy

Increase in Freight Volume

There is a close link between growth in freight transportation and economic growth. By 2045, freight volume will increase by more than 40 percent.

Source: Bureau of Transportation Studies and U.S. Department of Transportation, Beyond Traffic 2045

Widening Infrastructure Gap

The U.S. needs to invest \$5.2 trillion in infrastructure by 2040. (Current funding levels are almost half that.) Without additional investment, the economy is expected to lose almost \$4 trillion in GDP and 2.5 million jobs by 2025. Households will lose \$3,400 per year in disposable income through 2025 due to infrastructure deficiencies, and \$5,100 annually from 2026-2040.

Source: American Society of Civil Engineers, "Failure to Act: Closing the Infrastructure Investment Gap for America's Economy"

Increasing Urban-Rural Divide

Cities are trending Democratic and are on an upward economic shift, with growing populations and rising property values. Rural areas are increasingly Republican, steadily shedding population for decades, and as commodity and energy prices drop, increasingly suffering economically.”

Source: Associated Press, “Divided American: Town and country offer differing realities”

Declining State and Local Gov Tax Revenues

The U.S. Government Accountability Office (GAO) predicts that, “at current rates total tax revenues for the (state and local government) sector would not return to the 2007 historical high until 2058.

Source: Alliance For Innovation, *Next Big Things*

Increase in Corporate and Special Interest Donors at the Local Level

Of the 200 largest corporate donors (to political parties and campaigns), state and local governments awarded subsidies to 174 (85 percent) or them.

Source: Good Jobs First

Deepening Impact of Redistricting

Many argue that redistricting is leading to further polarization of politics. Redistricting is proven to enable incumbents to choose their voters, further entrenching political interests.

Source: The Daily Iowan, “Event Dissects America’s Political Redistricting,” Feb 16, 2017





COMMON QUESTIONS POOLS ADDRESS VIA STRATEGIC PLANNING

- Is our pool's mission and/ or vision statement still appropriate?
- How is our pool's competitive environment changing, how are we doing relative to competitors, and what differentiates us in the market?
- What member risks and demands are most likely to impact our pool in the future?
- What services within our member entities could our pool better support?
- What trends in the insurance industry might influence our coverages, services, or operations?
- What are our pool's largest threats and challenges today, and what threats and challenges are on the horizon?
- What coverage, service or operational norms should we reevaluate and possibly eliminate?
- What uncomfortable changes does our pool to make in the next five years?

Are you curious whether
Senate Bill 278 will inflate your
agency's pension costs?



**Northern California Cities Self Insurance Fund
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LRP Item E.3.a.

INCREASING RISK AND PRESSURE TO SELF-INSURE

TOPIC: Property Program Structure

- Banking or Shared Layer Funding Approach
- Deductible Buy Down, Aggregates, or Multi-year Structures
- Appropriate SIR

ISSUE: The property insurance market, particularly for California wildfire risk, continues to be extremely challenging, with the most recent impact an increase in the minimum deductibles from \$5,000 to \$25,000, with \$50,000 minimums for police vehicles and increasing deductibles for vehicles valued \$250,000 and above. The main alternative for vehicle coverage offers lower deductibles but no replacement cost coverage after three years from purchase.

It is unlikely deductibles will return to previous levels any time soon, if ever, and we could see further hardening if wildfire and weather-related losses continue to impact the markets. The Town of Paradise continues to be subject to a \$2.5M wildfire deductible that others have avoided so far.

Members are faced with taking on more risk of property loss going forward, and the questions become:

1. How much risk are members willing to take and what makes sense from a market perspective?
2. What is the best way to finance that risk?

Some members may be fine with a \$25,000 deductible or more and some may want to establish their own reserves or a Banking Layer through the JPA, similar to the Liability and Workers' Compensation Programs. While helpful in case of loss, that does not address the reliance on the insurance market and the impacts of the hard market until you get to at least \$250,000 or more. To get to those levels would require a Shared Layer as well.

The Program Administrators requested an actuarial review of the funding requirements to start a self-insured layer, or layers, for NorCal Cities. We will provide an overview of that analysis along with issues and options for discussion on this important topic.

DISCUSSION POINTS:

1. Is it financially beneficial to choose a much higher retention to the insurance market?
2. Do members want to share risk for property exposures?
3. If so, should the allocation be strictly based on exposure or exposure and experience?
4. How would auto physical damage be handled? (i.e. in program, separate program, loss sensitive)

ATTACHMENT(S):

1. Property Market Overview – PRISM
2. Actuarial Review – *handout*



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OBJECTIVE:

ACTION(s)/DELIVERABLE(s):

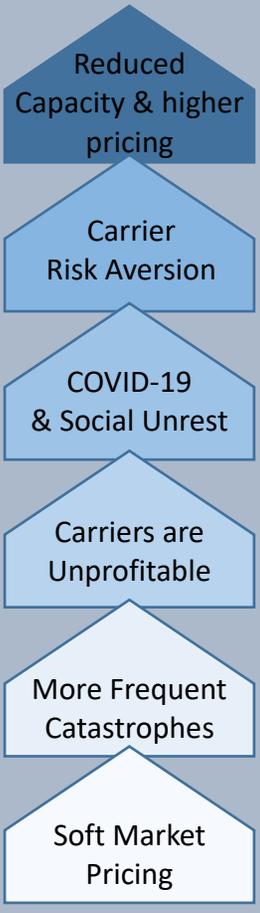
DEADLINE(s):

FINANCIAL IMPACT:

RESPONSIBILITY:

PROPERTY MARKET OVERVIEW: Hard Times

Unprecedented world events, in tandem with carriers not turning a profit, has resulted in the market remaining hard. Prior to 2020, rate increases were largely tied to a soft market correction while factoring in increased attritional loss and adverse catastrophe loss development. In 2020 the pandemic, social unrest, rising reinsurance costs, financial market volatility, global recession, and more frequent and severe catastrophes have greatly exacerbated the situation.

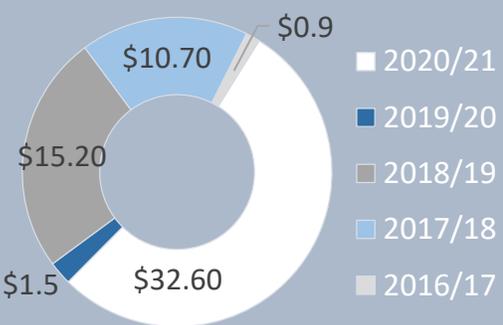


7 The top 7 most destructive wildfires in California have happened in the last 3 years



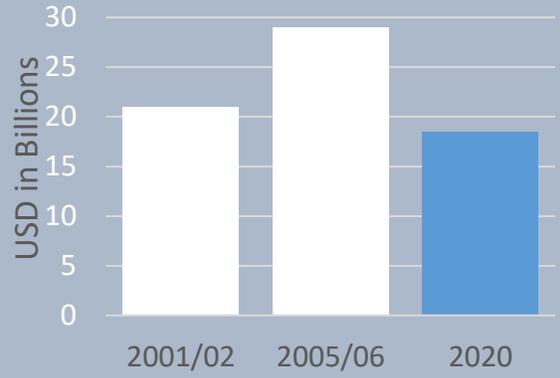
\$ 83B Insured catastrophe losses in 2020, fifth costliest on record

PRISM Wildfire Losses (in millions)



Despite increased wildfire claim activity within the program, no single claim has exceeded the primary layer.

New Capital Raised following shock events

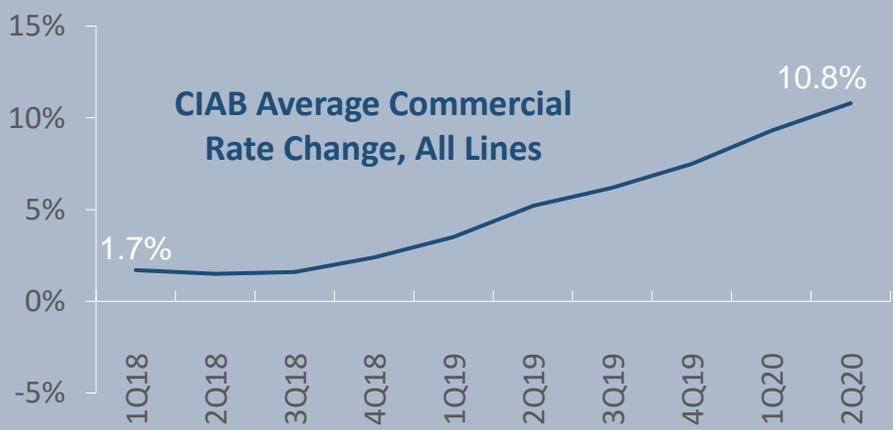


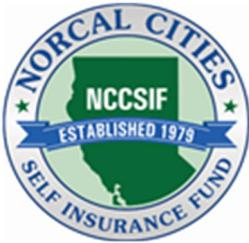
Unlike previous hard markets, restricted capacity offered by carriers is a result of reduced appetite rather than capital reduction. Lack of significant new capital flowing into the market (which would help drive competition) points to a sustained hard market.

PRISM Benefits

-  The PRISM Property Program size creates stability and allows for economies of scale.
-  PRISM has the benefit of long-standing carrier relationships worldwide which results in better renewal offerings.
-  PRISM's proactive approach allows for unique and sophisticated funding solutions through utilization of their captive, PRISM ARC.

CIAB Average Commercial Rate Change, All Lines





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LRP Item E.3.b.

INCREASING RISK AND PRESSURE TO SELF-INSURE

TOPIC: Liability Program

- CJPRMA Funding Plans
- Social Inflation and Countermeasures

ISSUE: The increased frequency of high-value claims, especially for police, has greatly increased the cost and limited the capacity for excess insurance for public entities across the country and especially in California. The group’s excess coverage provider, CJPRMA, took a higher Self-Insured Retention (SIR) this year, from \$5M to \$7.5M, due to market pressures. NorCal Cities is faced with increasing its SIR from \$500,000 to at least \$750,000 for FY 22/23.

Compounding the significant increase in reinsurance for CJPRMA, that pool also updated their funding formula to increase rates, a needed adjustment given the growing volume of claims within their SIR and above. Going forward they are recommending adding a surcharge to the funding of any member who has a loss ratio above 100%, using a formula that excludes the largest claim and an option that caps the remaining losses at \$2.5M. Attached is a draft of their formula and the loss run it is based on for discussion.

DISCUSSION POINTS:

1. What’s NCCSIF’s best course of action in a ‘hard insurance market’?
2. Is NCCSIF financially prepared for this increased level of risk and potential volatility?
3. In light of NCCSIF’s increasing self-insured exposure, are there areas to increase loss control measures?

ATTACHMENTS:

1. Draft CJPRMA Policy – Review of Loss History
2. Liability Market Overview and Claim Examples

NOTES:



**Northern California Cities Self Insurance Fund
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OBJECTIVE:

ACTION(s)/DELIVERABLE(s):

DEADLINE(s):

FINANCIAL IMPACT:

RESPONSIBILITY:



CALIFORNIA JOINT POWER RISK MANAGEMENT AUTHORITY

BOARD POLICY	Number B25	Page 1 of 2
Subject: Annual Review of Members Loss History DRAFT	Date Adopted: 11/16/17	Effective Date: 11/16/17
	Date Revised: N/A	Supersedes: N/A

This policy is designed to improve the overall financial stability of the CJPRMA liability program, provide cost effective coverage, and fairly allocate premium costs among members.

This policy provides consequences to CJPRMA members that have a loss history of greater than 100 percent. Staff will present a Member Loss Experience Report to the Board of Directors at the August meeting for action at the December meeting. This report will reflect losses in an 8-year period ending on June 30 of the current year.

The Member Loss Experience Report will include the following:

- Total Contributions
- CJPRMA Total Net Incurred in the CJPRMA retained layer
- Number of Claims
- Contributions to the CJPRMA retained layer
- Total Losses. The single highest loss in the 8-year period will be excluded from the total losses.
- Total Losses Capped at \$2,500,000 (**Executive Committee decision point**)
- Experience Rating Capped at \$2,500,000 (**Executive Committee decision point**)

If a member's loss ratio exceeds 100%, the member will be subject to a surcharge according to the table below:

Loss Ratio	Surcharge
101-120%	10%
121-140%	15%
141-160%	20%
161-180%	25%
181+%	30%



CALIFORNIA JOINT POWER RISK MANAGEMENT AUTHORITY

BOARD POLICY	Number B25	Page 2 of 2
Subject: Annual Review of Members Loss History	Date Adopted: 11/16/17	Effective Date: 11/16/17
	Date Revised: N/A	Supersedes: N/A

- A member can choose to increase their SIR to the next highest retention and will only be responsible for 50% of the surcharge.
- If a member is at the highest loss ratio tier (181+%) for consecutive years, the following shall apply:
 - Second year at highest tier: Surcharge increase from 30% to 35%.
 - Third year at highest tier:
 - Surcharge increase from 35% to 40%.
 - Mandatory increase to next highest retention.
 - Notice of intent sent to member that removal will be suggested the next year if the member continues at the highest tier.
 - Fourth year at the highest tier: general manager will recommend that the Board of Directors vote to remove the member from the pool.
- Surcharge increases will not compound. Surcharge will always be applied to the actuarially determined premium.

Authorized Signature
Tony Giles , General Manager

CHART A

8 Years Loss History. Drop Single High Loss. **No cap.**

Member	Loss Ratio	Premium	Surcharge %	Surcharge \$
Alameda	25%	\$ 1,338,698		
Chico	90%	\$ 635,739		
Fairfield	11%	\$ 1,289,549		
Fremont	64%	\$ 2,351,417		
LFPD	0%	\$ 463,371		
Livermore	10%	\$ 996,507		
Lodi	14%	\$ 668,405		
NCCSIF	200%	\$ 3,633,941	30%	\$ 1,090,182
Petaluma	117%	\$ 690,906	10%	\$ 69,091
Redding	169%	\$ 1,418,957	20%	\$ 283,791
Richmond	131%	\$ 1,618,200	15%	\$ 242,730
Roseville	20%	\$ 2,144,899		
San Leandro	54%	\$ 684,770		
San Rafael	7%	\$ 759,636		
Santa Rosa	6%	\$ 2,207,323		
SCORE	82%	\$ 509,192		
Stockton	419%	\$ 2,493,126	30%	\$ 747,938
Sunnyvale	0%	\$ 2,044,342		
Vacaville	2%	\$ 1,240,386		
YCPARMIA	6%	\$ 4,556,769		
Total		\$ 31,746,133		\$ 2,433,732

CHART B

8 Years Loss History. Drop Single High Loss. **Losses capped at \$2.5M**

Member	Loss Ratio	Premium	Surcharge	Surcharge \$
Alameda	25%	\$ 1,338,698		
Chico	90%	\$ 635,739		
Fairfield	11%	\$ 1,289,549		
Fremont	64%	\$ 2,351,417		
LFPD	0%	\$ 463,371		
Livermore	10%	\$ 996,507		
Lodi	14%	\$ 668,405		
NCCSIF	128%	\$ 3,633,941	15%	\$ 545,091
Petaluma	117%	\$ 690,906	10%	\$ 69,091
Redding	169%	\$ 1,418,957	25%	\$ 354,739
Richmond	131%	\$ 1,618,200	15%	\$ 242,730
Roseville	20%	\$ 2,144,899		
San Leandro	54%	\$ 684,770		
San Rafael	7%	\$ 759,636		
Santa Rosa	6%	\$ 2,207,323		
SCORE	82%	\$ 509,192		
Stockton	291%	\$ 2,493,126	30%	\$ 747,938
Sunnyvale	0%	\$ 2,044,342		
Vacaville	2%	\$ 1,240,386		
YCPARMIA	6%	\$ 4,556,769		
Total		\$ 31,746,133		\$ 1,959,589

Loss Ratio	Surcharge
101-120%	10%
121-140%	15%
141-160%	20%
161-180%	25%
181+%	30%

Member Loss Experience Rating 8 Year PY 13/14-20/21
Drop One Highest Loss



	Pool B Funding	Pool B Losses	Pool C Funding	Pool C Losses	Total Losses	Losses Capped at \$2.5mm	Total Funding	Total Funding %	# of Losses	Experience Rating	Experience Rating with \$2.5 Cap
Alameda	571,488	582,000	1,722,129	-	582,000	582,000	2,293,617	4%	5	25%	25%
Chico	321,063	1,015,962	972,864	148,040	1,164,002	1,164,002	1,293,927	2%	6	90%	90%
Fairfield	536,120	230,164	1,641,924	-	230,164	230,164	2,178,044	3%	4	11%	11%
Fremont	1,149,187	1,535,000	3,436,374	1,392,038	2,927,038	2,927,038	4,585,561	7%	8	64%	64%
LFPD	131,500	-	380,612	-	-	-	512,112	1%	1	0%	0%
Livermore	447,174	181,838	1,365,715	-	181,838	181,838	1,812,889	3%	3	10%	10%
Lodi	316,783	181,000	973,727	-	181,000	181,000	1,290,510	2%	3	14%	14%
NCCSIF	1,686,092	2,796,192	5,076,907	10,726,870	13,523,062	8,629,854	6,762,999	10%	17	200%	128%
Petaluma	317,075	1,011,500	953,321	472,000	1,483,500	1,483,500	1,270,396	2%	4	117%	117%
Redding	657,350	3,408,289	2,018,286	1,107,000	4,515,289	4,515,289	2,675,636	4%	10	169%	169%
REMIF	1,087,825	4,081,162	3,332,042	3,368,420	7,449,582	7,449,582	4,419,867	7%	16	169%	169%
Richmond	906,046	3,582,098	2,754,187	1,229,995	4,812,093	4,812,093	3,660,233	6%	12	131%	131%
Roseville	954,588	881,108	3,441,963	-	881,108	881,108	4,396,551	7%	4	20%	20%
San Leandro	346,563	755,636	1,042,651	-	755,636	755,636	1,389,214	2%	4	54%	54%
San Rafael	384,226	105,600	1,206,724	-	105,600	105,600	1,590,950	2%	3	7%	7%
Santa Rosa	955,292	275,760	3,466,716	-	275,760	275,760	4,422,008	7%	3	6%	6%
SCORE	230,402	500,000	691,102	256,000	756,000	756,000	921,504	1%	2	82%	82%
Stockton	-	-	3,796,948	15,908,889	15,908,889	11,058,293	3,796,948	6%	12	419%	291%
Sunnyvale	1,001,708	-	3,066,573	-	-	-	4,068,281	6%	1	0%	0%
Vacaville	568,206	48,043	1,770,472	-	48,043	48,043	2,338,678	4%	4	2%	2%
YCPARMIA	2,295,605	500,808	6,878,563	11,000	511,808	511,808	9,174,168	14%	6	6%	6%
Total	14,864,293	21,672,160	49,989,800	34,620,252	56,292,412	46,548,608	64,854,093	100%	128	87%	72%

# Claims	Member	CJPRMA Claim Number	Allocation to Pool B	Allocation to Pool C	Allocation to Pool D	CJPRMA Net		Total w Cap	
						Recovery Received	Incurred/Total		
1	NCCSIF	2014-2015-0517-01	51	-	-	-	51	51	
2	NCCSIF	2014-2015-0034-01	96,873	-	-	-	96,873	96,873	
3	NCCSIF	2014-2015-0717-01	100,100	-	-	-	100,100	100,100	
4	NCCSIF	2015-2016-0648-01	500,000	1,833,662	-	-	2,333,662	2,333,662	
5	NCCSIF	2018-2019-0485-01	106,000	-	-	-	106,000	106,000	
6	NCCSIF	2018-2019-0485-01	11,000	-	-	-	11,000	11,000	
7	NCCSIF	2013-2014-0205-01	7,916	-	-	-	7,916	7,916	
8	NCCSIF	2015-2016-0144-01	500,000	2,288,208	-	389,186	2,788,208	2,500,000	
9	NCCSIF	2018-2019-0496-01	390,238	0	-	-	390,238	390,238	
10	NCCSIF	2019-2020-0232-01	11,000	-	-	-	11,000	11,000	
11	NCCSIF	2018-2019-0506-01	101,500	-	-	-	101,500	101,500	
12	NCCSIF	2018-2019-0510-01	210,000	-	-	-	210,000	210,000	
13	NCCSIF	2018-2019-0532-01	56,000	-	-	-	56,000	56,000	
14	NCCSIF	2018-2019-0192-01	500,000	6,750,000	-	-	-	not used	
15	NCCSIF	2019-2020-0257-01	205,500	-	-	-	205,500	205,500	
16	NCCSIF	2020-2021-0354-01	500,000	6,605,000	-	-	7,105,000	2,500,000	
17	NCCSIF	2013-2014-0353-01	14	-	-	-	14	14	
			NCCSIF	2,796,192	10,726,870	-	389,186	13,523,062	8,629,854
			average	164,482	630,992				

GENERAL LIABILITY MARKET OVERVIEW: Hard Times

The liability insurance industry continues to see significant increases in plaintiff demands, jury verdicts and high dollar claims – a continuation of what we have seen for the last several years. Claims that used to resolve for \$5M-\$10M are now costing public entities and their insurers \$20M-\$30M+. The so-called Social Inflation that has had a huge impact on these costs continue to deplete the liability market’s surplus, limiting the capacity and availability of reinsurers willing to write California public entity business.

- Claims trends have affected PRISM, just as they have affected the industry.
- We continue to see a significant increase in Plaintiff demands and high dollar liability claims, driven higher by tactics Plaintiff’s counsel are using (such as the use of the Reptile Theory), and affecting the industry’s surplus.
- Markets continue to be more judicious with how/where they deploy their capacity and/or limit their exposure.
- The active involvement of the GL2 Committee and their flexibility in modifying the Program structure and the Program’s retained risk to keep premiums as low as possible for the members is a great strength
- The Program is still competitive in the market, with 6 new members having applied for membership in the 2019/2020 year & 3-4 more thus far for 2020/21.



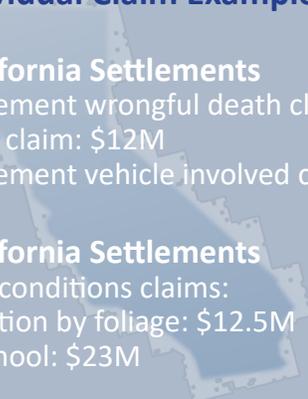
Individual Claim Examples

Northern California Settlements

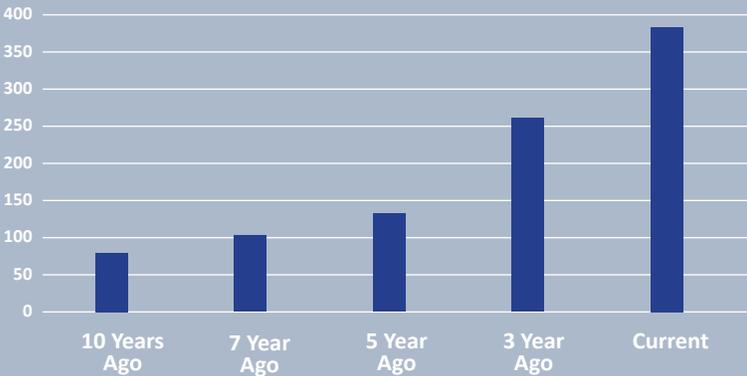
- Law enforcement wrongful death claim: \$7M
- Motorcycle claim: \$12M
- Law enforcement vehicle involved claim: \$27M

Southern California Settlements

- Dangerous conditions claims:
 - ◊ obstruction by foliage: \$12.5M
 - ◊ near school: \$23M



Frequency of Claims Values (\$1M or more)



Median Claims Values (in millions)



The benefits of pooling shine brightest during a hard market when our economies of scale, our leverage in the reinsurance markets, and our sharing of best practices help manage risk.



Benefits of Being in a Pool

Economies of Scale

PRISM’s size provides more leverage in the insurance market, allowing us to secure unique reinsurance agreements.

Public agencies with stand-alone placements are seeing reductions in their coverage limits and/or exclusions. PRISM has largely been able to maintain broad coverage in the Program.

Equitability

PRISM’s members with large loss experience have better coverage and premium options in the pool than finding coverage alone.

Members with less severe loss experience are recognized and rewarded through premium reductions.

PRISM Individual Claim Examples

To describe the effects of social inflation on claims, below are several summaries of recent jury verdicts and settlements, many of which involve members of PRISM's GL2 and GL1 Programs:

- Jurors awarded \$45.4M against a southern California county to a girl who suffered sexual abuse for two years in a home where she was left despite evidence showing that an accused molester lived in the house.
- A southern California city was sued for dangerous condition of public property after a 16-year-old was struck by a car crossing a street at a crosswalk near his school. The driver of the vehicle was looking for an item that was on the floor of the passenger seat when he struck the teenager. The teen survived, but has multiple injuries including a brain injury. A jury found there to be a dangerous condition and awarded over \$23M against the City.
- A northern California county was sued after a family's vehicle was struck in an intersection late at night by a law enforcement vehicle that was responding to a call without lights and sirens on. Several members of the family were injured, and one young child was left with permanent brain damage. The case was settled for approximately \$27M.
- A southern California city agreed to pay \$12.5M to resolve a case in which a driver struck and killed a baby and injured the father of the child. The City was sued for dangerous condition of public property as the driver claimed his view was obstructed by foliage.
- A northern California city paid \$12M to settle a case in which a motorcyclist was struck in an intersection by a police car that was responding to a call. The injured motorcyclist lost a leg in the accident.
- A northern California county was sued for wrongful death after the decedent allegedly lunged at officers with a retractable knife and was then shot and killed by the officers. The county agreed to resolve the case for \$7M.
- Jurors awarded \$3.8M to a 72-year-old woman who was allegedly pushed by a city councilwoman. The plaintiff tumbled over a stack of chairs and suffered bruises and a torn rotator cuff.



LRP Item E.3. c. *continued*

INCREASING RISKS AND PRESSURE TO SELF INSURE – CONTINUED

TOPIC:

c. Cyber Program

- Maintaining Appropriate Coverage
- Underwriters Focus

ISSUE: Cyber insurance has seen the most dramatic increase in premiums and reduction of capacity of any line of coverage over the last two 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 not have reached the crest of the market cycle and so can likely expect significant increases in premiums and/or SIRs and restrictions in coverage next July.

While some level of coverage is desired for the technical expertise provided as well as for a financial backstop, the answer to the increased pressures from the market is more focus on loss control. We will be distributing several resources over the next few months and may recommend engaging a consulting firm to perform an underwriting review of member systems prior to the next renewal.

DISCUSSION POINTS:

1. Do we need cyber liability insurance? How much?
2. Given the increased focus on applications and resilience measures, should NCCSIF be helping Members cyber resiliency efforts, or do Members view this as a Member responsibility?
3. What should Members focus on to improve risk and qualify for coverage?

ATTACHMENT(S): Cyber Market Background

NOTES:



**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
October 27, 2021**

OBJECTIVE:

ACTION(s)/DELIVERABLE(s):

DEADLINE(s):

FINANCIAL IMPACT:

RESPONSIBILITY:

Cyber Coverage Background – Courtesy of PRISM

The cyber insurance market has shifted considerably in the last 12-18 months and is presumed to continue to be volatile for the foreseeable future. The top 10 carriers, who control an estimated 65%-75% of the U.S. standalone insurance market, are being overwhelmed with cyber incident claims. SolarWinds, Microsoft Exchange, and other attacks have left no class of business immune to the attacks.

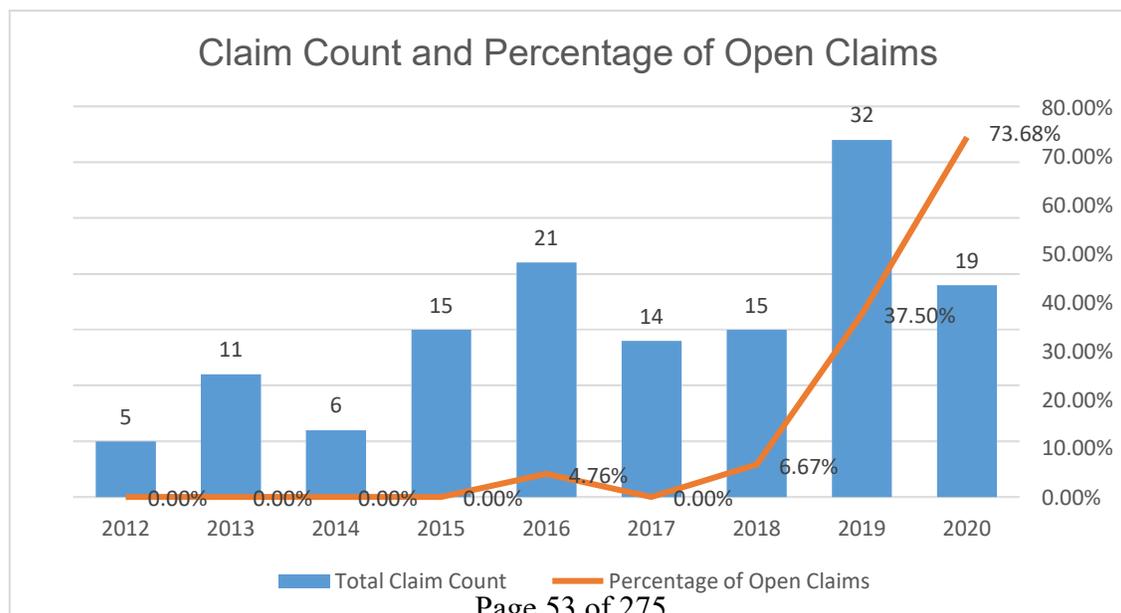
The large increase in the severity of claims is driven by the size of the ransoms being demanded and paid, as well as business interruption and system rebuilding costs. The norm, 18 to 24 months ago, was for ransoms to be tens to hundreds of thousands of dollars. The new norm is more than a million dollars. Public entities are a large and frequent target for hackers, for several reasons. The IT infrastructure and training budgets for public entities are generally smaller than their commercial counterparts. Public entities are a vulnerable target due to the necessary services provided to the general public.

Program losses are one of many factors driving premium and structure changes for this renewal. Cyber insurers are requesting more underwriting information, requiring more senior level oversight, increasing premiums dramatically, and reducing capacity/appetite in all sectors, most notably for large public entities.

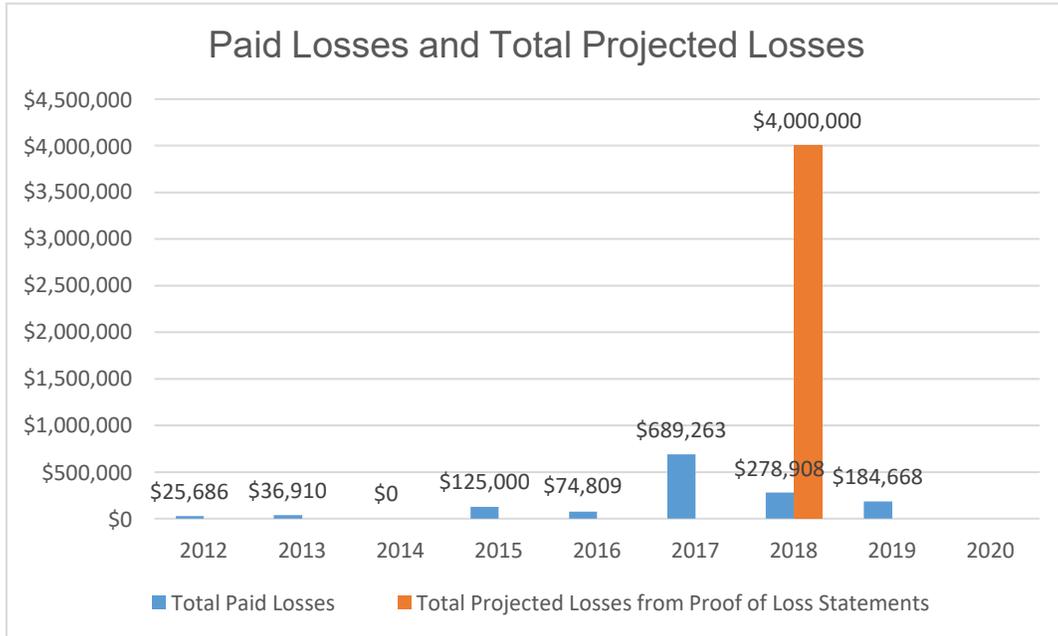
Our broker, Alliant, reached out to 50 insurers for the renewal of the PRISM Cyber Program; 47 markets declined the primary layer without any further discussion due to lack of appetite for the public entity sector and two are pending a response. The one market that is willing to quote is the incumbent, Beazley. Their pricing and coverage changes, however, reflect the sentiment towards the public entity sector in the cyber insurance marketplace. More and more we are seeing coverage modifications either in the form of sub-limits, reduced limits, higher retentions, and/or material increases in premiums. At the same time and for the same reasons, self-insured and pooled programs across the state are seeing a depletion in funding. This trend is affecting all public entities: counties, cities, schools, and special districts.

As these issues affect the insurance industry, they also affect PRISM. We are experiencing an issue of both frequency and severity of claims. The following two graphs depict the frequency and severity of claims by PRISM over the last 9 years.

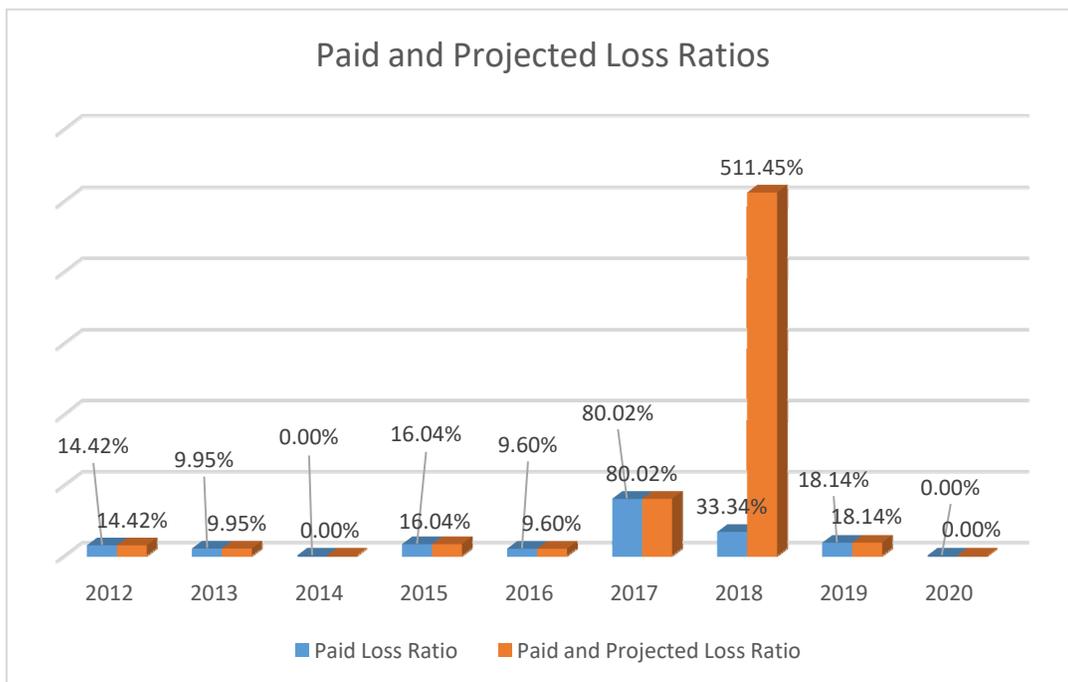
The first graph highlights the fact that until two years ago, the frequency of claims is what you would expect as a “normal” trend; however, the significant increase in frequency since 2019, was certainly unforeseen by the industry.



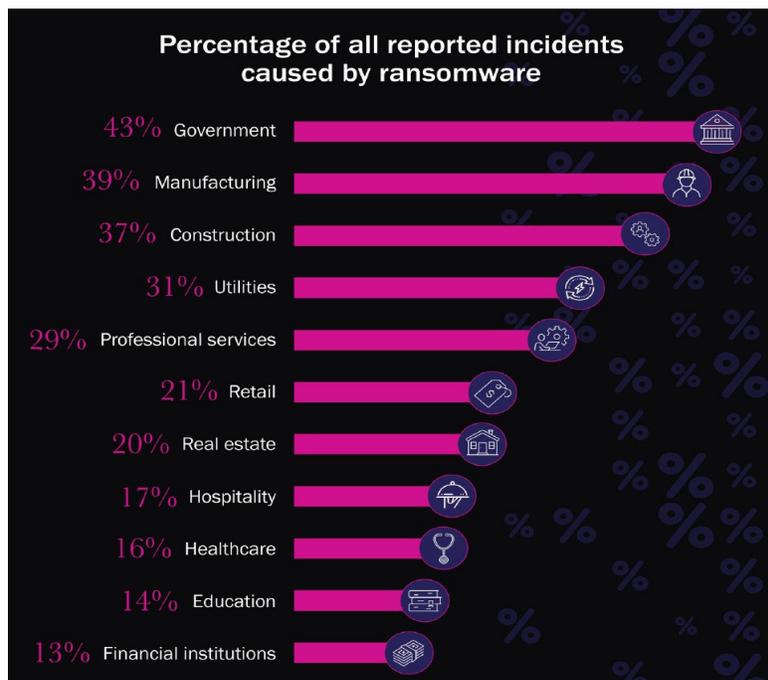
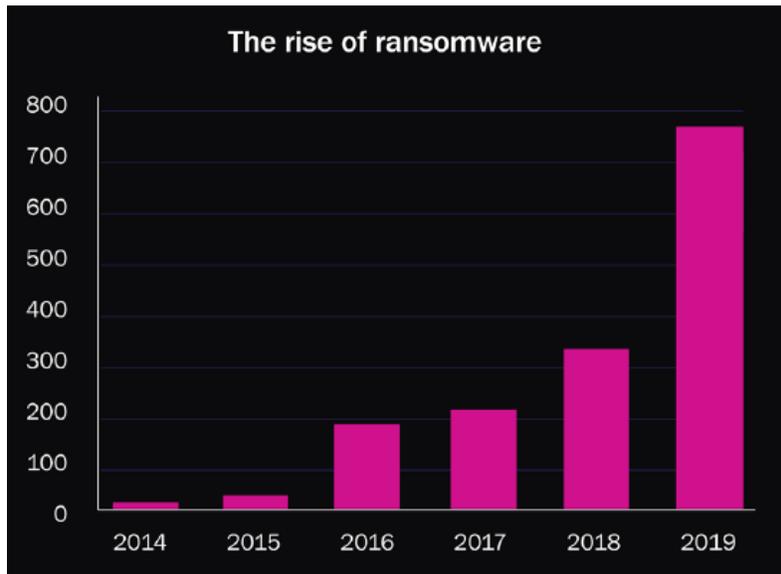
The second graph highlights the uptick in severity over the past 3 to 4 years. It also shows how volatile losses in cyber insurance can be, and that any year can have losses which are multiple times larger than any historical losses seen by the Program.



In addition to the increases in claims frequency and severity, the following graph highlights the increase in the paid and projected loss ratios of claims in the PRISM Cyber Program over the last 9 years. Again, the graph highlights the uptick in loss ratios, which changed significantly starting 4 years ago, with 2019 and 2020 too early to determine where loss ratios may end up.



Two final graphs depict ransomware claims in the general marketplace. The graphs are from the 2020 Beazley Breach Briefing, which discusses many industry trends including the rise of ransomware claims and the percentage of reported ransomware incidents by industry sector. Note that governmental agencies are at the top of the list. Overall, the graphs show ransomware claims have doubled from 2018 to 2019, with cyber extortion claims comprising of 43% of all reported claims for governmental entities in the dataset.



Minimum System Standards

- 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
 - Business Continuity Plan
 - Social Engineering Training
 - Phishing Training
 - Training of account team staff on fraudulent transactions
 - General cyber security training
- Reasonable patching schedule/plan
- Plan or adequate measures in place to protect end of life software

Welcome to your KYND Start Report guide

Our KYND Start Report is designed with one thing in mind – to help you and your business stay ahead of the ever-evolving cyber threat landscape. Powerful yet completely non-intrusive, it helps you instantly discover cyber risks or vulnerabilities that increase your susceptibility to cyber-attacks and provides helpful, clear recommendations on how to address these issues.

This guide addresses some of the key questions that might arise as you use the KYND Start Report to identify and mitigate the key cyber vulnerabilities posing a risk to your organisation.



What is a KYND Start Report?

The KYND Start Report is a non-intrusive, one-off analysis of the external cyber risks facing your organisation at the specific date and time the analysis is performed. As part of the analysis, KYND assesses more than 250 cyber risk factors across domain registration and email security and services, by using a simple traffic light system.



How does KYND Start find these vulnerabilities?

KYND only needs the name of one website registered by your organisation to produce this full cyber risk assessment. KYND's analysis is entirely non-invasive and requires no special access or involvement by the organisation itself.



What does KYND look for?

KYND is looking for any instances of exposed services or critical software vulnerabilities we can identify. These are risks that would significantly increase your organisation's exposure to cyber-attacks.

Your KYND Dashboard



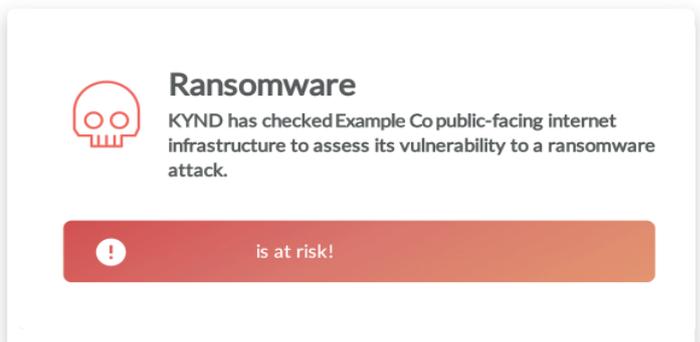
The dial numbers on your KYND Start dashboard represent the absolute number of individual risk factors that KYND has discovered:

- **RED** – marked as 'High risks', these are the risks that KYND believe will cause business interruption if not addressed.
- **AMBER** – marked as 'For consideration', these are the risks that KYND believe may cause possible business interruption if not addressed.
- **GREEN** – marked as 'Look good!', these risks appear not to carry an immediate risk based upon the information KYND has access to.

Ransomware Risks

Here we will show you any risk factors that leave a company vulnerable to a ransomware attack.

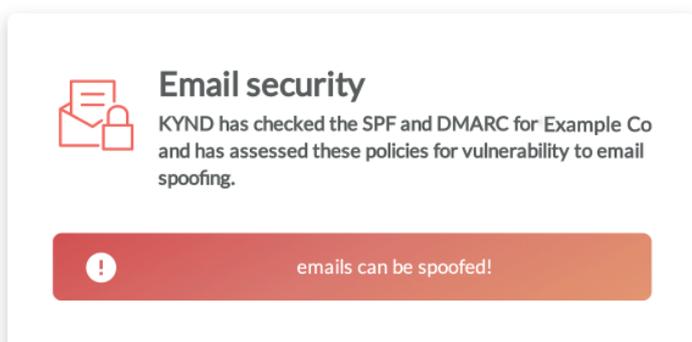
Ransomware is a type of malicious software, or malware, designed to deny access to a computer system or data until a ransom is paid.



Ransomware
KYND has checked Example Co public-facing internet infrastructure to assess its vulnerability to a ransomware attack.

! is at risk!

Email Security



Email security
KYND has checked the SPF and DMARC for Example Co and has assessed these policies for vulnerability to email spoofing.

! emails can be spoofed!

Here we will check if there is any email that isn't protected by an SPF or DMARC policy and is therefore vulnerable to email spoofing.

Not having the standard email protections in place puts any organisation at high risk of having these email addresses spoofed or impersonated to defraud its employees, customers, partners, and suppliers.

Comparative Risk Profile

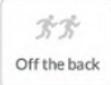
Example Co -vs- other Transport organisations

where Example Co ranks in the race to be cybersafe

 **Certificate issues**

12% of your certificates are out-of-date or distrusted

Security certificates on your websites assure users that their data is secure and that they are connected to the correct site. If your websites are using out-of-date or distrusted certificates, visitors will receive a warning on their internet browser, and applications using the websites may fail to work. You should ensure that you have processes in-place to maintain & renew your website certificates, or retire those that aren't required any more.

 Stragglings  Off the back  In the group

KYND compares the results for your organisation against a 'cohort' of peers or similar organisations in the same industry to provide this analysis.

We do this for 4 key categories of risk:

- Certificates
- Out of Date services
- Misconfiguration
- Domains

If an organisation is performing well versus their peers, they will be "In the group" (in line with 50% of their peers).

If they are performing badly, they will be "Stragglings" (bottom 20% of their peers).

KYND Recommendations

Where to start...

KYND recommends addressing these five issues first.

1 **Tighten email spoofing policy**

The DMARC record for @exampleuk.com emails **does not block spoofed emails**, making them vulnerable to spoofing. The current DMARC policy is :
`v=DMARC1; p=none; rua=mailto:56b0d57188@rep.dmarcanalyzer.com; ruf=mailto:56b0d57188@for.dmarcanalyzer.com; sp=none; fo=1; rf=afrf; pct=100;`

 Update your DMARC policy to set **p=quarantine** and eventually **p=reject** in order to warn and prevent spoofed exampleuk.com emails from arriving into recipient inboxes.

Risk factors

-  Phishing
-  Email
-  Financial
-  Reputational

This section provides clear, simple guidance on the 5 most important identified risks that we believe your organisation should address to reduce the risk of a cyber attack, in order of priority. Individual risks are then grouped by type and summarised by the nature of the risks they pose.



Here to help

If you have any questions about your KYND Start report findings, easily get in touch with our friendly team by either hitting the "Chat with KYND" button or the  icon in your KYND Start report, or visit <https://www.kynd.io/kynd-start-guide> for more details.



**Northern California Cities Self Insurance Fund
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LRP Item E.3.d. *continued*

d. Workers Compensation Program

- COVID-19 Impact
- Medical Inflation
- Lack of Doctors and QME

TOPIC: 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. 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.

DISCUSSION POINTS:

1. What do members want their Work Comp benefits to look like?
2. What steps can we take to improve results?

ATTACHMENT(S):

1. PARMA Webinar on ADR "Carve Out" For Work Comp
2. Company Nurse Overview

NOTES:



**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
October 27, 2021**

OBJECTIVE:

ACTION(s)/DELIVERABLE(s):

DEADLINE(s):

FINANCIAL IMPACT:

RESPONSIBILITY:

Marcus Beverly

From: Public Agency Risk Management Association <events@parma.com>
Sent: Tuesday, October 5, 2021 10:02 AM
To: Marcus Beverly
Subject: PARMA Webinar: What a WC ADR Program Can do for Your Public Agency

This message has originated outside the organization.



PARMA Webinar: What a WC ADR Program Can do for Your Public Agency November 4, 2021 11:00am - 12:00pm

Session Description: These subject matter experts will explain and discuss their experience in negotiating and launching the City of Los Angeles / Los Angeles Police Protective League WC ADR Program and the benefits that have been enjoyed as a result.



Hon. Steven Siemers, Ret. WCJ
Steven Siemers Dispute Resolution, LLC
steven@siemersadr.com

Judge Steven Siemers, Ret. WCJ, is a mediator, arbitrator, and ADR consultant throughout California in the field of workers' compensation.

For the last 17 years he has worked as a consultant facilitating the creation of, and managing, workers' compensation ADR (carve-out) programs throughout the State of California and is currently the ADR Director for multiple programs.

Previously, he sat as a Workers' Compensation Judge in San Francisco and Oakland. During that time, he served two terms as the President of the Conference of California Worker's Compensation Judges. Thereafter, he served as the Chief Judge of the Division of Workers' Compensation under the Davis Administration.

Judge Siemers practiced workers' compensation law as an applicant's attorney for 14 years prior to becoming a judge in both northern and southern California, as a specialist in the field, certified by the State Bar of California Board of Legal Specialization.

Judge Siemers is also currently a member of the Ethics Advisory Committee, Division of Workers' Compensation.

Tyrone Spears, WCCP, ARM-P, IPMA-SCP

City of Los Angeles
Chief Workers' Compensation Division
tyrone.spears@lacity.org



Tyrone Spears started his workers' compensation career over 20 years ago. Tyrone currently works for The City of Los Angeles as the Division Chief Workers' Compensation. He is responsible for managing the day to day operations of the Workers' Compensation programs which includes an open inventory of over 17,000 open claims. Tyrone has oversight of three third party administrators and an in-house self-administered program.

Tyrone holds a Bachelor of Science in Human Resource Management and an Executive MBA in Management. Tyrone recently completed his doctoral program in May 2021. Professionally, he holds the Associate in Risk Management (ARM) designation, Senior Certified Professional (IPMA-SCP) by the International Public Management Association for Human Resources, and Workers' Compensation Claims Professional (WCCP) designation from the Insurance Educational Association. Tyrone is certified by the Department of Industrial Relations, Self-Insurance Plans, as a Workers' Compensation Administrator.

Mark Cronin, Director
Los Angeles Police Protective League
markcronin@lappl.org www.lapd.com



Mark Cronin is a veteran Los Angeles Police Officer who is one of nine elected Directors representing 10,000 LAPD Officers with their benefits, wages and working conditions as a Director for their union - The Los Angeles Police Protective League.

Mark has been on the job for over 28 years, and prior to becoming an LAPPL Director spent eighteen years as a Motorcycle Officer in the 'City of Angels' among other assignments. He was hit on his motor in 2006 and spent a year recuperating from having his spine fused as a result. Because of this negative personal experience, Mark has devoted the rest of his career to enhancing wellness for his members and creating and overseeing a new Alternative Dispute Resolution

(ADR) sworn workers compensation carve-out that provides quality care when an Officer is hurt on-duty to get them up and running as quickly as possible. LAPD's Sworn ADR carve-out is the largest in the State of California and their model has been recently duplicated in the Cities of San Francisco and Oakland.

Podcast: http://d33ejqwsompntb.cloudfront.net/interviews/adr_final.mp3

REGISTER

After registering, you will receive a confirmation email containing information about joining the webinar.

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Public Agency Risk Management Association | 1 Capitol Mall, Suite 800, Sacramento, CA 95814

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24/7 Nurse Triage for Workplace Injuries



Workplace accidents happen. The right nurse triage program is a benefit for your employees, guides your employees to the right care, and provides immediate reporting and administrative relief, saving you time and money.

Protect your employees and your organization:

- Full 24/7/365 registered nurse triage
- Provider referrals
- Validated and verified provider data base
- Immediate Reporting
- Custom questions/directives
- Pre-populated forms
- Training
- Custom reports
- Translation services
- Instructional text messages for employees
- Integrations
- Support and stewardship
- Whitelabel

There are several reasons why you should call **Company Nurse** first. As an industry pioneer, Company Nurse goes beyond standard triage. Here's what sets it apart:



Flexibility & Agility

Your organization has its own processes. With Company Nurse, your nurse triage program can be configured for your unique needs.



State-of-the-Art Systems

Our proprietary triage platform ensures you get the information you need, when you need it.



Award-Winning Technology & Cybersecurity

With award-winning technology and cybersecurity means you have a safe and secure nurse triage process.



Quality Control

Our Client Services Team provides you with support and stewardship to ensure your nurse triage program is optimized.

When you call **Company Nurse** first, you see results.

20%

15-20% Reduction in Claims

Triaging often leads to appropriate self-care which reduces claims.

30%

20-30% Cost Reduction

Triaging minimizes unnecessary emergency room visits, saving you and your employees money, time too.

40%

Self-Care Recommendations

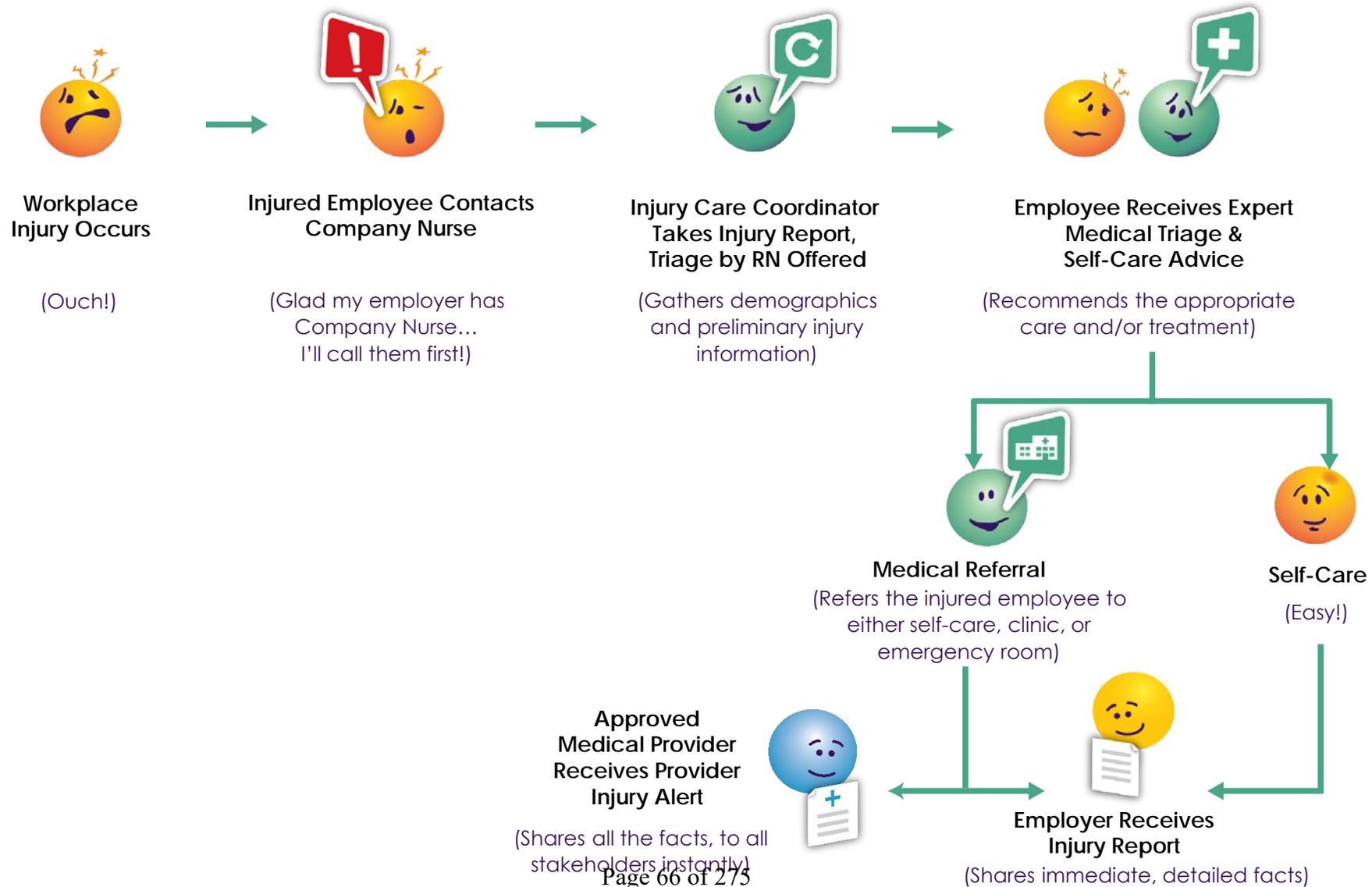
When more employees are referred to self-care, claims and costs both go down.

Ready to start saving?

Call 888.817.9282 or email

Sales@CompanyNurse.com

What Happens During A Call?



What Sets Company Nurse Apart?

Company Nurse is the premier nurse triage service for workplace injuries, **lessening the pain of workers' comp** for 22 years. With this innovative mindset, we look at ourselves as a technology company that does great triage. Here's how we continue to differentiate ourselves:

- **100% Focus:** For 22 years, we've focused on providing the best nurse triage for workplace injuries. While we've developed into a technology company, that focus has not changed, allowing us to provide superior service.
- **Scalability:** With 100% of our focus on nurse triage for workplace injuries, we can scale quickly. We've streamlined our training process so we can grow along with our clients' needs.
- **Agility:** We are a small company with the resources of a big company, which means we can adapt to your unique needs quickly and easily.
- **Collaboration:** We treat our clients like partners. We understand that you have unique needs and we want to help you meet them.
- **Configurability:** We've developed our own report system, which allows us to be flexible with setups and customization. We know not every client is the same and we don't try to fit them into a box.
- **Flexibility:** We understand that you have unique needs and we want to help you meet them.
- **Responsiveness:** Our contact center team is responsive to the needs of your injured workers, efficiently getting them the care they need. And our Client Management Services Team is here to support you every step of the way with any questions or customizations you may need to help simplify your workplace injury management.
- **Future-Proof Technology:** We don't just create technology solutions that can work today. We create adaptable solutions with tomorrow in mind.
- **Omni-Channel:** Your workers have unique communication preferences, so we offer a variety of channels to connect with our service. This includes a mobile application with the capability to web and video chat with injured workers, as well as receive pictures of the injuries.
- **Integrity:** We hold Company Nurse and all our team members to the highest level of integrity.
- **Values:** This integrity is demonstrated in our core values:
 - Do the right thing
 - Go the Extra Two Miles
 - Driven to Find Solutions
 - Compassion for Everyone
 - Work Together to Work it Out
- **Security:** Cyber security isn't just a hot topic in workers' comp to us – it has a place as one of our technology pillars. We are continuously implementing and testing best security practices.
- **Integrations:**

We have established several **value-add integrations** to further lessen the pain of workers' comp. One of these is an optional service through [One Call called Relay Ride](#), which arranges Lyft rides for injured workers who need transportation. It is done through text, so no app is needed. It can also be allocated to the claim log.

Company Nurse can **refer injured workers to telemedicine** to have a virtual visit with a doctor, if their injuries meet the telemed criteria. Our training emphasizes making the *right* referrals to telemedicine so that your injured workers have the best patient experience and your organization has the best telemed outcomes.

- **Reputation:** As a pioneer in the workers' comp industry, Company Nurse has earned the reputation of a market leader. We [continue to hold this reputation](#) through our investments in people and technology.

