



President
Ms. Rachel Ancheta
City of Dixon

Vice President
Mr. Spencer Morrison
City of Yuba City

Treasurer
Ms. Jen Lee
City of Rio Vista

Secretary
Ms. Jennifer Styczynski
City of Marysville

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND 2024 PLANNING SESSION AND BOARD OF DIRECTORS MEETING AGENDA

DATE: Thursday, December 12, 2024

TIME: Strategic Planning at 9:00 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.

STRATEGIC PLANNING SESSION

9:00 a.m. **A. CALL TO ORDER**

B. ROLL CALL

C. 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.

D. STRATEGIC PLANNING AGENDA

I

Welcome – Marcus Beverly and Rachel Ancheta

pg. 6

1. Mission Statement and Current Strategic Plan

I 1

pg. 9

2. Introduction: Focusing on the Task

I 1

- Session focus and outcomes – Rick Brush
- Session format and ground rules
- Warm up Activity



President
Ms. Rachel Ancheta
City of Dixon

Vice President
Mr. Spencer Morrison
City of Yuba City

Treasurer
Ms. Jen Lee
City of Rio Vista

Secretary
Ms. Jennifer Styczynski
City of Marysville

3. Succession Planning

I 1

Review survey responses and build a plan

- pg. 10 a) *What are your ideas to build a succession plan for NCC Leadership?*
pg. 12 b) *What should be expected from leadership in terms of engagement?*
pg. 14 c) *How can we cultivate future Committee members and leaders?*

4. How Do We Incentivize Members to Manage Their Risk?

Review survey responses and build a plan

- pg. 16 a) *How can we build a better understanding of our value with members?*
pg. 18 b) *What communication strategy components are most effective?*
pg. 24 c) *What incentives would create greater participation from members?*
pg. 26 d) *Should there be a requirement to use certain services? Penalty if not?*

5. Blue Sky Conversations – Where do we go from here?

Review survey responses and meeting feedback to build a plan

- pg. 29 a) *What are the future risks that need to be considered now?*
pg. 31 b) *What areas of value not currently a part of NCCSIF membership should be explored?*

6. Establishing Priorities

What do we start doing, keep doing and what should we stop doing?

Break – Lunch & Presentation

I 1

State of the Market

Conor Boughey will present the annual State of the Insurance Market presentation for review and discussion.

7. Wrap Up - Meeting Member Needs

4

Members will review and provide feedback on the topics discussed to develop goals and objectives for completion.

BOARD MEETING

E. 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 Board of Directors may request any item to be considered separately.

1. Board of Directors Meeting Minutes – October 27, 2024

2. Check Register October 2024 - November 2024



President
Ms. Rachel Ancheta
City of Dixon

Vice President
Mr. Spencer Morrison
City of Yuba City

Treasurer
Ms. Jen Lee
City of Rio Vista

Secretary
Ms. Jennifer Styczynski
City of Marysville

pg. 47	3. Investment Reports	
pg. 75	a) Chandler Asset Management Short/Long Term – October 2024	
	b) Local Agency Investment Fund (LAIF) Report as of September 30, 2024	
pg. 76	c) Treasurer’s Report as of September 30, 2024	
pg.77	4. FY 25/26 EIA PRISM Excess Workers’ Compensation Premium Estimate v1	
pg. 78	5. Alliant Commission Disclosure Letter and Fact Sheet Retail vs. Wholesale Commissions	
pg. 79	6. CAJPA Analytics Project	
pg. 81	7. Public Entity Insurance Marketplace, Trends, Industry Issues and Outlook Presentation	

pg.	F. GENERAL RISK MANAGEMENT ISSUES	I	4
	<i>This is an opportunity for a member to discuss a topic of interest or seek guidance and input from the group about a current issue, risk management topic or exposure the member is facing.</i>		
	G. ADMINISTRATION REPORTS	I	
	1. President’s Report		4
	<i>Rachel Ancheta will address the Board on items pertaining to NCCSIF.</i>		
	2. CJPRMA Update		
	<i>Marcus Beverly will update the Committee on CJPRMA matters pertinent to NCCSIF. Minutes of the meeting can be found at http://www.cjprma.org</i>		
	3. Program Administrator’s Report		
	<i>Alliant will address the Board on items pertaining to NCCSIF.</i>		
	• CAJPA & PRISM Data Request		
	• Spencer Morrison Recognition		
	H. JPA BUSINESS		
	1. Service Provider Proposals	A	I
	<i>The Board will review and may approve or provide direction regarding contract renewal proposals for the following:</i>		
pg. 174	a. James Marta and Co		
pg. 185	b. Sedgwick Risk Control		
pg. 197	c. Bickmore Actuarial		



President
Ms. Rachel Ancheta
City of Dixon

Vice President
Mr. Spencer Morrison
City of Yuba City

Treasurer
Ms. Jen Lee
City of Rio Vista

Secretary
Ms. Jennifer Styczynski
City of Marysville

-
- | | | | |
|---------|--|----------|----------|
| pg. 201 | 2. Resolution 24-01 Authorizing Treasurer to Invest and Reinvest Funds | A | 1 |
| | <i>Review and approve Resolution 24-01 Authorizing the Treasurer to invest and reinvest funds</i> | | |
| pg. 203 | 3. Policy and Procedure RM-BP2 Revision | A | 1 |
| | <i>The Board will be asked to approve revisions to RM-BP2.</i> | | |
| pg. 209 | 4. NCCSIF Bylaws Amendment | A | I |
| | <i>The Board will be presented with the amended bylaws reflecting the change in the JPA's principal executive office address for approval.</i> | | |
| pg. 226 | 5. Workers' Compensation Claims Audits | A | I |
| | <i>The recent claims audit conducted by ALC Claims Collaborations will be presented for review, discussion and acceptance or direction.</i> | | |
| pg. 261 | 6. DKF Training Link | A | I |
| | <i>The Board will receive and may approve a proposal from DKF Solutions for a learning platform to enhance training and regulatory compliance for Public Works and Water/Wastewater Utility Staff.</i> | | |
| pg. 284 | 7. CAJPA Re-Accreditation with Excellence | A | I |
| | <i>NCCSIF has again achieved CAJPA Accreditation with Excellence, and Program Administrators will present the Board with the latest renewal certificate.</i> | | |
| pg. 323 | 8. Appointment of Vice-Chair and Secretary | A | 1 |
| | <i>The Board will be asked to appoint a Secretary and Vice-Chair for the remainder of the term.</i> | | |
| pg. 324 | 9. AllOne Health Walking Challenge | A | 1 |
| | <i>Members may approve use of PRISM subsidy funds to cover the cost of a walking challenge for NCC members.</i> | | |

I. FINANCIAL REPORTS

- | | | | |
|---------|---|----------|----------|
| pg. 326 | 1. Quarterly Financials for Period Ending September 30, 2024 | A | 1 |
| | <i>James Marta & Company will present the quarterly financial report ending September 30, 2024, to accept and file.</i> | | |



President
Ms. Rachel Ancheta
City of Dixon

Vice President
Mr. Spencer Morrison
City of Yuba City

Treasurer
Ms. Jen Lee
City of Rio Vista

Secretary
Ms. Jennifer Styczynski
City of Marysville

pg. 363	2. Budget to Actual as of September 30, 2024	I	1
	<i>The Board will receive an update on the Budget to Actual as of September 30, 2024.</i>		
pg. 364	J. INFORMATION ITEMS	I	1
pg. 365	1. PARMA Conference, February 23-26, 2024, Anaheim, CA		
pg. 366	2. Virtual Training: AB1234 and AB1825: February 6, 2024		
pg. 367	3. Virtual Training Risk Management 101: December 19, 2024		
pg. 368	4. Virtual Training: Insurance Requirements in Contracts (IRIC): February 19, 2025		
pg. 369	5. Recommended System Security Standard Guidelines for Cyber Liability Insurance		
pg. 372	6. Glossary of Terms		
pg. 381	7. NCCSIF Organizational Chart		
pg. 382	8. NCCSIF 2024-25 Meeting Calendar		
pg. 383	9. NCCSIF Resource Contact Guide		
pg. 401	10. LWP Workers' Compensation Claims Contacts		
pg. 402	11. Sedgwick Liability Who's Who in Claims		
pg. 403	12. Certificate Request form		
pg. 404	13. NCCSIF Travel Mileage Reimbursement Form		

K. ADJOURNMENT

UPCOMING MEETINGS

Police Risk Management Committee Meeting – February 6, 2025

Executive Committee Meeting - March 27, 2025

Claims Committee Meeting - March 27, 2025

Risk Management Committee Meeting - April 17, 2025

Board of Directors Meeting - April 17, 2025

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

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

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

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

Item D.1.

MISSION STATEMENT & STRATEGIC PLAN

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

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

ATTACHMENT(S): Strategic Plan as of 8/27/24

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

NOTES:

NCCSIF STRATEGIC GOALS & ACTION PLAN

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

Updated: 8.27.24

MISSION STATEMENT

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

GOAL	ACTION/TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS	VOTES
LRP-1					
Property Program - Objective - Review the Property Program structure	1. Conduct study of estimated premiums at various self-insured retentions (SIRs) to bring stability to program	Alliant	Met	Presented to BOD 6/23/22	11
	<i>Notes: Board decided not to start Banking Layer or raise SIR/Deductible</i>				
	2. Alliant to analyze banking layer options for members	Alliant	June, 2022	Presented to BOD 6/23/22 not implemented	3
	<i>Notes: Do members want to evaluate the SIR/Banking layer again?</i>				
	3. Alliant to present a State of the Market for all Programs at December BOD meeting	Alliant	12/21/23	Completed - Repeat for December 2023 Meeting	
	<i>Notes: On BOD agenda 12/15/22 - Possible add Ex Mod to the Property Allocation?</i>				
	<i>Possible wildfire parametric and none for APIP coverage?</i>				
LRP-2					
Liability Program - Flattening the curve of increasing premiums and risk	1. Serve notice of intent to non-renew to CJPRMA	Alliant/BOD	By 12/31	Notice not given continue to monitor	2
	<i>Note: Premium surcharge of 10% will apply again for 2024/25. Can avoid half of the surcharge by increasing SIR from \$1M to \$1.25M. Assessment of \$1.5M or more possible.</i>				
	2. Evaluate SIR options for CJPRMA coverage for FY 24/25	Alliant/BOD	Draft budget to BOD 4/21	Raising SIR to \$750K	
	<i>Will review \$1M and \$1.25M options for FY 24/25. Moved to \$1M SIR FY 23/24.</i>				
	3. Focus on managing risks for loss leaders and trends	Sedgwick/Alliant	on RMC agenda 10/20/23	Risk Control Consultant meeting with members	2
	<i>Note: Look at risk from the pool level as well as individual member level</i>				
	4. Address the risks of intersections (historical v current traffic usage numbers) and police liability	Sedgwick/Members	on RMC agenda	Suggested resolution for city engineer authority; sponsored police training day	2
	<i>Notes: Continue focus on police; more emphasis on defensive driving; dangerous conditions training</i>				
LRP-3					
Cyber Program - Objective: Analyze purchasing excess insurance	1. Alliant to send members application early	Alliant	Pending for 2024	2023 Completed	0
	<i>Note: All members have completed cyber applications</i>				
	2. Maintain robust cyber security risk control programs	Members	ongoing	ongoing	0
	<i>Note: Risk control efforts to include multi factor authentication, redundant systems, phishing simulation training and more</i>				
	3. Market excess cyber to available insurers	Alliant	Review again by 6/22/24	Excess Coverage Renewed	0
	<i>Note: Continue to improve security to meet conditions of excess coverage. Partner with IT service consultants..</i>				

GOAL	ACTION/TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS	VOTES
LRP-4					
Workers' Compensation Program - Objective: Investigate tools/services to mitigate cost of claims	1. Investigate hiring an employee advocate to navigate claims in the WC system	Alliant/BOD	Completed - on RMC agenda 12/16	BOD decided to issue RFP for WC claims admin and is changing TPAs	10
	<i>Note: Include roles and responsibilities of examiner versus the employee advocate or other point of contact in the analysis.</i>				
	2. Investigate hiring Company Nurse for 24/7 nurse triage services	Alliant	Approved by EC 12/2/21	Service Began 1/1/2022	10
	<i>Note - signup forms have been delivered - can start as soon as 1/1/2022. Training scheduled and available online any time.</i>				
	3. Increase options for medical treatment and QMEs Alliant/Sedgwick On 12.15.22 Agenda <i>New Provider Work Health Solutions</i>				
LRP-5					
Organizational Growth	1. Investigate Strategic Growth	Alliant/BOD	To EC 3/24; BOD 4/21	Benchmark of other pools and options tbd	10
	<i>Note: Growth could be achieved by gaining individual members or by partnering with other JPAs. Elk Grove quoted for Liability Program.</i>				
	2. Evaluate NCCSIF Bylaws for entrance/exit provisions	Alliant/BOD	By 12/31/23	Revised date review with EC	6
	<i>Note: Bylaws should discourage "shopping" and focus on long term membership to benefit the pool</i>				
	3. Refresh marketing collateral prior to any marketing efforts	Alliant	RM site by 1/1/23; Main site by 9/1/22	New website complete, updates to content continuing	2
	<i>Note: Focus should include the website and creating new marketing materials. Revisions underway.</i>				
LRP-6					
Member Engagement and Education	1. Create a Board member Academy	Alliant/BOD	Add another update by BOD 10/19/23	Presentations at each BOD meeting	7
	<i>Note: The Academy includes education on Board member responsibilities, Program details, and build on the existing Board Member Guidebook. A Board presentation will be prepared for 12/15/22. Members have requested training for council members regarding the</i>				
	2. Create a plan for staff visits	Sedgwick/Alliant	Road trips and videoconferenc continue. Meet with all new Board members in person.	Underway	
	<i>Note: Staff member visits are valued by members and creating a plan will ensure visits are done on a timely basis</i>				



[BACK TO AGENDA](#)

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

Item D.2.

Introduction: Focusing on the Task

- Session focus and outcomes – Rick Brush
- Session format and ground rules
- Warm up Activity

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

SP Item D.3.a.

SUCCESSION PLANNING

TOPIC: Q1 - *What are your ideas to build a succession plan for NCCSIF leadership?*

ATTACHMENTS: Survey Question Responses

NOTES:

[illegible]

Q1 What are your ideas to build a succession plan for NCCSIF Leadership?

Answered: 8 Skipped: 1

#	RESPONSES	DATE
1	Create a mentorship program that increases the number of employees in the member cities who know about and understand NCCSIF and risk management.	9/19/2024 12:30 PM
2	With so many new board members I think it would be a good idea to develop a pilot Mentorship plan and possibly include a Short/Simple Team building (get to know each other) activities during board meeting - this will increase confidence within the members of trust and willingness to volunteer for leadership or small 5- minute break out sessions	9/19/2024 9:21 AM
3	Study sessions and brainstorming.	9/12/2024 10:34 AM
4	<u>Include my BOD alternate</u> in all future meetings.	9/10/2024 9:57 AM
5	Many City reps are not Risk professionals, and are making the best decisions they can on the board. Granted, all are capable and competent, but Risk is an expansive field. Some kind of <u>specific training for NCC board members</u> could be helpful. It could be high level at first, <u>then drill down into topics individually</u> so that members could chose what they need (through VectorSolutions for instance - see some of the fleet trainings... lots of individual topics). For instance, I know from first hand experience there were at least two board members who were new that didn't completely understand the \$100k, \$500k, and PRISM levels. <u>I'd be happy to work an outline/framework up if interested.</u>	9/9/2024 11:09 AM
6	For the Board of Directors, I would like to see the continuation of the <u>Annual Board Member Academy</u> , related trainings, and continued improvements and enhancements to the Board Member Handbook . Perhaps we could consider establishing an <u>Emeritus position for a retired Board Member to serve with a historical perspective</u> and knowledge of the JPA's rich culture and understanding of why certain policies were adopted. For our business partners, I would like to see ongoing succession planning with up and coming staff attending our meetings.	9/6/2024 12:02 PM
7	Current and past leadership should take a few moments to summarize their experience during their term and speak to this issue during a meeting. Current members should bring <u>their potential successor to meetings</u> to introduce them and let them get an idea of what NCCSIF is about.	9/6/2024 10:46 AM
8	Sometimes service clubs simply run members through a progression that <u>starts with committees</u> and runs through all of the officer positions.	9/5/2024 4:53 PM

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

SP Item D.3.b.

SUCCESSION PLANNING

TOPIC: Q2 - *What should be expected from leadership in terms of engagement?*

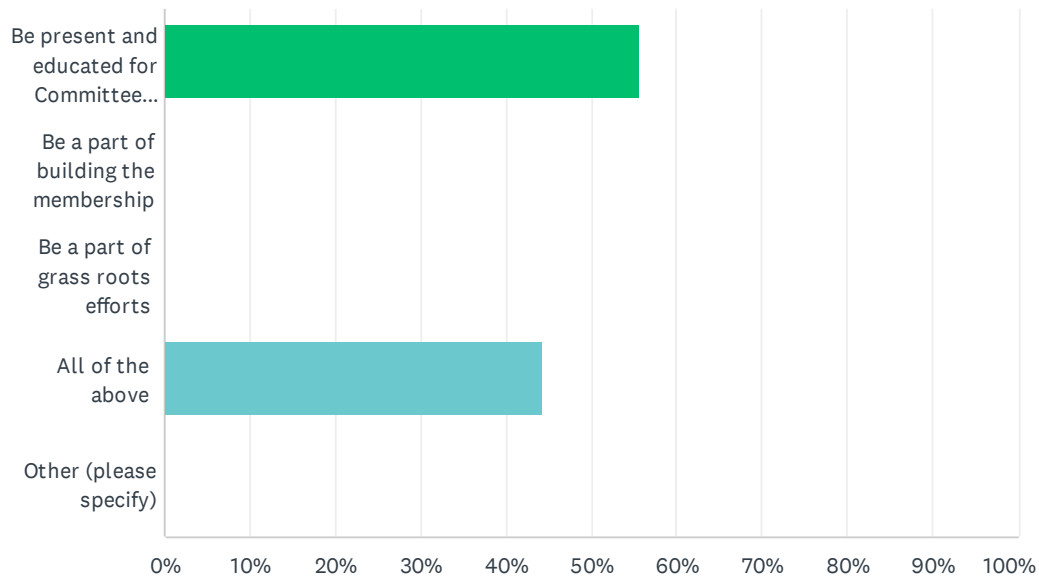
ATTACHMENTS: Survey Question Responses

NOTES:

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Q2 What should be expected from leadership in terms of engagement?

Answered: 9 Skipped: 0



ANSWER CHOICES		RESPONSES	
Be present and educated for Committee meetings		55.56%	5
Be a part of building the membership		0.00%	0
Be a part of grass roots efforts		0.00%	0
All of the above		44.44%	4
Other (please specify)		0.00%	0
TOTAL			9

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	



[BACK TO AGENDA](#)

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

SP Item D.3.c.

SUCCESSION PLANNING

TOPIC: Q3 - *How can we cultivate future Committee members and leaders?*

ATTACHMENTS: Survey Question Responses

NOTES:

Q3 How can we cultivate future Committee members and leaders?

Answered: 8 Skipped: 1

#	RESPONSES	DATE
1	In addition to a mentorship program, member cities could also appoint two alternates (instead of only one) thereby strengthening the participation and "safety net" of each member organization.	9/19/2024 12:30 PM
2	periodic trainings on different topics on the roles and responsibilities of committee members or leaders (possibly twice a year or as a webinar)	9/19/2024 9:21 AM
3	Track recent updates and future goals.	9/12/2024 10:34 AM
4	<u>Shadowing opportunities for Risk Management and Police Committees.</u> I am interested in participating in the Police Risk Committee but all the board positions are currently filled.	9/10/2024 9:57 AM
5	It's up to the individual City's to send staff with their Reps who can observe. For instance, our City had its board rep, a separate RMC rep, and backups for both. The backup for RMC eventually became the rep for RMC... but then she left the City and we've started over. I know for small City's that's really difficult. However, the training framework I mentioned could help with that. Maybe <u>an annual TEAMS meeting that could include any members' staff</u> - Like a State of the City kind of thing but for NCC and widely advertised within member City staff.	9/9/2024 11:09 AM
6	Have ongoing conversations with member leadership. Provide an annual trending report (LWP/Sedgwick) to the City Council, which is a great segway to taking about JPA participation to help minimize risk and claim costs.	9/6/2024 12:02 PM
7	same as above	9/6/2024 10:46 AM
8	Above.	9/5/2024 4:53 PM



[BACK TO AGENDA](#)

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

SP Item D.4.a.

HOW DO WE INCENTIVIZE MEMBERS?

TOPIC: Q4 - *How can we build a better understanding of our value with member employees, legal counsel, and city council members?*

ATTACHMENTS: Survey Question Responses

NOTES:

Q4 How can we build a better understanding of our value with member employees, legal counsel and city council members?

Answered: 9 Skipped: 0

#	RESPONSES	DATE
1	I think making it to the jurisdictions on an annual basis.	9/20/2024 3:16 PM
2	It would be very beneficial to provide a biennial presentation to City Councils and City Attorneys immediately following an election. I don't think most Council's realize/recognize the value of risk management for cities. Because Councils can change every other year, at a minimum there should be a presentation to them every two years.	9/19/2024 12:30 PM
3	This takes time depending on the level of previous experiences of members...I think an annual update of where we've been to where we are is very educational and could be a webinar as well.	9/19/2024 9:21 AM
4	Ensure the city and its residents are taken care of.	9/12/2024 10:34 AM
5	Educational presentations to elected officials	9/10/2024 9:57 AM
6	Ultimately it's communication. I know that's vague, but when was the last time Alliant or a board officer offered to present anything to all members attorneys, or City Council, etc.	9/9/2024 11:09 AM
7	Please see the response to question 3.	9/6/2024 12:02 PM
8	A quarterly newsletter would be great for spreading information and what successes other cities have had. Spotlighting innovative solutions to challenges we all face.	9/6/2024 10:46 AM
9	Arm finance and/or HR directors with NCCSIF officers and/or Alliant staff and tell horror stories.	9/5/2024 4:53 PM



Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024

SP Item D.4.b.

HOW DO WE INCENTIVIZE MEMBERS?

TOPIC: Q5 - *What communication strategy components are most effective, e.g., email campaign, white papers, attending city council or staff meetings? (Annual Report)*

ATTACHMENTS: Survey Question Responses

NOTES:

Q6 - On a scale of 1-10 (10 being highest) how valuable is membership in NCCSIF?

1	2	3	4	5	6	7	8	9	10
<hr/>									
<hr/>									



[BACK TO AGENDA](#)

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

SP Item D.4.b. *continued*

HOW DO WE INCENTIVIZE MEMBERS?

TOPIC: Q7 - *What tangible benefits do you get with NCCSIF?*

ATTACHMENTS: Survey Question Responses

NOTES:

What benefits not provided are worth exploring?

TOPIC: Q9 - *Do you feel you (members in general) have a good understanding of resources that available to help you manage your risk?*

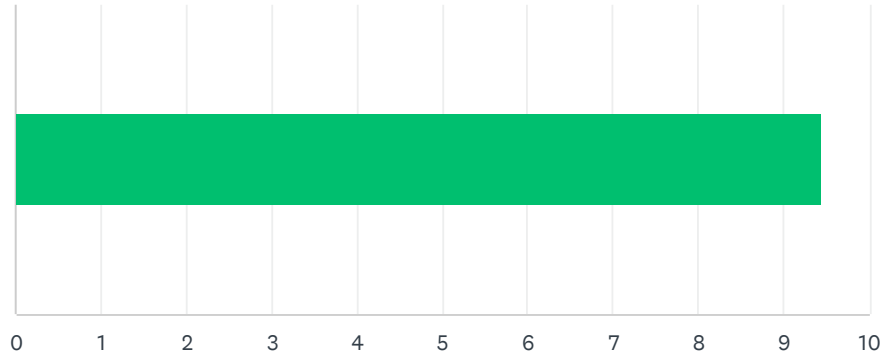
Q5 What communication strategy components are most effective i.e. email campaign, white papers, attending city council or staff meetings?

Answered: 9 Skipped: 0

#	RESPONSES	DATE
1	Council and staff meetings. Email is effective for getting quick information out.	9/20/2024 3:16 PM
2	I think presenting at City Councils would be the most effective. It might also be useful to produce a brief brochure that succinctly explains what NCCSIF does and why it's important.	9/19/2024 12:30 PM
3	This will depend on the agency, for a City our size attending our staff meetings or City Council meetings I think is most effective.	9/19/2024 9:21 AM
4	All of the above, study sessions are great for community input.	9/12/2024 10:34 AM
5	I have not been at the City long enough to know what is most effective. I need additional time to evaluate.	9/10/2024 9:57 AM
6	Depends upon the audience. City Council maybe attend and give a short presentation on the state of liability and the need for tort reform or limits on liability... but that would totally have to be vetted first with City staff. I think an annual tele-presentation on the state of NCC and any hot topics, available for anyone to attend and ask questions at the end. I would keep the total thing at no more than 1 hr. I know that's hard, but even a 1hr meeting is difficult for many to fit into their scheudle.	9/9/2024 11:09 AM
7	I would like to see us transition to a Constant Contact format of email to our members to provide a quick overview on key issues that can be expanded upon with a click of the mouse.	9/6/2024 12:02 PM
8	Email council members and upper management positions.	9/6/2024 10:46 AM
9	In-person has had the largest impact in my agency.	9/5/2024 4:53 PM

Q6 On a scale of 1-10 (10 being highest) how valuable is membership in NCCSIF?

Answered: 9 Skipped: 0



ANSWER CHOICES	AVERAGE NUMBER	TOTAL NUMBER	RESPONSES
	9	85	9
Total Respondents: 9			

#		DATE
1	7	9/20/2024 3:16 PM
2	10	9/19/2024 12:32 PM
3	9	9/19/2024 9:30 AM
4	10	9/12/2024 10:35 AM
5	10	9/10/2024 10:09 AM
6	10	9/9/2024 11:11 AM
7	10	9/6/2024 12:11 PM
8	9	9/6/2024 10:52 AM
9	10	9/5/2024 4:55 PM

Q7 What tangible benefits do you get with NCCSIF?

Answered: 8 Skipped: 1

#	RESPONSES	DATE
1	We really appreciate the huge support that we get from Alliant, especially the guidance and recommendations in a prompt and responsive manner. Without Alliant, there would be no NCCSIF!	9/19/2024 12:32 PM
2	Resources, Education, Advice, Expertise from other members, shared concerns and shared solutions	9/19/2024 9:30 AM
3	Quarterly Financial statements/reports.	9/12/2024 10:35 AM
4	Quick responses to insurance inquiries and requests.	9/10/2024 10:09 AM
5	Very good work comp management. Very good administration. The RMC and PRMC are also very valuable.	9/9/2024 11:11 AM
6	Competitive worker's compensation rates due to quality management by our business partners and helpful risk control services.	9/6/2024 12:11 PM
7	Claims administration is valuable. Providing us with the updates for various issues that are so time consuming .	9/6/2024 10:52 AM
8	Cost savings for coverage and sound risk advice, plus generous customer service	9/5/2024 4:55 PM

Q9 Do you feel you (members in general) have a good understanding of the resources that are available to help you manage your risk?

Answered: 9 Skipped: 0

#	RESPONSES	DATE
1	I feel like there is an average understanding of resources that are available. The staff is always excellent in answering any questions that arise.	9/23/2024 8:39 AM
2	Not entirely. I feel like I only think to ask or check out options when I need something or some service.	9/19/2024 1:05 PM
3	It took me a while to fully understand all of the resources available during my first few years with the agency since I was still learning the culture and processes. So for anyone new the onsite visits or zoom meetings are essential.	9/19/2024 9:45 AM
4	I believe so.	9/12/2024 10:38 AM
5	Yes	9/10/2024 10:12 AM
6	Yes, the matrix and communications from Sedgwick are good.	9/9/2024 11:27 AM
7	Overall, yes.	9/6/2024 12:15 PM
8	Yes, but there's never enough time to get to everything.	9/6/2024 11:15 AM
9	Yes	9/5/2024 4:59 PM

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

SP Item D.4.c.

HOW DO WE INCENTIVIZE MEMBERS?

TOPIC: Q10 - *What incentives would create greater participation from members?*

ATTACHMENTS: Survey Question Responses

NOTES:

[illegible]

Q10 What would be an incentive to create greater participation from members?

Answered: 7 Skipped: 2

#	RESPONSES	DATE
1	I can't think of anything.	9/19/2024 1:05 PM
2	Most of us are task oriented.... it might be a good idea if there was a short quiz sent prior to the board meetings and for those who completed the quiz (reviewed the agenda) high level points nothing too difficult (no detailed finance questions LOL) would be placed in a drawing for a \$10 gift card starbucks or some kind of minimal incentive to initiate reviewing the agenda prior to board meetings.	9/19/2024 9:45 AM
3	100% attendance to meetings from all BOD members with an option for NCCSIF to host the winning city's health and safety fair up to a certain amount.	9/10/2024 10:12 AM
4	I think communicating to members that Sedgwick is available beyond their three days, for a fee. Maybe have Sedgwick focus more on those members that didn't do well in their risk mgmt focused assessment. Be proactive in communicating with them to get them to improve their compliance.	9/9/2024 11:27 AM
5	A penalties if key meetings are not attended.	9/6/2024 12:15 PM
6	Could there be correlation between the number of completed items on the risk management score card and a percentage increase of training funds?	9/6/2024 11:15 AM
7	If members are not participating, it might be because they do not appreciate how decisions are made and the impact their lack of representation has on their bottom line.	9/5/2024 4:59 PM



SP Item D.4.d.

HOW DO WE INCENTIVIZE MEMBERS?

TOPIC: Q11- *Should there be a requirement to use certain services, and if so, which one(s)?*

ATTACHMENTS: Survey Question Responses

NOTES:

Q12 - *Should there be a penalty if members are not performing well and are not using these services?*

Q11 Should there be a requirement to use certain services, and if so, which one(s)?

Answered: 6 Skipped: 3

#	RESPONSES	DATE
1	Yes, but I'm not sure which ones.	9/19/2024 1:05 PM
2	Risk Management - Sedgwick (this cost to the members is pretty high) I think due to the high benefits for each member using Sedgwick more is a benefit to all members.	9/19/2024 9:45 AM
3	No	9/12/2024 10:38 AM
4	The Focused Assessment should be mandatory, and there should be some sort of requirement to work towards meeting compliance.	9/9/2024 11:27 AM
5	Risk control services.	9/6/2024 12:15 PM
6	No.	9/5/2024 4:59 PM

Q12 Should there be a penalty if members are not performing well and are not using these services?

Answered: 8 Skipped: 1

#	RESPONSES	DATE
1	Yes. With a penalty, Councils would also be more interested/willing to allocate the necessary funds to address low performance and inadequacies.	9/19/2024 1:05 PM
2	No, I don't think a penalty is necessary since some board members do not always have the same influence as others to manage the services provided by NCCSIF. I think the requirement to use Sedgwick should be set to outreach and assessment reviews or possibly have Shane drive assessments meaning have Shane initiate site visits with each location until dates and meetings are set for those who are not taking initiative.	9/19/2024 9:45 AM
3	No	9/12/2024 10:38 AM
4	Yes; alternatively more grants should be offered to Cities performing well.	9/10/2024 10:12 AM
5	I think it should be more of a notice, stating "Based on your current performance, the following services may help improve that. Please contact us at your earliest convenience to discuss". Then, if they don't, it would be more interventional where the Board president or vice president, or multiple people, would meet with the City for a quick discussion regarding the services they aren't using and need to. Basically just escalating it further and further and, if they fail to respond appropriately, state that discussion of member performance can be discussed at board meetings. I'm sure our bylaws allow us to kick members out as well. Again, it all goes back to consistent and appropriate communication.	9/9/2024 11:27 AM
6	Possibly, depending on how functional the agency's risk management practices are.	9/6/2024 12:15 PM
7	Only if a claim happens and it is directly related to a members unwillingness to correct issues that have been documented as hazardous.	9/6/2024 11:15 AM
8	No.	9/5/2024 4:59 PM

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

SP Item D.5.a.

BLUE SKY CONVERSATIONS – WHERE DO WE GO FROM HERE?

TOPIC: Q13 - *What are the future risks that need to be considered now, e.g., aging infrastructure, qualified staffing, utilization of AI, etc.?*

ATTACHMENTS: Survey Question Responses

NOTES:

[illegible]

Q13 What are the future risks that need to be considered now, i.e. Utilization of AI, etc.?

Answered: 7 Skipped: 2

#	RESPONSES	DATE
1	Yes, use of AI is definitely one of them. I can't think of any others.	9/19/2024 1:05 PM
2	Who will manage AI?	9/19/2024 9:45 AM
3	AI is a big one right now	9/12/2024 10:38 AM
4	AI is definitely a risk. Cities should already have guidance (I'm sure most don't) on using AI. We just put one out. Police and First Amendment issues, and de-escalation training. Driverless vehicles and self-driving vehicles.	9/9/2024 11:27 AM
5	Cyber security including AI.	9/6/2024 12:15 PM
6	AI is a good one.	9/6/2024 11:15 AM
7	I see an education opportunity about the risks associated with AI or any newly emerging technologies.	9/5/2024 4:59 PM



SP Item D.5.b.

BLUE SKY CONVERSATIONS – WHERE DO WE GO FROM HERE?

TOPIC: Q8 - *What areas of value not currently a part of NCCSIF membership should be explored?*

ATTACHMENTS: Survey Question Responses

NOTES:

Q14 - *Comments: please provide any additional feedback or suggestions.*

Q8 What are other areas of value not currently a part of NCCSIF membership that should be explored?

Answered: 7 Skipped: 2

#	RESPONSES	DATE
1	I have no additional ideas.	9/19/2024 12:32 PM
2	N/A	9/12/2024 10:35 AM
3	certification training for risk management for BOD members.	9/10/2024 10:09 AM
4	I think for the size of cities, and the services offered, NCC already provides significant value.	9/9/2024 11:11 AM
5	I believe we should strive towards healthy growth of the JPA including be open to allowing membership to well managed special districts (e.g., cemetery districts, fire districts (general liability and property insurance only)) that are good risks and would strengthen the JPA.	9/6/2024 12:11 PM
6	Providing information to high schools and colleges about government careers and initiating internships.	9/6/2024 10:52 AM
7	Nothing to add as NCCSIF and Alliant are fulfilling a vital need well and we wouldn't want to water it down with other services.	9/5/2024 4:55 PM

Q14 Comments: please provide any additional feedback or suggestion.

Answered: 5 Skipped: 4

#	RESPONSES	DATE
1	I have no additional comments.	9/19/2024 1:05 PM
2	Thanks for the survey.	9/19/2024 9:45 AM
3	option to participate in the meetings virtually would be nice.	9/10/2024 10:12 AM
4	Thank you for performing this survey, which included some very important questions.	9/6/2024 12:15 PM
5	Thank you for the board's service and to the membership for being engaged.	9/5/2024 4:59 PM

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

SP Item D.6.

ESTABLISHING PRIORITIES

TOPIC: *What do we start doing, keep doing and what should we stop doing?*

NOTES:

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins or other markings on the paper.



[BACK TO AGENDA](#)

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

**Break – Lunch & Presentation
State of the Market**

Conor Boughey will present the annual State of the Insurance Market presentation for review and discussion.



**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

SP Item D.7.

WRAP UP - MEETING MEMBER NEEDS

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

DISCUSSION POINTS: _____

OBJECTIVE:

ACTION(s)/DELIVERABLE(s):

DEADLINE(s): _____

FINANCIAL IMPACT:

RESPONSIBILITY:



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

Agenda Item E.

CONSENT CALENDAR

ACTION ITEM

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

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

FISCAL IMPACT: None.

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

ATTACHMENTS:

1. Board of Directors Meeting Minutes – October 27, 2024
2. Check Register October 2024 - November 2024
3. Investment Reports
 - a) Chandler Asset Management Short/Long Term – October 2024
 - b) Local Agency Investment Fund (LAIF) Report as of September 30, 2024
 - c) Treasurer's Report as of September 30, 2024
4. FY 25/26 EIA PRISM Excess Workers' Compensation Premium Estimate v1
5. Alliant Commission Disclosure Letter
6. CAJPA Analytics Project
7. Public Entity Insurance Marketplace, Trends, Industry Issues and Outlook Presentation



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN EVENT CENTER
OCTOBER 17, 2024**

BOARD OF DIRECTORS PRESENT

Christy White, City of Anderson
Brant Mesker, City of Corning
Melissa Rojas, City of Elk Grove
Tricia Cobey, City of Galt
Veronica Rodriguez, City of Lincoln
Crystal Peters, Town of Paradise
Paul Young, City of Red Bluff
Spencer Morrison, City of Yuba City

Ishrat Aziz-Khan, City of Colusa
Rachel Ancheta, City of Dixon **(Chair)**
Allison Garcia, City of Folsom
Dalacie Blankenship, City of Jackson
Elizabeth Ehrenstrom, City of Oroville
David Warren, City of Placerville
Marti Brown, City of Willows

BOARD OF DIRECTORS ABSENT

Jennifer Leal, City of Auburn
Martin Pineda, City of Gridley
Jennifer Styczynski, City of Marysville
Tameka Usher, City of Rocklin

Kara Redding, City of Elk Grove
Jodi Steneck, City of Ione
Jennifer Schultz, City of Rio Vista

CONSULTANTS & GUESTS

Marcus Beverly, Alliant Insurance Services
Evan Washburn, Alliant Insurance Services
Shane Baird, Sedgwick
Natalie Tornincasa, City of Placerville
Jim Ramsey, City of Elk Grove
Ryan Denning, Crowe

Jenna Wirkner, Alliant Insurance Services
James Marta, James Marta and Co.
Brian Davis, Sedgwick
Karl Meng, Chandler
Megan Williams, City of Oroville

A. CALL TO ORDER

Chair Rachel Ancheta called the meeting to order at 12:03 p.m.

B. INTRODUCTIONS

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

C. PUBLIC COMMENTS

There were no public comments.



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN EVENT CENTER
OCTOBER 17, 2024**

D. CONSENT CALENDAR

1. Board of Directors Meeting Minutes – June 20, 2024
2. Check Register from June 1, 2024, to September 30, 2024
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term – July 2024 to September 2024
 - b. Chandler Asset Management GASB 40 Reports as of June 30, 2024
 - c. Chandler Asset Management GASB 72 Reports as of June 30, 2024
 - d. Treasurer’s Report as of June 30, 2024
4. PMIA Performance Report & LAIF Performance Report QE June 30, 2024
5. FY 23/24 Workers’ Compensation Claims Auditing Services Agreement
6. PRISM Claims Audit and LWP Response
7. HCA Appraisal Contract
8. ACI Quarterly Report
9. FY 25/26 PRISM Excess Workers’ Compensation Premium Estimate V1

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

MOTION: Elizabeth Ehrenstrom

SECOND: Dave Warren

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Aziz-Khan, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriquez, Ehrenstrom, Peters, Warren, Young, Brown, Morrison

Nays: None.

E. GENERAL RISK MANAGEMENT ISSUES

None.

F. ADMINISTRATION REPORTS

F.1. Presidents Report

Ms. Rachel Ancheta gave her condolences to Tom Kline’s family and Sedgwick.

F.2. CJPRMA Update

Ms. Elizabeth Ehrenstrom provided an update on CJPRMA. We might be able to move back to a \$1,000,000 SIR in for 25/26.

F.3. Program Administrator’s Report

- a. NorCal Cities 24/25 Annual Report



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN EVENT CENTER
OCTOBER 17, 2024**

Mr. Beverly discussed the 24/25 Annual Report. The Annual Report will be posted on our website and distributed to members.

b. Vice Chair Election at December 12th Meeting

Ms. Wirkner reminded members that we need to elect a new Vice-Chair at the December 12th meeting.

G. SUMMARY OF THE EXECUTIVE COMMITTEE MEETING SEPTEMBER 19, 2024

Ms. Washburn provided a summary of the Executive Committee Meeting on September 19, 2024.

H. FINANCIAL REPORTS

H.1. FY 23/24 Financial Audit

Mr. Ryan Denning from Crowe presented the 23/24 Financial Audit. Crowe is an independent auditor is independent from NCCSIF. They didn't identify any issues. This was a smooth audit.

A motion was made to receive and file the Audited Financial Statements as of June 30, 2023, and 2024.

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

Ayes: White, Aziz-Khan, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriquez, Ehrenstrom, Peters, Warren, Young, Brown, Morrison

Nays: None.

H.2. Quarterly Financial Report for Period Ending March 31, 2024

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

For the Quarter ending March 2024, NCC had a change in Net Position of \$6,594,3936 and Investment Income of \$1,609,786.

A motion was made to accept and file the March 31, 2024

MOTION: Spencer Morrison **SECOND:** Marti Brown **MOTION CARRIED UNANIMOUSLY**

Ayes: White, Aziz-Khan, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriquez, Ehrenstrom, Peters, Warren, Young, Brown, Morrison

Nays: None.



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN EVENT CENTER
OCTOBER 17, 2024**

H.3. Quarterly Financial Report for Period Ending June 30, 2024

Mr. James Marta discussed the quarterly financial report for period ending June 30, 2024.

Our rates are sufficient. The banking layer has a minor increase. The workers compensation program has been doing well.

For the year ending 2024, NCC had Operating Income of \$32,352,207 and Operating Expenses of \$35,600,012, resulting in an Operating Loss of (\$3,247,805). This is after NCC paid member dividends of \$5,325,577 and booked the entire amount of a planned excess liability assessment, \$2,583,998.

