



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 CLAIMS COMMITTEE MEETING AGENDA

DATE/TIME: Thursday, September 16, 2021 at 11:00 a.m.

LOCATION: Zoom Teleconference
Call-in Number: (669)900-6833
Meeting ID: 960 4250 4224
Passcode: 825798

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.

A. CALL TO ORDER

B. PUBLIC COMMENTS

This time is reserved for members of the public to address the Committee on matters pertaining to NCCSIF that are of interest to them.

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C. CONSENT CALENDAR

A 1

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

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1. Claims Committee Meeting Minutes - May 27, 2021

pg. 6

2. Claims Committee Special Meeting Minutes – August 11, 2021

pg.8

D. CLOSED SESSION TO DISCUSS PENDING CLAIMS

A 3

(Per Governmental Code Section 54956.95)

*REQUESTING AUTHORITY

Workers Compensation:

1. NCWA-558260 and NCWA- 555437 v. City of Auburn*

2. NCWA-72566 v. City of Placerville*

E. REPORT FROM CLOSED SESSION

I 4

The Committee will announce any reportable action taken in closed session.



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- pg. 9 **F. Policy and Procedure Revisions** **A 1**
The Committee will review and may recommend or provide direction on the following Policies
- a. L-2: Liability Claims Management within the Banking Layer
 - b. L-3: Small Property Damage Claim Settlement

- pg. 16 **G. ROUND TABLE DISCUSSION** **I 4**
The floor will be open to Committee members for any topics or ideas that members would like to address.

H. ADJOURNMENT

UPCOMING MEETINGS

Board of Directors Meeting and Long-Range Planning Meeting - October 27, 2021
Police Risk Management Committee Meeting - November 4, 2021

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 Claims Committee 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.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Claims Committee Meeting
September 16, 2021**

Agenda Item C.

CONSENT CALENDAR

ACTION ITEM

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

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

FISCAL IMPACT: None.

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

ATTACHMENT(S):

1. Claims Committee Meeting Minutes - May 27, 2021
2. Claims Committee Special Meetings Minutes – August 11, 2021



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
CLAIMS COMMITTEE SPECIAL MEETING MINUTES
VIA ZOOM TELECONFERENCE
MAY 27, 2021**

COMMITTEE MEMBERS PRESENT

Jose Jasso, City of Rio Vista (**Chair**)
Jen Lee, City of Rio Vista
Stephanie Van Steyn, City of Galt
Jennifer Styczynski, City of Marysville
Yvonne Kimball, City of Jackson

CONSULTANTS & GUESTS

Marcus Beverly, Alliant Insurance Services
Dori Zumwalt, Sedgwick
Steven Scott, Sedgwick
Brian Davis, Sedgwick

Jenna Wirkner, Alliant Insurance Services
Jill Petraca, Sedgwick
Shawn Millar, Sedgwick

A. CALL TO ORDER

Chair Jose Jasso called the meeting to order at 9:05 a.m. A roll call was made and the above mentioned members were present constituting a quorum.

B. ROLL CALL

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

C. PUBLIC COMMENTS

No public comments were made.

D. CONSENT CALENDAR

A motion was made to approve the consent calendar.

Motion: Jennifer Styczynski **Second:** Stephanie Van Steyn
Ayes: Jasso, Van Steyn, Styczynski, Kimball
No: None.

Motion Carried

E. CLOSED SESSION TO DISCUSS PENDING CLAIMS

Jill Petraca left the meeting at 9:09 a.m.

Liability:

1. Brown v. City of Rio Vista



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
CLAIMS COMMITTEE SPECIAL MEETING MINUTES
VIA ZOOM TELECONFERENCE
MAY 27, 2021**

Workers Compensation:

1. NCWA-557025-v. City of Colusa
2. NCWA-557327-v. City of Ione
3. NCWA-557085 and NCWA-557090 v. Town of Paradise
4. NCWA-272103 and NCWA-254828 v. Town of Paradise

F. REPORT FROM CLOSED SESSION

The Committee reconvened to open session at 10:10 a.m.

Chair Jasso indicated that the Committee met and provided direction on the above claims but no reportable action was taken.

G. ROUND TABLE DISCUSSION

H. ADJOURNMENT

This meeting was adjourned at 10:12 a.m.

Respectfully Submitted,

Jennifer Styczynski, Secretary

Date



**MINUTES OF THE
NCCSIF CLAIMS COMMITTEE SPECIAL MEETING
ZOOM TELECONFERENCE
August 11, 2021**

COMMITTEE MEMBERS PRESENT

Jose Jasso, City of Rio Vista (**Chair**)
Stephanie Van Steyn, City of Galt
Yvonne Kimball, City of Jackson
Jen Lee, City of Rio Vista
Jennifer Styczynski, City of Marysville

CONSULTANTS & GUESTS

Jenna Wirkner, Alliant Insurance Services
Steven Scott, Sedgwick

Marcus Beverly, Alliant Insurance Services
Dorienne Zumwalt, Sedgwick

A. CALL TO ORDER

Chair Jose Jasso called the meeting to order at 9:34. a.m. A roll call was made and the above-mentioned members were present constituting a quorum.