100% Focus
Values Agility **Scalability**
Configurability **Responsiveness**
Future-Proof **Omni-Channel** **Flexibility**
Technology **Integrity** **Security**
Integrations **Reputation** **Collaboration**



**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
October 27, 2021**

OBJECTIVE:

ACTION(s)/DELIVERABLE(s):

DEADLINE(s):

FINANCIAL IMPACT:

RESPONSIBILITY:

Parametric insurance is an **innovative risk transfer** tool for **the public sector**



Insurance relies on **measurement** of a natural phenomenon or index, such as:



Payout of pre-defined amount is made when contractually agreed **threshold** of parameter/index is **exceeded** (e.g. intensity of EQ or amount of rainfall)



Advantages

- **Fast** payout (2-6 weeks)
- Otherwise **uninsurable** risks can be insured (e.g. emergency costs, loss of revenues)
- No loss **assessment** required
- **Flexible** use of funds
- **Transparency** to both insurer and insured
- Avoids **adverse risk** selection
- **No deductible**

Disadvantages



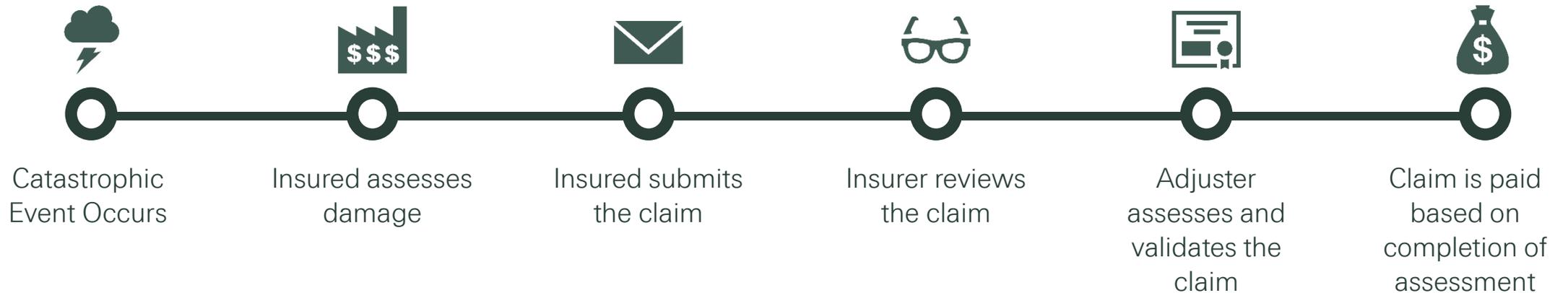
- **Basis risk** (insurance payout may deviate from actual loss)
- Need for objective and accurately measured **historical data**

Parametric Insurance: **recover faster**

Parametric insurance



Indemnity based insurance



Multi-year Single Line (MYSL) Carve out

A windstorm exposed U.S. State



Our client's challenge

- A south Florida school district was struggling with **large cost fluctuations in its property program** each year (driven by hurricane exposure)
- As a result, it was difficult for the district to **accurately budget for insurance cost**
- The district was also concerned about the impact of a large event on **short term capacity availability and price**



Solution

- A MYSL allows clients to purchase **significant Nat Cat peril limits** on a non-cancellable contract at a **guaranteed rate over a multi-year term**
- The multi-year aspect **offers price stability** for the hurricane cover within the tower, which drives the overall property exposure
- Since the volatile portion of the property tower is carved out, the remaining property tower has a **more stable renewal process**



The result

Three-Year Hurricane Only MYSL

\$150M xs ded	\$25M p/o \$50M					
\$100M xs ded	\$100M xs ded		\$100M xs ded		\$100M xs ded	
\$0 xs ded	Year 1		Year 2		Year 3	

Red = MYSL Layer
Blue = Traditional Single Year Layer

Key Benefit: MYSL provides the district with guaranteed capacity over a 3-year term at a fixed rate, which reduces year-over-year pricing and capacity volatility



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
October 27, 2021**

Agenda Item F.

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 – June 17, 2021
2. Check Register from June 1, 2021 to September 30, 2021
3. Investment Reports - Chandler Asset Management Short/Long Term – July 2021 to September 2021
4. FY 21/22 Liability Claims Auditing Services Agreement with Risk Management Services
5. FY 22/23 EIA Excess Workers' Compensation Premium Estimate
6. CAJPA Re-Accreditation Draft Report and Requirements
7. Chandler Contract Amendment



**MINUTES OF THE
NCCSIF BOARD OF DIRECTORS MEETING
ZOOM TELECONFERENCE
JUNE 17, 2021**

BOARD OF DIRECTORS PRESENT

Liz Cottrell, City of Anderson
Ishrat Aziz- Khan, City of Colusa
Kara Reddig, City of Elk Grove
Dalacie Blankenship, City of Jackson
Jennifer Styczynski, City of Marysville
Liz Ehrenstrom, City of Oroville
Dave Warren, Placerville (**Chair**)
Jose Jasso, City of Rio Vista (**Vice-Chair**)
Spencer Morrison, City of Yuba City

Kristina Miller, City of Corning
Rachel Ancheta, City of Dixon
Susan Walter, City of Folsom
Veronica Rodriguez, City of Lincoln
Joan Phillipe, City of Nevada City
Crystal Peters, Town of Paradise
Sandy Ryan, City of Red Bluff
Andy Schiltz, City of Rocklin

OTHER MEMBERS PRESENT

Jim Ramsey, City of Elk Grove
Kate Zawadzki, City of Dixon
Angela Doyle, City of Rocklin

Chris Hancock, City of Ione
Ross Gilb, Town of Paradise
Anjmin Mahil, City of Elk Grove

BOARD OF DIRECTORS ABSENT

Cristina Shafer, City of Auburn
Elisa Arteaga, City of Gridley

Stephanie Van Steyn, City of Galt
Lori McGraw, City of Ione

CONSULTANTS & GUESTS

Marcus Beverly, Alliant Insurance Services
Michael Simmons, Alliant Insurance Services
Jenna Wirkner, Alliant Insurance Services
Eric Lucero, Sedgwick
Enriqueta Castro, Sedgwick

James Marta, James Marta & Company
Dori Zumwalt, Sedgwick
Conor Boughey, Alliant Insurance Services
Jill Petreca, Sedgwick

A. CALL TO ORDER

Chair Liz Ehrenstrom called the meeting to order at 9:31 a.m.

B. ROLL CALL

Roll call was made and the above-mentioned members were present constituting a quorum.

C. PUBLIC COMMENTS



There were no public comments.

D. CONSENT CALENDAR

1. Board of Directors Meeting Minutes - April 23, 2021
2. Check Register from March 1, 2021 to May 31, 2021
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term - March 2021 to May 2021
 - b. Local Agency Investment Fund (LAIF) Report as of March 31, 2021
 - c. Treasurer's Report as of March 31, 2021
4. FY 21/22 Lexipol Fire Subscription Services pricing
5. FY 21/22 Lexipol Law Enforcement Subscription Services pricing
6. Crowe LLP Financial Auditing Services Engagement Letter
7. Sedgwick Workers' Compensation Quarterly Report as of June 2021

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

MOTION: Liz Ehrenstrom

SECOND: Sandy Ryan

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Cottrell, Aziz-Khan, Miller, Ancheta, Reddig, Walter, Rodriguez, Styczynski, Phillipe, Ehrenstrom, Peters, Ryan, Jasso, Schiltz, Morrison, Warren

Nays: None

E. GENERAL RISK MANAGEMENT ISSUES

Members discussed COVID-19 updates regarding CAL-OSHA requirements.

Henri Castro from Sedgwick provided an update on the CAL-OSHA standards regarding COVID-19. The CAL-OSHA board will be reviewing the revision today and Henri will provide members with an update. The understanding is that vaccinated employees will not need to wear face coverings. The Cities should make a choice on requiring face masks for the public visiting the Cities or Towns.

Members discussed face masks in swimming pools and how members are handling the face masks guidelines at City pools.

Members discussed outdoor dining and possibly removing the downtown outdoor dining areas. Members are working with City Council and guidelines for outdoor dining.

Jennifer Styczynski joined the meeting at 9:40 a.m.

Ishrat Aziz-Khan joined the meeting at 9:41 a.m.



F. ADMINISTRATION REPORTS

F.1. President's Report

Dave Warren let members know that this meeting is important and we will review the coverages for all programs. Members are encouraged to speak up and ask questions so they can share with City Council or your City why we have increases and changes this year.

F.2. CJPRMA Update

Mr. Beverly gave a brief CJPRMA update. Their final numbers haven't been released yet and will be finalized at the June 28th, 2021 CJPRMA Meeting.

F.3. Program Administrator's Report

a. Service Provider Survey

No discussion.

b. Risk Control Manager update

Henri Castro from Sedgwick introduced Eric Lucero as the new Risk Manager for NCCSIF. Mr. Lucero has over thirteen years of experience and is going to be a great resource for members.

F.4. Summary of the May 27, 2021 Executive Committee Meeting

Mr. Beverly gave an overview of the May 27, 2021 Executive Committee Meeting. The Executive Committee did discuss the potential of a Property Baking layer, that will be discussed at the next Board Meeting. We will review most of the topics during the Board Meeting.

G. FINANCIAL REPORTS

G.1. Quarterly Financial Report for Period Ending March 31, 2021

James Marta from James Marta and Company reviewed the Quarterly Financial Report for Period Ending March 31, 2021. The Liability Banking layer is looking strong, the investment income is a little less than break even. The Workers Compensation program has been a strong program. We have been seeing an increase in the Liability Shared Risk layer due to the increase in claims. The shared layer is an excess of the banking layer and will fluctuate from year to year. In the Workers Compensation Banking layer, we have seen an increase because of an increase in the number of employees and claims. The expectation is to be better than the last two years. Mr. Marta also discussed the



Risk Management Reserves current usage report, members are encouraged to put funds into the Risk Management Reserves and use them.

G.2. Budget-to-Actual as of March 31, 2021

The Budget to Actual as of March 31, 2021, we have $\frac{3}{4}$ of the budget so far. Some of the operating expenses aren't equal during the year.

A motion was made to receive and file the financial report as of March 31, 2021

MOTION: Sandy Ryan

SECOND: Andy Schiltz

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Cottrell, Aziz-Khan, Miller, Ancheta, Reddig, Walter, Rodriguez, Styczynski, Phillipe, Ehrenstrom, Peters, Ryan, Jasso, Schiltz, Morrison, Warren

Nays: None.

H. JPA BUSINESS

H.1. CJPRMA Update

Mr. Beverly gave an overview of CJPRMA Excess Liability Coverage Changes. CJPRMA will most likely be increasing the \$5M SIR to \$7.5M.

The aggregates being proposed for FY 21/22 would work in a similar fashion, as they would apply to LE and SAM claims only. CJPRMA management understands the issue and is coming the conclusion that they will recommend self-funding any losses excess of aggregate exhaustion within the program.

Mr. Simmons mentioned that we need members to be aware that this could be an issue in the future if the aggregates are exhausted. If the aggregates of the carriers are exhausted the pool would need to cover the claims. This is a time to purchase the best insurance to cover claims.

Mr. Simmons also discussed 2021 being a crisis for the insurance market. This is a hard year for Liability and police claims, property and wildfires, pollutions and Cyber.



H.2. FY 21/22 Memorandum of Coverage (MOC)

H.2.a. Liability MOC

Mr. Beverly reviewed the changes to the Liability MOC. No changes were made other than the addition dates. If you have a driver that has more than five points they will be eliminated from coverage.

A motion was made to approve the underlying NorCal Cities Memorandum of Coverage.

MOTION: Liz Ehrenstrom

SECOND: Liz Cottrell

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Cottrell, Aziz-Khan, Miller, Ancheta, Reddig, Walter, Rodriguez, Styczynski, Phillipe, Ehrenstrom, Peters, Ryan, Jasso, Schiltz, Morrison, Warren

Nays: None

H.2.a. Workers Compensation MOC

Mr. Beverly reviewed the Workers Compensation MOC. NCCSIF does not cover a member's obligation to pay any portion of Labor Code 4850 benefits. The only other change is that PRISM does cover out of state workers. A bill was passed to cover out of state peace officers but the City is required to pass a resolution. California Labor Code Section 3600.2.

The City of Elk Grove will be presenting a resolution to the City Council.

A motion was made to approve the underlying Workers Compensation Memorandum of Coverage.

MOTION: Kara Reddig

SECOND: Jose Jasso

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Cottrell, Aziz-Khan, Miller, Ancheta, Reddig, Walter, Rodriguez, Styczynski, Phillipe, Ehrenstrom, Peters, Ryan, Jasso, Schiltz, Morrison, Warren

Nays: None

H.3. FY 21/22 Property Program Renewal

H.2.a. NCCSIF Property Renewal Proposal

Mr. Beverly gave an update on the 21/22 Property Proposal. The vehicle deductibles are increasing from \$5,000 to \$25,000. We have requested vehicle quotes in the AMVP program for members that wanted a different option. We requested a \$25,000 and \$100,000 deductible option this year. The all risk property rate increased 59% from the prior year. The other major change is



endorsement 5.LMA 5400 Cyber Exclusion – that excludes “silent cyber” exposures with limited buyback coverage for fire.

Mr. Beverly discussed the LMA 5401 “silent cyber coverage”. Cyber, Explosion and other perils might not be included in Cyber Coverage. Examples of claims coverage for LMA 5401.

Mr. Simmons discussed LMA 5400 and 5401 and that this could be a problem in the future.

Mr. Beverly discussed the comparison of the \$25,000 and \$100,000 options. The difference is only about \$127,000. The loss runs from 2012-present were also reviewed as a deductible coverage comparison.

Mr. Simmons and Mr. Beverly discussed the long-term property funding. We would want to discuss starting slow and moving into a shared layer.

Dalacie Blankenship joined the meeting at 10:40a.m.

Members discussed the \$25,000 deductible being a better option.

A motion was made to approve the APIP proposal at the \$25,000 deductible.

A motion was made to revise the motion and approve the APIP proposal at the \$25,000 and exclude TRIA coverage.

MOTION: Sandy Ryan

SECOND: Elizabeth Ehrenstrom

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Cottrell, Aziz-Khan, Miller, Ancheta, Reddig, Walter, Blankenship, Rodriguez, Styczynski, Phillipe, Ehrenstrom, Peters, Ryan, Jasso, Schiltz, Morrison, Warren

Nays: None

Mr. Beverly confirmed that the Pollution and Cyber coverages are included in the APIP Property Program.

Mr. Beverly reviewed the TRIA coverage. Members have the option to decline or purchase the coverage.

H.3.b. APIP Pollution

Mr. Beverly discussed the biggest change in coverage for the Pollution Program. We will be changing the carrier to Ironshore. All claims need to be submitted before July 1, 2021. Members should submit any potential claims to APIP before July 1, 2021. Odor will now be excluded from Pollution Coverage.

Information only.



H.3.c. APIP Cyber Coverage Renewals

Information only. Cyber was discussed in the APIP Renewal.

H.3.d. APIP Claims Reporting Acknowledgements

Members will be asked to sign the APIP Claims Reporting Acknowledgements. An email will be sent out after the meeting.

Information only.

H.3.e. Alliant Deadly Weapon Response Program (ADWRP)

Mr. Beverly discussed the Alliant Deadly Weapon Response Program for FY 21/22. The coverage is a combination of first and third-party coverages, with sub-limits of \$250,000 for crisis management services, counseling services, funeral expenses, and demo. Clearance/memorialization. The Coverage includes Medical Expenses of \$25,000 and Accidental Death and Dismemberment of \$50,000 per person and with a \$50,000 annual aggregates. The deductible for this program is \$10,000.

A motion was made to approve the FY 21/22 Alliant Deadly Weapon Response Program renewal as presented.

MOTION: Liz Ehrenstrom

SECOND: Andy Schiltz

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Cottrell, Aziz-Khan, Miller, Ancheta, Reddig, Walter, Blankenship, Rodriguez, Styczynski, Phillipe, Ehrenstrom, Peters, Ryan, Jasso, Schiltz, Morrison, Warren

Nays: None

H.3.f. Flood Coverage

Mr. Beverly gave an overview of the Flood Coverage Form, this is for individual members. If you don't wish to purchase flood please submit the Flood Coverage Form.

Information only, no action needed.

H.3.g. Excess Cyber Coverage Renewal

Mr. Beverly gave an overview of the Excess Cyber Coverage Renewal for FY 21/22. The program has coverage dedicated limits in Excess APIP FY 21/22. The bricking coverage and reputation loss have both increased this year. The option this year is \$2M excess of \$2M each. The policy aggregate is moving from \$10,000,000 to \$3,000,000.



Mr. Simmons discussed the Aggregate limit for the pool of \$3,000,000. This is a hard coverage to find right now. Mr. Simmons discussed on if members are comfortable with systems right now and if they want to pay the increased premium.

Member discussed the cyber claim with City of Galt. Mr. Beverly discussed it took about 6 months to settle the claim and that they submitted a claim in the amount of about \$850,000. Some of the elements weren't covered in the claim. The main reason you buy this coverage is the help you get handling these issues.

Members discussed that these claims aren't going away and that some members are planning for this in budgets.

Mr. Marta discussed other pools purchasing Cyber Coverage and how important it is to have the coverage.

Mr. Warren discussed the importance of insurance being included in your Budge. Members discussed that the vote has been taken and would like to move on.

A motion was made to approve the Excess Cyber Coverage.

MOTION: Sandy Ryan

SECOND: Liz Ehrenstrom

**MOTION CARRIED
UNANIMOUSLY**

A voice vote was taken.

Ayes: Cottrell, Aziz-Khan, Zawadzki, Blankenship, Styczynski, Ehrenstrom, Peters, Ryan, Jasso, Schiltz, Walter, Warren

Nays: Morrison

Abstain: Reddig, Rodriguez, Phillipe, Miller

12:00 p.m. Kara Redding left the meeting

12:00 p.m. Rachel Ancheta left the meeting

H.4. FY 21/22 Crime Coverage Renewal

Mr. Beverly reviewed the FY 21/22 Crime Coverage Renewal. The premium is flat rate from FY 20/21. Mr. Beverly asked members if they would like to move to the \$5M limit or remain at the \$3M limit.

A motion was made to approve the FY 21/22 Crime Coverage Renewal at \$3M limit.

MOTION: Sandy Ryan

SECOND: Jennifer Styczynski

**MOTION CARRIED
UNANIMOUSLY**



Ayes: Cottrell, Aziz-Khan, Miller, Zawadzki, Ramsey, Walter, Blankenship, Rodriguez, Styczynski, Phillipe, Ehrenstrom, Peters, Ryan, Jasso, Schiltz, Morrison
Nays: None

H.5. FY 21/2 Identity Fraud Expense Reimbursement Coverage Renewal

Mr. Beverly reviewed the FY 21/22 Identity Fraud Expense Reimbursement. We did have a slight decrease in the premium this year due to the decrease in number of employees.

A motion was made to renew the FY 21/22 Identity Fraud Expense Reimbursement coverage as presented.

MOTION: Liz Ehrenstrom

SECOND: Andy Schiltz

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Cottrell, Aziz-Khan, Miller, Zawadzki, Ramsey, Walter, Blankenship, Rodriguez, Styczynski, Phillipe, Ehrenstrom, Peters, Ryan, Jasso, Schiltz, Morrison
Nays: None

H.6. Administration Budget 21/22 Program Budget

Mr. Beverly gave a brief overview of the Administration Budget for FY 21/22.

MOTION: Liz Ehrenstrom

SECOND: Jim Ramsey

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Cottrell, Aziz-Khan, Miller, Zawadzki, Ramsey, Walter, Blankenship, Rodriguez, Styczynski, Phillipe, Ehrenstrom, Peters, Ryan, Jasso, Schiltz, Morrison
Nays: None.

Michael Simmons left the meeting at 12:20 p.m.

H.7.a. Liability program budget

Mr. Beverly discussed the adoption of the FY 21/22 Liability Program Budget. At this time, it is most likely CJPRMA will have to increase retention from \$5M to \$7.5M, resulting in an increase. Members could choose to move from a 50% cap to a 60% cap. The pools banking layer is down 61% this year.

Members discussed why certain members have higher increases this year.

Mr. Marta discussed how the ex-mod is calculated.



A motion was made to approve the liability program at the 60% cap

MOTION: Liz Ehrenstrom

SECOND: Jennifer Styczynski

**MOTION CARRIED
UNANIMOUSLY**

A voice vote was taken.

Ayes: Cottrell, Aziz-Khan, Zawadzki, Walter, Blankenship, Rodriguez, Styczynski, Ehrenstrom, Peters, Ryan, Jasso, Schiltz, Morrison

Nays: Kristina Miller

Abstain: Jim Ramsey, Joan Phillipe

H.7.b. Worker's Compensation program budget

Mr. Beverly reviewed the Workers' Compensation program budget. We will see increases in Workers Compensation costs. We're seeing a frequency of higher dollar claims and a decrease in smaller dollar claims. We had a change of -26% for the shared layer. Overall the Workers Compensation rates haven't seen as many changes.

A motion was made to approve the Workers Compensation Program Budget.

MOTION: Jim Ramsey

SECOND: Andy Schiltz

**MOTION CARRIED
UNANIMOUSLY**

A voice vote was called and the motioned passed.

Ayes: Cottrell, Aziz-Khan, Miller, Zawadzki, Reddig, Walter, Blankenship, Rodriguez, Styczynski, Phillipe, Ehrenstrom, Peters, Ryan, Jasso, Schiltz, Morrison

Nays: None

H.8. Member Training Fund Rollover

Mr. Beverly discussed the Member training Fund Rollover for members. Due to the pandemic we haven't been attending as many trainings.

Members discussed having the training funds rolled over to pay for the use of premium reduction.

A motion was made to approve rolling over the training funds and also allow members to use the funds for premium relief if desired.

MOTION: Liz Ehrenstrom

SECOND: Jose Jasso

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Cottrell, Aziz-Khan, Miller, Zawadzki, Ramsey, Walter, Blankenship, Rodriguez, Styczynski, Phillipe, Ehrenstrom, Peters, Ryan, Jasso, Schiltz, Morrison

Nays: None



H.9. Strategic Plan Update

Mr. Beverly gave an update on the Strategic Plan. The Executive Committee discussed having a two meeting for the Strategic Plan update so members can have time to absorb the information. Members discussed having the facilitator earlier in November and have the Board Meeting December.

A motion was made to approve the recommendation to secure a facilitator for a two-day strategic planning session.

MOTION: Liz Ehrenstrom

SECOND: Jose Jasso

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Cottrell, Aziz-Khan, Miller, Zawadzki, Ramsey, Walter, Blankenship, Rodriguez, Styczynski, Phillipe, Ehrenstrom, Peters, Ryan, Jasso, Schiltz, Morrison

Nays: None

H.10. FY 21/22 Service Calendar

Mr. Beverly discussed the FY 21/22 Service Calendar. This is a reminder on what is coming up and what will be reviewed at the meetings during the year.

H.11. FY 21/22 Meeting Calendar

A motion was made to approve the FY 21/22 Meeting Calendar

Mr. Beverly discussed having the October 28th BOD and RMC Meetings and having another Zoom Meeting virtually.

MOTION: Jim Ramsey

SECOND: Ishrat Aziz -Khan

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Cottrell, Aziz-Khan, Miller, Zawadzki, Ramsey, Walter, Blankenship, Rodriguez, Styczynski, Phillipe, Ehrenstrom, Peters, Ryan, Jasso, Schiltz, Morrison

Nays: None

H.12. Appointment of CJPRMA Board Representative and Alternate

A motion was made to approve appointing Elizabeth Ehrenstrom to the CJPRMA Board Member position.

MOTION: Dave Warren

SECOND: Andy Schiltz

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Cottrell, Aziz-Khan, Miller, Zawadzki, Ramsey, Walter, Blankenship, Rodriguez, Styczynski, Phillipe, Ehrenstrom, Peters, Ryan, Jasso, Schiltz, Morrison

Nays: None



H.13. Safety Award Program

Mr. Beverly discussed the Safety Award Program. Our new Risk Manager Eric Lucero will hit the ground running with this program. Members will submit ideas to the Risk Management Committee for review.

J. INFORMATION ITEMS

1. Glossary of Terms
2. NorCal Cities Organizational Chart
3. NorCal Cities Resource Contact Guide
4. Sedgwick Who's Who in Claims - WC and Liability Contacts
5. 2021 CAJPA Conference September 21-24, 2021
6. Nurturing Relationships – Effective Communication Training July 13th, 2021
7. Developing Team Relationships Training August 10th, 2021

K. ADJOURNMENT

The meeting was adjourned at 1:00 p.m.

Next Meeting Date:

BOD Approval Date of Minutes:

Respectfully Submitted,

Jennifer Styczynski, Secretary

Date

Company Name: NCCSIF
Report Name: NCCSIF Check Register Board Report
Created On: 6/30/2021

Check#	Date	Vendor	Account Title	Account Memo	Amount
11929	6/4/2021	James Marta and Co LLP	Accounting Svcs	52403 Monthly Acctg Svcs - May 2021	9,120.00
11930	6/4/2021	Sedgwick CMS, Inc	Claims Admin - WC Only	52300 May 2021 WC Claims	50,699.33
11931	6/4/2021	York Risk Svcs Group Inc.	On Site	52204 Safety and Risk Ctrl Svcs - Mar 2021	14,873.33
11932	6/4/2021	Sedgwick CMS, Inc	Claims Admin - Liab ULAE	51135 May 2021 Liab Claims	21,177.67
11933	6/4/2021	CAM, Inc	Investment Income	44040 Investment Income	4,862.61
11934	6/4/2021	Alliant Ins Svcs Inc	Program Admin Fee	52401 Final Monthly Installment	29,166.92
11935	6/4/2021	City of Dixon	Safety Grant Funds	54200 Reimb - COVID Supplies and Ergo items	3,303.45
11936	6/4/2021	City of Ione	Police RM Grant Funds	52209 Reimb-Police Supplies	4,395.06
11937	6/15/2021	Bertrand. Fox, Elliot, Osman, Wenzel	Risk Mgmt Comm Svcs	52201 Police RM Comm Trng AB392/SB231	500.00
11938	6/15/2021	City of Jackson	Member Trng and RM	52207 2021 CalPELRA. CSMFO, League of Cities	635.00
11939	6/15/2021	Gibbons and Conley	Legal Services	52103 May 2021 General Matters	2,097.15
11940	6/15/2021	City of Dixon	Member Trng and RM	52207 Nov 21 CalPELRA Annual Trng and Membership	1,483.00
11941	6/15/2021	City of Rio Vista	Member Trng and RM	52207 Nov 2021 CalPELRA - Buera/Jasso	4,000.00
11942	6/15/2021	City of Red Bluff	Member Trng and RM	52207 06/21 Member Trng and RM Fund Reimb	4,000.00
11943	6/15/2021	City of Marysville	Member Trng and RM	52207 Nov 21 CALPELRA - N Moe, J Stycznski	1,240.00
11944	6/17/2021	City of Dixon	Member Trng and RM	52207 11.16.21 CalPELRA Annual Trng	27.00
11945	6/17/2021	City of Oroville	Member Trng and RM	52207 2021 CalPelra - Liz E.	1,090.00

Company Name: NCCSIF
Report Name: NCCSIF Check Register Board Report
Created On: 7/30/2021

Check#	Date	Vendor	Account Title	Account Memo	Amount
11948	7/7/2021	Sedgwick CMS, Inc	Claims Admin - Liab ALE	51136 05/06/2021 TE SMILLAR	214.80
11949	7/7/2021	LEXIPOL LLC	Prepaid Expense	13500 07/21-06/22 Fire Policy Manual	29,011.50
	7/7/2021	LEXIPOL LLC	Member Trng and RM	52207 07/21-06/22 Fire Policy Manual	2,178.00
	7/7/2021	LEXIPOL LLC	Police RM Grant Funds	52209 07/21-06/22 Fire Policy Manual	2,178.00
11950	7/7/2021	CJPRMA	Other Insurance Expense	54150 Drones - Folsom and Rocklin	329.00
11951	7/7/2021	Sedgwick CMS, Inc	Claims Admin - Liab ULAE	51135 June 2021 Liab Claims	21,177.67
11952	7/7/2021	York Risk Svcs Grp Inc.	On Site	52204 Safety & Risk Ctrl Svcs - 06/21	14,873.33
11953	7/7/2021	JM and Co. LLP	Acctg Svcs	52403 Monthly Acctg Svcs - 06/21	9,120.00
11954	7/7/2021	Sedgwick CMS, Inc	Claims Admin - WC Only	52300 June 2021 WC Claims	50,699.33
11955	7/7/2021	Alliant Ins Svcs Inc	Program Admin Fee	52401 07/21 Monthly Installment	30,114.83
	7/7/2021	Alliant Ins Svcs Inc	Member Identity Theft Protection	52900 2021-22 Identity Theft Exp	13,228.39
11956	7/7/2021	James C. Wheeler	Risk Mgmt Comm Svcs	52201 Virtual Aquatic RM Workshop	1,000.00
11957	7/9/2021	CAM, Inc.	Investment Income	44040 Investment Income	4,866.39
11958	7/16/2021	Alliant Ins Svcs Inc	Prepaid Expense	13500 Deadly Weapon	12,664.65
				13500 ACIP Crime Annual Prem	53,523.00
				13500 APIP 21/22	4,068,300.40
11959	7/16/2021	Gibbons and Conley	Legal Services	52103 June 2021 General Matters	1,014.75
11960	7/16/2021	LEXIPOL LLC	Police RM Manual	52208 07/21-06/22 LE Policy Manual	142,140.00
11961	7/16/2021	Yuba City Police	Police RM Grant Funds	52209 Reimb Comm Treadmill 6.14.21	3,699.05
11962	7/16/2021	PRISM	Prepaid Expense	13500 21/22 EWC Program Renewal	1,978,742.00
11963	7/30/2021	CJPRMA	Prepaid Expense	13500 21/22 General Liab Prem	3,633,941.00
11964	7/30/2021	Alliant Ins Svcs Inc	Prepaid Expense	13500 21/22 APIP Comm Cyber Liab	309,750.00

Company Name: NCCSIF
Report Name: NCCSIF Check Register Board Report
Created On: 8/31/2021

Check#	Date	Vendor	Account Title	Account Memo	Amount
11965	8/5/2021	Sedgwick CMS, Inc	Claims Admin - Liab ALE	51136 6/3/2021 TE SMILLAR	107.40
11966	8/5/2021	CAM, Inc.	Investment Income	44040 Investment Income	4,874.81
11967	8/5/2021	Sedgwick CMS, Inc	Claims Admin - WC Only	52300 July 2021 WC Claims	50,699.33
11968	8/5/2021	Sedgwick CMS, Inc	Claims Admin - Liab ULAE	51135 July 2021 Liab Claims	21,813.00
11969	8/5/2021	Alliant Ins Svcs Inc	Program Admin Fee	52401 09/21 Monthly Installment	30,114.83
11970	8/5/2021	JM and Co LLP	Accounting Services	52403 Monthly Acctg Svcs - 07/21	10,430.00
11971	8/20/2021	Sedgwick CMS, Inc	Claims Admin - Liab ALE	51136 6/29/2021 TE SMILLAR	89.50
11972	8/20/2021	York Risk Svcs Grp Inc.	On Site	52204 Safety and Risk Ctrl Svcs - 07/21	14,873.33
11973	8/20/2021	Gibbons and Conley	Legal Services	52103 June 2021 General Matters	484.31
11974	8/20/2021	CDS Business Mapping	Risk Mgmt Comm Svcs	52201 RiskMeter Pay As You Go Package	1,098.00

Company Name: NCCSIF
Report Name: NCCSIF Check Register Board Report - Revised
Created On: 9/30/2021

Check#	Date	Vendor	Account Title	Account Memo	Amount
11975	9/3/2021	Alliant Ins Svcs Inc	Program Admin Fee	52401 07/21 Monthly Installment	30,114.83
11976	9/3/2021	York Risk Svcs Grp Inc.	On Site	52204 Safety & Risk Ctrl Svcs - 08/2021	14,873.33
11977	9/3/2021	Sedgwick CMS, Inc	Claims Admin - Liab ULAE	51135 Aug 2021 Liab Claims	21,813.00
11978	9/3/2021	Sedgwick CMS, Inc	Claims Admin - WC Only	52300 Aug 2021 WC Claims	50,699.33
11979	9/3/2021	CAM, Inc.	Investment Income	44040 Investment Income	4,883.91
11980	9/3/2021	JM and Co. LLP	Accounting Services	52403 Monthly Acctg Svcs - Aug 2021	9,480.00
11981	9/17/2021	CJPRMA	Other Ins Exp	54150 Drone-NCCSIF-21/22	18,672.00
11982	9/17/2021	Crowe	Financial Audit	52102 Progress Billing for 6.30.21 Audit	24,000.00
11983	9/17/2021	Gibbons and Conley	Legal Services	52103 Aug 2021 General Matters	784.12
Voided					
-					
11980	9/3/2021	JM and Co. LLP	Accounting Services	52403 Monthly Acctg Svcs - Aug 2021	-9,480.00



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

MONTHLY ACCOUNT STATEMENT

JUNE 1, 2021 THROUGH JUNE 30, 2021

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	2.57
Average Coupon	1.71%
Average Purchase YTM	1.60%
Average Market YTM	0.50%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.86 yrs
Average Life	2.63 yrs

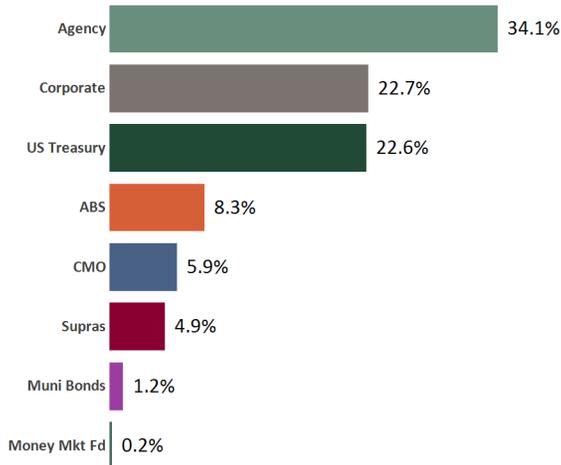
ACCOUNT SUMMARY

	Beg. Values as of 5/31/21	End Values as of 6/30/21
Market Value	28,249,114	28,202,042
Accrued Interest	110,656	99,491
Total Market Value	28,359,770	28,301,533
Income Earned	37,636	37,155
Cont/WD		0
Par	27,537,896	27,591,492
Book Value	27,604,445	27,657,397
Cost Value	27,644,923	27,704,169

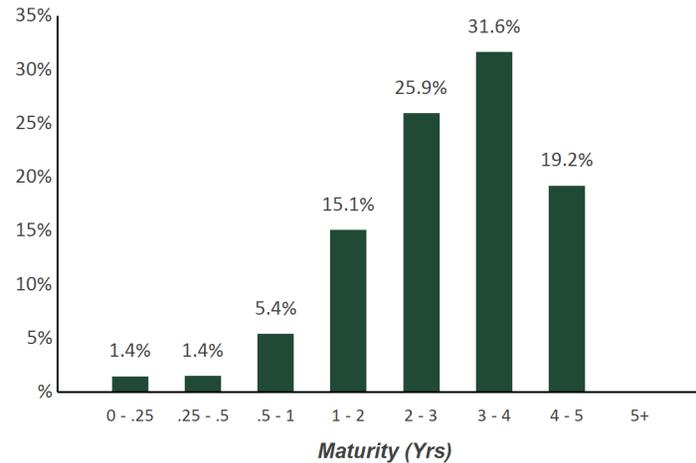
TOP ISSUERS

Government of United States	22.6%
Federal Home Loan Mortgage Corp	16.3%
Federal National Mortgage Assoc	14.2%
Federal Home Loan Bank	9.6%
Inter-American Dev Bank	4.0%
JP Morgan Chase & Co	2.7%
Toyota Motor Corp	2.3%
Honda ABS	1.9%
Total	73.5%

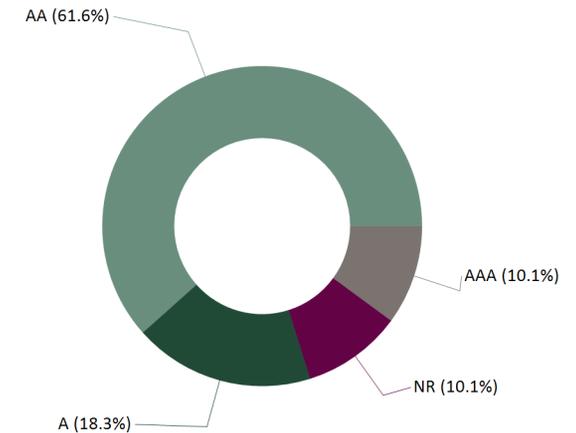
SECTOR ALLOCATION



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	-0.21%	0.23%	-0.27%	0.32%	2.81%	3.51%	2.08%	1.87%	3.77%	
ICE BAML 1-5 Year US Treasury/Agency Index	-0.22%	0.11%	-0.41%	-0.25%	2.44%	3.25%	1.77%	1.59%	3.45%	
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	-0.21%	0.16%	-0.38%	-0.09%	2.58%	3.38%	1.90%	1.73%	3.56%	

Statement of Compliance

As of June 30, 2021



Northern California Cities Self-Insurance Fund - Short Term

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

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Government & Agencies	No limitation; Include: mortgage-backed, mortgage passthrough securities, and collateralized mortgage obligations issued by the federal government or federal agency/GSE issuers	Complies
Supranationals	AA rating category or better by a NRSRO; 30% maximum; 5 years max maturity; Issued by IBRD, IFC or IADB only	Complies
Municipal Securities	5 years max maturity	Complies
Asset-Backed & Mortgage-Backed Securities	AA rating category or better by a NRSRO; 20% maximum; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A-1/P-1 by a NRSRO; 25% maximum; 270 days max maturity	Complies
Corporate Medium Term Notes	A rating category or better by a NRSRO; 30% maximum; 5 years max maturity	Complies
Money Market Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit; Collateralized Bank Deposits	5 years max maturity	Complies
LAIF	Maximum as law permits	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
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	Complies
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	Complies
Maximum Maturity	10 years	Complies

Reconciliation Summary

As of June 30, 2021



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$27,604,445.49
Acquisition		
+ Security Purchases	\$815,587.10	
+ Money Market Fund Purchases	\$429,810.28	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$1,245,397.38
Dispositions		
- Security Sales	\$323,819.53	
- Money Market Fund Sales	\$815,654.88	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$55,559.81	
Total Dispositions		\$1,195,034.22
Amortization/Accretion		
+/- Net Accretion	(\$2,044.30)	
		(\$2,044.30)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$4,632.69	
		\$4,632.69
ENDING BOOK VALUE		\$27,657,397.04

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$448,106.90
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$323,819.53	
Accrued Interest Received	\$1,681.52	
Interest Received	\$48,747.46	
Dividend Received	\$1.96	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$55,559.81	
Total Acquisitions	\$429,810.28	
Dispositions		
Withdrawals	\$0.00	
Security Purchase	\$815,587.10	
Accrued Interest Paid	\$67.78	
Total Dispositions	\$815,654.88	
ENDING BOOK VALUE		\$62,262.30



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									
43815HAC1	Honda Auto Receivables Trust 2018-3 A3 2.95% Due 8/22/2022	36,527.62	08/21/2018 2.98%	36,522.60 36,526.18	100.52 0.30%	36,717.13 29.93	0.13% 190.95	Aaa / NR AAA	1.15 0.20
47788EAC2	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	29,550.54	07/18/2018 3.10%	29,548.30 29,549.83	100.51 0.14%	29,702.55 40.45	0.11% 152.72	Aaa / NR AAA	1.38 0.17
58770FAC6	Mercedes Benz Auto Lease Trust 2020- A A3 1.84% Due 12/15/2022	95,000.00	01/21/2020 1.85%	94,987.48 94,993.66	100.73 0.20%	95,695.69 77.69	0.34% 702.03	Aaa / AAA NR	1.46 0.45
47789JAD8	John Deere Owner Trust 2019-A A3 2.91% Due 7/17/2023	96,781.51	06/24/2020 0.83%	99,325.80 98,118.89	101.15 0.18%	97,898.47 125.17	0.35% (220.42)	Aaa / NR AAA	2.05 0.42
43815NAC8	Honda Auto Receivables Trust 2019-3 A3 1.78% Due 8/15/2023	182,371.32	08/20/2019 1.79%	182,369.80 182,370.72	100.92 0.23%	184,050.41 144.28	0.65% 1,679.69	Aaa / AAA NR	2.13 0.59
58769EAC2	Mercedes-Benz Auto Lease Trust 2020- B A3 0.4% Due 11/15/2023	90,000.00	09/15/2020 0.40%	89,995.44 89,996.96	100.18 0.25%	90,159.57 16.00	0.32% 162.61	NR / AAA AAA	2.38 1.16
477870AC3	John Deere Owner Trust 2019-B A3 2.21% Due 12/15/2023	70,242.07	07/16/2019 2.23%	70,227.15 70,233.73	101.30 0.09%	71,157.96 68.99	0.25% 924.23	Aaa / NR AAA	2.46 0.61
92348AAA3	Verizon Owner Trust 2019-C A1A 1.94% Due 4/22/2024	130,000.00	10/01/2019 1.95%	129,989.98 129,993.80	101.41 0.22%	131,836.25 77.06	0.47% 1,842.45	NR / AAA AAA	2.81 0.82
65479JAD5	Nissan Auto Receivables Owner 2019-C A3 1.93% Due 7/15/2024	205,000.00	10/16/2019 1.94%	204,989.18 204,993.05	101.24 0.29%	207,549.59 175.84	0.73% 2,556.54	Aaa / AAA NR	3.04 0.76
43813DAC2	Honda Auto Receivables 2020-2 A3 0.82% Due 7/15/2024	90,000.00	05/18/2020 0.83%	89,992.92 89,994.80	100.64 0.27%	90,577.35 32.80	0.32% 582.55	Aaa / AAA NR	3.04 1.15
47789KAC7	John Deere Owner Trust 2020-A A3 1.1% Due 8/15/2024	195,000.00	Various 1.26%	194,366.14 194,534.85	100.77 0.34%	196,500.92 95.33	0.69% 1,966.07	Aaa / NR AAA	3.13 1.01
43813KAC6	Honda Auto Receivables Trust 2020-3 A3 0.37% Due 10/18/2024	145,000.00	09/22/2020 0.38%	144,978.70 144,983.82	100.13 0.28%	145,186.47 19.37	0.51% 202.65	NR / AAA AAA	3.30 1.43
47787NAC3	John Deere Owner Trust 2020-B A3 0.51% Due 11/15/2024	65,000.00	07/14/2020 0.52%	64,990.09 64,992.77	100.25 0.29%	65,161.27 14.73	0.23% 168.50	Aaa / NR AAA	3.38 1.13
89236XAC0	Toyota Auto Receivables 2020-D A3 0.35% Due 1/15/2025	115,000.00	10/06/2020 0.36%	114,978.58 114,982.18	100.09 0.28%	115,104.42 17.89	0.41% 122.24	NR / AAA AAA	3.55 1.32



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
ABS									
92290BAA9	Verizon Owner Trust 2020-B A 0.47% Due 2/20/2025	205,000.00	08/04/2020 0.48%	204,956.95 204,965.36	100.27 0.30%	205,551.25 29.44	0.73% 585.89	Aaa / NR AAA	3.65 1.58
43813GAC5	Honda Auto Receivables Trust 2021-1 A3 0.27% Due 4/21/2025	70,000.00	02/17/2021 0.27%	69,998.72 69,998.87	99.93 0.32%	69,950.58 5.25	0.25% (48.29)	Aaa / NR AAA	3.81 1.49
44891RAC4	Hyundai Auto Receivables Trust 2020-C A3 0.38% Due 5/15/2025	150,000.00	10/20/2020 0.39%	149,965.45 149,972.50	100.07 0.34%	150,099.75 25.33	0.53% 127.25	NR / AAA AAA	3.88 1.76
89240BAC2	Toyota Auto Receivables Owners 2021- A A3 0.26% Due 5/15/2025	255,000.00	02/02/2021 0.27%	254,952.67 254,958.65	99.91 0.32%	254,779.68 29.47	0.90% (178.97)	Aaa / NR AAA	3.88 1.58
44933LAC7	Hyundai Auto Receivables Trust 2021-A A3 0.38% Due 9/15/2025	120,000.00	04/20/2021 0.38%	119,987.38 119,988.11	99.97 0.40%	119,962.44 20.27	0.42% (25.67)	NR / AAA AAA	4.21 2.11
Total ABS		2,345,473.06	1.01%	2,347,123.33 2,346,148.73	0.28%	2,357,641.75 1,045.29	8.33% 11,493.02	Aaa / AAA AAA	3.09 1.15
AGENCY									
3130A8QS5	FHLB Note 1.125% Due 7/14/2021	50,000.00	09/29/2016 1.26%	49,680.50 49,997.62	100.04 0.13%	50,019.40 260.94	0.18% 21.78	Aaa / AA+ AAA	0.04 0.04
3137EAEC9	FHLMC Note 1.125% Due 8/12/2021	70,000.00	Various 1.33%	69,324.76 69,984.24	100.12 0.08%	70,084.91 304.06	0.25% 100.67	Aaa / AA+ AAA	0.12 0.12
3130AF5B9	FHLB Note 3% Due 10/12/2021	400,000.00	11/29/2018 2.91%	401,008.00 400,099.16	100.83 0.08%	403,310.00 2,633.33	1.43% 3,210.84	Aaa / AA+ NR	0.28 0.28
3130A3KM5	FHLB Note 2.5% Due 12/9/2022	250,000.00	08/28/2018 2.83%	246,712.50 248,893.65	103.32 0.19%	258,305.50 381.94	0.91% 9,411.85	Aaa / AA+ NR	1.44 1.42
3135G0T94	FNMA Note 2.375% Due 1/19/2023	200,000.00	04/11/2018 2.71%	197,052.00 199,041.01	103.37 0.20%	206,742.60 2,137.50	0.74% 7,701.59	Aaa / AA+ AAA	1.56 1.52
3137EAER6	FHLMC Note 0.375% Due 5/5/2023	520,000.00	05/05/2020 0.39%	519,781.60 519,865.52	100.25 0.24%	521,315.08 303.33	1.84% 1,449.56	Aaa / AA+ AAA	1.85 1.84
3137EAEN5	FHLMC Note 2.75% Due 6/19/2023	500,000.00	07/20/2018 2.86%	497,490.00 498,994.32	104.91 0.25%	524,533.50 458.33	1.85% 25,539.18	Aaa / AA+ AAA	1.97 1.93
3135G05G4	FNMA Note 0.25% Due 7/10/2023	230,000.00	07/08/2020 0.32%	229,505.50 229,666.27	99.99 0.26%	229,973.78 273.13	0.81% 307.51	Aaa / AA+ AAA	2.03 2.02



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
AGENCY									
3137EAEV7	FHLMC Note 0.25% Due 8/24/2023	325,000.00	08/19/2020 0.28%	324,668.50 324,763.30	99.98 0.26%	324,922.98 286.63	1.15% 159.68	Aaa / AA+ AAA	2.15 2.14
3135G0U43	FNMA Note 2.875% Due 9/12/2023	505,000.00	09/12/2018 2.96%	502,929.50 504,088.48	105.69 0.28%	533,716.82 4,395.95	1.90% 29,628.34	Aaa / AA+ AAA	2.20 2.13
3135G06H1	FNMA Note 0.25% Due 11/27/2023	150,000.00	11/23/2020 0.29%	149,829.00 149,862.98	99.81 0.33%	149,717.85 35.42	0.53% (145.13)	Aaa / AA+ AAA	2.41 2.40
3130A0F70	FHLB Note 3.375% Due 12/8/2023	440,000.00	01/16/2019 2.73%	452,843.60 446,400.23	107.34 0.35%	472,315.36 948.75	1.67% 25,915.13	Aaa / AA+ AAA	2.44 2.36
3130AB3H7	FHLB Note 2.375% Due 3/8/2024	500,000.00	04/29/2019 2.37%	500,035.00 500,019.35	105.49 0.32%	527,448.00 3,727.43	1.88% 27,428.65	Aaa / AA+ NR	2.69 2.60
3130A1XJ2	FHLB Note 2.875% Due 6/14/2024	475,000.00	06/18/2019 1.96%	495,548.65 487,169.04	106.99 0.49%	508,204.88 644.88	1.80% 21,035.84	Aaa / AA+ NR	2.96 2.85
3130A2UW4	FHLB Note 2.875% Due 9/13/2024	450,000.00	09/13/2019 1.79%	473,305.50 464,949.25	107.44 0.53%	483,480.00 3,881.25	1.72% 18,530.75	Aaa / AA+ AAA	3.21 3.06
3135G0W66	FNMA Note 1.625% Due 10/15/2024	200,000.00	10/17/2019 1.66%	199,658.00 199,774.63	103.59 0.52%	207,180.40 686.11	0.73% 7,405.77	Aaa / AA+ AAA	3.30 3.20
3135G0X24	FNMA Note 1.625% Due 1/7/2025	505,000.00	Various 1.21%	514,840.05 512,172.02	103.56 0.60%	522,991.64 3,966.35	1.86% 10,819.62	Aaa / AA+ AAA	3.53 3.40
3137EAEPO	FHLMC Note 1.5% Due 2/12/2025	605,000.00	02/13/2020 1.52%	604,534.15 604,662.55	103.21 0.60%	624,407.19 3,503.96	2.22% 19,744.64	Aaa / AA+ AAA	3.62 3.51
3135G03U5	FNMA Note 0.625% Due 4/22/2025	475,000.00	04/22/2020 0.67%	474,021.50 474,253.79	99.91 0.65%	474,584.85 569.01	1.68% 331.06	Aaa / AA+ AAA	3.81 3.76
3135G04Z3	FNMA Note 0.5% Due 6/17/2025	565,000.00	Various 0.47%	565,574.15 565,568.32	99.41 0.65%	561,673.28 109.86	1.98% (3,895.04)	Aaa / AA+ AAA	3.97 3.92
3137EAEU9	FHLMC Note 0.375% Due 7/21/2025	320,000.00	07/21/2020 0.48%	318,406.40 318,706.07	98.63 0.72%	315,616.32 533.33	1.12% (3,089.75)	Aaa / AA+ AAA	4.06 4.01
3135G05X7	FNMA Note 0.375% Due 8/25/2025	560,000.00	Various 0.46%	557,801.20 558,144.54	98.56 0.73%	551,922.56 735.00	1.95% (6,221.98)	Aaa / AA+ AAA	4.16 4.10
3137EAEX3	FHLMC Note 0.375% Due 9/23/2025	555,000.00	Various 0.44%	553,354.65 553,581.81	98.47 0.74%	546,532.92 566.57	1.93% (7,048.89)	Aaa / AA+ AAA	4.24 4.18
3135G06G3	FNMA Note 0.5% Due 11/7/2025	565,000.00	Various 0.56%	563,434.90 563,638.76	98.91 0.75%	558,857.89 423.75	1.98% (4,780.87)	Aaa / AA+ AAA	4.36 4.29



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		9,415,000.00	1.43%	9,461,339.61 9,444,296.91	0.47%	9,627,857.71 31,766.81	34.13% 183,560.80	Aaa / AA+ AAA	2.94 2.87
CMO									
3137BM6P6	FHLMC K721 A2 3.09% Due 8/25/2022	395,750.65	09/21/2017 2.22%	410,805.00 399,275.08	102.24 0.48%	404,598.81 1,019.06	1.43% 5,323.73	Aaa / NR NR	1.15 0.92
3137B4WB8	FHLMC K033 A2 3.06% Due 7/25/2023	425,000.00	09/13/2019 2.14%	438,862.30 432,433.98	104.87 0.44%	445,691.13 216.75	1.58% 13,257.15	Aaa / NR NR	2.07 1.88
3137B7MZ9	FHLMC K036 A2 3.527% Due 10/25/2023	400,000.00	10/29/2018 3.32%	403,937.50 401,830.29	106.39 0.48%	425,554.00 235.13	1.50% 23,723.71	Aaa / NR AAA	2.32 2.11
3137BYPQ7	FHLMC K726 A2 2.905% Due 4/25/2024	382,005.52	04/22/2019 2.72%	384,736.27 383,543.53	105.06 0.86%	401,343.79 924.77	1.42% 17,800.26	NR / AAA NR	2.82 2.49
Total CMO		1,602,756.17	2.59%	1,638,341.07 1,617,082.88	0.56%	1,677,187.73 2,395.71	5.93% 60,104.85	Aaa / AAA AAA	2.09 1.85
CORPORATE									
594918BP8	Microsoft Callable Note Cont 7/8/2021 1.55% Due 8/8/2021	220,000.00	Various 1.57%	219,737.80 219,994.54	100.02 0.49%	220,051.71 1,354.53	0.78% 57.17	Aaa / AAA AAA	0.11 0.02
89236TDP7	Toyota Motor Credit Corp Note 2.6% Due 1/11/2022	350,000.00	Various 3.15%	343,769.00 349,045.95	101.24 0.26%	354,345.25 4,297.23	1.27% 5,299.30	A1 / A+ A+	0.53 0.52
69353RFE3	PNC Bank Callable Note Cont 6/28/2022 2.45% Due 7/28/2022	355,000.00	07/25/2017 2.45%	354,968.05 354,993.14	102.16 0.28%	362,652.74 3,696.44	1.29% 7,659.60	A2 / A A+	1.08 0.98
48128BAB7	JP Morgan Chase & Co Callable Note 1X 1/15/2022 2.972% Due 1/15/2023	325,000.00	Various 3.24%	321,131.25 323,778.81	101.40 0.38%	329,546.75 4,453.87	1.18% 5,767.94	A2 / A- AA-	1.55 0.53
24422ETG4	John Deere Capital Corp Note 2.8% Due 3/6/2023	150,000.00	06/13/2018 3.44%	145,828.50 148,517.61	104.19 0.30%	156,281.10 1,341.67	0.56% 7,763.49	A2 / A A	1.68 1.64
037833AK6	Apple Inc Note 2.4% Due 5/3/2023	235,000.00	11/28/2018 3.54%	224,140.65 230,488.16	103.75 0.36%	243,808.51 908.67	0.86% 13,320.35	Aa1 / AA+ NR	1.84 1.80
02665WCJ8	American Honda Finance Note 3.45% Due 7/14/2023	100,000.00	07/11/2018 3.49%	99,827.00 99,929.53	106.18 0.40%	106,178.10 1,600.42	0.38% 6,248.57	A3 / A- NR	2.04 1.96
69371RP59	Paccar Financial Corp Note 3.4% Due 8/9/2023	250,000.00	08/06/2018 3.41%	249,897.50 249,956.83	106.18 0.45%	265,438.25 3,352.78	0.95% 15,481.42	A1 / A+ NR	2.11 2.02



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
CORPORATE									
06406RAJ6	Bank of NY Mellon Corp Note 3.45% Due 8/11/2023	320,000.00	05/16/2019 2.79%	328,416.00 324,202.55	106.50 0.36%	340,815.36 4,293.33	1.22% 16,612.81	A1 / A AA-	2.12 2.03
02665WCQ2	American Honda Finance Note 3.625% Due 10/10/2023	245,000.00	10/03/2018 3.64%	244,799.10 244,908.57	107.11 0.48%	262,425.87 1,998.28	0.93% 17,517.30	A3 / A- NR	2.28 2.19
24422EVN6	John Deere Capital Corp Note 0.45% Due 1/17/2024	195,000.00	03/01/2021 0.47%	194,861.55 194,877.26	99.90 0.49%	194,799.93 285.19	0.69% (77.33)	A2 / A A	2.55 2.53
06051GHF9	Bank of America Corp Callable Note 1X 3/5/2023 3.55% Due 3/5/2024	321,000.00	03/06/2019 3.00%	322,235.85 321,662.64	105.06 0.52%	337,246.45 3,671.88	1.20% 15,583.81	A2 / A- AA-	2.68 1.63
89114QCB2	Toronto Dominion Bank Note 3.25% Due 3/11/2024	325,000.00	03/26/2019 2.97%	329,114.50 327,236.83	107.07 0.60%	347,963.85 3,227.43	1.24% 20,727.02	Aa3 / A AA-	2.70 2.58
808513BN4	Charles Schwab Corp Callable Note Cont 2/18/2024 0.75% Due 3/18/2024	160,000.00	03/16/2021 0.77%	159,920.00 159,927.66	100.57 0.53%	160,916.32 343.33	0.57% 988.66	A2 / A A	2.72 2.60
404280BS7	HSBC Holdings PLC Callable Note 1X 5/18/2023 3.95% Due 5/18/2024	325,000.00	08/28/2019 2.18%	341,464.50 335,052.61	106.22 0.62%	345,204.93 1,533.37	1.23% 10,152.32	A3 / A- A+	2.88 1.82
69371RQ25	Paccar Financial Corp Note 2.15% Due 8/15/2024	70,000.00	08/08/2019 2.20%	69,845.30 69,903.39	104.45 0.71%	73,114.02 568.56	0.26% 3,210.63	A1 / A+ NR	3.13 3.01
78015K7C2	Royal Bank of Canada Note 2.25% Due 11/1/2024	325,000.00	12/05/2019 2.26%	324,831.00 324,884.85	104.76 0.80%	340,476.50 1,218.75	1.21% 15,591.65	A2 / A AA	3.34 3.21
14913Q3B3	Caterpillar Finl Service Note 2.15% Due 11/8/2024	325,000.00	02/19/2020 1.83%	329,628.00 328,294.96	104.89 0.67%	340,886.65 1,028.72	1.21% 12,591.69	A2 / A A	3.36 3.24
90331HPL1	US Bank NA Callable Note Cont 12/21/2024 2.05% Due 1/21/2025	340,000.00	01/16/2020 2.10%	339,275.80 339,484.70	104.44 0.75%	355,107.22 3,097.78	1.27% 15,622.52	A1 / AA- AA-	3.56 3.33
46647PCH7	JP Morgan Chase & Co Callable Note Cont 6/1/2024 0.824% Due 6/1/2025	300,000.00	05/24/2021 0.74%	300,388.80 300,380.81	99.82 0.89%	299,448.00 206.00	1.06% (932.81)	A2 / A- AA-	3.92 2.88
46647PCK0	JP Morgan Chase & Co Callable Note Cont 6/23/2024 0.969% Due 6/23/2025	140,000.00	Various 0.87%	140,087.55 140,087.13	100.13 0.93%	140,176.40 30.14	0.50% 89.27	A2 / A- AA-	3.98 2.93
023135BX3	Amazon.com Inc Callable Note Cont 4/12/2026 1% Due 5/12/2026	440,000.00	05/10/2021 1.09%	438,099.20 438,151.25	100.06 0.99%	440,253.00 598.89	1.56% 2,101.75	A1 / AA AA-	4.87 4.65