The change in Net Position was \$471,380 due to Non-Operating Income of \$3,719,185, of which \$2,522,895 is Investment Income.

A motion was made to accept and file the quarterly financial report for period ending June 30, 2024.

MOTION: Ishrat Aziz-Khan **SECOND:** Paul Young

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Aziz-Khan, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriquez, Ehrenstrom, Peters, Warren, Young, Brown, Morrison

Nays: None.

H.4. Budget-to-Actual as of June 30, 2024

Mr. James Marta discussed the Budget-to Actual as of June 30,2024.

Information only.

H.5. Target Funding Benchmark Presentation

Mr. Beverly discussed the Target Funding Benchmark Presentation.

The pool has maintained steady to improving results in every category for each Program with the exception of the change in liabilities for the Liability Program, due to booking the full expected CJPRMA assessment of \$2,583,998, of which an installment of \$442,061 was included in the FY 24/25 annual funding.

Information only.



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN EVENT CENTER
OCTOBER 17, 2024**

H.6. NCCSIF Investment Portfolio Review

Mr. Karl Meng from Chandler provided an investment portfolio review for period ending September 30, 2024.

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

MOTION: Dave Warren

SECOND: Elizabeth Ehrenstrom

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Aziz-Khan, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriquez, Ehrenstrom, Peters, Warren, Young, Brown, Morrison

Nays: None.

H.7. Investment Policy

Mr. Karl Meng discussed revisions to the investment policy. This will keep the policy up to date with California Government Code.

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

MOTION: Spencer Morrison

SECOND: Elizabeth Ehrenstrom

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Aziz-Khan, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriquez, Ehrenstrom, Peters, Warren, Young, Brown, Morrison

Nays: None.

H.8. Resolution 24-01 Authorizing Treasurer to Invest and Reinvest Funds

Mr. Beverly discussed Resolution 24-01 Authorizing Treasurer to Invest and Reinvest Funds. This is required every year.

A motion was made to table this resolution to the next meeting.

MOTION: Dave Warren

SECOND: Dalacie Blankenship

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Aziz-Khan, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriquez, Ehrenstrom, Peters, Warren, Young, Brown, Morrison

Nays: None.

H.9. Resolution 24-02 Recognizing Spencer Morrison

A motion was made to approve the Resolution as presented.



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN EVENT CENTER
OCTOBER 17, 2024**

MOTION: Elizabeth Ehrenstrom **SECOND:** Spencer Morrison **MOTION CARRIED UNANIMOUSLY**
Ayes: White, Aziz-Khan, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriquez, Ehrenstrom, Peters, Warren, Young, Brown, Morrison
Nays: None.

I. JPA BUSINESS

I.3. Draft Board Strategic Planning Meeting Agenda

Mr. Beverly discussed the Draft Board Strategic Planning Meeting Agenda.

I.4. Service Provider Survey Results

Ms. Washburn discussed the service provider survey results.

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

MOTION: Ishrat Aziz Khan **SECOND:** Elizabeth Ehrenstrom **MOTION CARRIED UNANIMOUSLY**
Ayes: White, Aziz-Khan, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriquez, Ehrenstrom, Peters, Warren, Young, Brown, Morrison
Nays: None.

I.5. NorCal Cities Service Provider Contract Renewal Review

Sedgwick Risk Control
Bickmore Actuarial
James Marta and Company
Lexipol Grant Finder

A motion was made to request proposals from the service providers and discuss Lexipol Grant Finder at the December meeting.

MOTION: Ishrat Aziz-Khan **SECOND:** Elizabeth Ehrenstrom **MOTION CARRIED UNANIMOUSLY**
Ayes: White, Aziz-Khan, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriquez, Ehrenstrom, Peters, Warren, Young, Brown, Morrison
Nays: None.

J. INFORMATION ITEMS

1. Law Enforcement Training Day, November 6, 2024



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN EVENT CENTER
OCTOBER 17, 2024**

2. CALPELRA Conference, November 12-15, 2024, Monterey, CA
3. PARMA Conference, February 23-26, 2025, Anaheim, CA
4. Glossary of Terms
5. NCCSIF Organizational Chart
6. NCCSIF 2024-2025 Meeting Calendar
7. NCCSIF Resource Contact Guide
8. LWP Workers' Compensation Contact
9. Sedgwick Who's Who in Claims - Liability Contact
10. Recommended System Security Standard Guidelines for Cyber Liability Insurance
11. Virtual Training: Applied Risk Management: Trips Tricks and Lessons Learned, December 19, 2024
12. Virtual Training: AB 1234 and AB 1825, February 5, 2025

NCCSIF Travel Mileage Reimbursement Form

These items were provided as information only.

K. ADJOURNMENT

The meeting was adjourned at 2:47p.m.

Next Meeting Date: December 14, 2023

Respectfully Submitted,

Jennifer Styczynski, Secretary

Date

Company Name: NCCSIF
Report Name: NCCSIF Check Register Board Report
Created On: 10/31/2024

Check#	Date	Vendor	Account Title	Account Memo	Amount
12390	10/7/2024	City of Rocklin	Other Ins Expense	54150 CJPRMA CK# 25320 Refund	146.00
12391	10/9/2024	Randy Peters Catering	Board Meetings	52503 10.17.24 BOD RMC Mtg	680.12
12392	10/25/2024	Gibbons and Conley	Legal Services	52103 Gen Matters July - Sept 2024	67.50
121135040000148	10/7/2024	Sedgwick CMS, Inc	Claims Admin	52300 Sept 2024 Liab Claims	24,085.67
121135040000149	10/7/2024	James Marta and Co LLP	Accounting Svcs	52403 Monthly Acctg Svcs - Sept 2024	12,060.00
121135040000150	10/7/2024	LWP Claims Solutions Inc	Claims Admin	52300 October 2024 WC Claims	81,541.66
				52302 System Access Fees	1,250.00
121135040000151	10/7/2024	Alliant Ins Svcs Inc	Program Admin Fee	52401 11/24 Monthly Installment	33,308.00
121135040000152	10/25/2024	Jenna Wirkner	RM Comm Mtg Exp	52202 BOD and RMC Mtg Brkfst Reimb	153.34
121135040000153	10/25/2024	Chandler Asset Mgmt, Inc.	Investment Income	44040 Investment Income	6,093.73

Company Name: NCCSIF
Report Name: NCCSIF Check Register Board Report
Created On: 11/30/2024

Check#	Date	Vendor	Account Title	Account Memo	Amount
12393	11/13/2024	City of Anderson	Board Meetings	52503 10.17.24 BOD RMC Mtg White	225.12
12394	11/13/2024	City of Gridley	RM Comm Mtg Exp	52202 10.17.24 BOD RMC Mtg Molinari	71.02
12395	11/13/2024	Crystal Peters	Board Meetings	52503 10.17.24 BOD RMC Mtg Peters	107.20
12396	11/15/2024	Paul Young	Board Meetings	52503 10.17.24 BOD RMC Mtg Young	163.48
12397	11/15/2024	Brant Mesker	Board Meetings	52503 10.17.24 BOD RMC Mtg Mesker	180.90
12398	11/20/2024	Gibbons and Conley	Legal Services	52103 Gen Matters - Oct 2024	622.68
12399	11/20/2024	CAJPA	JPA Accredittation	52106 JPA Membership	3,500.00
121135040000154	11/13/2024	CJPRMA	Other Insurance Exp	54150 Drone-Rocklin-2853902	1,177.00
121135040000155	11/13/2024	Sedgwick CMS, Inc	On Site	52204 Risk Control Svcs - Oct 2024	15,360.00
121135040000156	11/13/2024	James Marta and Co LLP	Accounting Services	52403 Monthly Acctg Svcs - Oct 2024	12,060.00
121135040000157	11/13/2024	Alliant Insurance Services Inc	Program Admin Fee	52401 12/24 Monthly Installment	33,308.00
121135040000158	11/13/2024	Sedgwick CMS, Inc	On Site	52204 Risk Control Svcs - Nov 2024	15,360.00
121135040000159	11/15/2024	Sedgwick CMS, Inc	Claims Admin	52300 October 2024 Liab Claims	24,085.67
121135040000160	11/20/2024	Chandler Asset Mgmt, Inc.	Investment Income	44040 Investment Income	6,086.48
121135040000161	11/20/2024	LWP Claims Solutions Inc	Claims Admin	52300 Nov 2024 WC Claims	81,541.66
121135040000162	11/20/2024	Crowe	Financial Audit	52102 Final Billing 6.30.24 FS Audit, Prof Fees	10,561.95

MONTHLY ACCOUNT STATEMENT

Northern California Cities Self Insurance Fund Short Term | Account #170 | As of October 31, 2024

CHANDLER ASSET MANAGEMENT | chandlerasset.com

Chandler Team:

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

Custodian:

US Bank

PORTFOLIO SUMMARY



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of October 31, 2024

Portfolio Characteristics

Average Modified Duration	2.67
Average Coupon	3.30%
Average Purchase YTM	3.64%
Average Market YTM	4.44%
Average Quality	AA
Average Final Maturity	3.09
Average Life	2.76

Account Summary

	Beg. Values as of 10/01/2024	End Values as of 10/31/2024
Market Value	51,798,364.35	51,170,748.92
Accrued Interest	254,000.44	313,313.67
Total Market Value	52,052,364.78	51,484,062.59
Income Earned	240,353.89	153,820.92
Cont/WD	0.00	0.00
Par	52,016,050.07	52,120,584.10
Book Value	51,620,460.00	51,690,736.97
Cost Value	51,365,943.92	51,422,359.12

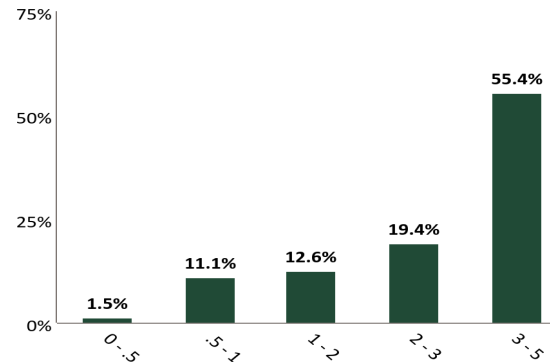
Top Issuers

United States	39.60%
FHLMC	14.76%
Farm Credit System	4.72%
FNMA	2.12%
American Express Credit Master Trust	1.98%
Royal Bank of Canada	1.80%
International Bank for Recon and Dev	1.71%
Toyota Motor Corporation	1.55%

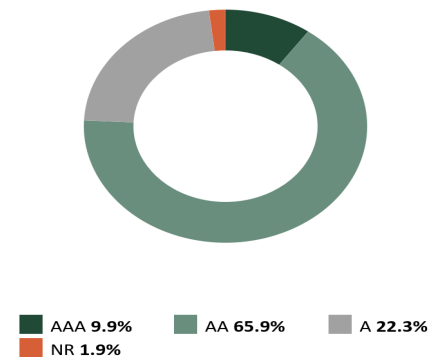
Sector Allocation

US Treasury	39.60%
Corporate	27.44%
Agency CMBS	13.10%
Agency	8.50%
ABS	7.70%
Supras	2.78%
Muni Bonds	1.63%
Money Mkt Fd	0.27%

Maturity Distribution



Credit Quality



*See Footnote

Performance Review

Total Rate of Return	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (01/01/98)
NCCSIF Short Term Acct	(1.09%)	0.84%	3.63%	6.68%	5.15%	1.14%	1.48%	1.69%	3.40%
Benchmark Return*	(1.07%)	0.79%	3.10%	6.18%	4.29%	0.56%	1.00%	1.33%	3.06%
Secondary Benchmark Return*	(1.05%)	0.84%	3.25%	6.44%	4.49%	0.64%	1.09%	1.44%	3.17%

*Periods over 1 year are annualized.

Benchmark: ICE BofA 1-5 Year Unsubordinated US Treasury & Agency Index Secondary Benchmark: ICE BofA 1-5 Year AAA-A Corp/Govt

The credit quality is a weighted average calculation of the highest of S&P, Moody's' and Fitch

Execution Time: 11/04/2024 04:49:25 PM

Chandler Asset Management | info@chandlerasset.com | www.chandlerasset.com | 800.317.4747

CONFIDENTIAL | 2

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of October 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES (CMOS)				
Max % (MV)	100.0	13.1	Compliant	
Max % Issuer (MV)	30.0	13.1	Compliant	
Max Maturity (Years)	5.0	4.6	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV)	20.0	7.7	Compliant	
Max % Issuer (MV)	5.0	2.0	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
BANKERS' ACCEPTANCES				
Max % (MV)	40.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	180	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CERTIFICATE OF DEPOSIT PLACEMENT SERVICE (CDARS)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COLLATERALIZED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COMMERCIAL PAPER				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	270	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CORPORATE MEDIUM TERM NOTES				
Max % (MV)	30.0	27.4	Compliant	
Max % Issuer (MV)	5.0	1.8	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of October 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
FDIC INSURED TIME DEPOSITS (NON-NEGOTIABLE CD/ TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
FEDERAL AGENCIES				
Max % (MV)	100.0	8.5	Compliant	
Max % Issuer (MV)	30.0	4.7	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	10	3	Compliant	
LOCAL AGENCY INVESTMENT FUND (LAIF)				
Max Concentration (MV)	75.0	0.0	Compliant	
MONEY MARKET MUTUAL FUNDS				
Max % (MV)	20.0	0.3	Compliant	
Max % Issuer (MV)	20.0	0.3	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
MORTGAGE-BACKED SECURITIES (NON-AGENCY)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, LOCAL AGENCY)				
Max % (MV)	30.0	1.0	Compliant	
Max % Issuer (MV)	5.0	1.0	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, OTHER STATES)				
Max % (MV)	30.0	0.6	Compliant	
Max % Issuer (MV)	5.0	0.6	Compliant	
Max Maturity (Years)	5	2	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUTUAL FUNDS				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	10.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of October 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
Min Rating (AAA by 2)	0.0	0.0	Compliant	
NEGOTIABLE CERTIFICATES OF DEPOSIT (NCD)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1 if > FDIC Limit)	0.0	0.0	Compliant	
REPURCHASE AGREEMENTS				
Max Maturity (Years)	1.0	0.0	Compliant	
SUPRANATIONAL OBLIGATIONS				
Max % (MV)	30.0	2.8	Compliant	
Max % Issuer (MV)	10.0	1.7	Compliant	
Max Maturity (Years)	5	1	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	39.6	Compliant	
Max Maturity (Years)	10	4	Compliant	

RECONCILIATION SUMMARY



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of October 31, 2024

Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	0.00

Principal Paydowns

Month to Date	(248,778.85)
Fiscal Year to Date	(825,744.44)

Purchases

Month to Date	3,624,226.94
Fiscal Year to Date	9,301,978.00

Sales

Month to Date	(2,762,031.11)
Fiscal Year to Date	(7,344,506.71)

Interest Received

Month to Date	79,767.56
Fiscal Year to Date	599,476.61

Purchased / Sold Interest

Month to Date	1,421.49
Fiscal Year to Date	1,686.74

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Book Value	51,620,460.00	51,142,249.06
Maturities/Calls	0.00	0.00
Principal Paydowns	(248,778.85)	(825,744.44)
Purchases	3,624,226.94	9,301,978.00
Sales	(2,762,031.11)	(7,344,506.71)
Change in Cash, Payables, Receivables	(533,584.56)	(566,901.89)
Amortization/Accretion	13,318.63	52,405.38
Realized Gain (Loss)	(22,874.08)	(68,742.43)
Ending Book Value	51,690,736.97	51,690,736.97

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Market Value	51,798,364.35	49,968,600.08
Maturities/Calls	0.00	0.00
Principal Paydowns	(248,778.85)	(825,744.44)
Purchases	3,624,226.94	9,301,978.00
Sales	(2,762,031.11)	(7,344,506.71)
Change in Cash, Payables, Receivables	(533,584.56)	(566,901.89)
Amortization/Accretion	13,318.63	52,405.38
Change in Net Unrealized Gain (Loss)	(697,892.40)	653,660.93
Realized Gain (Loss)	(22,874.08)	(68,742.43)
Ending Market Value	51,170,748.92	51,170,748.92

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
ABS									
89239BAC5	TAOT 2021-C A3 0.43 01/15/2026	49,238.68	12/17/2021 1.04%	48,753.99 49,121.51	99.32 4.78%	48,901.79 9.41	0.10% (219.73)	Aaa/AAA NA	1.21 0.16
43815GAC3	HAROT 2021-4 A3 0.88 01/21/2026	33,731.33	-- 1.71%	33,276.86 33,598.78	98.88 4.93%	33,352.93 8.25	0.07% (245.85)	Aaa/NA AAA	1.22 0.28
47789QAC4	JDOT 2021-B A3 0.52 03/16/2026	21,828.83	07/13/2021 0.53%	21,826.89 21,828.35	99.06 4.21%	21,624.16 5.04	0.04% (204.19)	Aaa/NA AAA	1.37 0.25
89238JAC9	TAOT 2021-D A3 0.71 04/15/2026	21,064.89	11/09/2021 0.71%	21,064.44 21,064.77	98.90 4.87%	20,832.82 6.65	0.04% (231.95)	NA/AAA AAA	1.45 0.26
44935FAD6	HART 2021-C A3 0.74 05/15/2026	12,448.22	11/09/2021 0.75%	12,445.44 12,447.45	99.24 4.69%	12,353.38 4.09	0.02% (94.06)	NA/AAA AAA	1.54 0.19
43815BAC4	HAROT 2022-1 A3 1.88 05/15/2026	78,017.61	02/15/2022 1.89%	78,005.88 78,013.81	98.85 4.91%	77,120.16 65.19	0.15% (893.66)	Aaa/AAA NA	1.54 0.38
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	50,470.78	05/10/2022 3.23%	50,468.15 50,469.77	99.41 4.67%	50,173.27 27.00	0.10% (296.50)	Aaa/AAA NA	1.82 0.41
47787JAC2	JDOT 2022 A3 0.36 09/15/2026	55,959.20	03/10/2022 2.34%	55,946.82 55,954.50	98.89 4.61%	55,337.06 57.70	0.11% (617.43)	Aaa/NA AAA	1.87 0.49
362554AC1	GMCAR 2021-4 A3 0.68 09/16/2026	19,975.16	10/13/2021 0.68%	19,974.65 19,975.00	98.67 4.99%	19,710.36 5.66	0.04% (264.65)	Aaa/AAA NA	1.88 0.31
448977AD0	HART 2022-A A3 2.22 10/15/2026	65,659.14	03/09/2022 2.23%	65,656.61 65,658.19	98.98 4.83%	64,989.82 64.78	0.13% (668.37)	NA/AAA AAA	1.96 0.39
380146AC4	GMCAR 2022-1 A3 1.26 11/16/2026	26,605.06	01/11/2022 1.27%	26,602.74 26,604.22	98.79 4.72%	26,284.43 13.97	0.05% (319.80)	NA/AAA AAA	2.04 0.35
47800AAC4	JDOT 2022-B A3 3.74 02/16/2027	106,105.08	07/12/2022 3.77%	106,094.94 106,100.26	99.37 4.68%	105,434.07 176.37	0.21% (666.19)	Aaa/NA AAA	2.30 0.69
02582JIT8	AMXCA 2022-2 A 3.39 05/17/2027	615,000.00	-- 4.05%	605,356.10 612,318.90	99.29 4.78%	610,629.13 926.60	1.19% (1,689.77)	NA/AAA AAA	0.54 0.52
47800BAC2	JDOT 2022-C A3 5.09 06/15/2027	290,883.16	10/12/2022 5.15%	290,860.60 290,870.84	100.23 4.83%	291,553.13 658.04	0.57% 682.28	Aaa/NA AAA	2.62 0.74
36269WAD1	GMALT 2024-2 A3 5.39 07/20/2027	180,000.00	05/07/2024 5.85%	179,989.54 179,991.06	101.13 4.68%	182,025.95 296.45	0.36% 2,034.89	NA/AAA AAA	2.72 1.45
58770JAD6	MBALT 2024-A A3 5.32 01/18/2028	130,000.00	05/17/2024 5.73%	129,984.79 129,986.64	101.36 4.66%	131,773.16 307.38	0.26% 1,786.53	Aaa/NA AAA	3.22 1.87
161571HT4	CHAIT 2023-1 A 5.16 09/15/2028	530,000.00	09/07/2023 5.17%	529,853.08 529,886.29	101.19 4.54%	536,303.87 1,215.47	1.05% 6,417.58	NR/AAA AAA	3.88 1.75

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
437930AC4	HONDO-242-A3 5.27 11/20/2028	170,000.00	05/14/2024 5.27%	169,979.35 169,981.41	101.37 4.59%	172,323.27 323.52	0.34% 2,341.86	NA/AAA AAA	4.05 1.84
096919AD7	BMWOT 2024-A A3 5.18 02/26/2029	225,000.00	06/04/2024 5.24%	224,965.82 224,968.66	101.25 4.56%	227,804.45 194.25	0.45% 2,835.79	Aaa/AAA NA	4.32 1.83
43813YAC6	HAROT 2024-3 A3 4.57 03/21/2029	315,000.00	08/09/2024 4.62%	314,950.51 314,952.64	100.15 4.54%	315,457.38 399.88	0.62% 504.74	Aaa/NA AAA	4.39 2.06
02582JKH2	AMXCA 2024-1 A 5.23 04/16/2029	395,000.00	04/16/2024 5.30%	394,919.03 394,927.58	101.73 4.53%	401,841.01 918.16	0.79% 6,913.43	NA/AAA AAA	4.46 2.26
05522RDJ4	BACCT 2024-1 A 4.93 03/15/2029	255,000.00	06/06/2024 4.93%	254,985.70 254,986.86	101.10 4.51%	257,803.60 558.73	0.50% 2,816.74	Aaa/AAA NA	4.37 2.33
92970QAE5	WF CARD ISSUANCE TRUST 2024-2 4.29 10/15/2029	280,000.00	10/17/2024 4.33%	279,958.39 279,958.57	99.40 4.55%	278,328.23 233.57	0.54% (1,630.34)	Aaa/AAA NA	4.96 2.72
Total ABS		3,926,987.14	4.54%	3,915,920.32 3,923,666.08	100.39 4.64%	3,941,957.43 6,476.15	7.70% 18,291.35	Aaa/AAA AAA	3.15 1.48

AGENCY									
3137EAEU9	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	320,000.00	07/21/2020 0.48%	318,406.40 319,771.10	97.20 4.36%	311,034.01 333.33	0.61% (8,737.09)	Aaa/AA+ AA+	0.72 0.71
3135G05X7	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025	560,000.00	-- 0.46%	557,801.20 559,636.50	96.82 4.38%	542,198.14 385.00	1.06% (17,438.36)	Aaa/AA+ AA+	0.82 0.80
3137EAEX3	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	555,000.00	-- 0.44%	553,354.65 554,700.76	96.56 4.34%	535,882.61 219.69	1.05% (18,818.14)	Aaa/AA+ AA+	0.90 0.87
3133ENP95	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.25 09/30/2025	1,000,000.00	09/23/2022 4.31%	998,270.00 999,474.37	99.92 4.34%	999,204.19 3,659.72	1.95% (270.18)	Aaa/AA+ AA+	0.91 0.88
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	565,000.00	-- 0.56%	563,434.90 564,682.38	96.26 4.30%	543,888.26 1,365.42	1.06% (20,794.12)	Aaa/AA+ AA+	1.02 0.99
3133EPGW9	FEDERAL FARM CREDIT BANKS FUNDING CORP 3.875 04/25/2028	725,000.00	05/05/2023 3.55%	735,512.50 732,365.70	98.97 4.20%	717,542.03 468.23	1.40% (14,823.68)	Aaa/AA+ AA+	3.48 3.22
3133EPQD0	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.25 07/17/2028	700,000.00	07/20/2023 4.18%	702,212.00 701,642.92	100.03 4.24%	700,213.48 8,594.44	1.37% (1,429.44)	Aaa/AA+ AA+	3.71 3.36
Total Agency		4,425,000.00	2.46%	4,428,991.65 4,432,273.72	98.33 4.30%	4,349,962.71 15,025.83	8.50% (82,311.01)	Aaa/AA+ AA+	1.77 1.66

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
AGENCY CMBS									
3137BPW21	FHMS K-055 A2 2.673 03/25/2026	169,610.33	12/15/2021 1.35%	178,296.23 172,360.11	97.52 4.55%	165,397.78 377.81	0.32% (6,962.32)	Aaa/AA+ AAA	1.40 1.25
3137FQXJ7	FHMS K-737 A2 2.525 10/25/2026	523,000.00	12/15/2021 1.40%	548,700.55 533,289.05	96.52 4.44%	504,792.17 1,100.48	0.99% (28,496.88)	Aaa/AA+ AAA	1.98 1.77
3137BTUM1	FHMS K-061 A2 3.347 11/25/2026	734,241.54	09/23/2022 4.37%	706,047.81 720,474.70	97.61 4.55%	716,689.28 2,047.92	1.40% (3,785.42)	Aaa/AA+ AAA	2.07 1.85
3137BVZ82	FHMS K-063 A2 3.43 01/25/2027	680,000.00	09/23/2022 4.39%	654,181.25 666,848.01	97.89 4.42%	665,643.36 1,943.67	1.30% (1,204.65)	Aaa/AA+ AAA	2.24 1.98
3137FBU79	FHMS K-069 A2 3.187 09/25/2027	746,096.21	09/23/2022 4.27%	709,986.32 725,310.23	96.49 4.49%	719,904.58 1,981.51	1.41% (5,405.65)	Aaa/AAA AA+	2.90 2.62
3137FEBQ2	FHMS K-072 A2 3.444 12/25/2027	500,000.00	03/29/2023 4.28%	481,953.13 488,078.26	96.89 4.49%	484,460.40 1,435.00	0.95% (3,617.86)	Aaa/AA+ AAA	3.15 2.86
3137F4D41	FHMS K-074 A2 3.6 01/25/2028	600,000.00	04/11/2023 4.06%	587,625.00 591,697.33	97.27 4.49%	583,592.28 1,800.00	1.14% (8,105.05)	Aaa/AA+ AAA	3.24 2.93
3137FETN0	FHMS K-073 A2 3.35 01/25/2028	1,000,000.00	-- 4.31%	959,843.75 972,182.65	96.58 4.49%	965,843.40 2,791.67	1.89% (6,339.25)	Aaa/AA+ AAA	3.24 2.90
3137FGR31	FHMS K-078 A2 3.854 06/25/2028	400,000.00	08/17/2023 4.93%	381,750.00 386,320.34	97.77 4.51%	391,077.12 1,284.67	0.76% 4,756.78	Aaa/AA+ AAA	3.65 3.22
3137H5YC5	FHMS K-748 A2 2.26 01/25/2029	200,000.00	03/25/2024 4.61%	180,109.38 182,601.42	91.36 4.55%	182,727.76 376.67	0.36% 126.34	Aaa/AA+ AAA	4.24 3.87
3137FKZZ2	FHMS K-088 A2 3.69 01/25/2029	400,000.00	05/21/2024 4.83%	381,125.00 382,930.63	96.80 4.51%	387,219.80 1,230.00	0.76% 4,289.17	Aaa/AA+ AA+	4.24 3.77
3137FMCR1	FHMS K-093 A2 2.982 05/25/2029	1,000,000.00	10/16/2024 4.15%	952,812.50 953,126.51	93.84 4.53%	938,388.20 2,485.00	1.83% (14,738.31)	Aaa/AA+ AAA	4.56 4.02
Total Agency CMBS		6,952,948.08	4.06%	6,722,430.92 6,775,219.24	96.47 4.49%	6,705,736.13 18,854.38	13.10% (69,483.11)	Aaa/AA+ AAA	3.12 2.79
CASH									
CCYUSD	Payable	(532,793.10)	-- 0.00%	(532,793.10) (532,793.10)	1.00 0.00%	(532,793.10) 0.00	(1.04%) 0.00	Aaa/AAA AAA	0.00 0.00
CCYUSD	Receivable	830.22	-- 0.00%	830.22 830.22	1.00 0.00%	830.22 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		(531,962.88)	0.00%	(531,962.88) (531,962.88)	1.00 0.00%	(531,962.88) 0.00	(1.04%) 0.00	Aaa/AAA AAA	0.00 0.00

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
CORPORATE									
023135BX3	AMAZON.COM INC 1.0 05/12/2026	440,000.00	05/10/2021 1.09%	438,099.20	95.16	418,711.00	0.82%	A1/AA	1.53
				439,420.18	4.30%	2,065.56	(20,709.18)	AA-	1.48
808513BR5	CHARLES SCHWAB CORP 1.15 05/13/2026	200,000.00	12/15/2021 1.48%	197,152.00	94.91	189,826.72	0.37%	A2/A-	1.53
				199,011.70	4.62%	1,073.33	(9,184.98)	A	1.48
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	355,000.00	-- 1.09%	355,928.75	95.09	337,580.62	0.66%	A2/A+	1.54
				355,285.94	4.49%	1,882.49	(17,705.32)	A	1.49
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	300,000.00	06/15/2021 1.13%	299,868.00	94.88	284,625.24	0.56%	A1/A+	1.63
				299,957.06	4.42%	1,246.88	(15,331.82)	A+	1.58
594918BR4	MICROSOFT CORP 2.4 08/08/2026	350,000.00	12/21/2021 1.37%	365,442.00	96.81	338,817.59	0.66%	Aaa/AAA	1.77
				355,347.17	4.29%	1,936.67	(16,529.57)	WR	1.70
89114TZG0	TORONTO-DOMINION BANK 1.25 09/10/2026	200,000.00	12/15/2021 1.66%	196,202.00	94.06	188,123.33	0.37%	A2/A-	1.86
				198,509.81	4.62%	354.17	(10,386.48)	AA-	1.80
037833DN7	APPLE INC 2.05 09/11/2026	270,000.00	-- 1.50%	276,565.80	95.96	259,081.44	0.51%	Aaa/AA+	1.86
				272,419.93	4.33%	768.75	(13,338.49)	NA	1.79
06368FAC3	BANK OF MONTREAL 1.25 09/15/2026	280,000.00	09/13/2021 1.27%	279,661.20	94.08	263,419.58	0.51%	A2/A-	1.87
				279,873.27	4.59%	447.22	(16,453.70)	AA-	1.81
931142ER0	WALMART INC 1.05 09/17/2026	70,000.00	09/08/2021 1.09%	69,867.70	94.27	65,988.54	0.13%	Aa2/AA	1.88
				69,950.37	4.26%	89.83	(3,961.83)	AA	1.82
78016EZZ3	ROYAL BANK OF CANADA 1.4 11/02/2026	200,000.00	12/15/2021 1.73%	196,850.00	94.14	188,272.01	0.37%	A1/A	2.01
				198,707.10	4.49%	1,392.22	(10,435.09)	AA-	1.92
87612EBM7	TARGET CORP 1.95 01/15/2027	205,000.00	01/19/2022 1.99%	204,651.50	95.01	194,768.26	0.38%	A2/A	2.21
				204,845.60	4.35%	1,177.04	(10,077.34)	A	2.11
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	140,000.00	03/01/2022 2.47%	139,848.80	95.22	133,301.88	0.26%	A2/A-	2.34
				139,929.45	4.63%	552.61	(6,627.56)	A	2.23
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	410,000.00	03/07/2022 2.30%	409,922.10	95.73	392,491.79	0.77%	Aa2/AA	2.37
				409,963.14	4.21%	1,204.94	(17,471.35)	A+	2.27
06051GHT9	BANK OF AMERICA CORP 3.559 04/23/2027	620,000.00	-- 5.10%	589,716.56	98.20	608,868.44	1.19%	A1/A-	2.48
				607,177.33	5.26%	490.35	1,691.11	AA-	1.42
665859AW4	NORTHERN TRUST CORP 4.0 05/10/2027	330,000.00	-- 3.89%	331,518.15	99.08	326,971.27	0.64%	A2/A+	2.52
				330,785.79	4.39%	6,270.00	(3,814.52)	A+	2.33
91324PEG3	UNITEDHEALTH GROUP INC 3.7 05/15/2027	155,000.00	05/17/2022 3.69%	155,073.50	98.27	152,314.36	0.30%	A2/A+	2.54
				155,036.72	4.43%	2,644.47	(2,722.36)	A	2.35
89115A2C5	TORONTO-DOMINION BANK 4.108 06/08/2027	550,000.00	-- 4.60%	538,655.75	98.67	542,662.63	1.06%	A2/A-	2.60
				543,732.31	4.66%	8,974.84	(1,069.67)	NA	2.40

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
61747YEC5	MORGAN STANLEY 1.512 07/20/2027	600,000.00	09/23/2022 5.67%	517,038.00 561,495.58	94.62 5.13%	567,732.67 2,545.20	1.11% 6,237.09	A1/A- A+	2.72 1.66
78016FZS6	ROYAL BANK OF CANADA 4.24 08/03/2027	225,000.00	09/23/2022 5.10%	216,670.50 220,273.21	99.28 4.52%	223,380.25 2,332.00	0.44% 3,107.04	A1/A AA-	2.76 2.55
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	225,000.00	09/23/2022 4.74%	213,781.50 218,609.24	98.18 4.30%	220,896.06 1,777.50	0.43% 2,286.83	A2/A A+	2.78 2.59
24422EWK1	JOHN DEERE CAPITAL CORP 4.15 09/15/2027	500,000.00	09/23/2022 4.67%	488,405.00 493,301.23	99.36 4.39%	496,820.72 2,651.39	0.97% 3,519.49	A1/A A+	2.87 2.66
74340XBV2	PROLOGIS LP 3.375 12/15/2027	400,000.00	01/10/2023 4.54%	379,460.00 386,988.29	96.85 4.46%	387,415.78 5,100.00	0.76% 427.50	A3/A NA	3.12 2.88
91324PEP3	UNITEDHEALTH GROUP INC 5.25 02/15/2028	250,000.00	02/27/2023 4.89%	253,862.50 252,537.41	102.25 4.50%	255,629.31 2,770.83	0.50% 3,091.90	A2/A+ A	3.29 2.90
57636QAW4	MASTERCARD INC 4.875 03/09/2028	305,000.00	03/06/2023 4.90%	304,704.15 304,801.79	101.45 4.40%	309,433.88 2,147.71	0.60% 4,632.09	Aa3/A+ NA	3.36 2.98
74340XCG4	PROLOGIS LP 4.875 06/15/2028	240,000.00	07/25/2023 5.06%	238,084.80 238,581.57	100.99 4.57%	242,379.31 4,420.00	0.47% 3,797.74	A3/A NA	3.62 3.16
78016HZS2	ROYAL BANK OF CANADA 5.2 08/01/2028	500,000.00	09/12/2023 5.50%	493,525.00 495,028.45	101.61 4.72%	508,069.07 6,500.00	0.99% 13,040.62	A1/A AA-	3.75 3.34
74456QBX3	PUBLIC SERVICE ELECTRIC AND GAS CO 3.65 09/01/2028	500,000.00	01/23/2024 4.61%	480,390.00 483,668.05	96.90 4.54%	484,520.23 3,041.67	0.95% 852.18	A1/A WR	3.84 3.51
26442CAX2	DUKE ENERGY CAROLINAS LLC 3.95 11/15/2028	500,000.00	01/23/2024 4.55%	487,070.00 489,139.09	97.55 4.62%	487,774.23 9,106.94	0.95% (1,364.87)	Aa3/A NA	4.04 3.62
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	635,000.00	01/24/2024 4.64%	633,964.95 634,120.75	100.29 4.52%	636,832.15 7,383.64	1.24% 2,711.40	A1/A+ NA	4.25 3.78
756109CF9	REALTY INCOME CORP 4.75 02/15/2029	650,000.00	02/15/2024 5.16%	638,313.00 639,948.67	99.84 4.79%	648,983.11 6,518.06	1.27% 9,034.45	A3/A- NA	4.29 3.80
17275RBR2	CISCO SYSTEMS INC 4.85 02/26/2029	270,000.00	02/21/2024 4.86%	269,905.50 269,918.38	101.24 4.53%	273,352.78 2,364.38	0.53% 3,434.40	A1/AA- NA	4.32 3.77
09290DAA9	BLACKROCK INC 4.7 03/14/2029	560,000.00	03/05/2024 4.74%	558,986.40 559,115.18	100.70 4.52%	563,902.71 3,436.22	1.10% 4,787.53	Aa3/AA- NA	4.37 3.82
89236TMF9	TOYOTA MOTOR CREDIT CORP 5.05 05/16/2029	500,000.00	05/21/2024 5.00%	501,040.00 500,947.38	101.33 4.72%	506,657.11 11,572.92	0.99% 5,709.73	A1/A+ A+	4.54 3.93
24422EXT1	JOHN DEERE CAPITAL CORP 4.85 06/11/2029	250,000.00	06/07/2024 5.04%	247,945.00 248,105.93	100.94 4.62%	252,352.51 4,715.28	0.49% 4,246.58	A1/A A+	4.61 4.02
341081GT8	FLORIDA POWER & LIGHT CO 5.15 06/15/2029	500,000.00	06/13/2024 4.82%	506,932.32 506,393.62	102.04 4.65%	510,216.73 10,586.11	1.00% 3,823.10	Aa2/A+ AA-	4.62 3.87

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
437076DC3	HOME DEPOT INC 4.75 06/25/2029	525,000.00	06/17/2024 4.88%	522,006.75 522,218.21	100.72 4.57%	528,795.66 8,728.13	1.03% 6,577.45	A2/A A	4.65 4.00
713448FX1	PEPSICO INC 4.5 07/17/2029	460,000.00	07/15/2024 4.53%	459,287.00 459,328.78	100.35 4.41%	461,621.78 5,980.00	0.90% 2,293.00	A1/A+ NA	4.71 4.09
171239AL0	CHUBB INA HOLDINGS LLC 4.65 08/15/2029	289,000.00	08/12/2024 4.52%	290,632.41 290,561.48	100.09 4.63%	289,267.89 3,396.95	0.57% (1,293.59)	A2/A A	4.79 4.20
30303M8S4	META PLATFORMS INC 4.3 08/15/2029	304,000.00	08/12/2024 4.33%	303,527.94 303,548.10	99.25 4.47%	301,712.38 2,977.51	0.59% (1,835.73)	Aa3/AA- NA	4.79 4.24
Total Corporate		14,263,000.00	4.06%	14,050,555.73 14,138,583.27	98.53 4.58%	14,043,571.01 142,623.80	27.44% (95,012.26)	A1/A A+	3.31 2.90
MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	139,611.76	-- 4.44%	139,611.76 139,611.76	1.00 4.45%	139,611.76 0.00	0.27% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		139,611.76	4.44%	139,611.76 139,611.76	1.00 4.45%	139,611.76 0.00	0.27% 0.00	Aaa/ AAAm AAA	0.00 0.00
MUNICIPAL BONDS									
649791RC6	NEW YORK ST 1.25 03/15/2027	325,000.00	06/17/2022 3.85%	288,284.75 306,631.74	93.11 4.34%	302,601.00 519.10	0.59% (4,030.74)	Aa1/AA+ AA+	2.37 2.29
13063EGT7	CALIFORNIA STATE 4.5 08/01/2029	530,000.00	10/30/2024 4.38%	532,793.10 532,793.10	100.73 4.33%	533,879.60 0.00	1.04% 1,086.50	Aa2/AA- AA	4.75 4.18
Total Municipal Bonds		855,000.00	4.19%	821,077.85 839,424.84	97.97 4.33%	836,480.60 519.10	1.63% (2,944.24)	Aa2/AA AA	3.89 3.50
SUPRANATIONAL									
459058JL8	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025	910,000.00	-- 1.00%	892,819.20 905,621.43	96.21 4.45%	875,481.99 37.92	1.71% (30,139.44)	Aaa/AAA NA	0.99 0.97
4581X0DV7	INTER-AMERICAN DEVELOPMENT BANK 0.875 04/20/2026	575,000.00	04/13/2021 0.97%	572,366.50 574,228.41	95.13 4.33%	547,008.78 153.73	1.07% (27,219.63)	Aaa/AAA NA	1.47 1.43