B. ROLL CALL

C. PUBLIC COMMENTS

No public comments.

Yvonne Kimball joined the call at 9:36 a.m.

D. CLOSED SESSION

Pursuant to Government Code Section 54956.95, the Committee recessed to closed session at 10:0 a.m. to discuss the following claims:

Workers Compensation:

1. NCWA- 557278, NCWA-66648, NCWA-360347 v. City of Folsom *
2. NCWA-557327-v. City of Ione*
3. NCWA-557610, v. City of Jackson *
4. NCWA-557956 v. City of Nevada City*
5. NCWA- 557571, NCWA-558013, NCWA-558421 v. City of Rocklin*
6. NCWA-528981, NCWA-343198, NCWA-482787 v. City of Placerville*



E. REPORT FROM CLOSED SESSION

The Committee reconvened to open session at 10:42 a.m.

Chair Jasso indicated that the Committee met and provided direction on the above claims but no reportable action was taken.

F. ROUND TABLE DISCUSSION

G. ADJOURNMENT

The meeting was adjourned at 10:44 a.m.
Respectfully Submitted,

Jennifer Styczynski, Secretary

Date



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Claims Committee Meeting
September 16, 2021**

Agenda Item D.

CLOSED SESSION TO DISCUSS PENDING CLAIMS

(Per Governmental Code Section 54956.95)

ACTION ITEM

ISSUE: Pursuant to Government Code Section 54956.95, the Committee will hold a Closed Session to discuss the following claims:

*REQUESTING AUTHORITY

Workers Compensation:

1. NCWA-558260 and NCWA- 555437 v. City of Auburn*
2. NCWA-72566 v. City of Placerville*

FISCAL IMPACT: Unknown.

RECOMMENDATION: The Program Manager cannot make a recommendation at this time, as the subject matter is confidential.

BACKGROUND: Confidential.

ATTACHMENT(S): None.



Agenda Item F.

POLICY AND PROCEDURE REVISIONS

ACTION ITEM

ISSUE: The Program Managers are undertaking a review of NorCal Cities Policies and Procedures and making recommendations as appropriate. The following two Policies have been reviewed and a brief description and recommendation for each policy is listed below, with attached red-lined versions for review and discussion.

L-2: Liability Claims Management within the Banking Layer

This P&P has been updated to include a policy statement affirming the group's desire for Members to report claims promptly to be managed by a TPA to control costs. The maximum value of small property damage claims has been updated to \$7,500 to match P&P #L-3. Other revisions are for cleaning up language and do not impact the procedures.

L-3: Small Property Damage Claim Settlement

The P&P has been updated to include a policy statement affirming the group's desire for Members to report claims promptly to be managed by a TPA while providing for prompt resolution of "small" property damage claims by the Member themselves.

RECOMMENDATION: Review and take action to recommend revisions as presented or revised or provide direction prior to presenting to the Board.

FISCAL IMPACT: No fiscal impact is expected from this item.

BACKGROUND: NorCal Cities has four sets of Policies and Procedures: Administration, Risk Management, Liability and Workers' Compensation. The Risk Management policies were expanded in 2016. Other policies for Work Comp and Liability have been updated within the last 4-5 years. The Administration policies have been expanded in the last few years to add an Underwriting Policy, with others relating to funding and claims procedures updated in the last 2-3 years. However, there are other policies, mostly administrative, that have not been reviewed in the last five years and will be brought to the appropriate committees for review.

ATTACHMENT(S):

1. L-2: Liability Claims Management within the Banking Layer – red-line and clean versions
2. L-3: Small Property Damage Claim Settlement – red-line version



LIABILITY POLICY AND PROCEDURE #L-2

SUBJECT: LIABILITY CLAIMS MANAGEMENT WITHIN THE BANKING LAYER

Policy Statement: All claims potentially covered by the Liability Program of the Northern California Cities Self Insurance Fund (NorCal Cities or NCC) shall be reported as soon as practicable and professionally managed by a Third Party Claims Administrator (TPA) to mitigate the impact of potential claims to the Members.

Claims Reporting

In the event of an occurrence ~~potentially covered by~~ likely to involve the Authority ~~NorCal Cities,~~ written or verbal notice ~~regarding of~~ the occurrence shall be given by the Member ~~Participant~~ to NorCal Cities and designated TPA ~~the Authority~~ as soon as practicable. Such notice shall include the name of the Member ~~Participant, and also information regarding~~ the date, time, place and circumstances of the occurrence, and the names and addresses of any injured parties, and witnesses.