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									
91324PEC2	United Health Group Inc Callable Note Cont 4/15/2026 1.15% Due 5/15/2026	75,000.00	Various 1.08%	75,242.75 75,240.72	100.05 1.14%	75,038.63 100.62	0.27% (202.09)	A3 / A+ A	4.88 4.64
89236TJK2	Toyota Motor Credit Corp Note 1.125% Due 6/18/2026	300,000.00	06/15/2021 1.13%	299,868.00 299,868.94	99.77 1.17%	299,324.40 121.88	1.06% (544.54)	A1 / A+ A+	4.97 4.81
Total Corporate		6,191,000.00	2.26%	6,197,377.65 6,200,869.44	0.60%	6,391,499.94 43,329.76	22.74% 190,630.50	A1 / A+ AA-	2.69 2.36
MONEY MARKET FUND									
26200X845	Dreyfus Funds Inst'l Reserve Treasury #6541	62,262.30	Various 0.01%	62,262.30 62,262.30	1.00 0.01%	62,262.30 0.00	0.22% 0.00	Aaa / AAA AAA	0.00 0.00
Total Money Market Fund		62,262.30	0.01%	62,262.30 62,262.30	0.01%	62,262.30 0.00	0.22% 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%	327,350.40 324,840.51	105.51 0.69%	337,619.20 1,920.00	1.20% 12,778.69	Aa2 / AA- AA	3.26 3.12
Total Municipal Bonds		320,000.00	1.91%	327,350.40 324,840.51	0.69%	337,619.20 1,920.00	1.20% 12,778.69	Aa2 / AA- AA	3.26 3.12
SUPRANATIONAL									
4581X0CW6	Inter-American Dev Bank Note 2.125% Due 1/18/2022	535,000.00	01/10/2017 2.15%	534,341.95 534,927.56	101.06 0.19%	540,690.26 5,147.52	1.93% 5,762.70	Aaa / NR AAA	0.55 0.54
459058JL8	Intl. Bank Recon & Development Note 0.5% Due 10/28/2025	260,000.00	10/21/2020 0.52%	259,706.20 259,745.78	98.81 0.78%	256,904.70 227.50	0.91% (2,841.08)	Aaa / AAA AAA	4.33 4.27
4581X0DV7	Inter-American Dev Bank Note 0.875% Due 4/20/2026	575,000.00	04/13/2021 0.97%	572,366.50 572,470.34	100.04 0.87%	575,207.58 992.27	2.04% 2,737.24	Aaa / AAA AAA	4.81 4.69
Total Supranational		1,370,000.00	1.35%	1,366,414.65 1,367,143.68	0.58%	1,372,802.54 6,367.29	4.87% 5,658.86	Aaa / AAA AAA	3.04 2.97



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									
912828J43	US Treasury Note 1.75% Due 2/28/2022	80,000.00	03/13/2017 2.14%	78,553.40 79,806.69	101.11 0.09%	80,887.52 467.93	0.29% 1,080.83	Aaa / AA+ AAA	0.67 0.66
912828XG0	US Treasury Note 2.125% Due 6/30/2022	525,000.00	08/15/2017 1.82%	532,446.09 526,524.40	102.02 0.11%	535,581.90 30.32	1.89% 9,057.50	Aaa / AA+ AAA	1.00 0.99
912828L57	US Treasury Note 1.75% Due 9/30/2022	525,000.00	10/17/2017 1.99%	519,175.78 523,531.06	102.01 0.14%	535,561.43 2,309.43	1.90% 12,030.37	Aaa / AA+ AAA	1.25 1.24
912828N30	US Treasury Note 2.125% Due 12/31/2022	525,000.00	01/25/2018 2.46%	516,837.89 522,515.09	102.91 0.18%	540,299.03 30.32	1.91% 17,783.94	Aaa / AA+ AAA	1.50 1.48
91282CBR1	US Treasury Note 0.25% Due 3/15/2024	350,000.00	03/30/2021 0.33%	349,152.34 349,224.55	99.60 0.40%	348,605.60 256.79	1.23% (618.95)	Aaa / AA+ AAA	2.71 2.69
912828XX3	US Treasury Note 2% Due 6/30/2024	550,000.00	12/12/2019 1.74%	556,294.92 554,149.87	104.59 0.46%	575,222.45 29.89	2.03% 21,072.58	Aaa / AA+ AAA	3.00 2.92
912828D56	US Treasury Note 2.375% Due 8/15/2024	500,000.00	08/29/2019 1.45%	522,167.97 513,958.97	105.88 0.48%	529,414.00 4,461.33	1.89% 15,455.03	Aaa / AA+ AAA	3.13 3.00
9128283D0	US Treasury Note 2.25% Due 10/31/2024	500,000.00	11/07/2019 1.77%	511,308.59 507,572.22	105.68 0.53%	528,418.00 1,895.38	1.87% 20,845.78	Aaa / AA+ AAA	3.34 3.21
912828ZC7	US Treasury Note 1.125% Due 2/28/2025	450,000.00	03/18/2020 0.81%	456,943.36 455,141.24	101.85 0.61%	458,332.20 1,692.09	1.63% 3,190.96	Aaa / AA+ AAA	3.67 3.58
912828ZF0	US Treasury Note 0.5% Due 3/31/2025	565,000.00	01/25/2021 0.32%	569,259.57 568,823.84	99.53 0.63%	562,329.25 710.11	1.99% (6,494.59)	Aaa / AA+ AAA	3.75 3.70
91282CAM3	US Treasury Note 0.25% Due 9/30/2025	575,000.00	02/19/2021 0.51%	568,149.41 568,675.12	97.93 0.75%	563,073.35 361.34	1.99% (5,601.77)	Aaa / AA+ AAA	4.25 4.21
91282CAT8	US Treasury Note 0.25% Due 10/31/2025	575,000.00	01/11/2021 0.48%	568,800.78 569,401.96	97.81 0.76%	562,399.45 242.19	1.99% (7,002.51)	Aaa / AA+ AAA	4.34 4.29
91282CAZ4	US Treasury Note 0.375% Due 11/30/2025	565,000.00	03/26/2021 0.77%	554,869.73 555,427.58	98.24 0.78%	555,046.40 179.46	1.96% (381.18)	Aaa / AA+ AAA	4.42 4.37
Total US Treasury		6,285,000.00	1.23%	6,303,959.83 6,294,752.59	0.48%	6,375,170.58 12,666.58	22.57% 80,417.99	Aaa / AA+ AAA	3.02 2.96
TOTAL PORTFOLIO		27,591,491.53	1.60%	27,704,168.84 27,657,397.04	0.50%	28,202,041.75 99,491.44	100.00% 544,644.71	Aa1 / AA AAA	2.86 2.57
TOTAL MARKET VALUE PLUS ACCRUED						28,301,533.19			



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

MONTHLY ACCOUNT STATEMENT

JUNE 1, 2021 THROUGH JUNE 30, 2021

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	3.80
Average Coupon	1.90%
Average Purchase YTM	1.86%
Average Market YTM	0.75%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	4.17 yrs
Average Life	3.98 yrs

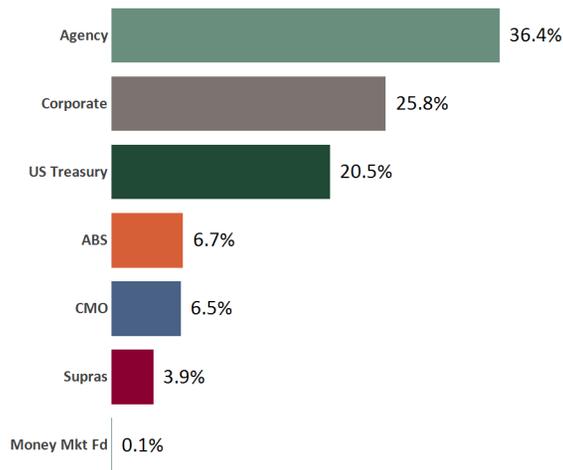
ACCOUNT SUMMARY

	Beg. Values as of 5/31/21	End Values as of 6/30/21
Market Value	29,757,781	29,757,214
Accrued Interest	129,980	130,653
Total Market Value	29,887,761	29,887,867
Income Earned	46,299	45,385
Cont/WD		0
Par	28,819,020	28,876,948
Book Value	28,817,392	28,875,643
Cost Value	28,822,290	28,881,798

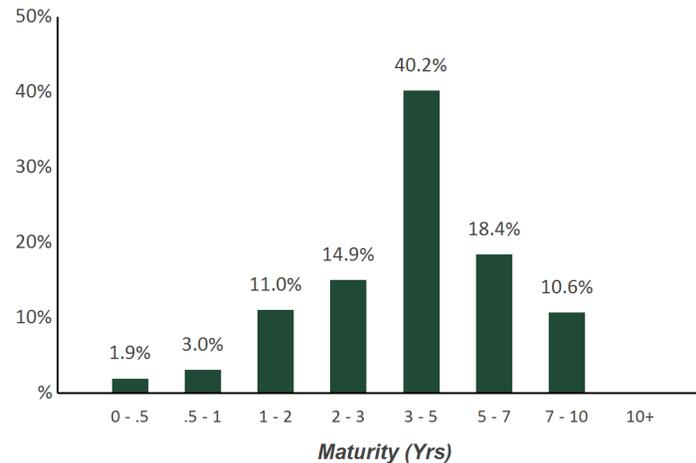
TOP ISSUERS

Government of United States	20.5%
Federal Home Loan Bank	15.1%
Federal National Mortgage Assoc	13.9%
Federal Home Loan Mortgage Corp	10.3%
Inter-American Dev Bank	3.9%
Tennessee Valley Authority	3.6%
Bank of America Corp	2.0%
Deere & Company	1.9%
Total	71.4%

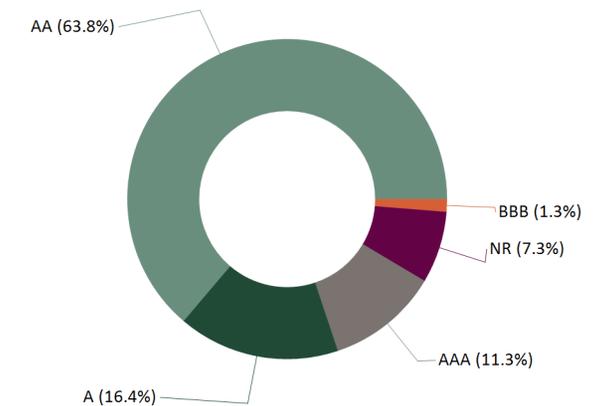
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	1M	3M	YTD	1YR	Annualized				
					2YRS	3YRS	5YRS	10YRS	5/31/2006
Northern Cal. Cities Self Ins. Fund Long Term	0.00%	0.74%	-0.89%	-0.11%	3.34%	4.27%	2.37%	2.52%	3.75%
ICE BAML 1-10 Yr US Treasury/Agency Index	0.01%	0.67%	-1.05%	-1.08%	2.83%	3.89%	1.94%	2.15%	3.36%
ICE BAML 1-10 Yr US Corporate/Govt Rated AAA-A Idx	0.07%	0.84%	-0.94%	-0.50%	3.20%	4.29%	2.29%	2.50%	3.55%

Statement of Compliance

As of June 30, 2021



Northern California Cities Self-Insurance Fund - Long Term

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

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Government & Agencies	No limitation; Include: mortgage-backed, mortgage passthrough securities, and collateralized mortgage obligations issued by the federal government or federal agency/GSE issuers	Complies
Supranationals	AA rating category or better by a NRSRO; 30% maximum; 5 years max maturity; Issued by IBRD, IFC or IADB only	Complies
Municipal Securities	5 years max maturity	Complies
Asset-Backed & Mortgage-Backed Securities	AA rating category or better by a NRSRO; 20% maximum; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A-1/P-1 by a NRSRO; 25% maximum; 270 days max maturity	Complies
Corporate Medium Term Notes	A rating category or better by a NRSRO; 30% maximum; 5 years max maturity	Complies
Money Market Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit; Collateralized Bank Deposits	5 years max maturity	Complies
LAIF	Maximum as law permits	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
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	Complies
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	Complies
Maximum Maturity	10 years	Complies

Reconciliation Summary

As of June 30, 2021



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$28,817,391.90
Acquisition		
+ Security Purchases	\$935,958.25	
+ Money Market Fund Purchases	\$383,538.96	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$1,319,497.21
Dispositions		
- Security Sales	\$543,522.10	
- Money Market Fund Sales	\$710,141.50	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$20,468.60	
Total Dispositions		\$1,274,132.20
Amortization/Accretion		
+/- Net Accretion	(\$652.89)	
		(\$652.89)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$13,539.39	
		\$13,539.39
ENDING BOOK VALUE		\$28,875,643.41

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$343,805.94
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$543,522.10	
Accrued Interest Received	\$6,551.25	
Interest Received	\$39,101.80	
Dividend Received	\$1.44	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$20,468.60	
Total Acquisitions	\$609,645.19	
Dispositions		
Withdrawals	\$0.00	
Security Purchase	\$935,958.25	
Accrued Interest Paid	\$289.48	
Total Dispositions	\$936,247.73	
ENDING BOOK VALUE		\$17,203.40



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									
47788EAC2	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	26,074.00	06/16/2020 1.76%	26,506.87 26,320.93	100.51 0.14%	26,208.12 35.69	0.09% (112.81)	Aaa / NR AAA	1.38 0.17
58770FAC6	Mercedes Benz Auto Lease Trust 2020-A A3 1.84% Due 12/15/2022	100,000.00	01/21/2020 1.85%	99,986.82 99,993.33	100.73 0.20%	100,732.30 81.78	0.34% 738.97	Aaa / AAA NR	1.46 0.45
43815NAC8	Honda Auto Receivables Trust 2019-3 A3 1.78% Due 8/15/2023	191,723.70	08/20/2019 1.79%	191,722.11 191,723.07	100.92 0.23%	193,488.90 151.67	0.65% 1,765.83	Aaa / AAA NR	2.13 0.59
92348AAA3	Verizon Owner Trust 2019-C A1A 1.94% Due 4/22/2024	140,000.00	10/01/2019 1.95%	139,989.21 139,993.32	101.41 0.22%	141,977.50 82.99	0.48% 1,984.18	NR / AAA AAA	2.81 0.82
89232HAC9	Toyota Auto Receivable Own 2020-A A3 1.66% Due 5/15/2024	250,000.00	06/17/2020 0.68%	255,761.72 254,238.46	101.31 0.24%	253,265.00 184.44	0.85% (973.46)	Aaa / AAA NR	2.88 0.92
47789KAC7	John Deere Owner Trust 2020-A A3 1.1% Due 8/15/2024	150,000.00	03/04/2020 1.11%	149,990.84 149,993.54	100.77 0.34%	151,154.55 73.33	0.51% 1,161.01	Aaa / NR AAA	3.13 1.01
43813KAC6	Honda Auto Receivables Trust 2020-3 A3 0.37% Due 10/18/2024	155,000.00	09/22/2020 0.38%	154,977.23 154,982.70	100.13 0.28%	155,199.33 20.71	0.52% 216.63	NR / AAA AAA	3.30 1.43
47787NAC3	John Deere Owner Trust 2020-B A3 0.51% Due 11/15/2024	70,000.00	07/14/2020 0.52%	69,989.33 69,992.22	100.25 0.29%	70,173.67 15.87	0.23% 181.45	Aaa / NR AAA	3.38 1.13
92290BAA9	Verizon Owner Trust 2020-B A 0.47% Due 2/20/2025	215,000.00	08/04/2020 0.48%	214,954.85 214,963.67	100.27 0.30%	215,578.14 30.88	0.72% 614.47	Aaa / NR AAA	3.65 1.58
43813GAC5	Honda Auto Receivables Trust 2021-1 A3 0.27% Due 4/21/2025	75,000.00	02/17/2021 0.27%	74,998.63 74,998.79	99.93 0.32%	74,947.05 5.63	0.25% (51.74)	Aaa / NR AAA	3.81 1.49
44891RAC4	Hyundai Auto Receivables Trust 2020-C A3 0.38% Due 5/15/2025	155,000.00	10/20/2020 0.39%	154,964.30 154,971.59	100.07 0.34%	155,103.08 26.18	0.52% 131.49	NR / AAA AAA	3.88 1.76
89240BAC2	Toyota Auto Receivables Owners 2021-A A3 0.26% Due 5/15/2025	270,000.00	02/02/2021 0.27%	269,949.89 269,956.23	99.91 0.32%	269,766.72 31.20	0.90% (189.51)	Aaa / NR AAA	3.88 1.58
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 79,985.94	99.87 0.43%	79,896.40 12.80	0.27% (89.54)	Aaa / NR AAA	4.21 1.92



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	125,000.00	04/20/2021 0.38%	124,986.85 124,987.61	99.97 0.40%	124,960.88 21.11	0.42% (26.73)	NR / AAA AAA	4.21 2.11
Total ABS		2,002,797.70	0.80%	2,008,763.27 2,007,101.40	0.29%	2,012,451.64 774.28	6.74% 5,350.24	Aaa / AAA AAA	3.24 1.26
AGENCY									
880591EN8	Tennessee Valley Authority Note 1.875% Due 8/15/2022	470,000.00	08/29/2012 1.94%	467,161.20 469,679.89	101.95 0.14%	479,149.96 3,329.17	1.61% 9,470.07	Aaa / AA+ AAA	1.13 1.11
313383YJ4	FHLB Note 3.375% Due 9/8/2023	560,000.00	11/29/2018 3.00%	569,307.20 564,266.47	106.58 0.35%	596,842.40 5,932.50	2.02% 32,575.93	Aaa / AA+ NR	2.19 2.11
3135G06H1	FNMA Note 0.25% Due 11/27/2023	280,000.00	11/23/2020 0.29%	279,680.80 279,744.23	99.81 0.33%	279,473.32 66.11	0.94% (270.91)	Aaa / AA+ AAA	2.41 2.40
880591ER9	Tennessee Valley Authority Note 2.875% Due 9/15/2024	550,000.00	02/27/2019 2.65%	556,352.50 553,674.79	107.48 0.52%	591,138.90 4,655.90	1.99% 37,464.11	Aaa / AA+ AAA	3.21 3.06
3135G0W66	FNMA Note 1.625% Due 10/15/2024	275,000.00	10/17/2019 1.66%	274,529.75 274,690.11	103.59 0.52%	284,873.05 943.40	0.96% 10,182.94	Aaa / AA+ AAA	3.30 3.20
3135G0X24	FNMA Note 1.625% Due 1/7/2025	215,000.00	01/08/2020 1.69%	214,314.15 214,516.45	103.56 0.60%	222,659.81 1,688.65	0.75% 8,143.36	Aaa / AA+ AAA	3.53 3.40
3137EAEPO	FHLMC Note 1.5% Due 2/12/2025	425,000.00	02/13/2020 1.52%	424,672.75 424,762.95	103.21 0.60%	438,633.15 2,461.46	1.48% 13,870.20	Aaa / AA+ AAA	3.62 3.51
3130AEBV1	FHLB Note 3.125% Due 6/13/2025	400,000.00	08/28/2018 3.07%	401,372.00 400,798.30	109.93 0.58%	439,726.80 625.00	1.47% 38,928.50	Aaa / AA+ AAA	3.96 3.74
3135G04Z3	FNMA Note 0.5% Due 6/17/2025	475,000.00	06/17/2020 0.54%	474,016.75 474,219.98	99.41 0.65%	472,203.20 92.36	1.58% (2,016.78)	Aaa / AA+ AAA	3.97 3.92
3137EAEU9	FHLMC Note 0.375% Due 7/21/2025	340,000.00	07/21/2020 0.48%	338,306.80 338,625.20	98.63 0.72%	335,342.34 566.67	1.12% (3,282.86)	Aaa / AA+ AAA	4.06 4.01
3137EAEX3	FHLMC Note 0.375% Due 9/23/2025	370,000.00	09/23/2020 0.44%	368,886.30 369,056.65	98.47 0.74%	364,355.28 377.71	1.22% (4,701.37)	Aaa / AA+ AAA	4.24 4.18



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									
3135G06G3	FNMA Note 0.5% Due 11/7/2025	530,000.00	11/09/2020 0.57%	528,102.60 528,343.29	98.91 0.75%	524,238.37 397.50	1.76% (4,104.92)	Aaa / AA+ AAA	4.36 4.29
3135G0K36	FNMA Note 2.125% Due 4/24/2026	565,000.00	Various 2.18%	562,430.10 563,680.34	105.98 0.86%	598,767.79 2,234.50	2.01% 35,087.45	Aaa / AA+ AAA	4.82 4.58
3130AGFP5	FHLB Note 2.5% Due 6/12/2026	500,000.00	06/17/2019 2.19%	510,085.00 507,143.71	107.80 0.89%	539,000.00 659.72	1.81% 31,856.29	Aaa / AA+ NR	4.95 4.67
3130A2VE3	FHLB Note 3% Due 9/11/2026	575,000.00	Various 2.81%	583,719.50 579,856.02	110.22 0.98%	633,738.55 5,270.83	2.14% 53,882.53	Aaa / AA+ NR	5.20 4.81
3135G0Q22	FNMA Note 1.875% Due 9/24/2026	575,000.00	Various 2.78%	531,510.00 551,367.71	104.89 0.92%	603,127.28 2,904.95	2.03% 51,759.57	Aaa / AA+ AAA	5.24 4.97
3130ACKB9	FHLB Note 2.625% Due 9/10/2027	600,000.00	Various 2.75%	593,685.00 595,922.47	108.98 1.12%	653,852.40 4,856.26	2.20% 57,929.93	Aaa / AA+ NR	6.20 5.71
3135G05Y5	FNMA Note 0.75% Due 10/8/2027	600,000.00	Various 0.79%	598,402.20 598,529.37	97.58 1.15%	585,493.20 1,037.51	1.96% (13,036.17)	Aaa / AA+ AAA	6.28 6.09
3130AEB25	FHLB Note 3.25% Due 6/9/2028	500,000.00	01/29/2019 3.13%	504,785.00 503,548.85	112.96 1.29%	564,781.50 993.06	1.89% 61,232.65	Aaa / AA+ NR	6.95 6.27
3130AG3X1	FHLB Note 2.875% Due 3/9/2029	380,000.00	Various 2.66%	386,815.50 385,361.78	111.23 1.33%	422,664.88 3,398.89	1.43% 37,303.10	Aaa / AA+ NR	7.70 6.90
3130AGDY8	FHLB Note 2.75% Due 6/8/2029	510,000.00	Various 2.45%	523,261.05 520,618.30	110.87 1.30%	565,416.60 896.04	1.89% 44,798.30	Aaa / AA+ NR	7.95 7.17
3130AGUW3	FHLB Note 2.125% Due 9/14/2029	70,000.00	03/05/2020 1.21%	75,742.80 74,947.16	105.71 1.39%	73,994.13 442.12	0.25% (953.03)	Aaa / AA+ NR	8.21 7.50
3135G05Q2	FNMA Note 0.875% Due 8/5/2030	610,000.00	Various 0.99%	603,622.55 604,101.34	94.79 1.49%	578,235.48 2,164.66	1.94% (25,865.86)	Aaa / AA+ AAA	9.10 8.66
Total Agency		10,375,000.00	1.92%	10,370,761.50 10,377,455.36	0.85%	10,847,708.39 45,994.97	36.45% 470,253.03	Aaa / AA+ AAA	4.96 4.68
CMO									
3137B4WB8	FHLMC K033 A2 3.06% Due 7/25/2023	400,000.00	10/19/2018 3.39%	394,906.25 397,786.35	104.87 0.44%	419,474.00 204.00	1.40% 21,687.65	Aaa / NR NR	2.07 1.88
3137B7YY9	FHLMC K037 A2 3.49% Due 1/25/2024	400,000.00	06/26/2019 2.08%	422,515.63 412,631.38	106.77 0.53%	427,079.60 1,163.33	1.43% 14,448.22	NR / AAA NR	2.57 2.28



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									
3137BYPQ7	FHLMC K726 A2 2.905% Due 4/25/2024	426,947.36	04/22/2019 2.72%	429,999.36 428,666.30	105.06 0.86%	448,560.72 1,033.57	1.50% 19,894.42	NR / AAA NR	2.82 2.49
3137FARE0	FHMS K727 A2 2.946% Due 7/25/2024	330,000.00	07/23/2019 1.66%	340,248.05 336,285.77	105.56 0.94%	348,336.12 810.15	1.17% 12,050.35	NR / AAA NR	3.07 2.78
3137BEVH4	FHLMC K040 A2 3.241% Due 9/25/2024	275,000.00	02/06/2020 1.80%	291,457.03 286,523.82	107.59 0.71%	295,885.98 742.73	0.99% 9,362.16	NR / NR AAA	3.24 2.97
Total CMO		1,831,947.36	2.39%	1,879,126.32 1,861,893.62	0.69%	1,939,336.42 3,953.78	6.50% 77,442.80	Aaa / AAA AAA	2.71 2.44
CORPORATE									
594918BP8	Microsoft Callable Note Cont 7/8/2021 1.55% Due 8/8/2021	400,000.00	Various 1.59%	399,280.20 399,984.83	100.02 0.49%	400,094.01 2,462.78	1.35% 109.18	Aaa / AAA AAA	0.11 0.02
69371RN44	Paccar Financial Corp Note 1.65% Due 8/11/2021	140,000.00	08/04/2016 1.68%	139,812.40 139,995.79	100.16 0.22%	140,227.78 898.33	0.47% 231.99	A1 / A+ NR	0.12 0.11
69353RFB9	PNC Bank Callable Note Cont 1/18/2022 2.625% Due 2/17/2022	325,000.00	06/13/2017 2.35%	328,818.75 325,457.70	101.31 0.23%	329,251.98 3,175.52	1.11% 3,794.28	A2 / A A+	0.64 0.54
037833DC1	Apple Inc Callable Note Cont 8/12/2022 2.1% Due 9/12/2022	220,000.00	09/12/2017 2.23%	218,664.60 219,679.33	102.08 0.24%	224,565.44 1,398.83	0.76% 4,886.11	Aa1 / AA+ NR	1.20 1.10
06051GEU9	Bank of America Corp Note 3.3% Due 1/11/2023	240,000.00	03/09/2018 3.44%	238,538.40 239,537.09	104.36 0.44%	250,453.92 3,740.00	0.85% 10,916.83	A2 / A- AA-	1.53 1.48
808513AT2	Charles Schwab Corp Callable Note Cont 12/25/2022 2.65% Due 1/25/2023	350,000.00	04/13/2018 3.24%	340,903.50 347,011.30	103.36 0.38%	361,772.25 4,019.17	1.22% 14,760.95	A2 / A A	1.57 1.45
24422ERT8	John Deere Capital Corp Note 2.8% Due 1/27/2023	350,000.00	05/22/2018 3.47%	339,993.50 346,633.27	103.95 0.28%	363,839.00 4,192.22	1.23% 17,205.73	A2 / A A	1.58 1.53
084670BR8	Berkshire Hathaway Callable Note Cont 1/15/2023 2.75% Due 3/15/2023	300,000.00	07/13/2018 3.23%	293,820.00 297,741.50	103.77 0.30%	311,306.70 2,429.17	1.05% 13,565.20	Aa2 / AA A+	1.71 1.51
06406RAG2	Bank of NY Mellon Corp Note 3.5% Due 4/28/2023	360,000.00	03/14/2019 3.01%	366,807.60 363,018.55	105.80 0.32%	380,870.64 2,205.00	1.28% 17,852.09	A1 / A AA-	1.83 1.78
404280BA6	HSBC Holdings PLC Note 3.6% Due 5/25/2023	325,000.00	10/18/2018 4.00%	319,572.50 322,755.81	105.87 0.50%	344,084.33 1,170.00	1.16% 21,328.52	A3 / A- A+	1.90 1.85



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									
931142EK5	Wal-Mart Stores Callable Note Cont 5/26/2023 3.4% Due 6/26/2023	115,000.00	06/20/2018 3.41%	114,968.95 114,987.67	105.98 0.25%	121,871.94 54.31	0.41% 6,884.27	Aa2 / AA AA	1.99 1.86
89114QC48	Toronto Dominion Bank Note 3.5% Due 7/19/2023	325,000.00	07/27/2018 3.56%	324,057.50 324,611.36	106.31 0.41%	345,519.53 5,118.75	1.17% 20,908.17	Aa1 / AA- AA	2.05 1.97
02665WCQ2	American Honda Finance Note 3.625% Due 10/10/2023	370,000.00	10/03/2018 3.64%	369,696.60 369,861.92	107.11 0.48%	396,316.62 3,017.81	1.34% 26,454.70	A3 / A- NR	2.28 2.19
24422EVN6	John Deere Capital Corp Note 0.45% Due 1/17/2024	205,000.00	03/01/2021 0.47%	204,854.45 204,870.96	99.90 0.49%	204,789.67 299.81	0.69% (81.29)	A2 / A A	2.55 2.53
69371RR24	Paccar Financial Corp Note 0.35% Due 2/2/2024	120,000.00	01/28/2021 0.39%	119,860.80 119,879.74	99.47 0.55%	119,369.64 173.83	0.40% (510.10)	A1 / A+ NR	2.59 2.57
06051GJY6	Bank of America Corp Callable Note Cont 6/14/2023 0.523% Due 6/14/2024	190,000.00	06/07/2021 0.50%	190,012.80 190,012.60	99.97 0.54%	189,948.70 46.93	0.64% (63.90)	A2 / A- AA-	2.96 1.94
46647PAU0	JP Morgan Chase & Co Callable Note 1X 7/23/2023 3.797% Due 7/23/2024	330,000.00	10/09/2019 1.95%	349,430.40 342,434.57	106.54 0.60%	351,582.99 5,499.32	1.19% 9,148.42	A2 / A- AA-	3.07 1.97
69371RQ25	Paccar Financial Corp Note 2.15% Due 8/15/2024	145,000.00	08/08/2019 2.20%	144,679.55 144,799.87	104.45 0.71%	151,450.47 1,177.72	0.51% 6,650.60	A1 / A+ NR	3.13 3.01
94974BGA2	Wells Fargo Corp Note 3.3% Due 9/9/2024	350,000.00	09/11/2019 2.37%	365,197.00 359,720.08	107.82 0.81%	377,374.90 3,593.33	1.27% 17,654.82	A2 / BBB+ A+	3.20 3.02
78015K7C2	Royal Bank of Canada Note 2.25% Due 11/1/2024	355,000.00	12/05/2019 2.26%	354,815.40 354,874.22	104.76 0.80%	371,905.10 1,331.25	1.25% 17,030.88	A2 / A AA	3.34 3.21
90331HPL1	US Bank NA Callable Note Cont 12/21/2024 2.05% Due 1/21/2025	430,000.00	01/16/2020 2.10%	429,084.10 429,348.29	104.44 0.75%	449,106.19 3,917.78	1.52% 19,757.90	A1 / AA- AA-	3.56 3.33
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 99,861.78	101.20 0.80%	101,197.40 156.25	0.34% 1,335.62	Aa1 / AA+ NR	3.87 3.69
46647PCH7	JP Morgan Chase & Co Callable Note Cont 6/1/2024 0.824% Due 6/1/2025	205,000.00	05/24/2021 0.74%	205,267.30 205,261.81	99.82 0.89%	204,622.80 140.77	0.69% (639.01)	A2 / A- AA-	3.92 2.88
06051GHY8	Bank of America Corp Callable Note Cont 2/13/2025 2.015% Due 2/13/2026	150,000.00	05/05/2021 1.01%	155,263.50 155,097.41	103.14 1.13%	154,708.80 1,158.63	0.52% (388.61)	A2 / A- AA-	4.63 3.47



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									
78016EQZ3	Royal Bank of Canada Note 1.2% Due 4/27/2026	150,000.00	06/09/2021 1.13%	150,517.50 150,511.69	99.98 1.21%	149,964.00 320.00	0.50% (547.69)	A2 / A AA	4.83 4.66
023135BX3	Amazon.com Inc Callable Note Cont 4/12/2026 1% Due 5/12/2026	465,000.00	05/10/2021 1.09%	462,991.20 463,046.21	100.06 0.99%	465,267.38 632.92	1.56% 2,221.17	A1 / AA AA-	4.87 4.65
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 75,297.04	100.05 1.14%	75,038.63 100.63	0.25% (258.41)	A3 / A+ A	4.88 4.64
89236TJK2	Toyota Motor Credit Corp Note 1.125% Due 6/18/2026	315,000.00	06/15/2021 1.13%	314,861.40 314,862.39	99.77 1.17%	314,290.62 127.97	1.05% (571.77)	A1 / A+ A+	4.97 4.81
Total Corporate		7,405,000.00	2.27%	7,416,890.15 7,421,154.78	0.59%	7,650,791.43 52,559.03	25.77% 229,636.65	A1 / A+ AA-	2.56 2.33
MONEY MARKET FUND									
26200X845	Dreyfus Funds Inst'l Reserve Treasury #6541	17,203.40	Various 0.01%	17,203.40 17,203.40	1.00 0.01%	17,203.40 0.00	0.06% 0.00	Aaa / AAA AAA	0.00 0.00
Total Money Market Fund		17,203.40	0.01%	17,203.40	0.01%	17,203.40 0.00	0.06% 0.00	Aaa / AAA AAA	0.00 0.00
SUPRANATIONAL									
4581X0CW6	Inter-American Dev Bank Note 2.125% Due 1/18/2022	555,000.00	01/10/2017 2.15%	554,317.35 554,924.86	101.06 0.19%	560,902.98 5,339.95	1.89% 5,978.12	Aaa / NR AAA	0.55 0.54
4581X0CZ9	Inter-American Dev Bank Note 1.75% Due 9/14/2022	300,000.00	09/26/2017 2.01%	296,295.00 299,100.33	101.88 0.19%	305,650.20 1,560.42	1.03% 6,549.87	Aaa / AAA AAA	1.21 1.19
4581X0DV7	Inter-American Dev Bank Note 0.875% Due 4/20/2026	305,000.00	04/13/2021 0.97%	303,603.10 303,658.18	100.04 0.87%	305,110.11 526.34	1.02% 1,451.93	Aaa / AAA AAA	4.81 4.69
Total Supranational		1,160,000.00	1.81%	1,154,215.45 1,157,683.37	0.36%	1,171,663.29 7,426.71	3.95% 13,979.92	Aaa / AAA AAA	1.83 1.79
US TREASURY									
912828B66	US Treasury Note 2.75% Due 2/15/2024	400,000.00	Various 2.04%	420,077.56 406,829.27	106.20 0.38%	424,781.20 4,132.59	1.44% 17,951.93	Aaa / AA+ AAA	2.63 2.53



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									
912828J27	US Treasury Note 2% Due 2/15/2025	500,000.00	08/31/2015 2.15%	493,634.81 497,559.64	105.02 0.60%	525,097.50 3,756.91	1.77% 27,537.86	Aaa / AA+ AAA	3.63 3.48
912828ZF0	US Treasury Note 0.5% Due 3/31/2025	325,000.00	03/30/2021 0.64%	323,146.48 323,263.20	99.53 0.63%	323,463.73 408.47	1.08% 200.53	Aaa / AA+ AAA	3.75 3.70
912828M56	US Treasury Note 2.25% Due 11/15/2025	350,000.00	05/29/2019 2.13%	352,419.92 351,637.88	106.42 0.75%	372,476.65 1,005.77	1.25% 20,838.77	Aaa / AA+ AAA	4.38 4.17
912828R36	US Treasury Note 1.625% Due 5/15/2026	500,000.00	Various 2.23%	475,523.49 486,606.41	103.69 0.85%	518,457.00 1,037.70	1.74% 31,850.59	Aaa / AA+ AAA	4.88 4.68
912828YG9	US Treasury Note 1.625% Due 9/30/2026	400,000.00	12/18/2019 1.86%	394,031.25 395,380.66	103.65 0.91%	414,609.20 1,633.88	1.39% 19,228.54	Aaa / AA+ AAA	5.25 5.02
912828ZB9	US Treasury Note 1.125% Due 2/28/2027	545,000.00	03/24/2020 0.75%	558,901.76 556,358.69	100.77 0.99%	549,193.78 2,049.30	1.84% (7,164.91)	Aaa / AA+ AAA	5.67 5.46
9128283F5	US Treasury Note 2.25% Due 11/15/2027	300,000.00	11/07/2019 1.89%	307,957.03 306,324.33	107.03 1.10%	321,093.60 862.09	1.08% 14,769.27	Aaa / AA+ AAA	6.38 5.94
91282CBB6	US Treasury Note 0.625% Due 12/31/2027	625,000.00	03/29/2021 1.30%	597,875.98 598,898.49	96.74 1.15%	604,638.75 10.61	2.02% 5,740.26	Aaa / AA+ AAA	6.51 6.34
91282CBJ9	US Treasury Note 0.75% Due 1/31/2028	550,000.00	03/12/2021 1.28%	530,857.42 531,680.10	97.43 1.16%	535,841.90 1,720.65	1.80% 4,161.80	Aaa / AA+ AAA	6.59 6.38
912828YB0	US Treasury Note 1.625% Due 8/15/2029	350,000.00	05/28/2020 0.66%	380,009.77 376,460.32	102.36 1.32%	358,244.25 2,136.74	1.21% (18,216.07)	Aaa / AA+ AAA	8.13 7.56
912828ZQ6	US Treasury Note 0.625% Due 5/15/2030	615,000.00	Various 0.90%	599,593.95 600,448.58	93.55 1.40%	575,337.42 490.92	1.93% (25,111.16)	Aaa / AA+ AAA	8.88 8.57
91282CAV3	US Treasury Note 0.875% Due 11/15/2030	625,000.00	Various 1.30%	600,808.59 601,703.91	95.17 1.43%	594,824.38 698.45	1.99% (6,879.53)	Aaa / AA+ AAA	9.38 8.94
Total US Treasury		6,085,000.00	1.44%	6,034,838.01 6,033,151.48	1.00%	6,118,059.36 19,944.08	20.54% 84,907.88	Aaa / AA+ AAA	6.01 5.76
TOTAL PORTFOLIO		28,876,948.46	1.86%	28,881,798.10 28,875,643.41	0.75%	29,757,213.93 130,652.85	100.00% 881,570.52	Aa1 / AA AAA	4.17 3.80
TOTAL MARKET VALUE PLUS ACCRUED						29,887,866.78			



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

MONTHLY ACCOUNT STATEMENT

JULY 1, 2021 THROUGH JULY 31, 2021

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	2.51
Average Coupon	1.69%
Average Purchase YTM	1.58%
Average Market YTM	0.41%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.80 yrs
Average Life	2.56 yrs

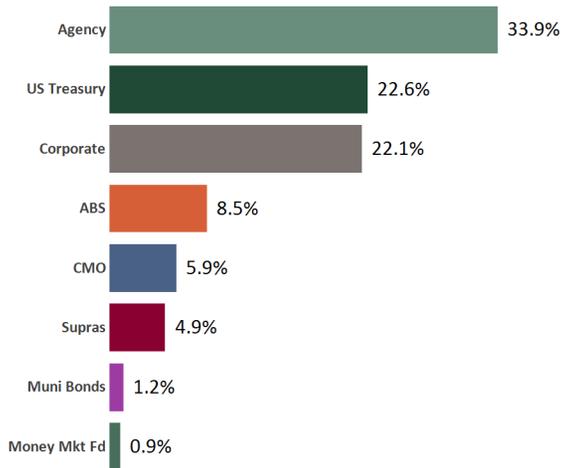
ACCOUNT SUMMARY

	Beg. Values as of 6/30/21	End Values as of 7/31/21
Market Value	28,202,042	28,293,543
Accrued Interest	99,491	98,197
Total Market Value	28,301,533	28,391,740
Income Earned	37,155	36,909
Cont/WD		-1,063
Par	27,591,492	27,630,896
Book Value	27,657,397	27,694,539
Cost Value	27,704,169	27,743,389

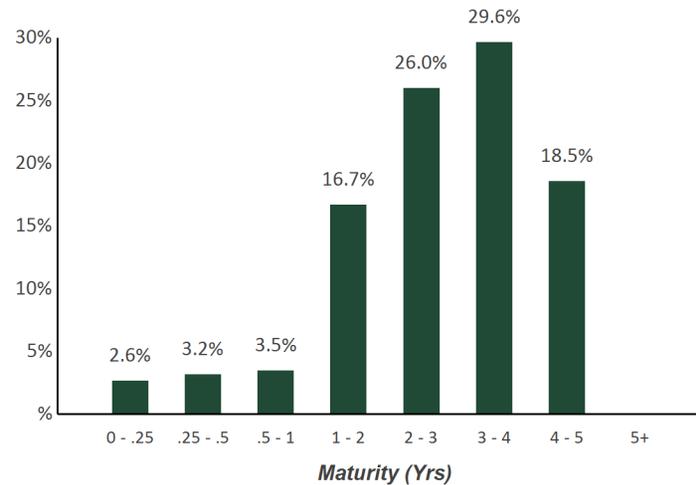
TOP ISSUERS

Government of United States	22.6%
Federal Home Loan Mortgage Corp	16.2%
Federal National Mortgage Assoc	14.2%
Federal Home Loan Bank	9.4%
Inter-American Dev Bank	3.9%
JP Morgan Chase & Co	2.7%
Toyota Motor Corp	2.3%
John Deere ABS	2.0%
Total	73.3%

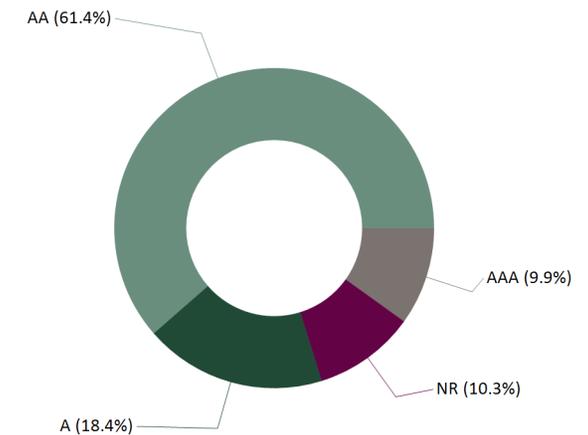
SECTOR ALLOCATION



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	0.32%	0.34%	0.05%	0.38%	3.00%	3.62%	2.13%	1.84%	3.77%	
ICE BAML 1-5 Year US Treasury/Agency Index	0.35%	0.29%	-0.06%	-0.06%	2.71%	3.40%	1.85%	1.56%	3.45%	
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	0.34%	0.32%	-0.03%	0.04%	2.83%	3.51%	1.96%	1.70%	3.56%	

Statement of Compliance

As of July 31, 2021



Northern California Cities Self-Insurance Fund - Short Term

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

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Government & Agencies	No limitation; Include: mortgage-backed, mortgage passthrough securities, and collateralized mortgage obligations issued by the federal government or federal agency/GSE issuers	Complies
Supranationals	AA rating category or better by a NRSRO; 30% maximum; 5 years max maturity; Issued by IBRD, IFC or IADB only	Complies
Municipal Securities	5 years max maturity	Complies
Asset-Backed & Mortgage-Backed Securities	AA rating category or better by a NRSRO; 20% maximum; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A-1/P-1 by a NRSRO; 25% maximum; 270 days max maturity	Complies
Corporate Medium Term Notes	A rating category or better by a NRSRO; 30% maximum; 5 years max maturity	Complies
Money Market Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit; Collateralized Bank Deposits	5 years max maturity	Complies
LAIF	Maximum as law permits	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
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	Complies
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	Complies
Maximum Maturity	10 years	Complies

Reconciliation Summary

As of July 31, 2021



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$27,657,397.04
Acquisition		
+ Security Purchases	\$169,961.69	
+ Money Market Fund Purchases	\$377,946.36	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$547,908.05
Dispositions		
- Security Sales	\$0.00	
- Money Market Fund Sales	\$169,961.69	
- MMF Withdrawals	\$1,062.50	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$50,000.00	
- Calls	\$220,000.00	
- Principal Paydowns	\$67,517.43	
Total Dispositions		\$508,541.62
Amortization/Accretion		
+/- Net Accretion	(\$2,224.76)	
		(\$2,224.76)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$0.00	
		\$0.00
ENDING BOOK VALUE		\$27,694,538.71

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$62,262.30
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$0.00	
Accrued Interest Received	\$0.00	
Interest Received	\$39,006.76	
Dividend Received	\$1.33	
Principal on Maturities	\$50,000.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$220,000.00	
Interest from Calls/Redemption	\$1,420.84	
Principal Paydown	\$67,517.43	
Total Acquisitions	\$377,946.36	
Dispositions		
Withdrawals	\$1,062.50	
Security Purchase	\$169,961.69	
Accrued Interest Paid	\$0.00	
Total Dispositions	\$171,024.19	
ENDING BOOK VALUE		\$269,184.47



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									
43815HAC1	Honda Auto Receivables Trust 2018-3 A3 2.95% Due 8/22/2022	27,605.96	08/21/2018 2.98%	27,602.17 27,604.95	100.43 0.15%	27,725.05 22.62	0.10% 120.10	Aaa / NR AAA	1.06 0.16
47788EAC2	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	23,992.04	07/18/2018 3.10%	23,990.22 23,991.50	100.41 0.27%	24,089.23 32.84	0.08% 97.73	Aaa / NR AAA	1.29 0.15
58770FAC6	Mercedes Benz Auto Lease Trust 2020- A A3 1.84% Due 12/15/2022	88,956.41	01/21/2020 1.85%	88,944.69 88,950.82	100.66 0.15%	89,542.90 72.75	0.32% 592.08	Aaa / AAA NR	1.38 0.39
47789JAD8	John Deere Owner Trust 2019-A A3 2.91% Due 7/17/2023	88,687.38	06/24/2020 0.83%	91,018.88 89,820.25	101.11 0.09%	89,673.58 114.70	0.32% (146.67)	Aaa / NR AAA	1.96 0.40
43815NAC8	Honda Auto Receivables Trust 2019-3 A3 1.78% Due 8/15/2023	166,972.01	08/20/2019 1.79%	166,970.62 166,971.50	100.87 0.19%	168,427.17 132.09	0.59% 1,455.67	Aaa / AAA NR	2.04 0.55
58769EAC2	Mercedes-Benz Auto Lease Trust 2020- B A3 0.4% Due 11/15/2023	90,000.00	09/15/2020 0.40%	89,995.44 89,997.13	100.22 0.19%	90,199.89 16.00	0.32% 202.76	NR / AAA AAA	2.29 1.08
477870AC3	John Deere Owner Trust 2019-B A3 2.21% Due 12/15/2023	66,498.82	07/16/2019 2.23%	66,484.70 66,491.20	101.23 0.07%	67,318.95 65.32	0.24% 827.75	Aaa / NR AAA	2.38 0.58
92348AAA3	Verizon Owner Trust 2019-C A1A 1.94% Due 4/22/2024	130,000.00	10/01/2019 1.95%	129,989.98 129,993.99	101.30 0.18%	131,690.39 77.06	0.46% 1,696.40	NR / AAA AAA	2.73 0.74
65479JAD5	Nissan Auto Receivables Owner 2019-C A3 1.93% Due 7/15/2024	199,211.08	10/16/2019 1.94%	199,200.57 199,204.51	101.06 0.34%	201,328.69 170.88	0.71% 2,124.18	Aaa / AAA NR	2.96 0.67
43813DAC2	Honda Auto Receivables 2020-2 A3 0.82% Due 7/15/2024	90,000.00	05/18/2020 0.83%	89,992.92 89,994.94	100.61 0.25%	90,547.20 32.80	0.32% 552.26	Aaa / AAA NR	2.96 1.06
47789KAC7	John Deere Owner Trust 2020-A A3 1.1% Due 8/15/2024	195,000.00	Various 1.26%	194,366.14 194,547.49	100.91 0.14%	196,766.90 95.33	0.69% 2,219.41	Aaa / NR AAA	3.04 0.95
43813KAC6	Honda Auto Receivables Trust 2020-3 A3 0.37% Due 10/18/2024	145,000.00	09/22/2020 0.38%	144,978.70 144,984.39	100.20 0.22%	145,291.31 19.37	0.51% 306.92	NR / AAA AAA	3.22 1.32
47787NAC3	John Deere Owner Trust 2020-B A3 0.51% Due 11/15/2024	65,000.00	07/14/2020 0.52%	64,990.09 64,993.01	100.30 0.22%	65,196.82 14.73	0.23% 203.81	Aaa / NR AAA	3.30 1.05
89236XAC0	Toyota Auto Receivables 2020-D A3 0.35% Due 1/15/2025	115,000.00	10/06/2020 0.36%	114,978.58 114,982.60	100.10 0.27%	115,111.44 17.89	0.41% 128.84	NR / AAA AAA	3.46 1.23



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									
92290BAA9	Verizon Owner Trust 2020-B A 0.47% Due 2/20/2025	205,000.00	08/04/2020 0.48%	204,956.95 204,966.17	100.34 0.25%	205,691.06 29.44	0.72% 724.89	Aaa / NR AAA	3.56 1.50
43813GAC5	Honda Auto Receivables Trust 2021-1 A3 0.27% Due 4/21/2025	70,000.00	02/17/2021 0.27%	69,998.72 69,998.90	100.01 0.26%	70,009.73 5.25	0.25% 10.83	Aaa / NR AAA	3.73 1.48
44891RAC4	Hyundai Auto Receivables Trust 2020-C A3 0.38% Due 5/15/2025	150,000.00	10/20/2020 0.39%	149,965.45 149,973.39	100.18 0.27%	150,269.40 25.33	0.53% 296.01	NR / AAA AAA	3.79 1.63
89240BAC2	Toyota Auto Receivables Owners 2021- A A3 0.26% Due 5/15/2025	255,000.00	02/02/2021 0.27%	254,952.67 254,959.95	99.99 0.27%	254,976.54 29.47	0.90% 16.59	Aaa / NR AAA	3.79 1.55
44933LAC7	Hyundai Auto Receivables Trust 2021-A A3 0.38% Due 9/15/2025	120,000.00	04/20/2021 0.38%	119,987.38 119,988.46	100.06 0.35%	120,071.88 20.27	0.42% 83.42	NR / AAA AAA	4.13 1.90
47789QAC4	John Deere Owner Trust 2021-B A3 0.52% Due 3/16/2026	115,000.00	07/13/2021 0.52%	114,989.74 114,989.82	100.22 0.44%	115,247.25 16.61	0.41% 257.43	Aaa / NR AAA	4.63 2.57
Total ABS		2,406,923.70	0.96%	2,408,354.61 2,407,404.97	0.24%	2,419,175.38 1,010.75	8.52% 11,770.41	Aaa / AAA AAA	3.11 1.16

AGENCY									
3137EAEC9	FHLMC Note 1.125% Due 8/12/2021	70,000.00	Various 1.33%	69,324.76 69,995.87	100.03 0.15%	70,020.79 369.69	0.25% 24.92	Aaa / AA+ AAA	0.03 0.03
3130AF5B9	FHLB Note 3% Due 10/12/2021	400,000.00	11/29/2018 2.91%	401,008.00 400,069.32	100.57 0.09%	402,294.00 3,633.33	1.43% 2,224.68	Aaa / AA+ NR	0.20 0.20
3130A3KM5	FHLB Note 2.5% Due 12/9/2022	250,000.00	08/28/2018 2.83%	246,712.50 248,958.85	103.18 0.15%	257,939.75 902.78	0.91% 8,980.90	Aaa / AA+ NR	1.36 1.34
3135G0T94	FNMA Note 2.375% Due 1/19/2023	200,000.00	04/11/2018 2.71%	197,052.00 199,093.44	103.30 0.13%	206,590.00 158.33	0.73% 7,496.56	Aaa / AA+ AAA	1.47 1.45
3137EAER6	FHLMC Note 0.375% Due 5/5/2023	520,000.00	05/05/2020 0.39%	519,781.60 519,871.72	100.35 0.17%	521,838.20 465.83	1.84% 1,966.48	Aaa / AA+ AAA	1.76 1.75
3137EAEN5	FHLMC Note 2.75% Due 6/19/2023	500,000.00	07/20/2018 2.86%	497,490.00 499,037.74	104.81 0.19%	524,052.50 1,604.17	1.85% 25,014.76	Aaa / AA+ AAA	1.88 1.84
3135G05G4	FNMA Note 0.25% Due 7/10/2023	230,000.00	07/08/2020 0.32%	229,505.50 229,680.27	100.11 0.19%	230,262.43 33.54	0.81% 582.16	Aaa / AA+ AAA	1.94 1.94



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									
3137EAEV7	FHLMC Note 0.25% Due 8/24/2023	325,000.00	08/19/2020 0.28%	324,668.50 324,772.66	100.09 0.20%	325,301.93 354.34	1.15% 529.27	Aaa / AA+ AAA	2.07 2.06
3135G0U43	FNMA Note 2.875% Due 9/12/2023	505,000.00	09/12/2018 2.96%	502,929.50 504,123.67	105.63 0.20%	533,436.05 5,605.85	1.90% 29,312.38	Aaa / AA+ AAA	2.12 2.04
3135G06H1	FNMA Note 0.25% Due 11/27/2023	150,000.00	11/23/2020 0.29%	149,829.00 149,867.81	100.02 0.24%	150,035.40 66.67	0.53% 167.59	Aaa / AA+ AAA	2.33 2.31
3130A0F70	FHLB Note 3.375% Due 12/8/2023	440,000.00	01/16/2019 2.73%	452,843.60 446,177.30	107.29 0.27%	472,055.76 2,186.25	1.67% 25,878.46	Aaa / AA+ AAA	2.36 2.27
3130AB3H7	FHLB Note 2.375% Due 3/8/2024	500,000.00	04/29/2019 2.37%	500,035.00 500,018.74	105.58 0.22%	527,917.50 4,717.01	1.88% 27,898.76	Aaa / AA+ NR	2.61 2.52
3130A1XJ2	FHLB Note 2.875% Due 6/14/2024	475,000.00	06/18/2019 1.96%	495,548.65 486,819.42	107.15 0.37%	508,947.78 1,782.90	1.80% 22,128.36	Aaa / AA+ NR	2.87 2.76
3130A2UW4	FHLB Note 2.875% Due 9/13/2024	450,000.00	09/13/2019 1.79%	473,305.50 464,553.16	107.69 0.39%	484,611.75 4,959.38	1.72% 20,058.59	Aaa / AA+ AAA	3.12 2.97
3135G0W66	FNMA Note 1.625% Due 10/15/2024	200,000.00	10/17/2019 1.66%	199,658.00 199,780.44	103.94 0.39%	207,881.60 956.94	0.74% 8,101.16	Aaa / AA+ AAA	3.21 3.12
3135G0X24	FNMA Note 1.625% Due 1/7/2025	505,000.00	Various 1.21%	514,840.05 511,999.13	104.11 0.42%	525,750.45 547.08	1.85% 13,751.32	Aaa / AA+ AAA	3.44 3.34
3137EAEPO	FHLMC Note 1.5% Due 2/12/2025	605,000.00	02/13/2020 1.52%	604,534.15 604,670.46	103.59 0.47%	626,711.03 4,260.21	2.22% 22,040.57	Aaa / AA+ AAA	3.54 3.42
3135G03U5	FNMA Note 0.625% Due 4/22/2025	475,000.00	04/22/2020 0.67%	474,021.50 474,270.42	100.44 0.50%	477,113.28 816.41	1.68% 2,842.86	Aaa / AA+ AAA	3.73 3.67
3135G04Z3	FNMA Note 0.5% Due 6/17/2025	565,000.00	Various 0.47%	565,574.15 565,556.15	99.84 0.54%	564,096.57 345.27	1.99% (1,459.58)	Aaa / AA+ AAA	3.88 3.83
3137EAEU9	FHLMC Note 0.375% Due 7/21/2025	320,000.00	07/21/2020 0.48%	318,406.40 318,733.16	99.27 0.56%	317,673.28 33.33	1.12% (1,059.88)	Aaa / AA+ AAA	3.98 3.93
3135G05X7	FNMA Note 0.375% Due 8/25/2025	560,000.00	Various 0.46%	557,801.20 558,182.48	99.11 0.60%	555,031.68 910.00	1.96% (3,150.80)	Aaa / AA+ AAA	4.07 4.02
3137EAEX3	FHLMC Note 0.375% Due 9/23/2025	555,000.00	Various 0.44%	553,354.65 553,610.27	99.12 0.59%	550,107.68 740.00	1.94% (3,502.59)	Aaa / AA+ AAA	4.15 4.10
3135G06G3	FNMA Note 0.5% Due 11/7/2025	565,000.00	Various 0.56%	563,434.90 563,665.29	99.52 0.61%	562,301.56 659.16	1.98% (1,363.73)	Aaa / AA+ AAA	4.27 4.21