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
Total				1,465,185.70	95.79	1,422,490.77	2.78%	Aaa/AAA	1.17
Supranational		1,485,000.00	0.99%	1,479,849.84	4.41%	191.65	(57,359.07)	NA	1.15
US TREASURY									
912828ZC7	UNITED STATES TREASURY 1.125 02/28/2025	450,000.00	03/18/2020 0.81%	456,943.36 450,457.25	98.89 4.56%	444,985.84 867.06	0.87% (5,471.42)	Aaa/AA+ AA+	0.33 0.32
91282CED9	UNITED STATES TREASURY 1.75 03/15/2025	155,000.00	04/08/2022 2.70%	150,846.48 154,478.87	99.00 4.50%	153,442.73 352.18	0.30% (1,036.13)	Aaa/AA+ AA+	0.37 0.36
912828ZF0	UNITED STATES TREASURY 0.5 03/31/2025	565,000.00	01/25/2021 0.32%	569,259.57 565,418.97	98.40 4.46%	555,946.76 248.35	1.09% (9,472.22)	Aaa/AA+ AA+	0.41 0.40
91282CFK2	UNITED STATES TREASURY 3.5 09/15/2025	700,000.00	09/26/2022 4.27%	685,015.63 695,604.21	99.29 4.34%	695,023.43 3,180.94	1.36% (580.78)	Aaa/AA+ AA+	0.87 0.84
91282CAM3	UNITED STATES TREASURY 0.25 09/30/2025	575,000.00	02/19/2021 0.51%	568,149.41 573,642.92	96.35 4.37%	554,039.45 126.37	1.08% (19,603.47)	Aaa/AA+ AA+	0.91 0.89
91282CAT8	UNITED STATES TREASURY 0.25 10/31/2025	575,000.00	01/11/2021 0.48%	568,800.78 573,712.77	96.05 4.34%	552,309.96 3.97	1.08% (21,402.81)	Aaa/AA+ AA+	1.00 0.98
91282CAZ4	UNITED STATES TREASURY 0.375 11/30/2025	565,000.00	03/26/2021 0.76%	554,869.73 562,661.79	95.86 4.34%	541,623.13 891.50	1.06% (21,038.66)	Aaa/AA+ AA+	1.08 1.05
91282CCJ8	UNITED STATES TREASURY 0.875 06/30/2026	350,000.00	12/22/2021 1.22%	344,708.98 348,056.75	94.70 4.21%	331,433.59 1,031.93	0.65% (16,623.16)	Aaa/AA+ AA+	1.66 1.62
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	140,000.00	08/04/2021 0.68%	139,622.66 139,868.00	94.04 4.20%	131,660.16 221.13	0.26% (8,207.85)	Aaa/AA+ AA+	1.75 1.70
91282CCW9	UNITED STATES TREASURY 0.75 08/31/2026	150,000.00	09/17/2021 0.86%	149,185.55 149,698.75	94.00 4.19%	141,000.00 192.68	0.28% (8,698.75)	Aaa/AA+ AA+	1.83 1.78
91282CCZ2	UNITED STATES TREASURY 0.875 09/30/2026	850,000.00	-- 1.08%	841,591.80 846,759.42	94.00 4.17%	799,033.20 653.85	1.56% (47,726.22)	Aaa/AA+ AA+	1.91 1.86
91282CEW7	UNITED STATES TREASURY 3.25 06/30/2027	600,000.00	-- 3.13%	603,357.42 601,803.77	97.81 4.13%	586,851.56 6,570.65	1.15% (14,952.20)	Aaa/AA+ AA+	2.66 2.49
91282CFB2	UNITED STATES TREASURY 2.75 07/31/2027	1,090,000.00	-- 3.98%	1,030,896.10 1,056,520.12	96.43 4.14%	1,051,041.01 7,575.20	2.05% (5,479.11)	Aaa/AA+ AA+	2.75 2.59
91282CFH9	UNITED STATES TREASURY 3.125 08/31/2027	1,240,000.00	-- 3.76%	1,204,744.92 1,219,789.59	97.34 4.13%	1,206,965.63 6,636.74	2.36% (12,823.96)	Aaa/AA+ AA+	2.83 2.66
91282CGH8	UNITED STATES TREASURY 3.5 01/31/2028	1,150,000.00	02/07/2023 3.81%	1,133,873.05 1,139,479.34	98.07 4.14%	1,127,853.52 10,171.88	2.20% (11,625.82)	Aaa/AA+ AA+	3.25 3.01
91282CGP0	UNITED STATES TREASURY 4.0 02/29/2028	650,000.00	03/14/2023 3.80%	655,738.28 653,851.94	99.54 4.15%	647,029.30 4,453.04	1.26% (6,822.64)	Aaa/AA+ AA+	3.33 3.07

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
91282CHE4	UNITED STATES TREASURY 3.625 05/31/2028	750,000.00	06/14/2023 4.00%	737,607.42 741,036.47	98.26 4.15%	736,933.59 11,439.55	1.44% (4,102.88)	Aaa/AA+ AA+	3.58 3.27
91282CHX2	UNITED STATES TREASURY 4.375 08/31/2028	1,350,000.00	-- 4.46%	1,345,000.00 1,346,129.20	100.73 4.17%	1,359,861.33 10,115.68	2.66% 13,732.13	Aaa/AA+ AA+	3.84 3.47
91282CJR3	UNITED STATES TREASURY 3.75 12/31/2028	1,200,000.00	01/23/2024 4.05%	1,184,156.25 1,186,634.31	98.41 4.17%	1,180,875.00 15,163.04	2.31% (5,759.31)	Aaa/AA+ AA+	4.17 3.76
91282CJW2	UNITED STATES TREASURY 4.0 01/31/2029	1,200,000.00	01/26/2024 4.04%	1,197,890.63 1,198,208.13	99.35 4.17%	1,192,218.74 12,130.43	2.33% (5,989.39)	Aaa/AA+ AA+	4.25 3.83
91282CKD2	UNITED STATES TREASURY 4.25 02/28/2029	1,250,000.00	02/27/2024 4.30%	1,247,363.28 1,247,718.50	100.36 4.16%	1,254,443.36 9,098.76	2.45% 6,724.86	Aaa/AA+ AA+	4.33 3.89
91282CKG5	UNITED STATES TREASURY 4.125 03/31/2029	1,500,000.00	-- 4.47%	1,477,089.85 1,479,677.62	99.84 4.17%	1,497,539.07 5,439.56	2.93% 17,861.45	Aaa/AA+ AA+	4.41 3.98
91282CKP5	UNITED STATES TREASURY 4.625 04/30/2029	750,000.00	05/03/2024 4.48%	754,790.04 754,318.93	101.89 4.16%	764,208.98 95.82	1.49% 9,890.05	Aaa/AA+ AA+	4.50 4.03
91282CKX8	UNITED STATES TREASURY 4.25 06/30/2029	900,000.00	-- 4.09%	906,441.41 906,085.42	100.35 4.17%	903,128.90 12,888.59	1.76% (2,956.51)	Aaa/AA+ AA+	4.66 4.13
91282CLK5	UNITED STATES TREASURY 3.625 08/31/2029	1,350,000.00	-- 3.47%	1,359,136.72 1,358,899.51	97.73 4.15%	1,319,308.59 8,381.56	2.58% (39,590.93)	Aaa/AA+ AA+	4.83 4.35
91282CLN9	UNITED STATES TREASURY 3.5 09/30/2029	550,000.00	10/04/2024 3.76%	543,468.75 543,558.51	97.12 4.15%	534,144.53 1,692.31	1.04% (9,413.98)	Aaa/AA+ AA+	4.91 4.44
Total US Treasury		20,605,000.00	3.36%	20,410,548.07 20,494,071.10	98.38 4.20%	20,262,901.38 129,622.76	39.60% (231,169.72)	Aaa/AA+ AA+	3.23 2.95
Total Portfolio		52,120,584.10	3.64%	51,422,359.12 51,690,736.97	98.99 4.44%	51,170,748.92 313,313.67	100.00% (519,988.05)	Aa2/AA- AA	3.09 2.67
Total Market Value + Accrued						51,484,062.59			

MONTHLY ACCOUNT STATEMENT

Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of October 31, 2024

CHANDLER ASSET MANAGEMENT | chandlerasset.com

Chandler Team:

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

Custodian:

US Bank

PORTFOLIO SUMMARY



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of October 31, 2024

Portfolio Characteristics

Average Modified Duration	3.57
Average Coupon	2.71%
Average Purchase YTM	2.95%
Average Market YTM	4.38%
Average Quality	AA
Average Final Maturity	4.04
Average Life	3.73

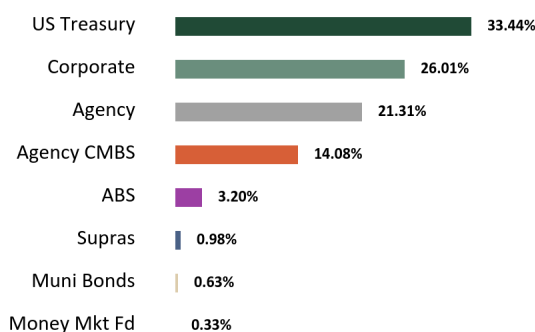
Account Summary

	Beg. Values as of 10/01/2024	End Values as of 10/31/2024
Market Value	30,055,291.64	29,538,200.38
Accrued Interest	150,896.00	178,443.09
Total Market Value	30,206,187.64	29,716,643.47
Income Earned	90,756.68	75,246.92
Cont/WD	0.00	0.00
Par	31,009,542.24	31,032,804.71
Book Value	30,711,305.62	30,749,282.98
Cost Value	30,593,781.22	30,627,035.08

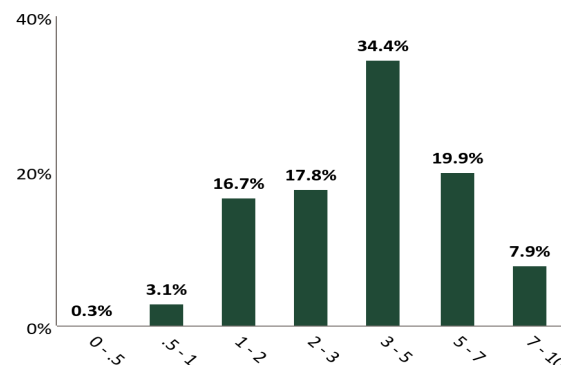
Top Issuers

United States	33.44%
FHLMC	15.29%
Federal Home Loan Banks	10.19%
FNMA	8.88%
UnitedHealth Group Incorporated	1.68%
American Express Credit Master Trust	1.67%
Toyota Motor Corporation	1.65%
The Toronto-Dominion Bank	1.54%

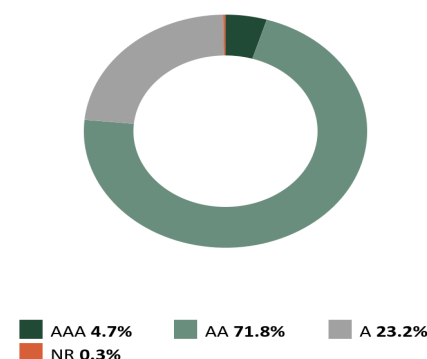
Sector Allocation



Maturity Distribution



Credit Quality



*See Footnote

Performance Review

Total Rate of Return	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (06/01/06)
NCCSIF Long Term Acct	(1.62%)	0.54%	3.18%	7.59%	4.85%	(0.01%)	0.87%	1.67%	3.02%
Benchmark Return*	(1.61%)	0.43%	2.60%	6.92%	4.16%	(0.40%)	0.47%	1.28%	2.64%
Secondary Benchmark Return*	(1.58%)	0.56%	2.92%	7.61%	4.71%	(0.23%)	0.70%	1.54%	2.83%

*Periods over 1 year are annualized.

Benchmark: ICE BofA 1-10 Year Unsubordinated US Treasury & Agency Index Secondary Benchmark: ICE BofA 1-10 Year AAA-A US Corporate & Government Index
The credit quality is a weighted average calculation of the highest of S&P, Moody's' and Fitch

Execution Time: 11/04/2024 04:38:22 PM

Chandler Asset Management | info@chandlerasset.com | www.chandlerasset.com | 800.317.4747

CONFIDENTIAL | 2

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of October 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES (CMOS)				
Max % (MV)	100.0	14.1	Compliant	
Max % Issuer (MV)	30.0	14.0	Compliant	
Max Maturity (Years)	10.0	8.2	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV)	20.0	3.2	Compliant	
Max % Issuer (MV)	5.0	1.7	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
BANKERS' ACCEPTANCES				
Max % (MV)	40.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	180	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CERTIFICATE OF DEPOSIT PLACEMENT SERVICE (CDARS)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COLLATERALIZED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COMMERCIAL PAPER				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	270	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CORPORATE MEDIUM TERM NOTES				
Max % (MV)	30.0	26.0	Compliant	
Max % Issuer (MV)	5.0	1.7	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of October 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
FDIC INSURED TIME DEPOSITS (NON-NEGOTIABLE CD/ TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
FEDERAL AGENCIES				
Max % (MV)	100.0	21.3	Compliant	
Max % Issuer (MV)	30.0	10.2	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	10	6	Compliant	
LOCAL AGENCY INVESTMENT FUND (LAIF)				
Max Concentration (MV)	75.0	0.0	Compliant	
MONEY MARKET MUTUAL FUNDS				
Max % (MV)	20.0	0.3	Compliant	
Max % Issuer (MV)	20.0	0.3	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
MORTGAGE-BACKED SECURITIES (NON-AGENCY)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, LOCAL AGENCY)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, OTHER STATES)				
Max % (MV)	30.0	0.6	Compliant	
Max % Issuer (MV)	5.0	0.6	Compliant	
Max Maturity (Years)	5	2	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUTUAL FUNDS				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	10.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of October 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
Min Rating (AAA by 2)	0.0	0.0	Compliant	
NEGOTIABLE CERTIFICATES OF DEPOSIT (NCD)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1 if > FDIC Limit)	0.0	0.0	Compliant	
REPURCHASE AGREEMENTS				
Max Maturity (Years)	1.0	0.0	Compliant	
SUPRANATIONAL OBLIGATIONS				
Max % (MV)	30.0	1.0	Compliant	
Max % Issuer (MV)	10.0	1.0	Compliant	
Max Maturity (Years)	5	1	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	33.4	Compliant	
Max Maturity (Years)	10	8	Compliant	

RECONCILIATION SUMMARY



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of October 31, 2024

Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	0.00

Principal Paydowns

Month to Date	(39,024.91)
Fiscal Year to Date	(174,551.39)

Purchases

Month to Date	834,375.71
Fiscal Year to Date	3,761,234.40

Sales

Month to Date	(753,808.68)
Fiscal Year to Date	(3,323,115.49)

Interest Received

Month to Date	41,745.89
Fiscal Year to Date	267,472.04

Purchased / Sold Interest

Month to Date	(203.77)
Fiscal Year to Date	(3,904.52)

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Book Value	30,711,305.62	30,538,834.29
Maturities/Calls	0.00	0.00
Principal Paydowns	(39,024.91)	(174,551.39)
Purchases	834,375.71	3,761,234.40
Sales	(753,808.68)	(3,323,115.49)
Change in Cash, Payables, Receivables	(50.09)	(16,883.81)
Amortization/Accretion	6,157.72	25,043.93
Realized Gain (Loss)	(9,672.39)	(61,278.94)
Ending Book Value	30,749,282.98	30,749,282.98

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Market Value	30,055,291.65	28,854,749.06
Maturities/Calls	0.00	0.00
Principal Paydowns	(39,024.91)	(174,551.39)
Purchases	834,375.71	3,761,234.40
Sales	(753,808.68)	(3,323,115.49)
Change in Cash, Payables, Receivables	(50.09)	(16,883.81)
Amortization/Accretion	6,157.72	25,043.93
Change in Net Unrealized Gain (Loss)	(555,068.62)	473,002.62
Realized Gain (Loss)	(9,672.39)	(61,278.94)
Ending Market Value	29,538,200.38	29,538,200.38

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
ABS									
43815GAC3	HAROT 2021-4 A3 0.88 01/21/2026	23,262.98	11/16/2021 0.89%	23,258.08 23,261.74	98.88 4.93%	23,002.02 5.69	0.08% (259.72)	Aaa/NA AAA	1.22 0.28
47789QAC4	JDOT 2021-B A3 0.52 03/16/2026	23,726.99	07/13/2021 0.53%	23,724.88 23,726.47	99.06 4.21%	23,504.53 5.48	0.08% (221.94)	Aaa/NA AAA	1.37 0.25
89238JAC9	TAOT 2021-D A3 0.71 04/15/2026	22,304.00	11/09/2021 0.71%	22,303.53 22,303.87	98.90 4.87%	22,058.28 7.04	0.07% (245.59)	NA/AAA AAA	1.45 0.26
44935FAD6	HART 2021-C A3 0.74 05/15/2026	13,405.78	11/09/2021 0.75%	13,402.78 13,404.94	99.24 4.69%	13,303.64 4.41	0.05% (101.30)	NA/AAA AAA	1.54 0.19
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	42,058.98	05/10/2022 3.23%	42,056.80 42,058.14	99.41 4.67%	41,811.06 22.50	0.14% (247.08)	Aaa/AAA NA	1.82 0.41
47787JAC2	JDOT 2022 A3 0.36 09/15/2026	36,662.92	03/10/2022 2.34%	36,654.81 36,659.84	98.89 4.61%	36,255.32 37.80	0.12% (404.53)	Aaa/NA AAA	1.87 0.49
362554AC1	GMCAR 2021-4 A3 0.68 09/16/2026	21,401.96	10/13/2021 0.68%	21,401.41 21,401.79	98.67 4.99%	21,118.24 6.06	0.07% (283.55)	Aaa/AAA NA	1.88 0.31
448977AD0	HART 2022-A A3 2.22 10/15/2026	55,068.95	03/09/2022 2.23%	55,066.84 55,068.16	98.98 4.83%	54,507.59 54.33	0.18% (560.57)	NA/AAA AAA	1.96 0.39
380146AC4	GMCAR 2022-1 A3 1.26 11/16/2026	23,057.72	01/11/2022 1.27%	23,055.71 23,057.00	98.79 4.72%	22,779.84 12.11	0.08% (277.16)	NA/AAA AAA	2.04 0.35
362585AC5	GMCAR 2022-2 A3 3.1 02/16/2027	49,872.32	04/05/2022 3.13%	49,861.90 49,867.90	99.15 4.81%	49,448.38 64.42	0.17% (419.52)	Aaa/AAA NA	2.30 0.50
02582JIT8	AMXCA 2022-2 A 3.39 05/17/2027	260,000.00	05/17/2022 3.42%	259,942.49 259,985.87	99.29 4.78%	258,152.15 391.73	0.87% (1,833.71)	NA/AAA AAA	0.54 0.52
02582JKH2	AMXCA 2024-1 A 5.23 04/16/2029	230,000.00	04/16/2024 5.30%	229,952.85 229,957.83	101.73 4.53%	233,983.37 534.62	0.79% 4,025.54	NA/AAA AAA	4.46 2.26
05522RDJ4	BACCT 2024-1 A 4.93 03/15/2029	145,000.00	06/06/2024 4.93%	144,991.87 144,992.53	101.10 4.51%	146,594.20 317.71	0.50% 1,601.67	Aaa/AAA NA	4.37 2.33
Total ABS		945,822.61	3.64%	945,673.95 945,746.08	100.09 4.66%	946,518.62 1,463.91	3.20% 772.54	Aaa/AAA AAA	2.52 1.18
AGENCY									
3135G04Z3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	300,000.00	06/17/2020 0.54%	299,379.00 299,922.38	97.60 4.41%	292,805.38 558.33	0.99% (7,117.00)	Aaa/AA+ AA+	0.63 0.61
3137EAEX3	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	370,000.00	09/23/2020 0.44%	368,886.30 369,800.95	96.56 4.34%	357,255.08 146.46	1.21% (12,545.87)	Aaa/AA+ AA+	0.90 0.87

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	530,000.00	11/09/2020 0.57%	528,102.60 529,613.43	96.26 4.30%	510,196.06 1,280.83	1.73% (19,417.37)	Aaa/AA+ AA+	1.02 0.99
3135G0K36	FEDERAL NATIONAL MORTGAGE ASSOCIATION 2.125 04/24/2026	565,000.00	-- 2.18%	562,430.10 564,595.39	97.07 4.18%	548,460.82 233.45	1.86% (16,134.58)	Aaa/AA+ AA+	1.48 1.43
3130AGFP5	FEDERAL HOME LOAN BANKS 2.5 06/12/2026	500,000.00	06/17/2019 2.20%	510,085.00 502,324.57	97.35 4.21%	486,770.55 4,826.39	1.65% (15,554.02)	Aaa/AA+ AA+	1.61 1.54
3130A2VE3	FEDERAL HOME LOAN BANKS 3.0 09/11/2026	575,000.00	-- 2.83%	583,719.50 576,737.22	97.84 4.22%	562,559.62 2,395.83	1.90% (14,177.59)	Aaa/AA+ AA+	1.86 1.78
3135G0Q22	FEDERAL NATIONAL MORTGAGE ASSOCIATION 1.875 09/24/2026	230,000.00	-- 2.70%	212,604.00 226,576.97	95.90 4.14%	220,576.28 443.23	0.75% (6,000.68)	Aaa/AA+ AA+	1.90 1.83
3130ACKB9	FEDERAL HOME LOAN BANKS 2.625 09/10/2027	600,000.00	-- 2.74%	593,685.00 598,119.86	95.85 4.18%	575,096.77 2,231.25	1.95% (23,023.09)	Aaa/AA+ AA+	2.86 2.70
3135G05Y5	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.75 10/08/2027	600,000.00	-- 0.79%	598,402.20 599,312.21	90.75 4.13%	544,487.87 287.50	1.84% (54,824.34)	Aaa/AA+ AA+	2.94 2.85
3130AEB25	FEDERAL HOME LOAN BANKS 3.25 06/09/2028	500,000.00	01/29/2019 3.14%	504,785.00 501,842.32	97.03 4.14%	485,142.45 6,409.72	1.64% (16,699.88)	Aaa/AA+ AA+	3.61 3.32
3130AG3X1	FEDERAL HOME LOAN BANKS 2.875 03/09/2029	380,000.00	-- 2.68%	386,815.50 383,034.14	94.59 4.25%	359,429.79 1,578.06	1.22% (23,604.35)	Aaa/AA+ AA+	4.35 4.01
3130AGDY8	FEDERAL HOME LOAN BANKS 2.75 06/08/2029	510,000.00	-- 2.47%	523,261.05 516,153.42	93.80 4.25%	478,376.53 5,571.04	1.62% (37,776.90)	Aaa/AA+ AA+	4.60 4.21
3130AGUW3	FEDERAL HOME LOAN BANKS 2.125 09/14/2029	70,000.00	03/05/2020 1.23%	75,742.80 72,934.95	90.83 4.23%	63,577.75 194.20	0.22% (9,357.20)	Aaa/AA+ AA+	4.87 4.53
3135G05Q2	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.875 08/05/2030	610,000.00	-- 0.99%	603,622.55 606,265.84	82.82 4.27%	505,175.15 1,275.07	1.71% (101,090.68)	Aaa/AA+ AA+	5.76 5.48
3133ERDM0	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.75 05/02/2031	300,000.00	07/19/2024 4.38%	306,411.00 306,146.79	101.91 4.41%	305,725.40 7,085.42	1.04% (421.39)	Aaa/AA+ AA+	6.50 5.43
Total Agency		6,640,000.00	2.01%	6,657,931.60 6,653,380.44	95.03 4.24%	6,295,635.49 34,516.79	21.31% (357,744.96)	Aaa/AA+ AA+	2.87 2.67

AGENCY CMBS									
3137FBBX3	FHMS K-068 A2 3.244 08/25/2027	270,000.00	02/02/2022 1.85%	289,174.22 279,611.07	96.68 4.49%	261,036.27 729.90	0.88% (18,574.80)	Aaa/AA+ AA+	2.82 2.58
3137H1Z33	FHMS K-744 A2 1.712 07/25/2028	222,799.95	02/08/2022 2.07%	217,933.99 220,008.08	90.86 4.53%	202,428.15 317.86	0.69% (17,579.93)	Aaa/AA+ AAA	3.73 3.34
3137H5DX2	FHMS K-747 A2 2.05 11/25/2028	350,000.00	01/19/2022 1.96%	351,635.55 350,967.82	91.16 4.48%	319,045.23 597.92	1.08% (31,922.59)	Aaa/AA+ AAA	4.07 3.74

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
3137FKZZ2	FHMS K-088 A2 3.69 01/25/2029	275,000.00	07/08/2022 3.57%	276,579.10 276,016.66	96.80 4.51%	266,213.61 845.63	0.90% (9,803.05)	Aaa/AA+ AA+	4.24 3.77
3137FLN91	FHMS K-091 A2 3.505 03/25/2029	150,000.00	11/23/2022 4.35%	143,015.63 145,162.51	95.97 4.52%	143,953.71 438.13	0.49% (1,208.80)	Aaa/AAA AA+	4.40 3.89
3137FNB82	FHMS K-096 A2 2.519 07/25/2029	95,000.00	03/23/2023 4.19%	86,320.12 88,536.46	91.57 4.54%	86,991.61 199.42	0.29% (1,544.85)	Aaa/AA+ AAA	4.73 4.28
3137H9D71	FHMS K-750 A2 3.0 09/25/2029	400,000.00	10/26/2022 4.83%	359,138.80 371,065.08	93.53 4.59%	374,115.60 1,000.00	1.27% 3,050.52	Aaa/AA+ AAA	4.90 4.12
3137FQ3Z4	FHMS K-101 A2 2.524 10/25/2029	300,000.00	06/02/2022 3.32%	284,167.97 289,368.32	91.10 4.55%	273,302.76 631.00	0.93% (16,065.56)	Aaa/AA+ AA+	4.98 4.51
3137HAGZ3	FHMS K-752 A2 4.284 07/25/2030	400,000.00	08/16/2023 2.77%	383,940.40 386,731.42	98.24 4.63%	392,943.96 1,428.00	1.33% 6,212.54	Aaa/AA+ AAA	5.73 4.83
3137HDVA5	FHMS K756 4.963 05/25/2031	345,000.00	07/24/2024 4.84%	351,884.48 351,624.74	101.53 4.67%	350,264.73 1,426.86	1.19% (1,360.01)	Aaa/AA+ AAA	6.56 5.41
3137H6LN3	FHMS K-139 A2 2.59 01/25/2032	270,000.00	03/01/2022 2.34%	275,647.32 274,121.31	87.47 4.67%	236,160.68 582.75	0.80% (37,960.63)	Aaa/AA+ AA+	7.24 6.35
3137H8U90	FHMS K-148 A2 3.5 07/25/2032	200,000.00	04/26/2023 4.11%	190,804.69 192,314.82	92.41 4.69%	184,813.48 583.33	0.63% (7,501.34)	Aaa/AA+ AA+	7.73 6.55
3137H9M89	FHMS K-152 A2 3.78 11/25/2032	180,000.00	07/27/2023 4.63%	168,693.75 170,228.67	93.97 4.69%	169,144.69 567.00	0.57% (1,083.99)	Aaa/AA+ AAA	8.07 6.72
3137H9UD9	FHMS K-154 A2 4.35 01/25/2033	500,000.00	09/11/2023 4.96%	477,656.25 480,379.33	97.66 4.70%	488,286.00 1,812.50	1.65% 7,906.67	Aaa/AA+ AAA	8.24 6.74
3137HH5X5	FHMS K757 A2 4.456 08/25/2031	415,000.00	10/02/2024 4.10%	423,287.97 423,214.63	98.72 4.67%	409,686.63 1,541.03	1.39% (13,527.99)	Aaa/AA+ AA+	6.82 5.67
Total Agency CMBS		4,372,799.95	3.65%	4,279,880.24 4,299,350.92	95.25 4.61%	4,158,387.12 12,701.33	14.08% (140,963.80)	Aaa/AA+ AAA	5.78 4.93
CASH									
CCYUSD	Receivable	522.94	-- 0.00%	522.94 522.94	1.00 0.00%	522.94 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		522.94	0.00%	522.94 522.94	1.00 0.00%	522.94 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00
CORPORATE									
89114QCP1	TORONTO-DOMINION BANK 0.75 01/06/2026	150,000.00	02/08/2022 2.14%	142,146.00 147,626.17	95.40 4.80%	143,107.26 359.38	0.48% (4,518.92)	A2/A- AA-	1.18 1.15

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
78016EZQ3	ROYAL BANK OF CANADA 1.2 04/27/2026	150,000.00	06/09/2021 1.13%	150,517.50 150,157.49	95.22 4.56%	142,823.75 20.00	0.48% (7,333.74)	A1/A AA-	1.49 1.45
023135BX3	AMAZON.COM INC 1.0 05/12/2026	465,000.00	05/10/2021 1.09%	462,991.20 464,387.24	95.16 4.30%	442,501.40 2,182.92	1.50% (21,885.84)	A1/AA AA-	1.53 1.48
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	75,000.00	06/16/2021 1.07%	75,299.25 75,090.01	95.09 4.49%	71,319.85 397.71	0.24% (3,770.16)	A2/A+ A	1.54 1.49
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	315,000.00	06/15/2021 1.13%	314,861.40 314,954.91	94.88 4.42%	298,856.50 1,309.22	1.01% (16,098.41)	A1/A+ A+	1.63 1.58
931142ER0	WALMART INC 1.05 09/17/2026	75,000.00	09/08/2021 1.09%	74,858.25 74,946.82	94.27 4.26%	70,702.00 96.25	0.24% (4,244.82)	Aa2/AA AA	1.88 1.82
26442CAS3	DUKE ENERGY CAROLINAS LLC 2.95 12/01/2026	300,000.00	01/13/2022 1.82%	315,051.00 305,968.65	97.03 4.46%	291,090.75 3,687.50	0.99% (14,877.91)	Aa3/A WR	2.08 1.97
87612EBM7	TARGET CORP 1.95 01/15/2027	170,000.00	01/19/2022 1.99%	169,711.00 169,871.96	95.01 4.35%	161,515.15 976.08	0.55% (8,356.82)	A2/A A	2.21 2.11
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	205,000.00	03/01/2022 2.46%	204,946.90 204,974.63	95.22 4.63%	195,192.04 809.18	0.66% (9,782.59)	A2/A- A	2.34 2.23
89114Tzt2	TORONTO-DOMINION BANK 2.8 03/10/2027	325,000.00	03/09/2022 2.97%	322,422.75 323,786.93	95.90 4.65%	311,688.69 1,289.17	1.06% (12,098.24)	A2/A- NA	2.36 2.24
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	345,000.00	03/07/2022 2.30%	344,934.45 344,968.98	95.73 4.21%	330,267.49 1,013.92	1.12% (14,701.50)	Aa2/AA A+	2.37 2.27
89236TJZ9	TOYOTA MOTOR CREDIT CORP 3.05 03/22/2027	195,000.00	03/17/2022 3.05%	194,982.45 194,991.63	97.01 4.38%	189,172.38 644.31	0.64% (5,819.24)	A1/A+ A+	2.39 2.27
46647PCB0	JPMORGAN CHASE & CO 1.578 04/22/2027	400,000.00	08/10/2022 4.36%	363,548.00 384,847.65	95.42 5.19%	381,663.23 157.80	1.29% (3,184.43)	A1/A- AA-	2.47 1.43
665859AW4	NORTHERN TRUST CORP 4.0 05/10/2027	125,000.00	05/05/2022 4.03%	124,797.50 124,897.97	99.08 4.39%	123,852.76 2,375.00	0.42% (1,045.22)	A2/A+ A+	2.52 2.33
91324PEG3	UNITEDHEALTH GROUP INC 3.7 05/15/2027	130,000.00	05/17/2022 3.69%	130,060.80 130,030.37	98.27 4.43%	127,747.53 2,217.94	0.43% (2,282.84)	A2/A+ A	2.54 2.35
61747YEC5	MORGAN STANLEY 1.512 07/20/2027	250,000.00	08/15/2022 4.28%	225,837.50 239,041.39	94.62 5.13%	236,555.28 1,060.50	0.80% (2,486.12)	A1/A- A+	2.72 1.66
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	350,000.00	09/02/2022 3.95%	344,414.00 346,853.22	98.18 4.30%	343,616.10 2,765.00	1.16% (3,237.12)	A2/A A+	2.78 2.59
756109AU8	REALTY INCOME CORP 3.65 01/15/2028	395,000.00	-- 4.77%	376,127.65 382,464.73	96.98 4.67%	383,078.02 4,245.15	1.30% 613.29	A3/A- WR	3.21 2.95
06051GGF0	BANK OF AMERICA CORP 3.824 01/20/2028	150,000.00	02/06/2023 4.97%	143,926.50 146,562.62	97.97 5.28%	146,951.94 1,609.27	0.50% 389.33	A1/A- AA-	3.22 2.08

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
341081GN1	FLORIDA POWER & LIGHT CO 4.4 05/15/2028	180,000.00	06/06/2023 4.63%	178,187.40 178,702.13	99.47 4.56%	179,050.27 3,652.00	0.61% 348.15	Aa2/A+ AA-	3.54 3.18
74340XCG4	PROLOGIS LP 4.875 06/15/2028	220,000.00	-- 5.00%	218,836.50 219,151.94	100.99 4.57%	222,181.04 4,051.67	0.75% 3,029.10	A3/A NA	3.62 3.16
91324PEU2	UNITEDHEALTH GROUP INC 4.25 01/15/2029	300,000.00	01/23/2024 4.60%	295,404.00 296,114.77	98.65 4.61%	295,948.90 3,754.17	1.00% (165.87)	A2/A+ A	4.21 3.76
24422EXH7	JOHN DEERE CAPITAL CORP 4.5 01/16/2029	300,000.00	01/23/2024 4.61%	298,473.00 298,709.02	99.83 4.54%	299,502.37 3,937.50	1.01% 793.35	A1/A A+	4.21 3.75
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	365,000.00	01/24/2024 4.64%	364,405.05 364,494.60	100.29 4.52%	366,053.12 4,244.14	1.24% 1,558.52	A1/A+ NA	4.25 3.78
78016HZV5	ROYAL BANK OF CANADA 4.95 02/01/2029	250,000.00	05/24/2024 5.15%	247,875.00 248,068.97	101.02 4.68%	252,544.20 3,093.75	0.85% 4,475.22	A1/A AA-	4.25 3.75
743315AV5	PROGRESSIVE CORP 4.0 03/01/2029	300,000.00	07/09/2024 4.83%	289,704.00 290,396.47	97.90 4.54%	293,706.96 2,000.00	0.99% 3,310.49	A2/A A	4.33 3.90
74460DAD1	PUBLIC STORAGE OPERATING CO 3.385 05/01/2029	300,000.00	05/24/2024 5.05%	278,523.00 280,386.41	94.94 4.64%	284,818.67 5,077.50	0.96% 4,432.26	A2/A NA	4.50 4.11
74456QBY1	PUBLIC SERVICE ELECTRIC AND GAS CO 3.2 05/15/2029	400,000.00	06/21/2024 4.81%	372,260.00 374,279.15	94.30 4.60%	377,214.26 5,902.22	1.28% 2,935.12	A1/A NA	4.54 4.09
341081GT8	FLORIDA POWER & LIGHT CO 5.15 06/15/2029	150,000.00	06/20/2024 4.90%	151,624.50 151,501.67	102.04 4.65%	153,065.02 3,175.83	0.52% 1,563.35	Aa2/A+ AA-	4.62 3.87
437076DC3	HOME DEPOT INC 4.75 06/25/2029	300,000.00	06/20/2024 4.84%	298,788.00 298,873.62	100.72 4.57%	302,168.95 4,987.50	1.02% 3,295.33	A2/A A	4.65 4.00
713448FX1	PEPSICO INC 4.5 07/17/2029	265,000.00	07/15/2024 4.53%	264,589.25 264,613.32	100.35 4.41%	265,934.29 3,445.00	0.90% 1,320.97	A1/A+ NA	4.71 4.09
Total Corporate		7,900,000.00	3.69%	7,740,103.80 7,791,715.48	97.32 4.58%	7,683,890.16 74,537.57	26.01% (107,825.33)	A1/A A+	3.16 2.78
MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	98,659.20	-- 4.44%	98,659.20 98,659.20	1.00 4.45%	98,659.20 0.00	0.33% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		98,659.20	4.44%	98,659.20 98,659.20	1.00 4.45%	98,659.20 0.00	0.33% 0.00	Aaa/ AAAm AAA	0.00 0.00

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
MUNICIPAL BONDS									
649791RC6	NEW YORK ST 1.25 03/15/2027	200,000.00	06/30/2022 3.54%	180,128.00 189,982.84	93.11 4.34%	186,216.00 319.44	0.63% (3,766.84)	Aa1/AA+ AA+	2.37 2.29
Total Municipal Bonds		200,000.00	3.54%	180,128.00 189,982.84	93.11 4.34%	186,216.00 319.44	0.63% (3,766.84)	Aa1/AA+ AA+	2.37 2.29
SUPRANATIONAL									
4581X0DV7	INTER-AMERICAN DEVELOPMENT BANK 0.875 04/20/2026	305,000.00	04/13/2021 0.97%	303,603.10 304,590.72	95.13 4.33%	290,152.48 81.55	0.98% (14,438.24)	Aaa/AAA NA	1.47 1.43
Total Supranational		305,000.00	0.97%	303,603.10 304,590.72	95.13 4.33%	290,152.48 81.55	0.98% (14,438.24)	Aaa/AAA NA	1.47 1.43
US TREASURY									
912828R36	UNITED STATES TREASURY 1.625 05/15/2026	100,000.00	-- 2.20%	95,104.70 99,156.78	96.18 4.21%	96,183.59 750.68	0.33% (2,973.19)	Aaa/AA+ AA+	1.54 1.48
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	150,000.00	07/29/2021 0.72%	149,285.16 149,750.36	94.04 4.20%	141,064.45 236.92	0.48% (8,685.90)	Aaa/AA+ AA+	1.75 1.70
912828YG9	UNITED STATES TREASURY 1.625 09/30/2026	100,000.00	12/18/2019 1.85%	98,507.81 99,579.51	95.41 4.15%	95,410.16 142.86	0.32% (4,169.36)	Aaa/AA+ AA+	1.91 1.85
91282CCZ2	UNITED STATES TREASURY 0.875 09/30/2026	600,000.00	-- 1.13%	592,710.94 597,188.13	94.00 4.17%	564,023.44 461.54	1.91% (33,164.69)	Aaa/AA+ AA+	1.91 1.86
912828ZB9	UNITED STATES TREASURY 1.125 02/28/2027	545,000.00	03/24/2020 0.75%	558,901.76 549,663.21	93.37 4.14%	508,851.17 1,050.10	1.72% (40,812.04)	Aaa/AA+ AA+	2.33 2.25
91282CAH4	UNITED STATES TREASURY 0.5 08/31/2027	150,000.00	08/06/2021 0.94%	146,121.09 148,189.37	90.37 4.14%	135,550.78 128.45	0.46% (12,638.59)	Aaa/AA+ AA+	2.83 2.75
91282CAL5	UNITED STATES TREASURY 0.375 09/30/2027	300,000.00	10/25/2021 1.32%	283,792.97 292,042.46	89.75 4.15%	269,250.00 98.90	0.91% (22,792.46)	Aaa/AA+ AA+	2.91 2.84
9128283F5	UNITED STATES TREASURY 2.25 11/15/2027	300,000.00	11/07/2019 1.90%	307,957.03 303,012.75	94.64 4.14%	283,933.59 3,118.21	0.96% (19,079.16)	Aaa/AA+ AA+	3.04 2.86
91282CBB6	UNITED STATES TREASURY 0.625 12/31/2027	625,000.00	03/29/2021 1.29%	597,875.98 612,301.08	89.65 4.15%	560,302.74 1,316.24	1.90% (51,998.34)	Aaa/AA+ AA+	3.17 3.06
91282CBJ9	UNITED STATES TREASURY 0.75 01/31/2028	550,000.00	03/12/2021 1.27%	530,857.42 540,965.74	89.74 4.16%	493,582.03 1,042.46	1.67% (47,383.70)	Aaa/AA+ AA+	3.25 3.14

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
91282CCV1	UNITED STATES TREASURY 1.125 08/31/2028	300,000.00	09/03/2021 1.10%	300,457.03 300,250.74	89.34 4.17%	268,007.81 578.04	0.91% (32,242.92)	Aaa/AA+ AA+	3.84 3.67
9128285M8	UNITED STATES TREASURY 3.125 11/15/2028	150,000.00	10/19/2022 4.33%	140,349.61 143,582.36	96.16 4.17%	144,234.38 2,165.42	0.49% 652.02	Aaa/AA+ AA+	4.04 3.69
912828YB0	UNITED STATES TREASURY 1.625 08/15/2029	350,000.00	05/28/2020 0.67%	380,009.77 365,589.03	89.21 4.13%	312,238.28 1,205.50	1.06% (53,350.75)	Aaa/AA+ AA+	4.79 4.50
91282CFJ5	UNITED STATES TREASURY 3.125 08/31/2029	120,000.00	09/19/2022 3.62%	116,381.25 117,483.85	95.46 4.17%	114,553.13 642.27	0.39% (2,930.72)	Aaa/AA+ AA+	4.83 4.39
91282CLK5	UNITED STATES TREASURY 3.625 08/31/2029	600,000.00	09/11/2024 3.45%	604,710.94 604,583.62	97.73 4.15%	586,359.37 3,725.14	1.99% (18,224.25)	Aaa/AA+ AA+	4.83 4.35
91282CFT3	UNITED STATES TREASURY 4.0 10/31/2029	140,000.00	12/30/2022 4.02%	139,868.75 139,903.92	99.23 4.17%	138,922.66 15.47	0.47% (981.26)	Aaa/AA+ AA+	5.00 4.48
91282CGZ8	UNITED STATES TREASURY 3.5 04/30/2030	280,000.00	05/11/2023 3.37%	282,318.75 281,827.67	96.66 4.19%	270,659.37 27.07	0.92% (11,168.29)	Aaa/AA+ AA+	5.50 4.94
912828ZQ6	UNITED STATES TREASURY 0.625 05/15/2030	615,000.00	-- 0.90%	599,593.95 605,923.32	82.52 4.20%	507,495.12 1,775.65	1.72% (98,428.21)	Aaa/AA+ AA+	5.54 5.31
91282CAV3	UNITED STATES TREASURY 0.875 11/15/2030	625,000.00	-- 1.29%	600,808.59 609,997.70	82.54 4.18%	515,893.56 2,526.32	1.75% (94,104.15)	Aaa/AA+ AA+	6.04 5.73
91282CJQ5	UNITED STATES TREASURY 3.75 12/31/2030	800,000.00	01/23/2024 4.10%	783,437.50 785,281.41	97.51 4.21%	780,093.75 10,108.70	2.64% (5,187.66)	Aaa/AA+ AA+	6.17 5.37
91282CJX0	UNITED STATES TREASURY 4.0 01/31/2031	600,000.00	02/23/2024 4.33%	588,093.75 589,265.09	98.83 4.21%	592,968.75 6,065.22	2.01% 3,703.66	Aaa/AA+ AA+	6.25 5.42
91282CKC4	UNITED STATES TREASURY 4.25 02/28/2031	500,000.00	03/20/2024 4.27%	499,277.34 499,341.48	100.18 4.22%	500,917.97 3,639.50	1.70% 1,576.49	Aaa/AA+ AA+	6.33 5.46
91282CKF7	UNITED STATES TREASURY 4.125 03/31/2031	500,000.00	04/10/2024 4.53%	488,125.00 489,076.87	99.46 4.22%	497,285.16 1,813.19	1.68% 8,208.29	Aaa/AA+ AA+	6.41 5.56
91282CKN0	UNITED STATES TREASURY 4.625 04/30/2031	250,000.00	05/03/2024 4.49%	251,962.89 251,825.10	102.27 4.22%	255,664.06 31.94	0.87% 3,838.96	Aaa/AA+ AA+	6.50 5.58
91282CFF3	UNITED STATES TREASURY 2.75 08/15/2032	120,000.00	08/29/2022 3.09%	116,484.38 117,251.67	90.11 4.25%	108,135.94 699.46	0.37% (9,115.73)	Aaa/AA+ AA+	7.79 6.83
91282CGM7	UNITED STATES TREASURY 3.5 02/15/2033	770,000.00	-- 3.75%	753,941.41 756,610.78	94.73 4.26%	729,394.53 5,712.23	2.47% (27,216.26)	Aaa/AA+ AA+	8.29 7.03
91282CHC8	UNITED STATES TREASURY 3.375 05/15/2033	300,000.00	06/14/2023 3.78%	290,050.78 291,426.12	93.67 4.27%	281,015.63 4,677.31	0.95% (10,410.50)	Aaa/AA+ AA+	8.54 7.17
91282CHT1	UNITED STATES TREASURY 3.875 08/15/2033	130,000.00	09/25/2023 4.50%	123,545.70 124,264.23	97.10 4.27%	126,226.95 1,067.73	0.43% 1,962.72	Aaa/AA+ AA+	8.79 7.29

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of October 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
Total US Treasury		10,570,000.00	2.64%	10,420,532.25 10,465,334.35	93.76 4.19%	9,878,218.36 54,822.50	33.44% (587,115.99)	Aaa/AA+ AA+	5.04 4.52
Total Portfolio		31,032,804.71	2.95%	30,627,035.08 30,749,282.98	95.06 4.38%	29,538,200.38 178,443.09	100.00% (1,211,082.60)	Aa2/AA- AA	4.04 3.57
Total Market Value + Accrued						29,716,643.47			

California State Treasurer

Fiona Ma, CPA



Local Agency Investment Fund
P.O. Box 942809
Sacramento, CA 94209-0001
(916) 653-3001

October 30, 2024

[LAIF Home](#)
[PMIA Average Monthly Yields](#)

NORTHERN CALIFORNIA CITIES
SELF-INSURANCE FUND
FINANCIAL CONSULTANT
701 HOWE AVENUE
SUITE E3
SACRAMENTO, CA 95825

[Tran Type Definitions](#)

Account Number: 35-11-001

September 2024 Statement

Effective Date	Transaction Date	Tran Type	Confirm Number	Web Confirm Number	Authorized Caller	Amount
9/5/2024	9/5/2024	RW	1759165	1719706	JAMES MARTA	-238,000.00
9/10/2024	9/10/2024	RW	1759273	1719799	JAMES MARTA	-106,000.00
9/12/2024	9/12/2024	RW	1759352	1719876	JAMES MARTA	-219,000.00
9/19/2024	9/19/2024	RW	1759569	1720100	JAMES MARTA	-220,000.00
9/27/2024	9/26/2024	RW	1759805	1720319	JAMES MARTA	-230,000.00

Account Summary

Total Deposit:	0.00	Beginning Balance:	16,615,695.38
Total Withdrawal:	-1,013,000.00	Ending Balance:	15,602,695.38



Northern California Cities Self Insurance Fund

c/o Alliant Insurance Services, Inc.