Failure to report occurrences as required may be cause for denial of coverage. ~~by the Authority.~~

Claims Administration

~~The Authority~~ NorCal Cities shall retain the service of a Third Party Claims Administrator (TPA) to facilitate the handling of losses reported ~~to the Authority~~ by Member Participants.

Reporting of Occurrences/Claims ~~to be Reported to NCCSIF~~

All claims shall be reported to the TPA, regardless of the claim values, in accordance with the claims filing procedures provided by NCC and ~~to the TPA to Member~~ ~~Participants.~~

Members' Claims Handling

The Board of Directors has established an optional settlement policy (P&P #L-3) whereby small property damage claims valued at ~~less than \$75,000~~ or less per occurrence may be settled by the Member ~~Participants.~~ Should a Member ~~Participant wish to exercise use~~ this option it shall remain obligated to report such claim to the TPA for recording purposes. ~~The Policy and Procedure governing this optional claims handling procedure is found as Policy and Procedures #L-3.~~

Where Reports Are to Be Sent

Reports should be sent to the TPA office designated for the Member ~~entity.~~

What Needs To Accompany the First Report?

The Following information should accompany the first report, if available and applicable:

1. Claim notices and Member responses, if any
2. Police reports
3. Investigation reports



Northern California Cities Self Insurance Fund

c/o Alliant Insurance Services, Inc.
Corporate Insurance License No. 0C36861



4. ~~Pleadings (i.e. Summons, Complaints and other legal papers received by the Member Participant)~~
5. Medical Reports

Reserving Practices

The TPA shall adhere to the following reserving practices for claims:

- Initial reserve file set up within 14 days of receipt of the claim
- 90-day review after initial set up
- 6-month review thereafter (minimum)

Responsibility of Third Party Administrator

The TPA has general responsibility for performing or overseeing all necessary investigation of claims, assignment of legal defense firms, ~~and litigation managements well as overseeing legal defense~~. The TPA provides claim reports containing the status of claims and ~~the projected~~ reserves. The specific services to be provided and the responsibilities of the TPA are found in the contract for services.

Claims Settlement Authority

Various levels of settlement authority have been established by the individual JPA members.

Effective Date: December 16, 1994

First Revision: December 17, 1999

Second Revision: TBD 2021

LIABILITY POLICY AND PROCEDURE #L-2

SUBJECT: LIABILITY CLAIMS MANAGEMENT WITHIN THE BANKING LAYER

Policy Statement: All claims potentially covered by the Liability Program of the Northern California Cities Self Insurance Fund (NorCal Cities or NCC) shall be reported as soon as practicable and professionally managed by a Third Party Claims Administrator (TPA) to mitigate the impact of potential claims to the Members.

Claims Reporting

In the event of an occurrence potentially covered by NorCal Cities, written or verbal notice of the occurrence shall be given by the Member to NorCal Cities and designated TPA as soon as practicable. Such notice shall include the name of the Member the date, time, place and circumstances of the occurrence and the names and addresses of any injured parties and witnesses.

Failure to report occurrences as required may be cause for denial of coverage.

Claims Administration

NorCal Cities shall retain the service of a Third Party Claims Administrator (TPA) to facilitate the handling of losses reported by Member Participants.

Reporting of Occurrences/Claims

All claims shall be reported to the TPA, regardless of the claim values, in accordance with the claims filing procedures provided by NCC and the TPA to Members.

Members' Claims Handling

The Board of Directors has established an optional settlement policy (P&P #L-3) whereby small property damage claims valued at \$7,500 or less per occurrence may be settled by the Member. Should a Member use this option it shall remain obligated to report such claim to the TPA for recording purposes.

Where Reports Are to Be Sent

Reports should be sent to the TPA office designated for the Member. .

What Needs To Accompany the First Report?

The Following information should accompany the first report, if available and applicable:

1. Claim notices and Member responses, if any
2. Police reports
3. Investigation reports
4. Summons, Complaints and other legal papers received by the Member
5. Medical Reports

Reserving Practices

The TPA shall adhere to the following reserving practices for claims:

- Initial reserve file set up within 14 days of receipt of the claim
- 90-day review after initial set up
- 6-month review thereafter (minimum)

Responsibility of Third Party Administrator

The TPA has general responsibility for performing or overseeing all necessary investigation of claims, assignment of legal defense firms, and litigation management. The TPA provides claim reports containing the status of claims and reserves. The specific services to be provided and the responsibilities of the TPA are found in the contract for services.

Claims Settlement Authority

Various levels of settlement authority have been established by the individual JPA members.