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		9,365,000.00	1.43%	9,411,659.11 9,393,507.77	0.36%	9,601,970.97 36,108.47	33.95% 208,463.20	Aaa / AA+ AAA	2.87 2.81
CMO									
3137BM6P6	FHLMC K721 A2 3.09% Due 8/25/2022	382,202.37	09/21/2017 2.22%	396,741.34 385,354.91	102.04 0.43%	390,007.73 984.17	1.38% 4,652.82	Aaa / NR NR	1.07 0.84
3137B4WB8	FHLMC K033 A2 3.06% Due 7/25/2023	425,000.00	09/13/2019 2.14%	438,862.30 432,128.34	104.68 0.41%	444,907.43 216.75	1.57% 12,779.09	Aaa / NR NR	1.98 1.81
3137B7MZ9	FHLMC K036 A2 3.527% Due 10/25/2023	400,000.00	10/29/2018 3.32%	403,937.50 401,763.22	106.28 0.41%	425,117.20 235.13	1.50% 23,353.98	Aaa / NR AAA	2.24 2.03
3137BYPQ7	FHLMC K726 A2 2.905% Due 4/25/2024	381,585.73	04/22/2019 2.72%	384,313.48 383,075.77	105.00 0.82%	400,668.83 923.76	1.41% 17,593.06	NR / AAA NR	2.74 2.42
Total CMO		1,588,788.10	2.59%	1,623,854.62 1,602,322.24	0.51%	1,660,701.19 2,359.81	5.86% 58,378.95	Aaa / AAA AAA	2.01 1.78
CORPORATE									
89236TDP7	Toyota Motor Credit Corp Note 2.6% Due 1/11/2022	350,000.00	Various 3.15%	343,769.00 349,198.40	101.05 0.23%	353,690.05 505.56	1.25% 4,491.65	A1 / A+ A+	0.45 0.44
69353RFE3	PNC Bank Callable Note Cont 6/28/2022 2.45% Due 7/28/2022	355,000.00	07/25/2017 2.45%	354,968.05 354,993.68	102.07 0.17%	362,349.92 72.48	1.28% 7,356.24	A2 / A A+	0.99 0.91
48128BAB7	JP Morgan Chase & Co Callable Note 1X 1/15/2022 2.972% Due 1/15/2023	325,000.00	Various 3.24%	321,131.25 323,846.05	101.21 0.32%	328,926.98 429.28	1.16% 5,080.93	A2 / A- AA-	1.46 0.45
24422ETG4	John Deere Capital Corp Note 2.8% Due 3/6/2023	150,000.00	06/13/2018 3.44%	145,828.50 148,592.57	104.13 0.21%	156,188.85 1,691.67	0.56% 7,596.28	A2 / A A	1.60 1.56
037833AK6	Apple Inc Note 2.4% Due 5/3/2023	235,000.00	11/28/2018 3.54%	224,140.65 230,696.60	103.70 0.29%	243,687.95 1,378.67	0.86% 12,991.35	Aa1 / AA+ NR	1.76 1.72
02665WCJ8	American Honda Finance Note 3.45% Due 7/14/2023	100,000.00	07/11/2018 3.49%	99,827.00 99,932.47	106.03 0.35%	106,026.30 162.92	0.37% 6,093.83	A3 / A- NR	1.95 1.90
69371RP59	Paccar Financial Corp Note 3.4% Due 8/9/2023	250,000.00	08/06/2018 3.41%	249,897.50 249,958.57	106.18 0.33%	265,439.00 4,061.11	0.95% 15,480.43	A1 / A+ NR	2.02 1.94
06406RAJ6	Bank of NY Mellon Corp Note 3.45% Due 8/11/2023	320,000.00	05/16/2019 2.79%	328,416.00 324,033.58	106.33 0.32%	340,256.00 5,213.33	1.22% 16,222.42	A1 / A AA-	2.03 1.95



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									
02665WCQ2	American Honda Finance Note 3.625% Due 10/10/2023	245,000.00	10/03/2018 3.64%	244,799.10 244,911.98	107.07 0.38%	262,311.95 2,738.39	0.93% 17,399.97	A3 / A- NR	2.19 2.10
24422EVN6	John Deere Capital Corp Note 0.45% Due 1/17/2024	195,000.00	03/01/2021 0.47%	194,861.55 194,881.35	100.06 0.43%	195,108.62 34.13	0.69% 227.27	A2 / A A	2.47 2.44
06051GHF9	Bank of America Corp Callable Note 1X 3/5/2023 3.55% Due 3/5/2024	321,000.00	03/06/2019 2.99%	322,235.85 321,641.64	104.75 0.55%	336,254.88 4,621.51	1.20% 14,613.24	A2 / A- AA-	2.60 1.54
89114QCB2	Toronto Dominion Bank Note 3.25% Due 3/11/2024	325,000.00	03/26/2019 2.97%	329,114.50 327,166.36	106.93 0.57%	347,538.10 4,107.64	1.24% 20,371.74	A1 / A AA-	2.61 2.49
808513BN4	Charles Schwab Corp Callable Note Cont 2/18/2024 0.75% Due 3/18/2024	160,000.00	03/16/2021 0.77%	159,920.00 159,929.93	100.73 0.46%	161,172.80 443.33	0.57% 1,242.87	A2 / A A	2.63 2.52
404280BS7	HSBC Holdings PLC Callable Note 1X 5/18/2023 3.95% Due 5/18/2024	325,000.00	08/28/2019 2.18%	341,464.50 334,756.39	106.02 0.58%	344,571.50 2,603.16	1.22% 9,815.11	A3 / A- A+	2.80 1.74
79466LAG9	Salesforce.com Inc Callable Note Cont 7/15/2022 0.625% Due 7/15/2024	55,000.00	06/29/2021 0.64%	54,971.95 54,972.46	100.27 0.34%	55,146.85 18.14	0.19% 174.39	A2 / A+ NR	2.96 0.95
69371RQ25	Paccar Financial Corp Note 2.15% Due 8/15/2024	70,000.00	08/08/2019 2.20%	69,845.30 69,906.01	104.22 0.74%	72,954.70 693.97	0.26% 3,048.69	A1 / A+ NR	3.04 2.92
78015K7C2	Royal Bank of Canada Note 2.25% Due 11/1/2024	325,000.00	12/05/2019 2.26%	324,831.00 324,887.77	104.93 0.71%	341,021.20 1,828.13	1.21% 16,133.43	A2 / A AA-	3.26 3.13
14913Q3B3	Caterpillar Finl Service Note 2.15% Due 11/8/2024	325,000.00	02/19/2020 1.83%	329,628.00 328,211.65	104.87 0.64%	340,812.55 1,611.01	1.21% 12,600.90	A2 / A A	3.28 3.15
90331HPL1	US Bank NA Callable Note Cont 12/21/2024 2.05% Due 1/21/2025	340,000.00	01/16/2020 2.10%	339,275.80 339,496.98	104.45 0.72%	355,134.08 193.61	1.25% 15,637.10	A1 / AA- AA-	3.48 3.28
46647PCH7	JP Morgan Chase & Co Callable Note Cont 6/1/2024 0.824% Due 6/1/2025	300,000.00	05/24/2021 0.74%	300,388.80 300,372.57	100.07 0.80%	300,222.30 412.00	1.06% (150.27)	A2 / A- AA-	3.84 2.79
46647PCK0	JP Morgan Chase & Co Callable Note Cont 6/23/2024 0.969% Due 6/23/2025	140,000.00	Various 0.87%	140,087.55 140,085.27	100.43 0.82%	140,599.76 143.20	0.50% 514.49	A2 / A- AA-	3.90 2.85



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									
023135BX3	Amazon.com Inc Callable Note Cont 4/12/2026 1% Due 5/12/2026	440,000.00	05/10/2021 1.09%	438,099.20 438,183.52	100.88 0.81%	443,879.48 965.56	1.57% 5,695.96	A1 / AA AA-	4.78 4.58
91324PEC2	United Health Group Inc Callable Note Cont 4/15/2026 1.15% Due 5/15/2026	75,000.00	Various 1.08%	75,242.75 75,236.46	100.86 0.96%	75,647.03 172.50	0.27% 410.57	A3 / A+ A	4.79 4.57
89236TJK2	Toyota Motor Credit Corp Note 1.125% Due 6/18/2026	300,000.00	06/15/2021 1.13%	299,868.00 299,871.18	100.41 1.04%	301,215.30 403.13	1.06% 1,344.12	A1 / A+ A+	4.88 4.73
Total Corporate		6,026,000.00	2.27%	6,032,611.80 6,035,763.44	0.53%	6,230,156.15 34,504.43	22.07% 194,392.71	A2 / A A+	2.70 2.36
MONEY MARKET FUND									
26200X845	Dreyfus Funds Inst'l Reserve Treasury #6541	269,184.47	Various 0.01%	269,184.47 269,184.47	1.00 0.01%	269,184.47 0.00	0.95% 0.00	Aaa / AAA AAA	0.00 0.00
Total Money Market Fund		269,184.47	0.01%	269,184.47 269,184.47	0.01%	269,184.47 0.00	0.95% 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%	327,350.40 324,714.20	105.90 0.52%	338,889.60 2,560.00	1.20% 14,175.40	Aa2 / AA- AA	3.17 3.04
Total Municipal Bonds		320,000.00	1.91%	327,350.40 324,714.20	0.52%	338,889.60 2,560.00	1.20% 14,175.40	Aa2 / AA- AA	3.17 3.04
SUPRANATIONAL									
4581X0CW6	Inter-American Dev Bank Note 2.125% Due 1/18/2022	535,000.00	01/10/2017 2.15%	534,341.95 534,938.74	100.91 0.16%	539,863.15 410.54	1.90% 4,924.41	Aaa / NR AAA	0.47 0.46
459058JL8	Intl. Bank Recon & Development Note 0.5% Due 10/28/2025	260,000.00	10/21/2020 0.52%	259,706.20 259,750.77	99.32 0.66%	258,225.24 335.83	0.91% (1,525.53)	Aaa / AAA AAA	4.25 4.18



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
SUPRANATIONAL									
4581X0DV7	Inter-American Dev Bank Note 0.875% Due 4/20/2026	575,000.00	04/13/2021 0.97%	572,366.50 572,515.05	100.82 0.70%	579,739.73 1,411.55	2.05% 7,224.68	Aaa / AAA AAA	4.72 4.61
Total Supranational		1,370,000.00	1.35%	1,366,414.65 1,367,204.56	0.48%	1,377,828.12 2,157.92	4.86% 10,623.56	Aaa / AAA AAA	2.97 2.91
US TREASURY									
912828J43	US Treasury Note 1.75% Due 2/28/2022	80,000.00	03/13/2017 2.14%	78,553.40 79,831.46	100.97 0.09%	80,775.04 585.87	0.29% 943.58	Aaa / AA+ AAA	0.58 0.58
912828XG0	US Treasury Note 2.125% Due 6/30/2022	525,000.00	08/15/2017 1.82%	532,446.09 526,394.57	101.86 0.09%	534,761.85 970.11	1.89% 8,367.28	Aaa / AA+ AAA	0.92 0.91
912828L57	US Treasury Note 1.75% Due 9/30/2022	525,000.00	10/17/2017 1.99%	519,175.78 523,630.92	101.91 0.11%	535,049.03 3,087.60	1.90% 11,418.11	Aaa / AA+ AAA	1.17 1.15
912828N30	US Treasury Note 2.125% Due 12/31/2022	525,000.00	01/25/2018 2.46%	516,837.89 522,655.66	102.82 0.13%	539,786.10 970.11	1.90% 17,130.44	Aaa / AA+ AAA	1.42 1.40
91282CBR1	US Treasury Note 0.25% Due 3/15/2024	350,000.00	03/30/2021 0.33%	349,152.34 349,248.88	99.92 0.28%	349,713.00 330.50	1.23% 464.12	Aaa / AA+ AAA	2.62 2.61
912828XX3	US Treasury Note 2% Due 6/30/2024	550,000.00	12/12/2019 1.74%	556,294.92 554,032.39	104.80 0.34%	576,425.85 956.52	2.03% 22,393.46	Aaa / AA+ AAA	2.92 2.84
912828D56	US Treasury Note 2.375% Due 8/15/2024	500,000.00	08/29/2019 1.45%	522,167.97 513,579.72	106.09 0.36%	530,429.50 5,478.25	1.89% 16,849.78	Aaa / AA+ AAA	3.04 2.92
9128283D0	US Treasury Note 2.25% Due 10/31/2024	500,000.00	11/07/2019 1.77%	511,308.59 507,379.49	105.97 0.40%	529,844.00 2,843.07	1.88% 22,464.51	Aaa / AA+ AAA	3.25 3.13
912828ZC7	US Treasury Note 1.125% Due 2/28/2025	450,000.00	03/18/2020 0.81%	456,943.36 455,022.12	102.31 0.47%	460,388.70 2,118.55	1.63% 5,366.58	Aaa / AA+ AAA	3.58 3.50
912828ZF0	US Treasury Note 0.5% Due 3/31/2025	565,000.00	01/25/2021 0.32%	569,259.57 568,737.25	100.04 0.49%	565,220.92 949.39	1.99% (3,516.33)	Aaa / AA+ AAA	3.67 3.62
91282CAM3	US Treasury Note 0.25% Due 9/30/2025	575,000.00	02/19/2021 0.51%	568,149.41 568,801.46	98.64 0.58%	567,161.03 483.09	2.00% (1,640.43)	Aaa / AA+ AAA	4.17 4.13
91282CAT8	US Treasury Note 0.25% Due 10/31/2025	575,000.00	01/11/2021 0.48%	568,800.78 569,511.59	98.54 0.60%	566,599.83 363.28	2.00% (2,911.76)	Aaa / AA+ AAA	4.25 4.21



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

MONTHLY ACCOUNT STATEMENT

JULY 1, 2021 THROUGH JULY 31, 2021

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	3.77
Average Coupon	1.85%
Average Purchase YTM	1.78%
Average Market YTM	0.63%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	4.15 yrs
Average Life	3.95 yrs

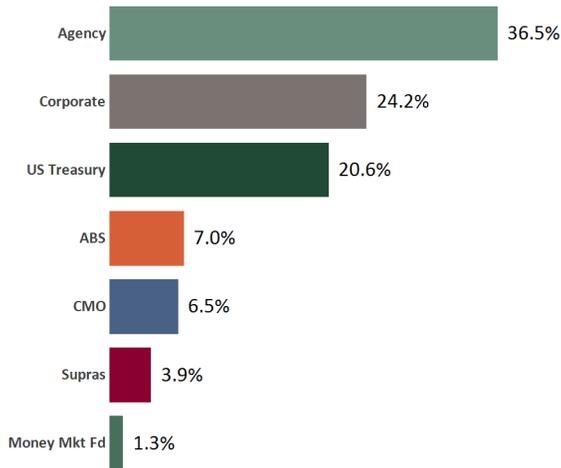
ACCOUNT SUMMARY

	Beg. Values as of 6/30/21	End Values as of 7/31/21
Market Value	29,757,214	29,953,623
Accrued Interest	130,653	126,912
Total Market Value	29,887,867	30,080,535
Income Earned	45,385	44,627
Cont/WD		0
Par	28,876,948	28,936,852
Book Value	28,875,643	28,951,480
Cost Value	28,881,798	28,962,918

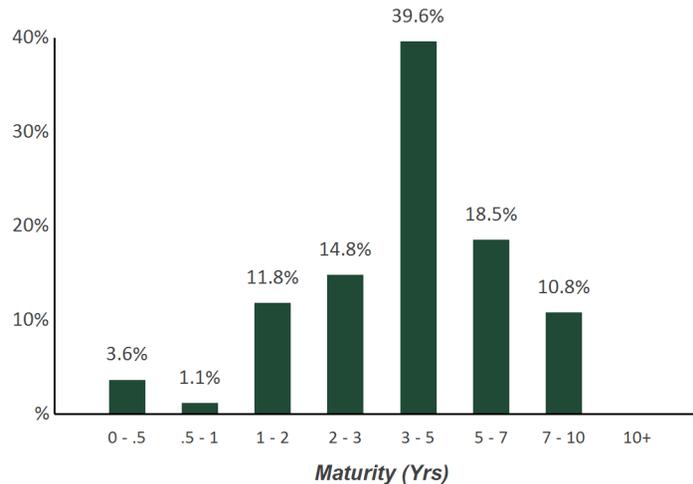
TOP ISSUERS

Government of United States	20.6%
Federal Home Loan Bank	15.2%
Federal National Mortgage Assoc	14.0%
Federal Home Loan Mortgage Corp	10.3%
Inter-American Dev Bank	3.9%
Tennessee Valley Authority	3.6%
Bank of America Corp	2.0%
Deere & Company	1.9%
Total	71.4%

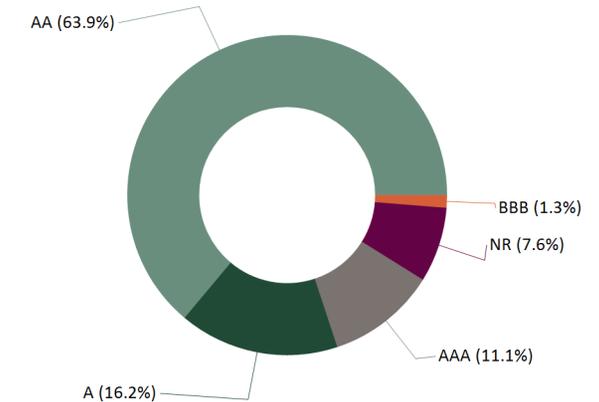
SECTOR ALLOCATION



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	0.65%	0.97%	-0.25%	0.10%	3.69%	4.52%	2.48%	2.47%	3.77%
ICE BAML 1-10 Yr US Treasury/Agency Index	0.70%	1.00%	-0.36%	-0.70%	3.28%	4.20%	2.07%	2.09%	3.39%
ICE BAML 1-10 Yr US Corporate/Govt Rated AAA-A Idx	0.68%	1.10%	-0.26%	-0.34%	3.60%	4.55%	2.39%	2.43%	3.58%

Statement of Compliance

As of July 31, 2021



Northern California Cities Self-Insurance Fund - Long Term

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

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Government & Agencies	No limitation; Include: mortgage-backed, mortgage passthrough securities, and collateralized mortgage obligations issued by the federal government or federal agency/GSE issuers	Complies
Supranationals	AA rating category or better by a NRSRO; 30% maximum; 5 years max maturity; Issued by IBRD, IFC or IADB only	Complies
Municipal Securities	5 years max maturity	Complies
Asset-Backed & Mortgage-Backed Securities	AA rating category or better by a NRSRO; 20% maximum; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A-1/P-1 by a NRSRO; 25% maximum; 270 days max maturity	Complies
Corporate Medium Term Notes	A rating category or better by a NRSRO; 30% maximum; 5 years max maturity	Complies
Money Market Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit; Collateralized Bank Deposits	5 years max maturity	Complies
LAIF	Maximum as law permits	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
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	Complies
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	Complies
Maximum Maturity	10 years	Complies

Reconciliation Summary

As of July 31, 2021



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$28,875,643.41
Acquisition		
+ Security Purchases	\$613,238.73	
+ Money Market Fund Purchases	\$548,786.48	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$1,162,025.21
Dispositions		
- Security Sales	\$500,029.00	
- Money Market Fund Sales	\$184,958.25	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$400,000.00	
- Principal Paydowns	\$27,924.41	
Total Dispositions		\$1,112,911.66
Amortization/Accretion		
+/- Net Accretion	(\$745.46)	
		(\$745.46)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$27,468.47	
		\$27,468.47
ENDING BOOK VALUE		\$28,951,479.97

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$17,203.40
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$500,029.00	
Accrued Interest Received	\$2,138.75	
Interest Received	\$46,875.96	
Dividend Received	\$0.39	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$400,000.00	
Interest from Calls/Redemption	\$2,583.33	
Principal Paydown	\$27,924.41	
Total Acquisitions	\$979,551.84	
Dispositions		
Withdrawals	\$0.00	
Security Purchase	\$613,238.73	
Accrued Interest Paid	\$2,484.88	
Total Dispositions	\$615,723.61	
ENDING BOOK VALUE		\$381,031.63



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									
47788EAC2	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	21,169.44	06/16/2020 1.76%	21,520.89 21,357.55	100.41 0.27%	21,255.20 28.98	0.07% (102.35)	Aaa / NR AAA	1.29 0.15
58770FAC6	Mercedes Benz Auto Lease Trust 2020-A A3 1.84% Due 12/15/2022	93,638.33	01/21/2020 1.85%	93,625.99 93,632.45	100.66 0.15%	94,255.69 76.58	0.31% 623.24	Aaa / AAA NR	1.38 0.39
43815NAC8	Honda Auto Receivables Trust 2019-3 A3 1.78% Due 8/15/2023	175,534.69	08/20/2019 1.79%	175,533.23 175,534.15	100.87 0.19%	177,064.47 138.87	0.59% 1,530.32	Aaa / AAA NR	2.04 0.55
92348AAA3	Verizon Owner Trust 2019-C A1A 1.94% Due 4/22/2024	140,000.00	10/01/2019 1.95%	139,989.21 139,993.52	101.30 0.18%	141,820.42 82.99	0.47% 1,826.90	NR / AAA AAA	2.73 0.74
89232HAC9	Toyota Auto Receivable Own 2020-A A3 1.66% Due 5/15/2024	250,000.00	06/17/2020 0.68%	255,761.72 254,113.21	101.17 0.23%	252,920.25 184.44	0.84% (1,192.96)	Aaa / AAA NR	2.79 0.82
47789KAC7	John Deere Owner Trust 2020-A A3 1.1% Due 8/15/2024	150,000.00	03/04/2020 1.11%	149,990.84 149,993.72	100.91 0.14%	151,359.15 73.33	0.50% 1,365.43	Aaa / NR AAA	3.04 0.95
43813KAC6	Honda Auto Receivables Trust 2020-3 A3 0.37% Due 10/18/2024	155,000.00	09/22/2020 0.38%	154,977.23 154,983.32	100.20 0.22%	155,311.40 20.71	0.52% 328.08	NR / AAA AAA	3.22 1.32
47787NAC3	John Deere Owner Trust 2020-B A3 0.51% Due 11/15/2024	70,000.00	07/14/2020 0.52%	69,989.33 69,992.48	100.30 0.22%	70,211.96 15.87	0.23% 219.48	Aaa / NR AAA	3.30 1.05
92290BAA9	Verizon Owner Trust 2020-B A 0.47% Due 2/20/2025	215,000.00	08/04/2020 0.48%	214,954.85 214,964.52	100.34 0.25%	215,724.77 30.88	0.72% 760.25	Aaa / NR AAA	3.56 1.50
43813GAC5	Honda Auto Receivables Trust 2021-1 A3 0.27% Due 4/21/2025	75,000.00	02/17/2021 0.27%	74,998.63 74,998.82	100.01 0.26%	75,010.43 5.63	0.25% 11.61	Aaa / NR AAA	3.73 1.48
44891RAC4	Hyundai Auto Receivables Trust 2020-C A3 0.38% Due 5/15/2025	155,000.00	10/20/2020 0.39%	154,964.30 154,972.51	100.18 0.27%	155,278.38 26.18	0.52% 305.87	NR / AAA AAA	3.79 1.63
89240BAC2	Toyota Auto Receivables Owners 2021-A A3 0.26% Due 5/15/2025	270,000.00	02/02/2021 0.27%	269,949.89 269,957.60	99.99 0.27%	269,975.16 31.20	0.90% 17.56	Aaa / NR AAA	3.79 1.55
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 79,986.30	100.09 0.32%	80,069.20 12.80	0.27% 82.90	Aaa / NR AAA	4.13 2.05
44933LAC7	Hyundai Auto Receivables Trust 2021-A A3 0.38% Due 9/15/2025	125,000.00	04/20/2021 0.38%	124,986.85 124,987.97	100.06 0.35%	125,074.88 21.11	0.42% 86.91	NR / AAA AAA	4.13 1.90



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									
47789QAC4	John Deere Owner Trust 2021-B A3 0.52% Due 3/16/2026	125,000.00	07/13/2021 0.52%	124,988.85 124,988.94	100.22 0.44%	125,268.75 18.06	0.42% 279.81	Aaa / NR AAA	4.63 2.57
Total ABS		2,100,342.46	0.78%	2,106,216.43 2,104,457.06	0.25%	2,110,600.11 767.63	7.02% 6,143.05	Aaa / AAA AAA	3.26 1.28
AGENCY									
880591EN8	Tennessee Valley Authority Note 1.875% Due 8/15/2022	470,000.00	08/29/2012 1.94%	467,161.20 469,704.10	101.83 0.12%	478,580.79 4,063.54	1.60% 8,876.69	Aaa / AA+ AAA	1.04 1.02
313383YJ4	FHLB Note 3.375% Due 9/8/2023	560,000.00	11/29/2018 3.00%	569,307.20 564,100.93	106.66 0.20%	597,303.28 7,507.50	2.01% 33,202.35	Aaa / AA+ NR	2.11 2.02
3135G06H1	FNMA Note 0.25% Due 11/27/2023	280,000.00	11/23/2020 0.29%	279,680.80 279,753.25	100.02 0.24%	280,066.08 124.44	0.93% 312.83	Aaa / AA+ AAA	2.33 2.31
880591ER9	Tennessee Valley Authority Note 2.875% Due 9/15/2024	550,000.00	02/27/2019 2.65%	556,352.50 553,577.59	107.36 0.50%	590,501.45 5,973.61	1.98% 36,923.86	Aaa / AA+ AAA	3.13 2.98
3135G0W66	FNMA Note 1.625% Due 10/15/2024	275,000.00	10/17/2019 1.66%	274,529.75 274,698.10	103.94 0.39%	285,837.20 1,315.80	0.95% 11,139.10	Aaa / AA+ AAA	3.21 3.12
3135G0X24	FNMA Note 1.625% Due 1/7/2025	215,000.00	01/08/2020 1.69%	214,314.15 214,528.10	104.11 0.42%	223,834.35 232.92	0.74% 9,306.25	Aaa / AA+ AAA	3.44 3.34
3137EAEP0	FHLMC Note 1.5% Due 2/12/2025	425,000.00	02/13/2020 1.52%	424,672.75 424,768.50	103.59 0.47%	440,251.55 2,992.71	1.47% 15,483.05	Aaa / AA+ AAA	3.54 3.42
3130AEBV1	FHLB Note 3.125% Due 6/13/2025	400,000.00	08/28/2018 3.07%	401,372.00 400,781.15	109.49 0.64%	437,947.20 1,666.67	1.46% 37,166.05	Aaa / AA+ AAA	3.87 3.66
3135G04Z3	FNMA Note 0.5% Due 6/17/2025	475,000.00	06/17/2020 0.54%	474,016.75 474,236.69	99.84 0.54%	474,240.48 290.28	1.58% 3.79	Aaa / AA+ AAA	3.88 3.83
3137EAEU9	FHLMC Note 0.375% Due 7/21/2025	340,000.00	07/21/2020 0.48%	338,306.80 338,653.98	99.27 0.56%	337,527.86 35.42	1.12% (1,126.12)	Aaa / AA+ AAA	3.98 3.93
3137EAEX3	FHLMC Note 0.375% Due 9/23/2025	370,000.00	09/23/2020 0.44%	368,886.30 369,075.58	99.12 0.59%	366,738.45 493.33	1.22% (2,337.13)	Aaa / AA+ AAA	4.15 4.10
3135G06G3	FNMA Note 0.5% Due 11/7/2025	530,000.00	11/09/2020 0.57%	528,102.60 528,375.59	99.52 0.61%	527,468.72 618.33	1.76% (906.87)	Aaa / AA+ AAA	4.27 4.21



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									
3135G0K36	FNMA Note 2.125% Due 4/24/2026	565,000.00	Various 2.18%	562,430.10 563,703.61	106.69 0.68%	602,823.36 3,235.02	2.01% 39,119.75	Aaa / AA+ AAA	4.73 4.49
3130AGFP5	FHLB Note 2.5% Due 6/12/2026	500,000.00	06/17/2019 2.19%	510,085.00 507,021.15	108.54 0.71%	542,693.00 1,701.39	1.81% 35,671.85	Aaa / AA+ NR	4.87 4.59
3130A2VE3	FHLB Note 3% Due 9/11/2026	575,000.00	Various 2.81%	583,719.50 579,776.70	111.01 0.80%	638,317.85 6,708.33	2.14% 58,541.15	Aaa / AA+ NR	5.12 4.73
3135G0Q22	FNMA Note 1.875% Due 9/24/2026	575,000.00	Various 2.78%	531,510.00 551,751.08	105.73 0.74%	607,927.38 3,803.39	2.03% 56,176.30	Aaa / AA+ AAA	5.15 4.89
3130ACKB9	FHLB Note 2.625% Due 9/10/2027	600,000.00	Various 2.75%	593,685.00 595,978.35	110.07 0.93%	660,391.80 6,168.76	2.22% 64,413.45	Aaa / AA+ NR	6.12 5.63
3135G05Y5	FNMA Note 0.75% Due 10/8/2027	600,000.00	Various 0.79%	598,402.20 598,549.28	98.87 0.94%	593,239.80 1,412.51	1.98% (5,309.48)	Aaa / AA+ AAA	6.19 6.01
3130AEB25	FHLB Note 3.25% Due 6/9/2028	500,000.00	01/29/2019 3.13%	504,785.00 503,505.45	114.89 1.00%	574,473.50 2,347.22	1.92% 70,968.05	Aaa / AA+ NR	6.86 6.20
3130AG3X1	FHLB Note 2.875% Due 3/9/2029	380,000.00	Various 2.66%	386,815.50 385,302.58	112.38 1.17%	427,053.12 4,309.31	1.43% 41,750.54	Aaa / AA+ NR	7.61 6.83
3130AGDY8	FHLB Note 2.75% Due 6/8/2029	510,000.00	Various 2.45%	523,261.05 520,504.76	112.40 1.10%	573,246.12 2,064.79	1.91% 52,741.36	Aaa / AA+ NR	7.86 7.10
3130AGUW3	FHLB Note 2.125% Due 9/14/2029	70,000.00	03/05/2020 1.21%	75,742.80 74,895.99	107.39 1.17%	75,175.31 566.08	0.25% 279.32	Aaa / AA+ NR	8.13 7.43
3135G05Q2	FNMA Note 0.875% Due 8/5/2030	610,000.00	Various 0.99%	603,622.55 604,156.39	96.29 1.31%	587,373.88 2,609.44	1.96% (16,782.51)	Aaa / AA+ AAA	9.02 8.58
Total Agency		10,375,000.00	1.92%	10,370,761.50 10,377,398.90	0.70%	10,923,012.53 60,240.79	36.51% 545,613.63	Aaa / AA+ AAA	4.89 4.61
CMO									
3137B4WB8	FHLMC K033 A2 3.06% Due 7/25/2023	400,000.00	10/19/2018 3.39%	394,906.25 397,877.36	104.68 0.41%	418,736.40 204.00	1.39% 20,859.04	Aaa / NR NR	1.98 1.81
3137B7YY9	FHLMC K037 A2 3.49% Due 1/25/2024	400,000.00	06/26/2019 2.08%	422,515.63 412,213.92	106.70 0.45%	426,780.00 1,163.33	1.42% 14,566.08	NR / AAA NR	2.49 2.21
3137BYPQ7	FHLMC K726 A2 2.905% Due 4/25/2024	426,478.19	04/22/2019 2.72%	429,526.84 428,143.52	105.00 0.82%	447,806.36 1,032.43	1.49% 19,662.84	NR / AAA NR	2.74 2.42



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									
3137FARE0	FHMS K727 A2 2.946% Due 7/25/2024	330,000.00	07/23/2019 1.66%	340,248.05 336,111.79	105.53 0.89%	348,253.95 810.15	1.16% 12,142.16	NR / AAA NR	2.99 2.71
3137BEVH4	FHLMC K040 A2 3.241% Due 9/25/2024	275,000.00	02/06/2020 1.80%	291,457.03 286,221.59	107.71 0.60%	296,202.78 742.73	0.99% 9,981.19	NR / NR AAA	3.16 2.89
Total CMO		1,831,478.19	2.39%	1,878,653.80 1,860,568.18	0.63%	1,937,779.49 3,952.64	6.46% 77,211.31	Aaa / AAA AAA	2.63 2.36
CORPORATE									
69371RN44	Paccar Financial Corp Note 1.65% Due 8/11/2021	140,000.00	08/04/2016 1.68%	139,812.40 139,998.97	100.03 0.44%	140,047.04 1,090.83	0.47% 48.07	A1 / A+ NR	0.03 0.03
69353RFB9	PNC Bank Callable Note Cont 1/18/2022 2.625% Due 2/17/2022	325,000.00	06/13/2017 2.35%	328,818.75 325,387.11	101.10 0.24%	328,566.88 3,886.46	1.11% 3,179.77	A2 / A A+	0.55 0.46
037833DC1	Apple Inc Callable Note Cont 8/12/2022 2.1% Due 9/12/2022	220,000.00	09/12/2017 2.23%	218,664.60 219,702.02	101.97 0.19%	224,327.62 1,783.83	0.75% 4,625.60	Aa1 / AA+ NR	1.12 1.02
06051GEU9	Bank of America Corp Note 3.3% Due 1/11/2023	90,000.00	03/09/2018 3.44%	89,451.90 89,836.04	104.37 0.27%	93,934.08 165.00	0.31% 4,098.04	A2 / A- AA-	1.45 1.42
808513AT2	Charles Schwab Corp Callable Note Cont 12/25/2022 2.65% Due 1/25/2023	350,000.00	04/13/2018 3.24%	340,903.50 347,172.99	103.29 0.30%	361,501.00 154.58	1.20% 14,328.01	A2 / A A	1.49 1.38
24422ERT8	John Deere Capital Corp Note 2.8% Due 1/27/2023	350,000.00	05/22/2018 3.47%	339,993.50 346,814.78	103.79 0.25%	363,247.85 108.89	1.21% 16,433.07	A2 / A A	1.49 1.47
084670BR8	Berkshire Hathaway Callable Note Cont 1/15/2023 2.75% Due 3/15/2023	300,000.00	07/13/2018 3.23%	293,820.00 297,854.07	103.64 0.24%	310,923.60 3,116.67	1.04% 13,069.53	Aa2 / AA A+	1.62 1.42
06406RAG2	Bank of NY Mellon Corp Note 3.5% Due 4/28/2023	360,000.00	03/14/2019 3.01%	366,807.60 362,878.05	105.61 0.27%	380,209.68 3,255.00	1.27% 17,331.63	A1 / A AA-	1.74 1.69
931142EK5	Wal-Mart Stores Callable Note Cont 5/26/2023 3.4% Due 6/26/2023	115,000.00	06/20/2018 3.41%	114,968.95 114,988.19	105.61 0.31%	121,447.59 380.14	0.41% 6,459.40	Aa2 / AA AA	1.90 1.78
89114QC48	Toronto Dominion Bank Note 3.5% Due 7/19/2023	325,000.00	07/27/2018 3.56%	324,057.50 324,627.47	106.25 0.31%	345,326.48 379.17	1.15% 20,699.01	Aa2 / AA- AA	1.97 1.91
02665WCQ2	American Honda Finance Note 3.625% Due 10/10/2023	370,000.00	10/03/2018 3.64%	369,696.60 369,867.08	107.07 0.38%	396,144.57 4,135.52	1.33% 26,277.49	A3 / A- NR	2.19 2.10



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									
24422EVN6	John Deere Capital Corp Note 0.45% Due 1/17/2024	205,000.00	03/01/2021 0.47%	204,854.45 204,875.26	100.06 0.43%	205,114.19 35.88	0.68% 238.93	A2 / A A	2.47 2.44
69371RR24	Paccar Financial Corp Note 0.35% Due 2/2/2024	120,000.00	01/28/2021 0.39%	119,860.80 119,883.68	99.74 0.45%	119,687.64 208.83	0.40% (196.04)	A1 / A+ NR	2.51 2.48
06051GJY6	Bank of America Corp Callable Note Cont 6/14/2023 0.523% Due 6/14/2024	190,000.00	06/07/2021 0.50%	190,012.80 190,012.24	100.02 0.51%	190,040.85 129.73	0.63% 28.61	A2 / A- AA-	2.87 1.86
79466LAG9	Salesforce.com Inc Callable Note Cont 7/15/2022 0.625% Due 7/15/2024	60,000.00	06/29/2021 0.64%	59,969.40 59,969.96	100.27 0.34%	60,160.20 19.79	0.20% 190.24	A2 / A+ NR	2.96 0.95
46647PAU0	JP Morgan Chase & Co Callable Note 1X 7/23/2023 3.797% Due 7/23/2024	330,000.00	10/09/2019 1.94%	349,430.40 342,089.78	106.38 0.55%	351,049.38 278.45	1.17% 8,959.60	A2 / A- AA-	2.98 1.92
69371RQ25	Paccar Financial Corp Note 2.15% Due 8/15/2024	145,000.00	08/08/2019 2.20%	144,679.55 144,805.31	104.22 0.74%	151,120.45 1,437.51	0.51% 6,315.14	A1 / A+ NR	3.04 2.92
94974BGA2	Wells Fargo Corp Note 3.3% Due 9/9/2024	350,000.00	09/11/2019 2.37%	365,197.00 359,461.65	107.76 0.77%	377,150.20 4,555.83	1.27% 17,688.55	A1 / BBB+ A+	3.11 2.94
78015K7C2	Royal Bank of Canada Note 2.25% Due 11/1/2024	355,000.00	12/05/2019 2.26%	354,815.40 354,877.41	104.93 0.71%	372,500.08 1,996.88	1.24% 17,622.67	A2 / A AA-	3.26 3.13
90331HPL1	US Bank NA Callable Note Cont 12/21/2024 2.05% Due 1/21/2025	430,000.00	01/16/2020 2.10%	429,084.10 429,363.83	104.45 0.72%	449,140.16 244.86	1.49% 19,776.33	A1 / AA- AA-	3.48 3.28
06367WB85	Bank of Montreal Note 1.85% Due 5/1/2025	264,000.00	07/23/2021 0.85%	273,720.48 273,685.11	103.62 0.87%	273,544.13 1,221.00	0.91% (140.98)	A2 / A- AA-	3.75 3.61
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 99,864.82	101.30 0.77%	101,299.50 250.00	0.34% 1,434.68	Aa1 / AA+ NR	3.78 3.61
46647PCH7	JP Morgan Chase & Co Callable Note Cont 6/1/2024 0.824% Due 6/1/2025	205,000.00	05/24/2021 0.74%	205,267.30 205,256.14	100.07 0.80%	205,151.91 281.53	0.68% (104.23)	A2 / A- AA-	3.84 2.79
06051GHY8	Bank of America Corp Callable Note Cont 2/13/2025 2.015% Due 2/13/2026	300,000.00	Various 1.03%	309,823.50 309,531.01	103.11 1.11%	309,344.70 2,821.00	1.04% (186.31)	A2 / A- AA-	4.54 3.38
78016EZQ3	Royal Bank of Canada Note 1.2% Due 4/27/2026	150,000.00	06/09/2021 1.13%	150,517.50 150,502.68	100.27 1.14%	150,409.05 470.00	0.50% (93.63)	A2 / A AA-	4.74 4.58



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									
023135BX3	Amazon.com Inc Callable Note Cont 4/12/2026 1% Due 5/12/2026	465,000.00	05/10/2021 1.09%	462,991.20 463,080.31	100.88 0.81%	469,099.91 1,020.42	1.56% 6,019.60	A1 / AA AA-	4.78 4.58
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 75,291.78	100.86 0.96%	75,647.03 172.50	0.25% 355.25	A3 / A+ A	4.79 4.57
89236TJK2	Toyota Motor Credit Corp Note 1.125% Due 6/18/2026	315,000.00	06/15/2021 1.13%	314,861.40 314,864.74	100.41 1.04%	316,276.07 423.28	1.05% 1,411.33	A1 / A+ A+	4.88 4.73
Total Corporate		7,004,000.00	2.11%	7,037,200.83 7,036,542.48	0.57%	7,242,411.84 34,023.58	24.19% 205,869.36	A1 / A+ AA-	2.77 2.49
MONEY MARKET FUND									
26200X845	Dreyfus Funds Inst'l Reserve Treasury #6541	381,031.63	Various 0.01%	381,031.63 381,031.63	1.00 0.01%	381,031.63 0.00	1.27% 0.00	Aaa / AAA AAA	0.00 0.00
Total Money Market Fund		381,031.63	0.01%	381,031.63	0.01%	381,031.63 0.00	1.27% 0.00	Aaa / AAA AAA	0.00 0.00
SUPRANATIONAL									
4581X0CW6	Inter-American Dev Bank Note 2.125% Due 1/18/2022	555,000.00	01/10/2017 2.15%	554,317.35 554,936.45	100.91 0.16%	560,044.95 425.89	1.86% 5,108.50	Aaa / NR AAA	0.47 0.46
4581X0CZ9	Inter-American Dev Bank Note 1.75% Due 9/14/2022	300,000.00	09/26/2017 2.01%	296,295.00 299,163.72	101.83 0.11%	305,487.90 1,997.92	1.02% 6,324.18	Aaa / AAA AAA	1.12 1.11
4581X0DV7	Inter-American Dev Bank Note 0.875% Due 4/20/2026	305,000.00	04/13/2021 0.97%	303,603.10 303,681.90	100.82 0.70%	307,514.12 748.73	1.02% 3,832.22	Aaa / AAA AAA	4.72 4.61
Total Supranational		1,160,000.00	1.81%	1,154,215.45 1,157,782.07	0.29%	1,173,046.97 3,172.54	3.91% 15,264.90	Aaa / AAA AAA	1.75 1.72
US TREASURY									
912828B66	US Treasury Note 2.75% Due 2/15/2024	400,000.00	Various 2.04%	420,077.56 406,608.52	106.28 0.27%	425,124.80 5,074.58	1.43% 18,516.28	Aaa / AA+ AAA	2.55 2.44
912828J27	US Treasury Note 2% Due 2/15/2025	500,000.00	08/31/2015 2.15%	493,634.81 497,616.74	105.38 0.47%	526,914.00 4,613.26	1.77% 29,297.26	Aaa / AA+ AAA	3.55 3.40



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									
912828ZF0	US Treasury Note 0.5% Due 3/31/2025	325,000.00	03/30/2021 0.64%	323,146.48 323,302.53	100.04 0.49%	325,127.08 546.11	1.08% 1,824.55	Aaa / AA+ AAA	3.67 3.62
912828M56	US Treasury Note 2.25% Due 11/15/2025	350,000.00	05/29/2019 2.13%	352,419.92 351,606.11	107.02 0.59%	374,568.25 1,669.16	1.25% 22,962.14	Aaa / AA+ AAA	4.30 4.09
912828R36	US Treasury Note 1.625% Due 5/15/2026	500,000.00	Various 2.23%	475,523.49 486,839.80	104.47 0.67%	522,363.50 1,722.14	1.74% 35,523.70	Aaa / AA+ AAA	4.79 4.60
912828YG9	US Treasury Note 1.625% Due 9/30/2026	400,000.00	12/18/2019 1.86%	394,031.25 395,455.36	104.55 0.73%	418,187.60 2,184.43	1.40% 22,732.24	Aaa / AA+ AAA	5.17 4.94
912828ZB9	US Treasury Note 1.125% Due 2/28/2027	545,000.00	03/24/2020 0.75%	558,901.76 556,188.42	101.83 0.79%	554,984.40 2,565.79	1.85% (1,204.02)	Aaa / AA+ AAA	5.58 5.38
9128283F5	US Treasury Note 2.25% Due 11/15/2027	300,000.00	11/07/2019 1.89%	307,957.03 306,240.12	108.27 0.90%	324,796.80 1,430.71	1.08% 18,556.68	Aaa / AA+ AAA	6.30 5.87
91282CBB6	US Treasury Note 0.625% Due 12/31/2027	625,000.00	03/29/2021 1.30%	597,875.98 599,239.33	98.09 0.93%	613,061.25 339.67	2.04% 13,821.92	Aaa / AA+ AAA	6.42 6.26
91282CBJ9	US Treasury Note 0.75% Due 1/31/2028	550,000.00	03/12/2021 1.28%	530,857.42 531,916.24	98.77 0.95%	543,253.70 11.21	1.81% 11,337.46	Aaa / AA+ AAA	6.51 6.33
912828YB0	US Treasury Note 1.625% Due 8/15/2029	350,000.00	05/28/2020 0.66%	380,009.77 376,183.86	104.05 1.10%	364,164.15 2,623.79	1.22% (12,019.71)	Aaa / AA+ AAA	8.05 7.49
912828ZQ6	US Treasury Note 0.625% Due 5/15/2030	615,000.00	Various 0.90%	599,593.95 600,587.80	95.39 1.18%	586,652.19 814.70	1.95% (13,935.61)	Aaa / AA+ AAA	8.79 8.50
91282CAV3	US Treasury Note 0.875% Due 11/15/2030	625,000.00	Various 1.30%	600,808.59 601,914.82	97.05 1.21%	606,543.13 1,159.14	2.02% 4,628.31	Aaa / AA+ AAA	9.30 8.87
Total US Treasury		6,085,000.00	1.44%	6,034,838.01 6,033,699.65	0.81%	6,185,740.85 24,754.69	20.65% 152,041.20	Aaa / AA+ AAA	5.94 5.70
TOTAL PORTFOLIO		28,936,852.28	1.78%	28,962,917.65 28,951,479.97	0.63%	29,953,623.42 126,911.87	100.00% 1,002,143.45	Aa1 / AA AAA	4.15 3.77
TOTAL MARKET VALUE PLUS ACCRUED						30,080,535.29			



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

MONTHLY ACCOUNT STATEMENT

AUGUST 1, 2021 THROUGH AUGUST 31, 2021

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	2.49
Average Coupon	1.68%
Average Purchase YTM	1.57%
Average Market YTM	0.44%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.79 yrs
Average Life	2.55 yrs

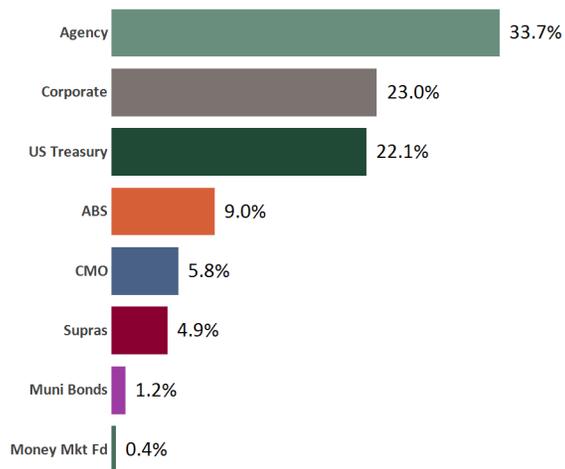
ACCOUNT SUMMARY

	Beg. Values as of 7/31/21	End Values as of 8/31/21
Market Value	28,293,543	28,277,035
Accrued Interest	98,197	104,418
Total Market Value	28,391,740	28,381,453
Income Earned	36,909	36,627
Cont/WD		0
Par	27,630,896	27,667,362
Book Value	27,694,539	27,729,696
Cost Value	27,743,389	27,783,869

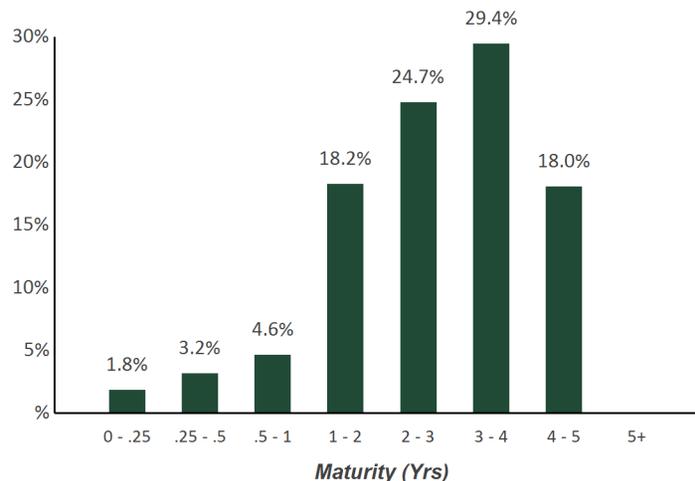
TOP ISSUERS

Government of United States	22.1%
Federal Home Loan Mortgage Corp	15.9%
Federal National Mortgage Assoc	14.2%
Federal Home Loan Bank	9.4%
Inter-American Dev Bank	3.9%
JP Morgan Chase & Co	2.7%
Toyota Motor Corp	2.3%
John Deere ABS	1.9%
Total	72.4%

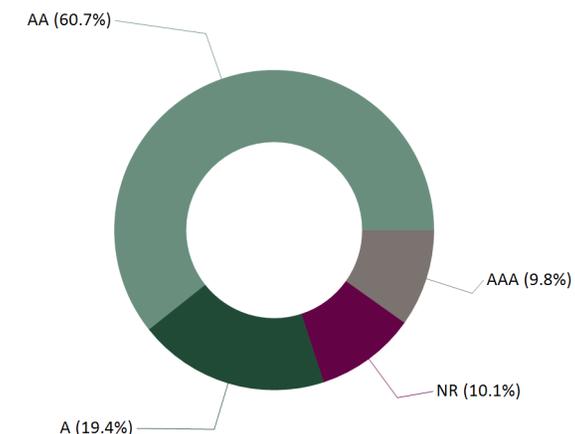
SECTOR ALLOCATION



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	-0.04%	0.08%	0.01%	0.29%	2.46%	3.45%	2.17%	1.79%	3.75%	
ICE BofA 1-5 Yr US Treasury & Agency Index	-0.06%	0.07%	-0.12%	-0.07%	2.09%	3.23%	1.90%	1.48%	3.44%	
ICE BofA 1-5 Yr AAA-A US Corp & Govt Index	-0.06%	0.07%	-0.09%	0.01%	2.21%	3.34%	2.01%	1.63%	3.55%	

Statement of Compliance

As of August 31, 2021



Northern California Cities Self-Insurance Fund - Short Term

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

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Government & Agencies	No limitation; Include: mortgage-backed, mortgage passthrough securities, and collateralized mortgage obligations issued by the federal government or federal agency/GSE issuers	Complies
Supranationals	AA rating category or better by a NRSRO; 30% maximum; 5 years max maturity; Issued by IBRD, IFC or IADB only	Complies
Municipal Securities	5 years max maturity	Complies
Asset-Backed & Mortgage-Backed Securities	AA rating category or better by a NRSRO; 20% maximum; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A-1/P-1 by a NRSRO; 25% maximum; 270 days max maturity	Complies
Corporate Medium Term Notes	A rating category or better by a NRSRO; 30% maximum; 5 years max maturity	Complies
Money Market Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit; Collateralized Bank Deposits	5 years max maturity	Complies
LAIF	Maximum as law permits	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
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	Complies
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	Complies
Maximum Maturity	10 years	Complies

Reconciliation Summary

As of August 31, 2021



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$27,694,538.71
Acquisition		
+ Security Purchases	\$615,306.01	
+ Money Market Fund Purchases	\$451,317.83	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$1,066,623.84
Dispositions		
- Security Sales	\$264,134.38	
- Money Market Fund Sales	\$616,060.29	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$70,000.00	
- Calls	\$0.00	
- Principal Paydowns	\$83,791.63	
Total Dispositions		\$1,033,986.30
Amortization/Accretion		
+/- Net Accretion	(\$2,231.96)	
		(\$2,231.96)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$4,751.39	
		\$4,751.39
ENDING BOOK VALUE		\$27,729,695.68

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$269,184.47
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$264,134.38	
Accrued Interest Received	\$1,781.00	
Interest Received	\$31,608.86	
Dividend Received	\$1.96	
Principal on Maturities	\$70,000.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$83,791.63	
Total Acquisitions	\$451,317.83	
Dispositions		
Withdrawals	\$0.00	
Security Purchase	\$615,306.01	
Accrued Interest Paid	\$754.28	
Total Dispositions	\$616,060.29	
ENDING BOOK VALUE		\$104,442.01



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									
43815HAC1	Honda Auto Receivables Trust 2018-3 A3 2.95% Due 8/22/2022	19,078.15	08/21/2018 2.98%	19,075.53 19,077.51	100.32 0.23%	19,138.51 15.63	0.07% 61.00	Aaa / NR AAA	0.98 0.12
47788EAC2	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	16,077.70	07/18/2018 3.10%	16,076.48 16,077.36	100.30 0.20%	16,125.42 22.01	0.06% 48.06	Aaa / NR AAA	1.21 0.11
58770FAC6	Mercedes Benz Auto Lease Trust 2020- A A3 1.84% Due 12/15/2022	80,331.56	01/21/2020 1.85%	80,320.98 80,326.83	100.59 0.15%	80,805.03 65.69	0.28% 478.20	Aaa / AAA NR	1.29 0.35
47789JAD8	John Deere Owner Trust 2019-A A3 2.91% Due 7/17/2023	77,047.43	06/24/2020 0.83%	79,072.93 77,951.11	101.00 0.17%	77,815.67 99.65	0.27% (135.44)	Aaa / NR AAA	1.88 0.37
43815NAC8	Honda Auto Receivables Trust 2019-3 A3 1.78% Due 8/15/2023	152,716.85	08/20/2019 1.79%	152,715.58 152,716.42	100.81 0.20%	153,958.29 120.82	0.54% 1,241.87	Aaa / AAA NR	1.96 0.51
58769EAC2	Mercedes-Benz Auto Lease Trust 2020- B A3 0.4% Due 11/15/2023	90,000.00	09/15/2020 0.40%	89,995.44 89,997.29	100.21 0.19%	90,187.20 16.00	0.32% 189.91	NR / AAA AAA	2.21 1.00
477870AC3	John Deere Owner Trust 2019-B A3 2.21% Due 12/15/2023	61,068.01	07/16/2019 2.23%	61,055.04 61,061.26	101.11 0.11%	61,748.25 59.98	0.22% 686.99	Aaa / NR AAA	2.29 0.53
92348AAA3	Verizon Owner Trust 2019-C A1A 1.94% Due 4/22/2024	130,000.00	10/01/2019 1.95%	129,989.98 129,994.17	101.16 0.18%	131,506.57 77.06	0.46% 1,512.40	NR / AAA AAA	2.64 0.66
65479JAD5	Nissan Auto Receivables Owner 2019-C A3 1.93% Due 7/15/2024	184,372.56	10/16/2019 1.94%	184,362.83 184,366.66	100.99 0.33%	186,200.25 158.15	0.66% 1,833.59	Aaa / AAA NR	2.87 0.62
43813DAC2	Honda Auto Receivables 2020-2 A3 0.82% Due 7/15/2024	90,000.00	05/18/2020 0.83%	89,992.92 89,995.09	100.58 0.23%	90,518.31 32.80	0.32% 523.22	Aaa / AAA NR	2.87 0.97
47789KAC7	John Deere Owner Trust 2020-A A3 1.1% Due 8/15/2024	195,000.00	Various 1.26%	194,366.14 194,560.13	100.77 0.20%	196,493.70 95.33	0.69% 1,933.57	Aaa / NR AAA	2.96 0.85
43813KAC6	Honda Auto Receivables Trust 2020-3 A3 0.37% Due 10/18/2024	145,000.00	09/22/2020 0.38%	144,978.70 144,984.97	100.15 0.25%	145,216.20 19.37	0.51% 231.23	NR / AAA AAA	3.13 1.24
36262XAC8	GM Financial Auto Lease Trust 2021-3 A2 0.39% Due 10/21/2024	195,000.00	08/10/2021 0.39%	194,997.35 194,997.39	100.06 0.36%	195,112.91 27.46	0.69% 115.52	NR / AAA AAA	3.14 1.95
47787NAC3	John Deere Owner Trust 2020-B A3 0.51% Due 11/15/2024	65,000.00	07/14/2020 0.52%	64,990.09 64,993.25	100.20 0.32%	65,129.22 14.73	0.23% 135.97	Aaa / NR AAA	3.21 1.03



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									
89236XAC0	Toyota Auto Receivables 2020-D A3 0.35% Due 1/15/2025	115,000.00	10/06/2020 0.36%	114,978.58 114,983.03	100.13 0.24%	115,145.13 17.89	0.41% 162.10	NR / AAA AAA	3.38 1.15
92290BAA9	Verizon Owner Trust 2020-B A 0.47% Due 2/20/2025	205,000.00	08/04/2020 0.48%	204,956.95 204,966.98	100.34 0.23%	205,700.69 29.44	0.72% 733.71	Aaa / NR AAA	3.48 1.42
43813GAC5	Honda Auto Receivables Trust 2021-1 A3 0.27% Due 4/21/2025	70,000.00	02/17/2021 0.27%	69,998.72 69,998.94	99.99 0.28%	69,989.99 5.25	0.25% (8.95)	Aaa / NR AAA	3.64 1.41
44891RAC4	Hyundai Auto Receivables Trust 2020-C A3 0.38% Due 5/15/2025	150,000.00	10/20/2020 0.39%	149,965.45 149,974.28	100.14 0.28%	150,217.20 25.33	0.53% 242.92	NR / AAA AAA	3.71 1.51
89240BAC2	Toyota Auto Receivables Owners 2021- A A3 0.26% Due 5/15/2025	255,000.00	02/02/2021 0.27%	254,952.67 254,961.25	100.00 0.26%	255,008.42 29.47	0.90% 47.17	Aaa / NR AAA	3.71 1.27
44933LAC7	Hyundai Auto Receivables Trust 2021-A A3 0.38% Due 9/15/2025	120,000.00	04/20/2021 0.38%	119,987.38 119,988.81	99.99 0.38%	119,991.36 20.27	0.42% 2.55	NR / AAA AAA	4.04 1.85
47789QAC4	John Deere Owner Trust 2021-B A3 0.52% Due 3/16/2026	115,000.00	07/13/2021 0.52%	114,989.74 114,990.06	100.15 0.46%	115,168.82 66.44	0.41% 178.76	Aaa / NR AAA	4.54 2.49
Total ABS		2,530,692.26	0.89%	2,531,819.48 2,530,962.79	0.26%	2,541,177.14 1,018.77	8.96% 10,214.35	Aaa / AAA AAA	3.07 1.15
AGENCY									
3130AF5B9	FHLB Note 3% Due 10/12/2021	400,000.00	11/29/2018 2.91%	401,008.00 400,039.47	100.34 0.04%	401,346.80 4,633.33	1.43% 1,307.33	Aaa / AA+ NR	0.12 0.11
3130A3KM5	FHLB Note 2.5% Due 12/9/2022	250,000.00	08/28/2018 2.83%	246,712.50 249,024.06	103.04 0.11%	257,592.50 1,423.61	0.91% 8,568.44	Aaa / AA+ NR	1.27 1.25
3135G0T94	FNMA Note 2.375% Due 1/19/2023	200,000.00	04/11/2018 2.71%	197,052.00 199,145.87	103.08 0.15%	206,160.00 554.17	0.73% 7,014.13	Aaa / AA+ AAA	1.39 1.37
3137EAER6	FHLMC Note 0.375% Due 5/5/2023	520,000.00	05/05/2020 0.39%	519,781.60 519,877.91	100.31 0.19%	521,603.16 628.33	1.84% 1,725.25	Aaa / AA+ AAA	1.68 1.67
3137EAEN5	FHLMC Note 2.75% Due 6/19/2023	500,000.00	07/20/2018 2.86%	497,490.00 499,081.16	104.56 0.21%	522,777.50 2,750.00	1.85% 23,696.34	Aaa / AA+ AAA	1.80 1.76
3135G05G4	FNMA Note 0.25% Due 7/10/2023	230,000.00	07/08/2020 0.32%	229,505.50 229,694.27	100.09 0.20%	230,211.37 81.46	0.81% 517.10	Aaa / AA+ AAA	1.86 1.85