Corporate Insurance License No. 0C36861

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

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

INVESTMENT REPORT FOR THE QUARTER ENDING SEPTEMBER 30, 2024

	MARKET VALUE
CASH:	
(1) Tri Counties Checking	\$ 221,679
(2) Local Agency Inv Fund (LAIF)	\$ 15,634,854
Total Cash	\$ 15,856,533
INVESTMENTS (Unrestricted):	
(3) Chandler Investments	
Account no. 170	\$ 51,798,364
Account no. 171	\$ 30,055,292
Total Unrestricted Investments	\$ 81,853,656
TOTAL CASH AND INVESTMENTS	\$ 97,710,189

- (1) This consists of one checking account and two pass-thru accounts (liability and workers comp claims).
- (2) The LAIF rate of return as of quarter ended September 30, 2024 4.58%
- (3) See attached Investment Activity Reports.

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

Jen Lee, Treasurer

November 13, 2024

Date

A Joint Powers Authority

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



Early budget estimates have been prepared to aid you in budgeting for the 2025/26 fiscal year. It is important to keep in mind it is early on in the process of determining each Program's total cost with most Program's renewing almost nine months from now. At this time, your entity's exposure and loss experience have not been updated in any of the allocation models as PRISM is in the process of collecting and analyzing the data. Further, PRISM has not contemplated any credits from the prior year into this round of budget estimates. At the direction of the Board of Directors, the estimates provided are intended to be conservative; however, final premiums may be in excess of these estimates. Since PRISM does 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 loss experience which have not yet been considered. PRISM is planning to distribute another round of estimates to the membership that reflect updated loss and exposure data, including pool rates, in the middle of January 2025. Final estimates will be provided the first week of June 2025.

If you are aware of any substantial changes over the past 12 months, please contact Sarah Bishop and a better estimate can be developed for you.

Excess Workers' Compensation Program

Premium

23/24 Premium:	\$2,808,374	2023/24 Estimated Payroll:	\$279,254,044
24/25 Premium:	\$3,418,842	2024/25 Estimated Payroll:	\$316,090,241
25/26 Estimated Premium:	\$4,236,000 to \$4,509,000		

The EWC premium projections are based on an assumed 3% to 7% payroll increase for all members. Since the renewal rates are not yet available, the estimates are calculated using assumptions applied to the previous year's premiums. Specifically, we anticipate pool rate increases ranging from 10% to 35% for the High/Low Safety rating groups, 10% to 25% for the County rating group, and 5% to 20% for the Schools rating group.

Additionally, reinsurance rate increases are assumed to be between 0% and 10% for both the Core Tower and Ed Tower pool layers. For Core Tower I, we estimate reinsurance increases of 0% to 15% in the Statutory xs 50M layer, and for Core Tower II, 0% to 10% in the Statutory xs 5M layer. In the Ed Tower, we project reinsurance rate increases of 0% to 10% in the Statutory layer.



President
Ms. Rachel Ancheta
City of Dixon

Vice President
Mr. Spencer Morrison
City of Yuba City

Treasurer
Ms. Jen Lee
City of Rio Vista

Secretary
Ms. Jennifer Styczynski
City of Marysville

ADDITIONAL COMMISSION “OPT OUT”

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

RE: Additional Commission "Opt Out"

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

X Contingent income agreements
X Supplemental income agreements

Policy#
APIP2024 (Dec 04) (APIP)
1-309-02-02 (ACIP)

Policy Period
July 1, 2024 to July 1, 2025
July 1, 2024 to July 1, 2025

Sincerely,

Rachel Ancheta

Northern California Cities Self Insurance Fun
By: Rachel Ancheta
Title: President
Date: 12/5/2024

This message has originated externally from organization.

Good Afternoon Conor, Myron, and Marcus:

The increased frequency and severity of general liability claims are negatively impacting the ability of California public agencies to provide valuable services to constituents. In addition, large losses are driving the cost of risk and having a dramatic impact on the insurance market.

It is critical that the collective strength of the California Association of Joint Powers Authorities (CAJPA) members be maximized to address the increasing cost of liability claims in California. To do so, CAJPA must understand the impact of large verdicts/settlements, as well as trends, so it can effectively communicate a clear strategy of what it is doing to address them. It is also imperative that it provide best practice information to members to help prevent, control, and mitigate losses.

With that in mind, CAJPA entered into an agreement with [Polco](#) to initiate an ongoing effort to compile and standardize liability loss data, perform data analysis, and develop infographics that can be shared with a variety of audiences. Polco is a leading analytics provider for state and local governments headquartered in Madison, WI with an additional office in Boulder, CO.

We need your help. This project supports CAJPA's efforts to perform meaningful advocacy to protect public funds, community services, and local education. To gather a statistically significant data sample, CAJPA is asking that you submit your pool's data. Because of the critical nature of this initiative, CAJPA is not asking members to separately pay to participate. Instead, the CAJPA Board approved the use of surplus to fund this initiative.

Please know that we are including all of Alliant's identified administrators to CAJPA members in this email. The pools we would like to receive data from include:

Authority for California Cities Excess Liability (ACCEL)
California Sanitation Risk Management Authority (CSRMA)
Northern California Cities Self-Insurance Fund
Small Cities Organized Risk Effort (SCORE)

Polco will collect and analyze California public agency liability loss data and basic exposure information. Polco provided a secure web page to upload your files. The site includes a secure S3 bucket that is not publicly accessible. Data submitted will only be accessed by Polco for this initiative; it will not be used for other data analytics projects in which it is involved.

The S3 was configured so that:

- All data submissions remain confidential.
- Only a limited number of Polco staff will have access to the files uploaded
- Files will be encrypted during transit and at storage.
- The data will be aggregated to help identify trends and risk factors, while at the same time protecting the identity of claimants and the pools submitting data.

Currently CAJPA is only collecting **liability program** loss and exposure data. Two separate submissions, loss data and basic exposure information, must be submitted. The field descriptions, and exact format in which the data must be provided, are outlined in the attachments.

1. Liability loss data
 - a. Filename of instructions/requested format:
Data_Specification_Request_Loss_2024_CAJPA
2. Basic liability exposure information
 - a. Filename of instructions/requested format:
Data_Specification_Request_Exposure_2024_CAJPA

Please forward the loss data attachment to your liability TPA or liability claim team as soon as possible. Your pool's administrative or underwriting team should have the basic liability exposure information readily available.

Important note for pool administration firms (e.g. Sedgwick, Alliant, Keenan):
All program administrators from your firm were included in the same email. Pool submissions, however, should be made separately, for each distinct JPA.

Thank you in advance for submitting the data by 5 pm on Sunday, October 27, 2024.

The two data files should be uploaded to [Polco Secure](#) by following the instructions provided in the "Read_Me" worksheets in the attachments noted above and included in this email. Because CAJPA's Board views this as an ongoing initiative, all CAJPA members are asked to participate.

Project-related questions:

Catherine Smith casmith@cajpa.org or (916) 231-2139

Beth Lyons blyons@permarisk.gov or (760) 258-4255

Data submission questions

Garrett Hernandez Rimer garrett@polco.us or (303) 229-5064

Thank you!

Catherine

PS. If your pool is unable to participate, please respond to this email to inform CAJPA as soon as possible.

Catherine Smith, CAE
Executive Director
California Association of Joint Powers Authorities
808 R Street, Suite 209
Sacramento, CA 95811
(916) 231-2139
(916) 996-4345 mobile



Public Entity Insurance Marketplace, Trends, Industry Issues and Outlook

Presented by: Conor Boughey

Presented to: NCCSIF

November 2024

Alliant Insurance Services
www.alliant.com

(THIS INFORMATION HAS BEEN CONSOLIDATED FROM VARIOUS INDUSTRY SOURCES)

Market Overview



**Financial
Performance**



**Underwriting
Trends**



**Loss Trends &
Market Disruptors**



**Toward the
Future**



Insurance Market & Financial Performance



Market Pressures...



Great Resignation & Quiet Quitting



Social Inflation/
Nuclear Verdicts
& Legislation



Geo Political



Cyber Attacks



Mass Shootings



Ukraine & Middle
East War/Conflicts

Insured losses in the first half of 2024 are expected to reach at least \$58 billion, well above the 21st-century average of \$39 billion. It is nevertheless lower than in the previous three years, which all saw global losses exceeding \$60 billion by the end of June at current price levels. However, outlook for the next six months is marked by heightened expectations of potentially costly hurricane season, as well as continuing convective storm activity in the United States and Europe. By early July, the second named storm of the season, Hurricane Beryl, already resulted in potentially multi-billion-dollar losses.



Aging
Infrastructure



Climate Change



Inflation &
Increased Loss Cost



Natural Disasters

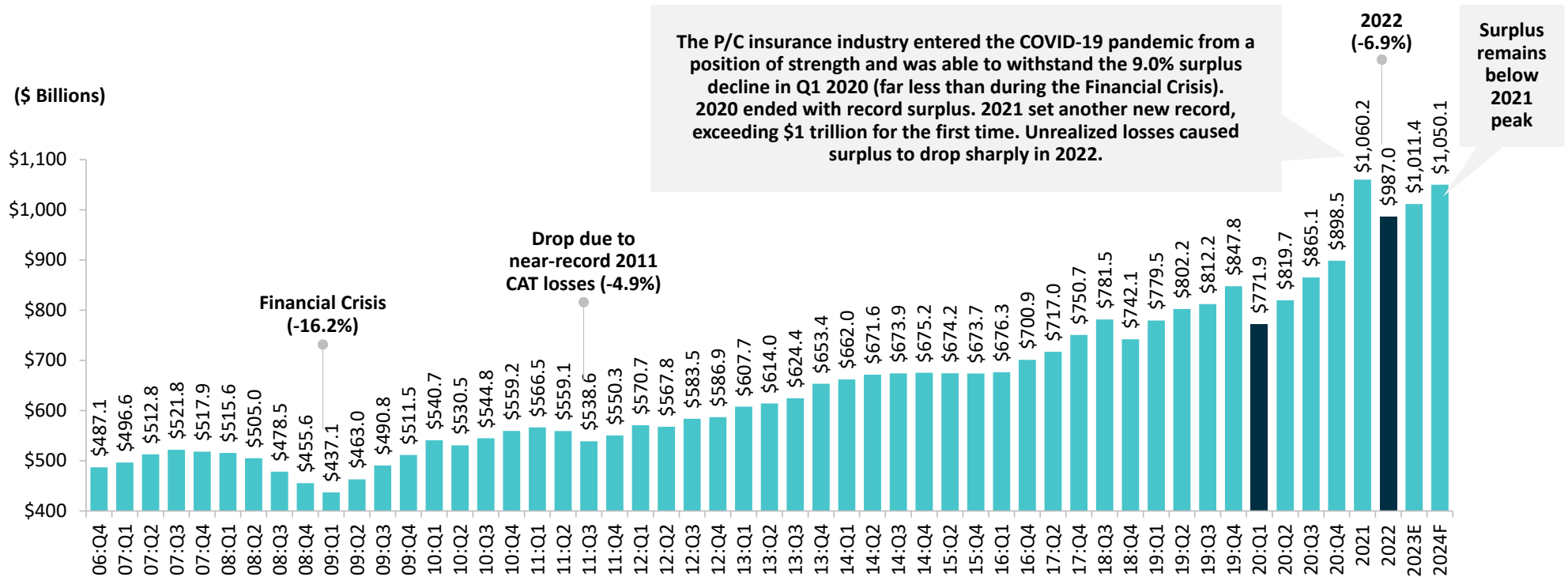


Supply Chain &
Labor Shortage



Proliferation of
"secondary"
perils (SCS)

Policyholder Surplus (Capacity), 2006:Q4 – 2024F



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

Sources: ISO, A.M. Best, NAIC, Risk and Uncertainty Management Center, University of South Carolina.

5



Net Investment Yield on Property/Casualty Insurance Invested Assets, 2007–2025F



The yield on invested assets remains depressed relative to pre-financial crisis and pre-COVID yields. Fed rate hikes in 2022-23 are lifting yields and investment income.

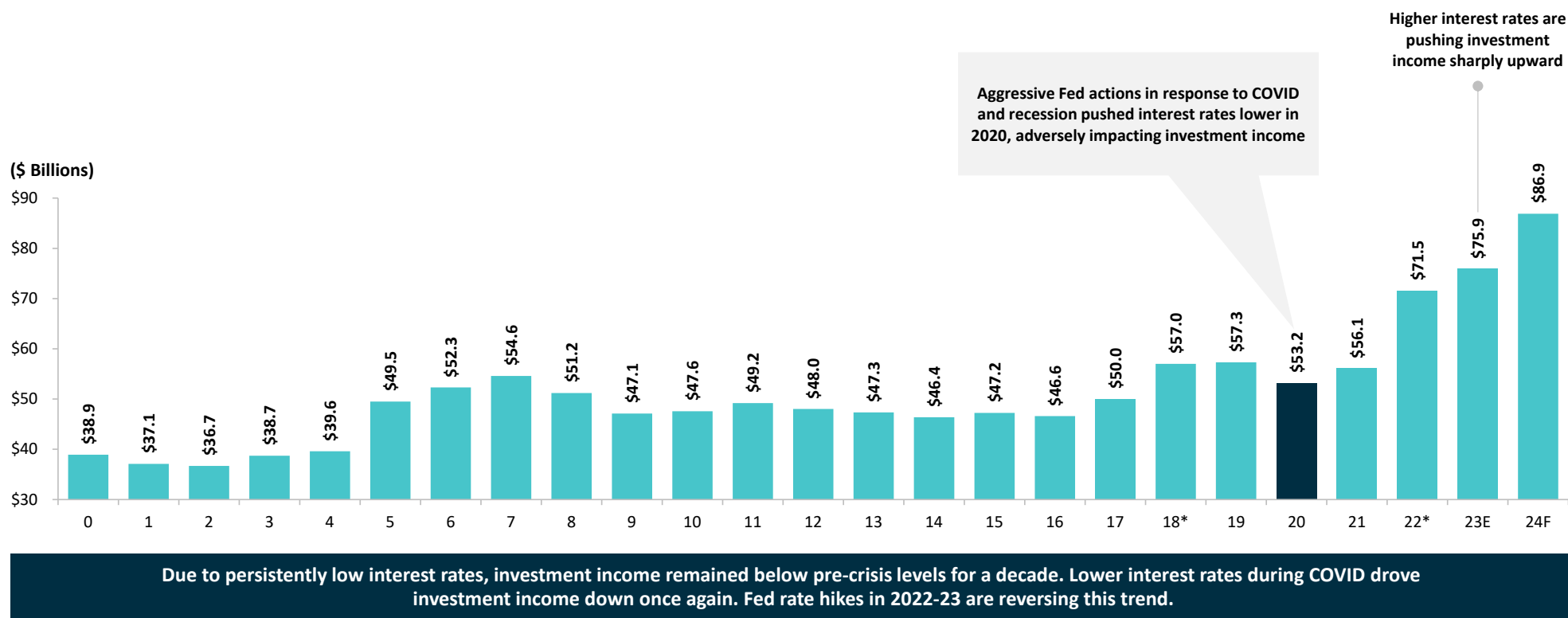
Average: 1960-2019 = 4.9% | Low: 2.8% (1961) | High: 8.2% (1984/85)

Sources: NAIC data, sourced from S&P Global Market Intelligence; 2017-19 figures are from ISO. 2020-22 data from APCIA. 2023E-25FP from Swiss Re (Jan. 2024), Risk and Uncertainty Management Center, Univ. of South Carolina.

6



Property/Casualty Insurance Industry Investment Income: 2000–2024F*



* 2018-19 figures are distorted by provisions of the TCJA of 2017. Increase reflects such items as dividends from foreign subsidiaries.

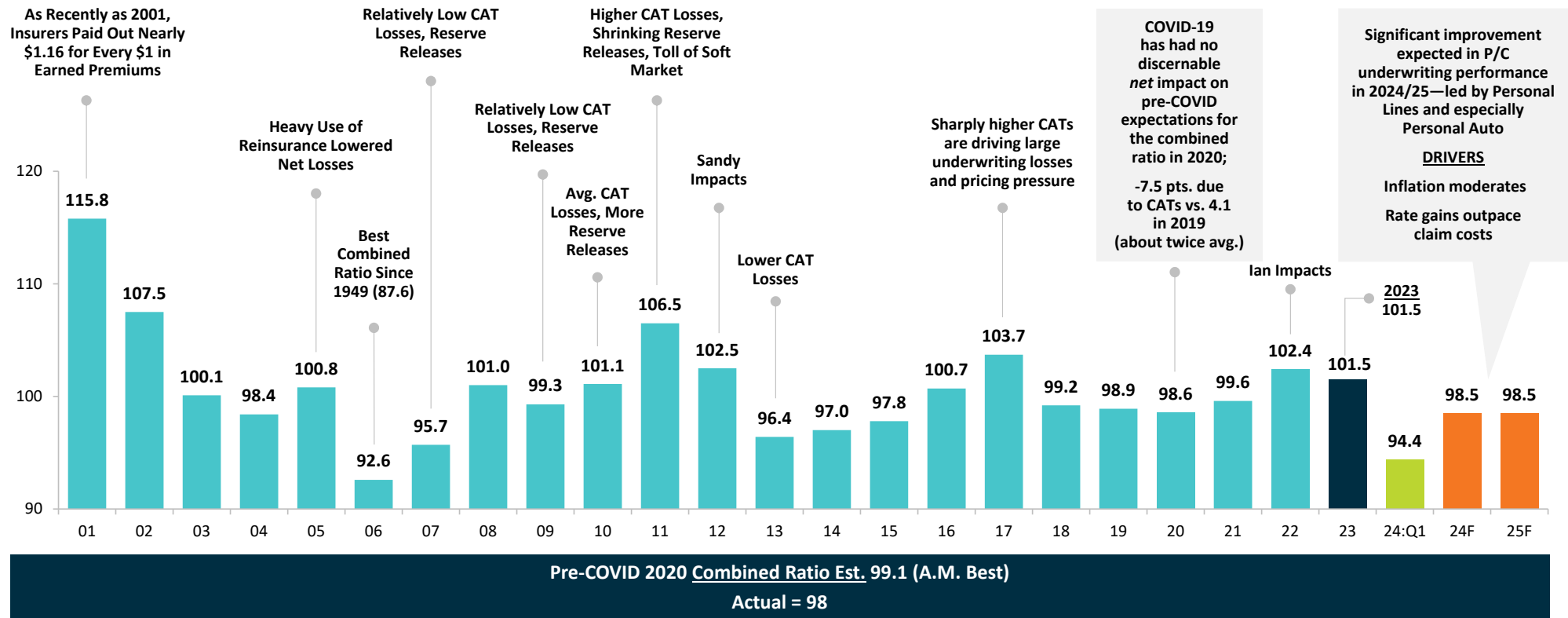
**2022 figure includes a \$10.8B intercompany distribution by a large reinsurer that flowed through NIL.

1 Investment gains consist primarily of interest and stock dividends. Sources: A.M. Best Review & Preview (March 2024); ISO; University of South Carolina, Center for Risk and Uncertainty Management.

7



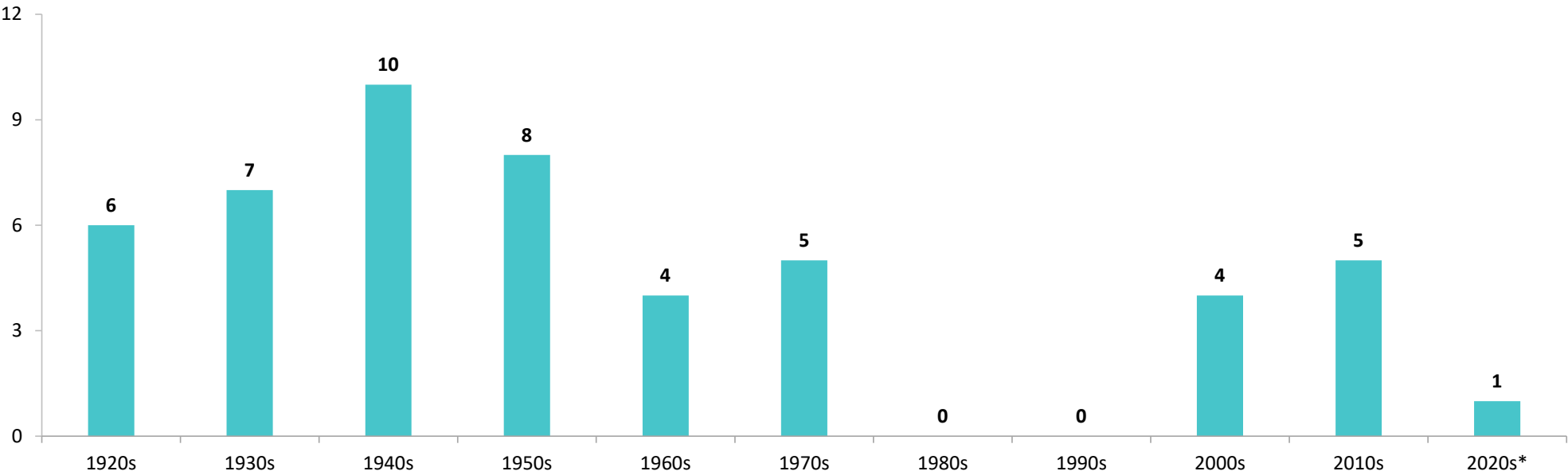
P/C Insurance Industry Combined Ratio, 2001–2023F*



**Excludes Mortgage & Financial Guaranty insurers 2008–2014.
Sources: A.M. Best, ISO (2014–2024F).

Number of Years with Underwriting Profits by Decade, 1920s–2020s

Number of Years with Underwriting Profits

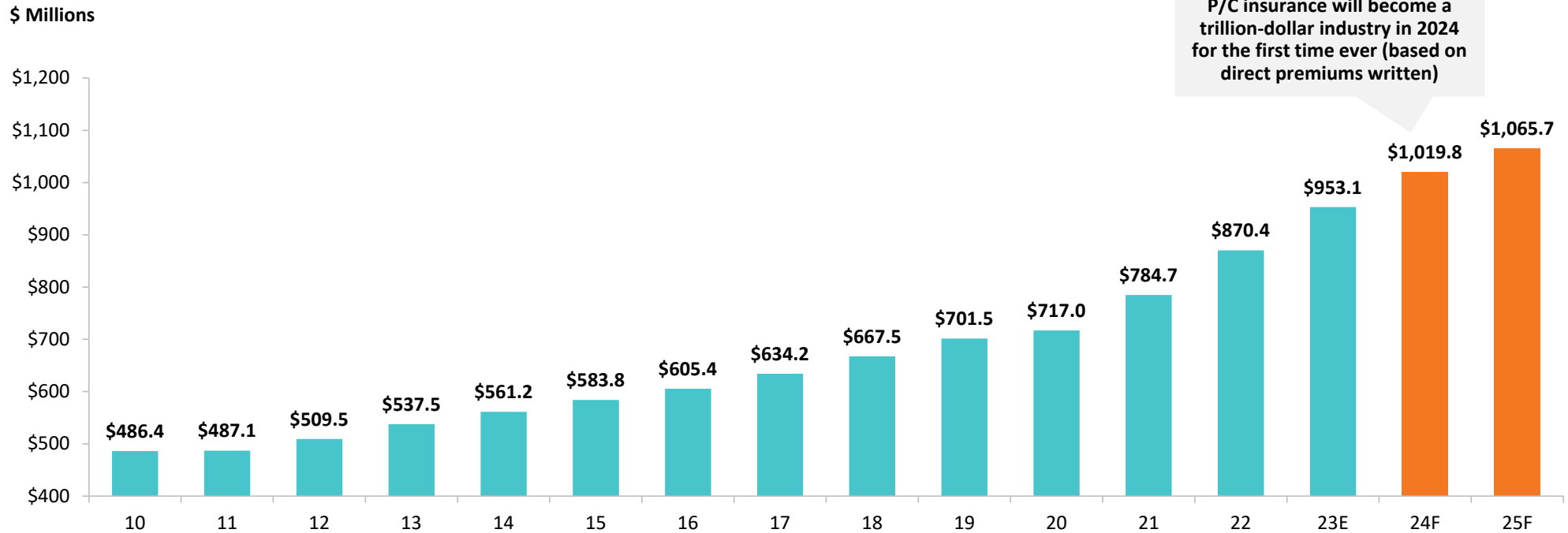


Underwriting Profits Were Common Before the 1980s (40 of the 60 Years Before 1980 Had Combined Ratios Below 100) –But Then They Vanished. Not a Single Underwriting Profit Was Recorded in the 25 Years from 1979 Through 2003

* 2020 through 2023
Note: Data for 1920–1934 based on stock companies only.
Sources: Insurance Information Institute research from A.M. Best Data.



P/C Direct Premiums Written, 2010–2025F

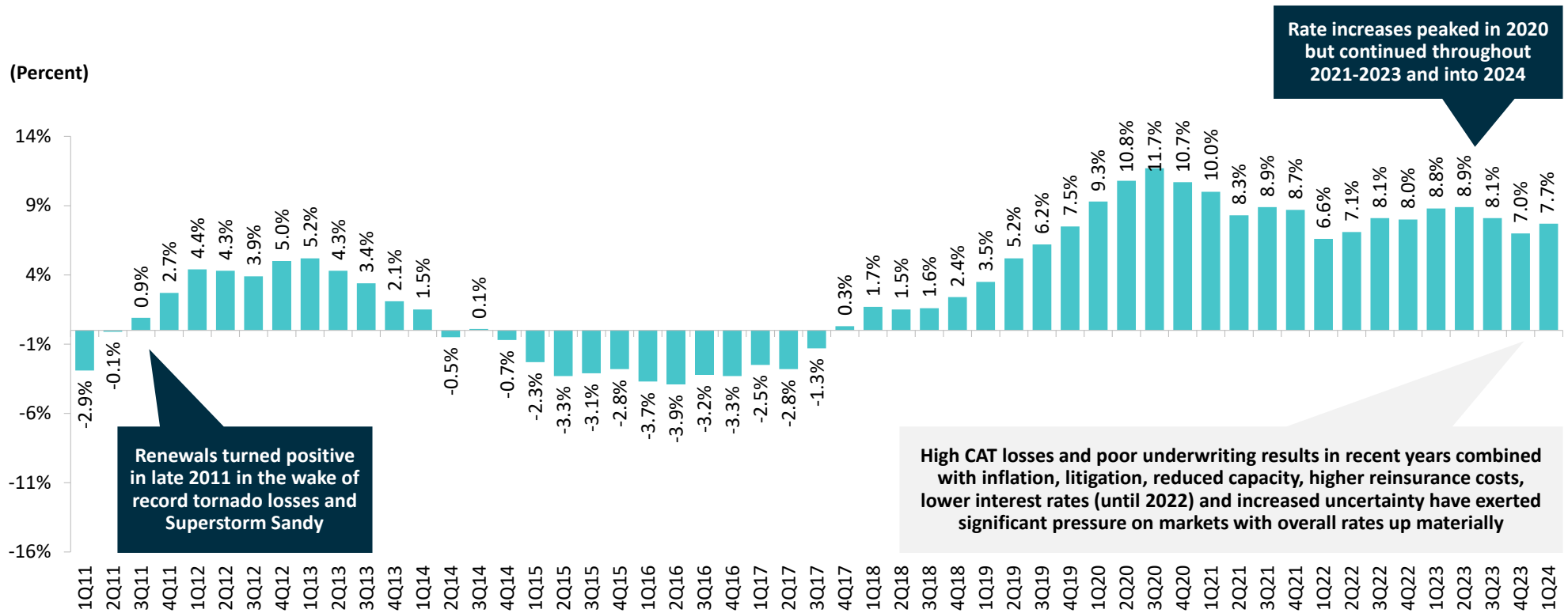


Sources: A.M. Best and NAIC (2010-2022); Forecast figures for 2024-25 calculated by Risk and Uncertainty Management Center, Univ. of South Carolina from Swiss Re Institute (2024F-2025F)
 "US Property & Casualty Outlook: Strong Momentum into 2024 Led by Personal Lines," (January 2024) accessed at:
<https://www.swissre.com/dam/jcr:e0013881-51ed-443c-ad22-b03ec9380c4a/2024-01-09-sri-uspropertycasualtyoutlook-strong-momentum.pdf>.

10



CIAB: Average Commercial Rate Change, All Lines, 2011:Q1–2024:Q1



Note: CIAB data cited here are based on a survey. Rate changes earned by individual insurers can and do vary, potentially substantially.
Source: Council of Insurance Agents & Brokers; Center for Risk and Uncertainty Management, Univ. of South Carolina.



Underwriting Trends



Market Trends

By Product Line

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

*Denotes Construction-Specific Product Line

Color Key

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

- Positive change
- Neutral/No change
- Potential Challenge

Arrow Key

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

- Increasing
- Stabilizing/No change
- Decreasing



Aviation

Product Line	Pricing	Capacity	Retentions	Coverage
Aviation				
Corporate	↔	↔	↔	↓
Airports/Municipality	↔	↔	↔	↓
Drones/Evtol's (Unmanned Aerial Vehicles)	↔	↔	↔	↔

Color Key

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

- Positive change
- Neutral/No change
- Potential Challenge

Arrow Key

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

- Increasing
- Stabilizing/No change
- Decreasing



Property (As of Q2 2024)

CAT Property with Poor Loss History or Risk Quality:	5% to 10%+
CAT Property with Good Loss History or Risk Quality:	0% to 5%
Non-CAT Property with Poor Loss History or Risk Quality:	5% to 10%
Non-CAT Property with Good Loss History or Risk Quality:	0% to 5%



Capacity

- June 1, 2024 Treaty Renewals continue to be orderly, while capacity has begun to increase. By completing programs early, reinsurers have enabled the deployment of increased retrocession capacity as the renewal finalized. Rates continue to be more favorable for Direct and Facultative buyers than in recent years, and reinsurance capital has seen some modest upticks.
- Treaty capacity has increased at the top of programs, which is also being supported by insurance-linked securities (ILS) and has helped to smooth rate in higher layers.
- Carriers continue to message that the re-underwriting of their books is complete, and they will be looking to maintain, or in some cases even grow, line sizes from 2023. Carriers have made good on their remarks for an increased appetite for new business thus far in 2024.
- Difficult geographies (California, Florida, Louisiana and Texas) should expect to continue to face challenges, particularly those Insureds that have sustained losses in recent years.
- There continues to be fairly limited new Insurer entrants for 2024.
- Many Insureds are looking to build back some of the limit they feel had eroded over the past several years of the hard market, and the capacity seems to be there to increase program limits modestly.



Coverage

- Coverage limits seem to have reached homeostasis, with both buyers and underwriters focusing on capacity and rate over changing terms and conditions. On select accounts, natural catastrophe coverage/aggregates will continue to undergo scrutiny, particularly in the aforementioned “critical CAT” areas.
- Conversations on Valuations are not going away. Insurers continue to expect for insureds to have a proactive valuation narrative and philosophy. Ideally, insureds can demonstrate that there is a valuation process in place that ensures valuations will continue to be appropriately adjusted over time, most preferably via a 3rd party appraisal firm. At a minimum, values need to be trended to account for the lingering effects of the increased costs associated with rebuilding post-loss.
- Without a compelling narrative or adequate valuation metrics, expect carriers to again push for Occurrence Limit of Liability or Margin Clause provisions (even with valuation increases/trending). Capacity will also be restricted.



Retentions

- Following years of cat and non-cat deductible increases, many Insurers are putting less pressure on retentions.
- Exceptions would be a continued focus on Severe Convective Storm (SCS) attachments, as well as increased Water Damage deductibles depending on individual Insured’s loss experience.
- CAT-deductibles which have not been adjusted in recent memory or have been impacted by losses may face scrutiny.



Pricing

- Pricing (and more broadly, overall renewal results) will be very dependent upon individual loss experience, industry class, carriers’ viewpoint of the specific account’s rate adequacy and changes that have been implemented at the account level.
- Individual Carrier rates are highly dependent upon the specific insured. High performing, loss-free business should see more positive outcomes from incumbent markets – rate “decelerations” – as well as attractive pricing from new markets not currently on risk.
- Loss impacted accounts will continue to see pressure on rate, albeit not near the levels we saw in 2023

Casualty (As of Q2 2024)

Rate Trends	"Low End"	"High End"
General Liability	3%	10%
Automobile Liability	5%	30%
Workers' Compensation	-5%	5%
Umbrella Liability	4%	15%
Excess Liability	3%	10%
Pollution Liability (Contractor's & Site Liability)	Flat	10%



Capacity

Capacity is readily available for less complex risks and new insurer capacity continues to enter the market. Underwriting remains disciplined, with capacity still constrained for difficult risks. Some insurers have pulled out of certain classes of business and market sizes all together.

Auto liability capacity continues to be limited due to rising claim frequency & severity, and an uptick in Hired and Non-owned losses.



Coverage

PFOS and PFAS exclusions are generally non-negotiable. Biometric data collection related underwriting questions and exclusions are increasing at a rapid pace due to tort law concerns. Seeing increased use of Abuse & Molestation, Assault & Battery, Wildfire and Traumatic Brain Injury exclusions.

Emerging concerns regarding reliance on Artificial Intelligence (AI) and its implications. ESG/climate risk concerns continue to be on the rise.



Retentions

Retentions remain flat, however, attachment points should be analyzed and adjusted depending on risk appetite, with data, analytics and modeling tools utilized to make informed decisions. Alternative solutions, such as corridor deductibles and buffer layers, are becoming more common.

Auto repair costs (labor, parts and materials) keep rising, as does attorney representation in auto losses, and are contributing factors to the continued distressed auto market and continued significant rate increases.



Pricing

Workers Compensation remains the most consistent profit generator for insurers.

Legal system abuse (social inflation) and third-party litigation funding (TPLF) are driving an increase in the frequency of severity losses. State and federal lawmakers need to be more aggressive in tackling these abuses which are producing runaway jury verdicts and negatively impacting insureds.

Cyber (As of Q2 2024)

Rate Trends	"Low End"	"High End"
Cyber	-5%	Flat%



Capacity

Insurers continue to offer \$10M+ for good risks. Total capacity, while not quite yet at pre-pandemic levels, is creeping back up and any one risk can obtain \$400M+.

Certain industries (Energy, Manufacturing, Critical Infrastructure and Public Entity) still considered high risk and monitored more closely than others and as a result may not be able to obtain limit as high as others.

MGAs continuing to enter the cyber market, typically focused on small-and-medium sized enterprises; starting to see some consolidation here with traditional carriers acquiring InsureTech MGA platforms (e.g. Corvus/Travelers, ElphaSecure/Axis).

After the Ascension and Change Healthcare breaches, some carriers are more hesitant with limits for healthcare in particular.



Coverage

Incumbents are willing to improve certain coverages and policy wording, while reducing premiums, in order to retain business.

Coverage terms are improving for qualified risks; Increases for sub-limits in Social Engineering, Business Interruption, and Hardware Replacement are possible for companies with strong cyber resilience.

Exclusions around Catastrophic and Systemic Risk along with more defined as well as specific language around website tracking (e.g. MetaPixel) and wrongful collection will be a focus for many insurers this year.

War Exclusions continue to be added to new and renewal business both domestically and in London, although application remains inconsistent in the U.S.



Retentions

Most insurers are not pushing for higher retentions. Lower retention options may be available for additional premium.

Underwriters determine retention based on revenue, industry, controls, and loss history.



Pricing

Pricing has stabilized, is down modestly for companies with good controls, no losses, and comprehensive submissions. That said the push for flat renewals has begun after 7/1, with best in class insureds struggling to get decreases at all.

Some MGAs have noted expected increases this year, given claims activity in the market, though they should be under 10%.

Excess pricing is generating more competition; ILFs more consistently in the low 70% range on excess towers.

Pricing continues to vary based on controls, loss experience, and by insurer.

We have seen increased ransomware activity during the first half of 2024, but many of the losses have been smaller due to improved security practices. However, the increase in frequency, and the two large hits from Change and Ascension has the potential to increase premium rates toward the end of 2024.



Employment Practices Liability (As of Q2 2024)

Employment Practices Liability



Capacity

- Capacity remains plentiful in the United States and Bermuda following past cutbacks, although certain jurisdictions remain troublesome for insurers.



Coverage

Coverage offered remains broad; however, insurers are leery of the potential for cutbacks and resultant claims.



Retentions

- While they have largely stabilized, certain risks are still seeing upward pressure on retentions.
- The market continues to apply separate retentions for California claims, class actions and for “highly compensated” employees.



Pricing

- Pricing is stable and in some cases moderately improving for certain segments. Risks with historical claim activity are still seeing increases.

Fiduciary Liability (As of Q2 2024)

Fiduciary Liability



Capacity

- Insurers monitoring deployed capacity.
- Now layered programs are built in smaller blocks, adding incremental cost.



Coverage

Coverage is broad; but the application of certain standards of retentions make accessing said cover a taller hurdle.



Retentions

- Retentions continue to increase as claim activity has remained stable.
- Application of mass and/or fee claim retentions continue.



Pricing

- Given continued adverse claim development, expect continued increases in renewal premiums.

Fidelity & Crime (As of Q2 2024)

Fidelity & Crime



Capacity

- Insurers are closely monitoring aggregate exposure to social engineering fraud; however, some insurers are opening up the limit a bit more liberally for this cause of loss.
- Aggregate limit deployment remains stable.



Coverage

Insurers continue to underwrite social engineering via supplemental applications, Insurers will only consider offering broader coverage where the controls and procedures presented are best in class. Some insurers are offering full limits (at lower capacity) and providing certain enhancements to cover.



Retentions

- Carriers are standing firm on retentions/deductibles offered.