Effective Date: December 16, 1994

First Revision: December 17, 1999

Second Revision: TBD 2021



LIABILITY POLICY & PROCEDURE #L-3

SUBJECT: SMALL PROPERTY DAMAGE CLAIM SETTLEMENT

Policy Statement: All claims potentially covered by the Liability Program of the Northern California Cities Self Insurance Fund shall be reported as soon as practicable and professionally managed by a Third Party Claims Administrator, per Policy #L-2. In some cases Members may choose to settle minor property damage claims promptly themselves in order to mitigate the damage and maintain positive constituent relationships.

Participants in the ~~Northern California Cities Self Insurance Fund~~ Liability Program shall have the option of settling or denying any claim covered by the ~~Liability~~ Program that meets *all* the following conditions:

1. The claim is for Property Damage only;
2. The claim has no apparent potential for related Bodily Injury;
3. The entire occurrence from which the claim arises appears to have settlement value of no more than \$7,500; and
4. The claims settlement or denial can be concluded within no more than 30 days of the date the Membership becomes aware that a claim may exist.

If the option to settle or deny is exercised by an NCCSIF Liability Program participant under the guidelines above, they shall still report all such claims to the Claims Administrator for recording purposes. Any report of settlement should include an appropriate release, per attached sample.

Definitions:

Property Damage - means (1) physical damage to, or destruction of, tangible property, including the loss of use thereof at any time resulting therefrom, or (2) loss of use of tangible property that has not been physically damaged or destroyed.

Bodily Injury - means bodily injury, sickness or disease, including death resulting therefrom, and also includes the care and loss of services by any person or persons.

Effective Date: December 16, 1994
First Revision Date: December 17, 1999
Second Revision Date: June 20, 2008

Reviewed/Revised September 16, 2021

RELEASE OF ALL CLAIMS

KNOW ALL MEN BY THESE PRESENTS:

That the Undersigned, being of lawful age, for sole consideration of _____
to be paid to _____ do/does hereby and for my/our/its heirs, executors,
administrators, successors and assigns release, acquit and forever discharge _____

and his, her, their, or its agents, servants, successors, heirs, executors, administrators and all other persons, firms, corporations, associations or
partnerships of and from any and all claims, actions, causes of action, demands, rights, damages, costs, loss of service, expenses and
_____ whatever, which the undersigned now _____ / _____ which may _____ unknown,
foreseen and unforeseen bodily and person injuries and property damage and the consequences thereof resulting or to result from the accident
casualty or event which occurred on or about the _____ day of _____ 19 _____ at or
near _____

It understood and agreed that this settlement is the compromise of a doubtful and disputed claim and that the payment made is not to be
construed as an admission of liability on the part of party or parties hereby released, and that paid release of any liability thereof and intend merely
to avoid litigation and buy their peace.

It is further understood and agreed that all rights under Section 1542 of the Civil Code of California and any similar law of any state or
territory of the United States are hereby expressly waived. Said section reads as follows:

"§1542 Certain Claims Not Affected By General Release. A general release does not extend to claims which the creditor does not know
or suspect to exist in his favor at the time of executing the release, which if known by him must have materially affected his settlement with the
debtor."

The undersigned hereby declare(s) and represent(s) that the injuries sustained are or may be permanent and progressive and that recovery
therefrom is uncertain and Indefinite and in making this release it is understood and agreed, that the undersigned rely(ies) wholly upon the
undersigned's judgment, belief and knowledge of the nature, extent effect and duration of said Injuries and liability therefore and is made without
reliance upon any statement or representation of the party or parties hereby released or their representatives or by any physician or surgeon by them
employed.

The undersigned further declare(s) and represent(s) that no promise, inducement or agreement not herein expressed has been made to
the undersigned, and that this Release contains the entire agreement between the parties hereto, and that terms of this Release are contractual and
not a mere recital.

FOR YOUR PROTECTION CALIFORNIA LAW REQUIRES THE FOLLOWING TO APPEAR ON THIS FORM:

**Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject
to fines and confinement in state prison.**

THE UNDERSIGNED MUST READ THE ECONOMIC RELEASE AND FULLY UNDERSTAND IT

Signed, sealed, and delivered this _____ day of _____, 20 _____.

CAUTION: READ BEFORE SIGNING BELOW

Witness

Witness

State of _____

County of _____

On the _____ day of _____ 20 _____ before I've personally approved _____

to _____ known to _____ the person(s) named herein and who executed the foregoing Release and _____ acknowledged to me that
_____ voluntarily executed the same.

My term expires _____ 20 _____

Notary Public



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Claims Committee Meeting
September 16, 2021

Agenda Item G.

ROUND TABLE DISCUSSION

INFORMATION ITEM

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

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: The item is to the Claims Committee members for any topics or ideas that members would like to address.

ATTACHMENT(S): None.