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									
3137EAEV7	FHLMC Note 0.25% Due 8/24/2023	325,000.00	08/19/2020 0.28%	324,668.50 324,782.02	100.03 0.23%	325,100.43 15.80	1.15% 318.41	Aaa / AA+ AAA	1.98 1.97
3135G0U43	FNMA Note 2.875% Due 9/12/2023	505,000.00	09/12/2018 2.96%	502,929.50 504,158.86	105.36 0.23%	532,064.97 6,815.75	1.90% 27,906.11	Aaa / AA+ AAA	2.03 1.96
3135G06H1	FNMA Note 0.25% Due 11/27/2023	150,000.00	11/23/2020 0.29%	149,829.00 149,872.65	100.06 0.22%	150,089.10 97.92	0.53% 216.45	Aaa / AA+ AAA	2.24 2.23
3130A0F70	FHLB Note 3.375% Due 12/8/2023	440,000.00	01/16/2019 2.73%	452,843.60 445,954.37	107.00 0.28%	470,810.12 3,423.75	1.67% 24,855.75	Aaa / AA+ AAA	2.27 2.19
3130AB3H7	FHLB Note 2.375% Due 3/8/2024	500,000.00	04/29/2019 2.37%	500,035.00 500,018.13	105.34 0.25%	526,714.00 5,706.60	1.88% 26,695.87	Aaa / AA+ NR	2.52 2.43
3130A1XJ2	FHLB Note 2.875% Due 6/14/2024	475,000.00	06/18/2019 1.96%	495,548.65 486,469.80	106.83 0.41%	507,436.80 2,920.93	1.80% 20,967.00	Aaa / AA+ NR	2.79 2.68
3130A2UW4	FHLB Note 2.875% Due 9/13/2024	450,000.00	09/13/2019 1.79%	473,305.50 464,157.07	107.45 0.40%	483,502.50 6,037.50	1.72% 19,345.43	Aaa / AA+ AAA	3.04 2.89
3135G0W66	FNMA Note 1.625% Due 10/15/2024	200,000.00	10/17/2019 1.66%	199,658.00 199,786.25	103.69 0.43%	207,379.20 1,227.78	0.74% 7,592.95	Aaa / AA+ AAA	3.13 3.03
3135G0X24	FNMA Note 1.625% Due 1/7/2025	505,000.00	Various 1.21%	514,840.05 511,826.25	103.98 0.43%	525,087.39 1,230.94	1.85% 13,261.14	Aaa / AA+ AAA	3.36 3.26
3137EAEPO	FHLMC Note 1.5% Due 2/12/2025	605,000.00	02/13/2020 1.52%	604,534.15 604,678.37	103.42 0.50%	625,716.41 478.96	2.21% 21,038.04	Aaa / AA+ AAA	3.45 3.36
3135G03U5	FNMA Note 0.625% Due 4/22/2025	475,000.00	04/22/2020 0.67%	474,021.50 474,287.05	100.29 0.55%	476,367.53 1,063.80	1.68% 2,080.48	Aaa / AA+ AAA	3.64 3.59
3135G04Z3	FNMA Note 0.5% Due 6/17/2025	565,000.00	Various 0.47%	565,574.15 565,543.97	99.75 0.57%	563,613.49 580.69	1.99% (1,930.48)	Aaa / AA+ AAA	3.80 3.75
3137EAEU9	FHLMC Note 0.375% Due 7/21/2025	320,000.00	07/21/2020 0.48%	318,406.40 318,760.24	99.16 0.59%	317,314.24 133.33	1.12% (1,446.00)	Aaa / AA+ AAA	3.89 3.85
3135G05X7	FNMA Note 0.375% Due 8/25/2025	560,000.00	Various 0.46%	557,801.20 558,220.42	99.13 0.60%	555,122.40 35.00	1.96% (3,098.02)	Aaa / AA+ AAA	3.99 3.95
3137EAEX3	FHLMC Note 0.375% Due 9/23/2025	555,000.00	Various 0.44%	553,354.65 553,638.73	98.96 0.63%	549,237.99 913.44	1.94% (4,400.74)	Aaa / AA+ AAA	4.07 4.01
3135G06G3	FNMA Note 0.5% Due 11/7/2025	565,000.00	Various 0.56%	563,434.90 563,691.83	99.39 0.65%	561,533.73 894.59	1.98% (2,158.10)	Aaa / AA+ AAA	4.19 4.13



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		9,295,000.00	1.43%	9,342,334.35 9,322,708.75	0.38%	9,516,781.63 41,647.68	33.68% 194,072.88	Aaa / AA+ AAA	2.81 2.75
CMO									
3137BM6P6	FHLMC K721 A2 3.09% Due 8/25/2022	381,559.63	09/21/2017 2.22%	396,074.15 384,456.06	101.82 0.44%	388,499.44 982.52	1.37% 4,043.38	Aaa / NR NR	0.98 0.76
3137B4WB8	FHLMC K033 A2 3.06% Due 7/25/2023	425,000.00	09/13/2019 2.14%	438,862.30 431,822.70	104.07 0.63%	442,314.93 216.75	1.56% 10,492.23	Aaa / NR NR	1.90 1.72
3137B7MZ9	FHLMC K036 A2 3.527% Due 10/25/2023	400,000.00	10/29/2018 3.32%	403,937.50 401,696.15	105.94 0.45%	423,753.60 235.13	1.49% 22,057.45	Aaa / NR AAA	2.15 1.95
3137BYPQ7	FHLMC K726 A2 2.905% Due 4/25/2024	369,668.28	04/22/2019 2.72%	372,310.84 371,066.94	104.84 0.82%	387,566.14 894.91	1.37% 16,499.20	NR / AAA NR	2.65 2.35
Total CMO		1,576,227.91	2.59%	1,611,184.79 1,589,041.85	0.58%	1,642,134.11 2,329.31	5.79% 53,092.26	Aaa / AAA AAA	1.92 1.70
CORPORATE									
89236TDP7	Toyota Motor Credit Corp Note 2.6% Due 1/11/2022	350,000.00	Various 3.15%	343,769.00 349,350.85	100.87 0.19%	353,042.55 1,263.89	1.25% 3,691.70	A1 / A+ A+	0.36 0.36
69353RFE3	PNC Bank Callable Note Cont 6/28/2022 2.45% Due 7/28/2022	355,000.00	07/25/2017 2.45%	354,968.05 354,994.23	101.87 0.18%	361,639.21 797.27	1.28% 6,644.98	A2 / A A+	0.91 0.82
48128BAB7	JP Morgan Chase & Co Callable Note 1X 1/15/2022 2.972% Due 1/15/2023	325,000.00	Various 3.24%	321,131.25 323,913.29	101.01 0.25%	328,288.35 1,234.21	1.16% 4,375.06	A2 / A- AA-	1.38 0.37
24422ETG4	John Deere Capital Corp Note 2.8% Due 3/6/2023	150,000.00	06/13/2018 3.44%	145,828.50 148,667.54	103.81 0.28%	155,713.50 2,041.67	0.56% 7,045.96	A2 / A A	1.51 1.47
037833AK6	Apple Inc Note 2.4% Due 5/3/2023	235,000.00	11/28/2018 3.54%	224,140.65 230,905.05	103.56 0.26%	243,374.70 1,848.67	0.86% 12,469.65	Aa1 / AA+ NR	1.67 1.64
02665WCJ8	American Honda Finance Note 3.45% Due 7/14/2023	100,000.00	07/11/2018 3.49%	99,827.00 99,935.41	105.56 0.46%	105,557.50 450.42	0.37% 5,622.09	A3 / A- NR	1.87 1.82
69371RP59	Paccar Financial Corp Note 3.4% Due 8/9/2023	250,000.00	08/06/2018 3.41%	249,897.50 249,960.31	105.95 0.32%	264,874.00 519.44	0.94% 14,913.69	A1 / A+ NR	1.94 1.89
06406RAJ6	Bank of NY Mellon Corp Note 3.45% Due 8/11/2023	320,000.00	05/16/2019 2.79%	328,416.00 323,864.60	106.13 0.29%	339,619.52 613.33	1.20% 15,754.92	A1 / A AA-	1.95 1.89



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									
02665WCQ2	American Honda Finance Note 3.625% Due 10/10/2023	245,000.00	10/03/2018 3.64%	244,799.10 244,915.39	106.57 0.49%	261,092.58 3,478.49	0.93% 16,177.19	A3 / A- NR	2.11 2.02
24422EVN6	John Deere Capital Corp Note 0.45% Due 1/17/2024	195,000.00	03/01/2021 0.47%	194,861.55 194,885.44	100.05 0.43%	195,104.13 107.25	0.69% 218.69	A2 / A A	2.38 2.36
06051GHF9	Bank of America Corp Callable Note 1X 3/5/2023 3.55% Due 3/5/2024	321,000.00	03/06/2019 2.99%	322,235.85 321,620.64	104.42 0.60%	335,203.29 5,571.13	1.20% 13,582.65	A2 / A- AA-	2.51 1.46
89114QCB2	Toronto Dominion Bank Note 3.25% Due 3/11/2024	325,000.00	03/26/2019 2.97%	329,114.50 327,095.89	106.77 0.55%	347,006.40 4,987.85	1.24% 19,910.51	A1 / A AA-	2.53 2.41
808513BN4	Charles Schwab Corp Callable Note Cont 2/18/2024 0.75% Due 3/18/2024	160,000.00	03/16/2021 0.77%	159,920.00 159,932.19	100.68 0.47%	161,086.56 543.33	0.57% 1,154.37	A2 / A A	2.55 2.43
404280BS7	HSBC Holdings PLC Callable Note 1X 5/18/2023 3.95% Due 5/18/2024	325,000.00	08/28/2019 2.18%	341,464.50 334,460.16	105.72 0.59%	343,600.08 3,672.95	1.22% 9,139.92	A3 / A- A+	2.72 1.66
79466LAG9	Salesforce.com Inc Callable Note Cont 7/15/2022 0.625% Due 7/15/2024	55,000.00	06/29/2021 0.64%	54,971.95 54,973.25	100.22 0.37%	55,120.01 46.79	0.19% 146.76	A2 / A+ NR	2.87 0.87
69371RQ25	Paccar Financial Corp Note 2.15% Due 8/15/2024	70,000.00	08/08/2019 2.20%	69,845.30 69,908.64	104.35 0.66%	73,045.21 66.89	0.26% 3,136.57	A1 / A+ NR	2.96 2.87
78015K7C2	Royal Bank of Canada Note 2.25% Due 11/1/2024	325,000.00	12/05/2019 2.26%	324,831.00 324,890.70	104.86 0.69%	340,808.98 2,437.50	1.21% 15,918.28	A2 / A AA-	3.17 3.05
14913Q3B3	Caterpillar Finl Service Note 2.15% Due 11/8/2024	325,000.00	02/19/2020 1.83%	329,628.00 328,128.33	104.84 0.61%	340,736.50 2,193.30	1.21% 12,608.17	A2 / A A	3.19 3.07
90331HPL1	US Bank NA Callable Note Cont 12/21/2024 2.05% Due 1/21/2025	340,000.00	01/16/2020 2.10%	339,275.80 339,509.27	104.35 0.72%	354,785.58 774.44	1.25% 15,276.31	A1 / AA- AA-	3.39 3.20
46647PCH7	JP Morgan Chase & Co Callable Note Cont 6/1/2024 0.824% Due 6/1/2025	300,000.00	05/24/2021 0.74%	300,388.80 300,364.32	100.13 0.77%	300,401.40 618.00	1.06% 37.08	A2 / A- AA-	3.75 2.71
46647PCK0	JP Morgan Chase & Co Callable Note Cont 6/23/2024 0.969% Due 6/23/2025	140,000.00	Various 0.87%	140,087.55 140,083.41	100.30 0.86%	140,413.28 256.25	0.50% 329.87	A2 / A- AA-	3.81 2.77



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									
023135BX3	Amazon.com Inc Callable Note Cont 4/12/2026 1% Due 5/12/2026	440,000.00	05/10/2021 1.09%	438,099.20 438,215.79	100.62 0.86%	442,735.92 1,332.22	1.56% 4,520.13	A1 / AA AA-	4.70 4.49
91324PEC2	United Health Group Inc Callable Note Cont 4/15/2026 1.15% Due 5/15/2026	355,000.00	Various 1.09%	355,928.75 355,910.15	100.72 0.99%	357,546.06 1,156.71	1.26% 1,635.91	A3 / A+ A	4.71 4.48
89236TJK2	Toyota Motor Credit Corp Note 1.125% Due 6/18/2026	300,000.00	06/15/2021 1.13%	299,868.00 299,873.42	100.30 1.06%	300,904.20 684.38	1.06% 1,030.78	A1 / A+ A+	4.80 4.65
Total Corporate		6,306,000.00	2.22%	6,313,297.80 6,316,358.27	0.56%	6,501,699.51 36,696.38	23.04% 185,341.24	A2 / A A+	2.71 2.38
MONEY MARKET FUND									
26200X845	Dreyfus Funds Inst'l Reserve Treasury #6541	104,442.01	Various 0.01%	104,442.01 104,442.01	1.00 0.01%	104,442.01 0.00	0.37% 0.00	Aaa / AAA AAA	0.00 0.00
Total Money Market Fund		104,442.01	0.01%	104,442.01	0.01%	104,442.01 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%	327,350.40 324,587.89	105.42 0.62%	337,347.20 3,200.00	1.20% 12,759.31	Aa2 / AA- AA	3.09 2.96
Total Municipal Bonds		320,000.00	1.91%	327,350.40 324,587.89	0.62%	337,347.20 3,200.00	1.20% 12,759.31	Aa2 / AA- AA	3.09 2.96
SUPRANATIONAL									
4581X0CW6	Inter-American Dev Bank Note 2.125% Due 1/18/2022	535,000.00	01/10/2017 2.15%	534,341.95 534,949.91	100.75 0.14%	539,033.90 1,357.93	1.90% 4,083.99	Aaa / NR AAA	0.38 0.38
459058JL8	Intl. Bank Recon & Development Note 0.5% Due 10/28/2025	260,000.00	10/21/2020 0.52%	259,706.20 259,755.76	99.25 0.68%	258,037.00 444.17	0.91% (1,718.76)	Aaa / AAA AAA	4.16 4.10



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
SUPRANATIONAL									
4581X0DV7	Inter-American Dev Bank Note 0.875% Due 4/20/2026	575,000.00	04/13/2021 0.97%	572,366.50 572,559.76	100.44 0.78%	577,512.75 1,830.82	2.04% 4,952.99	Aaa / AAA AAA	4.64 4.52
Total Supranational		1,370,000.00	1.35%	1,366,414.65 1,367,265.43	0.51%	1,374,583.65 3,632.92	4.86% 7,318.22	Aaa / AAA AAA	2.88 2.82
US TREASURY									
912828XG0	US Treasury Note 2.125% Due 6/30/2022	525,000.00	08/15/2017 1.82%	532,446.09 526,264.75	101.70 0.08%	533,900.32 1,909.90	1.89% 7,635.57	Aaa / AA+ AAA	0.83 0.83
912828L57	US Treasury Note 1.75% Due 9/30/2022	345,000.00	10/17/2017 1.99%	341,172.66 344,165.94	101.77 0.11%	351,118.23 2,540.37	1.25% 6,952.29	Aaa / AA+ AAA	1.08 1.07
912828N30	US Treasury Note 2.125% Due 12/31/2022	525,000.00	01/25/2018 2.46%	516,837.89 522,796.23	102.65 0.13%	538,904.10 1,909.90	1.91% 16,107.87	Aaa / AA+ AAA	1.33 1.32
91282CBR1	US Treasury Note 0.25% Due 3/15/2024	350,000.00	03/30/2021 0.33%	349,152.34 349,273.21	99.84 0.31%	349,425.65 404.21	1.23% 152.44	Aaa / AA+ AAA	2.54 2.53
912828XX3	US Treasury Note 2% Due 6/30/2024	550,000.00	12/12/2019 1.74%	556,294.92 553,914.90	104.59 0.37%	575,265.90 1,883.15	2.03% 21,351.00	Aaa / AA+ AAA	2.83 2.76
912828D56	US Treasury Note 2.375% Due 8/15/2024	500,000.00	08/29/2019 1.45%	522,167.97 513,200.46	105.85 0.38%	529,238.50 548.57	1.87% 16,038.04	Aaa / AA+ AAA	2.96 2.87
9128283D0	US Treasury Note 2.25% Due 10/31/2024	500,000.00	11/07/2019 1.77%	511,308.59 507,186.77	105.70 0.43%	528,515.50 3,790.76	1.88% 21,328.73	Aaa / AA+ AAA	3.17 3.05
912828ZC7	US Treasury Note 1.125% Due 2/28/2025	450,000.00	03/18/2020 0.81%	456,943.36 454,903.00	102.11 0.51%	459,509.85 13.98	1.62% 4,606.85	Aaa / AA+ AAA	3.50 3.43
912828ZF0	US Treasury Note 0.5% Due 3/31/2025	565,000.00	01/25/2021 0.32%	569,259.57 568,650.66	99.89 0.53%	564,359.86 1,188.66	1.99% (4,290.80)	Aaa / AA+ AAA	3.58 3.54
91282CAM3	US Treasury Note 0.25% Due 9/30/2025	575,000.00	02/19/2021 0.51%	568,149.41 568,927.79	98.44 0.64%	566,015.63 604.85	2.00% (2,912.16)	Aaa / AA+ AAA	4.08 4.05
91282CAT8	US Treasury Note 0.25% Due 10/31/2025	575,000.00	01/11/2021 0.48%	568,800.78 569,621.21	98.34 0.65%	565,453.85 484.38	1.99% (4,167.36)	Aaa / AA+ AAA	4.17 4.13
91282CAZ4	US Treasury Note 0.375% Due 11/30/2025	565,000.00	03/26/2021 0.77%	554,869.73 555,795.52	98.78 0.67%	558,113.78 538.37	1.97% 2,318.26	Aaa / AA+ AAA	4.25 4.20



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	140,000.00	08/04/2021 0.68%	139,622.66 139,628.25	99.32 0.77%	139,048.42 76.09	0.49% (579.83)	Aaa / AA+ AAA	4.92 4.83
Total US Treasury		6,165,000.00	1.18%	6,187,025.97 6,174,328.69	0.42%	6,258,869.59 15,893.19	22.11% 84,540.90	Aaa / AA+ AAA	2.98 2.93
TOTAL PORTFOLIO		27,667,362.18	1.57%	27,783,869.45 27,729,695.68	0.44%	28,277,034.84 104,418.25	100.00% 547,339.16	Aa1 / AA AAA	2.79 2.49
TOTAL MARKET VALUE PLUS ACCRUED						28,381,453.09			



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

MONTHLY ACCOUNT STATEMENT

AUGUST 1, 2021 THROUGH AUGUST 31, 2021

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	3.75
Average Coupon	1.84%
Average Purchase YTM	1.78%
Average Market YTM	0.67%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	4.13 yrs
Average Life	3.92 yrs

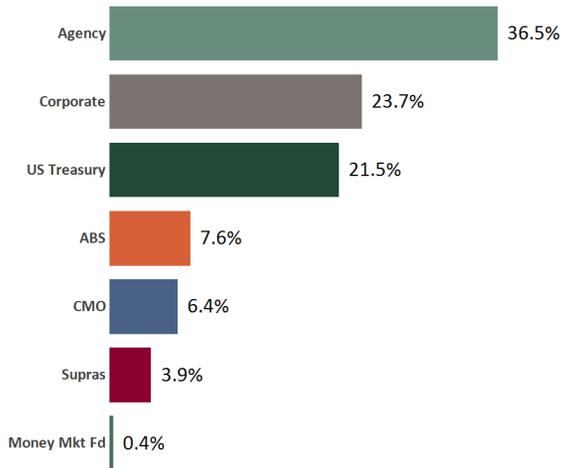
ACCOUNT SUMMARY

	Beg. Values as of 7/31/21	End Values as of 8/31/21
Market Value	29,953,623	29,922,256
Accrued Interest	126,912	128,323
Total Market Value	30,080,535	30,050,579
Income Earned	44,627	43,599
Cont/WD		0
Par	28,936,852	28,984,737
Book Value	28,951,480	28,993,668
Cost Value	28,962,918	29,006,184

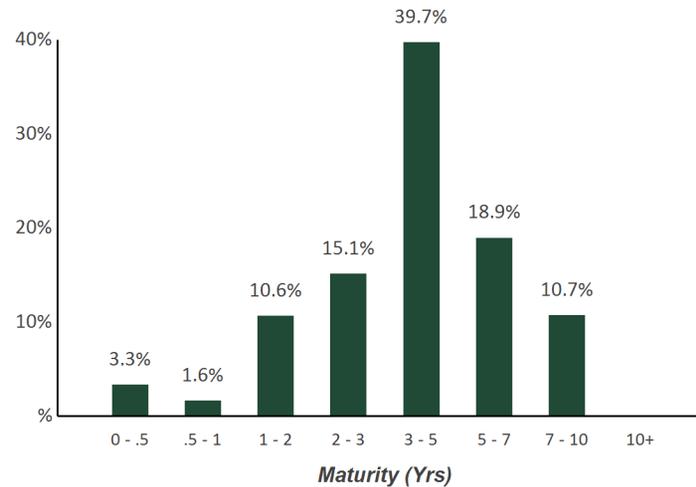
TOP ISSUERS

Government of United States	21.5%
Federal Home Loan Bank	15.1%
Federal National Mortgage Assoc	13.9%
Federal Home Loan Mortgage Corp	10.2%
Inter-American Dev Bank	3.9%
Tennessee Valley Authority	3.6%
Bank of America Corp	2.0%
Deere & Company	1.9%
Total	72.2%

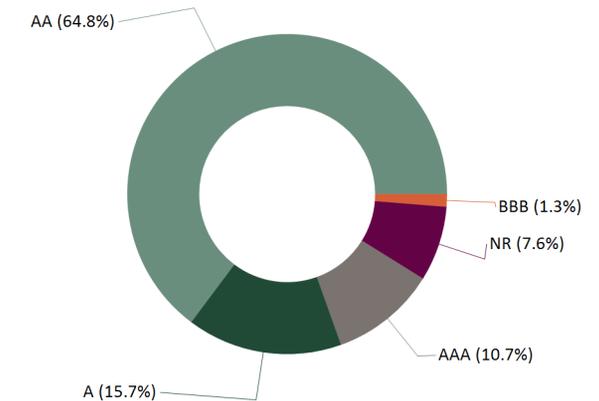
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	1M	3M	YTD	1YR	Annualized				
					2YRS	3YRS	5YRS	10YRS	5/31/2006
Northern Cal. Cities Self Ins. Fund Long Term	-0.10%	0.54%	-0.35%	0.01%	2.77%	4.28%	2.53%	2.34%	3.74%
ICE BofA 1-10 Yr US Treasury & Agency Index	-0.12%	0.59%	-0.48%	-0.63%	2.32%	3.95%	2.14%	1.90%	3.36%
ICE BofA 1-10 Yr AAA-A US Corp & Govt Index	-0.11%	0.64%	-0.38%	-0.29%	2.65%	4.31%	2.44%	2.29%	3.55%

Statement of Compliance

As of August 31, 2021



Northern California Cities Self-Insurance Fund - Long Term

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

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Government & Agencies	No limitation; Include: mortgage-backed, mortgage passthrough securities, and collateralized mortgage obligations issued by the federal government or federal agency/GSE issuers	Complies
Supranationals	AA rating category or better by a NRSRO; 30% maximum; 5 years max maturity; Issued by IBRD, IFC or IADB only	Complies
Municipal Securities	5 years max maturity	Complies
Asset-Backed & Mortgage-Backed Securities	AA rating category or better by a NRSRO; 20% maximum; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A-1/P-1 by a NRSRO; 25% maximum; 270 days max maturity	Complies
Corporate Medium Term Notes	A rating category or better by a NRSRO; 30% maximum; 5 years max maturity	Complies
Money Market Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit; Collateralized Bank Deposits	5 years max maturity	Complies
LAIF	Maximum as law permits	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
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	Complies
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	Complies
Maximum Maturity	10 years	Complies

Reconciliation Summary

As of August 31, 2021



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$28,951,479.97
Acquisition		
+ Security Purchases	\$500,403.46	
+ Money Market Fund Purchases	\$227,991.56	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$728,395.02
Dispositions		
- Security Sales	\$0.00	
- Money Market Fund Sales	\$500,738.72	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$140,000.00	
- Calls	\$0.00	
- Principal Paydowns	\$44,367.72	
Total Dispositions		\$685,106.44
Amortization/Accretion		
+/- Net Accretion	(\$1,100.07)	
		(\$1,100.07)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$0.00	
		\$0.00
ENDING BOOK VALUE		\$28,993,668.48

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$381,031.63
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$0.00	
Accrued Interest Received	\$0.00	
Interest Received	\$43,621.36	
Dividend Received	\$2.48	
Principal on Maturities	\$140,000.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$44,367.72	
Total Acquisitions	\$227,991.56	
Dispositions		
Withdrawals	\$0.00	
Security Purchase	\$500,403.46	
Accrued Interest Paid	\$335.26	
Total Dispositions	\$500,738.72	
ENDING BOOK VALUE		\$108,284.47



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									
47788EAC2	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	14,186.20	06/16/2020 1.76%	14,421.72 14,303.96	100.30 0.20%	14,228.30 19.42	0.05% (75.66)	Aaa / NR AAA	1.21 0.11
58770FAC6	Mercedes Benz Auto Lease Trust 2020-A A3 1.84% Due 12/15/2022	84,559.55	01/21/2020 1.85%	84,548.41 84,554.57	100.59 0.15%	85,057.94 69.15	0.28% 503.37	Aaa / AAA NR	1.29 0.35
43815NAC8	Honda Auto Receivables Trust 2019-3 A3 1.78% Due 8/15/2023	160,548.49	08/20/2019 1.79%	160,547.15 160,548.03	100.81 0.20%	161,853.59 127.01	0.54% 1,305.56	Aaa / AAA NR	1.96 0.51
92348AAA3	Verizon Owner Trust 2019-C A1A 1.94% Due 4/22/2024	140,000.00	10/01/2019 1.95%	139,989.21 139,993.73	101.16 0.18%	141,622.46 82.99	0.47% 1,628.73	NR / AAA AAA	2.64 0.66
89232HAC9	Toyota Auto Receivable Own 2020-A A3 1.66% Due 5/15/2024	250,000.00	06/17/2020 0.68%	255,761.72 253,987.95	101.07 0.22%	252,678.25 184.44	0.84% (1,309.70)	Aaa / AAA NR	2.71 0.74
47789KAC7	John Deere Owner Trust 2020-A A3 1.1% Due 8/15/2024	150,000.00	03/04/2020 1.11%	149,990.84 149,993.89	100.77 0.20%	151,149.00 73.33	0.50% 1,155.11	Aaa / NR AAA	2.96 0.85
43813KAC6	Honda Auto Receivables Trust 2020-3 A3 0.37% Due 10/18/2024	155,000.00	09/22/2020 0.38%	154,977.23 154,983.93	100.15 0.25%	155,231.11 20.71	0.52% 247.18	NR / AAA AAA	3.13 1.24
36262XAC8	GM Financial Auto Lease Trust 2021-3 A2 0.39% Due 10/21/2024	205,000.00	08/10/2021 0.39%	204,997.21 204,997.25	100.06 0.36%	205,118.70 28.87	0.68% 121.45	NR / AAA AAA	3.14 1.95
47787NAC3	John Deere Owner Trust 2020-B A3 0.51% Due 11/15/2024	70,000.00	07/14/2020 0.52%	69,989.33 69,992.74	100.20 0.32%	70,139.16 15.87	0.23% 146.42	Aaa / NR AAA	3.21 1.03
92290BAA9	Verizon Owner Trust 2020-B A 0.47% Due 2/20/2025	215,000.00	08/04/2020 0.48%	214,954.85 214,965.37	100.34 0.23%	215,734.87 30.88	0.72% 769.50	Aaa / NR AAA	3.48 1.42
43813GAC5	Honda Auto Receivables Trust 2021-1 A3 0.27% Due 4/21/2025	75,000.00	02/17/2021 0.27%	74,998.63 74,998.86	99.99 0.28%	74,989.28 5.63	0.25% (9.58)	Aaa / NR AAA	3.64 1.41
44891RAC4	Hyundai Auto Receivables Trust 2020-C A3 0.38% Due 5/15/2025	155,000.00	10/20/2020 0.39%	154,964.30 154,973.42	100.14 0.28%	155,224.44 26.18	0.52% 251.02	NR / AAA AAA	3.71 1.51
89240BAC2	Toyota Auto Receivables Owners 2021-A A3 0.26% Due 5/15/2025	270,000.00	02/02/2021 0.27%	269,949.89 269,958.97	100.00 0.26%	270,008.91 31.20	0.90% 49.94	Aaa / NR AAA	3.71 1.27
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 79,986.67	100.04 0.34%	80,029.76 12.80	0.27% 43.09	Aaa / NR AAA	4.04 1.95



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ABS									
44933LAC7	Hyundai Auto Receivables Trust 2021-A A3 0.38% Due 9/15/2025	125,000.00	04/20/2021 0.38%	124,986.85 124,988.34	99.99 0.38%	124,991.00 21.11	0.42% 2.66	NR / AAA AAA	4.04 1.85
47789QAC4	John Deere Owner Trust 2021-B A3 0.52% Due 3/16/2026	125,000.00	07/13/2021 0.52%	124,988.85 124,989.20	100.15 0.46%	125,183.50 72.22	0.42% 194.30	Aaa / NR AAA	4.54 2.49
Total ABS		2,274,294.24	0.73%	2,280,050.81 2,278,216.88	0.27%	2,283,240.27 821.81	7.60% 5,023.39	Aaa / AAA AAA	3.20 1.26
AGENCY									
880591EN8	Tennessee Valley Authority Note 1.875% Due 8/15/2022	470,000.00	08/29/2012 1.94%	467,161.20 469,728.30	101.69 0.10%	477,950.99 391.67	1.59% 8,222.69	Aaa / AA+ AAA	0.96 0.95
313383YJ4	FHLB Note 3.375% Due 9/8/2023	560,000.00	11/29/2018 3.00%	569,307.20 563,935.40	106.30 0.25%	595,268.80 9,082.50	2.01% 31,333.40	Aaa / AA+ NR	2.02 1.94
3135G06H1	FNMA Note 0.25% Due 11/27/2023	280,000.00	11/23/2020 0.29%	279,680.80 279,762.27	100.06 0.22%	280,166.32 182.78	0.93% 404.05	Aaa / AA+ AAA	2.24 2.23
880591ER9	Tennessee Valley Authority Note 2.875% Due 9/15/2024	550,000.00	02/27/2019 2.65%	556,352.50 553,480.39	107.02 0.54%	588,609.45 7,291.32	1.98% 35,129.06	Aaa / AA+ AAA	3.04 2.89
3135G0W66	FNMA Note 1.625% Due 10/15/2024	275,000.00	10/17/2019 1.66%	274,529.75 274,706.09	103.69 0.43%	285,146.40 1,688.19	0.95% 10,440.31	Aaa / AA+ AAA	3.13 3.03
3135G0X24	FNMA Note 1.625% Due 1/7/2025	215,000.00	01/08/2020 1.69%	214,314.15 214,539.76	103.98 0.43%	223,552.06 524.06	0.75% 9,012.30	Aaa / AA+ AAA	3.36 3.26
3137EAEP0	FHLMC Note 1.5% Due 2/12/2025	425,000.00	02/13/2020 1.52%	424,672.75 424,774.06	103.42 0.50%	439,552.85 336.46	1.46% 14,778.79	Aaa / AA+ AAA	3.45 3.36
3130AEBV1	FHLB Note 3.125% Due 6/13/2025	400,000.00	08/28/2018 3.07%	401,372.00 400,764.00	109.47 0.59%	437,890.80 2,708.33	1.47% 37,126.80	Aaa / AA+ AAA	3.79 3.58
3135G04Z3	FNMA Note 0.5% Due 6/17/2025	475,000.00	06/17/2020 0.54%	474,016.75 474,253.40	99.75 0.57%	473,834.35 488.19	1.58% (419.05)	Aaa / AA+ AAA	3.80 3.75
3137EAEU9	FHLMC Note 0.375% Due 7/21/2025	340,000.00	07/21/2020 0.48%	338,306.80 338,682.76	99.16 0.59%	337,146.38 141.67	1.12% (1,536.38)	Aaa / AA+ AAA	3.89 3.85
3137EAEX3	FHLMC Note 0.375% Due 9/23/2025	370,000.00	09/23/2020 0.44%	368,886.30 369,094.51	98.96 0.63%	366,158.66 608.96	1.22% (2,935.85)	Aaa / AA+ AAA	4.07 4.01
3135G06G3	FNMA Note 0.5% Due 11/7/2025	530,000.00	11/09/2020 0.57%	528,102.60 528,407.89	99.39 0.65%	526,748.45 839.17	1.76% (1,659.44)	Aaa / AA+ AAA	4.19 4.13



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AGENCY									
3135G0K36	FNMA Note 2.125% Due 4/24/2026	565,000.00	Various 2.18%	562,430.10 563,726.89	106.31 0.74%	600,658.28 4,235.54	2.01% 36,931.39	Aaa / AA+ AAA	4.65 4.41
3130AGFP5	FHLB Note 2.5% Due 6/12/2026	500,000.00	06/17/2019 2.19%	510,085.00 506,898.60	108.15 0.76%	540,753.50 2,743.06	1.81% 33,854.90	Aaa / AA+ NR	4.78 4.51
3130A2VE3	FHLB Note 3% Due 9/11/2026	575,000.00	Various 2.81%	583,719.50 579,697.39	110.55 0.85%	635,659.05 8,145.83	2.14% 55,961.66	Aaa / AA+ NR	5.03 4.64
3135G0Q22	FNMA Note 1.875% Due 9/24/2026	575,000.00	Various 2.78%	531,510.00 552,134.44	105.32 0.80%	605,605.53 4,701.83	2.03% 53,471.09	Aaa / AA+ AAA	5.07 4.80
3130ACKB9	FHLB Note 2.625% Due 9/10/2027	600,000.00	Various 2.75%	593,685.00 596,034.23	109.52 0.99%	657,093.60 7,481.26	2.21% 61,059.37	Aaa / AA+ NR	6.03 5.54
3135G05Y5	FNMA Note 0.75% Due 10/8/2027	600,000.00	Various 0.79%	598,402.20 598,569.20	99.43 0.85%	596,604.00 1,787.51	1.99% (1,965.20)	Aaa / AA+ AAA	6.11 5.93
3130AEB25	FHLB Note 3.25% Due 6/9/2028	500,000.00	01/29/2019 3.13%	504,785.00 503,462.06	113.76 1.13%	568,817.00 3,701.39	1.91% 65,354.94	Aaa / AA+ NR	6.78 6.11
3130AG3X1	FHLB Note 2.875% Due 3/9/2029	380,000.00	Various 2.66%	386,815.50 385,243.39	111.89 1.22%	425,171.36 5,219.72	1.43% 39,927.97	Aaa / AA+ NR	7.53 6.74
3130AGDY8	FHLB Note 2.75% Due 6/8/2029	510,000.00	Various 2.45%	523,261.05 520,391.22	111.80 1.16%	570,180.00 3,233.54	1.91% 49,788.78	Aaa / AA+ NR	7.78 7.02
3130AGUW3	FHLB Note 2.125% Due 9/14/2029	70,000.00	03/05/2020 1.21%	75,742.80 74,844.82	106.57 1.26%	74,600.19 690.03	0.25% (244.63)	Aaa / AA+ NR	8.04 7.34
3135G05Q2	FNMA Note 0.875% Due 8/5/2030	610,000.00	Various 0.99%	603,622.55 604,211.43	95.78 1.38%	584,240.32 385.49	1.95% (19,971.11)	Aaa / AA+ AAA	8.93 8.53
Total Agency		10,375,000.00	1.92%	10,370,761.50 10,377,342.50	0.74%	10,891,408.34 66,608.50	36.47% 514,065.84	Aaa / AA+ AAA	4.80 4.53
CMO									
3137B4WB8	FHLMC K033 A2 3.06% Due 7/25/2023	400,000.00	10/19/2018 3.39%	394,906.25 397,968.37	104.07 0.63%	416,296.40 204.00	1.39% 18,328.03	Aaa / NR NR	1.90 1.72
3137B7YY9	FHLMC K037 A2 3.49% Due 1/25/2024	400,000.00	06/26/2019 2.08%	422,515.63 411,796.47	106.44 0.46%	425,749.60 1,163.33	1.42% 13,953.13	NR / AAA NR	2.40 2.13
3137BYPQ7	FHLMC K726 A2 2.905% Due 4/25/2024	413,158.69	04/22/2019 2.72%	416,112.13 414,721.90	104.84 0.82%	433,162.18 1,000.19	1.44% 18,440.28	NR / AAA NR	2.65 2.35



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CMO									
3137FARE0	FHMS K727 A2 2.946% Due 7/25/2024	330,000.00	07/23/2019 1.66%	340,248.05 335,937.81	105.28 0.92%	347,420.04 810.15	1.16% 11,482.23	NR / AAA NR	2.90 2.63
3137BEVH4	FHLMC K040 A2 3.241% Due 9/25/2024	275,000.00	02/06/2020 1.80%	291,457.03 285,919.36	107.45 0.62%	295,480.90 742.73	0.99% 9,561.54	NR / NR AAA	3.07 2.82
Total CMO		1,818,158.69	2.38%	1,865,239.09 1,846,343.91	0.69%	1,918,109.12 3,920.40	6.40% 71,765.21	Aaa / AAA AAA	2.54 2.29
CORPORATE									
69353RFB9	PNC Bank Callable Note Cont 1/18/2022 2.625% Due 2/17/2022	325,000.00	06/13/2017 2.35%	328,818.75 325,316.52	100.94 0.14%	328,046.22 331.77	1.09% 2,729.70	A2 / A A+	0.47 0.38
037833DC1	Apple Inc Callable Note Cont 8/12/2022 2.1% Due 9/12/2022	220,000.00	09/12/2017 2.23%	218,664.60 219,724.72	101.87 0.12%	224,117.74 2,168.83	0.75% 4,393.02	Aa1 / AA+ NR	1.03 0.94
06051GEU9	Bank of America Corp Note 3.3% Due 1/11/2023	90,000.00	03/09/2018 3.44%	89,451.90 89,845.66	104.10 0.28%	93,688.65 412.50	0.31% 3,842.99	A2 / A- AA-	1.36 1.34
808513AT2	Charles Schwab Corp Callable Note Cont 12/25/2022 2.65% Due 1/25/2023	350,000.00	04/13/2018 3.24%	340,903.50 347,334.68	103.06 0.32%	360,719.10 927.50	1.20% 13,384.42	A2 / A A	1.40 1.30
24422ERT8	John Deere Capital Corp Note 2.8% Due 1/27/2023	350,000.00	05/22/2018 3.47%	339,993.50 346,996.29	103.57 0.26%	362,480.30 925.56	1.21% 15,484.01	A2 / A A	1.41 1.38
084670BR8	Berkshire Hathaway Callable Note Cont 1/15/2023 2.75% Due 3/15/2023	300,000.00	07/13/2018 3.23%	293,820.00 297,966.63	103.41 0.26%	310,230.90 3,804.17	1.05% 12,264.27	Aa2 / AA A+	1.54 1.34
06406RAG2	Bank of NY Mellon Corp Note 3.5% Due 4/28/2023	360,000.00	03/14/2019 3.01%	366,807.60 362,737.54	105.24 0.33%	378,876.60 4,305.00	1.28% 16,139.06	A1 / A AA-	1.66 1.61
931142EK5	Wal-Mart Stores Callable Note Cont 5/26/2023 3.4% Due 6/26/2023	115,000.00	06/20/2018 3.41%	114,968.95 114,988.72	105.51 0.22%	121,332.02 705.97	0.41% 6,343.30	Aa2 / AA AA	1.82 1.69
89114QC48	Toronto Dominion Bank Note 3.5% Due 7/19/2023	325,000.00	07/27/2018 3.56%	324,057.50 324,643.57	106.09 0.26%	344,799.33 1,327.08	1.15% 20,155.76	Aa2 / AA- AA	1.88 1.83
02665WCQ2	American Honda Finance Note 3.625% Due 10/10/2023	370,000.00	10/03/2018 3.64%	369,696.60 369,872.23	106.57 0.49%	394,303.08 5,253.23	1.33% 24,430.85	A3 / A- NR	2.11 2.02
24422EVN6	John Deere Capital Corp Note 0.45% Due 1/17/2024	205,000.00	03/01/2021 0.47%	204,854.45 204,879.56	100.05 0.43%	205,109.47 112.75	0.68% 229.91	A2 / A A	2.38 2.36



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CORPORATE									
69371RR24	Paccar Financial Corp Note 0.35% Due 2/2/2024	120,000.00	01/28/2021 0.39%	119,860.80 119,887.62	99.71 0.47%	119,647.44 33.83	0.40% (240.18)	A1 / A+ NR	2.42 2.41
06051GJY6	Bank of America Corp Callable Note Cont 6/14/2023 0.523% Due 6/14/2024	190,000.00	06/07/2021 0.50%	190,012.80 190,011.88	99.91 0.58%	189,819.88 212.54	0.63% (192.00)	A2 / A- AA-	2.79 1.78
79466LAG9	Salesforce.com Inc Callable Note Cont 7/15/2022 0.625% Due 7/15/2024	60,000.00	06/29/2021 0.64%	59,969.40 59,970.82	100.22 0.37%	60,130.92 51.04	0.20% 160.10	A2 / A+ NR	2.87 0.87
46647PAU0	JP Morgan Chase & Co Callable Note 1X 7/23/2023 3.797% Due 7/23/2024	330,000.00	10/09/2019 1.94%	349,430.40 341,744.99	106.11 0.55%	350,149.80 1,322.62	1.17% 8,404.81	A2 / A- AA-	2.90 1.84
69371RQ25	Paccar Financial Corp Note 2.15% Due 8/15/2024	145,000.00	08/08/2019 2.20%	144,679.55 144,810.75	104.35 0.66%	151,307.94 138.56	0.50% 6,497.19	A1 / A+ NR	2.96 2.87
94974BGA2	Wells Fargo Corp Note 3.3% Due 9/9/2024	350,000.00	09/11/2019 2.37%	365,197.00 359,203.23	107.72 0.71%	377,025.60 5,518.33	1.27% 17,822.37	A1 / BBB+ A+	3.03 2.85
78015K7C2	Royal Bank of Canada Note 2.25% Due 11/1/2024	355,000.00	12/05/2019 2.26%	354,815.40 354,880.61	104.86 0.69%	372,268.27 2,662.50	1.25% 17,387.66	A2 / A AA-	3.17 3.05
90331HPL1	US Bank NA Callable Note Cont 12/21/2024 2.05% Due 1/21/2025	430,000.00	01/16/2020 2.10%	429,084.10 429,379.37	104.35 0.72%	448,699.41 979.44	1.50% 19,320.04	A1 / AA- AA-	3.39 3.20
06367WB85	Bank of Montreal Note 1.85% Due 5/1/2025	264,000.00	07/23/2021 0.85%	273,720.48 273,465.79	103.39 0.91%	272,936.93 1,628.00	0.91% (528.86)	A2 / A- AA-	3.67 3.53
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 99,867.86	101.19 0.79%	101,185.80 343.75	0.34% 1,317.94	Aa1 / AA+ NR	3.70 3.53
46647PCH7	JP Morgan Chase & Co Callable Note Cont 6/1/2024 0.824% Due 6/1/2025	205,000.00	05/24/2021 0.74%	205,267.30 205,250.47	100.13 0.77%	205,274.29 422.30	0.68% 23.82	A2 / A- AA-	3.75 2.71
06051GHY8	Bank of America Corp Callable Note Cont 2/13/2025 2.015% Due 2/13/2026	300,000.00	Various 1.03%	309,823.50 309,352.70	103.00 1.13%	308,991.30 302.26	1.03% (361.40)	A2 / A- AA-	4.46 3.33
78016EZQ3	Royal Bank of Canada Note 1.2% Due 4/27/2026	150,000.00	06/09/2021 1.13%	150,517.50 150,493.67	100.24 1.15%	150,354.00 620.00	0.50% (139.67)	A2 / A AA-	4.66 4.50
023135BX3	Amazon.com Inc Callable Note Cont 4/12/2026 1% Due 5/12/2026	465,000.00	05/10/2021 1.09%	462,991.20 463,114.41	100.62 0.86%	467,891.37 1,407.92	1.56% 4,776.96	A1 / AA AA-	4.70 4.49



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CORPORATE									
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 75,286.51	100.72 0.99%	75,537.90 244.38	0.25% 251.39	A3 / A+ A	4.71 4.48
89236TJK2	Toyota Motor Credit Corp Note 1.125% Due 6/18/2026	315,000.00	06/15/2021 1.13%	314,861.40 314,867.09	100.30 1.06%	315,949.41 718.59	1.05% 1,082.32	A1 / A+ A+	4.80 4.65
Total Corporate		6,864,000.00	2.12%	6,897,388.43 6,895,893.89	0.57%	7,090,873.67 36,880.42	23.72% 194,979.78	A1 / A+ AA-	2.74 2.46
MONEY MARKET FUND									
26200X845	Dreyfus Funds Inst'l Reserve Treasury #6541	108,284.47	Various 0.01%	108,284.47 108,284.47	1.00 0.01%	108,284.47 0.00	0.36% 0.00	Aaa / AAA AAA	0.00 0.00
Total Money Market Fund		108,284.47	0.01%	108,284.47	0.01%	108,284.47 0.00	0.36% 0.00	Aaa / AAA AAA	0.00 0.00
SUPRANATIONAL									
4581X0CW6	Inter-American Dev Bank Note 2.125% Due 1/18/2022	555,000.00	01/10/2017 2.15%	554,317.35 554,948.03	100.75 0.14%	559,184.70 1,408.70	1.87% 4,236.67	Aaa / NR AAA	0.38 0.38
4581X0CZ9	Inter-American Dev Bank Note 1.75% Due 9/14/2022	300,000.00	09/26/2017 2.01%	296,295.00 299,227.10	101.68 0.13%	305,036.70 2,435.42	1.02% 5,809.60	Aaa / AAA AAA	1.04 1.02
4581X0DV7	Inter-American Dev Bank Note 0.875% Due 4/20/2026	305,000.00	04/13/2021 0.97%	303,603.10 303,705.61	100.44 0.78%	306,332.85 971.13	1.02% 2,627.24	Aaa / AAA AAA	4.64 4.52
Total Supranational		1,160,000.00	1.81%	1,154,215.45 1,157,880.74	0.30%	1,170,554.25 4,815.25	3.91% 12,673.51	Aaa / AAA AAA	1.67 1.63
US TREASURY									
912828B66	US Treasury Note 2.75% Due 2/15/2024	400,000.00	Various 2.04%	420,077.56 406,387.76	106.00 0.30%	423,984.40 508.15	1.41% 17,596.64	Aaa / AA+ AAA	2.46 2.39
912828J27	US Treasury Note 2% Due 2/15/2025	500,000.00	08/31/2015 2.15%	493,634.81 497,673.83	105.11 0.51%	525,566.50 461.96	1.75% 27,892.67	Aaa / AA+ AAA	3.46 3.35
912828ZF0	US Treasury Note 0.5% Due 3/31/2025	325,000.00	03/30/2021 0.64%	323,146.48 323,341.85	99.89 0.53%	324,631.78 683.74	1.08% 1,289.93	Aaa / AA+ AAA	3.58 3.54



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									
912828M56	US Treasury Note 2.25% Due 11/15/2025	350,000.00	05/29/2019 2.13%	352,419.92 351,574.33	106.64 0.65%	373,255.75 2,332.54	1.25% 21,681.42	Aaa / AA+ AAA	4.21 4.01
912828R36	US Treasury Note 1.625% Due 5/15/2026	500,000.00	Various 2.23%	475,523.49 487,073.19	104.08 0.74%	520,410.00 2,406.59	1.74% 33,336.81	Aaa / AA+ AAA	4.71 4.52
91282CCP4	US Treasury Note 0.625% Due 7/31/2026	150,000.00	07/29/2021 0.72%	149,285.16 149,296.92	99.32 0.77%	148,980.45 81.52	0.50% (316.47)	Aaa / AA+ AAA	4.92 4.83
912828YG9	US Treasury Note 1.625% Due 9/30/2026	400,000.00	12/18/2019 1.86%	394,031.25 395,530.06	104.16 0.79%	416,656.40 2,734.97	1.40% 21,126.34	Aaa / AA+ AAA	5.08 4.85
912828ZB9	US Treasury Note 1.125% Due 2/28/2027	545,000.00	03/24/2020 0.75%	558,901.76 556,018.15	101.49 0.85%	553,111.24 16.94	1.84% (2,906.91)	Aaa / AA+ AAA	5.50 5.33
91282CAH4	US Treasury Note 0.5% Due 8/31/2027	150,000.00	08/06/2021 0.94%	146,121.09 146,161.40	97.46 0.94%	146,191.35 2.07	0.49% 29.95	Aaa / AA+ AAA	6.00 5.89
9128283F5	US Treasury Note 2.25% Due 11/15/2027	300,000.00	11/07/2019 1.89%	307,957.03 306,155.90	107.80 0.95%	323,414.10 1,999.32	1.08% 17,258.20	Aaa / AA+ AAA	6.21 5.78
91282CBB6	US Treasury Note 0.625% Due 12/31/2027	625,000.00	03/29/2021 1.30%	597,875.98 599,580.16	97.78 0.99%	611,108.13 668.73	2.04% 11,527.97	Aaa / AA+ AAA	6.34 6.18
91282CBJ9	US Treasury Note 0.75% Due 1/31/2028	550,000.00	03/12/2021 1.28%	530,857.42 532,152.38	98.44 1.00%	541,427.70 358.70	1.80% 9,275.32	Aaa / AA+ AAA	6.42 6.24
912828YB0	US Treasury Note 1.625% Due 8/15/2029	350,000.00	05/28/2020 0.66%	380,009.77 375,907.39	103.59 1.15%	362,550.65 262.74	1.21% (13,356.74)	Aaa / AA+ AAA	7.96 7.46
912828ZQ6	US Treasury Note 0.625% Due 5/15/2030	615,000.00	Various 0.90%	599,593.95 600,727.03	95.01 1.23%	584,297.97 1,138.50	1.95% (16,429.06)	Aaa / AA+ AAA	8.71 8.41
91282CAV3	US Treasury Note 0.875% Due 11/15/2030	625,000.00	Various 1.30%	600,808.59 602,125.74	96.67 1.26%	604,199.38 1,619.82	2.02% 2,073.64	Aaa / AA+ AAA	9.21 8.78
Total US Treasury		6,385,000.00	1.42%	6,330,244.26 6,329,706.09	0.87%	6,459,785.80 15,276.29	21.55% 130,079.71	Aaa / AA+ AAA	5.84 5.61
TOTAL PORTFOLIO		28,984,737.40	1.78%	29,006,184.01 28,993,668.48	0.67%	29,922,255.92 128,322.67	100.00% 928,587.44	Aa1 / AA AAA	4.13 3.75
TOTAL MARKET VALUE PLUS ACCRUED						30,050,578.59			



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

MONTHLY ACCOUNT STATEMENT

SEPTEMBER 1, 2021 THROUGH SEPTEMBER 30, 2021

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	2.51
Average Coupon	1.62%
Average Purchase YTM	1.53%
Average Market YTM	0.55%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.80 yrs
Average Life	2.56 yrs

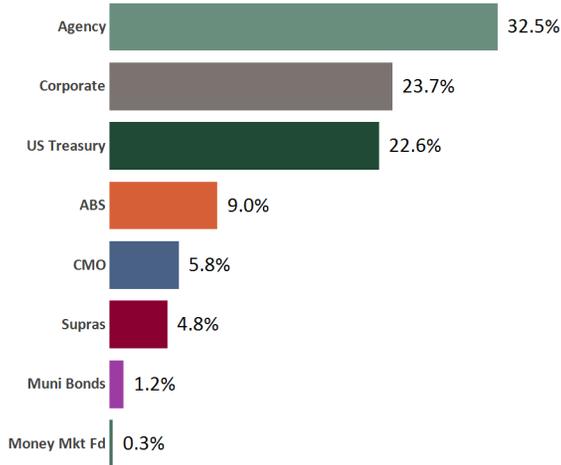
ACCOUNT SUMMARY

	Beg. Values as of 8/31/21	End Values as of 9/30/21
Market Value	28,277,035	28,221,268
Accrued Interest	104,418	88,799
Total Market Value	28,381,453	28,310,067
Income Earned	36,627	35,904
Cont/WD		0
Par	27,667,362	27,739,882
Book Value	27,729,696	27,790,564
Cost Value	27,783,869	27,838,553

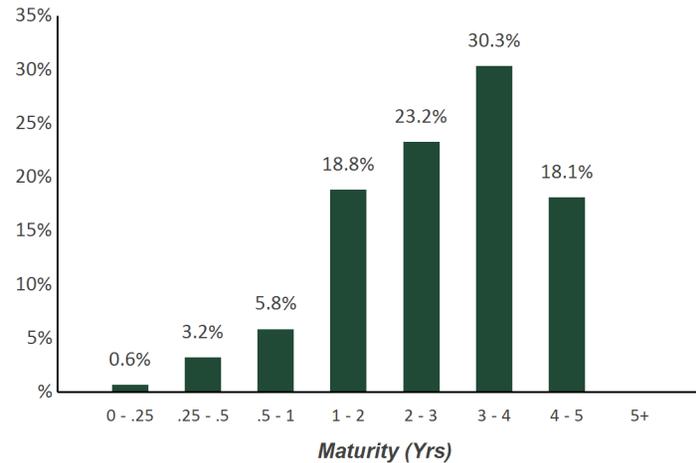
TOP ISSUERS

Government of United States	22.6%
Federal Home Loan Mortgage Corp	15.9%
Federal National Mortgage Assoc	14.1%
Federal Home Loan Bank	8.3%
Inter-American Dev Bank	3.9%
JP Morgan Chase & Co	2.7%
Toyota Motor Corp	2.3%
Bank of America Corp	1.9%
Total	71.8%

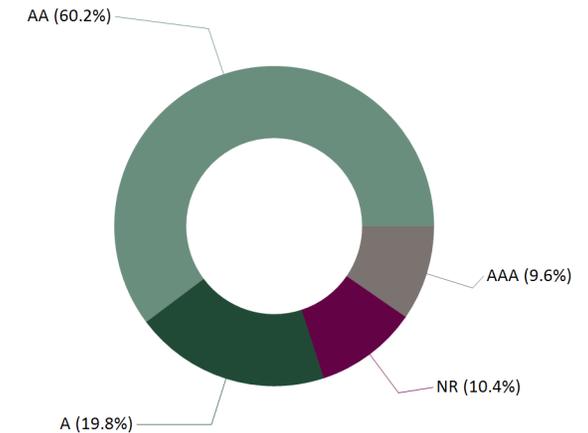
SECTOR ALLOCATION



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	-0.25%	0.03%	-0.24%	0.02%	2.40%	3.42%	2.10%	1.78%	3.73%	
ICE BofA 1-5 Yr US Treasury & Agency Index	-0.28%	0.00%	-0.41%	-0.38%	2.06%	3.23%	1.80%	1.46%	3.41%	
ICE BofA 1-5 Yr AAA-A US Corp & Govt Index	-0.28%	0.01%	-0.37%	-0.27%	2.17%	3.33%	1.92%	1.63%	3.52%	

Statement of Compliance

As of September 30, 2021



Northern California Cities Self-Insurance Fund - Short Term

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

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Government & Agencies	No limitation; Include: mortgage-backed, mortgage passthrough securities, and collateralized mortgage obligations issued by the federal government or federal agency/GSE issuers	Complies
Supranationals	AA rating category or better by a NRSRO; 30% maximum; 5 years max maturity; Issued by IBRD, IFC or IADB only	Complies
Municipal Securities	5 years max maturity	Complies
Asset-Backed & Mortgage-Backed Securities	AA rating category or better by a NRSRO; 20% maximum; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A-1/P-1 by a NRSRO; 25% maximum; 270 days max maturity	Complies
Corporate Medium Term Notes	A rating category or better by a NRSRO; 30% maximum; 5 years max maturity	Complies
Money Market Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit; Collateralized Bank Deposits	5 years max maturity	Complies
LAIF	Maximum as law permits	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
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	Complies
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	Complies
Maximum Maturity	10 years	Complies