Pricing

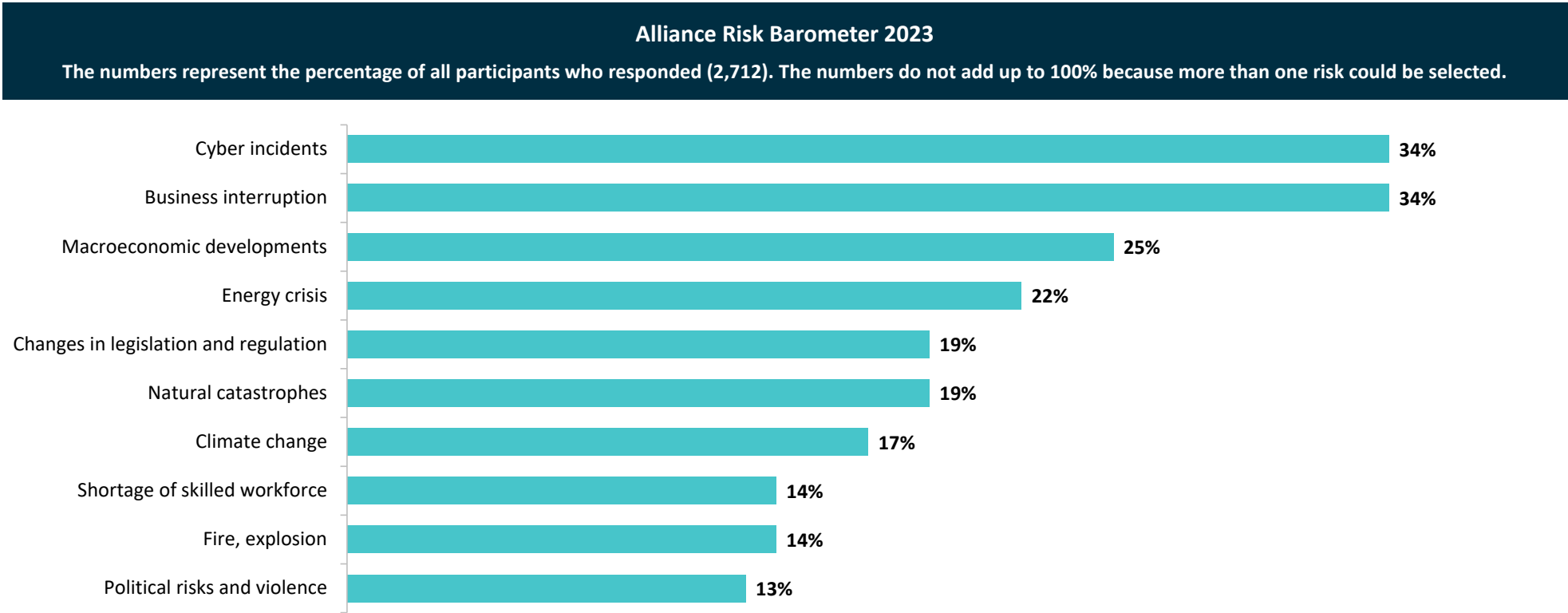
- Premiums are largely stable, with some reductions granted for high-caliber risks. Some segments of the economy will continue to experience incremental increases due to historical sector losses.



Loss Trends & Market Disruptors

What are Risk Manager's Concerns?





















The most important global business risks for 2023



Source: Allianz Global Corporate & Specialty

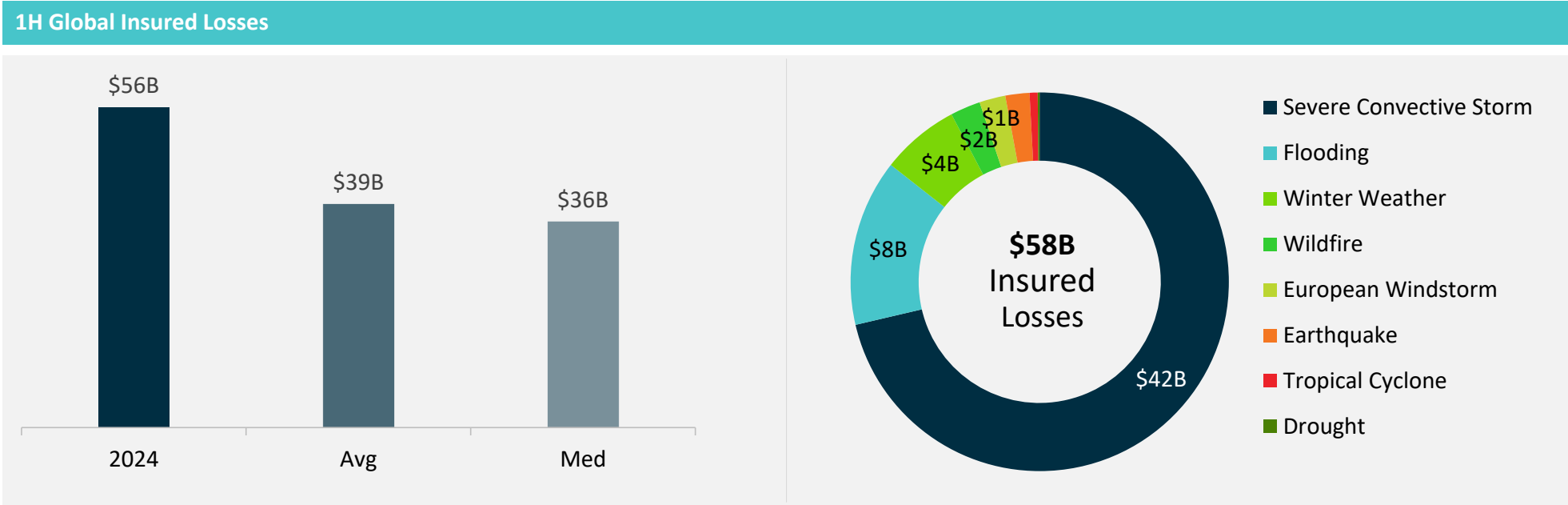


Recent CAT Losses

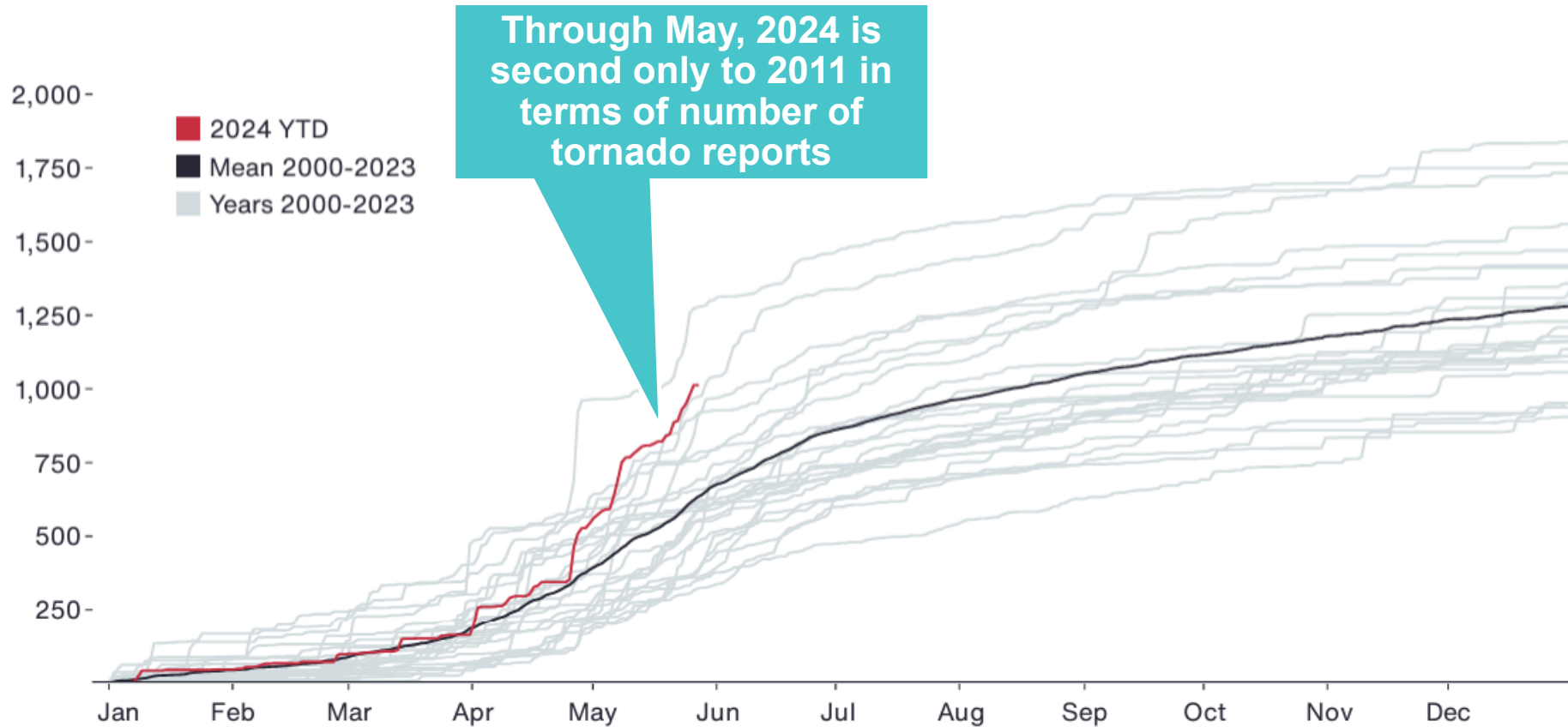
Flooding	Hurricanes	Wildfires	Tornado/ Convective Storm	Winter Storms
 2018-2024 – More than 10 severe flood events  \$70.1b Economic Loss – only \$20b insured	 2018-2023 97 named storms  \$470.7B+ in economic losses (US)  Hurricane Ida, Ian, Nicole & Idalia = \$108b?  Hilary, first CA Tropical Storm since 1939	 2018-2023 95 \$1B+ Wildfire events  2023 Burned over 8m acres  2022 = 7.5m acres  \$39B in insured loss, *8.68B in 2021 alone  17% increase from 2019 to 2021 in U.S. wildfires and a 223% increase since 1983	 \$71B in insured losses due to severe convective storm through 2023-year end (\$60B in U.S.)  Accounted for nearly 58% of all global Insured losses  SCS insured losses growing at a rate of 8.9% since 1990  10 singular \$1B+ events	 Uri – 2021 Over 110 deaths associated  Estimated \$20B+ insured losses  Largest Q1 loss record  Elliott – 2022 Over 65 deaths associated  Estimated \$5.4B+ insured losses

Insured Loss H1 2024

Insured losses in the first half of 2024 are expected to reach at least \$58 billion, well above the 21st-century average of \$39 billion. It is nevertheless lower than in the previous three years, which all saw global losses exceeding \$60 billion by the end of June at current price levels. However, outlook for the next six months is marked by heightened expectations of potentially costly hurricane season, as well as continuing convective storm activity in the United States and Europe. By early July, the second named storm of the season, Hurricane Beryl, already resulted in potentially multi-billion-dollar losses.



Cumulative Monthly Tornado Reports, 2000 – May 2024

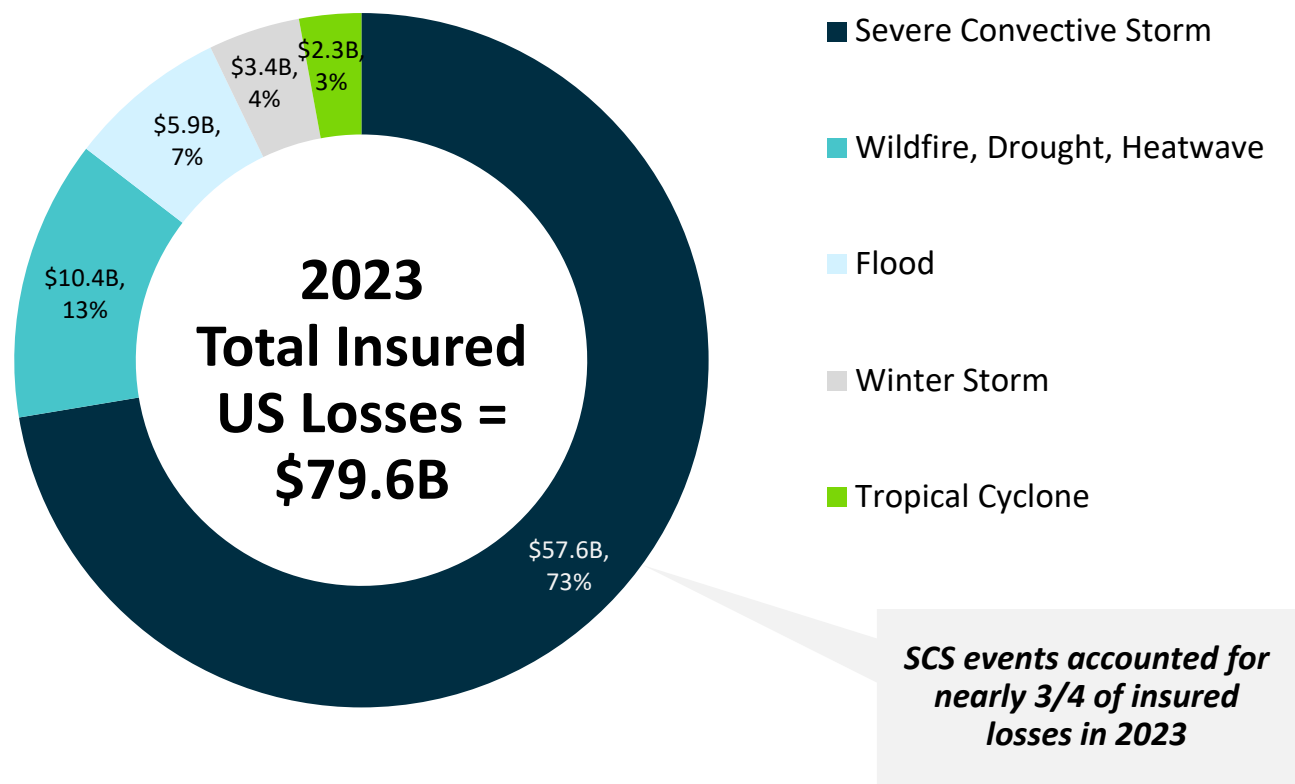


Source: NOAA SPC and Aon Weekly CAT Report (May 31, 2024).

25



Natural Disaster Losses by Secondary Peril, 2023 (\$ Billions)

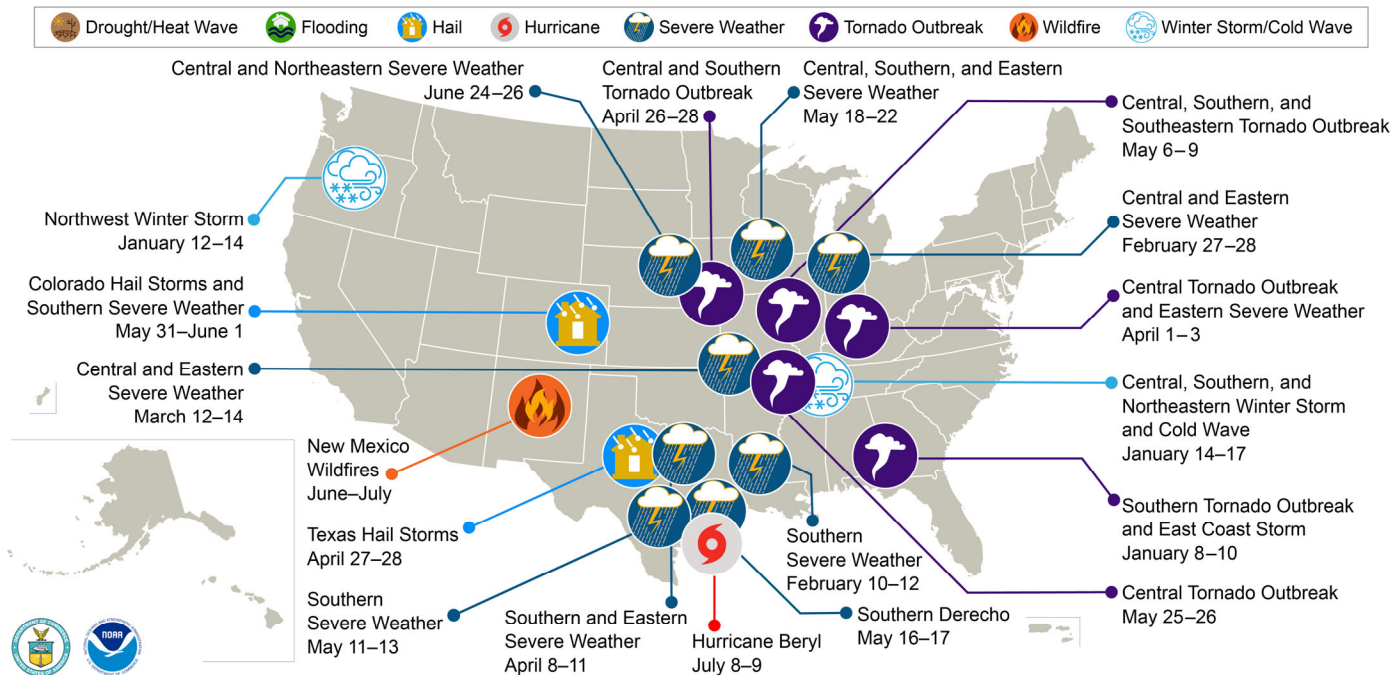


Source: Aon. Risk and Uncertainty Management Center, Univ. of SC.



Major U.S Losses in 2024

U.S. 2024 Billion-Dollar Weather and Climate Disasters

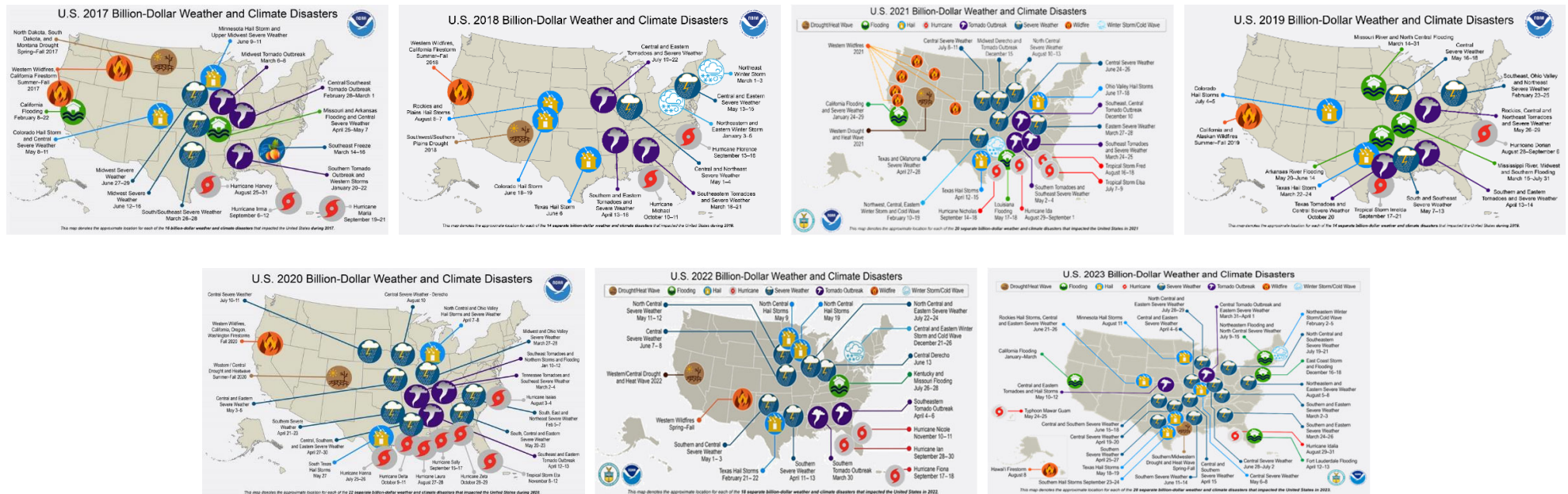


This map denotes the approximate location for each of the 19 separate billion-dollar weather and climate disasters that impacted the United States through July 2024.

- In 2024 (August 8), there have been [19 confirmed weather/climate disaster events with losses exceeding \\$1 billion](#) each to affect United States.
 - These events included:
 - 15 severe storm events
 - 1 tropical cyclone events
 - 1 wildfire event
 - 2 winter storm event.
- Overall, these events resulted in the deaths of 149 people and had significant economic effects on the areas impacted.
- The [1980–2023 annual average is 8.5 events](#) (CPI-adjusted); the annual average for the [most recent 5 years \(2019–2023\)](#) is [20.4 events](#) (CPI-adjusted).

2017-2023 CAT History: 132 \$1 Billion+ Events

Billion-dollar weather disasters cause about 76% of all weather-related damages



Average # of Billion Dollar Disasters

Time Period	Billion-Dollar Disasters	Events/Year	Cost	Percent of Total Cost	Cost/Year
1980s (1980-1989)	33	3.3	\$212.7B	8.10%	\$21.3B
1990s (1990-1999)	57	5.7	\$324.6B	12.40%	\$32.5B
2000s (2000-2009)	67	6.7	\$602.5B	23.00%	\$60.3B
2010s (2010-2019)	131	13.1	\$964.4B	36.90%	\$96.4B
Last 5 Years (2019-2023)	102	20.4	\$617.0B	22.30%	\$123.4B
Last 3 Years (2021-2023)	66	22	\$441.4B	15.90%	\$147.1B
Last Year (2023)	28	28	\$94.9B	3.40%	\$94.9B
All Years (1980-2024)*	395	8.8	\$2,772.1B	100.0%	\$61.6B

The distribution of damage from U.S. Billion-dollar disaster events from 1980 to 2024 is dominated by tropical cyclone losses. Tropical cyclones have caused the most damage (\$1,418.2 billion, CPI-adjusted) and also have the highest average event cost (\$22.5 billion per event, CPI-adjusted). Drought (\$361.0 billion, CPI-adjusted), severe storms (\$503.6 billion, CPI-adjusted) and inland flooding (\$200.7 billion, CPI-adjusted) have also caused considerable damage based on the list of billion-dollar events.

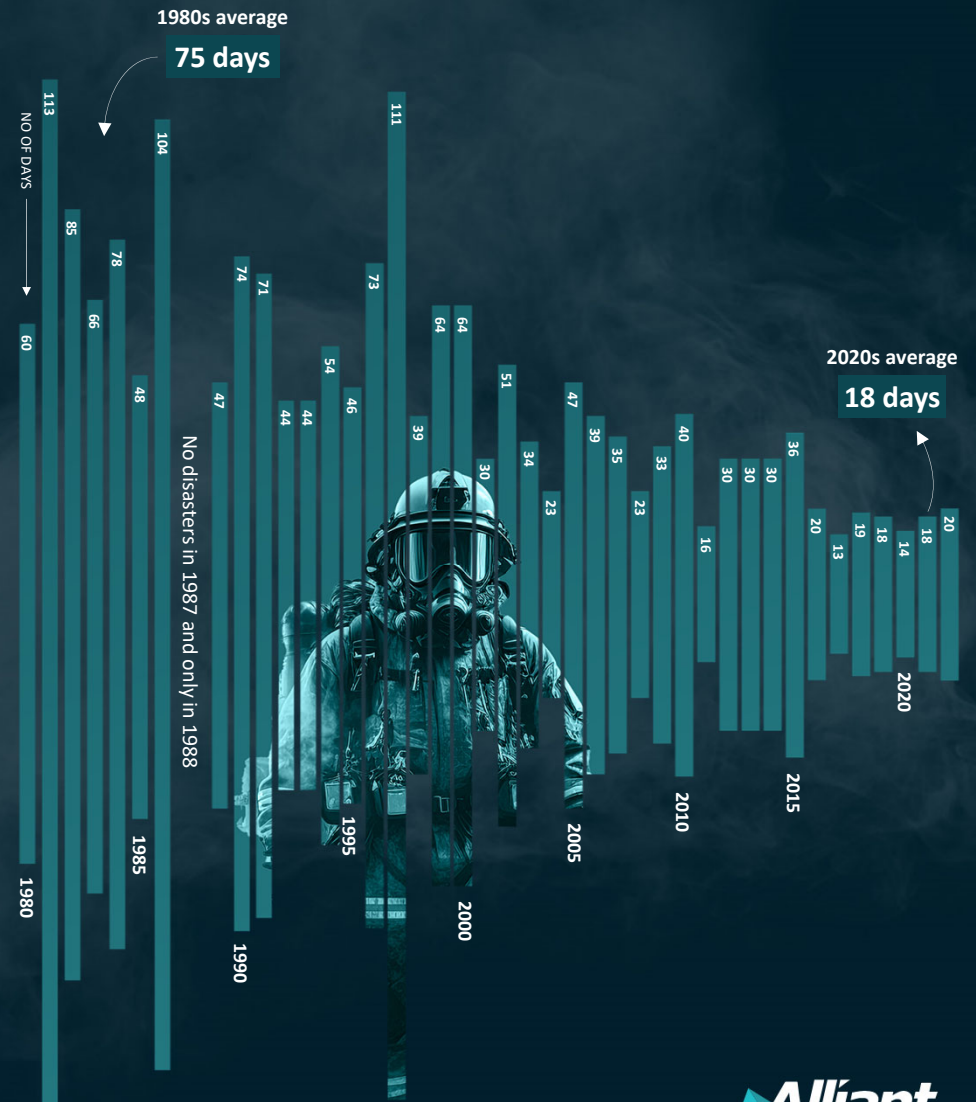
Days between billion-dollar disasters



Since the 1980s, the U.S. has faced more frequent climate disasters with every passing decade. Between 2020 to 2022, the average number of days between billion-dollar disaster events within one year dropped to just 18.

Billion-dollar disasters are events where overall damages/costs reached or exceeded \$1 billion (including CPI adjustment to 2023).

Source: NOAA |  PLANET ANOMALY

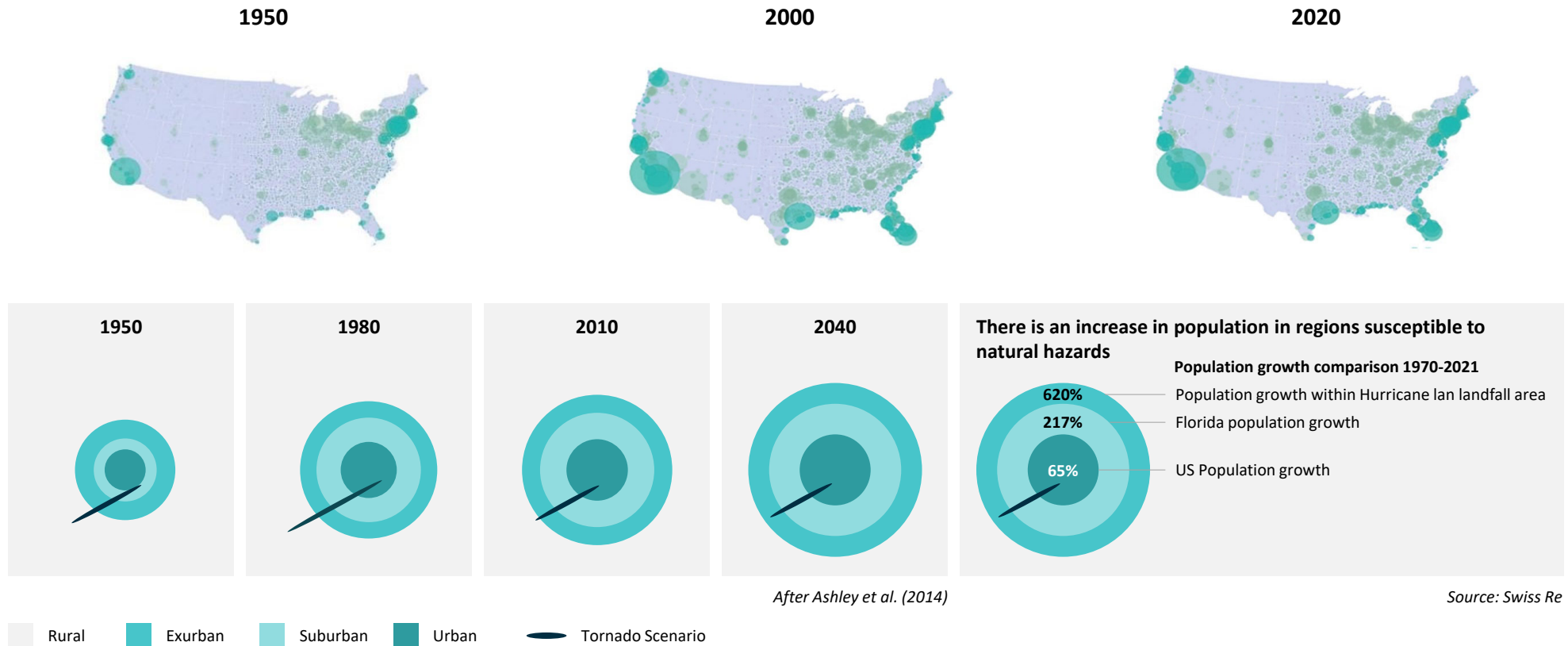


30

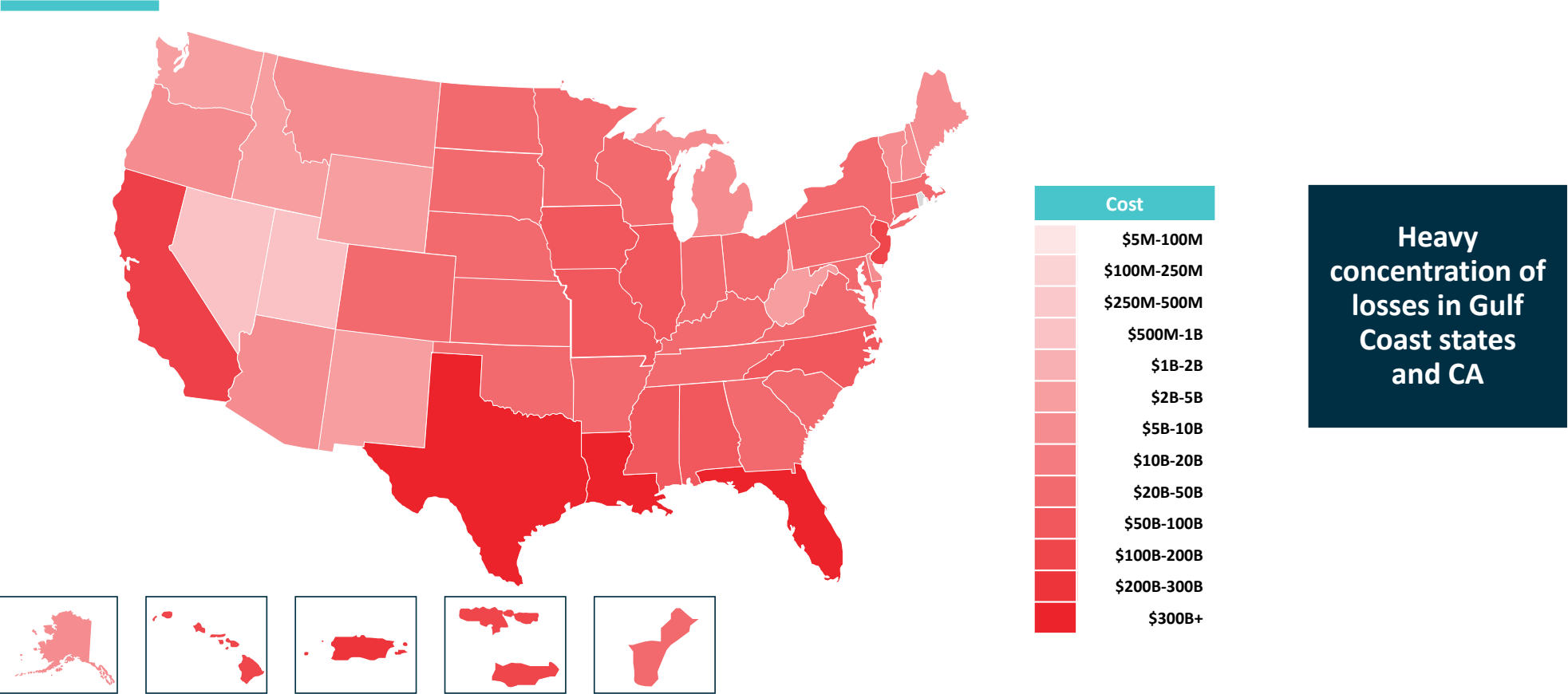


Population Growth and Bullseye Effect

Martin Bertogg, Swiss Re's head of catastrophic peril, said in a 2022 AP interview that **two-thirds**, perhaps more, of the recent rise in weather-related disaster losses is the result of more people and things in harm's way.



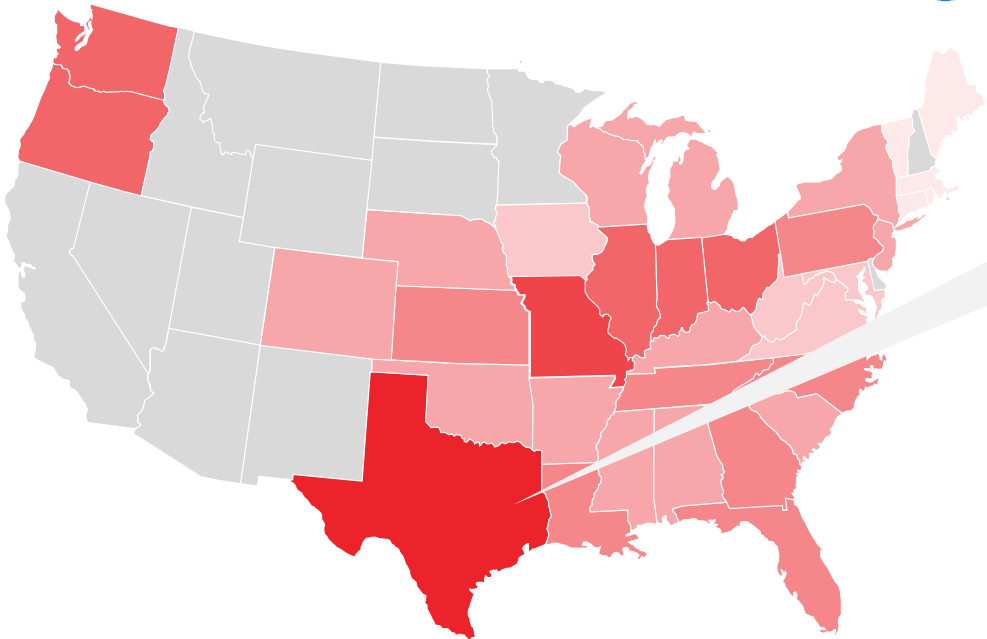
Distribution of Losses from US Billion-Dollar Weather and Climate Disaster Events, 1980–2024* (CPI-Adjusted)



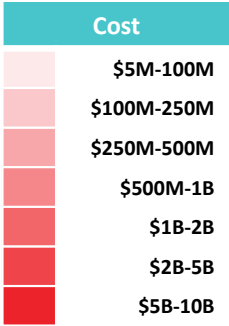
*As of May 8, 2024.
Source: NOAA, accessed at: <https://www.ncei.noaa.gov/access/billions/mapping>.

Distribution of Losses from US Billion-Dollar Weather and Climate Disaster Events, YTD 2024*

2024* Billion-Dollar Weather and Climate Disaster Cost (CPI-Adjusted)



Texas leads the US in economic losses from billion-dollar CAT events so far in 2024—and that's before Beryl!



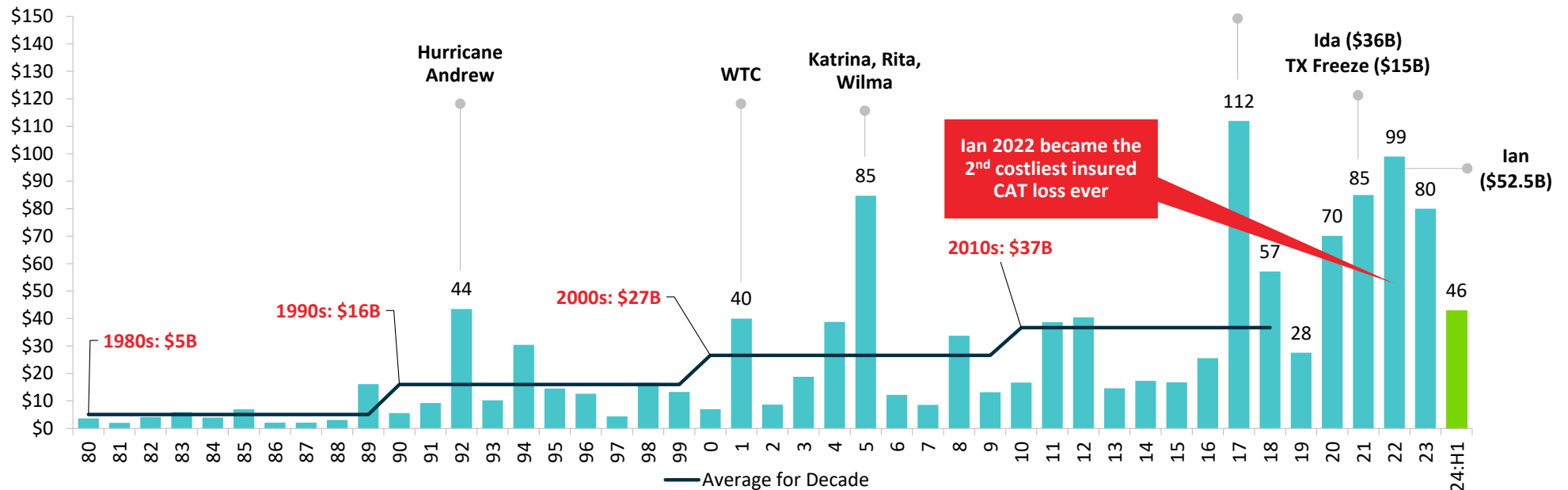
*As of June 10, 2024.
Source: NOAA, accessed at: <https://www.ncei.noaa.gov/access/billions/mapping>.

*2023 figure
Note: ROE fi
Sources: A.M



U.S. Inflation-Adjusted Insured CAT Losses: 1980–2024:H1

\$ Billions, 2021



Average Insured Loss per Year*
1980-2021: \$23.8 Billion | 2012-2021: \$44.1 Billion

The 2020s are off to an ominous start with \$83.5B in average annual insured losses (2020-23)

*Stated in 2021 dollars except 2022 -2024 (in current dollars).

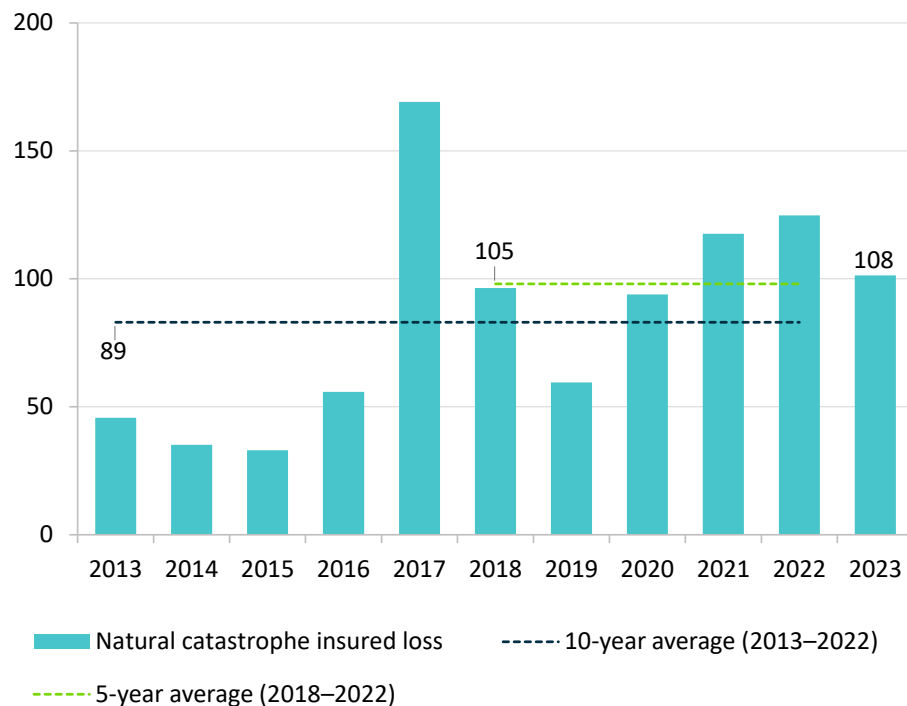
Sources: Property Claims Service, a Verisk Analytics business (1980-2019); 2020-22 figures from Munich Re; 2023 and 2024:H1 figure from Aon. Insurance Information Institute; University of South Carolina, Risk & Uncertainty Management Center.

34



Recent Property Insurance Loss Trends

Global nat cat insured losses (\$bn, 2023 prices)



Source: Swiss Re Institute

“

Surpassing the **\$100bn insured-loss** mark each year is the norm and in the near future, this level will itself likely be below trend," Swiss Re said.

Since 2020, Swiss Re said claims costs have risen by around **30 percent**, driven by sharply rising costs for building materials and higher wages.

Swiss Re said increases to inflation-adjusted insured losses from natural catastrophes averaged **5.9 percent per year from 1994 to 2023**, with global GDP growing on average by 2.7 percent each year during the same period.

The reinsurer estimated insured natural catastrophe losses at \$108bn in 2023, reaffirming the 5-7 percent annual growth trend seen since 1994.