Reconciliation Summary

As of September 30, 2021



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$27,729,695.68
Acquisition		
+ Security Purchases	\$784,613.68	
+ Money Market Fund Purchases	\$560,427.52	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$1,345,041.20
Dispositions		
- Security Sales	\$643,672.25	
- Money Market Fund Sales	\$583,767.83	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$64,139.82	
Total Dispositions		\$1,291,579.90
Amortization/Accretion		
+/- Net Accretion	(\$1,938.14)	
		(\$1,938.14)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$9,344.76	
		\$9,344.76
ENDING BOOK VALUE		\$27,790,563.60

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$104,442.01
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$643,672.25	
Accrued Interest Received	\$8,043.51	
Interest Received	\$46,123.70	
Dividend Received	\$1.08	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$64,139.82	
Total Acquisitions	\$761,980.36	
Dispositions		
Withdrawals	\$0.00	
Security Purchase	\$784,613.68	
Accrued Interest Paid	\$706.99	
Total Dispositions	\$785,320.67	
ENDING BOOK VALUE		\$81,101.70



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									
43815HAC1	Honda Auto Receivables Trust 2018-3 A3 2.95% Due 8/22/2022	11,006.06	08/21/2018 2.98%	11,004.55 11,005.72	100.22 0.22%	11,030.78 9.02	0.04% 25.06	Aaa / NR AAA	0.89 0.08
47788EAC2	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	9,973.39	07/18/2018 3.10%	9,972.63 9,973.19	100.19 0.18%	9,992.47 13.65	0.04% 19.28	Aaa / NR AAA	1.13 0.07
58770FAC6	Mercedes Benz Auto Lease Trust 2020- A A3 1.84% Due 12/15/2022	71,094.12	01/21/2020 1.85%	71,084.76 71,090.20	100.51 0.20%	71,454.64 58.14	0.25% 364.44	Aaa / AAA NR	1.21 0.31
47789JAD8	John Deere Owner Trust 2019-A A3 2.91% Due 7/17/2023	69,182.48	06/24/2020 0.83%	71,001.22 69,923.97	100.88 0.11%	69,789.62 89.48	0.25% (134.35)	Aaa / NR AAA	1.79 0.31
43815NAC8	Honda Auto Receivables Trust 2019-3 A3 1.78% Due 8/15/2023	139,024.76	08/20/2019 1.79%	139,023.60 139,024.40	100.75 0.23%	140,061.33 109.98	0.50% 1,036.93	Aaa / AAA NR	1.87 0.48
58769EAC2	Mercedes-Benz Auto Lease Trust 2020- B A3 0.4% Due 11/15/2023	90,000.00	09/15/2020 0.40%	89,995.44 89,997.46	100.15 0.24%	90,137.25 16.00	0.32% 139.79	NR / AAA AAA	2.13 0.92
477870AC3	John Deere Owner Trust 2019-B A3 2.21% Due 12/15/2023	57,089.23	07/16/2019 2.23%	57,077.11 57,083.15	100.95 0.27%	57,633.23 56.07	0.20% 550.08	Aaa / NR AAA	2.21 0.49
92348AAA3	Verizon Owner Trust 2019-C A1A 1.94% Due 4/22/2024	130,000.00	10/01/2019 1.95%	129,989.98 129,994.36	100.99 0.23%	131,283.88 77.06	0.46% 1,289.52	NR / AAA AAA	2.56 0.57
65479JAD5	Nissan Auto Receivables Owner 2019-C A3 1.93% Due 7/15/2024	170,218.13	10/16/2019 1.94%	170,209.15 170,212.84	101.00 0.22%	171,918.61 146.01	0.61% 1,705.77	Aaa / AAA NR	2.79 0.58
43813DAC2	Honda Auto Receivables 2020-2 A3 0.82% Due 7/15/2024	90,000.00	05/18/2020 0.83%	89,992.92 89,995.23	100.52 0.24%	90,466.65 32.80	0.32% 471.42	Aaa / AAA NR	2.79 0.89
47789KAC7	John Deere Owner Trust 2020-A A3 1.1% Due 8/15/2024	195,000.00	Various 1.26%	194,366.14 194,572.36	100.69 0.22%	196,348.82 95.33	0.69% 1,776.46	Aaa / NR AAA	2.88 0.78
43813KAC6	Honda Auto Receivables Trust 2020-3 A3 0.37% Due 10/18/2024	145,000.00	09/22/2020 0.38%	144,978.70 144,985.53	100.11 0.28%	145,161.97 19.37	0.51% 176.44	NR / AAA AAA	3.05 1.20
36262XAC8	GM Financial Auto Lease Trust 2021-3 A2 0.39% Due 10/21/2024	195,000.00	08/10/2021 0.39%	194,997.35 194,997.48	99.93 0.43%	194,870.52 23.24	0.69% (126.96)	NR / AAA AAA	3.06 1.88
47787NAC3	John Deere Owner Trust 2020-B A3 0.51% Due 11/15/2024	65,000.00	07/14/2020 0.52%	64,990.09 64,993.49	100.21 0.30%	65,136.37 14.73	0.23% 142.88	Aaa / NR AAA	3.13 0.97



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									
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 84,991.40	99.91 0.38%	84,921.38 12.47	0.30% (70.02)	Aaa / NR AAA	3.24 1.77
89236XAC0	Toyota Auto Receivables 2020-D A3 0.35% Due 1/15/2025	115,000.00	10/06/2020 0.36%	114,978.58 114,983.44	100.08 0.28%	115,086.48 17.89	0.41% 103.04	NR / AAA AAA	3.30 1.05
92290BAA9	Verizon Owner Trust 2020-B A 0.47% Due 2/20/2025	205,000.00	08/04/2020 0.48%	204,956.95 204,967.76	100.25 0.29%	205,510.04 29.44	0.73% 542.28	Aaa / NR AAA	3.39 1.34
43813GAC5	Honda Auto Receivables Trust 2021-1 A3 0.27% Due 4/21/2025	70,000.00	02/17/2021 0.27%	69,998.72 69,998.97	99.95 0.31%	69,966.54 5.25	0.25% (32.43)	Aaa / NR AAA	3.56 1.32
44891RAC4	Hyundai Auto Receivables Trust 2020-C A3 0.38% Due 5/15/2025	150,000.00	10/20/2020 0.39%	149,965.45 149,975.14	100.07 0.33%	150,108.30 25.33	0.53% 133.16	NR / AAA AAA	3.62 1.39
89240BAC2	Toyota Auto Receivables Owners 2021- A A3 0.26% Due 5/15/2025	255,000.00	02/02/2021 0.27%	254,952.67 254,962.50	99.90 0.34%	254,740.16 29.47	0.90% (222.34)	Aaa / NR AAA	3.62 1.36
44933LAC7	Hyundai Auto Receivables Trust 2021-A A3 0.38% Due 9/15/2025	120,000.00	04/20/2021 0.38%	119,987.38 119,989.15	99.96 0.40%	119,951.16 20.27	0.42% (37.99)	NR / AAA AAA	3.96 1.75
47789QAC4	John Deere Owner Trust 2021-B A3 0.52% Due 3/16/2026	115,000.00	07/13/2021 0.52%	114,989.74 114,990.29	99.93 0.55%	114,922.84 26.58	0.41% (67.45)	Aaa / NR AAA	4.46 2.41
Total ABS		2,552,588.17	0.84%	2,553,504.36 2,552,708.03	0.30%	2,560,493.04 927.58	9.05% 7,785.01	Aaa / AAA AAA	3.03 1.14

AGENCY									
3130AF5B9	FHLB Note 3% Due 10/12/2021	100,000.00	11/29/2018 2.91%	100,252.00 100,002.65	100.09 0.30%	100,089.80 1,408.33	0.36% 87.15	Aaa / AA+ NR	0.03 0.03
3130A3KM5	FHLB Note 2.5% Due 12/9/2022	250,000.00	08/28/2018 2.83%	246,712.50 249,087.16	102.74 0.20%	256,852.00 1,944.44	0.91% 7,764.84	Aaa / AA+ NR	1.19 1.17
3135G0T94	FNMA Note 2.375% Due 1/19/2023	200,000.00	04/11/2018 2.71%	197,052.00 199,196.62	102.83 0.20%	205,653.20 950.00	0.73% 6,456.58	Aaa / AA+ AAA	1.30 1.28
3137EAER6	FHLMC Note 0.375% Due 5/5/2023	520,000.00	05/05/2020 0.39%	519,781.60 519,883.91	100.22 0.24%	521,137.24 790.83	1.84% 1,253.33	Aaa / AA+ AAA	1.59 1.59
3137EAEN5	FHLMC Note 2.75% Due 6/19/2023	500,000.00	07/20/2018 2.86%	497,490.00 499,123.18	104.29 0.25%	521,454.00 3,895.83	1.86% 22,330.82	Aaa / AA+ AAA	1.72 1.68



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									
3135G05G4	FNMA Note 0.25% Due 7/10/2023	230,000.00	07/08/2020 0.32%	229,505.50 229,707.82	99.97 0.26%	229,941.81 129.38	0.81% 233.99	Aaa / AA+ AAA	1.78 1.77
3137EAEV7	FHLMC Note 0.25% Due 8/24/2023	325,000.00	08/19/2020 0.28%	324,668.50 324,791.08	99.96 0.27%	324,857.98 83.51	1.15% 66.90	Aaa / AA+ AAA	1.90 1.89
3135G0U43	FNMA Note 2.875% Due 9/12/2023	505,000.00	09/12/2018 2.96%	502,929.50 504,192.91	105.07 0.27%	530,587.85 766.27	1.88% 26,394.94	Aaa / AA+ AAA	1.95 1.91
3135G06H1	FNMA Note 0.25% Due 11/27/2023	150,000.00	11/23/2020 0.29%	149,829.00 149,877.32	99.88 0.31%	149,815.05 129.17	0.53% (62.27)	Aaa / AA+ AAA	2.16 2.15
3130A0F70	FHLB Note 3.375% Due 12/8/2023	440,000.00	01/16/2019 2.73%	452,843.60 445,738.63	106.66 0.32%	469,296.52 4,661.25	1.67% 23,557.89	Aaa / AA+ AAA	2.19 2.11
3130AB3H7	FHLB Note 2.375% Due 3/8/2024	500,000.00	04/29/2019 2.37%	500,035.00 500,017.54	104.97 0.33%	524,830.00 758.68	1.86% 24,812.46	Aaa / AA+ NR	2.44 2.38
3130A1XJ2	FHLB Note 2.875% Due 6/14/2024	475,000.00	06/18/2019 1.96%	495,548.65 486,131.46	106.45 0.47%	505,648.90 4,058.95	1.80% 19,517.44	Aaa / AA+ NR	2.71 2.60
3130A2UW4	FHLB Note 2.875% Due 9/13/2024	450,000.00	09/13/2019 1.79%	473,305.50 463,773.75	106.89 0.52%	480,988.35 646.88	1.70% 17,214.60	Aaa / AA+ AAA	2.96 2.85
3135G0W66	FNMA Note 1.625% Due 10/15/2024	200,000.00	10/17/2019 1.66%	199,658.00 199,791.88	103.32 0.52%	206,642.60 1,498.61	0.74% 6,850.72	Aaa / AA+ AAA	3.04 2.95
3135G0X24	FNMA Note 1.625% Due 1/7/2025	505,000.00	Various 1.21%	514,840.05 511,658.93	103.39 0.58%	522,111.93 1,914.79	1.85% 10,453.00	Aaa / AA+ AAA	3.27 3.18
3137EAEPO	FHLMC Note 1.5% Due 2/12/2025	605,000.00	02/13/2020 1.52%	604,534.15 604,686.03	102.85 0.64%	622,232.82 1,235.21	2.20% 17,546.79	Aaa / AA+ AAA	3.37 3.28
3135G03U5	FNMA Note 0.625% Due 4/22/2025	475,000.00	04/22/2020 0.67%	474,021.50 474,303.14	99.77 0.69%	473,896.58 1,311.20	1.68% (406.56)	Aaa / AA+ AAA	3.56 3.51
3135G04Z3	FNMA Note 0.5% Due 6/17/2025	565,000.00	Various 0.47%	565,574.15 565,532.19	99.22 0.71%	560,619.56 816.11	1.98% (4,912.63)	Aaa / AA+ AAA	3.72 3.67
3137EAEU9	FHLMC Note 0.375% Due 7/21/2025	320,000.00	07/21/2020 0.48%	318,406.40 318,786.45	98.65 0.74%	315,680.96 233.33	1.12% (3,105.49)	Aaa / AA+ AAA	3.81 3.77
3135G05X7	FNMA Note 0.375% Due 8/25/2025	560,000.00	Various 0.46%	557,801.20 558,257.14	98.43 0.78%	551,214.16 210.00	1.95% (7,042.98)	Aaa / AA+ AAA	3.90 3.86
3137EAEX3	FHLMC Note 0.375% Due 9/23/2025	555,000.00	Various 0.44%	553,354.65 553,666.26	98.34 0.80%	545,760.92 46.25	1.93% (7,905.34)	Aaa / AA+ AAA	3.98 3.94



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									
3135G06G3	FNMA Note 0.5% Due 11/7/2025	565,000.00	Various 0.56%	563,434.90 563,717.52	98.67 0.83%	557,464.03 1,130.00	1.97% (6,253.49)	Aaa / AA+ AAA	4.11 4.04
Total Agency		8,995,000.00	1.38%	9,041,578.35 9,021,923.57	0.50%	9,176,776.26 28,619.02	32.52% 154,852.69	Aaa / AA+ AAA	2.81 2.76
CMO									
3137BM6P6	FHLMC K721 A2 3.09% Due 8/25/2022	380,914.82	09/21/2017 2.22%	395,404.81 383,564.05	101.55 0.53%	386,814.82 980.86	1.37% 3,250.77	Aaa / NR NR	0.90 0.68
3137B4WB8	FHLMC K033 A2 3.06% Due 7/25/2023	425,000.00	09/13/2019 2.14%	438,862.30 431,526.92	104.20 0.45%	442,849.15 216.75	1.57% 11,322.23	Aaa / NR NR	1.82 1.65
3137B7MZ9	FHLMC K036 A2 3.527% Due 10/25/2023	400,000.00	10/29/2018 3.32%	403,937.50 401,631.25	105.60 0.50%	422,380.00 235.13	1.49% 20,748.75	Aaa / NR AAA	2.07 1.87
3137BYPQ7	FHLMC K726 A2 2.905% Due 4/25/2024	369,277.36	04/22/2019 2.72%	371,917.13 370,631.20	104.80 0.78%	386,986.79 893.96	1.37% 16,355.59	NR / AAA NR	2.57 2.28
Total CMO		1,575,192.18	2.59%	1,610,121.74 1,587,353.42	0.56%	1,639,030.76 2,326.70	5.80% 51,677.34	Aaa / AAA AAA	1.84 1.62
CORPORATE									
89236TDP7	Toyota Motor Credit Corp Note 2.6% Due 1/11/2022	350,000.00	Various 3.15%	343,769.00 349,498.39	100.65 0.29%	352,264.50 2,022.23	1.25% 2,766.11	A1 / A+ A+	0.28 0.28
69353RFE3	PNC Bank Callable Note Cont 6/28/2022 2.45% Due 7/28/2022	355,000.00	07/25/2017 2.45%	354,968.05 354,994.75	101.67 0.20%	360,932.41 1,522.06	1.28% 5,937.66	A2 / A A+	0.82 0.74
48128BAB7	JP Morgan Chase & Co Callable Note 1X 1/15/2022 2.972% Due 1/15/2023	325,000.00	Various 3.24%	321,131.25 323,978.36	100.73 0.45%	327,385.50 2,039.12	1.16% 3,407.14	A2 / A- AA-	1.29 0.29
24422ETG4	John Deere Capital Corp Note 2.8% Due 3/6/2023	150,000.00	06/13/2018 3.44%	145,828.50 148,740.09	103.53 0.33%	155,288.55 291.67	0.55% 6,548.46	A2 / A A	1.43 1.41
037833AK6	Apple Inc Note 2.4% Due 5/3/2023	235,000.00	11/28/2018 3.54%	224,140.65 231,106.77	103.23 0.36%	242,593.09 2,318.67	0.87% 11,486.32	Aa1 / AA+ NR	1.59 1.55
02665WCJ8	American Honda Finance Note 3.45% Due 7/14/2023	100,000.00	07/11/2018 3.49%	99,827.00 99,938.25	105.24 0.50%	105,242.40 737.92	0.37% 5,304.15	A3 / A- NR	1.79 1.74
69371RP59	Paccar Financial Corp Note 3.4% Due 8/9/2023	250,000.00	08/06/2018 3.41%	249,897.50 249,962.00	105.47 0.44%	263,678.25 1,227.78	0.94% 13,716.25	A1 / A+ NR	1.86 1.81



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									
06406RAJ6	Bank of NY Mellon Corp Note 3.45% Due 8/11/2023	320,000.00	05/16/2019 2.79%	328,416.00 323,701.08	105.76 0.35%	338,420.80 1,533.33	1.20% 14,719.72	A1 / A AA-	1.86 1.81
02665WCQ2	American Honda Finance Note 3.625% Due 10/10/2023	245,000.00	10/03/2018 3.64%	244,799.10 244,918.69	106.24 0.53%	260,298.29 4,218.59	0.93% 15,379.60	A3 / A- NR	2.03 1.94
24422EVN6	John Deere Capital Corp Note 0.45% Due 1/17/2024	195,000.00	03/01/2021 0.47%	194,861.55 194,889.40	99.97 0.46%	194,942.48 180.38	0.69% 53.08	A2 / A A	2.30 2.28
06051GHF9	Bank of America Corp Callable Note 1X 3/5/2023 3.55% Due 3/5/2024	321,000.00	03/06/2019 3.00%	322,235.85 321,600.31	104.21 0.59%	334,520.84 823.01	1.18% 12,920.53	A2 / A- AA-	2.43 1.40
89114QCB2	Toronto Dominion Bank Note 3.25% Due 3/11/2024	325,000.00	03/26/2019 2.97%	329,114.50 327,027.70	106.25 0.67%	345,301.45 586.81	1.22% 18,273.75	A1 / A AA-	2.45 2.36
808513BN4	Charles Schwab Corp Callable Note Cont 2/18/2024 0.75% Due 3/18/2024	160,000.00	03/16/2021 0.77%	159,920.00 159,934.38	100.47 0.55%	160,755.84 43.33	0.57% 821.46	A2 / A A	2.47 2.36
79466LAG9	Salesforce.com Inc Callable Note Cont 7/15/2022 0.625% Due 7/15/2024	55,000.00	06/29/2021 0.64%	54,971.95 54,974.02	100.19 0.39%	55,102.14 75.43	0.19% 128.12	A2 / A+ NR	2.79 0.79
69371RQ25	Paccar Financial Corp Note 2.15% Due 8/15/2024	70,000.00	08/08/2019 2.20%	69,845.30 69,911.18	103.71 0.84%	72,598.61 192.31	0.26% 2,687.43	A1 / A+ NR	2.88 2.79
78015K7C2	Royal Bank of Canada Note 2.25% Due 11/1/2024	325,000.00	12/05/2019 2.26%	324,831.00 324,893.54	104.36 0.82%	339,181.05 3,046.88	1.21% 14,287.51	A2 / A AA-	3.09 2.96
14913Q3B3	Caterpillar Finl Service Note 2.15% Due 11/8/2024	325,000.00	02/19/2020 1.83%	329,628.00 328,047.71	104.48 0.69%	339,550.25 2,775.59	1.21% 11,502.54	A2 / A A	3.11 2.99
90331HPL1	US Bank NA Callable Note Cont 12/21/2024 2.05% Due 1/21/2025	340,000.00	01/16/2020 2.10%	339,275.80 339,521.16	103.55 0.93%	352,067.28 1,355.28	1.25% 12,546.12	A1 / AA- AA-	3.31 3.11
46647PCH7	JP Morgan Chase & Co Callable Note Cont 6/1/2024 0.824% Due 6/1/2025	300,000.00	05/24/2021 0.74%	300,388.80 300,356.33	99.97 0.84%	299,904.30 824.00	1.06% (452.03)	A2 / A- AA-	3.67 2.63
46647PCK0	JP Morgan Chase & Co Callable Note Cont 6/23/2024 0.969% Due 6/23/2025	140,000.00	Various 0.87%	140,087.55 140,081.61	100.11 0.93%	140,151.63 369.30	0.50% 70.02	A2 / A- AA-	3.73 2.68
023135BX3	Amazon.com Inc Callable Note Cont 4/12/2026 1% Due 5/12/2026	440,000.00	05/10/2021 1.09%	438,099.20 438,247.02	99.89 1.02%	439,523.48 1,698.89	1.56% 1,276.46	A1 / AA AA-	4.62 4.40



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									
91324PEC2	United Health Group Inc Callable Note Cont 4/15/2026 1.15% Due 5/15/2026	355,000.00	Various 1.09%	355,928.75 355,893.98	100.03 1.14%	355,100.82 1,496.92	1.26% (793.16)	A3 / A+ A	4.62 4.39
89236TJK2	Toyota Motor Credit Corp Note 1.125% Due 6/18/2026	300,000.00	06/15/2021 1.13%	299,868.00 299,875.59	99.40 1.26%	298,191.30 965.63	1.06% (1,684.29)	A1 / A+ A+	4.72 4.56
06051GJD2	Bank of America Corp Callable Note Cont 6/19/2025 1.319% Due 6/19/2026	200,000.00	09/15/2021 1.19%	200,908.00 200,898.73	99.98 1.32%	199,966.20 747.43	0.71% (932.53)	A2 / A- AA-	4.72 3.61
06368FAC3	Bank of Montreal Note 1.25% Due 9/15/2026	280,000.00	09/13/2021 1.28%	279,661.20 279,664.17	99.17 1.42%	277,679.64 155.56	0.98% (1,984.53)	A2 / A- AA-	4.96 4.79
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 69,868.71	99.82 1.09%	69,873.51 28.58	0.25% 4.80	Aa2 / AA AA	4.97 4.74
Total Corporate		6,531,000.00	2.14%	6,522,270.20 6,532,523.92	0.71%	6,680,514.61 31,276.70	23.71% 147,990.69	A2 / A A+	2.81 2.50
MONEY MARKET FUND									
26200X845	Dreyfus Funds Inst'l Reserve Treasury #6541	81,101.70	Various 0.01%	81,101.70 81,101.70	1.00 0.01%	81,101.70 0.00	0.29% 0.00	Aaa / AAA AAA	0.00 0.00
Total Money Market Fund		81,101.70	0.01%	81,101.70 81,101.70	0.01%	81,101.70 0.00	0.29% 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%	327,350.40 324,465.65	105.29 0.62%	336,931.20 3,840.00	1.20% 12,465.55	Aa2 / AA- AA	3.01 2.88
Total Municipal Bonds		320,000.00	1.91%	327,350.40 324,465.65	0.62%	336,931.20 3,840.00	1.20% 12,465.55	Aa2 / AA- AA	3.01 2.88
SUPRANATIONAL									
4581X0CW6	Inter-American Dev Bank Note 2.125% Due 1/18/2022	535,000.00	01/10/2017 2.15%	534,341.95 534,960.72	100.58 0.21%	538,076.25 2,305.33	1.91% 3,115.53	Aaa / NR AAA	0.30 0.30
459058JL8	Intl. Bank Recon & Development Note 0.5% Due 10/28/2025	260,000.00	10/21/2020 0.52%	259,706.20 259,760.58	98.63 0.84%	256,429.94 552.50	0.91% (3,330.64)	Aaa / AAA AAA	4.08 4.02



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
SUPRANATIONAL									
4581X0DV7	Inter-American Dev Bank Note 0.875% Due 4/20/2026	575,000.00	04/13/2021 0.97%	572,366.50 572,603.02	99.57 0.97%	572,509.68 2,250.09	2.03% (93.34)	Aaa / AAA AAA	4.56 4.44
Total Supranational		1,370,000.00	1.35%	1,366,414.65 1,367,324.32	0.65%	1,367,015.87 5,107.92	4.85% (308.45)	Aaa / AAA AAA	2.79 2.73
US TREASURY									
912828XG0	US Treasury Note 2.125% Due 6/30/2022	525,000.00	08/15/2017 1.82%	532,446.09 526,139.11	101.53 0.09%	533,018.32 2,819.38	1.89% 6,879.21	Aaa / AA+ AAA	0.75 0.74
912828L57	US Treasury Note 1.75% Due 9/30/2022	345,000.00	10/17/2017 1.99%	341,172.66 344,229.45	101.65 0.10%	350,700.44 16.59	1.24% 6,470.99	Aaa / AA+ AAA	1.00 1.00
912828N30	US Treasury Note 2.125% Due 12/31/2022	525,000.00	01/25/2018 2.46%	516,837.89 522,932.27	102.46 0.15%	537,940.20 2,819.38	1.91% 15,007.93	Aaa / AA+ AAA	1.25 1.23
91282CBR1	US Treasury Note 0.25% Due 3/15/2024	350,000.00	03/30/2021 0.33%	349,152.34 349,296.76	99.64 0.40%	348,755.75 38.67	1.23% (541.01)	Aaa / AA+ AAA	2.46 2.45
912828XX3	US Treasury Note 2% Due 6/30/2024	550,000.00	12/12/2019 1.74%	556,294.92 553,801.21	104.17 0.47%	572,924.00 2,779.89	2.03% 19,122.79	Aaa / AA+ AAA	2.75 2.67
912828D56	US Treasury Note 2.375% Due 8/15/2024	500,000.00	08/29/2019 1.45%	522,167.97 512,833.44	105.36 0.50%	526,777.50 1,516.64	1.87% 13,944.06	Aaa / AA+ AAA	2.88 2.78
9128283D0	US Treasury Note 2.25% Due 10/31/2024	500,000.00	11/07/2019 1.77%	511,308.59 507,000.26	105.20 0.55%	526,015.50 4,707.88	1.87% 19,015.24	Aaa / AA+ AAA	3.09 2.97
912828ZC7	US Treasury Note 1.125% Due 2/28/2025	450,000.00	03/18/2020 0.81%	456,943.36 454,787.73	101.64 0.64%	457,400.25 433.53	1.62% 2,612.52	Aaa / AA+ AAA	3.42 3.35
912828ZF0	US Treasury Note 0.5% Due 3/31/2025	565,000.00	01/25/2021 0.32%	569,259.57 568,566.87	99.42 0.67%	561,711.70 7.76	1.98% (6,855.17)	Aaa / AA+ AAA	3.50 3.46
91282CAM3	US Treasury Note 0.25% Due 9/30/2025	575,000.00	02/19/2021 0.51%	568,149.41 569,050.05	97.82 0.80%	562,466.73 3.95	1.99% (6,583.32)	Aaa / AA+ AAA	4.00 3.97
91282CAT8	US Treasury Note 0.25% Due 10/31/2025	575,000.00	01/11/2021 0.48%	568,800.78 569,727.30	97.68 0.83%	561,635.85 601.56	1.99% (8,091.45)	Aaa / AA+ AAA	4.09 4.04
91282CAZ4	US Treasury Note 0.375% Due 11/30/2025	565,000.00	03/26/2021 0.77%	554,869.73 555,973.56	98.06 0.85%	554,031.09 712.04	1.96% (1,942.47)	Aaa / AA+ AAA	4.17 4.12

Holdings Report

As of September 30, 2021



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	140,000.00	08/04/2021 0.68%	139,622.66 139,634.47	98.36 0.97%	137,703.16 147.42	0.49% (1,931.31)	Aaa / AA+ AAA	4.84 4.74
91282CCW9	US Treasury Note 0.75% Due 8/31/2026	150,000.00	09/17/2021 0.86%	149,185.55 149,190.51	98.88 0.98%	148,324.20 96.34	0.52% (866.31)	Aaa / AA+ AAA	4.92 4.81
Total US Treasury		6,315,000.00	1.17%	6,336,211.52 6,323,162.99	0.54%	6,379,404.69 16,701.03	22.59% 56,241.70	Aaa / AA+ AAA	2.94 2.89
TOTAL PORTFOLIO		27,739,882.05	1.53%	27,838,552.92 27,790,563.60	0.55%	28,221,268.13 88,798.95	100.00% 430,704.53	Aa1 / AA AAA	2.80 2.51
TOTAL MARKET VALUE PLUS ACCRUED						28,310,067.08			



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

MONTHLY ACCOUNT STATEMENT

SEPTEMBER 1, 2021 THROUGH SEPTEMBER 30, 2021

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	3.72
Average Coupon	1.82%
Average Purchase YTM	1.76%
Average Market YTM	0.81%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	4.10 yrs
Average Life	3.89 yrs

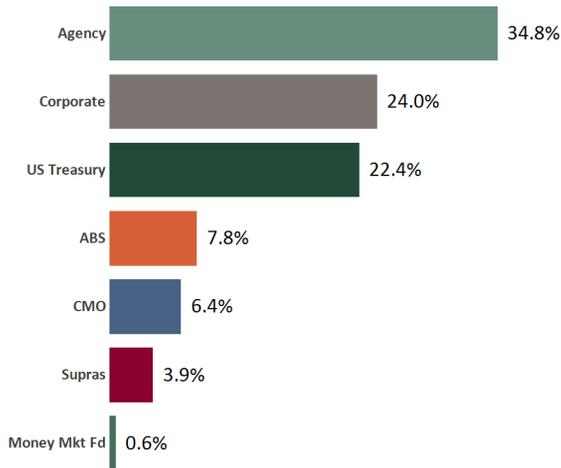
ACCOUNT SUMMARY

	Beg. Values as of 8/31/21	End Values as of 9/30/21
Market Value	29,922,256	29,771,102
Accrued Interest	128,323	100,564
Total Market Value	30,050,579	29,871,666
Income Earned	43,599	43,103
Cont/WD		0
Par	28,984,737	29,063,328
Book Value	28,993,668	29,071,800
Cost Value	29,006,184	29,087,526

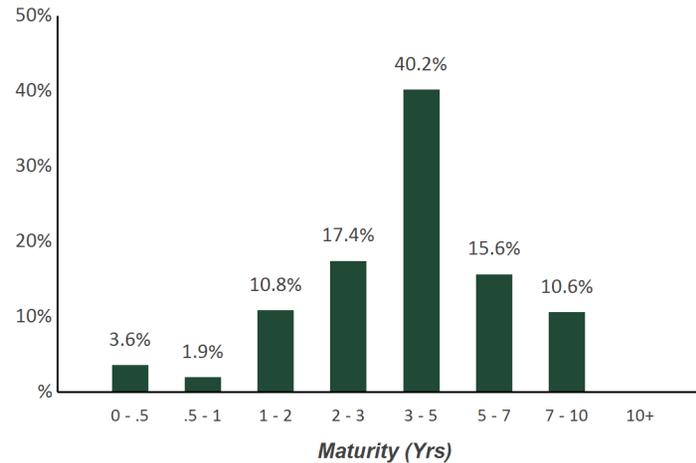
TOP ISSUERS

Government of United States	22.4%
Federal Home Loan Bank	15.0%
Federal National Mortgage Assoc	13.9%
Federal Home Loan Mortgage Corp	10.2%
Inter-American Dev Bank	3.9%
Tennessee Valley Authority	2.1%
Bank of America Corp	2.0%
Deere & Company	1.9%
Total	71.5%

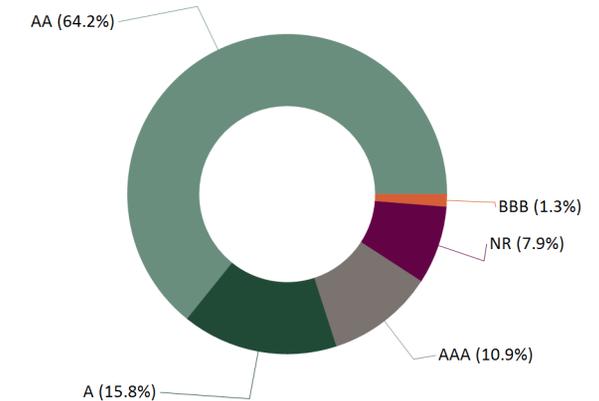
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	1M	3M	YTD	1YR	Annualized				
					2YRS	3YRS	5YRS	10YRS	5/31/2006
Northern Cal. Cities Self Ins. Fund Long Term	-0.60%	-0.05%	-0.94%	-0.68%	2.66%	4.19%	2.38%	2.25%	3.68%
ICE BofA 1-10 Yr US Treasury & Agency Index	-0.64%	-0.07%	-1.12%	-1.34%	2.21%	3.90%	1.97%	1.81%	3.30%
ICE BofA 1-10 Yr AAA-A US Corp & Govt Index	-0.63%	-0.06%	-1.00%	-0.94%	2.53%	4.24%	2.28%	2.22%	3.49%

Statement of Compliance

As of September 30, 2021



Northern California Cities Self-Insurance Fund - Long Term

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

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Government & Agencies	No limitation; Include: mortgage-backed, mortgage passthrough securities, and collateralized mortgage obligations issued by the federal government or federal agency/GSE issuers	Complies
Supranationals	AA rating category or better by a NRSRO; 30% maximum; 5 years max maturity; Issued by IBRD, IFC or IADB only	Complies
Municipal Securities	5 years max maturity	Complies
Asset-Backed & Mortgage-Backed Securities	AA rating category or better by a NRSRO; 20% maximum; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A-1/P-1 by a NRSRO; 25% maximum; 270 days max maturity	Complies
Corporate Medium Term Notes	A rating category or better by a NRSRO; 30% maximum; 5 years max maturity	Complies
Money Market Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit; Collateralized Bank Deposits	5 years max maturity	Complies
LAIF	Maximum as law permits	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
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	Complies
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	Complies
Maximum Maturity	10 years	Complies

Reconciliation Summary

As of September 30, 2021



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$28,993,668.48
Acquisition		
+ Security Purchases	\$465,305.99	
+ Money Market Fund Purchases	\$325,313.81	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$790,619.80
Dispositions		
- Security Sales	\$427,031.80	
- Money Market Fund Sales	\$261,782.08	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$29,940.92	
Total Dispositions		\$718,754.80
Amortization/Accretion		
+/- Net Accretion	(\$1,003.01)	
		(\$1,003.01)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$7,269.31	
		\$7,269.31
ENDING BOOK VALUE		\$29,071,799.78

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$108,284.47
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$427,031.80	
Accrued Interest Received	\$515.63	
Interest Received	\$71,412.99	
Dividend Received	\$1.64	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$29,940.92	
Total Acquisitions	\$528,902.98	
Dispositions		
Withdrawals	\$0.00	
Security Purchase	\$465,305.99	
Accrued Interest Paid	\$65.26	
Total Dispositions	\$465,371.25	
ENDING BOOK VALUE		\$171,816.20



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									
47788EAC2	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	8,800.05	06/16/2020 1.76%	8,946.15 8,868.12	100.19 0.18%	8,816.88 12.05	0.03% (51.24)	Aaa / NR AAA	1.13 0.07
58770FAC6	Mercedes Benz Auto Lease Trust 2020-A A3 1.84% Due 12/15/2022	74,835.93	01/21/2020 1.85%	74,826.07 74,831.80	100.51 0.20%	75,215.42 61.20	0.25% 383.62	Aaa / AAA NR	1.21 0.31
43815NAC8	Honda Auto Receivables Trust 2019-3 A3 1.78% Due 8/15/2023	146,154.25	08/20/2019 1.79%	146,153.03 146,153.87	100.75 0.23%	147,243.98 115.62	0.49% 1,090.11	Aaa / AAA NR	1.87 0.48
92348AAA3	Verizon Owner Trust 2019-C A1A 1.94% Due 4/22/2024	140,000.00	10/01/2019 1.95%	139,989.21 139,993.92	100.99 0.23%	141,382.64 82.99	0.47% 1,388.72	NR / AAA AAA	2.56 0.57
89232HAC9	Toyota Auto Receivable Own 2020-A A3 1.66% Due 5/15/2024	250,000.00	06/17/2020 0.68%	255,761.72 253,866.74	100.97 0.21%	252,413.50 184.44	0.85% (1,453.24)	Aaa / AAA NR	2.62 0.66
47789KAC7	John Deere Owner Trust 2020-A A3 1.1% Due 8/15/2024	150,000.00	03/04/2020 1.11%	149,990.84 149,994.06	100.69 0.22%	151,037.55 73.33	0.51% 1,043.49	Aaa / NR AAA	2.88 0.78
43813KAC6	Honda Auto Receivables Trust 2020-3 A3 0.37% Due 10/18/2024	155,000.00	09/22/2020 0.38%	154,977.23 154,984.53	100.11 0.28%	155,173.14 20.71	0.52% 188.61	NR / AAA AAA	3.05 1.20
36262XAC8	GM Financial Auto Lease Trust 2021-3 A2 0.39% Due 10/21/2024	205,000.00	08/10/2021 0.39%	204,997.21 204,997.35	99.93 0.43%	204,863.88 24.43	0.69% (133.47)	NR / AAA AAA	3.06 1.88
47787NAC3	John Deere Owner Trust 2020-B A3 0.51% Due 11/15/2024	70,000.00	07/14/2020 0.52%	69,989.33 69,992.99	100.21 0.30%	70,146.86 15.87	0.23% 153.87	Aaa / NR AAA	3.13 0.97
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 89,990.89	99.91 0.38%	89,916.75 13.20	0.30% (74.14)	Aaa / NR AAA	3.24 1.77
92290BAA9	Verizon Owner Trust 2020-B A 0.47% Due 2/20/2025	215,000.00	08/04/2020 0.48%	214,954.85 214,966.19	100.25 0.29%	215,534.92 30.88	0.72% 568.73	Aaa / NR AAA	3.39 1.34
43813GAC5	Honda Auto Receivables Trust 2021-1 A3 0.27% Due 4/21/2025	75,000.00	02/17/2021 0.27%	74,998.63 74,998.90	99.95 0.31%	74,964.15 5.63	0.25% (34.75)	Aaa / NR AAA	3.56 1.32
44891RAC4	Hyundai Auto Receivables Trust 2020-C A3 0.38% Due 5/15/2025	155,000.00	10/20/2020 0.39%	154,964.30 154,974.31	100.07 0.33%	155,111.91 26.18	0.52% 137.60	NR / AAA AAA	3.62 1.39
89240BAC2	Toyota Auto Receivables Owners 2021-A A3 0.26% Due 5/15/2025	270,000.00	02/02/2021 0.27%	269,949.89 269,960.30	99.90 0.34%	269,724.87 31.20	0.90% (235.43)	Aaa / NR AAA	3.62 1.36



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 79,987.02	99.91 0.41%	79,931.68 12.80	0.27% (55.34)	Aaa / NR AAA	3.96 1.78
44933LAC7	Hyundai Auto Receivables Trust 2021-A A3 0.38% Due 9/15/2025	125,000.00	04/20/2021 0.38%	124,986.85 124,988.69	99.96 0.40%	124,949.13 21.11	0.42% (39.56)	NR / AAA AAA	3.96 1.75
47789QAC4	John Deere Owner Trust 2021-B A3 0.52% Due 3/16/2026	125,000.00	07/13/2021 0.52%	124,988.85 124,989.45	99.93 0.55%	124,916.13 28.89	0.42% (73.32)	Aaa / NR AAA	4.46 2.41
Total ABS		2,334,790.23	0.70%	2,340,449.49 2,338,539.13	0.31%	2,341,343.39 760.53	7.84% 2,804.26	Aaa / AAA AAA	3.14 1.24
AGENCY									
880591EN8	Tennessee Valley Authority Note 1.875% Due 8/15/2022	50,000.00	08/29/2012 1.94%	49,698.00 49,973.59	101.55 0.11%	50,773.40 119.79	0.17% 799.81	Aaa / AA+ AAA	0.87 0.87
313383YJ4	FHLB Note 3.375% Due 9/8/2023	560,000.00	11/29/2018 3.00%	569,307.20 563,775.21	106.03 0.26%	593,755.68 1,207.50	1.99% 29,980.47	Aaa / AA+ NR	1.94 1.89
3135G06H1	FNMA Note 0.25% Due 11/27/2023	280,000.00	11/23/2020 0.29%	279,680.80 279,771.00	99.88 0.31%	279,654.76 241.11	0.94% (116.24)	Aaa / AA+ AAA	2.16 2.15
880591ER9	Tennessee Valley Authority Note 2.875% Due 9/15/2024	550,000.00	02/27/2019 2.65%	556,352.50 553,386.33	106.81 0.55%	587,436.30 702.78	1.97% 34,049.97	Aaa / AA+ AAA	2.96 2.85
3135G0W66	FNMA Note 1.625% Due 10/15/2024	275,000.00	10/17/2019 1.66%	274,529.75 274,713.83	103.32 0.52%	284,133.58 2,060.59	0.96% 9,419.75	Aaa / AA+ AAA	3.04 2.95
3135G0X24	FNMA Note 1.625% Due 1/7/2025	215,000.00	01/08/2020 1.69%	214,314.15 214,551.04	103.39 0.58%	222,285.28 815.21	0.75% 7,734.24	Aaa / AA+ AAA	3.27 3.18
3137EAEPO	FHLMC Note 1.5% Due 2/12/2025	425,000.00	02/13/2020 1.52%	424,672.75 424,779.44	102.85 0.64%	437,105.70 867.71	1.47% 12,326.26	Aaa / AA+ AAA	3.37 3.28
3130AEBV1	FHLB Note 3.125% Due 6/13/2025	400,000.00	08/28/2018 3.07%	401,372.00 400,747.41	108.53 0.78%	434,127.20 3,750.00	1.47% 33,379.79	Aaa / AA+ AAA	3.70 3.49
3135G04Z3	FNMA Note 0.5% Due 6/17/2025	475,000.00	06/17/2020 0.54%	474,016.75 474,269.57	99.22 0.71%	471,317.33 686.11	1.58% (2,952.24)	Aaa / AA+ AAA	3.72 3.67
3137EAEU9	FHLMC Note 0.375% Due 7/21/2025	340,000.00	07/21/2020 0.48%	338,306.80 338,710.61	98.65 0.74%	335,411.02 247.92	1.12% (3,299.59)	Aaa / AA+ AAA	3.81 3.77
3137EAEX3	FHLMC Note 0.375% Due 9/23/2025	370,000.00	09/23/2020 0.44%	368,886.30 369,112.83	98.34 0.80%	363,840.61 30.83	1.22% (5,272.22)	Aaa / AA+ AAA	3.98 3.94



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									
3135G06G3	FNMA Note 0.5% Due 11/7/2025	530,000.00	11/09/2020 0.57%	528,102.60 528,439.15	98.67 0.83%	522,930.86 1,060.00	1.75% (5,508.29)	Aaa / AA+ AAA	4.11 4.04
3135G0K36	FNMA Note 2.125% Due 4/24/2026	565,000.00	Various 2.18%	562,430.10 563,749.40	105.26 0.95%	594,698.66 5,236.06	2.01% 30,949.26	Aaa / AA+ AAA	4.57 4.32
3130AGFP5	FHLB Note 2.5% Due 6/12/2026	500,000.00	06/17/2019 2.19%	510,085.00 506,780.00	107.10 0.95%	535,491.00 3,784.72	1.81% 28,711.00	Aaa / AA+ NR	4.70 4.42
3130A2VE3	FHLB Note 3% Due 9/11/2026	575,000.00	Various 2.81%	583,719.50 579,620.64	109.47 1.03%	629,455.38 958.33	2.11% 49,834.74	Aaa / AA+ NR	4.95 4.62
3135G0Q22	FNMA Note 1.875% Due 9/24/2026	575,000.00	Various 2.78%	531,510.00 552,505.43	104.25 1.00%	599,444.40 209.64	2.01% 46,938.97	Aaa / AA+ AAA	4.99 4.76
3130ACKB9	FHLB Note 2.625% Due 9/10/2027	600,000.00	Various 2.75%	593,685.00 596,088.31	108.12 1.21%	648,724.20 918.76	2.17% 52,635.89	Aaa / AA+ NR	5.95 5.52
3135G05Y5	FNMA Note 0.75% Due 10/8/2027	600,000.00	Various 0.79%	598,402.20 598,588.46	97.29 1.22%	583,725.00 2,162.51	1.96% (14,863.46)	Aaa / AA+ AAA	6.02 5.84
3130AEB25	FHLB Note 3.25% Due 6/9/2028	500,000.00	01/29/2019 3.13%	504,785.00 503,420.06	112.34 1.32%	561,722.00 5,055.56	1.90% 58,301.94	Aaa / AA+ NR	6.70 6.02
3130AG3X1	FHLB Note 2.875% Due 3/9/2029	380,000.00	Various 2.66%	386,815.50 385,186.11	110.10 1.44%	418,374.68 667.64	1.40% 33,188.57	Aaa / AA+ NR	7.44 6.73
3130AGDY8	FHLB Note 2.75% Due 6/8/2029	510,000.00	Various 2.45%	523,261.05 520,281.34	109.88 1.39%	560,374.74 4,402.29	1.89% 40,093.40	Aaa / AA+ NR	7.69 6.92
3130AGUW3	FHLB Note 2.125% Due 9/14/2029	70,000.00	03/05/2020 1.21%	75,742.80 74,795.30	104.71 1.49%	73,296.09 70.24	0.25% (1,499.21)	Aaa / AA+ NR	7.96 7.32
3135G05Q2	FNMA Note 0.875% Due 8/5/2030	610,000.00	Various 0.99%	603,622.55 604,264.70	94.03 1.60%	573,553.12 830.27	1.92% (30,711.58)	Aaa / AA+ AAA	8.85 8.44
Total Agency		9,955,000.00	1.92%	9,953,298.30 9,957,509.76	0.94%	10,361,630.99 36,085.57	34.81% 404,121.23	Aaa / AA+ AAA	4.87 4.60
CMO									
3137B4WB8	FHLMC K033 A2 3.06% Due 7/25/2023	400,000.00	10/19/2018 3.39%	394,906.25 398,056.45	104.20 0.45%	416,799.20 204.00	1.40% 18,742.75	Aaa / NR NR	1.82 1.65
3137B7YY9	FHLMC K037 A2 3.49% Due 1/25/2024	400,000.00	06/26/2019 2.08%	422,515.63 411,392.48	106.04 0.53%	424,168.40 1,163.33	1.42% 12,775.92	NR / AAA NR	2.32 2.05



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
CMO									
3137BYPQ7	FHLMC K726 A2 2.905% Due 4/25/2024	412,721.78	04/22/2019 2.72%	415,672.10 414,234.89	104.80 0.78%	432,514.68 999.13	1.45% 18,279.79	NR / AAA NR	2.57 2.28
3137FARE0	FHMS K727 A2 2.946% Due 7/25/2024	330,000.00	07/23/2019 1.66%	340,248.05 335,769.44	105.26 0.87%	347,363.94 810.15	1.17% 11,594.50	NR / AAA NR	2.82 2.55
3137BEVH4	FHLMC K040 A2 3.241% Due 9/25/2024	275,000.00	02/06/2020 1.80%	291,457.03 285,626.87	106.92 0.73%	294,033.30 742.73	0.99% 8,406.43	NR / NR AAA	2.99 2.74
Total CMO		1,817,721.78	2.38%	1,864,799.06 1,845,080.13	0.66%	1,914,879.52 3,919.34	6.42% 69,799.39	Aaa / AAA AAA	2.46 2.21
CORPORATE									
69353RFB9	PNC Bank Callable Note Cont 1/18/2022 2.625% Due 2/17/2022	325,000.00	06/13/2017 2.35%	328,818.75 325,248.21	100.70 0.27%	327,268.18 1,042.71	1.10% 2,019.97	A2 / A A+	0.38 0.30
037833DC1	Apple Inc Callable Note Cont 8/12/2022 2.1% Due 9/12/2022	220,000.00	09/12/2017 2.23%	218,664.60 219,746.68	101.68 0.16%	223,696.66 243.83	0.75% 3,949.98	Aa1 / AA+ NR	0.95 0.86
06051GEU9	Bank of America Corp Note 3.3% Due 1/11/2023	90,000.00	03/09/2018 3.44%	89,451.90 89,854.98	103.77 0.34%	93,395.16 660.00	0.31% 3,540.18	A2 / A- AA-	1.28 1.25
808513AT2	Charles Schwab Corp Callable Note Cont 12/25/2022 2.65% Due 1/25/2023	350,000.00	04/13/2018 3.24%	340,903.50 347,491.16	102.90 0.29%	360,162.60 1,700.42	1.21% 12,671.44	A2 / A A	1.32 1.22
24422ERT8	John Deere Capital Corp Note 2.8% Due 1/27/2023	350,000.00	05/22/2018 3.47%	339,993.50 347,171.95	103.32 0.29%	361,627.70 1,742.22	1.22% 14,455.75	A2 / A A	1.33 1.30
084670BR8	Berkshire Hathaway Callable Note Cont 1/15/2023 2.75% Due 3/15/2023	300,000.00	07/13/2018 3.23%	293,820.00 298,075.56	103.13 0.32%	309,381.30 366.67	1.04% 11,305.74	Aa2 / AA A+	1.45 1.27
06406RAG2	Bank of NY Mellon Corp Note 3.5% Due 4/28/2023	360,000.00	03/14/2019 3.01%	366,807.60 362,601.57	104.94 0.36%	377,778.24 5,355.00	1.28% 15,176.67	A1 / A AA-	1.58 1.53
931142EK5	Wal-Mart Stores Callable Note Cont 5/26/2023 3.4% Due 6/26/2023	115,000.00	06/20/2018 3.41%	114,968.95 114,989.23	105.13 0.29%	120,899.62 1,031.81	0.41% 5,910.39	Aa2 / AA AA	1.74 1.61
89114QC48	Toronto Dominion Bank Note 3.5% Due 7/19/2023	325,000.00	07/27/2018 3.56%	324,057.50 324,659.16	105.55 0.41%	343,038.15 2,275.00	1.16% 18,378.99	Aa2 / AA- AA	1.80 1.75
02665WCQ2	American Honda Finance Note 3.625% Due 10/10/2023	370,000.00	10/03/2018 3.64%	369,696.60 369,877.21	106.24 0.53%	393,103.54 6,370.94	1.34% 23,226.33	A3 / A- NR	2.03 1.94



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									
24422EVN6	John Deere Capital Corp Note 0.45% Due 1/17/2024	205,000.00	03/01/2021 0.47%	204,854.45 204,883.73	99.97 0.46%	204,939.53 189.63	0.69% 55.80	A2 / A A	2.30 2.28
69371RR24	Paccar Financial Corp Note 0.35% Due 2/2/2024	120,000.00	01/28/2021 0.39%	119,860.80 119,891.44	99.53 0.55%	119,430.00 68.83	0.40% (461.44)	A1 / A+ NR	2.34 2.32
06051GJY6	Bank of America Corp Callable Note Cont 6/14/2023 0.523% Due 6/14/2024	190,000.00	06/07/2021 0.50%	190,012.80 190,011.53	99.86 0.61%	189,730.96 295.35	0.64% (280.57)	A2 / A- AA-	2.71 1.69
79466LAG9	Salesforce.com Inc Callable Note Cont 7/15/2022 0.625% Due 7/15/2024	60,000.00	06/29/2021 0.64%	59,969.40 59,971.66	100.19 0.39%	60,111.42 82.29	0.20% 139.76	A2 / A+ NR	2.79 0.79
46647PAU0	JP Morgan Chase & Co Callable Note 1X 7/23/2023 3.797% Due 7/23/2024	330,000.00	10/09/2019 1.94%	349,430.40 341,411.33	105.68 0.64%	348,754.89 2,366.80	1.18% 7,343.56	A2 / A- AA-	2.81 1.75
69371RQ25	Paccar Financial Corp Note 2.15% Due 8/15/2024	145,000.00	08/08/2019 2.20%	144,679.55 144,816.01	103.71 0.84%	150,382.84 398.35	0.50% 5,566.83	A1 / A+ NR	2.88 2.79
94974BGA2	Wells Fargo Corp Note 3.3% Due 9/9/2024	350,000.00	09/11/2019 2.37%	365,197.00 358,953.14	107.61 0.68%	376,629.05 705.83	1.26% 17,675.91	A1 / BBB+ A+	2.95 2.82
78015K7C2	Royal Bank of Canada Note 2.25% Due 11/1/2024	355,000.00	12/05/2019 2.26%	354,815.40 354,883.71	104.36 0.82%	370,490.07 3,328.13	1.25% 15,606.36	A2 / A AA-	3.09 2.96
90331HPL1	US Bank NA Callable Note Cont 12/21/2024 2.05% Due 1/21/2025	430,000.00	01/16/2020 2.10%	429,084.10 429,394.41	103.55 0.93%	445,261.56 1,714.03	1.50% 15,867.15	A1 / AA- AA-	3.31 3.11
06367WB85	Bank of Montreal Note 1.85% Due 5/1/2025	264,000.00	07/23/2021 0.85%	273,720.48 273,253.56	102.86 1.03%	271,562.81 2,035.00	0.92% (1,690.75)	A2 / A- AA-	3.59 3.44
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 99,870.80	100.69 0.93%	100,691.30 437.50	0.34% 820.50	Aa1 / AA+ NR	3.61 3.44
46647PCH7	JP Morgan Chase & Co Callable Note Cont 6/1/2024 0.824% Due 6/1/2025	205,000.00	05/24/2021 0.74%	205,267.30 205,244.98	99.97 0.84%	204,934.61 563.07	0.69% (310.37)	A2 / A- AA-	3.67 2.63
06051GHY8	Bank of America Corp Callable Note Cont 2/13/2025 2.015% Due 2/13/2026	300,000.00	Various 1.04%	309,823.50 309,180.14	102.51 1.25%	307,540.50 806.00	1.03% (1,639.64)	A2 / A- AA-	4.38 3.25
78016EZQ3	Royal Bank of Canada Note 1.2% Due 4/27/2026	150,000.00	06/09/2021 1.13%	150,517.50 150,484.96	99.34 1.35%	149,007.60 770.00	0.50% (1,477.36)	A2 / A AA-	4.58 4.41



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									
023135BX3	Amazon.com Inc Callable Note Cont 4/12/2026 1% Due 5/12/2026	465,000.00	05/10/2021 1.09%	462,991.20 463,147.42	99.89 1.02%	464,496.41 1,795.42	1.56% 1,348.99	A1 / AA AA-	4.62 4.40
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 75,281.42	100.03 1.14%	75,021.30 316.25	0.25% (260.12)	A3 / A+ A	4.62 4.39
89236TJK2	Toyota Motor Credit Corp Note 1.125% Due 6/18/2026	315,000.00	06/15/2021 1.13%	314,861.40 314,869.37	99.40 1.26%	313,100.87 1,013.91	1.05% (1,768.50)	A1 / A+ A+	4.72 4.56
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 74,859.34	99.82 1.09%	74,864.48 30.63	0.25% 5.14	Aa2 / AA AA	4.97 4.74
Total Corporate		6,939,000.00	2.10%	6,972,246.68 6,970,124.66	0.67%	7,137,301.35 37,705.62	24.02% 167,176.69	A1 / A+ AA-	2.68 2.40
MONEY MARKET FUND									
26200X845	Dreyfus Funds Inst'l Reserve Treasury #6541	171,816.20	Various 0.01%	171,816.20 171,816.20	1.00 0.01%	171,816.20 0.00	0.58% 0.00	Aaa / AAA AAA	0.00 0.00
Total Money Market Fund		171,816.20	0.01%	171,816.20 171,816.20	0.01%	171,816.20 0.00	0.58% 0.00	Aaa / AAA AAA	0.00 0.00
SUPRANATIONAL									
4581X0CW6	Inter-American Dev Bank Note 2.125% Due 1/18/2022	555,000.00	01/10/2017 2.15%	554,317.35 554,959.25	100.58 0.21%	558,191.25 2,391.51	1.88% 3,232.00	Aaa / NR AAA	0.30 0.30
4581X0CZ9	Inter-American Dev Bank Note 1.75% Due 9/14/2022	300,000.00	09/26/2017 2.01%	296,295.00 299,288.44	101.48 0.20%	304,445.70 247.92	1.02% 5,157.26	Aaa / AAA AAA	0.96 0.95
4581X0DV7	Inter-American Dev Bank Note 0.875% Due 4/20/2026	305,000.00	04/13/2021 0.97%	303,603.10 303,728.56	99.57 0.97%	303,679.05 1,193.52	1.02% (49.51)	Aaa / AAA AAA	4.56 4.44
Total Supranational		1,160,000.00	1.81%	1,154,215.45 1,157,976.25	0.40%	1,166,316.00 3,832.95	3.92% 8,339.75	Aaa / AAA AAA	1.58 1.55
US TREASURY									
912828B66	US Treasury Note 2.75% Due 2/15/2024	400,000.00	Various 2.04%	420,077.56 406,174.13	105.62 0.37%	422,468.80 1,404.89	1.42% 16,294.67	Aaa / AA+ AAA	2.38 2.31

Holdings Report

As of September 30, 2021



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									
912828J27	US Treasury Note 2% Due 2/15/2025	500,000.00	08/31/2015 2.15%	493,634.81 497,729.09	104.57 0.63%	522,871.00 1,277.17	1.75% 25,141.91	Aaa / AA+ AAA	3.38 3.27
912828ZF0	US Treasury Note 0.5% Due 3/31/2025	325,000.00	03/30/2021 0.64%	323,146.48 323,379.91	99.42 0.67%	323,108.50 4.46	1.08% (271.41)	Aaa / AA+ AAA	3.50 3.46
912828M56	US Treasury Note 2.25% Due 11/15/2025	350,000.00	05/29/2019 2.13%	352,419.92 351,543.58	105.74 0.83%	370,084.05 2,974.52	1.25% 18,540.47	Aaa / AA+ AAA	4.13 3.92
912828R36	US Treasury Note 1.625% Due 5/15/2026	500,000.00	Various 2.23%	475,523.49 487,299.05	103.10 0.94%	515,488.50 3,068.96	1.74% 28,189.45	Aaa / AA+ AAA	4.62 4.43
91282CCP4	US Treasury Note 0.625% Due 7/31/2026	150,000.00	07/29/2021 0.72%	149,285.16 149,308.67	98.36 0.97%	147,539.10 157.95	0.49% (1,769.57)	Aaa / AA+ AAA	4.84 4.74
912828YG9	US Treasury Note 1.625% Due 9/30/2026	400,000.00	12/18/2019 1.86%	394,031.25 395,602.35	103.06 1.00%	412,234.40 17.86	1.38% 16,632.05	Aaa / AA+ AAA	5.00 4.80
912828ZB9	US Treasury Note 1.125% Due 2/28/2027	545,000.00	03/24/2020 0.75%	558,901.76 555,853.37	100.29 1.07%	546,575.60 525.05	1.83% (9,277.77)	Aaa / AA+ AAA	5.42 5.24
91282CAH4	US Treasury Note 0.5% Due 8/31/2027	150,000.00	08/06/2021 0.94%	146,121.09 146,213.99	96.19 1.17%	144,281.25 64.23	0.48% (1,932.74)	Aaa / AA+ AAA	5.92 5.80
9128283F5	US Treasury Note 2.25% Due 11/15/2027	300,000.00	11/07/2019 1.89%	307,957.03 306,074.40	106.23 1.19%	318,691.50 2,549.59	1.08% 12,617.10	Aaa / AA+ AAA	6.13 5.69
91282CBB6	US Treasury Note 0.625% Due 12/31/2027	625,000.00	03/29/2021 1.30%	597,875.98 599,910.01	96.40 1.22%	602,514.38 987.18	2.02% 2,604.37	Aaa / AA+ AAA	6.25 6.09
91282CBJ9	US Treasury Note 0.75% Due 1/31/2028	550,000.00	03/12/2021 1.28%	530,857.42 532,380.90	97.04 1.24%	533,715.05 694.97	1.79% 1,334.15	Aaa / AA+ AAA	6.34 6.15
91282CCV1	US Treasury Note 1.125% Due 8/31/2028	300,000.00	09/03/2021 1.10%	300,457.03 300,452.73	98.72 1.32%	296,156.40 289.02	0.99% (4,296.33)	Aaa / AA+ AAA	6.92 6.62
912828YB0	US Treasury Note 1.625% Due 8/15/2029	350,000.00	05/28/2020 0.66%	380,009.77 375,639.85	101.76 1.39%	356,165.95 726.39	1.19% (19,473.90)	Aaa / AA+ AAA	7.88 7.36
912828ZQ6	US Treasury Note 0.625% Due 5/15/2030	615,000.00	Various 0.90%	599,593.95 600,861.76	93.24 1.46%	573,439.53 1,451.86	1.92% (27,422.23)	Aaa / AA+ AAA	8.63 8.32

Holdings Report

As of September 30, 2021



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									
91282CAV3	US Treasury Note 0.875% Due 11/15/2030	625,000.00	Various 1.30%	600,808.59 602,329.86	94.80 1.49%	592,480.63 2,065.64	1.99% (9,849.23)	Aaa / AA+ AAA	9.13 8.68
Total US Treasury		6,685,000.00	1.40%	6,630,701.29 6,630,753.65	1.08%	6,677,814.64 18,259.74	22.42% 47,060.99	Aaa / AA+ AAA	5.80 5.57
TOTAL PORTFOLIO		29,063,328.21	1.76%	29,087,526.47 29,071,799.78	0.81%	29,771,102.09 100,563.75	100.00% 699,302.31	Aa1 / AA AAA	4.10 3.72
TOTAL MARKET VALUE PLUS ACCRUED						29,871,665.84			



**NORTHERN CALIFORNIA CITIES
SELF INSURANCE FUND
(NCCSIF)**

**REQUEST FOR PROPOSAL LIABILITY AND
PROPERTY PROGRAM CLAIMS AUDIT**

Submitted by:
Kenneth R. Maiolini, ARM-P
Risk Management Services
P.O. Box 724
Sebastopol, CA 95473
Email: ken@rmcotati.com
(707) 696-6710
September 1, 2021

CLAIMS AUDITING PHILOSOPHY

RMS takes a diverse approach to claims audits because of its background and experience, and its belief that such an approach provides the most meaningful results for its clients.