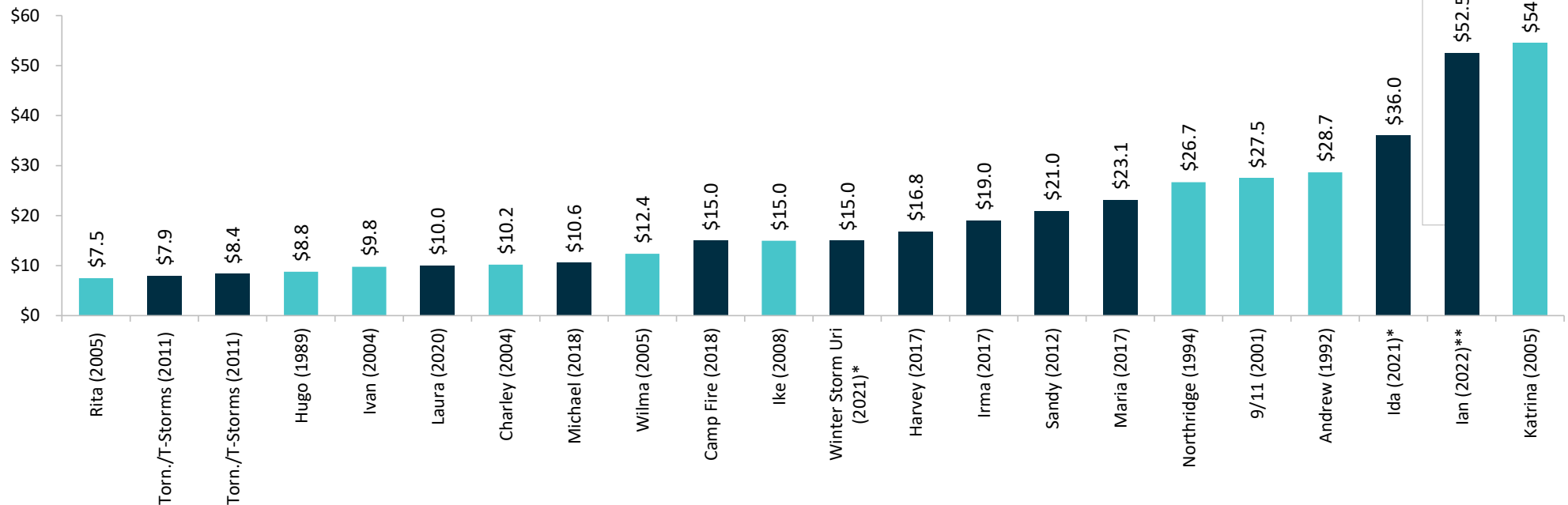
Supply chain disruptions and more population settlement in areas susceptible to disasters have also put underlying upward pressure on claims," the report said.

35

Alliant

Top 22 Most Costly Disasters in U.S. History

(Insured Losses, 2020 Dollars, \$ Billions)



12 of the top 22 mostly costly insured events in US history occurred between 2010 and 2022 (inclusive)

Hurricane Ian in 2022 became the 2nd costliest insured CAT loss ever

18 of the 22 Most Expensive Insurance Events in US History Have Occurred Since 2004.

*2021 dollars; **2022 dollars (Aon insured loss estimate as of 1/25/23).
Sources: PCS, RMS, Aon, Karen Clark & Co; USC Center for Risk and Uncertainty Management adjustments to 2020 dollars using the CPI.

0 20 40 60 80 100% No significant diff.

I'd love to see details

- 

- SCS insured losses have continued to increase their frequency at nearly 9% since 1990.
 - This is showcased by the fact that nearly 60% (\$71B) of all global Insured losses in 2023 were from SCS
 - According to Gallagher Re, six of the top 10 most expensive insured events of the year were SCS events in the U.S.
- SCS events are common, destructive, and largely unique to the United States due to its geography. Air masses in the U.S. have free rein to collide over the Midwest and Great Plains, generating destructive tornadoes and thunderstorms. Continued population growth in areas susceptible to hail and thunderstorms poses a growing challenge for the insurance industry.
- Due to the combination of event frequency not being well captured in statistical data as well as the continued volatility of SCS annual losses, insureds are continuing to develop new solutions to limit their exposure and ultimately their loss expectancy.

Weather Type	Percentage
Hail	60%
Wind & Tornadoes	25%
Lightning	15%

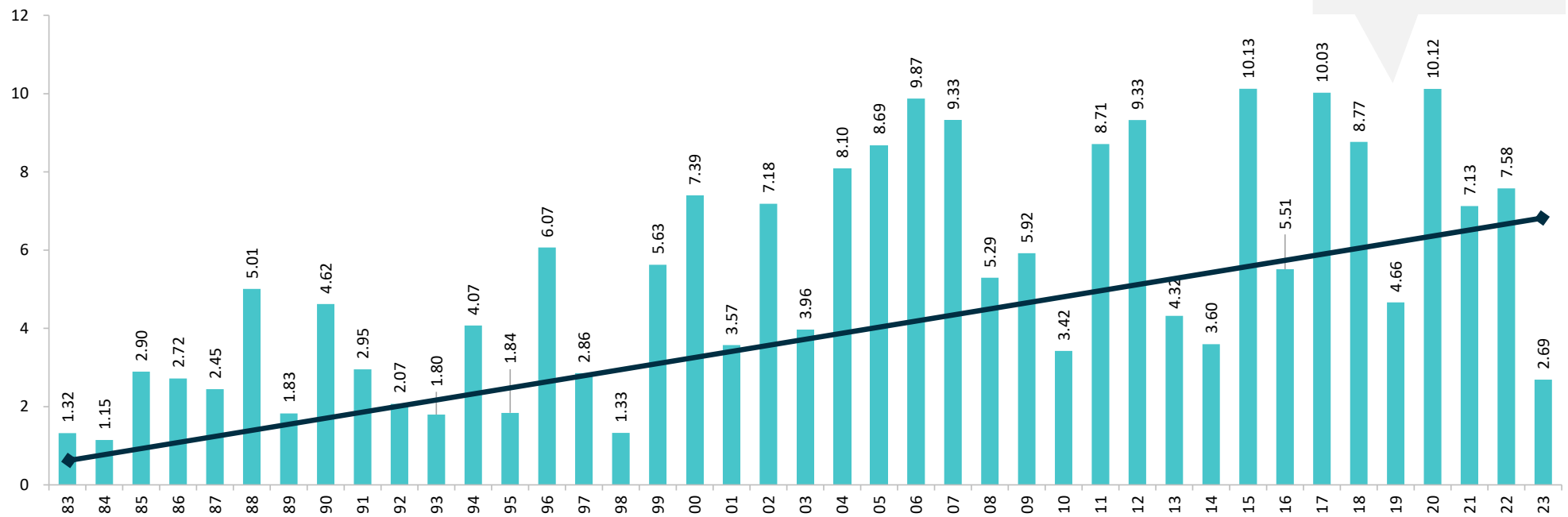
Response	Percentage
Strongly agree	65%
Agree	9%
Disagree	7%
Strongly disagree	6%
Don't know	5%
Other	2%
Other	2%
Other	1%

- Source: Gallagher Re



U.S. Total Wildland Acres Burned, 1983–2022

Millions of Acres Burned



*2004 figures do not include data for North Carolina

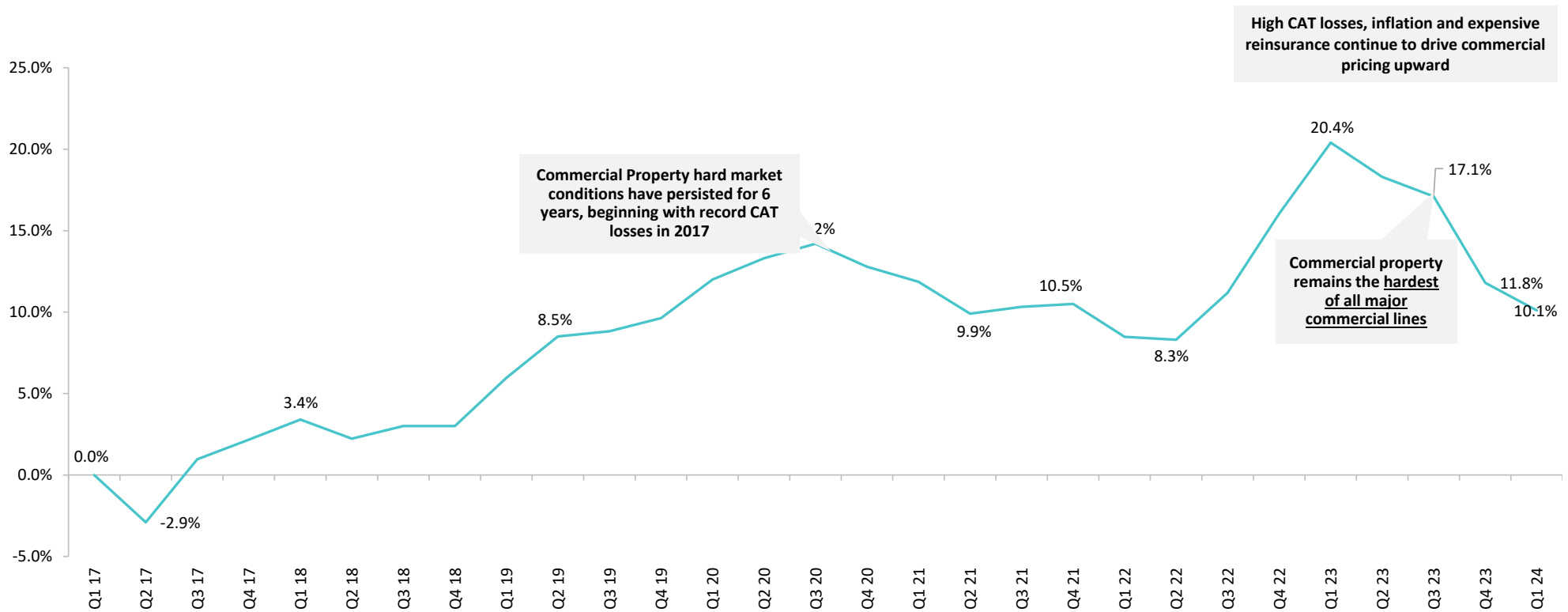
Sources: National Interagency Fire Center at: <https://www.nifc.gov/fire-information/statistics/wildfires>

38



Commercial Property Premium Changes, 2017:Q1 – 2024:Q1

26 Consecutive Quarters of Premium Increases

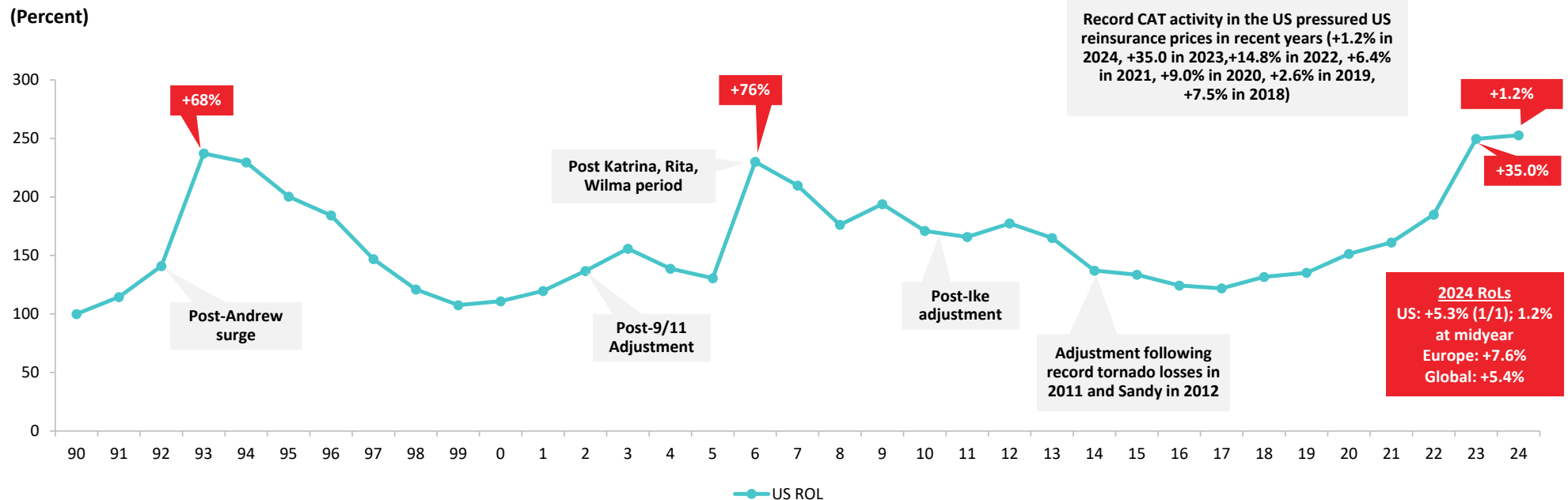


Source: Council of Insurance Agents and Brokers; USC Center for Risk and Uncertainty Management.

39



US Property Reinsurance Catastrophe Rate-on-Line Index: 1990–2024



US Property-CAT Reinsurance Pricing Is Sensitive to CAT Activity and Ultimately Impacts Primary Insurance Pricing, Terms and Conditions.

*As of January 1 each year.

Source: Guy Carpenter; Artemis.bm accessed at: <http://www.artemis.bm/us-property-cat-rate-on-line-index>

40



Trend and Valuation | Construction Inflation & Claims

Construction Cost Trends

Global factors are currently influencing the construction materials market, but overall, prices are stabilizing according to Gordian's latest report. Key international influences include ongoing geopolitical concerns, the logistical impact of the recent collapse of the Francis Scott Key Bridge in Baltimore, and increased traffic through the Panama Canal.

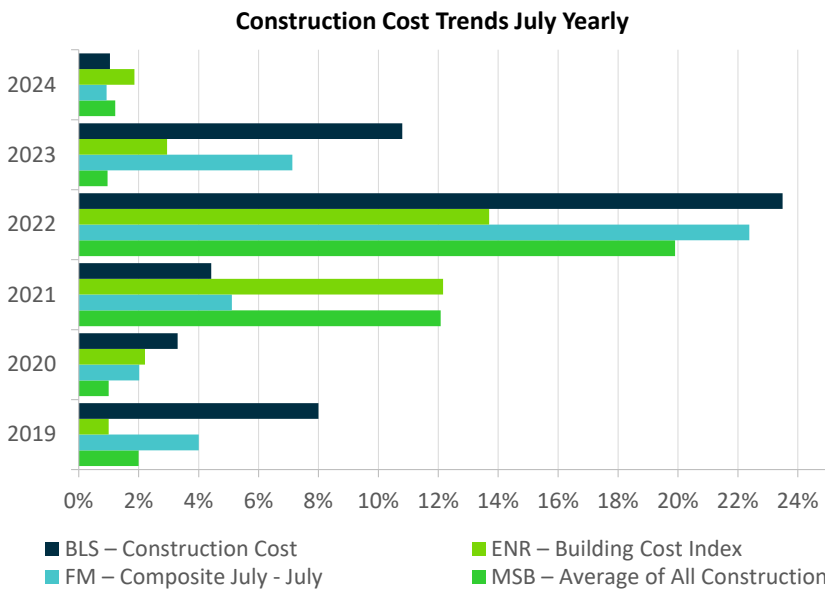
As the construction industry continues to rebound post-pandemic, additional demand for materials and a tight labor market are contributing to price volatility for certain commodities.

Claims Trends

Property insurance, which is sensitive to inflation and rising construction costs, had an estimated 6-13% increase in claims payouts in 2022, with an additional 3.5-10% hike estimated in 2023.

July 2024 Construction Cost Trends

1.0%	1.9%	1.0%	1.2%
BLS: Construction Cost	ENR – Building Cost Index	FM – Composite July – July	MSB – Average of all Construction



- 01 Inflation has created new challenges for insureds and carriers
- 02 The insurance industry is faced with record increases in property claim costs, combined with increases in the time required to resolve claims
- 03 Not indexing for inflation impacts the delta between replacement cost and property claims costs

WWW.cbiz.com/valuation



Casualty Market Drivers



General Liability & Excess Liability

Increase in Catastrophic Losses

- Sexual Misconduct
- Law Enforcement Liability
- Lifetime Care Costs
- Punitive Damage Awards

Organized Plaintiff Bar

- Litigation Financing

Inflationary Pressures

- Social Inflation
- Personal Injury Trends

Aging Infrastructure



Workers Compensation

Aging Workforce

Medical Cost Inflation

Cancer & PTSD Presumptions

Workplace Violence

Medical Service Delays

Out of State Exposure

Accident Survivability

Mental Health



Auto Liability

Cost of vehicles (inflation)

Cost to repair (technology)

Fatality Trends

Distractive Driving – Cell Phones

Claims Frequency and Severity Trajectory

Social Inflation



Liability Claim Trends and Inflationary Pressures



Liability Claims frequency has increased

- Third-party litigation funding (TPLF)
- Aging Infrastructure
- Dissatisfaction



Liability Claim severity has increased

- Social Inflation
- Medical Cost Inflation
- Plaintiff Bar Success – Advertising, Reptile Theory, etc.



Inflation Toll

- As inflation increases, Insurance Carriers seek increased premiums
 - Higher claims payouts, operational costs, etc.
 - Investment Portfolio is impacted
- Claims more likely to approach retention levels, retentions increases are common

Increasing Impact on Liability Market



Reduced Capacity

Reinsurer withdrawals have been significant over the past two years



Litigation Financing

Continues to drive large claims. Funding increased \$3.5B in 2022



Plaintiff Attorney Strategies

Specialization and strategies have evolved to get larger verdicts and settlements



Hyper Social Inflation

1.7b award given in Missouri on October 31, 2023 for conspiring to inflate real estate commissions and will triple to 5.3b under US antitrust law



Labor Shortage

Everyone is doing more with less



Reviver Legislation Amendments

A rise in Sexual Abuse and Molestation claims and settlements



Law Enforcement

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



Auto Liability

Frequency & Severity of losses has returned to pre COVID figures



Underwriter Scrutiny

Reinsurers are seeking to grow prudently and are maintaining a disciplined, conservative underwriter approach



Inflation

Rising cost are increasing the size of claims



Exclusions

Continued restrictions surrounding sexual abuse, Wildfire Exclusions, COVID, cyber, opioids, man made chemicals (PFAS) and Biometric Identifiers (new focus)



Emerging Risk

New Technologies such as AI, Telematics, Biometrics and machine learning systems risks are not fully understood given historical information
Environmental risks relative to climate change are substantial
Growing concerns around mental health impacts including impact on productivity, access to care, medical inflation and the steady rise of healthcare costs

Casualty Trends and Market

Increasing impact on liability exposure

01

Labor impacts on Auto Liability and Law Enforcement Liability

02

Reviver Legislation and Sexual Abuse

03

Jurisdictional Challenges and Legal System Abuse



State of the Market – 2024



Law Enforcement Liability



Sexual Abuse and Molestation



Settlements

45

Alliant

Labor impacts on Auto Liability and Law Enforcement Liability

Law Enforcement Liability



Staff Reductions

01

Staffing on steady decline since 2019

02

Mostly resignations (42.7%) and retirements (23.6%)¹

03

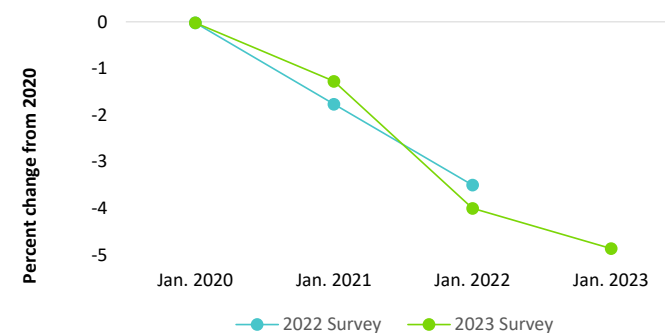
Scaled higher than ever in 2020-21

04

NYPD officers resign in record numbers in 2023 (117% increase since 2022)²

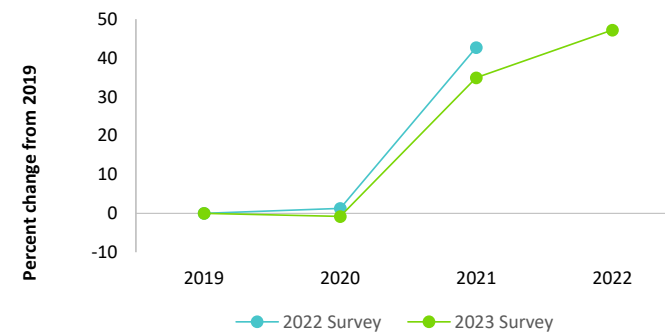
1. Police Executive Research Forum Staffing Survey, April 1, 2023
2. New York Post, March 10, 2023

Percent Change in Sworn Staffing, Jan. 2020 to Jan. 2023



Source: PERF Membership Survey

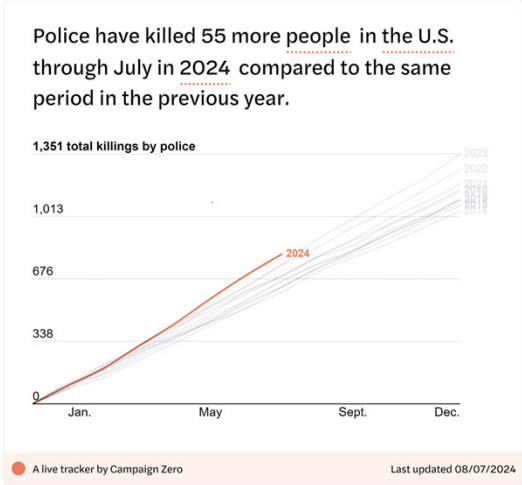
Percent Change in Total Sworn Resignations, 2019-2022



Source: PERF Membership Survey

Evolving Law Enforcement Environment

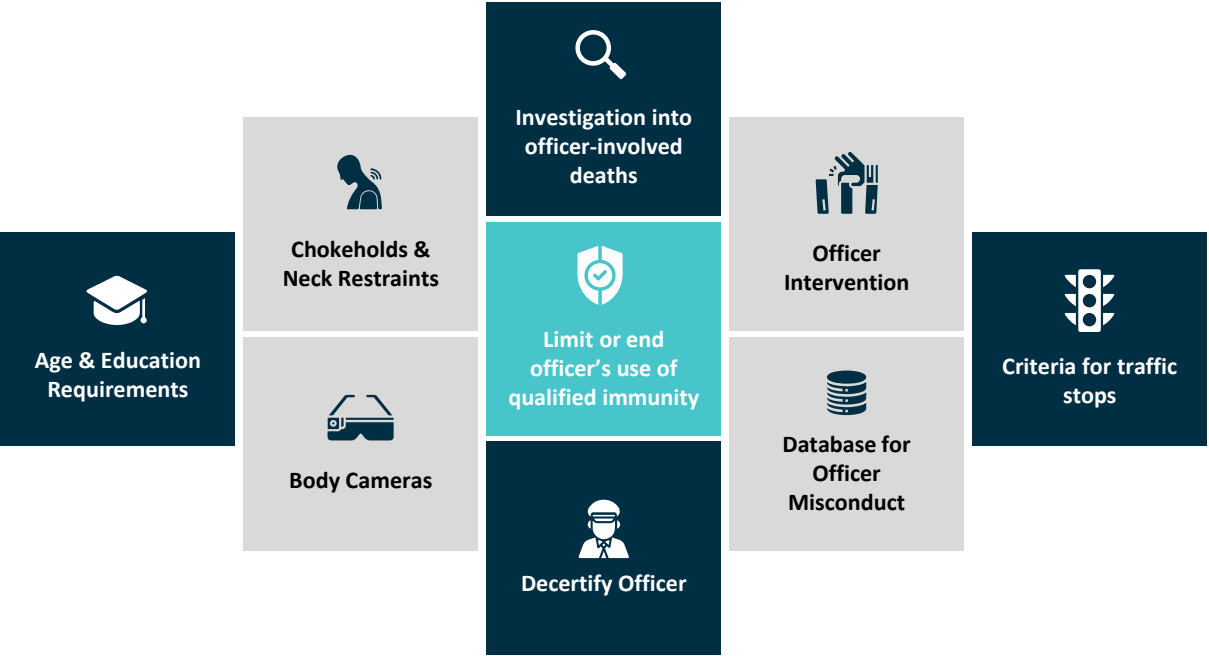
Officer Involved Shooting Deaths



According to MappingPoliceViolence.org

- 1,266** in 2022
- 1,351** in 2023
- 844** to date in 2024 (*as of July)

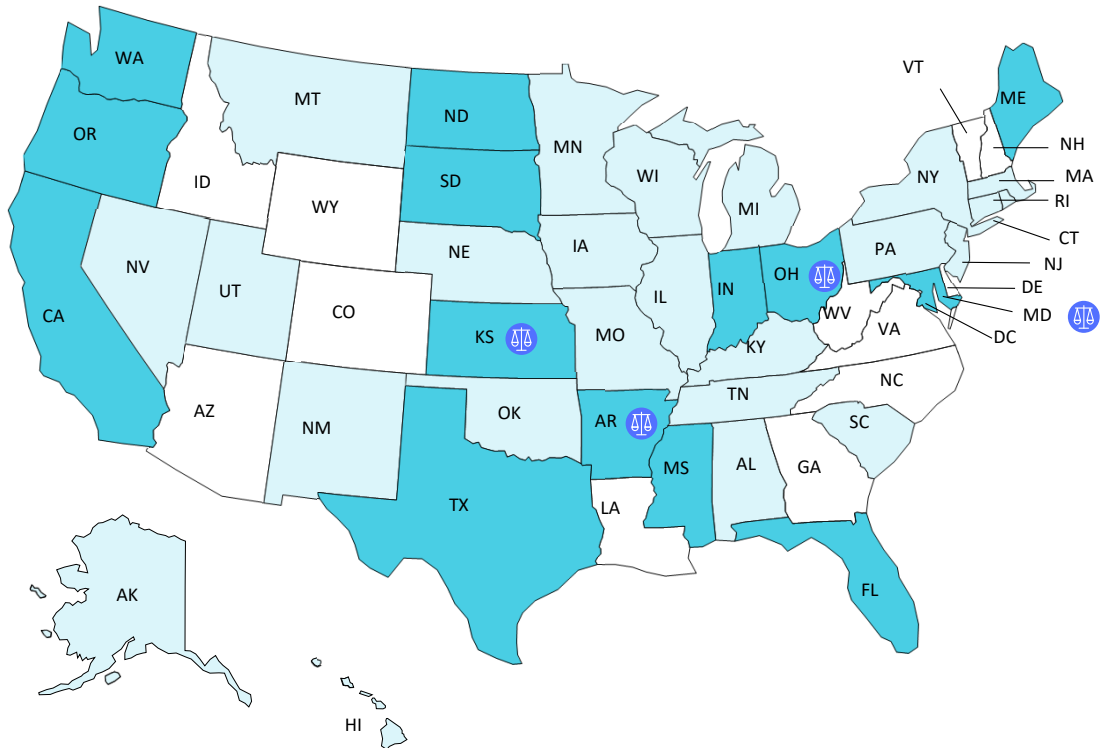
Policing Reform



Reviver Legislation and Sexual Abuse

2023 Statute of Limitations

2023 SOL TRACKER
Child Sex Abuse SOL Reform Bills in 2023



Guam	Northern Mariana islands	Puerto Rico
American Samoa	United States Virgin Islands	

- New SOL Reform Law (14 States)
- New Revival Law Window/Age (4 States)
- SOL Reform Bill Pending (38 States & Fed)
- No SOL Activity Yet (12 States & Terr)

Source: Child USA <https://childusa.org/2023sol/>
State of the Market – 2024

Social Inflation: Many Interrelated Causes, Difficult to Manage



Nuclear verdicts

Number of reported verdicts over \$100 million hit an all-time high of at least 23 in 2023

2023

\$23.8 million

Median nuclear verdict

\$21.1 million

Median nuclear verdict for personal injury/wrongful death cases

\$88.9 million

Median nuclear verdict for personal injury/wrongful death cases

Insurance claim costs



Increasing Propensity to Sue



Size of Jury Awards



Courts/Juries Favoring Plaintiffs



Growing Distrust of Large Corps.



Litigation Financing



Aggressive Plaintiff Bar Ads



Changes in Regulatory and Legal Environment

Source: Risk and Uncertainty Management Center, Univ. of South Carolina, adapted from Verisk "Social Inflation" presentation (2020);
Source: Risk & Insurance June 11, 2024

Jurisdictional Challenges and Legal System Abuse

These areas are all interrelated

State of the Market – 2024



West Coast

- CA, OR, WA – now includes CO
- Significant increase in claims values



Tort Reform

- Increasing or eliminating tort caps
- Reduced or eliminated Immunities



Judicial Hellholes

West Coast is problematic, but there are issues across the country



Legal System Abuse

Disproportionate claim values

Each of these pieces exacerbates complex and sensitive claims.

50



The Nation's Judicial Hellholes: 2023/2024



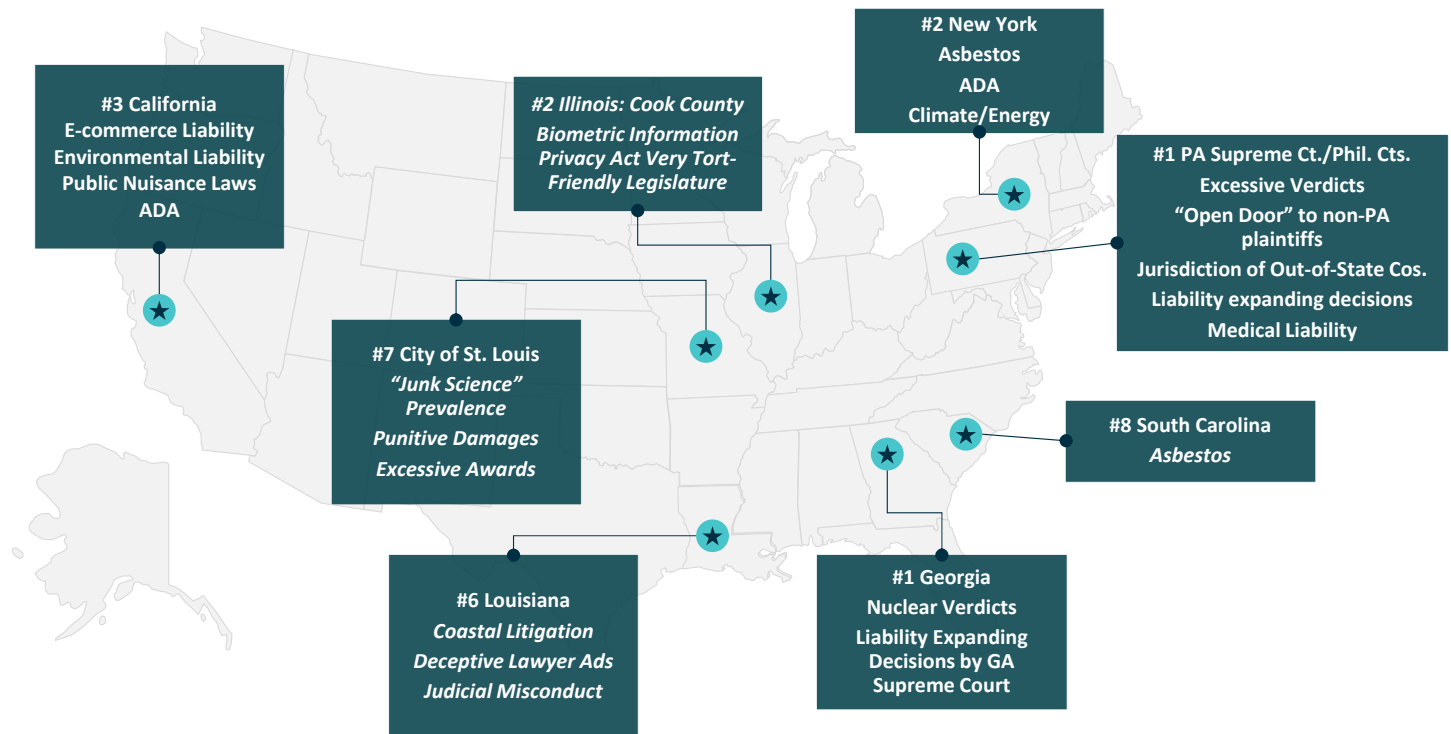
Watch List

- Florida Legislature
- Colorado
- TX Ct. of Appeals
- Minnesota
- Maryland



Dishonorable Mention

- American Law Inst.
- FL Appellate Ct.
- KY Atty. General
- Ohio
- Utah Supreme Ct.



Source: American Tort Reform Association; Risk & Uncertainty Management Center, University of South Carolina.

51



Why are Costs Continuing to Increase?



Plaintiffs Bar



Alliant

Litigation Financing



Third-party litigation funding (TPLF) is a practice where non-party financiers, like hedge funds, invest in lawsuits in exchange for a percentage of the settlement or judgment.



The funders typically provide financial assistance, often in the form of loans, to the plaintiff in exchange for a stake in the potential award.



TPLF is often used in personal injury claims, mass tort product liability claims, or commercial litigation between companies and the government.

Investment returns from TPLF outperform other risky asset classes.

TPLF-funded cases in all three major liability segments have generated average IRRs of between 20% and 35% in recent years and are forecast to perform similarly in 2021. These outperform returns on risky asset classes such as venture capital and private equity. The costs of such excess returns are paid for by plaintiffs, defendants, and ultimately by consumers.

Average TPLF returns by segment

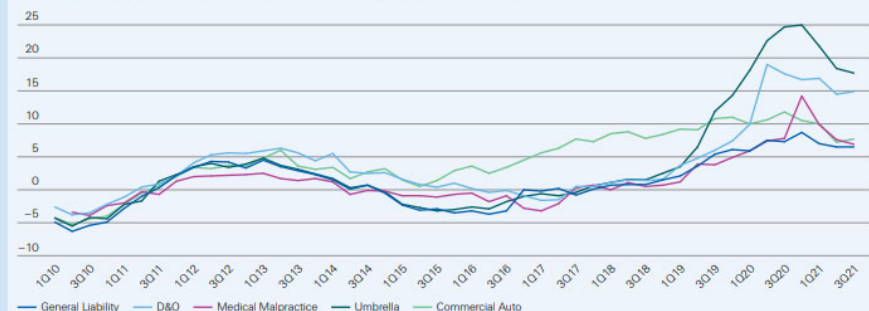
Average IRRs	2019	2020	2021F
Personal injury	32.7%	24.6%	35.3%
Commercial litigation	29.5%	26.5%	29.9%
Mass tort	21.2%	25.5%	26.0%

Source: Morning Investments

Large legal awards to plaintiffs are causing escalating insurance claim losses to defendants' insurers.

Conning, a US insurance asset manager, estimates the average combined ratio for US general liability in 2020 at 105.7%, and for medical malpractice at 117.5%, the seventh consecutive year of underwriting losses for both lines. In response, insurers are increasing premium rates, limiting policy coverages, and in some cases exiting the market altogether.

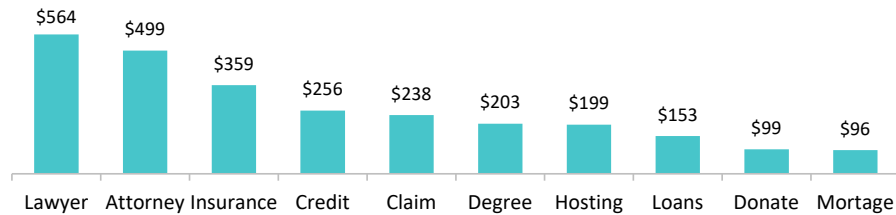
US commercial insurance premium trends, 2010Q1-2021Q2 (year-on-year percentage change)



Source: Council of Insurance Agents & Brokers (CIAB), Swiss Re Institute

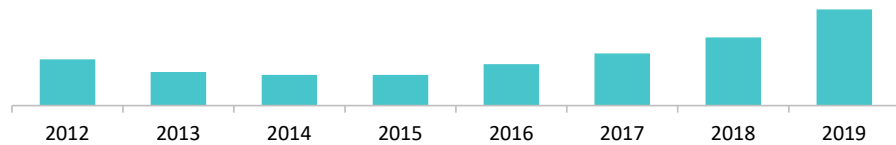
Legal Environment and Litigation Trends

Most Expensive Google AdWords Keywords, Costs per Click



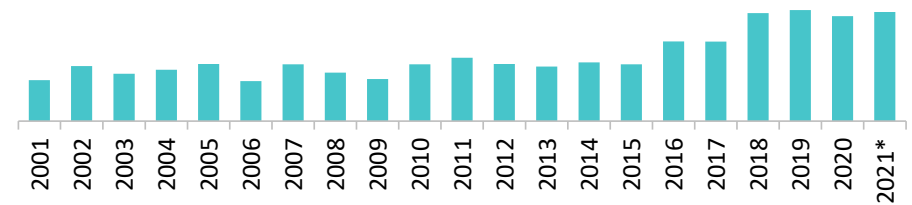
Google AdWords data analyzed and reported by PPC Protect, ppcprotect.com, Dec. 30, 2019, (accessed April 29, 2020).

Median Cost, Gender & Sexual Discrimination in \$1,000s



Source: Advisen. https://www.advisen.com/tools/fpnproc/fpns/articles_new_1/P/362243669.html?rid=362243669&list_id=1

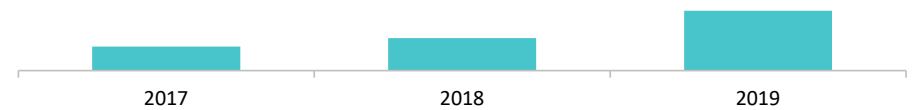
Median Cost, Single Fatality in \$ Millions



*through Q2 2021

Source: Advisen. https://www.advisen.com/tools/fpnproc/fpns/articles_new_1/P/362243669.html?rid=362243669&list_id=1

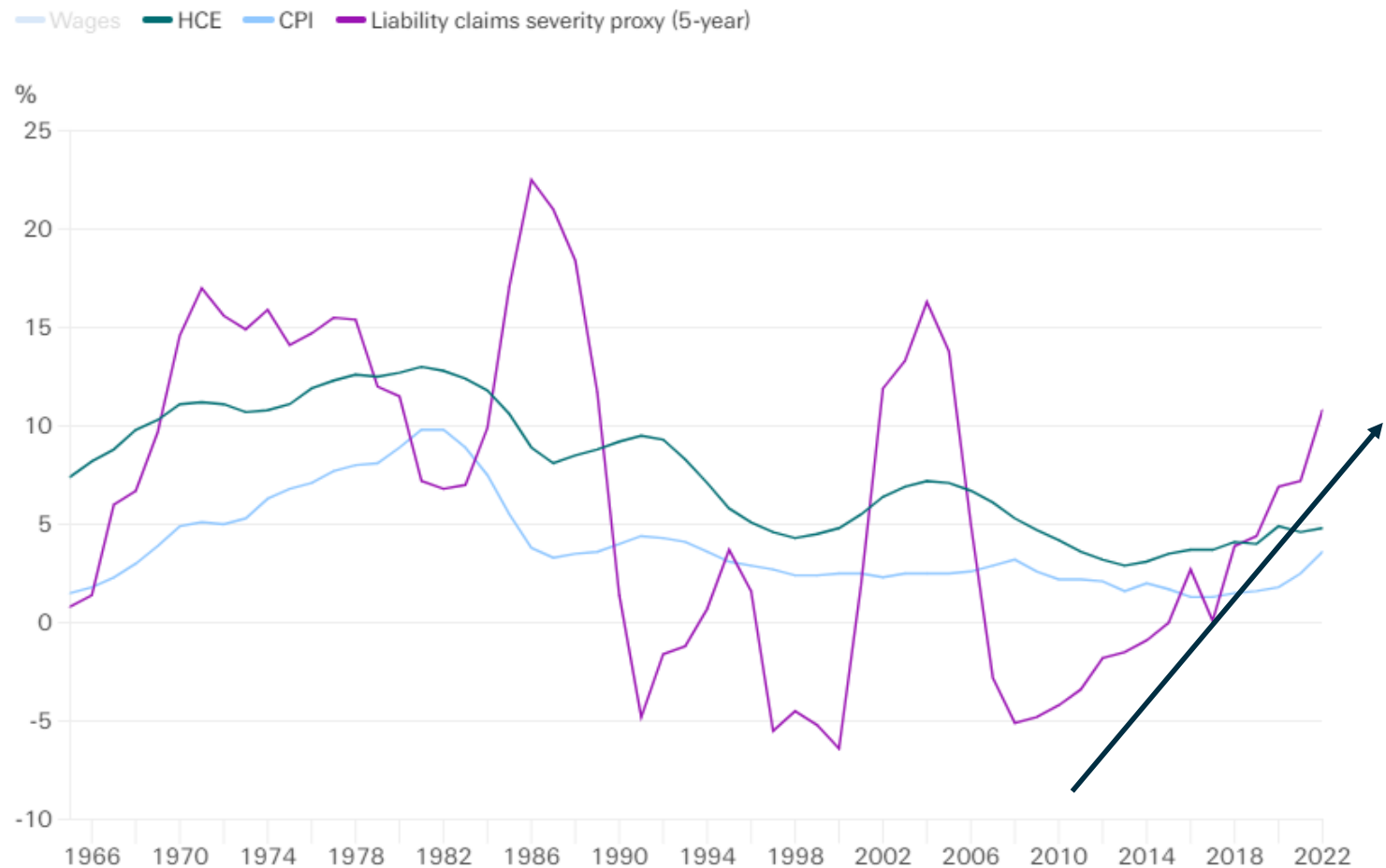
Number of Cases with Verdicts > \$20 Million



Source: Advisen. Verdict Search.

https://www.advisen.com/tools/fpnproc/fpns/articles_new_1/P/362243669.html?rid=362243669&list_id=1

Upward Trend in Liability Claims

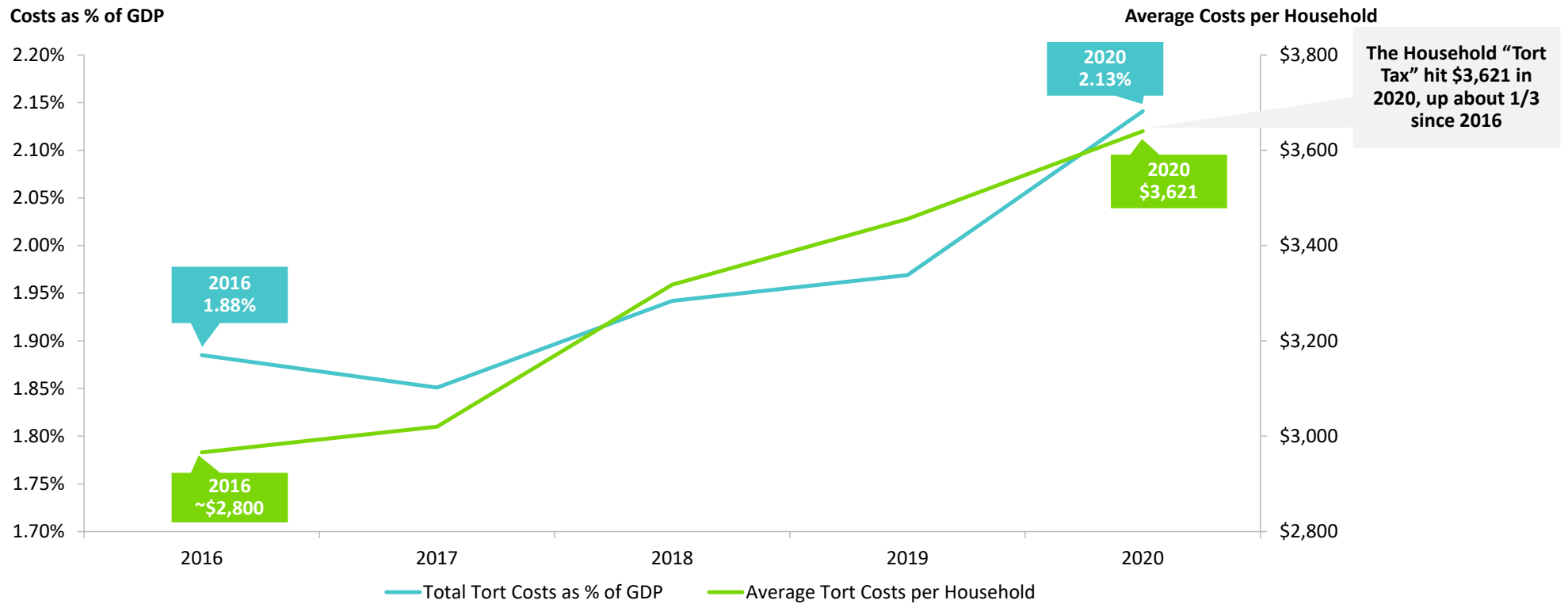


Source: Bureau of Labour Statistics, Oxford Economics, Centers for Medicare & Medicaid Services, AM Best, Swiss Re Institute.
 Note: "Claims severity" refers to a proxy calculated as liability claims growth (claims incurred on a calendar-year basis) minus real GDP growth (as a proxy for exposure growth).

55



Change in Tort Costs Over Time: 2016–2020



Source: US Chamber of Commerce Institute for Legal Reform (Nov. 2022), "Tort Costs in America: An Empirical Analysis of Costs and Compensation of the U.S. Tort System" accessed at: <https://instituteforlegalreform.com/research/tort-costs-in-america-an-empirical-analysis-of-costs-and-compensation-of-the-u-s-tort-system/>. Risk and Uncertainty Management Center, Univ. of South Carolina.

56



Commercial Umbrella: A Casualty of Legal System Abuse



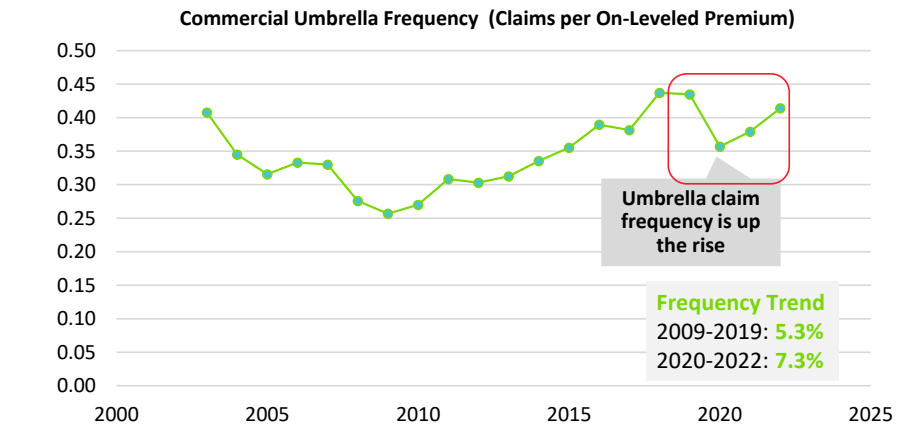
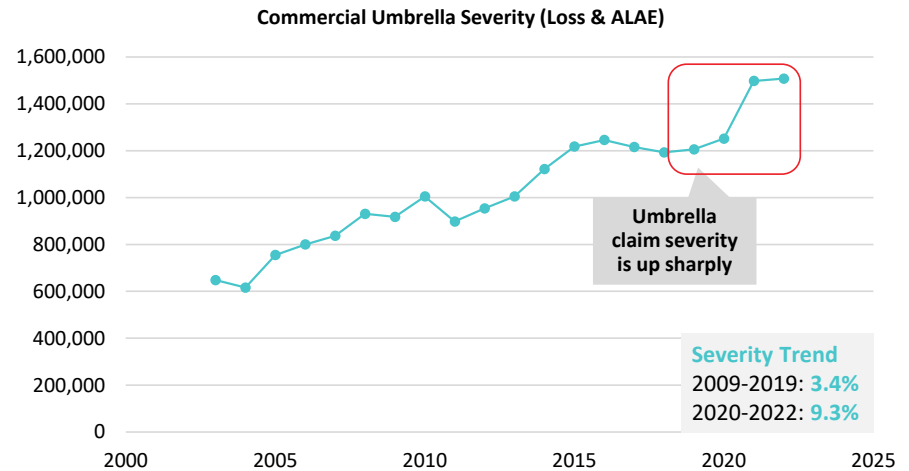
“

A decade ago an average single-person loss that would be contained in primary limits is now well into Umbrella limits, and the tail associated with Commercial Umbrella claims has likely been underestimated

- Gen Re

Contributing Factors

- Legal system abuse
- Nuclear verdicts
- Sophisticated trial bar
- 3rd Party Litigation Funding
- Distracted driving
- Aggravated damages



Source: Gen Re analysis using ISO data as published (Feb. 9, 2024) accessed at: <https://www.genre.com/us/knowledge/publications/2024/february/battered-umbrella-a-market-in-urgent-need-of-fixing-en>.



Large Liability Losses – Option #1



List of Publicly Available Public Entity Liability Losses

More Claims Available Upon Request, the list below is a selection of losses over \$75,000,000 with a variety of entity types and causes of loss



The top 10 claims Average \$588,260,000 and all occur within the past 5 years

5 years ago, the top 10 average was \$96,595,000

Insured	Insured Type	State	Tort Caps?	Claim Type	Sub Claim Type	Loss Year	Year of Verdict or Settlement	Verdict or Settlement?	Verdict / Settlement Amount	Number of Victims (if SML)	Average per Victim (if SML)
USC	School - University	CA	No	SML	Other	1987-2017	2021	Settlement	\$ 1,100,000,000	917	\$ 1,199,564
City of New York	City	NY	No	EPL	Other	1995-2014	2022	Verdict	\$ 835,000,000	N/A	N/A
State of Hawaii	State	HI	No	GL	Other	2023	2024	Settlement	\$ 800,000,000	N/A	N/A
University of California	School - University	CA	No	SML	Other	1983-2018	2022	Settlement	\$ 700,000,000	203	\$ 3,448,276
Darlington School	School K-12 (private)	GA	Yes	SML	Teacher on Student	70s-80s	2021	Settlement	\$ 351,000,000	20	\$ 17,550,000
Los Angeles Unified School District	School K-12	CA	No	SML	Teacher on Student	2005-2010	2017	Settlement	\$ 169,200,000	85	\$ 1,990,588
Moreno Valley Unified School District	School - K-12	CA	No	SML	Teacher on Student	1996-1997	2023	Verdict	\$ 135,000,000	2	\$ 67,500,000
City of Santa Monica	City	CA	No	SML	Other	1986-1995	2023	Settlement	\$ 122,500,000	124	\$ 987,903
City of Chicago	City	IL	No	GL	Dangerous Condition	2015	2018	Settlement	\$ 115,000,000	N/A	N/A
City of Atlanta	City	GA	Yes	LEL	Excessive Force	2018	2022	Verdict	\$ 100,000,000	N/A	N/A
Department of Social and Health Services	State	WA	No	GL	Foster Care	2012	2023	Verdict	\$ 98,500,000	N/A	N/A
Town of Cottageville	City	SC	Yes	LEL	Wrongful Death	2011	2016	Verdict	\$ 97,000,000	N/A	N/A
San Diego County	County	CA	No	LEL	Wrongful Death	2015	2022	Verdict	\$ 85,000,000	N/A	N/A
County of Tulsa	County	OK	Yes	LEL	Wrongful Death	2013	2023	Verdict	\$ 82,000,000	N/A	N/A
Johnson County	County	IA	No	GL	MedMal	2019	2022	Verdict	\$ 75,600,000	N/A	N/A

Large Liability Losses – Option #2



List of Publicly Available Public Entity Liability Losses

More Claims Available Upon Request, the list below is a selection of losses Between \$20M and \$25M with a variety of entity types and causes of loss



The top 10 claims Average \$588,260,000 and all occur within the past 5 years

5 years ago, the top 10 average was \$96,595,000

Insured	Insured Type	State	Tort Caps?	Claim Type	Sub Claim Type	Loss Year	Year of Verdict or Settlement	Verdict or Settlement?	Verdict / Settlement Amount
Metropolitan Atlanta Regional Transit	Transit Agency	GA	Yes	AL	Bus	2016	2018	Verdict	\$ 25,000,000
Santa Barbara Unified School District	School - K-12	CA	No	SML	Coach on Student	2014	2023	Verdict	\$ 25,000,000
Los Angeles County	County	CA	No	LEL	Excessive Force	2021	2024	Settlement	\$ 25,000,000
State of California	State	CA	No	LEL	Wrongful Death	2020	2023	Settlement	\$ 24,000,000
State of California	State	CA	No	LEL	Wrongful Death	2020	2023	Settlement	\$ 24,000,000
City of Honolulu	City	HI	No	AL	Police	2021	2024	Settlement	\$ 24,000,000
City of Los Angeles	City	CA	No	LEL	Wrongful Death	2017	2023	Verdict	\$ 23,800,000
Charlsteon Area Medical Center	School - University	SC	Yes	GL	MedMal	Undefined	2020	Settlement	\$ 23,100,000
Worhunsy Corp	Transit Agency/Bus Contractor	CT	No	AL	Bus	2015	2019	Verdict	\$ 23,050,000
University of Miami	School - University	FL	Yes	GL	MedMal	2013	2021	Settlement	\$ 22,000,000
State of New York	State	NY	No	AL	Police	2019	2022	Settlement	\$ 21,500,000
Amtrak	Transit Agency	WA	No	Rail	Derailment	2017	2019	Verdict	\$ 21,500,000
City of Chicago	City	IL	No	AL	Police	2015	2019	Verdict	\$ 21,300,000
City of Fremont	City	CA	No	LEL	Wrongful Death	2017	2022	Verdict	\$ 21,000,000
City of Philadelphia	City	PA	Yes	GL	Dangerous Condition	2016	2018	Verdict	\$ 20,500,000
Alameda Contra Costa Transit Agency	Transit Agency	CA	No	AL	Bus	2012		Verdict	\$ 20,452,502
Prince George's County	County	MD	Yes	LEL	Wrongful Death	2020	2020	Settlement	\$ 20,000,000
City of Minneapolis	City	MN	Yes	LEL	Wrongful Death	2017	2019	Settlement	\$ 20,000,000
Chicago Transit Authority	Transit	IL	No	AL	Bus	2019	2022	Settlement	\$ 20,000,000
Yuba City	City	CA	No	LEL	Excessive Force	2020	2023	Settlement	\$ 20,000,000
Paramus School District	School - K-12	NJ	No	AL	Bus	2018	2023	Settlement	\$ 20,000,000

Auto Liability

01

One of the fastest increasing lines of coverage is auto liability

02

As rates have increased, the combine ratio continues to maintain over 100, meaning that claims still exceed premiums and premiums are likely to continue rising

Premiums

Private Passenger Automobile Insurance, 2014-2023
(\$000)

Year	Liability				Collision/comprehensive			
	Net premiums written (1)	Annual percent change	Combined ratio (2)	Annual point change (3)	Net premiums written (1)	Annual percent change	Combined ratio (2)	Annual point change (3)
2014	\$112,354,903	4.6%	103.8	0.2 pts	\$71,096,640	5.4%	100.2	1.5 pts
2015	116,305,809	3.5	107.9	4.2	76,486,433	7.6	99.4	-0.8
2016	124,439,721	7.0	109.4	1.5	82,931,826	8.4	101.5	2.1
2017	133,745,174	7.5	105.5	-3.9	88,489,745	6.7	98.3	-3.2
2018	144,450,175	8.0	100.5	-5.0	96,475,072	9.0	93.7	-4.6
2020	144,115,139	-2.2	94.8	-6.7	99,607,381	-0.8	89.2	-5.3
2019	147,289,907	2.0	101.6	1.1	100,438,313	41	94.6	0.9
2021	148,367,287	3.0	100.4	5.6	104,465,417	4.9	104.1	14.8
2022	155,252,908	4.6	111.2	10.8	113,016,153	8.2	113.7	9.6
2023	173,087,382	11.5	106.5	-4.7	133,210,735	17.9	102.8	-10.9

(1) After reinsurance transactions, excludes state funds

(2) After dividends to policyholders. A drop in the combined ratio represents an improvement, an increase represents a deterioration

(3) Calculated from unrounded data

Source: NAIC data, sourced from S&P Global Market Intelligence, Insurance Information Institute

Auto Liability

01

Large claims are getting larger.

02

Large claims are becoming less predictable.

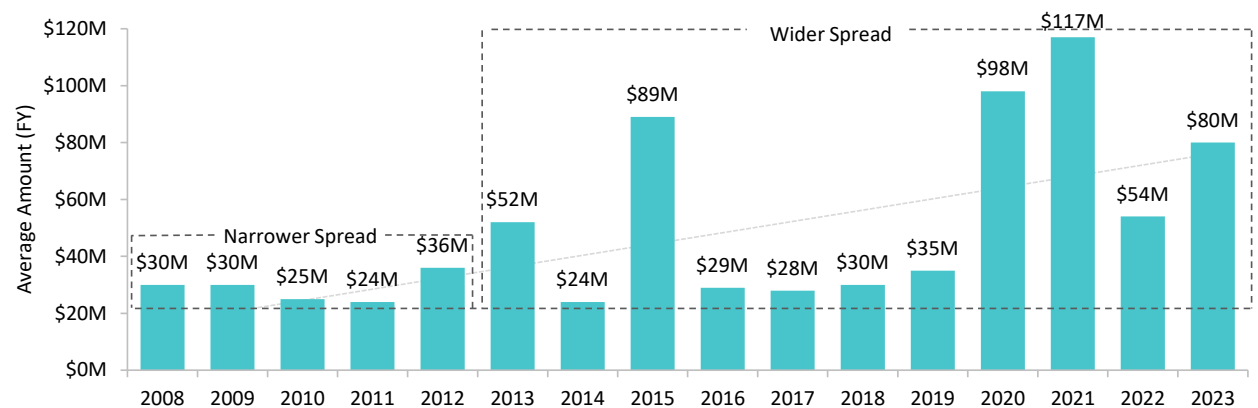
03

Insurance carriers prefer predictable risks.

04

Instability leads to higher premiums.

Automobile Liability Large Case Average Settlement Amount by Disposition Year



NOTES:

Analysis considers US only Automobile Liability cases with recorded settlement or award value greater than \$15M

Dollar amounts are unadjusted for inflation and economic trends

Source: Zywave Casualty Data

What's driving auto insurance rates?

Sources: Mercury Insurance



Car Prices

Used: +47%

New: +22%

The cost to replace totaled vehicles is significantly higher



Accident Severity

Bodily Injury: +35%

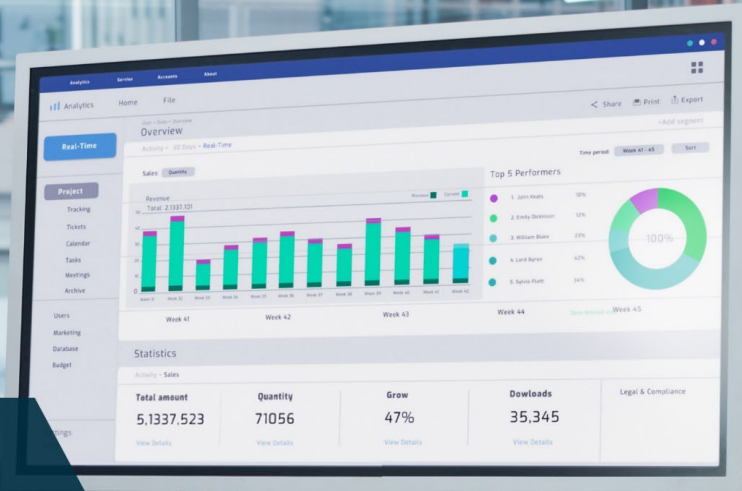
Collision: +40%

Economic factors such as inflation have dramatically increased the average cost of each accident



Market Observations

State of the Market – 2024



Alliant



State of the Market – 2024



Renewal Results



Market Variables



Pricing Considerations



What We Are Watching



Better Risks

64



2021, 2022, 2023 & 2024 (*preliminary) Renewal Season Results

	2021	2022	2023	2024
Average SIR Change	16%	13%	8%	5%
Average Limit Change	-5%	0%	2%	4%
Average Premium Change	38%	20%	16%	16%

Note that the average premium increases noted above are pure premium increases (vs. effective rate) as these are coupled with the average changes to SIR's and Limit purchased. (*data references as of 7/1/24)

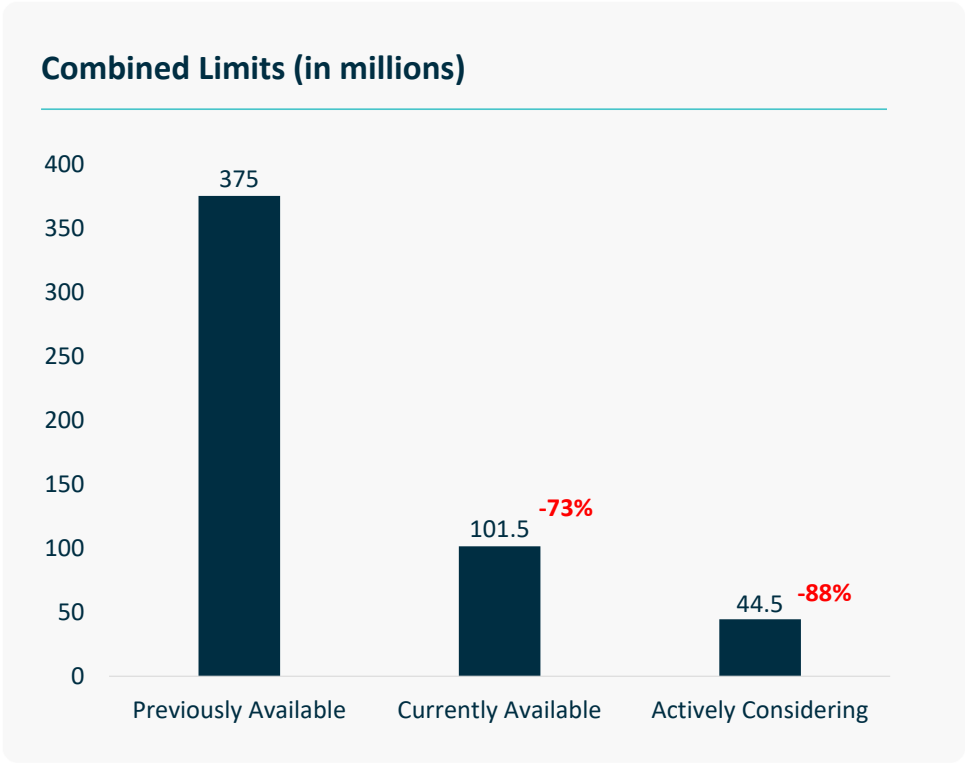
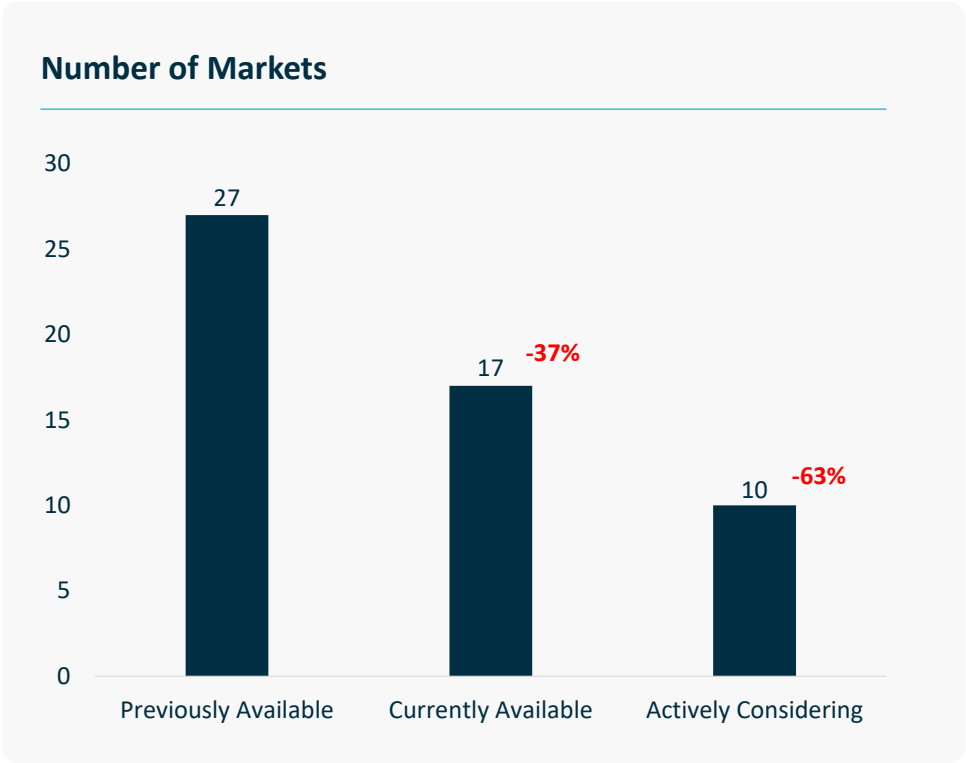
Market Variables

State of the Market – 2024



Domestic Capacity

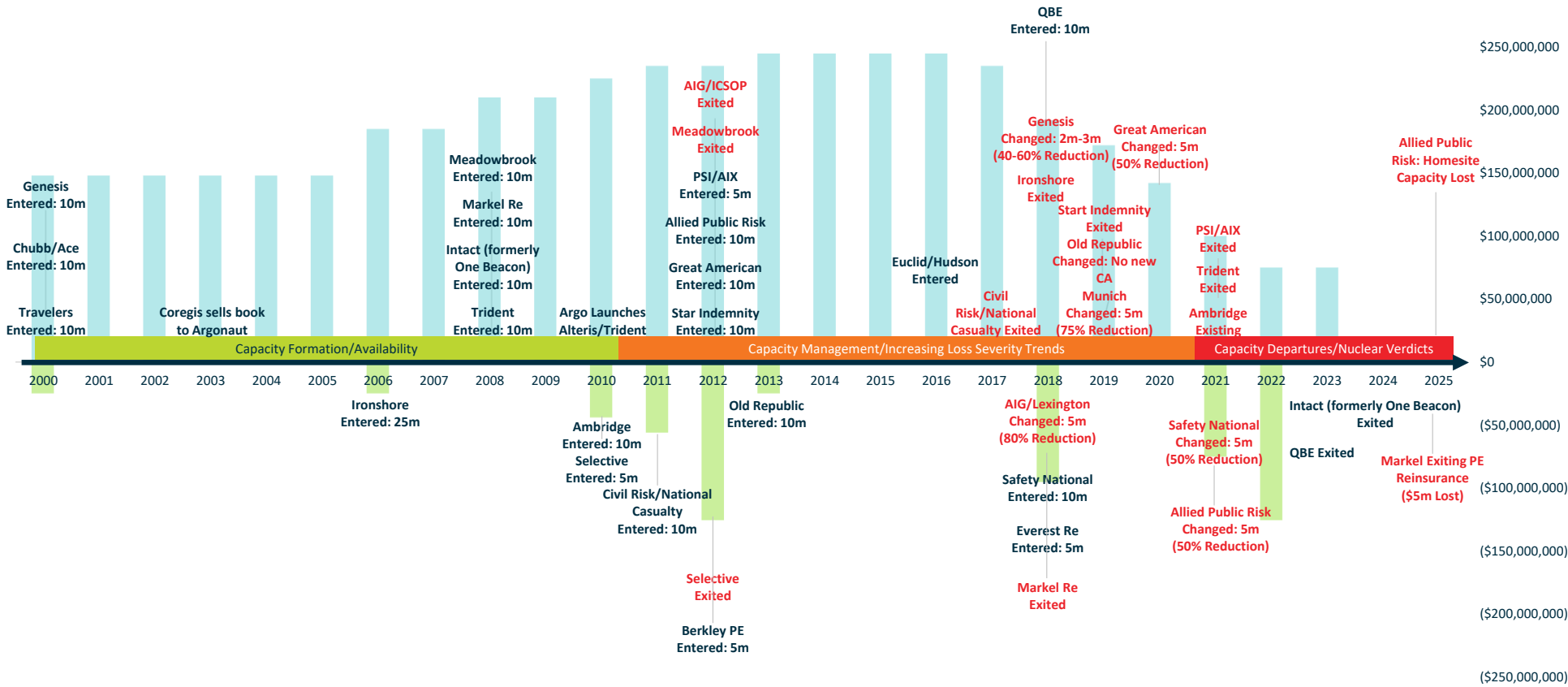
Historical vs. Current Public Entity Liability Market Participation (*approximate 10 year to present)



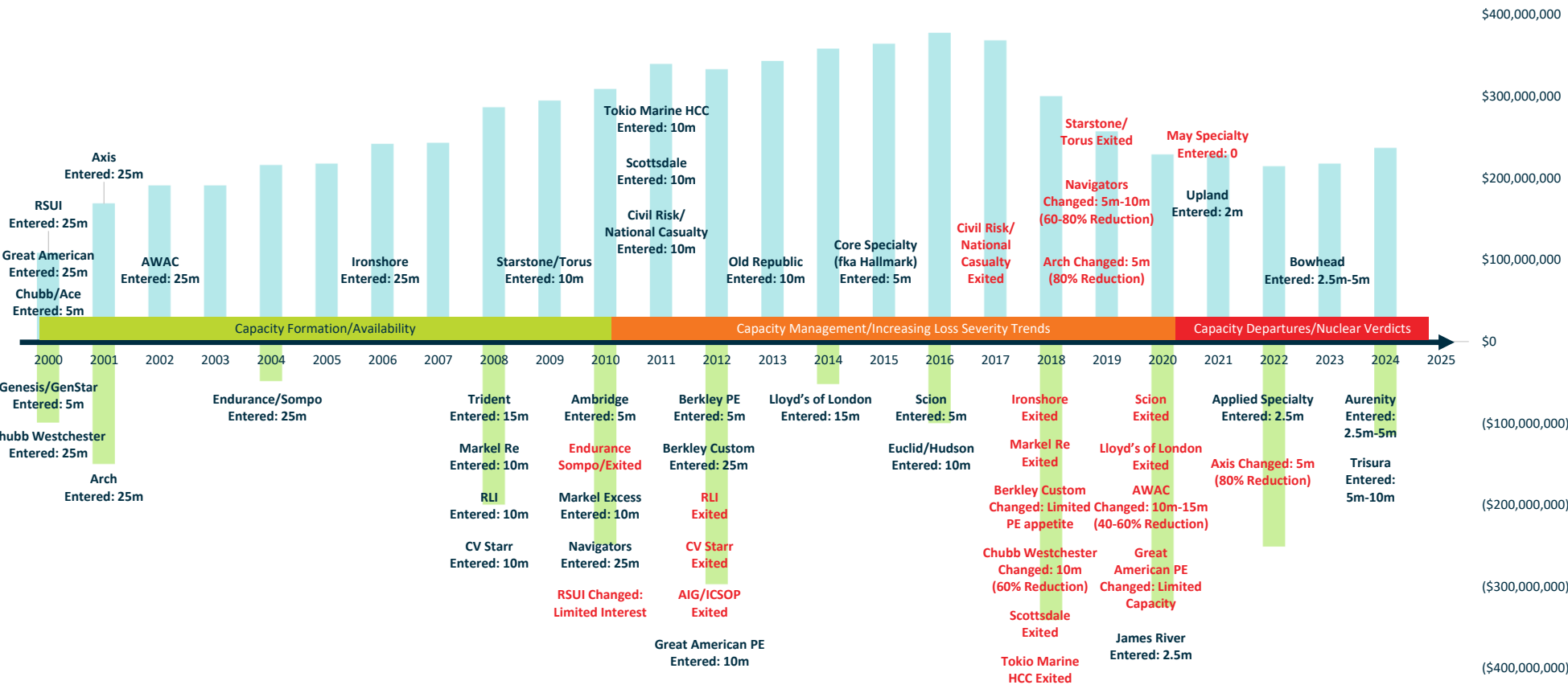
Per Occurrence Limits only. Not reflective of restriction in Aggregates
State of the Market – 2024



2024 Lead Market Summary



Excess Market Summary



Treaty Renewals



01

Public Entity facilities versus Excess Casualty facilities dynamics

- (Had previously been getting sufficient rate on non-PE risk profiles)

02

Hesitance towards on level considerations against expiring

03

Renewal negotiation considerations (carve outs/sacrificial lambs)

04

Mapping/tracking of treaty renewal expiration dates/extensions



Pricing Considerations

State of the Market – 2024



Loss Trend

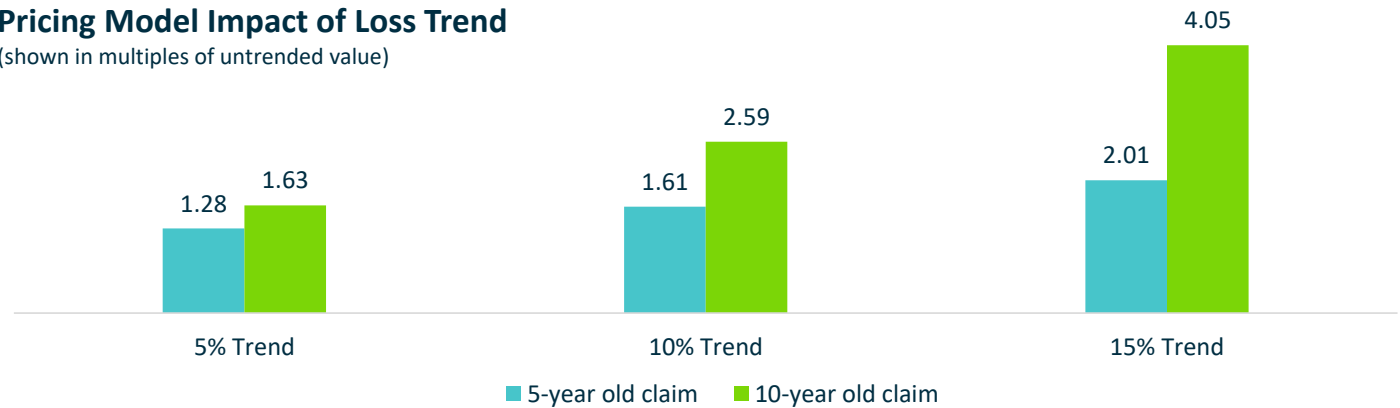
- 01 Per Advisen, median cost of a single fatality is trending at a 20% increase per year for 2016 through 2021
- That same figure is approximately 14% if starting in 2012 (vs. 2016)

- 02 Swiss Re citing US liability claims costs have risen by an annual average of 16% over last 5 years (ending 2022)
- ([The Shadow of Social Inflation Still Looms for U.S. Liability Claims - ProgramBusiness | Where insurance industry clicks](#))

- 03 These are fairly in line with the change in loss trend factor selection being imposed by the PE marketplace.

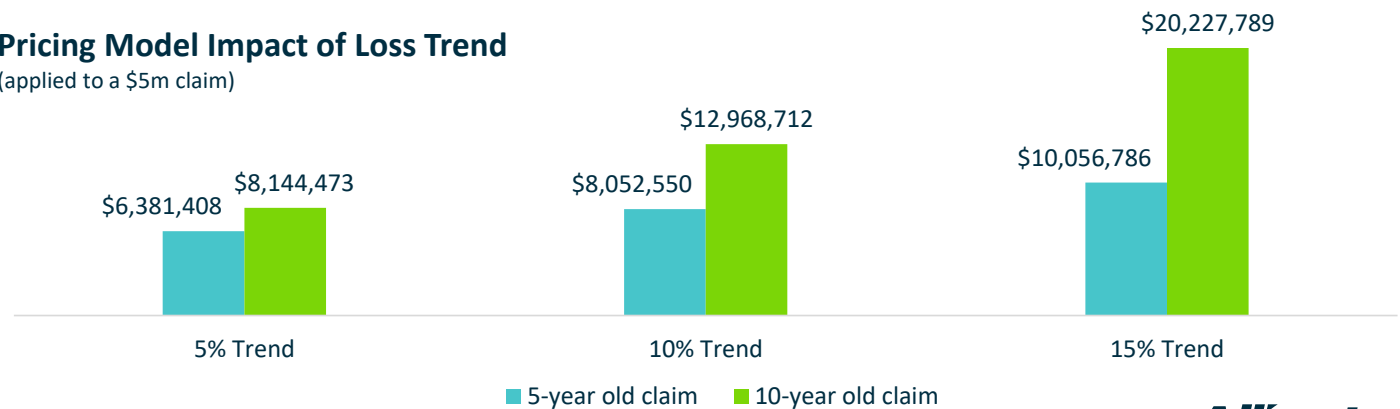
Pricing Model Impact of Loss Trend

(shown in multiples of untrended value)



Pricing Model Impact of Loss Trend

(applied to a \$5m claim)



Pricing Models



State of the Market – 2024



73



Actuaries electing increasingly conservative selections and reduced tolerance for justifying deviations from technical pricing results.

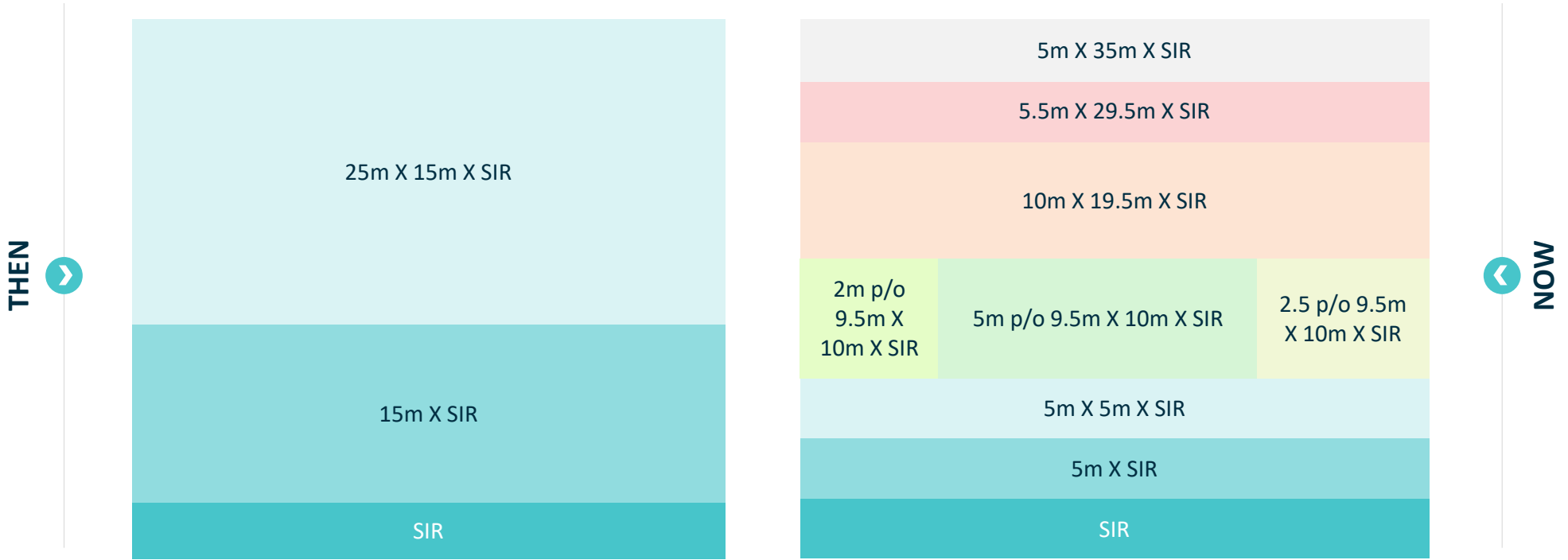
Alliant

Payback Period

Account	Layer	Historical Rate On-Line	Historical Limit Loss Payback Period (vary from 5-7 years ago, and extrapolated where no exact layer comparison)	Current Rate On-Line	Current Limit Loss Payback Period
Pool A	10m x 20m	2.7%	37 years	14%	7.2 years
Pool B	5m x 45m	1.3%	77 years	16%	6.2 years
Pool C	2.5m x 15m	3.7%	27 years	72%	1.4 years
Pool D	5m x 20m	8.5%	11.8 years	180%	7 months

Layer Relativity

- 01 Syndication of tower layering/participants
- 02 Implications of Layer: 1) Relativity (up/down); and 2) Parity (within)





What We Are Watching

State of the Market – 2024



Pool Aggregates – Considerations & Strategies



Considerations

01

Auto excepted?

02

Create constraints on member addition considerations

03

Bringing Aggregates into MOC vs. Reinsurance

04

Exhaustion Implications – funding, sideways, drop down



Alternative Strategies

01

Increased upper layer participation with confirmed drop down

02

Sideways Aggregate solutions

03

Capacity/Aggregate reservation/option solutions

Areas of Pool Focus



Industry

Litigation management

Pool Administration Best practices (verification)

Documentation enhancement (to mitigate nuclear verdicts)

Claims communication (reinsurers and insurers)

Dispute resolution/Arbitration contract language

Risk management programs & tools (including documentation)

State of the Market – 2024



Society

Media strategies around
adverse case law, jury
procedures, tort reform

Education on the impact
of disproportionate
settlements/verdicts
(who ultimately pays)

78





Better Risks

State of the Market – 2024



Risk Management Practices for Casualty

State of the Market – 2024

Law Enforcement



Hiring Partners



Accreditation Partners



Partnerships with Mental Health



Experiential Training



Identification of Dangerous Behaviors



Leadership Engagement



Community Engagement

Sexual Abuse



Hiring Partners



Ongoing Background Checks



Independent “Tip Line” Services

Auto Liability



Simulator Training



Ongoing Background Checks

Perform better via training & partnerships

80



Summary

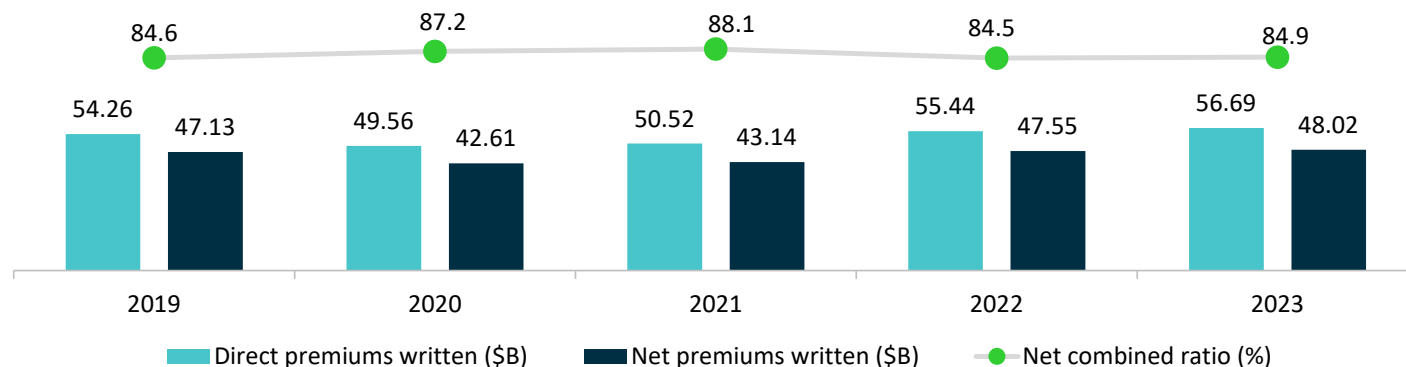
Marketplace Trends

- 01 2024 Renewal Results impacted by loss cost inflation
- 02 Limited Capacity continues in the PE Liability market
- 03 Conservative actuarial assumptions escalate market loss picks
- 04 Excess layer relativity pushes overall premium costs
- 05 Pool Aggregate and Structured deals conversations continue
- 06 Best in class risks continue to differentiate themselves with markets

Workers' Compensation By the Numbers



US workers' comp combined ratio remained below 85% in 2023



Date compiled May 14, 2024.