In addition to reviewing files according to Generally Accepted Claims Handling Standards (GACHS) for addressing file management, timely investigation, adequacy of reserves, liability and damage analysis, litigation management, compliance to excess requirements and timely settlement negotiations, RMS attempts to also focus on other areas that are both helpful to the client and, if applicable, the insuring entity. RMS additionally addresses CAJPA credentialing criteria.

Because of its “hands on” claims activities, risk and loss consulting efforts, and role as a primary/excess TPA, RMS brings some unique perspectives to a claims audit. We are sensitive to the client’s need to get more out of an audit than having someone upset their files for a few days. With that in mind, we examine, in the course of the audit, areas that can improve the client’s claims handling system, trends that raise risk management issues, areas of risk transfer as it pertains to contractors, effectiveness of the insured’s TPA or in-house claims unit, comparisons of how client’s settlements compare to similar entities, suggestions on experts that may provide benefit to the defense, and assistance with politically sensitive situations.

In addition to the hard copy audit, RMS tries to do more than the traditional exit interview with the client. As logistics will allow, we attempt to speak with the client prior to the audit to check on any unusual situations or problems, and to generally discover what the client would like to accomplish in the audit.

In determining the claims sample to be audited, RMS pays close attention to the obvious indicators such as claim type, high reserves, high defense costs, etc. However, to get a feel for how claims are analyzed and handled, we also focus on recently filed claims, selected claims with no reserve, claims settling for low resolution value and claims with similar allegations having valid values. This allows us to determine trends in the claims handling that may be a positive or adverse factor to our client.

Overall, we approach audits with a constructive and friendly attitude and provide an individualized report on each entity; we do not utilize boilerplate reporting formats. Lastly, we feel a client should finish the process with a positive feeling, having obtained new knowledge that will assist in effective handling of their claims.

AUDITOR INFORMATION

Kenneth R. Maiolini, ARM-P

Mr. Maiolini has over 30 years experience in handling of claims for both public and private clients. The last 25 years have been devoted to working with public entities in the area of claims administration, auditing and loss consulting. Mr. Maiolini has served as principal auditor in over 500 public entity claims audits.

SCOPE OF WORK

- Review of a maximum of 60 open claims (this would include all open claims with a total incurred of \$50K or greater) and 20 closed claims files. The review will evaluate areas of investigation, reserving, litigation management, attorney handling, liability and damage evaluation, file management and negotiation practices.
- Review of the overall claims process to include, but not limited to, internal controls, electronic data systems, payment and approval procedures and Member reporting.

RMS will require a current open and closed loss run of claims. Unless otherwise instructed by NCCSIF, claims to be reviewed would be selected from those loss runs.

Files for review will be selected by a cross-section of case type, severity, reserves/payments and department.

The selected files will be reviewed and documented on RMS's Profile Audit Review Form (**EXHIBIT A**).

REFERENCES

Giovanna Pratt
Keenan and Associates
(310) 212 – 0363 ext. 3755
(6 years – Auditing)

Martin Brady
Executive Director
Schools Insurance Authority
(916) 364-1281 ext. 224
(12 years – Auditing, Claims Consulting)

Heather Fregeau
Claims Manager
CSAC-Excess Insurance Authority
(916) 850-7329
(24 years – Claims Administrator, Auditing and Risk Management)

Lari Camara
Risk Manager
County of Riverside
(951) 955-3511
(18 years – Claims Administrator, Auditing)

INSURANCE INFORMATION

Professional Liability E&O \$2M limit/\$5K deductible	U.S. Risk Underwriters, Inc.
General Liability \$1M limit	Farmers Insurance Co.
Non-Owned and Hired Auto \$1M limit	Farmers Insurance Co.
Workers' Compensation Complies with statutory requirements	Farmers Insurance Co.

Evidence of Coverage will be provided upon request.

TIME SCHEDULE AND COST OF SERVICES

The audit of the NCCSIF claim files would be set for two and a half (2 1/2) days and conducted remotely. The timeline set in the Request for Proposal will be met, with completion of a draft audit report on or before December 31, 2021.

Additionally, a pre-audit interview with NCCSIF and a telephonic presentation, if requested, to the appropriate NCCSIF Committee or Board would be included.

COSTS – The cost of services is all inclusive of the audit, presentation and expenses. The fee to perform the audit is proposed at \$6,625.00.

EXHIBIT A



RMS

RISK MANAGEMENT SERVICES

PROFILE AUDIT REVIEW FORM

ENTITY REVIEWED

REVIEW DATE

REVIEWED BY

FILE NAME

FILE NUMBER

FILE STATUS

DATE OF LOSS

CLAIM DATE

REJECTION DATE

LAWSUIT DATE

CLOSED DATE

TYPE OF LOSS

LIMITS(X1000)/POLICY YEAR

CASE DESCRIPTION

LIABILITY

Liability review attempts to determine, through file information, degree of liability. If no information in file, the undetermined box is checked indicating a deficiency in this area.

- CLEAR
- PROBABLE
- QUESTIONABLE
- DOUBTFUL
- UNDETERMINED
- N/A

Audit reviews the current reserves and paid amounts - if adjustments are needed, they are indicated in the recommended reserves section. Additional comments would be noted in the "Reserving" section below.

CURRENT RESERVES

PAID TO DATE

RECOMMENDED RESERVES

LOSS

LOSS

LOSS

EXPENSE

EXPENSE

EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING

INVESTIGATION

Review examines the investigation process - request for information, interviews, photos, obtaining and preserving evidence, timeliness, pro-active approach, and thoroughness of the investigation are evaluated.

RATING

RESERVING

Review examines the timeliness and basis for file reserves. The areas of indemnity and expense are examined as to past and future costs. Litigation expenses are evaluated in respect to other factors (liability, damages, etc.).

RATING

LITIGATION MANAGEMENT/ATTORNEY HANDLING

Review examines the management of defense counsel and individual attorney performance. Areas such as timely assignment, reporting, case handling, and litigation strategy are reviewed.

RATING

LIABILITY/DAMAGE EVALUATION

Review examines basis for determining if liability exists and to what degree. Also file information on damages is reviewed, as well as, the analysis of the damage components.

RATING

FILE MANAGEMENT

This area includes physical file management, statutory management, risk transfer, diary, excess reporting, and overall file coordination/handling.

RATING

TIMELY NEGOTIATIONS

Review examines settlement practices and file resolution through the use of negotiations. Proactive use of informal negotiations and voluntary mediations are examined.

COMMENTS

N/A = NOT APPLICABLE WHEN INDICATED



These early estimates have been prepared to aid you in budgeting for the 2022/23 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 had any substantial changes over the past 12 months, please contact Rebekah Winger and a better estimate can be developed for you.

Excess Workers' Compensation Program

Premium

20/21 Premium:	\$1,536,800	2020/21 Estimated Payroll:	\$222,962,549
21/22 Premium:	\$1,982,404	2021/22 Estimated Payroll:	\$250,917,249
22/23 Estimated Premium:	\$2,229,000 to \$2,445,000		

The EWC premium projections assume a 5% payroll increase for all members. We have assumed pool rate increases of 5%-15% for all rating groups. We have also assumed reinsurance increases of 5-15% for all carriers, with the exception of ACE/Chubb in the Core Tower \$5M - \$45M layer where we have utilized 20% - 40% rate increases.



California Association
of
Joint Powers Authorities
Accreditation Report
of
Northern California Cities Self Insurance Fund
(NCCSIF)

CONFIDENTIAL
(See Sections B & C)

Prepared by
Marylin Kelley
Consultant
July 27, 2021
DRAFT

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I. BACKGROUND

- **Description of JPA**

The Northern California Cities Self Insurance Fund (NCCSIF) was founded in 1979 as a workers' compensation fund. In 1981 the Liability program was added and in 1987 the property and crime programs were added. Initially the programs were based on a banking layer structure, then in 1991 the Workers' Compensation and Liability programs were changed to add sharing risk layers in addition to the banking layers to meet the needs of the shrinking insurance marketplace. In 1993 NCCSIF joined CJPRMA for excess liability coverage and in 2003 they joined PRISM for Excess Workers' Compensation coverage.

Additionally, the pool provides Cyber and Pollution Liability coverage. They utilize a risk management best practices scorecard to benchmark and improve member operations and maintain deadly weapons response coverage to assist members in responding to such incidents.

They offer a variety of risk management services

They have been accredited with excellence since 1993. NCCSIF has 22 municipal members. Each member's City Council appoints a Board Member and alternate. An Executive Committee consists of seven to eleven members that rotate on a geographical basis with the President, Vice President and Treasurer elected by the Board. Additionally, there are four other committees managing risk management, police risk management, claims and financial issues.

Mission Statement – NCCSIF is an association of municipalities joined together to protect members 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 administration.

Program Summary – There are a variety of pooled programs, group purchase programs, and individually purchased programs.

Member	Pooled Programs		Group Purchase Programs							Individually Purchased Programs.						
	WC	Liability	Property	Auto PD	Flood	Excess Cyber	Crime	ID Fraud	Deadly Weapons Response	Cont & Mobile Eupip PD	Airport	Pollution	DIC	Fiduciary	EAP	Special Events
Anderson	x	x	x			x	x	x	x	x					x	x
Auburn	x	x	x	X	x	x	x	x	x	x	x	x				x
Colusa	x	x	x			x	x	x	x	x					x	x
Corning	x	x					x	x							x	
Dixon	x	x	x			x	x	x	x	x					x	x
Elk Grove	x							x								x
Folsom	x	x	x	X		x		x	x				x		x	x
Galt	x	x	x	X		x	x	x	x							
Gridley	x	x	x			x	x	x	x	x					x	
Ione	x	x	x	X	x	x	x	x	x			x			x	x
Jackson	x	x	x			x		x		x					x	x
Lincoln	x	x	x	X		x	x	x	x		x	x			x	
Marysville	x	x	x		x	x	x	x	x	x					x	
Nevada City	x							x								x
Oroville	x	x	x	X		x	x	x			x					
Paradise	x	x	x			x	x	x	x	x					x	x
Placerville	x							x								x
Red Bluff	x	x	x	X		x	x	x	x	x	x		x		x	
Rio Vista	x	x	x			x	x	x		x	x				x	x
Rocklin	x	x	x			x	x	x	x							x
Willows	x	x					x	x								
Yuba City	x	x	x	X	x	x	x	x	x							

Program Summary – 7/1/20 to 7/1/21

Program	Member Retention	Self-Insured Retention	Excess Coverage
Property	Deductible \$5,000	N/A	APIP \$1,000 million
B & M	Deductible \$5,000	N/A	APIP \$100 million
Liability	\$50/K to \$100/k Banking Layer	Banking Layer to \$500,000	CJPRMA SIR to \$40 million
Workers Comp	\$100/k Banking Layer	Banking Layer to \$500,000	PRISM to Statutory and to \$5 million for Emp Liability
Crime	Deductible \$5,000	N/A	\$3,000,000 w/add'l options

Note: CJPRMA retains the first \$5 million with the remainder provided by reinsurance and excess insurance. PRISM retained the first \$5 million with the remainder provided by reinsurance and excess insurance.

Total Covered Payroll is \$193,235,697 GL

Total Insured Values is \$1,634,796,999

Website: nccsif.org

Service Providers

Service	Organization
Actuary – P/L	Bickmore
Actuary – WC	Bickmore
Financial Auditor	Crowe
Investment Advisor	Chandler
Investment Custodian	Bank of New York
Program Administrator	Alliant
Financial Accounting	James Marta
Insurance Broker	Alliant
Claims Auditor – P/L	ALC
Claims Auditor – WC	North Bay Associates
Claims Administrator – P/L	Sedgwick
Claims Administrator – WC	Sedgwick

B. Consultant Activities

Data was received from NCCSIF during the months of May and June 202. With some additional information provided in July 2021.

C. Purpose / Limitations

California Association of Joint Powers Authorities (CAJPA) Accreditation Program reviews the organizational structure and activities of a Joint Powers Authority (JPA), comparing the JPA with standards adopted by the Association believed to be advantageous to the preservation and performance of the individual JPA and JPA's in California as a whole.

This review was conducted for the purpose of forming an opinion on the general operations of the JPA in accordance with the accreditation best practices standards.

CAJPA does not guarantee that accreditation by CAJPA ensures the legality of the JPA, its governing document, its contracts or practices. In addition, by accrediting the JPA CAJPA does not guarantee the JPA's solvency or liquidity at the time of the accreditation or any time before or after such accreditation. Neither does accreditation guarantee that an accredited JPA is administered in such a way that the JPA and its programs are, or will continue to be, financially sound.

Judgments as to the conclusions, recommendations, methods, and data contained in the report should be made only after studying the report in its entirety and understanding the limitations inherent in the analysis, as outlined in the "limitations" section. Of particular note is the limitation that we cannot assure or guarantee the financial soundness of the applicant JPA.

The supporting data, analysis, description, exhibits, and appendices to this report are provided to support the conclusions stated herein and are not necessarily suitable for any other purpose. Furthermore, CAJPA and its accreditation consultants are available to explain any matter presented herein, and it is assumed that the user of this report will seek such explanation as to any matter in question.

D. Distribution and Use

This report has been prepared solely for the internal use of CAJPA as a guide in determining the applicant's compliance with the CAJPA Accreditation Standards in force at the time of the accreditation review. No further use or distribution is authorized without the prior written consent of CAJPA and the consultant

II. FINDINGS AND RECOMMENDATIONS

We find *Northern California Cities Self Insurance Fund* to be in substantial compliance with current Accreditation Standards. The Accreditation Committee confers continuous

accreditation effective September 26, 2021, for a period of three years conditional on the following requirements.

A. Full Accreditation Requirements

Requirement 1

III. INSURANCE AND COVERAGES

- A. Insurance and Coverages of the JPA Administration
 - 2 The JPA insures or self-insures for the following exposures as appropriate:
 - c. Commercial General Liability –

There is no coverage for general liability for NCCSIF. The MOC does not provide coverage to NCCSIF. The definition of a Covered Party does not include NCCSIF only the Members.

NCCSIF should issue an endorsement to amend the definition of Covered Party to include NCCSIF itself.

Requirement 2

V. INVESTMENT OF FUNDS

- H. 1. There is a written contract between the advisor and the JPA that includes;
 - c. Duty to disclose conflicts of interest -
 - e. Disclosure to JPA of any investigation by a regulatory body for investment-related regulatory violations.

The contract with Chandler needs to be amended to include a duty to disclose conflicts of interest and the duty to disclose to NCCSIF any investigation by a regulatory body for investment related regulatory violations.

B. Accreditation with Excellence Requirements

Requirement 1

I. GOVERNING DOCUMENTS AND ADMINISTRATIVE CONTRACTS

- C. 16 Provision for the resolution of non-claim disputes.

NCCSIF should adopt a new Administrative Policy & Procedure to address non-claim disputes.

V. INVESTMENT OF FUNDS

F. The quarterly investment report filed with the governing body shall also contain:

1. Issuing institution;
2. Dates of purchase and maturity;
3. Par and dollar amount invested on all securities;
4. Current market value, including source;
5. Effective yield rate.

All of these items are included in the Investor's report sent to NCCSIF by James Marta & Company, but the Board of Directors Agenda only includes the summary pages. In addition to the items included NCCSIF needs to add the holdings report in the information provided to the Board of Directors.

C. Suggestions

Suggestion 1

I. GOVERNING DOCUMENTS AND ADMINISTRATIVE CONTRACTS

B. Pursuant to Section 6509 of the Government Code, the agreement shall specify the member which restricts the manner of exercising the power of the JPA (Suggestion).

We recommend this requirement be considered during the next review and update of your JPA agreement.

Suggestion #2

CAJPA has adopted a new standard for Enterprise Risk Management beginning January 1, 2021. This new standard is demonstrative for the first cycle to make this part of the conversation management has with the board; the goal would be to make this demonstrative for a three- year cycle beginning January 1, 2021 then after this section will be for the excellence standard.

To determine that the JPA has an ongoing process to identify major overall risk areas for the JPA and a plan reduce these risks to a relatively low level.

The JPA leadership has identified the relevant; policies, procedures, people, systems, training and monitoring to address first level risks in each of these three areas. A plan should be developed to

- a. Identify the major risks
- b. Develop a plan to reduce the risk to a “relatively low level.”
- c. Implement the plan
- d. Monitor and develop plans to address next level risks.

(Note must have a plan in process. It doesn't have to be fully implemented) The plan must be in writing and approved by the proper level of governance (Excellence).

We suggest you review this standard and develop and document an enterprise risk management process to meet this new standard.

We look forward to receiving the information documented in the requirements listed above and following through to grant *Accreditation with Excellence* to NCCSIF.

Respectfully submitted,
DRAFT

Consultant name

California Association of Joint Powers Authorities (CAJPA)

ACCREDITATION WORKSHEETS

As of January 1, 2021

Key:

√ = Satisfactory (Meets or Exceeds Standards)
U = Unsatisfactory (Does Not Meet Standards)
? = Unable to Determine
N/A = Not Applicable
S = Suggestion

I. GOVERNING DOCUMENTS AND ADMINISTRATIVE CONTRACTS

Objective

To determine that the governing documents and contracts with major service providers contain all essential provisions.

CRITERIA	STATUS	DISCUSSION
<p>A. The JPA maintains in its records a signed original of the Joint Exercise of Powers Agreement or other acceptable documentation from each member agency. (Mandatory)</p> <p><i>Other = signed copy of resolution from member's board, photo copy of signed JPA agreement. If not an original, suggest JPA check with counsel about the use of resolutions.</i></p>	√	Resolutions for all Members either from 1992 or date of entry into NCCSIF.
<p>B. The agreement shall contain all of the provisions required in the enabling legislation in Section 6500 et. of the Government Code.</p>		
<p>1. §6503 requires that the purpose or power to be exercised and the method by which the purpose will be accomplished or the manner in which the power is to be exercised is to be stated in the agreement. (Mandatory)</p>	√	JPA Agreement Article III – Purposes JPA Agreement Article VII – Powers of the Authority
<p>2. Pursuant to Section 6509 of the Government Code, the agreement shall specify the member which restricts the manner of exercising the power of the JPA (Suggestion)</p> <p><i>The member has to be named by name.</i></p>	S	No one Member named.
<p>3. In accordance with provisions of §6505.5 or §6505.6 the agreement must designate a treasurer and an auditor. (Mandatory)</p> <p><i>If §6505.5</i></p> <p><i>a. Treasurer and auditor from same member</i></p> <p><i>b. Treasurer and auditor from same county (if under 6505.5 the auditor shall be from the same entity as the treasurer but does not have to be specifically named and can be the same person.)</i></p> <p><i>c. A Certified Public Accountant, who can serve both functions</i></p> <p><i>If §6505.6: Can be an officer or employee of the JPA for either or both positions. (Does not have to name any one particular person in the agreement. If the agreement refers to duties under 6505.6, this includes auditor/and treasurer, we count this as met.)</i></p>	√	Treasurer - Bylaws Section 5 – Officers of the Authority Auditor - Bylaws Section 10 – Accounts & Records
<p>4. §6511 requires that the agreement provide for the disposition, division or distribution of any property acquired as the result of the joint exercise of powers. (Mandatory)</p>	√	JPA Agreement Article XIV – Dissolution and Bylaws Section 15 – Termination & Distribution

CRITERIA	STATUS	DISCUSSION
5. §6512 or Sec. 6512.2 “requires that the agreement provide that any surplus money on hand after the completion of its purpose shall be returned in proportion to the contributions made.” Or may, in the alternative, in proportion to contributions made and claims or losses paid. (Mandatory)	√	JPA Agreement Article XIV – Dissolution and Bylaws Section 15 Termination & Distribution
C. The following are described in appropriate governing documents (agreement, bylaws, resolutions, master plan documents, memorandums of coverage, memorandums of understanding, adopted board policies or other similar documents):		DOCUMENTS IN WHICH ITEM CAN BE LOCATED
1. Eligibility criteria; (Mandatory)	√	Bylaws Section 13 – New Members & Underwriting policy
2. Procedure for electing officers; (Mandatory)	√	Bylaws Section 5 Officers of the Authority
3. Terms of office; (Mandatory)	√	Bylaws Section 5 Officers of the Authority
4. Record retention policy; (Mandatory)	√	P & P A-7 Record Retention Policy
5. Power and duties of Board; (Mandatory)	√	JPA Agreement Article X – Powers of the Board of Directors
6. Indemnification for liability; (Mandatory) <i>The governing documents address that anyone acting in their official capacity (board/committee) is indemnified by the JPA or (not) to eliminate gray area. Employees are already covered under Gov. Code.</i>	√	JPA Agreement Article XVII – Liability & Indemnification
7. Provisions for dissolution of pool; (Mandatory) <i>There is a process specified for the members to elect to dissolve the pool.</i>	√	Bylaws Section 15 – Termination & Dissolution
8. Provisions for financial audits; (Mandatory)	√	Bylaws Section 10 – Accounts and Records D. – Annual Audit
9. Provisions for actuarial studies; (Excellence)	√	Bylaws Section 12 – Development Implementation & Funding of Coverage Program P&P A-1 Plan Fund Adjustments P&P A-10 Annual Calendar of Reports, Audits & Filings.
10. Provisions for claims audits: (Excellence)	√	Bylaws Section 17 – Claims Admin D.
11. Provisions for assessments & distributions; (Mandatory)	√	Bylaws Section 12 – Development Implementation & Funding of Coverage Program P&P A-1 Plan Fund Adjustments & P&P A-12 Shared Risk Layer Plan Fund Adjustments

<p>12. Provisions for member withdrawal from a program or JPA as a whole. These provisions shall include:</p> <ul style="list-style-type: none"> • Notice requirements (<i>recommend board resolution for withdrawal from JPA; resolution to get in, resolution to get out</i>) • Financial obligations and entitlements, i.e. responsibilities for future assessments or rights for future dividends. (Mandatory) 	√	Bylaws Section 14 - Withdrawal
<p>13. Provisions for termination of JPA members (such as the right to cancel for non-payment of premiums, underwriting problems, or the failure to adequately control risks); (Mandatory)</p>	√	JPA Agreement Article XIII – Expulsion
<p>14. Provision for a meeting of the board at least annually; (Mandatory) (<i>The board will meet at least annually, not an annual meeting according to Roberts Rules of Order.</i>)</p>	√	JPA Agreement Article XIV – Board of Directors
CRITERIA	STATUS	DISCUSSION
<p>15. Provision for the resolution of coverage and claims disputes with its members; (Mandatory)</p>	√	Part of MOC's
<p>16. Provision for the resolution of nonclaim disputes (Excellence)</p>	U	Recommend the adoption of an Administrative Policy& Procedure to address.
<p>17. Provision for obligations of members. (Mandatory) <i>The governing documents identify obligations of members, e.g.</i></p> <ul style="list-style-type: none"> • <i>Payment of contributions</i> • <i>Representative for board</i> • <i>Provide requested data</i> 	√	JPA Agreement Article VIII – Responsibilities of the Member Entities
D. Governing Documents and Prior Accreditation Report:		
<p>1. The JPA is in substantial compliance with its governing documents. (Mandatory)</p>	√	Review of Meeting Agendas and outside reports.
<p>2. The JPA Governing Board has reviewed the prior Accreditation Report for findings and recommendations. (Mandatory)</p>	√	December 13, 2018 Board of Directors Agenda Packet

<p>E. The JPA has written contracts with firms or individuals that provide program administration services, insurance brokerage services, claims administration services, or have access to JPA funds. Such contracts shall include: (Mandatory)</p> <ol style="list-style-type: none"> 1. Scope of services of the contractor; 2. Indemnification and insurance requirements; <i>(A fidelity bond is required for any contractor that has access to JPA funds. If coverage doesn't cover forgery and alteration then it would not be sufficient coverage; or is employee dishonesty enough. Optional for consultant to add as a recommendation if they believe this is a concern.)</i> 3. Compensation; 4. Term of Agreement; 5. Contract cancellation provisions; 6. Ownership of records; 7. Duty to disclose conflicts of interest including but not limited to other sources of income; and <i>(Suggest consultant inquire if there is a process to provide for this disclosure but this is not a standard requirement and may just be a suggestion.)</i> 8. Language addressing how and by whom fines and penalties are to be paid (applies to workers' compensation third party claims administrators only). <p><i>(For investment advisor contract see V-H)</i></p>	√	Refer to Exhibit 4 Below
<p>F. The JPA has certificates of insurance on file evidencing coverage required in contracts under E., above. (Mandatory) <i>(Consider writing a suggestion for the pool to have a process to collect and review these if they do not have them on file and must collect them during the study.)</i></p>	√	Current Certificates Provided
CRITERIA	STATUS	DISCUSSION
<p>G. If the JPA offers employee benefit programs to member agencies, a written plan description must be provided to covered employees. (Mandatory)</p>	N/A	
<p>H. The JPA keeps minutes of all meetings of its governing body and standing committees. (Mandatory)</p> <ul style="list-style-type: none"> • <i>Minutes are maintained in conformance with the Brown Act as amended where a record of how each member has voted is maintained as required under G.C. Section 54953(c)(2)</i> 	√	Reviewed Agendas and Minutes

Exhibit 4

Contracts with Major Service Providers

Name of Contractor	Scope Of Services	Indemnification & Insurance <i>Fidelity bond if they write checks</i>	Compensation	Term	Cancellation	Ownership of Records	Disclosure of conflicts of interest and other sources of income	Fines & Penalties W/C only
Alliant Insurance Services, Inc.	JPA Administration	√	√	√	√	√	√	n/a
Alliant Insurance Services, Inc.	Insurance Brokerage Services	√	√	√	√	√	√	n/a
Sedgwick	W.C. Claims Administrator	√	√	√	√	√	√	√
Sedgwick	Liability Claims Administrator	√	√	√	√	√	√	n/a

II. GOVERNMENT RULES

Objective

To determine that the JPA complies with the various reporting requirements and other mandates imposed by the State of California and its regulatory agencies.

CRITERIA	STATUS	DISCUSSION
<p>A. The JPA has filed a notice of its joint exercise of powers agreement and any amendments or membership changes with the Secretary of State identifying (GC 6503.5): (Mandatory)</p> <ol style="list-style-type: none"> 1. The name of each member; 2. The effective date; 3. The purpose or power to be exercised; and 4. A description of the amendment, if any. <p><i>If the name of the JPA changes, counsel may be asked whether a new JPA agreement must be signed.</i></p> <p><i>Required if you add a new member or delete a member</i></p> <p><i>Notice must be filed within 30 days of amendment or member changes</i></p>	√	January 8, 2019
<p>B. The JPA has made the necessary Public Agency Roster filing with the Secretary of State and county clerks in the counties in which the JPA has offices. (G.C. 53051) (Mandatory)</p> <p><i>Filing required when board members or location changes.</i></p>	√	December 14, 2020
<p>C. The JPA has adopted a Conflict of Interest Code, formally reconsiders it prior to October 1st of all even numbered years, and oversees any required filings of the Statements of Economic Interest with the Fair Political Practices Commission or the designated filing agent. (G.C. 87306.5) (Mandatory)</p> <p><i>If the filing office is not perceived to be a governmental facility and accessible to the public, the JPA is required to send originals to the FPPC and retain copies. Review with the FPPC.</i></p> <p><i>If the Executive Director has provided waivers these waivers should be documented. If the JPA did not document such waivers, then this would be a suggestion the first time and a requirement in future accreditations.</i></p>	√	Passed in 2019 to be effective in 2020. Sent to State 6-29-20.
<p>D. If the JPA is subject to Education Code 17566(e) it procures triennial actuarial studies on its employee benefit programs. (Mandatory) <i>(Provision for community college districts Education Code Section 81602 actuarial study under ERISA)</i></p>	N/A	
<p>E. The JPA's governing body approves its annual budget. (G.C. 6508) (Mandatory)</p>	√	Board of Directors meeting 6-17-21
<p>F.1 The JPA has filed the "Special Districts Financial Transactions Report" with the State Controller/Division of Local Government Fiscal Affairs Special District Unit. (GC 53891) (Mandatory)</p>	√	Filed 1-28-21

CRITERIA	STATUS	DISCUSSION
F.2 The JPA has filed the annual compensation report with the State Controller's office. (Mandatory) GC 53892 (l)	√	Reviewed State Website
F.3 If the JPA has a website, the website must contain or link to the annual compensation report for the JPA. (Mandatory) GC 53908	√	Part of Links page on Website
G. The JPA has filed its Audited Financial Statement with <ul style="list-style-type: none"> • the State Controller and, • the county auditor of the county where the home office of the JPA is located within 12 months of the end of each fiscal year. (G.C. 6505 (c)) (Mandatory) 	√	Copy of emails provided by accountant.
H. JPA and/or members have valid certificate(s) of consent to self-insure Workers' Compensation (Labor Code Section 3700) and files any changes in claims administrators (8Cal Code Regs Sec.15402) and the necessary annual reports with the Dept. of Industrial Relations on or before October 1st of each year. (Labor Code 3702.2) (Mandatory) (<i>This does not apply to excess pools.</i>)	√	Reviewed certificates
I. Meetings and Meeting Notices		
1. The JPA properly posts meeting notices and, (Mandatory) <i>Board and standing committees. Check for ADA posting requirements. Note, the Attorney General has determined that valid posting means available to view 24/7 (consider posting on outside window). Agendas must be posted to the JPA website. Ensure notices are provided for teleconferencing as necessary including proper posting requirements.</i>	√	Reviewed Agenda Cover
2. Conducts its meetings in accordance with the Brown Act. (G.C. 54954.2, G.C. 54953.2 and 42 U.S.C. 12132) (Mandatory)	√	Reviewed Board minutes
J. JPA's that self-insure medical benefits annually file a copy of their audit with a declaration to the Department of Managed Health Care as required for exemption from Knox-Keene requirements. (Code of Civil Procedures 2015.5) (Mandatory)	N/A	

III. INSURANCE AND COVERAGES

Objective

To determine that the JPA properly identifies and handles its own exposures to loss, secures any insurance required by its governing documents and/or any other legal requirement, monitors the adequacy of coverages it provides to its members both coverage for the JPA itself and coverage provided to its members and maintains permanent policy files.

CRITERIA	STATUS	DISCUSSION
A. Insurance and Coverages of the JPA administrative coverage		
1. The JPA maintains an official bond as required by state law (G.C. 6505.1 and 6505.5). The JPA requires fidelity coverage for a person or persons that are entrusted with any property of the JPA. (Mandatory) <i>Pool needs coverage for treasurer, most employee dishonesty policies exclude the Treasurer, have insurance company issue an endorsement deleting this exclusion. Suggest that the JPA fix the amount of the bond as a specific amount as described in GC Section 6505.1</i>	√	ACIP through National Union \$3 million with a \$5,000 deductible
2. The JPA insures or self-insures for the following exposures as appropriate: (Mandatory) <i>Review to ensure the JPA is named as a covered party. If the JPA is not a covered party and is not buying coverage then ensure that the JPA is making a conscious decision to retain this risk.</i>		
a. Public Officials Errors & Omissions;	√	
b. Employee Fidelity; (insurance only, self-insurance not allowed) (G.C. 6505.1)	√	Through ACIP with National Union
c. Commercial General Liability;	U	MOC only covers Members. Does not state that NCCISF is covered.
d. Workers Compensation;	N/A	
e. Fiduciary Liability; <i>Required for self-funded health and welfare plans (May review public officials Errors and Omissions coverage, look at exclusions (if it only excludes ERISA then that doesn't exclude government entities) A standard commercial general liability policy doesn't extend to fiduciary coverage.)</i>	N/A	
f. Auto Liability; including hired and non-owned auto; and even if no autos are owned.	N/A	

g. Property.	N/A	
CRITERIA	STATUS	DISCUSSION
<p><i>B. For the risk retained by the pool the, JPA provides a coverage document that that includes or references the following:</i></p> <ul style="list-style-type: none"> <i>a. Declaration page (unique to each member and/ or year of coverage):</i> <i>b. Definitions</i> <i>c. Identify covered parties, persons, entities (may refer to endorsement within the coverage document which lists all covered parties)</i> <i>d. Retention/deductible and limits</i> <i>e. Dates of coverage</i> <i>f. Premium/contributions</i> <p><i>These can be met by reference to other agreements or laws; ie labor code. (Mandatory)</i></p> <p><i>NOTE: Recommend that the JPA not include excess limits on the declaration page else it might be interpreted as included in the JPA's form. In that case the JPA may have to assume the same coverage provisions in to the excess layer.</i></p>	√	<p>NCCSIF issues a Declarations and MOC that is an underlying type that incorporates the CJPRMA MOC with certain exceptions.</p>
<p><i>The notes below provide additional considerations but in themselves are not specific requirements:</i></p> <p><i>The JPA should in addition consider scope of coverage, obligation if any to defend and indemnify, report claims, expectation of member to report, settlement. When you are not covering?</i></p> <p><i>Declaration Page (unique to each member and/or year of coverage)</i></p> <ul style="list-style-type: none"> <i>• Identify covered parties, persons, entities</i> <i>• Retention/deductible and limits</i> <i>• Dates of coverage</i> <i>• Premium/contributions</i> <p><i>Definitions Key terms to define include:</i></p> <ul style="list-style-type: none"> <i>• Coverage trigger (i.e. "occurrence", "wrongful act", etc.)</i> <i>• Coverage parts (E&O, Personal Injury, etc.)</i> <p><i>Insuring Agreement</i></p> <ul style="list-style-type: none"> <i>• Reimburse vs. indemnify</i> <i>• BI/PD</i> <i>• E&O</i> <i>• EPLI</i> <i>• Stat WC benefits</i> <p><i>Exclusions</i></p> <ul style="list-style-type: none"> <i>• Such as Asbestos, contract, nuclear, punitive damages, terrorism, etc.</i> <p><i>Conditions</i></p> <ul style="list-style-type: none"> <i>• Claim reporting/notice</i> <i>• Appeals</i> <i>• Action against authority (dispute resolution)</i> <i>• Other coverage</i> <i>• Subrogation</i> <i>• Assignment</i> <i>• Cancellation/non-renewal</i> <i>• Severability</i> <i>• Defense and Settlement (may be condition or stand-alone)</i> <i>• Increased cost of construction; enforcement of ordinance and law.</i> <p><i>If the JPA follows form of the excess carrier or pool then is there a policy document that makes this explicit?</i></p>		

Is the document clear regarding the duty to defend within a deductible, member retention or pool sir?

Issue has been some JPA's do not have these items articulated then if there is a dispute the court will say... you don't say you don't do this so you must...

CRITERIA	STATUS	DISCUSSION
<p>C. For the risk excess of that retained by the JPA. The JPA evaluates its insurers, excess insurers, reinsurers and risk pools for coverage continuity, quality, stability, and financial solvency. (Mandatory)</p> <p><i>(Review of current and past insurers due to outstanding claims. See process for evaluating excess insurers and excess risk pools and reinsurers document)</i></p> <p><i>Suggest that insurance carriers current and past be reviewed; this review may include current ratings and any solvency issues.</i></p> <p><i>Suggest that any pooling arrangements entered into that the pool be reviewed annually to evaluate the financial condition and if the pool is accredited.</i></p>	√	<p>On an annual basis Alliant presents a State of the Market report evaluating the insurance industry as a whole. Individual coverage placements include information regarding the AM Best Ratings, Standard & Poor's ratings and admitted status of any Insurers proposing.</p> <p>PRISM Presented an annual report of their status to NCCISF. NCCSIF participates as a Board Member of CJPRMA and so is advised quarterly of their status.</p>
<p>D. For risks covered by the JPA, the JPA maintains sufficient evidence of coverage by way of excess or reinsurance as applicable:</p>	√	
<p>a. Workers Compensation</p>	√	PRISM
<p>b. Property</p>	√	Alliant Property Insurance Program
<p>c. Liability</p>	√	CJPRMA
<p>d. Fiduciary Liability</p>	N/A	
<p>e. Auto Liability (if separate)</p>		
<p>f. Health Benefits and related</p>	N/A	
<p>Fiduciary Liability <i>Required for self-funded health and welfare plans</i></p> <p><i>(May review public officials Errors and Omissions coverage, look at exclusions (if it only excludes ERISA then that doesn't exclude government entities) A standard commercial general liability policy doesn't extend to fiduciary coverage.)</i></p>	N/A	
<p>E. The JPA keeps all memoranda of coverages and insurance policies permanently on file. (Mandatory)</p>	√	Record Retention Policy P&P A-7 Record Retention
<p>F. The JPA maintains and distributes coverage agreements and insurance policies as appropriate. (Mandatory)</p>	√	Electronically distributed and current and prior 7 years historical are available at website members section.

IV. ACCOUNTING & FINANCE

Objective

To determine that the JPA complies with all applicable accounting standards and has adopted an investment policy.

CRITERIA	STATUS	DISCUSSION
<p>A. The JPA materially adheres to all applicable GAAP, GASB, and other accounting standards. (Mandatory)</p> <p><i>Noncompliance examples:</i></p> <ul style="list-style-type: none"> • <i>Not recording IBNR</i> • <i>Unrecorded ULAE (material)</i> • <i>Inadequate disclosures (Required Supplementary Information (RSI) #1, by line of coverage and RSI #2) loss development by line of coverage and disclosure of ceded insurance.</i> • <i>Inappropriate application of GAAP, (such as recording equity in another pool) (cannot be cured by disclosing the policy and limitations)</i> • <i>Liabilities not fairly stated (materially overstated;</i> • <i>Don't record above expected, any additional should be recorded as a designation of retained earnings).</i> • <i>GASB 31, market value of investments</i> • <i>GASB 40 Custodial Credit Risk Disclosures</i> • <i>GASB 68 Pension Liabilities</i> • <i>GASB 75 Other Post-Employment Benefits</i> • <i>Asset Impairments</i> • <i>Related Party Transactions</i> • <i>Extraordinary Items</i> • <i>Prior Period Adjustments</i> • <i>Contingent Liabilities</i> • <i>Recording reinsurance recoveries when received instead of netting out of claims expense when paid and setting up as a receivable.</i> • <i>The MD&A is sufficient</i> <p><i>(Consultant will review above irrespective of auditor's opinion)</i></p>	√	<p><i>Reviewed</i></p> <p><i>June 30, 2020 Financial Audit from Crowe LLP and NCCISF Quarterly Treasurer's Report of 6/30/20</i></p>
<p>B. The JPA issues to its members periodic financial reports at least annually or more frequently if required by its governing documents. (Mandatory)</p>	√	<p>Treasurers Report presented at Board of Directors meetings.</p>
<p>C. Financial Audits</p>		
<p>1. The JPA has undergone annual independent financial audits conducted by a CPA in accordance with generally accepted auditing standards, a report of which has been made available to all members as required by its governing documents. (Mandatory)</p>	√	<p>Presented at the NCCSIF Board of Directors meeting of 11/12/20 and included in Agenda packet.</p>

CRITERIA	STATUS	DISCUSSION
2. If the JPA has received an opinion other than an unmodified opinion on the audit of its financial statements, the JPA governing board has satisfactorily addressed any such qualifications of opinion, audit exceptions or negative statements. (Mandatory)	√	No deficiencies were noted.
3. The independent auditor shall include a report on internal controls. (Mandatory) <i>(Issue a report on internal control and compliance for governmental auditing standards or an internal control report under Statement on Auditing Standards 115 to meet this.)</i>	√	
4. If a management letter or report on internal controls has been issued, the JPA governing board has addressed any recommendations. (Mandatory)	√	No recommendations
D. Unpaid Claim Liabilities		
1. The JPA has assets sufficient to pay all unpaid claims liabilities and maintains a reasonable contingency margin. The determination of whether there is a reasonable margin for contingencies will include consideration of investment income, excess of loss insurance, aggregate stop loss insurance, accessibility, size of program, volatility of risk, tolerance of membership, disclosure to board and any other relevant factors. (Excellence) <i>(If there is a deficit and the board has made an assessment, the receivable is recorded to offset the deficit.)</i>	√	Assets at June 30 show a net position of \$24.5 million. WC Program is above the 90% Confidence level. The GL program is above the 99.5% Confidence level. JPA discussed how this will change upon moving to higher SIR in 2021.
2. If the JPA does not currently have sufficient assets to pay unpaid claims liabilities, it has a reasonable financial plan in effect that will generate sufficient revenues to pay all unpaid claims liabilities and to establish a contingency margin. (Mandatory)	N/A	
For both D (1) and D (2) above, unpaid claims include: (Mandatory) a. Case reserves for reported claims; b. Incurred but unreported claims; c. Expected loss development; and, d. Allocated & unallocated loss adjusting expenses.	√	Note 3 to Financial Statement
3. JPAs with a self-funded medical benefit plans must fund at a level sufficient to cover expected claims, including the run-out, plus a reasonable contingency for adverse experience. Absent any acceptable evidence to the contrary, the contingency for adverse experience shall be set at an amount equal to or greater than the expected run-out of claims. (Mandatory)	N/A	
4. JPA's with self-funded benefit plans other than medical must fund such programs at a level sufficient to cover expected claims and projected run-out, plus a reasonable contingency for adverse experience. (Mandatory)	N/A	

CRITERIA	STATUS	DISCUSSION
E. The JPA's current contribution levels for each self-funded program is in concert with Section D, above. (Mandatory)	√	Current contributions are at the 80% confidence level
F. The JPA has adopted a target equity policy and considers it when evaluating funding and dividends. (Mandatory) <i>(For sample targets see target equity worksheet)</i>	√	Target Equity policy reviewed as part of Long Range Planning in October 2020
G. Management provides those with governance a five-year summary of: a. The rate setting confidence level by policy year and program (Excellence) b. The equity targets by program and policy year (Excellence) <i>Recommend you show the targets to your equity and demonstrate strengthening or erosion. Show board progression overtime.</i>	√	A spreadsheet similar to that developed by CAJPA is presented annually to NCCSIF as a review of their Target Equity Ratios. 6 years provided.
H. The JPA rate funding at the 80% confidence level or describes why this level is not needed; due to: (Excellence) a. Nature of the program and retentions (explain) b. Met or exceed target equity (explain) c. Has a retrospective assessment process in place (explain) <i>Actuary Guidance Funding:</i> <u>Primary Programs</u> <i>70% = Marginally Acceptable</i> <i>75%-85% = Recommended</i> <i>90% = Conservative</i> <u>Excess Programs</u> <i>75% = Marginally Acceptable</i> <i>80%-90% = Recommended</i> <i>95% = Conservative</i> <i>In cases where the loss estimates are less than the SIR (e.g. expected is \$500K, SIR is \$1M), I typically recommend setting aside a multiple of the SIR or layer exposure (e.g. 5 times) since the CL estimates are not sufficient for surplus protection.</i>	√	Funding is at the 80% Confidence level.
I. Any JPA with non-risk sharing program(s) must clearly indicate in the governing documents the financial and operational structure of such program(s). (Mandatory) <i>To be considered as a W.C. non-risk sharing program, it must not be operating under a master workers' compensation certificate filed with the State Dept. of Self-Insurance Plans.</i>	√	GL & WC Layers have a non-risk sharing Banking plan. Policies and Procedures guide the funding, assets, and refund formulas for those programs.
In lieu of funding standards contained in Section E above, a non-risk sharing program must:		
1. Calculate and communicate the individual member net asset balances and liabilities to the members annually.	√	Banking Plan member assets and liabilities are provided to Members as part of the quarterly financial report.

2. Be sufficiently assessable to ensure that program's cash flow needs are met.	√	P&P A-1 Banking Layer Plan Fund Adjustments
3. Demonstrate that it has adequate cash on hand to meet future claims costs.	√	Signed Treasurer's Report states that there are adequate assets to meet expected cash flow for the next six months.
J. The JPA maintains a suitable management information system that includes premium computation methods and/or allocation formulas. (Mandatory).	√	BOD Agenda for June includes the formulas and calculations for the annual cost allocations to the members.

V. INVESTMENT OF FUNDS

Objective

To assure that policies and procedures are in effect to protect and preserve the JPA's financial assets.

CRITERIA	STATUS	DISCUSSION
A. The JPA has a written investment policy that contains: (Mandatory) <i>Required for all, even if they only have money in LAIF and or County Treasury.</i>		Investment policy last reviewed November 20, 2020
1. A statement of objectives as required by G.C. § 53646	√	
2. Description of permitted investments, which must be in conformity with California G.C. §53601 and reasonable under "prudent investment rule."	√	
3. The written investment policy is reviewed annually by governing body or an investment committee pursuant to California G.C. § 53646(a).	√	11-20-20
4. The JPA provides evidence that the governing body or an investment committee periodically considers diversification of risk as to type of investment and individual institution. (Mandatory)	√	Investment policy notes the Finance Committee is accorded this responsibility and operates within the guidelines established in the Administrative Policy & Procedure A-13 Review & Control of Investment Activities.
B. The JPA invests its funds in conformity with GC §53601. (G.C. 6509.5) (Mandatory)	√	Investment policy permitted investments.
C. The JPA has in place internal controls that include: (Mandatory) <i>Government pooled funds excepted.</i>		
1. Separation of functions (buying and selling of securities is separate from accounting and reporting of transactions) if the size of the staff can accommodate this;	√	Chandler puts in the orders, BNY executes and NCCSIF does the accounting.
2. Separate verification of all transactions; and	√	Monthly report sent to Treasurer and to accountant.
3. Written documentation of procedures.	√	Reviewed copy of written procedures provided by accountant.
D. If the Treasurer has the authority to reinvest, sell and exchange securities:		
1. The JPA makes such delegation of authority annually. (G.C. §53607). (Mandatory)	√	Annually by Resolutions with the Board of Directors
2. The Treasurer renders a monthly report of investment transactions to the governing board. (G.C. 53607). (Mandatory)	√	Monthly Investment transactions for the prior quarter are presented to the Board of Directors meeting.

CRITERIA	STATUS	DISCUSSION
<p>THE FOLLOWING REQUIREMENTS (E, F, G, & H) ONLY APPLY TO JPAs THAT MANAGE THEIR OWN INVESTMENTS, WITH OR WITHOUT THE USE OF INVESTMENT CONSULTANTS.</p> <p><i>Does not apply to JPA funds that are deposited with county or state investment pools.</i></p>		
<p>E. The JPA provides evidence that the Treasurer or Chief Financial Officer has submitted a quarterly report in a timely manner to the governing board containing the investment information required by California G.C. §53646 (b) (1), a description of compliance with the statement of investment policy G.C. §53646 (b) (2), and a statement of ability to meet expenditure requirements over the next six months G.C. §53646 (b) (3). (Mandatory) Quarterly report is suggested not required under government code revisions but still required under these standards. The <i>State revised so they don't have to include this in the mandated cost reimbursements.</i></p> <p><i>(Should be signed by Treasurer or CEO. (Note; under 53646 it does not state that you must provide the transaction detail as described under 53607 for a treasurer that has investment authority)</i></p>	√	Reviewed quarterly Treasurer and Investment reports within BOD Agendas.
<p>F. The quarterly investment report filed with the governing body shall also contain:</p>		
<p>1. Type of investments; (Excellence)</p>	√	
<p>2. Issuing institution; (Excellence)</p>	U	
<p>3. Dates of purchase and maturity; (Excellence)</p>	U	
<p>4. Par and dollar amount invested on all securities; (Excellence)</p>	U	
<p>5. Investments and monies held by the JPA; (Excellence)</p>	√	
<p>6. Current market value, including source; (Excellence)</p>	U	
<p>7. Coupon rate; (Excellence)</p>	U	
<p>8. Effective yield rate; (<i>yield to maturity</i>) (Excellence)</p>	U	
<p>9. Portfolio total rate of return; (Excellence)</p>	√	
<p>10. Cash and security transactions; (Excellence)</p>	√	
<p>11. Percentage of portfolio by issuer or security type. (Excellence)</p>	√	
<p>G. JPAs that own investment securities shall have an independent custodian who shall not be from the same department of the financial institution or broker/dealer from whom the JPA buys or sells the security, or the investment advisor. (Mandatory)</p>		
<p>1. There shall be a written contract between the JPA and the independent custodian that includes: (Mandatory)</p> <p>a. Scope of services</p> <p>b. Compensation</p> <p>c. Termination</p>	√	Dated 2008

CRITERIA	STATUS	DISCUSSION
2. Monthly reports shall be sent directly from custodian to a specific person at the JPA. (Excellence)	√	Treasurer and Accountant
3. Custodial statements shall be reconciled with an in-house or investment advisor's report. (Mandatory) <i>Should be independent of the custodian and investment advisor. Should be documented in the investment accounting procedures. Recommend quarterly.</i>	√	This is done by the accountant and is reconciled.
4. The third-party custodian shall maintain adequate fidelity coverage. (Excellence)	√	Maintains coverage to \$150 million through various insurers.
H. For JPAs that engage in services of a professional investment advisor, the following safeguards are in place: <i>For the purpose of this Section I, an investment advisor is a person or firm that provides advice as to the value of securities or property or the advisability of purchasing or selling such securities or property. The advisor may have discretionary authority or control to purchase or sell. An investment advisor renders advice to the JPA on a regular basis with the understanding that his or her advice will be an integral factor in the investment decision-making process relative to the particular needs of the JPA. Purely clerical or ministerial duties such as record-keeping, reporting, processing, or disseminating information generally will not be classified as investment advisory activities, absent authority, discretion, or control.</i>		
1. There is a written contract between the advisor and the JPA that includes; (Mandatory) a. Scope of services√ b. Compensation - √ c. Duty to disclose conflicts of interest - d. Termination √ e. Disclosure to JPA of any investigation by a regulatory body for investment-related regulatory violations. -	U	Chandler Asset Management dated 2006 Amended 2007. Agreement does not address Duty to Disclose conflicts of Interest or disclosure to JPA of any investigation by a regulatory body for investment related regulatory violations.
2. The JPA has a process to ensure the investment advisor has disclosed any conflict of interests (Mandatory) <i>(This may be satisfied by a provision in the contract as addressed in (1) above or FPPC form 700, or review of Form ADV Parts 1 and 2; this should be done annually.) We are concerned that this does not satisfy the objectives of "disclosure" form 700 and ADV, recommend an annual statement of conflicts; list conflicts.</i>	√	Required in Conflict of Interest Statement.
3. All securities are purchased in the name of the JPA. (Mandatory) Deposits in LAIF or a treasury are not "securities"	√	Required by P&P A-13 REVIEW & CONTROL OF INVESTMENT ACTIVITIES.

CRITERIA	STATUS	DISCUSSION
4. The advisor sends monthly reports to the JPA containing information described in Section D above. (Mandatory)	√	Prior monthly reported included in quarterly BOD Agendas.
5. The advisor reports at least quarterly an evaluation including total rate of return and a comparison of the pool's total rate of return to reasonable benchmarks (i.e., U.S. Treasury securities, an index comprised of Treasuries, or LAIF). (Excellence)	√	2 Benchmarks are noted for comparison for both short term and long-term accounts.
6. The investment advisor carries Investment Advisor Professional Liability Insurance with a per <u>claim</u> /aggregate limit of at least \$1,000,000. (Mandatory)	√	Professional Liability to \$10 million and Crime to \$10 million
I. JPA's that place their investments in or through County or State investment pools, or in FDIC insured contracts will issue quarterly reports to the governing body, chief financial officer, and auditor in accordance with G.C. §53646 (e). (Mandatory)	√	A portion of funds are maintained in LAIF with quarterly report included in the BOD Agenda.

VI. FUNDING AND ACTUARIAL STANDARDS

Objective

To determine that the JPA has completed actuarial studies or independent evaluations on each of its self-funded programs. There may be instances in which the provisions of this section may be waived because such studies may not be considered necessary (such as for property or vehicle physical damage programs).

Programs: Property/Liability/Workers Compensation

CRITERIA	STATUS	DISCUSSION
<p>A. The JPA has had property or casualty (including W.C.) actuarial study(ies). Such study was conducted by a Member of the American Academy of Actuaries and addressed all of the relevant items in Sections IV. E and IV. F. Such study(ies) shall be conducted within the last three years (Mandatory) or annually. (Excellence). <i>(The actuary should be conducted for major programs, if a pool is in run-out it still should have an actuary study, unless as determined by the committee the risk and variability has sufficiently diminished. Such considerations would be; line of coverage, the risk layer retained, whether the pool is an excess layer pool, the variability inherent in the claims and how the claims are developing.)</i></p>	√	<p>Wc Liab Annually by Bickmore Actuarial Mike Harrington FCAS, MAAA and James Kim ACAS, MAAA April 2021</p>
<p>B. The actuary provides claim funded factors or measures for the:</p> <ul style="list-style-type: none"> a. Expected level (Mandatory) b. 70% confidence level (Mandatory) c. 80% confidence level (Mandatory) d. 90% confidence level (Mandatory) e. At least one of the factors below or similar: 98% confidence level (1:50) (Excellence) 99% confidence level (1:100) (Excellence) 99.5% confidence level (1:200) (Excellence) <i>This information would be valuable for long-term risk financing and meeting forever pool benchmarks and goals.</i> 	√	<p>Factors are provided for Expected, 70%, 75%,80%,85%, 90% meets mandatory requirements.</p>
<p>C. If loss reserves requirements were computed on a discounted (present value) basis, the payout pattern and projected rate of return were reasonable. (Mandatory) <i>Is the discount rate reasonable given; current cash and investment balances, accounts receivable or deficit balances, or the character of the assets such as buildings?</i></p>	√	<p>1.5 % discount Average investment maturity is 2.85 years. 3-year earnings are 3.66%</p>
<p>D. If the JPA has a self-funded medical benefit plans, it must conduct an independent rate study and fund level evaluation, including consideration of a reasonable contingency margin for adverse experience. Such study shall be conducted within the last 36 months. (Mandatory).</p>	N/A	

<p>E. If JPA has other miscellaneous self-funded programs (such as dental, vision, long-term disability or life), it must conduct independent rate studies and fund level evaluations within the last 36 months by an actuary (Mandatory) <i>note this is a requirement for education JPA's under AB 1200 Chapter 1213.</i></p>	<p>N/A</p>	
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VII. RISK CONTROL

Objective

To determine that the JPA actively promotes risk control principles and practices to its members and that necessary budgetary appropriations for such services are made. An excess JPA may meet this requirement by requiring its member agencies to be responsible for having their own risk control program.

CRITERIA	STATUS	DISCUSSION
A. JPAs are active in promoting risk control principles among their member agencies. This shall include the following: (Compliance with two or more is required) <i>Not applicable for benefit programs.</i> (Mandatory)		
1. Promoting a risk transfer policy that addresses additional insured's, minimum insurance limits and proof of suitable insurance coverage.	√	Use IRIC Manual. Admin staff provides consultation with Members.
2. Establishing risk control standards for the significant exposures of its member agencies. <i>For liability and property.</i>	√	Established Risk Management Policies & Procedures for significant risks.
3. Prioritizing the use of its risk control resources, based on such factors as; (a) loss ratios, (b) frequency, and (c) severity rates.	√	Provided by Sedgwick in coordination with the Risk Management committee
4. Offering risk control assistance to its member agencies, including (a) conducting or facilitating risk control inspections, (b) investigating large losses, (c) conducting risk control training for its member agencies, and/or (d) providing wellness and/or employee assistance program.	√	JPA has two risk management committees that actively oversee safety services provided by Sedgwick, Target Solutions, PRISM, Occu-Med, APIP, Lexipol, Wellness, and DKF Solutions Group.
5. Providing or facilitating the procurement of appraisal services, in order to maintain accurate records of its members' property components and values.	√	5 years in accordance with property program requirements.
B. The JPA's budget provides for the above. (Mandatory)	√	Safety services represent 34% of Admin and 1.7% of overall budget.
C. The JPA maintains a suitable management information system that includes: (Mandatory)		
1. Relevant information about type and quantity of exposures being assumed.	√	Excel and annual surveys
2. Relevant information about the type, number and cause of accidents resulting in claims against its member agencies.	√	York provides claims reviews by cause & type for both frequency and severity

VIII. CLAIMS MANAGEMENT

Objective

Measure nature, scope, and quality of the claim management services provided by JPA and its contractors.

Program: Liability

CRITERIA	STATUS	DISCUSSION
A. The JPA has established a suitable claim's management system. Excess JPA's must have a process to monitor primary claims handled by, or for, its member agencies. (Mandatory)	√	York Claims Management System
B. The JPA has established a litigation management program. (Mandatory) <i>Evidence of this may include</i> <ul style="list-style-type: none"> • Budget • Written plan for litigation on each litigated case • Guidelines for oversight of litigation • Contracts with attorneys <i>Although the above may not be applicable for excess pools; does the excess pool</i> <ul style="list-style-type: none"> • have oversight only over primary layer litigation? • assign associate defense counsel? • ensure the primary pool or covered party has a litigation program? 	√	Liability P&P L-5
C. The JPA has conducted a claims audit on each significant self-funded program within the last 2 years. Significant self-funded programs shall include W.C., liability, and medical malpractice. (Excellence) <i>(A periodic Profile Audit Review (PAR) audit may be acceptable replacement on a self-administered program (in-house administration) however; this audit does not have the same scope in review of reserves).</i> The audit should be conducted by a qualified claims auditor, independent of the JPA, the claims administrator and the insurers, and should determine whether or not:	√	January 2020 by RMS Reviewed 60 open and 20 closed files
1. Claims are handled in a timely and organized manner;	√	
2. The claims administrator adequately communicates with the JPA, its members, and the claimants;	√	Contact was appropriately completed and documented.
3. Case reserving practices are reasonable;	√	Set at a realistic level
4. Loss experience reports accurately reflect the case reserves and the payments. As an alternative, this determination may be made during the financial audits required in Section IV. C. of these Accreditation Standards.	√	Auditor noted that claims were reserved appropriately but also recommendation for supervisor to review set expense reserves.

CRITERIA	STATUS	DISCUSSION
5. The JPA is receiving quality claims services. General evidence of this may be indicated from the following:		
a. Staffing levels are adequate in relation to caseloads;	√	
b. Adjusters identify claims with subrogation potential;	√	Aggressive and highly successful on risk transfer opportunities.
c. Excess insurers are notified of claims with excess potential;	√	Timely with good documentation.
d. Litigated claims are adequately managed;	√	Well managed
e. Coverage is verified; and	√	
f. Adequate investigations are performed.	√	Proactive claims investigation practices
D. The JPA has addressed all major recommendations and significant findings included in the audit report. <i>Consideration of a future standard: (An excess pool has a process of reviewing primary layer claim audit results and follow-up with members) (Mandatory)</i>	√	Response letter 2/25/20 from Sedgwick addressed recommendation.
E. The JPA maintains a management information system that includes relevant information about the type, number and cost of claims being reported and adjusted. (Mandatory)	√	York
F. If the JPA provides employee benefit plans for its members, it must have an appeals process for handling claims and/or coverage related disputes. (Mandatory)	n/a	
G. The JPA has a written policy addressing settlement authority (Mandatory)	√	Admin P&P A-6a – Claims Handling and Settlement Authority

VIII. CLAIMS MANAGEMENT

Objective

Measure nature, scope, and quality of the claim management services provided by JPA and its contractors.

Program: Workers Compensation

CRITERIA	STATUS	DISCUSSION
A. The JPA has established a suitable claim's management system. Excess JPA's must have a process to monitor primary claims handled by, or for, its member agencies. (Mandatory)	√	York Claims Mgmt. System
B. The JPA has established a litigation management system. (Mandatory)	√	P&P WC-2 Claims Handling Guidelines includes Litigation Management
C. The JPA has conducted a claims audit on each significant self-funded program within the last 2 years. Significant self-funded programs shall include W.C., liability, and medical malpractice. (Excellence) <i>(A periodic Profile Audit Review (PAR) audit may be acceptable replacement on a self-administered program (in-house administration) however; this audit does not have the same scope in review of reserves).</i> The audit should be conducted by a qualified claims auditor, independent of the JPA, the claims administrator and the insurers, and should determine whether or not:		WC Claims Audit November of 2020 North Bay Associates Audit used PRISM audit standards Reviewed 103 files Rated as Meets Expectations
1. Claims are handled in a timely and organized manner;	√	
2. The claims administrator adequately communicates with the JPA, its members, and the claimants;	√	Communication with Members is strong, suggestion to improve contact with long term claim employees
3. Case reserving practices are reasonable;	√	
4. Loss experience reports accurately reflect the case reserves and the payments. As an alternative, this determination may be made during the financial audits required in Section IV. C. of these Accreditation Standards.	√	
5. The JPA is receiving quality claims services. General evidence of this may be indicated from the following:		
a. Staffing levels are adequate in relation to caseloads;	√	100%
b. Adjusters identify claims with subrogation potential;	√	100%
c. Excess insurers are notified of claims with excess potential;	√	
d. Litigated claims are adequately managed;	√	
e. Coverage is verified; and	√	
f. Adequate investigations are performed.	√	

CRITERIA	STATUS	DISCUSSION
D. The JPA has addressed all major recommendations and significant findings included in the audit report. <i>Consideration of a future standard: (An excess pool has a process of reviewing primary layer claim audit results and follow-up with members (Mandatory)</i>	√	Sedgwick thoroughly reviewed all recommendations and proposed actions.
E. The JPA maintains a management information system that includes relevant information about the type, number and cost of claims being reported and adjusted. (Mandatory)	√	
F. If the JPA provides employee benefit plans for its members, it must have an appeals process for handling claims and/or coverage related disputes. (Mandatory)	n/a	
G. The JPA has a written policy addressing settlement authority (Mandatory)	√	Admin P&P A-6b WC Shared Risk Layer Claims Settlement Authority

IX. Underwriting Objective

To determine that the JPA has a clear process for developing and monitoring its underwriting policies and processes

CRITERIA	STATUS	DISCUSSION
I. Underwriting Objectives <i>This applies to rating individual members and overall program management</i>		
1. The JPA has established a written underwriting policy. This policy should include the following (mandatory): <i>This should be a written policy approved by the board</i>	√	Revised November 2020. Previous October 2018.
a. A definition of the underwriting function / mission	√	
b. Address suitability or fit of member	√	
c. As applicable considers i. Claims ii. Exposures iii. Actuarial results	√	
d. Defines relevant period or value of data. <i>(last 5 years; or capped at \$150,000)</i>	√	<i>Five years</i>
2. There is an objective contribution allocation formula (mandatory) (Addresses both new and existing members)	√	Separate P&P for Liab and WC for the Banking Layer and the Shared Risk Layer
a. It identifies the components in writing as part of the policy	√	<i>Part of Und Policy and also the rating P&P</i>
b. The policy identifies guidelines for credits or debits, if any	√	None
3. There is an approval process for new members by board or who they delegate this approval. (mandatory)	√	21/3 Board approval per Bylaws
4. The underwriting policy is formally reviewed periodically or at least once every three years. (Mandatory) <i>(a fresh look at the formulas)</i> This review should consider:	√	<i>At least every 3 years</i>
a. Is the process adequately measuring the risks? (Mandatory)	√	
b. Is the process adequately allocating costs? (Mandatory)	√	
5. Underwriting considers the target net assets (Excellence) May include a dividend & assessment formula	√	Considers the Target Funding Policy

X. OPERATIONS AND ADMINISTRATIVE MANAGEMENT

Objective

To determine that the JPA (A) has a process for developing and implementing a strategic plan setting forth its goals and objectives for the future, (B) regularly and effectively communicates with its members (C) actively involves its governing board members and staff in education and training programs offered by relevant professional associations and (D) maintains procedures and policies relating to information systems.

CRITERIA	STATUS	DISCUSSION
A. The JPA conducts an effective strategic planning process to guide its future efforts. This should include an analysis of the environmental trends and the organizational strengths, weaknesses, opportunities, and threats. Such a process may also include the following: (Excellence)	√	LRP Agenda & Minutes from 10/29/20 reviewed
1. A survey of member expectations and related perceptions; (either formally or informally)	√	
2. A mission statement with supporting goals, objectives, and tasks.		
3. Consideration of the target equity policy.	√	
B. The JPA regularly communicates with its member entities. Such communication may include (Mandatory) <i>One or more or related communication efforts with members</i>		
1. Annual reports, newsletters, or similar media;	√	Annual report
2. Notice of major policy issues;	√	Section of BOD to address current issues
3. Periodic workshops, seminars, or similar educational activities;	√	
4. Surveys of its member agencies, its service providers, and staff.	√	
5. JPA website for communication with members	√	
C. The JPA governing board and staff are actively involved in education and training programs. Such involvement may be indicated by the following: (Excellence)		
1. Participation in one or more of the following organizations:		
a. CAJPA (California Association of Joint Powers Authorities)	√	
b. PARMA (Public Agency Risk Managers Association)	√	
c. PRIMA (Public Risk Management Association)		
d. CPCU Society (Chartered Property and Casualty Underwriters)		

e. RIMS (Risk and Insurance Management Society)		
CRITERIA	STATUS	DISCUSSION
f. CASBO (California Association of School Business Officials)		
g. COSIPA (Council of Self-Insured Public Agencies)		
h. CSIA (California Self-Insurers Association)		
i. PASMA (Public Agency Safety Management Association)		
j. AGRiP (Association of Governmental Risk Insurance Pools)		
k. IEA (Insurance Educational Association)		
l. ASSE (American Society of Safety Engineers)		
m. SCIC (Society of Certified Insurance Counselors)		
2. Top management has attended at least two professional conferences or seminars in the preceding 12 months.		
3. The governing body members participate in training such as; governance training, pool management or risk management training.	√	Annual Member orientation and many risk management training opportunities
4. There is formal training of all key personnel. <i>(As needed)</i>	√	Staff is licensed and has continuing training. Staff attends CAJPA and PARMA conferences.
5. The JPA's budget provides for the above participation and training.	√	Board Member and Alternate participation in CAJPA and PARMA encouraged and subsidized.
D. The JPA has developed and implemented processes and procedures relating to protection of electronic data, including:		
1. A suitable security and back-up system for all stored data. (Mandatory)	√	P&P A-20 Protection of Electronic Data (all date is now electronically stored.) Alliant backup and recovery policy.
2. A written policy with respect to:		
a. Disaster recovery (Mandatory)	√	
c. Data backup and recovery (Mandatory)	√	Admin data is backed up daily.
b. Physical and electronic data security (Mandatory)	√	
c. Electronic data retention (Mandatory)	√	
d. Protection of electronic data as required by Health Insurance Portability and Accountability Act of 1996 (HIPAA), as applicable. (Mandatory)	N/A	

XI. ENTERPRISE RISK MANAGEMENT

OBJECTIVE

Demonstrative for the first cycle to make this part of the conversation management has with the board; the goal would be to make this demonstrative for a three- year cycle beginning January 1, 2021 then after this section will be for the excellence standard.

To determine that the JPA has an ongoing process to identify major overall risk areas for the JPA and a plan reduce these risks to a relatively low level.

The JPA leadership has identified the relevant; policies, procedures, people, systems, training and monitoring to address first level risks in each of these three areas. A plan should be developed to

- e. Identify the major risks
- f. Develop a plan to reduce the risk to a “relatively low level.”
- g. Implement the plan
- h. Monitor and develop plans to address next level risks.

(note must have a plan in process. It doesn't have to be fully implemented) The plan must be in writing and approved by the proper level of governance (Excellence).

The primary headings identified that must be addressed:

CRITERIA	STATUS	DISCUSSION
I. Member Understanding and Value - Meeting member needs through various cycles.		
a. Identify the major risks (demonstrative/excellence)	√	Part of Long-Range Planning
b. Develop a plan to reduce the risk to a “relatively low level.” (demonstrative/excellence)	S	
c. Implement the plan (demonstrative/excellence)	S	
d. Monitor and develop plans to address next level risks (demonstrative/excellence)	S	
II. Funding, Capitalization and Risk Financing Structure - Board not adequately funding and capitalizing a program.		
a. Identify the major risks (demonstrative/excellence)	√	Long range planning included a session to discuss the Liability target equity ratios and how they will be met when the Liability SIR increases to \$750/k

b. Develop a plan to reduce the risk to a “relatively low level.” (demonstrative/excellence)	√	Continuation of above was consideration of options
c. Implement the plan (demonstrative/excellence)	S	
d. Monitor and develop plans to address next level risks. (demonstrative/excellence)	S	
III. Operations and Operational Interruption.		
a. Identify the major risks (demonstrative/excellence)	S	
b. Develop a plan to reduce the risk to a “relatively low level.” (demonstrative/excellence)	S	
c. Implement the plan (demonstrative/excellence)	S	
d. Monitor and develop plans to address next level risks. (demonstrative/excellence)	S	
<i>The plan should be designed to reduce to a relatively low risk that events in these areas would significantly put the pool at risk.</i>		

**AMENDMENT NO. 2 TO INVESTMENT MANAGEMENT AGREEMENT
BETWEEN NORTHERN CALIFORNIA CITIES SELF-INSURANCE FUND
AND CHANDLER ASSET MANAGEMENT, INC.**

THIS AMENDMENT NO. 2 to the Investment Management Agreement is made and entered into by Northern California Cities Self-Insurance Fund (“**Client**”), and **Chandler Asset Management, Inc. (“Chandler”)**.

WHEREAS, an Agreement for investment management services between Client and Chandler was entered into commencing May 30, 2007; and

WHEREAS, the parties agreed to amend the fee schedule in Section 2 of the Agreement in Amendment No. 1 commencing April 4, 2016; and

WHEREAS, the parties wish to modify the terms of the original stated Agreement as set forth herein;

NOW, THEREFORE, in consideration of the mutual promises herein, the parties hereby agree that the following constitutes additional terms and conditions of the stated Agreement:

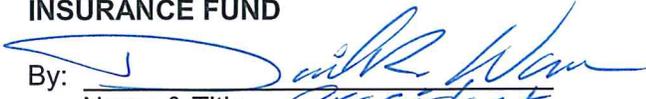
1. Notice of Proceedings. Chandler must promptly notify Client in writing of any investigation commenced by any regulatory agency and involving Chandler or any of its key personnel that is not conducted in the ordinary course of Chandler’s business.

2. Conflicts of Interest. Chandler shall conduct its business so as to fulfill all legal and ethical requirements and standards of the industry and the State of California, and shall place the best interests of Client ahead of any other concerns in the provision of services under this Agreement. Chandler warrants and represents that neither it, nor any of its officers, principals, or employees, has (or will acquire, directly or indirectly) any interest that will conflict in any manner or degree with the performance of services under this Agreement. Chandler shall make every good faith attempt to avoid even the appearance of a conflict of interest, and will promptly notify Client of any real or potential conflict of interest.

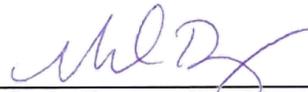
This addition shall be made valid as if it was included in the original stated Agreement which is attached and made a part of this document. No other terms or conditions of the above mentioned Agreement or Amendment No. 1 shall be negated or changed as a result of this Amendment.

IN WITNESS WHEREOF, the parties hereto have executed this Amendment No. 2 to Agreement as provided below:

Date 09/17/21

NORTHERN CALIFORNIA CITIES SELF-INSURANCE FUND
By: 
Name & Title President

Date 09/17/2021

CHANDLER ASSET MANAGEMENT, INC.
By: 
Nicole Dragoo, President



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Long Range Planning Meeting
October 27, 2021

Agenda Item G.

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



SUMMARY OF SEPTEMBER 16, 2021, EXECUTIVE COMMITTEE MEETING

INFORMATION ITEM

ACTION TAKEN

➤ **Liability Audit Proposals**

The Committee approved using Ken Maiolini from Risk Management Services for the Liability Audit.

➤ **CAJPA Accreditation**

- The Executive Committee approved the Chandler Asset Management Contract Amendment.
- The Committee recommended that the Board of Directors approve the Policy and Procedures A-24 Arbitration of Non-Coverage Disputes.
- The Committee recommend that the Board of Directors approve the amended Liability MOC to include NCCSIF as an Additional Covered Party.

➤ **Special Executive Committee Meeting to discuss contract renewals.**

The Committee recommended having a Special Executive Committee Meeting before the first of the year to discuss contract renewals with Sedgwick Workers' Compensation, Sedgwick Safety and Risk Control, ACI Employee Assistance Program and James Marta and Company.

➤ **Nomination of Claims Committee**

The Committee nominated the following members to the NorCal Cities Claims Committee.

- Jose Jasso, City of Rio Vista
- Jennifer Styczynski, City of Rio Vista
- Kristina Miller, City of Corning
- Spencer Morrison, City of Yuba City
- Michael Rock, City of Ione

➤ **Policy and Procedure Revisions**

The Committee gave direction on revisions to L-4: Formula for Determining Liability Annual Deposit, A-2: Service Provider Performance Evaluation, and, A-10: Annual Calendar of reports, Audits and Filings to be reviewed at the December 16, 2021 Board of Directions Meeting



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
October 27, 2021**

Agenda Item I.1.a.

RESOLUTION OF NON-CLAIM DISPUTES

ACTION ITEM

ISSUE: NorCal Cities is required to adopt a process for resolving non-claims disputes to maintain CAJPA Accreditation with Excellence, and such a process is a best practice recommended by the Program Administrators.

Attached please find a model dispute resolution process provided by CAJPA that has been reviewed and revised by legal counsel, Byrne Conley, with his changes reflected in the red-lined version attached.

The process is very similar to the one in place for resolving coverage disputes found in the Liability Memorandum of Coverage, with the goal to establish an administrative process for review and appeal to the Board of Directors and ultimately to binding arbitration if a Member appeals the Board's decision.

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

FISCAL IMPACT: No direct financial impact is expected from this item, any disputes would be more economically resolved by following an Alternative Dispute Resolution (ADR) process rather than litigation.

BACKGROUND: NorCal Cities has been accredited by CAJPA since 1993. They have revised their requirements over the years to add additional best practices, including the subject policy regarding resolution of non-claims disputes.

ATTACHMENT(S): Draft Policy #A-24 Arbitration of Non-Coverage Disputes

ADMINISTRATIVE POLICY AND PROCEDURE #A-24

SUBJECT: ARBITRATION OF NON-COVERAGE DISPUTES

NON-COVERAGE DISPUTE DETERMINATIONS-

This Policy and Procedure applies to disputes arising out of the interpretation or application of the NCCSIF Joint Powers Agreement, Bylaws, and/or Administrative Policies and Procedures, or any other dispute between a Member and NCCSIF, except coverage disputes arising from the interpretation or application of the Memorandum of Coverage. When a non-coverage dispute arises between the Authority and a Member, the following procedures are to be followed:

- (a) **Request for Reconsideration.** Any Member with a non-coverage dispute with NCCSIF can bring that dispute to either the Program Administrator, the President or to the Executive Committee at their discretion, in writing, citing the nature of the dispute and recommendations for resolution in favor of the Member. If the issue can be addressed by the Program Administrator without amending any NCCSIF practices and procedures, and is agreed to by the Member, the Program Administrator can proceed to resolve the issue. If this does not succeed in resolving the issue, the Member is entitled to appeal to the Executive Committee and then the Board of Directors, as set forth below.
- (b) **Executive Committee Appeal.** If the dispute is to be presented to the next regularly scheduled Executive Committee agenda, the Member shall notify the Program Administrator or the President or both of the nature of the dispute and any recommendations for resolution at least 30 days prior to the next Executive Committee meeting. Appeal requests received with less than 30 day notice will either be held for the next following meeting, or in the discretion of the Board President, can be placed on the agenda with less than 30 day notice if there is a need for prompt action and there is compliance with the Brown Act. The Member can present their issue in writing or in person, or both, to the Executive Committee which shall then make an initial determination as to an acceptable resolution, if possible, and with the agreement of the Member, to so direct staff. If no resolution can be agreed upon by the Executive Committee and the Member, then the dispute can be appealed by the Member to the Board of Directors. (Note: If the Member with the dispute is also represented on the Executive Committee, that Member representative shall be deemed to have a conflict and shall be excluded from any final deliberation and vote.)
- (c) **Board of Directors Appeal:** A Member's decision to appeal the Executive Committee determination on a dispute to the Board of Directors shall be submitted in writing within thirty (30) calendar days of the date of the Executive Committee's written notice of the dispute determination.

The appeal shall be considered by the Board of Directors at the next regular or special meeting following receipt of the written appeal; if the appeal is received too late for

inclusion in the agenda packet, it can be postponed to the next following Board meeting. The Program Administrator in conjunction with the Executive Committee and the Member will have the right to submit written materials and present the dispute to the Board of Directors, subject to reasonable time constraints. (Note: The representative for the-Member shall be deemed to have a conflict and shall be excluded from final deliberation and a vote on this matter.)

Any decision by the Board of Directors with respect to the non-coverage dispute shall not be subject to any court action.

- (d) **Arbitration.** However, if the Member disagrees with the decision of the Board of Directors regarding the non-coverage dispute, the Member dispute may instead be submitted to binding arbitration in accordance with the procedures set forth below:

Notice of a request for binding arbitration by the Member must be submitted within thirty (30) calendar days from the date of the noticed decision by the Board of Directors.

The matter will be submitted to a mutually agreed arbitrator or panel of arbitrators for a determination. Arbitration shall be conducted pursuant to the California Arbitration Act, Code of Civil Procedure sections 1280, et seq. The arbitrator(s) shall issue a written opinion stating the basis for the award.

The course of the decision of the arbitrator is final. Both sides agree to abide by the decision of the arbitrator(s). No appeals shall be allowed from the arbitration award except those permitted under Code of Civil Procedure section 1286.2, relating to corruption, fraud, misconduct, etc.

The cost of arbitration (arbitrator fees and reporter costs, if any) shall be shared equally by the Member and NCCSIF. Each side shall bear its own attorney fees.

Under no circumstances shall NCCSIF be liable for consequential damages, “bad faith” damages, or any sums beyond any amounts due under the NCCSIF JPA Agreement, Bylaws and any applicable policies and procedures.

ADOPTED BY BOARD OF DIRECTORS:



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
October 27, 2021**

Agenda Item I.1.b.

**MOC AMENDMENT NAMING NCCSIF
AS A COVERED PARTY**

ACTION ITEM

ISSUE: NorCal Cities is required to amend the Liability MOC to include the JPA as an Additional Covered Party to maintain CAJPA Accreditation

Legal Counsel has reviewed the requirement and recommended that NorCal Cities be added to the Declarations Pages of both the NorCal Cities and CJPRMA Memorandums of Coverage.

Naming the JPA as a Covered Party for liability purposes is a common practice and recommended by the Program Administrators to protect the JPA and Board members from claims that, while remote, may be made against them. NorCal Cities is named on the CJPRMA Declarations page.

Some JPAs also purchase coverage specifically for this exposure (*Board E&O*), and Alliant has a program, APPL, that could be used for this purpose.

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

FISCAL IMPACT: None.

BACKGROUND: NorCal Cities does not currently name the JPA as a Covered Party and has not had claims against it that would cause this to be an issue. It has been assumed, absent some fraud or other intentional misconduct, the JPA and its Board members would be protected from any claims made against them in their capacity as Board members.

ATTACHMENT(S): Draft Declarations Page for NorCal Cities



LIABILITY

UNDERLYING MEMORANDUM OF COVERAGE

DECLARATIONS

1. **Memorandum Number:** NCCL-21
2. **Member:** Northern California Cities Self Insurance Fund
c/o Alliant Insurance Services, Inc.
2180 Harvard Street, Suite 460
Sacramento, California 95815
3. **Participating Agencies:** None
4. **Coverage Period:** July 1, 2021 through June 30, 2022
5. **Banking Layer:** None
6. **Shared Risk Layer:** None
7. **Limit of Liability:** \$500,000 each covered occurrence, as respects liability imposed by law for damages excess of banking layer because of bodily injury, property damage, personal injury, employment practices liability or public officials' errors and omissions.
8. **Deductible:** None
9. **Terms and Conditions:** The terms and conditions of this Memorandum of Coverage shall apply.

It is agreed that this Declaration and the Memorandums of Coverage, together with the terms of any endorsements and any specified sections of the JPA Agreement or Bylaws, constitute the entire coverage agreement.



10. Claims Administrator: Sedgwick
1101 Creekside Ridge Drive, Suite 1101
PO Box 619058
Roseville, CA 95661
(916) 783-0100
7374NCCSIF@sedgwick.com

11. Excess Memorandum of Coverage:

California Joint Powers Risk Management Authority (CJPRMA)
Excess Limits of Liability: see MOC declarations

FORMS AND ENDORSEMENTS
FORMING PART OF THE POLICY AT INCEPTION:

NCCSIF: NCCL-21; Transit Systems; Violent Event Coverage
CJPRMA: MOC 7/1/2021



Marcus Beverly, Program Administrator

July 1, 2021
Date

It is agreed that this Declaration and the Memorandums of Coverage, together with the terms of any endorsements and any specified sections of the JPA Agreement or Bylaws, constitute the entire coverage agreement.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
October 27, 2021**

Agenda Item I.2.

RESOLUTION OF #21-01 RECOGNIZING MICHAEL SIMMONS

ACTION ITEM

ISSUE: The Board previously expressed its desire to recognize the many contributions of Michael Simmons, NorCal Cities' former Program Administrator for thirty-five years. The Program Administrators and Dave Warren, Board President, have prepared the attached Resolution recognizing Michael's years of service to the organization.

RECOMMENDATION: Approve the attached Resolution recognizing Michael Simmons.

FISCAL IMPACT: None.

BACKGROUND: Michael Simmons worked as a Program Administrator with NorCal Cities for over thirty-five years. He will be missed for his knowledge and strong support of NorCal Cities.

ATTACHMENT(S): Resolution #21-01 Recognizing Michael Simmons



RESOLUTION 21-01

**RESOLUTION RECOGNIZING THE CONTRIBUTIONS OF
MICHAEL SIMMONS TO THE NORTHERN CALIFORNIA CITIES SELF INSURANCE
FUND**

WHEREAS, the Board of Directors of the Northern California Cities Self Insurance Fund finds and determines as follows:

- (a) In 1983, Michael Simmons was appointed by the firm Kindler & Laucci and began working with two JPAs including NCCSIF.
- (b) Michael Simmons has diligently served NCCSIF as a Program Administrator since 1986.
- (c) For the past 35 years, NCCSIF has thrived and weathered numerous changes that have impacted the municipal insurance market thanks in large part to Michael Simmons' leadership and expertise.
- (d) It is appropriate to recognize Michael Simmons for the time, effort and many years of contributions he has made to ensure the continued success of NCCSIF.

WHEREAS, for the many contributions made to the Northern California Cities Self Insurance Fund, its Board of Directors finds it incumbent to express sincere gratitude and appreciation.

In consideration of the foregoing findings and determinations,

NOW THEREFORE, BE IT RESOLVED, by the Board of Directors of NCCSIF as follows:

The Northern California Cities Self Insurance Fund does hereby recognize the many contributions of Michael Simmons to the Northern California Cities Self Insurance Fund, and by this Resolution does hereby express to him sincere gratitude and appreciation.

* * * * *

I hereby certify that the foregoing is a full, true and correct copy of a Resolution duly and regularly adopted and passed at a meeting of the Board of Directors of the Northern California Cities Self Insurance Fund held on the 27th day of October, 2021 which was approved by the following vote:

AYES, and in favor thereof, members:
NAYS, members:
ABSTAIN, members:
ABSENT,
ATTEST:

President, Dave Warren

Secretary, Jennifer Styczynski



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Long Range Planning Meeting
October 27, 2021**

Agenda Item J.

INFORMATION ITEMS

1. CALPELRA Conference, November 16-19, 2021, Monterey, CA
2. PARMA 2022 Conference, February 27- March 2, 2022, Anaheim, CA
3. Glossary of Terms
4. NCCSIF Organizational Chart
5. NCCSIF 2021-2022 Meeting Calendar
6. NCCSIF Resource Contact Guide
7. York Who's Who in Claims - WC and Liability Contacts
8. NCCSIF Travel Mileage Reimbursement Form
9. Insurance Requirements in Contracts (IRIC) Training – November 16, 2021

Annual Training Conference

Are you ready to join us in Monterey at #CALPELRA2021?

COLOR YOUR SPACE: A Spectrum Of Opportunities

Labor relations and human resources professionals are often, as Maya Angelou would say, the rainbow in someone's cloud. Shaping complex public agency workforces into collaborative tapestries with thriving organizational cultures that serve California's diverse needs requires a wide spectrum of social, psychological, interpersonal, legal, and practical skills.

CALPELRA's Annual Conference provides space for you to step back and consider your work from new vantage points, identify your strengths, brush up on your skills, and establish connections with others.

Come together with CALPELRA in November 2021 to explore the nuances of California's public sector labor relations and human resources canvas. Learn how coloring your space with fresh ideas and perspectives will help you flourish and thrive, and enhance your own, unique style.

#CALPELRA2021 Information

CALPELRA's 2021 Annual Training Conference, the 46th annual CALPELRA conference, will be held in beautiful Monterey, California, the week of November 16 - 19, 2021. #CALPELRA2021 will include about **70 great sessions**, with live/real-time learning and exciting opportunities for networking and direct interaction with other Conference attendees, sponsors, and speakers.

Conference sessions cover a wide variety of labor and employment topics that are critical to HR professionals, including labor relations, negotiations, investigations, equity, inclusion, bias, and diversity, police and fire issues, leaves, and HR planning. You can view the **full details of each Conference session here**, and you can get a **quick look at the schedule itself here**. (Note: If you're having trouble viewing the program or schedule because your agency has blocked FlipSnack, the site that hosts the documents, please ask your IT department for assistance. The program and schedule can be downloaded/printed directly from FlipSnack.)

Download our Conference mobile guide to your device and carry the full program with you at the Conference.

What's Included In Your Registration

Registration fees include all Conference general and concurrent sessions as well as all networking events.

2021 Registration Rates / Registration Open

Register now as a CALPELRA member or non-member for CALPELRA's 2021 Annual Conference at these rates (member rates apply to 2021-2022 CALPELRA members/Friends)*:

- **Already a 2021-2022 member?** Register before or on **June 30: \$720**
(payment received no later than July 31)
- **Not yet a 2021-2022 member, but want to be?** Register before or on **June 30: \$1,090**
(payment received no later than July 31) (**includes 2021-2022 CALPELRA membership ***)
- **Member** registration on or after **July 1: \$817**
(does not include 2021-2022 CALPELRA membership)
- **Non-member** registration before or on **September 30: \$1,105**
(does not include 2021-2022 CALPELRA membership)
- **Member** registration on or after **October 1: \$1,065**
(does not include 2021-2022 CALPELRA membership)
- **Non-member** registration on or after **October 1: \$1,168**
(does not include 2021-2022 CALPELRA membership)

*Friends are not eligible for combined membership/Conference registration. Please see member definitions [here](#).

Conference Program / Conference Guide



Tweets by @CALPELRA



City and County of San Francisco
posted an opening - Human
Resources Manager, San Francisco
Public Library - on CALPELRA's Job
Board. #PublicSectorJobs #HRJobs
#HumanResourcesJobs #HRManager
bit.ly/JobBdSFLibJob



Oct 13, 2021



#CALPELRAClips October 13 Issue -
Now available on CALPELRA's web
site. #PublicSectorNews
#LaborRelationsNews #HRNews
#EmploymentLawNews
mailchi.mp/calpelra/clips...

Embed

View on Twitter

You can view the **full details of each Conference session here** and you can get a **quick look at the schedule itself here**. (Note: If you're having trouble viewing the program or schedule because your agency has blocked FlipSnac the site that hosts the documents, please ask your IT department for assistance. The program and schedule can be downloaded/printed directly from FlipSnac.)

Be sure to download the **Annual Conference guide via Guidebook**, which you'll be able to use on your smartphone, tablet, or computer during the Conference. The guide allows you to access the entire Conference program, including the schedule. You can create your own personalized schedule of Conference sessions, and access the session handouts from each session description in the schedule. You can create Conference to-do lists of the exhibitors and sponsors you want to visit at the Conference. You can message other Conference participants from within the guide, and join in Conference-related conversations through the in-guide links to Twitter and Facebook. With the guide, you can participate in CALPELRA-sponsored prize drawings. And you can access maps of the venue and Conference area, evaluate sessions, and do much, much more through the guide. Learn more about the guide, including how to download it and navigate in it, **here**.

Conference Session Handouts

CALPELRA provides speakers' handout materials via the guide before, during, and after the Annual Conference, along with audio recordings of most sessions, for all Conference registrants. We will provide information about how you can access the session audio recordings after the Conference ends.

Safety Rules And Waiver

In order to register for CALPELRA's 2021 Annual Conference, you must acknowledge as part of the registration process that you are aware of the risks of attending a large gathering, and that you agree not to sue and hold CALPELRA and its affiliates harmless if you become ill or are injured as a result of attending the 2021 Annual Conference or related activities. The Conference registration form includes three check boxes that indicate your acknowledgment of the risks, agreement to follow health and safety rules, and agreement not to sue and to hold harmless; without checking those three boxes you will be unable to continue the registration process. You'll also find more information about our Conference COVID protocols **here**.

Registration Fees / Cancellations / Refund Policy / Restrictions

CALPELRA will not refund Annual Conference registration fees for cancellations. Registration fees paid may be applied to another CALPELRA event or activity held within one year of the Conference for which the individual was registered; all requests for transfer of 2021 registration fees must be made in writing no later than October 25, 2021, or the registration fees will be forfeited. Note that if you wish to have another individual participate in your place per CALPELRA's transfer policy, the new registrant must also agree to the COVID-19 disclaimer and waiver in order to attend the Annual Conference and related activities.

Please note: Individuals employed by a union, a union-side law firm, or a union-side consulting firm that, in labor relations matters, exclusively represents unions and employees, may not register for CALPELRA's Annual Conference.

Prize Drawings

Conference participants are encouraged to enter CALPELRA's Exhibitor Booth and Evaluations prize drawings. First time Conference attendees are automatically entered in a drawing for a prize. Participants can also enter prize drawings at the evening receptions. The Conference guide will provide prize drawing details, including prizes and drawing times.

Training Certification And Credits

- MCLE credit for California attorneys.
- SHRM certification for selected concurrent sessions.
CALPELRA is recognized by SHRM to offer Professional Development Credits (PDCs) for the SHRM-CP or SHRM-SCP.
- HRCI certification for selected concurrent sessions.
CALPELRA is an approved HRCI provider. CALPELRA's programs have met HRCI's criteria to be pre-approved for recertification credit; CALPELRA's use of HRCI's name/seal does not constitute HRCI's endorsement of the quality of the program.
- Conference sessions may be used toward IPMA-HR recertification.

Accommodation/Accessibility

This Conference is accessible to people with disabilities. If you wish to discuss reasonable accommodations, please contact CALPELRA before the Conference at **calpelra@calpelra.org**.

Friends are not eligible for combined membership/Conference registration. Please see member definitions **here.*

The WILD WEST OF RISK



FEBRUARY 3-5, 2021

47th Virtual Conference & Expo • Attendee Brochure

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 JPIA 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.

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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
2021-2022 Organizational Chart
 Updated as of 10/14/2021

MEMBER ENTITY	BOARD OF DIRECTORS	BOARD ALTERNATES	RISK MANAGEMENT COMMITTEE	POLICE RISK MANAGEMENT COMMITTEE
City of ANDERSON	Liz Cottrell	Jeff Kiser	Liz Cottrell	Chief Michael Johnson
City of AUBURN	Nathan Bagwill	Shari Harris	Shari Harris	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	Rachel Ancheta	Kate Zawadzki	Rachel Ancheta Kim Staile	Chief Thompson
City of ELK GROVE	*EC *Kara Reddig	Jim Ramsey	Jim Ramsey Anjmin Mahil - Alternate	Lieutenant Ryan Elmore
City of FOLSOM	Vacant	Steven Wang	Vacant	Chief Rick Hillman
City of GALT	Stephanie Van Steyn	Lorenzo Hines	Stephanie Van Steyn	Chief Brian Kalinowksi
City of GRIDLEY	Vacant	Elisa Arteaga	Elisa Arteaga	Chief Rodney Harr
City of IONE	EC / CC *Michael Rock	Chris Hancock	Michael Rock	Chief Jeff Arnold
City of JACKSON	EC *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	Vacant	Jennifer Styczynski	Chief Chris Sachs
City of NEVADA CITY	Joan Phillippe	Gabrielle Christakes	Joan Phillippe	Chief Chad Ellis
City of OROVILLE	Liz Ehrenstrom	None Appointed	Liz Ehrenstrom (Chair)	Chief Joe Deal
Town of PARADISE	Ross Gilb	Crystal Peters	Crystal Peters	Chief Eric Reinbold
City of PLACERVILLE	*P / *EC **Dave Warren (Chair)	Cleve Morris	Dave Warren	Chief Joseph Wren
City of RED BLUFF	EC Sandy Ryan	Anita Rice	Sandy Ryan	Chief Kyle Sanders (Chair)
City of RIO VISTA	VP/T/*EC/*CC ***Jose Jasso (Vice-Chair)	**Jen Lee, CPA	Jose Jasso	Chief Jon Mazer
City of ROCKLIN	Vacant	Andrew Schiltz, CPA	Andrew Schiltz, CPA	Chief Chad Butler
City of WILLOWS	Vacant	None Appointed		N/A
City of YUBA CITY	EC / CC **Spencer Morrison	Vacant	Sheleen Loza	Chief Brian Baker

OFFICERS		
		Term of Office
President (P)	Dave Warren	10/29/2020 - 6/30/2022
Vice President (VP)	Jose Jasso	10/29/2020 - 6/30/2022
Treasurer (T)	Jen lee	10/29/2020 - 6/30/2022
Secretary (S)	Jennifer Styczynski	7/1/2020- 6/30/2022

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

PROGRAM ADMINISTRATORS (Alliant Insurance Services)	CLAIMS ADMINISTRATORS (Sedgwick formerly York)	RISK CONTROL CONSULTANTS (Sedgwick formerly York/Bickmore)	ADVISORS
Marcus Beverly Conor Boughey Jenna Wirkner	Dorienne Zumwalt Steven Scott (Workers' Comp) Summer Simpson (Liability)	Eric Lucero Tom Kline (Police RM)	Byrne Conley (Board Counsel) James Marta, CPA (Accountant)



PROGRAM YEAR 21/22 MEETING CALENDAR

Thursday, August 5, 2021 **Police Risk Management Committee** at 10:00 a.m.

Thursday, September 16, 2021 **Claims Committee** at 10:00 a.m.
Executive Committee at 11:30 a.m.

Wednesday, October 27, 2021 **Board of Directors** at 10:00 a.m.

Thursday, November 4, 2021..... **Police Risk Management Committee** at 10:00 a.m.

Thursday, December 16, 2021* **Board of Directors** at 10:00 a.m.

Thursday, February 10, 2022 **Police Risk Management Committee** at 10:00 a.m.

Thursday, March 24, 2022 **Claims Committee** at 10:00 a.m.
Executive Committee at 11:30 a.m.

Thursday, April 21, 2022 **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12 noon

Thursday, May 5, 2022 **Police Risk Management Committee** at 10:00 a.m.

Thursday, May 26, 2022 **Claims Committee** at 10:00 a.m.
Executive Committee at 11:30 a.m.

Thursday, June 23, 2022* **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 *

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

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As a member of NCCSIF, your City/Town has many risk management resources available. This Services Matrix is designed to assist you with identifying and locating these resources.

CONTACT INFORMATION										
Pg. 1-2	Program Service Providers									
Pg. 3	Other Coverage Providers									
Pg. 4-6	Contracted Vendor Services (additional member cost)									
RISK MANAGEMENT SERVICE CATEGORY		SEDGWICK	PRISM	TARGET SOLUTIONS	OCCU - MED	APIP	LEXIPOL	ACI EAP	CAL-TIP	DKF SOLUTIONS/ CSRMA
Pg. 7	Telephone Hotline - Questions & Guidance	X								
Pg. 7	Hazard & Safety Assessment	X								X
Pg. 8	Program/Policy Development	X	X				X			X
	Safety Materials/Web-based Courses/Videos	X	X	X						X
Pg. 8	On-Site Training	X	X							X
Pg. 8	Ergonomic Evaluations	X								
Pg. 9	Risk Management Webinars	X	X			X				
Pg. 9	Employer Pull Notice Program		X							
Pg. 10	Pre-Employment Medical Services				X					
Pg. 10	Employee Assistance Program - Health & Wellness							X		
Pg. 11	Transit Resources (available to CalTIP members)								X	

* Services and resources are available at no additional cost, unless specifically noted.

Updated: 10/14/2021



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

PROGRAM SERVICE PROVIDERS

SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED	
<p>PROGRAM ADMINISTRATION</p> <p>Alliant Insurance Services, Inc. 2180 Harvard Street, Suite 460 Sacramento, CA 95815 Main: (916) 643-2700 Fax: (916) 643-2750 www.alliant.com</p>	<p>Marcus Beverly Office: (916) 643-2704 Cell: (916) 660-2725 Marcus.Beverly@alliant.com</p> <p>Conor Boughey Office: (415) 403-1400 Cell: (415) 744-4889 cboughey@alliant.com</p> <p>Jenna Wirkner Office: (916) 643-2741 Jenna.Wirkner@alliant.com</p>	<p><i>JPA MANAGEMENT ISSUES</i></p> <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. 	<p>MAIN CONTACT Marcus Beverly Jenna Wirkner Conor Boughey</p>
		<p><i>JPA ADMINISTRATIVE ISSUES</i></p> <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. 	<p>MAIN CONTACT Jenna Wirkner Marcus Beverly</p>



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

PROGRAM SERVICE PROVIDERS

SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
<p>ACCOUNTING SERVICES</p> <p>James Marta & Company LLP 701 Howe Avenue, Suite E3 Sacramento, CA 95825 Main: (916) 993-9494 Fax: (916) 993-9489 www.jpmpcpa.com</p>	<p>Jim Marta, CPA jmarta@jpmpcpa.com</p> <p>David Becker, CPA</p> <p>Orysya V. Savchuk osavchuk@jpmpcpa.com</p>	<ul style="list-style-type: none"> ▪ Billing, accounting and financial managements
<p>SAFETY AND RISK CONTROL SERVICES</p> <p>Sedgwick <i>formerly York/Bickmore</i> 1750 Creekside Oaks Drive, Suite 200, Sacramento, CA 95833 Main: (800) 541-4591 Fax: (855) 242-8919 www.sedgwick.com</p>	<p>Eric Lucero Office: (916) 869-0772 Eric.Lucero@sedgwick.com</p> <p>Tom Kline - Police Risk Management Office: (916) 244-1121 Tom.Kline@sedgwick.com</p>	<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
<p>CLAIMS ADMINISTRATION</p> <p>Sedgwick <i>formerly York Risk Services Group, Inc.</i> P.O. Box 14522 Lexington, KY 40512 Main: (916) 783-0100 Fax: (866) 548-2637 www.sedgwick.com</p>	<p>Dorienne Zumwalt- Client Service Director Office: (916) 749-5877 dorienne.zumwalt@sedgwick.com</p> <p>Steven Scott – Team Lead Workers’ Compensation Office: (916) 960-0946 steven.scott@sedgwick.com</p> <p>Summer Simpson - Claims Team Lead Office: (916) 746-6332 summer.simpson@sedgwick.com</p>	<p>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.</p> <p>Report New WC Claims via Global Intake or via email 7374NCCSIF@sedgwick.com</p> <p>Report New Liability Claims to: 7374NCCSIF@sedgwick.com</p>



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

OTHER COVERAGE PROVIDERS

SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
PRISM Excess Workers' Compensation Coverage	Travis Clemmer Kristen Calderon (video library) Office: (916) 850-7300 Email: tclemmer@csac-eia.org https://www.prismrisk.gov/dashboard/	<ul style="list-style-type: none"> ▪ Program/Policy Development (*additional member cost) ▪ On-site Training ▪ Safety Materials ▪ Video Library ▪ Webinars - WC Risk Management Topics
Vector/Target Solutions Web-based 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>*EIA members are able to 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	Tony Giles - General Manager Office: (925) 290-1316 Email: tony@cjprma.org http://www.cjprma.org/	<ul style="list-style-type: none"> ▪ Regional Training provided on a variety of Liability-related Topics
APIP - Alliant Property Insurance Program	Contact Marcus Beverly, Alliant Insurance Services, for questions.	<ul style="list-style-type: none"> ▪ Webinars - Property Risk Management Topics <p>In addition, Boiler and Machinery coverage is provided through your participation in APIP.</p> <ul style="list-style-type: none"> ➤ For resources with your boiler, electrical, mechanical, and HVAC equipment, visit www.hsb.com/calc/ENG and use the online tools and calculators developed by Hartford Steam Boiler's engineering staff. ➤ 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.



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

<p>Lexipol Law Enforcement and Fire risk management</p> <p>Website: www.lexipol.com</p>	<p>Sean Brannon Strategic Partnerships Manager Office: (469) 553-0676 Email: SBrannon@lexipol.com</p>	<ul style="list-style-type: none"> ▪ Police Risk Management Policies and Procedures ▪ Fire Training (*additional member cost)
<p>CalTIP - California Transit Indemnity Pool 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)



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
<p>EMPLOYEE ASSISTANCE PROGRAM</p> <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</p>	<ul style="list-style-type: none"> ▪ Employee Assistance Program
<p>Pre-employment Medical Services</p> <p>Occu-Med</p>	<p>Bill Vogeler Office: (559) 435-2800, ext. 101 Email: bvogeler@occu-med.com Website: www.occu-med.com</p>	<ul style="list-style-type: none"> ▪ Review of Pre-placement Medical Exams ▪ Job Analysis
<p>Sewer Risk Management</p> <p>DKF Solutions Group, LLC</p>	<p>David Patzer Office: 707.373.9709 Email: dpatzer@dkfsolutions.com Website: http://www.dkfsolutions.com</p>	<ul style="list-style-type: none"> ▪ Sewer Risk Management
<p>Aquatics Risk Management</p> <p>Total Aquatic Management www.totalaquaticmanagement.webs.com</p>	<p>Jim Wheeler Office: (510) 523-3155 Email: jim@totalaquaticmanagement.com swimnjim@hotmail.com</p>	<ul style="list-style-type: none"> ▪ Aquatic Safety services ▪ Certified Pool Operator (CPO) Trainings
<p>Sidewalk Repair Services</p> <p>Precision Concrete Cutting Main: (866) 792-8006 Fax: (650) 240-3866 www.dontgrind.com</p>	<p>Katrina Lynch (916) 847-7346 klynch@dontgrind.com</p> <p>Joseph Ortega jortega@DontGrind.com</p>	<ul style="list-style-type: none"> ▪ Sidewalk cutting to repair defects ▪ Will inspect to your specifications ▪ Map defects ▪ Repairs @ \$35 to \$50 per location



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CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	VENDOR CONTACT INFORMATION	SERVICES PROVIDED
ADA Compliance	City Consulting Engineer - CEC Inc. Yuba City 1110 Civic Center Blvd. Ste. 404 Yuba City, CA 95993 Email: Swartz@cecusa.net (530) 751-0952	
ADA Compliance	Sally Swanson Architects 220 Sansome Street. STE 800 San Francisco, CA 94104 (415) 445-3045 ext. 118	
ADA Compliance	SZC Consulting Group Sacramento Office 2377 Gold Meadow Way, # 100 Gold River, CA 95670 (916) 669-8750 Silicon Valley Office 228 Hamilton Avenue, 3rd Floor Palo Alto, CA 94301 (866) 694-7637	
Arborist ASCA Registered Consulting Arborist #480 ISA Certified Arborist & Municipal Specialist #WE-0151 AM ISA TRAQ Risk Assessment Qualified	Gordon Mann - Consulting Arborist California Tree and Landscape Consulting, Inc. & 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"> ▪ Contract Preparation and Supervision ▪ Diagnosis of Tree and Landscape Problems ▪ Insect and Disease Identification and Management ▪ Municipal Ordinance Development ▪ Training and Education, Tree, Landscape, and Nursery Appraisals ▪ Tree Plant Inventories ▪ Tree Protection for Construction Projects ▪ Tree Risk Assessments and Surveys



RESOURCE CONTACT GUIDE SERVICE PROVIDERS AND VENDOR MATRIX

CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	VENDOR CONTACT INFORMATION	SERVICES PROVIDED
Arborist	Professional Landscape Solutions 6108 27th Street, Ste. C Sacramento, CA 95822 (916) 424-3815	
Drug & Alcohol Testing	Datco Services Corporation 2280 Grass Valley Highway Suite 232 Auburn, CA 95603 530-268-8101 (800) 95-DATCO (32826)	
Drug & Alcohol Testing	Feather River Hospital 5974 Pentz Road Paradise, CA 95969 (530) 876-7919	
Janitorial Services	City Wide 6108 27th Street STE C Sacramento, CA 95822 (916) 424-3815	
Janitorial Services	Peerless Building Maintenance 4665 Mountain Lakes Blvd. Redding, CA 96003 (530) 222-6369	
Janitorial Services	Ultimate Building Maintenance Inc 598 Garden Hwy Suite 5 Yuba City, CA 95591 (530) 671-1564	



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

RISK MANAGEMENT SERVICE CATEGORY

Telephone Hot Line Questions/Guidance	<p>SEDGWICK (formerly York/Bickmore) Sedgwick is NCCSIF’s risk control services provider. Dave Beal is your point of contact for risk management questions and guidance.</p>																																				
Hazard & Safety Assessment	<p>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:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;">1. Risk Management Program Overview</td> <td style="width: 33%;">12. Emergency Response & Management</td> <td style="width: 33%;">23. Lockout-Tagout</td> </tr> <tr> <td>2. Aerial Lift Operations</td> <td>13. Employment Practices Liability</td> <td>24. Parks & Recreation Operations</td> </tr> <tr> <td>3. Aerosol Transmissible Diseases (ATD) Control</td> <td>14. Ergonomic Injury Management</td> <td>25. Personal Protection Equipment</td> </tr> <tr> <td>4. ADA Compliance</td> <td>15. Fire Department Operations</td> <td>26. Police Department Operations</td> </tr> <tr> <td>5. Animal Control Services</td> <td>16. Fire Prevention Program</td> <td>27. Respiratory Protection Program</td> </tr> <tr> <td>6. Automobile & Fleet Liability</td> <td>17. Forklifts & Powered Industrial Trucks</td> <td>28. Return-to-Work & Transitional Duty</td> </tr> <tr> <td>7. Blood Borne Pathogens ECP</td> <td>18. Hazard Communication Program</td> <td>29. Sewers Liability Management</td> </tr> <tr> <td>8. Business Continuity Plan</td> <td>19. Hearing Conservation Program</td> <td>30. Sidewalks Liability Management</td> </tr> <tr> <td>9. Confined Space Entry Program</td> <td>20. Heat Illness Prevention Program</td> <td>31. Traffic Engineering</td> </tr> <tr> <td>10. Contractor Selection & Control</td> <td>21. Information Technology</td> <td>32. Trenching & Excavation Operations</td> </tr> <tr> <td>11. Contractual Transfer of Risk</td> <td>22. Injury & Illness Prevention Program</td> <td>33. Urban Forest Management</td> </tr> <tr> <td></td> <td></td> <td>34. Work Zone Safety</td> </tr> </table>	1. Risk Management Program Overview	12. Emergency Response & Management	23. Lockout-Tagout	2. Aerial Lift Operations	13. Employment Practices Liability	24. Parks & Recreation Operations	3. Aerosol Transmissible Diseases (ATD) Control	14. Ergonomic Injury Management	25. Personal Protection Equipment	4. ADA Compliance	15. Fire Department Operations	26. Police Department Operations	5. Animal Control Services	16. Fire Prevention Program	27. Respiratory Protection Program	6. Automobile & Fleet Liability	17. Forklifts & Powered Industrial Trucks	28. Return-to-Work & Transitional Duty	7. Blood Borne Pathogens ECP	18. Hazard Communication Program	29. Sewers Liability Management	8. Business Continuity Plan	19. Hearing Conservation Program	30. Sidewalks Liability Management	9. Confined Space Entry Program	20. Heat Illness Prevention Program	31. Traffic Engineering	10. Contractor Selection & Control	21. Information Technology	32. Trenching & Excavation Operations	11. Contractual Transfer of Risk	22. Injury & Illness Prevention Program	33. Urban Forest Management			34. Work Zone Safety
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<p>Program & Policy Development</p>	<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>
<p>On-Site Training</p>	<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>
<p>Ergonomic Evaluations</p>	<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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<p>Risk Management Webinars</p>	<p>SEDGWICK (formerly York/Bickmore) 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 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 NCCSIF members have access to all APIP property related webinars. Contact Marcus Beverly to ensure your city is included in the announcement distribution.</p>
<p>Employer Pull Notice Program</p>	<p>PRISM & TARGET SOLUTIONS (Additional cost to members) PRISM and Target 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.CSAC-eia.org, Services/Loss Prevention/Target Solutions Platform.</p>



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<p>Pre-Employment Medical Services</p>	<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
<p>Employee Assistance Program</p>	<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.



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Transit Resources

CalTIP - California Transit Insurance Pool

Self-insurance program for public transit operators. Member cities include Auburn and Dixon.

Programs and Safety Materials

- System Safety Program Plan (SSPP) Development
- SSPP Implementation Assessment & Follow-up Process
- SAMPA Fleet Watch Paperless DMV EPN Program
- Bus Operator Selection Survey (BOSS)
- CalTIP Risk Profile
- APTA Membership
- Bus Stop Location & Design Evaluation Program
- Digital Video Event Recorder System
- Mobility Device Marking & Tethering Program
- APTA Safety Standards
- Best Practices
- Bus Stop Toolkit
- Pedestrian Safety Guide for Transit Agencies
- Safety Posters and Flyers



Who's Who in Claims Workers' Compensation Contacts

Catherine Clark

(916) 960-0902

catherine.clark2@sedgwick.com

Anderson, Colusa, Folsom, Ione, Jackson,
Lincoln, Nevada City, Rio Vista, Rocklin

Kristin Farley

(916) 960-0982

kristin.farley@sedgwick.com

Auburn, Corning, Dixon, Galt, Gridley,
Oroville, Paradise, Placerville

Ariel Leonhard

(916) 960-0974

Ariel.leonhard@sedgwick.com

Red Bluff, Willows

Sandra Silva

(279) 900-3087

Sandra.silva@sedgwick.com

Elk Grove, Marysville, Yuba City

Rebecca Summers

(916) 960-1029

rebecca.summers@sedgwick.com

Future Medical claims

Diane Rivas

(916) 580-1835

Diane.Rivas@sedgwick.com

Medical Only claims

Resources

Steve Scott

Team Lead

(916) 960-0946

Steven.scott@sedgwick.com

Dori Zumwalt

Client Service Director

(916) 749-5877

Dorienne.zumwalt@sedgwick.com

To File a New Claim:

7374NCCSIF@sedgwick.com

[Or use your Global Intake link to file online](#)

Sedgwick

P. O. Box 14433

Lexington, KY 40512

(800) 922-5020 · Fax (844) 346-1322

<http://www.sedgwick.com>



Who's Who in Claims Liability Contacts

Shawn Millar

(530) 210-4910

shawn.millar@sedgwick.com

Anderson, Colusa, Corning, Gridley,
Marysville, Oroville, Paradise, Red Bluff
Willows, Yuba City

Alex Davis

(925) 349-3890

alex.davis@sedgwick.com

Handles All Cities As Needed

Brian Davis

(916) 746-8832

brian.davis@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

Dori Zumwalt

Client Service Director

(916) 749-5877

dorienne.zumwalt@sedgwick.com

Sedgwick
P. O. Box 14012
Lexington, KY 40512
(916) 783-0100 · Fax (866) 548-2637
<http://www.sedgwick.com>

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 _____



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 Send an email to Jenna Wirkner Jenna.Wirkner@alliant.com
Please include the Attendee Names

Tuesday, November 16, 2021 10:30 a.m. – 11:45 a.m.

Zoom: Dial – (669) 900-6833

Meeting ID- 927 3229 4948

Passcode – 376533

<https://alliantinsurance.zoom.us/j/92732294948?pwd=UWhwQmtlbW9hYmVUUmtXZSt4VStDUT09>

NO CHARGE – Sponsored by NCCSIF & SCORE