Data reflects the aggregation of all individual property and casualty filers that submit regulatory statements to the National Association of insurance Commissioners.

Based on as-reported information within the workers' compensation line of business contained within the annual statutory property and casualty statements filed with the NAIC. US filers only, but may include business written outside the US if reported within the statements.

Direct data is derived from Exhibit of Premiums and Losses, prior to consideration of reinsurance Net data is derived from Insurance Expense Exhibit, after consideration of reinsurance.

State Insurance Fund Workers' Compensation Fund in New York, which is the New York state-sponsored insurer of last resort and ninth largest workers' compensation underwriter in 2022, was excluded. Its direct data for 2023 has currently not been publicly released while its net data is not available via the S&P Capital IQ Pro product.

Combined ratios displayed are before policyholder dividends.

Source: S&P Global Market Intelligence.

82



Factors Contributing to Record Workers' Compensation Claims Severity

Factors serving as cost drivers resulting increased claims severity



Medical
Technology



Accident
Survivability



Life Expectancy



Fee Schedules



Presumption
Laws



The Job Market



Vendor Labor
Shortages



Comorbidities
& COVID-19

Source: Safety National

83



Cyber Loss Trends – Ransomware Activity



Ransomware Activity – Historical Review and Thinking Forward*



Increase in Severity of Ransomware Attacks*



Ransomware Continues to Trend Up

- **101.84% increase** from August 2022 to May 2023
- 2023 brought mass exploitation vulnerabilities supporting this (ESXiArgs, CLOP data theft)



2022 Ransomware Activity is Abnormal

- Russian invasion of Ukraine had significant impact
- Ransomware frequency/severity in 2022 remains an abnormality



Increase in Average Initial Ransom Demand

- 2023: \$2 million ↗
- 2022: \$1.04 million ✓
- 2021: \$1.4 million



Increase in Average Ransom Payment

- 70% increase from 2022
- 36% increase from 2021
- Stable in 2023



Increase in Total Ransom Paid

- Record number of ransom amount paid to threat actors
- Total ransom amount paid mirrors the number of active leak sites.

*Sophos State of Ransomware 2023

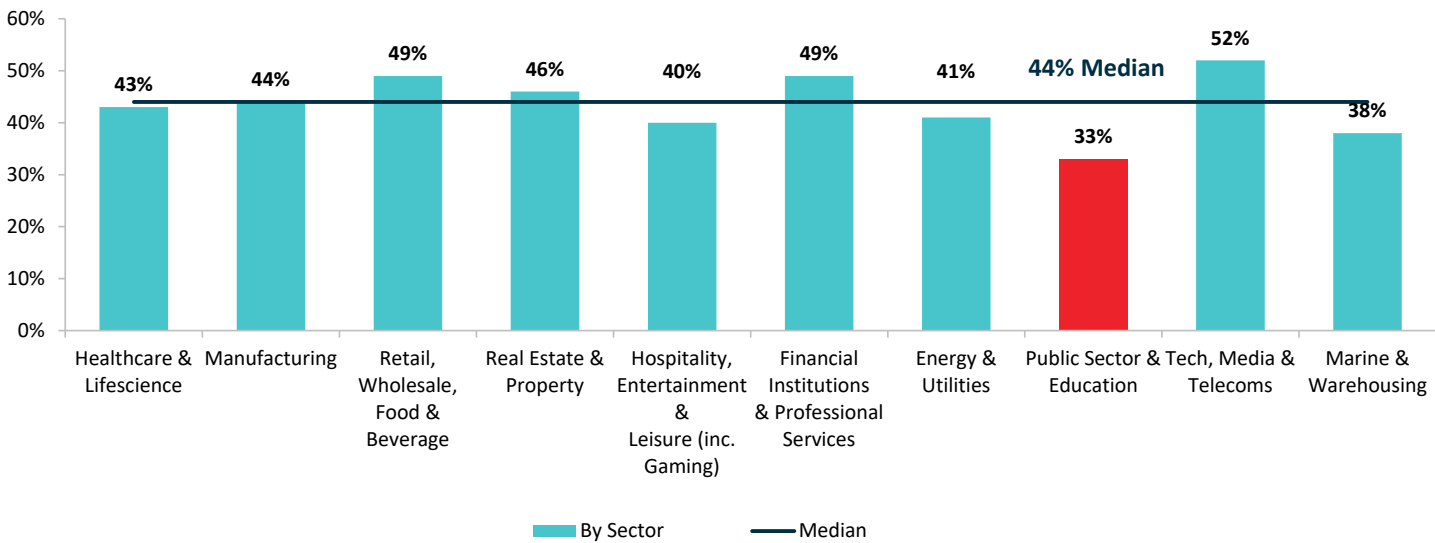
84



Targeting Public Entities

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

Sector view on resilience to cyber risk



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

As a result, many markets are revisiting their appetite for new Public Entity cyber



Toward the Future



Liability Renewal Outlook

Excess liability continues to be a challenge



Specific Problem areas that continue to persist:

- Aggregate limits – Many carriers are looking to cap their exposure on pool programs
- Attachment point/Retentions are being closely examined
- Reduced capacity
- Underwriter scrutiny on Law Enforcement and Sexual Abuse/Misconduct coverages
- Emerging Exclusions: PFAS, Biometric Identifiers, Legislative



Insurers reporting YOY loss cost increases in the 10-15% rate. Pricing will be based on losses and jurisdiction



Additional Considerations

- Best in class risks continue to differentiate themselves with markets
 - Data is king
 - Risk management & risk control
- Alternative Risk / Structured Solutions

Property Renewal Outlook



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

- *Must go to market with a compelling narrative*
- *Emphasis on data quality will not be going away any time soon*



Increased retentions and caps on certain types of exposure

- *Programs that have not undergone changes over the course of the last few renewal cycles may face scrutiny, particularly on Windstorm & Severe Convective Storm*
- *Separate, increased Water Damage deductibles are gaining momentum*



Rate outcomes are highly dependent on remainder of 2024 Wind Season and individual client losses



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

- *For the first time in a number of renewal cycles, there are new markets writing in the property sector*
- *Many markets are targeting premium growth for the first time in several years, which should have positive impact on renewal results*



Regional Underwriting: Property markets are affected differently across the nation

- *e.g., West: Wildfire/Earthquake, East: Hurricanes, Midwest: SCS, etc.*



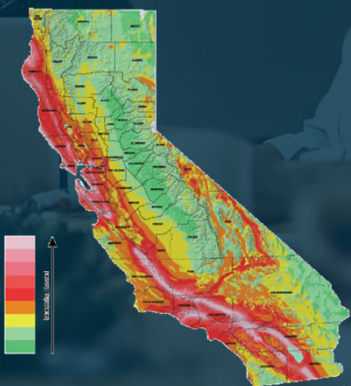
Unknown impact of RMS v23

- *Most markets to begin using for 2025 renewal season*
- *Atlantic wind model expected to show an average 5%-10% uplift to aggregate industry modelled losses –for some areas, could be as much as 20-30%*
- *The most significant changes are to the Florida/Gulf/Southeast areas and commercial exposures*
- *Most carrier have begun testing/trialling this version*



Public Entity Space – opportunity to return to previous program limits if budget allows

Earthquake/ DIC Renewal Outlook



Earthquake is catastrophic in nature, it is priced and underwritten separately from Property risks.



Over the previous 10 years, the earthquake market has remained stable, and pricing has remained relatively flat compared to other major lines of CAT coverage. That is now changing.



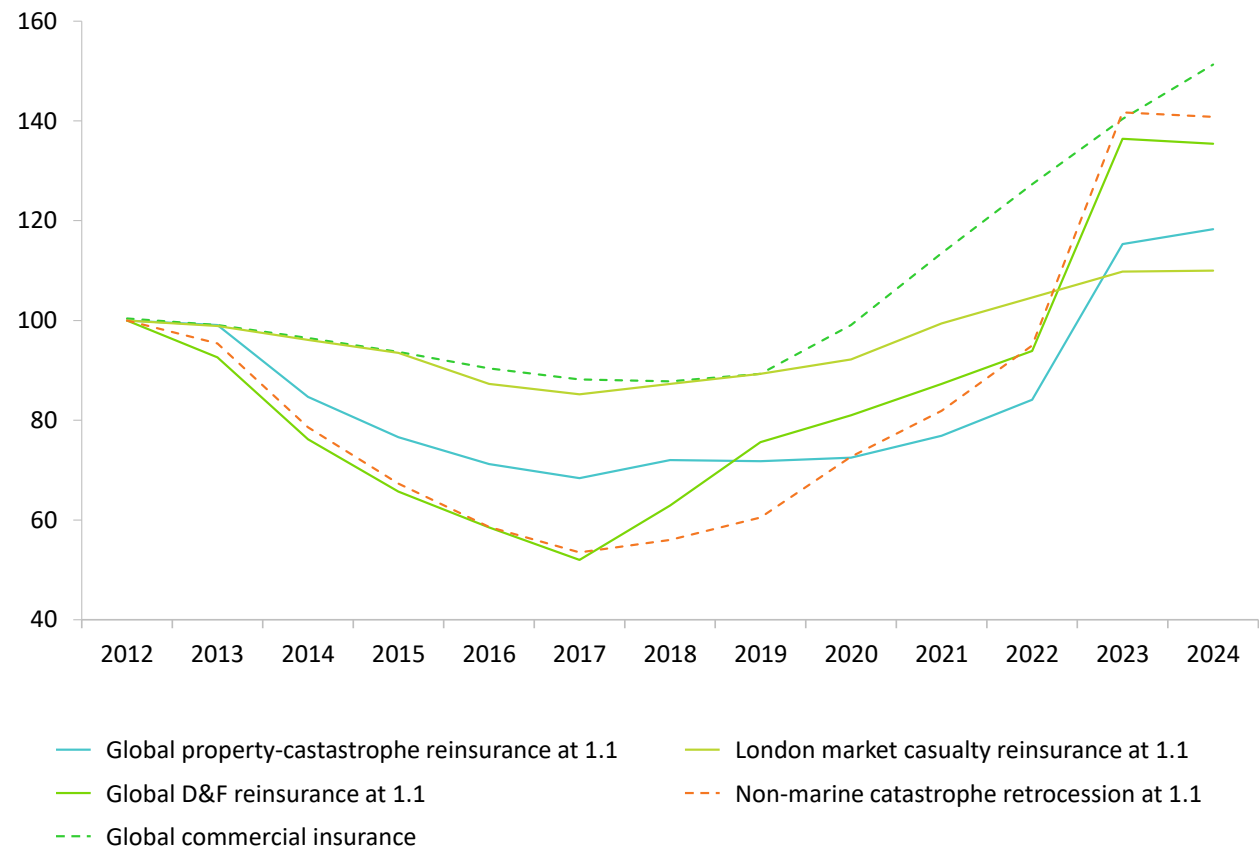
Current Market Conditions:

- Major underwriters are re-evaluating the most profitable way to deploy capital:
 - CA EQ vs. Other CAT/ Florida Wind
- Market conditions pushed many placements into non-admitted markets, and a backlog developed creating service delays
- For 2024, the goal is to provide stability and faster underwriting processing



- Capacity is generally declining:
 - Current markets are shrinking appetites – the push for smaller limits continues
 - No new significant injection of capital for EQ markets

Reinsurance Pricing Index as of 1/1/24



Source: Reinsurance News (Jan. 2024) available at:
<https://www.reinsurancene.ws/more-favourable-supply-drives-stable-reinsurance-renewals-at-jan-1-howden/>



Workers Compensation Outlook & Leading Concerns



Rate Expectations: Account Specific

Trends to Watch:

- Increase in state legislative bills filed for Presumptive and PTSD benefits
- Low unemployment
- Payroll increases
- Data analytics and AI emerging in claims handling
- Increased severity of workplace injuries
- Mental health exposures
- Medical marijuana
- Medical inflation & Prescription Drug Costs
- Workplace violence



Law Enforcement Workers' Compensation Claims are Skyrocketing

- The leading factors giving rise to more workers' compensation claims being filed by law enforcement personnel are:
 - Post-traumatic stress disorder, both as to severity and frequency;
 - Increasing law enforcement on-the-job violence



Underwriter Concerns: Per Occurrence exposure to CAT loss; rate adequacy



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



Thank you!

Questions?

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





BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

Agenda Item F.

GENERAL RISK MANAGEMENT ISSUES

INFORMATION ITEM

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

RECOMMENDATION: None.

FISCAL IMPACT: None.

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

ATTACHMENT(S): None



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

Agenda Item H.1.a.

**SERVICE PROVIDER PROPOSALS
JAMES MARTA AND COMPANY**

ACTION ITEM

ISSUE: James Marta and Company LLP (Marta) has provided a proposed Agreement for Financial Accounting and Consulting Services to continue providing services to NCC from July 1, 2025, through June 30, 2028.

In addition to a change in the term and compensation, The Agreement also contains three new sections: 11. Reimbursement For Litigation, 12. Limitation of Liability Clause, and 13. Mediation Clause.

The renewal agreement contains a limitation of liability tied to the amount of available insurance, and the agreement has been amended to require crime insurance with a \$ 2 million per claim limit and \$4 million aggregate. NCC provides an additional \$1 million in excess crime insurance limits for a total of \$3 million. While not ideal, the limitation is reflective of the market and relative risks as expressed and reviewed with approval by NCC legal counsel.

The Mediation Clause requires mediation of any disputes and arbitration if not resolved in 60 days, with JAMS used as the forum. The Agreement also includes a provision for reimbursement for acting as a witness or providing documentation for any judicial, quasi-judicial, or administrative hearing or trial regarding information or communications provided to Marta, or any documents and workpapers prepared by James Marta & Company LLP in accordance with the terms of the agreement.

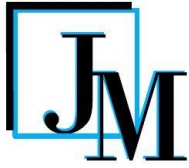
RECOMMENDATION: Review and approve the renewal agreement as presented, revised, or provide direction.

FISCAL IMPACT: Initial year increase from \$138,120 to \$156,000 (13%), with annual increases of 5% - \$163,800 in FY 26/27 and \$171,990 in FY 27/28. Intacct accounting software increases \$600 per year, from \$7,200 to \$8,400. The current Agreement includes annual increases of 3.5% over a three-year period in which cumulative inflation was over 17%.

BACKGROUND: James Marta and Company LLP has provided financial accounting and financial services to NCC since 2002. The last RFP for services was in 2017.

ATTACHMENT(S):

1. Accounting Services Renewal Letter
2. Agreement for Financial Accounting and Consulting Services
3. Accounting Team Bio Sheet



James Marta & Company
Certified Public Accountants

Accounting, Auditing, Consulting and Tax

October 29, 2024

Marcus Beverly
Program Manager
NCCSIF

RE: NCCSIF Accounting Renewal Proposal

Marcus,

Please attached our proposal for accounting services. It is an honor to serve you and we would like to continue in this role. Our current term with extensions expires June 30, 2025. The accounting services portion currently is \$11,510 per month \$138,120 annual. The proposed engagement letter for 2025-2028 includes an annual escalation of 5% except the first year which increases from \$138,120 annual, \$11,510/ month to \$156,000 annual, \$13,000/month.

When reviewing our time and costs related to this engagement we have averaged a 76% realization over the last three years. This increase in the base year should put us up to the 85%-90% realization. This engagement continues to lag our other accounting clients due to the overall complexity and the original lower base rates. This movement of the base rate will better align our costs to the fee and continue to enable us to attract and retain staffing.

In addition to our proposed Agreement, we have provided an overview of our professional staff and their roles in managing the finances of NorCal Cities SIF. These professionals have developed an expert understanding of the complexities of your financial reporting and we look forward to discussing our proposal with you and answering any questions you may have.

Thank you for the opportunity to work with you and NCCSIF.

Sincerely,

James P. Marta CPA, CGMA, ARPM
James Marta & Company LLP
Certified Public Accountants

AGREEMENT FOR FINANCIAL ACCOUNTING AND CONSULTING SERVICES

This Agreement is made and entered into effective July 1, 2025, by and between Northern California Cities Self Insurance Fund (“NCCSIF”) and James Marta & Company LLP.

WHEREAS, NCCSIF requires accounting and consulting services, and James Marta & Company LLP is agreeable to performing such services for NCCSIF;

NOW, THEREFORE, the parties agree as follows:

- 1. RETENTION OF ACCOUNTANT.** NCCSIF agrees to retain James Marta & Company LLP to provide Financial Consulting Services for NCCSIF under the terms and conditions set forth in this Agreement, and the NCCSIF JPA Agreement and Bylaws. James Marta & Company LLP agrees to accept that assignment and to perform all of the duties for which the firm has been retained.

- 2. DESCRIPTION OF WORK.** James Marta & Company LLP agrees to perform the following services for the Workers Compensation and Liability Programs:
 - a. Prepare all bank reconciliations,
 - b. Process general account payables (not claims):
 - i. Receive and record all invoices,
 - ii. Obtain approval when necessary; and
 - iii. Prepare and issue checks per NCCSIF policy.
 - c. Process receivables:
 - i. Receive and record invoices,
 - ii. Receive and record payments, and
 - iii. Follow up delinquent accounts.
 - d. Maintain check registers of general account (not claim) accounts and submit to Board in a timely manner,
 - e. Maintain general ledger - prepare and enter periodic adjusting entries,
 - f. Reconcile Investments and manage investment transfers,
 - g. Act as liaison between associated banks and/or investment agencies, as required,
 - h. Perform cash management — perform the required money transfers between accounts and/or financial institutions per the NCCSIF investment and banking policies,
 - i. Facilitate the annual financial audit:
 - i. Prepare audit schedules; and
 - ii. Coordinate audit fieldwork.

- j. Prepare quarterly and annual financial reports and attend Executive Committee and Board of Directors' meetings to discuss them; (in the event of scheduling conflicts, James Marta may meet with the Treasurer and provide the required reports and update and or send an alternate accountant to attend).
- k. Review quarterly financial reports with the Treasurer.
- l. Assist with budget preparation, (provide manager with requested information)
- m. Annually file the State Controller's Annual Report of Financial Transactions and Local Government Compensation Report with the State of California;
- n. Prepare special reports, as required; and annually prepare and submit to the Program Administrator a completed Conflict of Interest form.
- o. Attend Finance Committee meetings, as necessary.
- p. Complete any other related duties as requested by a duly authorized official.
- q. Quarterly Statements of Net Position and Statements of Revenues Expenses and changes in Net Position.
- r. Quarterly budget to actual financial reporting
- s. Quarterly claims reconciliation with claim reports, actuary reports and the general ledger
- t. Quarterly claims analysis reporting (graphs and reconciliation statements)
- u. Maintain a suitable backup and recovery system for data and develop and implement processes for the protection of electronic data including a written policy with respect to:
 - i. Disaster recovery
 - ii. Physical and electronic data security
 - iii. Electronic data retention

This proposal does not include accounting for separate property program or risk layers for additional programs. In the event these programs are needed the nature and required accounting and accounts will be considered in arriving at a scope and fee adjustment.

James Marta & Company LLP will compile, from information you provide, the annual and interim statement of net position sheets and the related statements revenues, expenses and changes in net position, and cash flows of Northern California Cities Self Insurance Fund. We will not audit or review such financial statements. Our report on the annual financial statements of Northern California Cities Self Insurance Fund is presently expected to read as follows:

Management is responsible for the accompanying statement of financial position of Northern California Cities Self Insurance Fund as of [date], and the related statement of revenues, expenses and changes in net position and statement of cash flows for the year ended in accordance with accounting principles generally accepted in the United States of America. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and

Review Services Committee of the AICPA. We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or the completeness of the information provided by management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on these financial statements.

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

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

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

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

If, for any reason, we are unable to complete the compilation of your financial statements, we will not issue a report on such statements as a result of this engagement.

Our engagement cannot be relied upon to disclose errors, fraud or illegal acts that may exist. However, we will inform you of any material errors that come to our attention and any fraud or illegal acts that come to our attention, unless they are clearly inconsequential. In addition, we have no responsibility to identify and communicate significant deficiencies or material weaknesses in your internal control as part of this engagement.

3. COMPENSATION. As compensation to James Marta & Company LLP for services rendered hereunder, NCCSIF agrees to pay James Marta & Company LLP an annual fee of:

- \$156,000 for the 2025-26 year. (\$13,000 per month)
- \$163,800 for the 2026-27 year. (\$13,650 per month)
- \$171,990 for the 2027-28 year. (\$14,333 per month)
- The cost of meeting attendance within one-hour of Sacramento California is included. In the event that we are required to attend meetings beyond this range we will charge mileage at the current federal reimbursement rate and time at \$200/hr. The fee will be reviewed and agreed upon each year prior to commencement of the fiscal year. For these purposes of this agreement, approval is the Executive Committee's authorization.

FEES. NCCSIF agrees to pay in addition to the monthly fee for accounting services, of:

Intacct software subscription service fees:

- \$600 per month for the 2025-26 year. (\$7,200 per year)
- \$650 per month for the 2026-27 year. (\$7,800 per year)
- \$700 per month for the 2027-28 year. (\$8,400 per year)

Plus, annually for the annual subscription of electronic check delivery based on volume.

If the scope of services changes the parties may amend the agreement based on mutual agreement.

- 4. CONTRACT TERM.** The term of this Agreement shall be for thirty-six (36) months commencing July 1, 2025, through June 30, 2028. The Agreement shall automatically renew annually thereafter unless terminated pursuant to Article 7 below.
- 5. OWNERSHIP OF RECORDS.** NCCSIF maintains ownership of all products, files, records, computations, studies and other data, prepared or obtained in connection with this Agreement. James Marta & Company LLP may maintain copies of records that may be required for professional liability insurance purposes and required professional practices.
- 6. DISCLOSURES OF CONFLICTS.** James Marta & Company LLP shall be responsible for disclosing financial interests that may be a conflict. Disclosure may be satisfied through completion of the related Fair Political Practice Commission form on an annual basis.
- 7. TERMINATION.** This Agreement may be terminated at any time by James Marta & Company LLP upon ninety (90) days advance written notice to NCCSIF. Further, this agreement may be terminated at any time by NCCSIF upon sixty (90) days written notice to James Marta & Company LLP. Upon termination, James Marta & Company LLP shall give to NCCSIF copies of all products, files, records, computations, studies and other data, prepared or obtained in connection with this Agreement, which shall become the permanent property of NCCSIF. James Marta & Company LLP may maintain copies of records that may be required for professional liability insurance purposes and required professional practices.
- 8. COMPLIANCE WITH LAWS.** James Marta & Company LLP agrees that all work will be conducted, and the services will be performed in compliance with all laws and regulations; with the policies; procedures and directives of NCCSIF, particularly those related to fiscal and management matters; and with generally accepted accounting principles applicable to governmental entities.
- 9. INSURANCE.** James Marta & Company LLP shall provide General Liability, Auto Liability and Professional Liability and separate limits of \$1,000,000 and a \$2,000,000 aggregate, crime insurance with limits of \$2,000,000 and \$4,000,000 aggregate, and Workers Compensation as required by the State of California. A certificate shall be issued showing NCCSIF as additional insured for the Auto and General Liability coverages. Proof of coverage shall be provided annually to NCCSIF.
- 10. INDEMNIFICATION.** James Marta & Company LLP agrees to indemnify and hold harmless NCCSIF its officers, directors and member agencies from any liability arising from James Marta & Company LLP's negligence or willful misconduct or omissions in the performance of the Agreement.
- 11. REIMBURSEMENT FOR LITIGATION,** In addition, you further agree that in the event our firm or any of its employees or agents is called as a witness or requested to provide any information whether oral, written, or electronic in any judicial, quasi-judicial, or administrative hearing or trial

regarding information or communications that you have provided to this firm, or any documents and workpapers prepared by James Marta & Company LLP in accordance with the terms of this agreement, you agree to pay any and all reasonable expenses, including fees and costs for our time at the rates specified in our engagement letter, as well as any legal or other fees that we incur as a result of such appearance or production of documents.

12. LIMITATION OF LIABILITY CLAUSE, In recognition of the relative risks and benefits of this agreement to both the client and the accounting firm, the client and the accounting firm have discussed and have agreed on the fair allocation of risk between them. As such, the client agrees, to the fullest extent permitted by law, to limit the liability of the accounting firm to the client for any and all claims, losses, costs, and damages of any nature whatsoever, so that the total aggregate liability of the accounting firm to the client shall not exceed insurance provided. The client and the accounting firm intend and agree that this limitation apply to any and all liability or cause of action against the accounting firm, however alleged or arising, unless otherwise prohibited by law.

13. MEDIATION CLAUSE, If any dispute arises among the parties hereto, the parties agree to first try in good faith to settle the dispute by mediation administered by the <Name of Association> under its applicable rules for resolving professional accounting and related services disputes before resorting to litigation. Costs of any mediation proceeding shall be shared equally by all parties.

If any dispute arises among the parties hereto, the parties agree to first try in good faith to settle the dispute by mediation administered by <Name of Association> under its applicable rules for resolving professional accounting and related services disputes. If the parties are unable to resolve the dispute through mediation within <number of days (e.g., 60)> days from the date notice is first given from one party to the other as to the existence of a dispute and the demand to mediate, then the dispute will be resolved by arbitration if this agreement provides that the particular dispute is subject to arbitration, or by whatever other lawful means are available to them if this agreement does not provide for arbitration of the particular dispute. Costs of any mediation or arbitration proceeding shall be shared equally by all parties.

14. INDEPENDENT CONTRACTOR. It is expressly agreed by the parties that James Marta & Company LLP's relationship to NCCSIF is that of an independent contractor. As such, NCCSIF will not be providing Workers' Compensation coverage or any benefits to James Marta & Company LLP.

15. SUCCESSORS AND ASSIGNMENT. James Marta & Company LLP agrees it will not assign, transfer, convey or otherwise dispose of this Agreement or any part thereof, or its rights, title or interest therein, without the prior written consent of NCCSIF.

16. ENTIRE AGREEMENT. This writing constitutes the entire agreement between the parties relative to the services specified herein, and no modifications shall be effective unless and until such modification is evidenced by a writing signed by both parties.

17. HEADINGS. The descriptive headings used in this Agreement are for convenience only and shall not control or affect the meaning or construction of any of its provisions.

IN WITNESS WHEREOF, the parties execute this Agreement on the day and year as indicated below.

Dated: _____
**NORTHERN CALIFORNIA CITIES
SELF INSURANCE FUND (NCCSIF)**

Dated: _____
**James Marta & Company LLP
Certified Public Accountants**

Rachael Ancheta
Board President

James Marta & Company LLP
Accountant and Financial Consultant

Accepted by:

NCCSIF Board Counsel Date
Byrne Conley

ACCOUNTING TEAM

James Marta & Company's experienced and knowledgeable Accounting Team can help you accomplish critical accounting procedures and controls without adding permanent staff. Whether you need help with a special project, an acting CFO/Controller, or a team to handle processes, we understand the nuances and obligations of professional accounting. Our team provides services to help you record and manage obligations and debt, reduce risk, support accountability, monitor progress and provide information to inform decision making.

The following listing provides an introduction to the team:

JAMES MARTA, CPA, CGMA, ARPM



Title	Managing Partner
Role	CFO, oversight, strategy, policy, underwriting, budget, claims analysis, payroll, risk financing, special projects, bank authorization, cash management, training, and investment planning and oversight.
Bio	James brings more than 30 years of experience in accounting, audit, tax, consulting and strategic planning. James provides CFO services for several Joint Powers Authorities and is a resource to his clients. James is a recognized expert in GASB, JPA accreditation, executive leadership, refinancing, accounting system design, risk management and board responsibilities. He authored the IEA Pool Manager Course and teaches the IEA ARM Risk Management and Risk Financing course.
Education	B.S. Accounting and Finance Law, Portland State University. Associate in Risk Management (ARM). Associate in Risk Pool Management (ARPM).
Contact	JMarta@jpmcpa.com Tel: 916.999.4180

RITESH SHARMA



Title	Accounting Manager
Role	CFO, Assistant Treasurer, oversight, strategy planning, policy, underwriting, budget, claims analysis, payroll, risk financing, special projects, bank authorization, cash management, and training.
Bio	Ritesh brings 20 years of experience in accounting, audit, consulting, and strategic planning. Ritesh provides CFO services for several Joint Powers Authorities and is a resource to his clients. Ritesh has provided executive leadership, accounting system design, risk management and board responsibilities. He is a participating member of the finance and technology committee of CAJPA (California Association of Joint Powers Authorities) as well as a regular presenter at the conferences.
Education	B.S. Accounting, University of Phoenix.
Contact	RSharma@jpmcpa.com Tel: 916.999.9627

GEMMA MARTA



Title Senior Accountant

Role Accounts payable, deposits, billing notices, set up ACH and wires for approval, monitor positive pay, cash management.

Bio Gemma brings more than 30 years of experience in complex government and fund accounting. She has been responsible for federal grants up to \$48 million and associated compliance reporting. Marta's skills include fund accounting, balance monitoring, certifying fund availability, funding sources, funding splits, analyzing transactions, approving expenditures, reporting financial trends, comparing actuals to budget, and projecting expenditures by category, fund ratios and fund type.

Contact GMarta@jpmcpa.com Tel: 916.999.4181

JHON MUNOZ



Title Senior Accountant

Role Financial Statements, Reconciliations, Adjusting and Closing entries

Bio Jhon is a CPA with 5 years of experience in Accounting, Audit, and Tax. Prior to joining James Marta & Company, Jhon worked as an auditor and accountant at a CPA firm in the Philippines.

Education Bachelor of Science in Accountancy, Sacred Heart College, Philippines

Contact JMunoz@jpmcpa.com Tel: 916.999.9618

SUNDIP SANGHA



Title Staff Accountant

Role In Charge, Reviewer.

Bio Sundip brings 3 years of practical experience in accounting and auditing including preparing financial statements, closing, and adjusting entries. Prior to joining James Marta & Company, Sundip worked as an auditor with the Employment Development Department and as a bookkeeper in a small tax firm.

Education Master of Arts in Business with an Accounting concentration, National University
Bachelor of Science in Psychology, Sacramento State University

Contact SSangha@jpmcpa.com Tel: 916.999.4239

FATIMA AHMADI



Title Staff Accountant

Role Accounts Payables, Account Reconciliations, Monthly and Quarterly Reports

Bio Fatima brings over a year of practical experience in Accounting and Audit.

Education In process – B.S. in Accounting, Sacramento State University

Contact FAhmadi@jpmcpa.com Tel: 916.999.9626

KNOWLEDGE	SERVICE	TRUST	SOLUTIONS
<ul style="list-style-type: none"> • We know what questions to ask and when answers are “out of range.” • We apply experience with insurance/risk pools, special districts, nonprofits, and business. • We’ve overcome challenges; learned what to avoid; and how to do it right the first time. 	<ul style="list-style-type: none"> • Our Partners are your resource for insight on your important projects. • We’ll answer your questions and discuss alternatives. • We tailor services to your specific needs: <ul style="list-style-type: none"> • CPA Oversight. • Internal controls and procedures. • Full cycle accounting 	<ul style="list-style-type: none"> • Confidential and independent perspective. • Cloud-based systems support secure and easy access to your information. • We’re accountable to you. • Licensed professionals. • Fiduciary responsibilities. 	<ul style="list-style-type: none"> • CFO leadership backed by a proven team of finance and accounting professionals. • Controller oversight and analysis. • Full-cycle accounting management. • Policy and procedure review and firming. • System and controls design and implementation.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

Agenda Item H.1.b.

**SERVICE PROVIDER PROPOSALS
SEDGWICK RISK CONTROL**

ACTION ITEM

ISSUE: Sedgwick has provided a proposed contract for Risk Control Services including Police Risk Management. The proposed contract term is July 1, 2025, through June 30, 2028. Pricing is provided for all years, with Years 2 and 3 subject to Consumer Price Index (CPI) percentage factor.

Changes specific to this contract include proposed services for Loss Analysis. Sedgwick has also provided itemized pricing, including splitting out costs for Safety/Risk Control Services and Police Risk Management Services.

RECOMMENDATION: Review and approve the renewal agreement as presented, revised, or provide direction.

FISCAL IMPACT: \$204,640 annually, an increase of 11% from the current annual fee of \$184,320.

BACKGROUND: NCCSIF contracted with Bickmore (now Sedgwick) on January 1, 2012, to provide risk control services. Sedgwick's current contract for risk management services expires June 30, 2024.

ATTACHMENT(S): Service Agreement for Loss Control Services

SERVICE AGREEMENT FOR LOSS CONTROL SERVICES

This Service Agreement for Loss Control Services (this “Agreement”) is entered into effective July 1, 2025 (“Effective Date”), by and between Sedgwick Claims Management Services, Inc. (“Sedgwick”) and the Northern California Cities Self Insurance Fund (“Client”).

RECITALS

1. Client desires that Sedgwick provide certain risk control services.
2. Sedgwick is willing to provide such services on the terms and conditions hereinafter stated.

AGREEMENT

1. **Services to Be Performed by Sedgwick:**

- A. Sedgwick shall provide Client with the services set forth in Exhibit B.
- B. Any report, observation, or recommendation provided by Sedgwick, is for the sole benefit and use of the Client and may not be relied upon by any person or entity other than the Client.

2. **Obligations of Client:**

- A. Client shall provide Sedgwick with cooperation and information as needed to allow Sedgwick to perform its services.
- B. Client shall pay to Sedgwick the fees set forth in Exhibit B, plus applicable taxes, if any, and any related expenses.
- C. Should Client fail to make timely payments of any fees due Sedgwick or should Client in any other way breach a material term of this Agreement, Sedgwick shall then have the right to refuse to perform any further services. If Sedgwick elects to exercise its rights under this paragraph, in addition to all other legal or equitable remedies, Sedgwick will have the right to any fees for which Sedgwick may be eligible for work performed.
- D. Client acknowledges and agrees that the performance of Loss Control Services by Sedgwick under this Agreement in no way guarantees Client of a reduction or improvement in its incurred losses. Client recognizes that Sedgwick has been engaged under this Agreement solely for the purpose of providing loss control documentation, compliance, and information.

3. **Discontinuance of Operations:**

Should Client discontinue its business for any reason, all fees due Sedgwick shall be paid

immediately. Sedgwick shall have no further obligation to continue to provide the services called for in this Agreement, and, at Sedgwick' option, this Agreement shall be considered terminated as of the date Client ceases operations or is subject to a bankruptcy or receivership filing, either voluntarily or involuntarily.

4. Term of Agreement and Termination:

- A. The term of this Agreement shall be for the period commencing on July 1, 2025, and ending on June 30, 2028.
- B. This Agreement may be terminated by either party at any time, provided that at least thirty (30) days prior written notice of the effective date of termination is given to the other party.
- C. If Client fails to pay Sedgwick service fees which it is obligated to pay, then Sedgwick may present all unpaid invoices to Client and Client shall pay such service fees within thirty (30) days of presentment.
- D. Upon expiration or termination of this Agreement, Sedgwick shall deliver, at Client's sole cost, the hard copy and imaged files that Sedgwick has maintained for related to services provided under this Agreement (but not including any computer hardware, firmware, software or other proprietary information of Sedgwick), except those Sedgwick has agreed in writing to continue to process or files that are owned by Insured; provided, however, that Sedgwick or its agents, employees or attorneys shall continue to be entitled to inspect all such files and make copies or extracts there from. Imaged files shall be transferred to Client in the same electronic format. If Client does not agree to accept such files, they will be retained or destroyed at Sedgwick's option and Client shall have no recourse against Sedgwick for failure to retain them.

5. Professional Advice:

Nothing in this Agreement is intended to require Sedgwick to engage in the practice of law or professional engineering, and services provided shall not be considered professional engineering, legal, tax or accounting advice, and Sedgwick shall in no event give, or be required to give, any legal opinion or provide any engineering, legal, tax or accounting representation to Client. Client acknowledges that Sedgwick has been engaged to provide certain professional services and that it is not the intent of the parties that Sedgwick assume any insurance risk. Sedgwick shall not act as an insurer for Client, and this Agreement shall not be construed as an insurance policy; it being understood that Sedgwick is in no event financially responsible for payment or satisfaction of Client's claims, lawsuits, or any form of cause of action against Client from Sedgwick funds.

6. Indemnification:

- A. Sedgwick shall be fully responsible for exercising reasonable care at all times in the performance of its obligations hereunder. Sedgwick agrees to indemnify, hold harmless and defend Client, its directors, officers, employees and agents from and against any and all liabilities, loss or damage that they may suffer as a result of any claim, demand,

cost or judgment against them arising out of the negligence or willful misconduct of Sedgwick in connection with its performance under this Agreement, provided that such acts or omissions do not arise out of or relate to oral or written instructions, procedures or forms supplied by Client or to Client's internal management or underwriting. Each party agrees to keep the other fully informed of any matter for which it is defending, holding harmless or indemnifying the other party. Each party reserves the right to appoint its own counsel, at its own expense, regarding any matter defended hereunder and to approve any settlements of same.

- B. Notwithstanding anything to the contrary contained in the above paragraph, it is understood and agreed that if Client, directly or through a subcontractor or vendor of Client's choosing ("Client Subcontractor"), provides information that Sedgwick relies on in the performance of its services or if Client otherwise directs performance of the services, Client will indemnify, defend, and hold Sedgwick, its officers, directors, employees and agents harmless from the losses, damages, costs, judgments and expenses (including attorney's fees and costs) as a result of any litigation or proceeding, fines, penalties, revocation of license, or any other state regulatory investigation or action arising against Sedgwick related to the acts or omissions of Client or the Client Subcontractor.
- C. IN NO EVENT SHALL SEDGWICK BE LIABLE FOR ANY LOSS OR DAMAGE TO REVENUES, PROFITS OR GOODWILL OR OTHER SPECIAL, INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES OF ANY KIND RESULTING FROM ITS PERFORMANCE OR FAILURE TO PERFORM UNDER THIS AGREEMENT OR RESULTING FROM THE FURNISHING, PERFORMANCE, USE OR LOSS OF USE OF ANY SOFTWARE, SYSTEM, SITE, OR DELIVERABLE PROVIDED TO CLIENT HEREUNDER, INCLUDING WITHOUT LIMITATION ANY INTERRUPTION OF BUSINESS, EVEN IF SEDGWICK HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH LOSS OR DAMAGE.
- E. Notwithstanding the foregoing, an indemnifying party will not settle a claim without the indemnified party's written consent, unless such settlement results in (i) a full release of all parties, (ii) no liability to the indemnified party or future obligation of the indemnified party, and (iii) no admission of wrongdoing by Client or Sedgwick.
- F. The provisions of this section shall survive the expiration or termination of the Agreement.

7. Network Security/Confidentiality:

- A. Whether or not marked as such, and without regard to the media in which such records are stored, "Confidential Information" shall mean:
 - (1) any business or technical information pertaining to the parties herein or to third parties, which is furnished, disclosed, or made available by one party to the other, including, without limitation, specifications, prototypes, software, marketing plans, financial data, and personnel statistics; and

- (2) Medical records, reports, and information, as well as any other non-medical records, reports or information pertaining to claimants under the Program.
- B. Each party agrees to protect Confidential Information received hereunder with the same degree of care that such party exercises with its own confidential information (but in no event less than reasonable care) and to limit access and disclosure of Confidential Information only to their employees, agents and contractors who have a “need to know,” and who agree to maintain confidentiality in accordance with this section. Notwithstanding the foregoing, Client agrees to permit Sedgwick to compile and disseminate aggregate, de-identified information for auditing, compliance, internal assessments, process improvement and related analytics, benchmarking purposes or forward to a data collection facility data, provided that such facility agrees in writing to keep Client’s data confidential. Further, Sedgwick shall be entitled, without violation of this section and without the prior consent of Client, to retain claims administration information and to forward claims administration information to government agencies to the extent required by law for the proper performance of the services set forth herein.
- C. The provisions of this section shall survive the expiration or termination of the Agreement.

8. Notices:

Any notice required to be given under this Agreement shall be sent by certified or registered mail, postage prepaid, to Holly Pon, Director, Risk Control Services, 1750 Creekside Oaks Drive, Suite 200, Sacramento, CA 95833, with a copy to General Counsel - Americas, Sedgwick Claims Management Services, Inc., 8125 Sedgwick Way, Memphis, TN 38125, in the case of Sedgwick, and to Marcus Beverly, Program Administrator, 2180 Harvard Street, Suite 460, Sacramento, CA 95815, in the case of Client.

9. Assignment:

The Client may not assign its rights or obligations under this Agreement. Sedgwick may assign or subcontract part of the services required hereunder and may at its discretion delegate to a subsidiary or affiliate such of its duties as it deems appropriate, provided that such subcontracting or delegation shall not relieve Sedgwick of any of its obligations hereunder.

10. Entire Agreement and Modification or Amendment:

This Agreement and its attached exhibits and schedules represent the full and final understanding of the parties with respect to the subject matter described herein and supersedes any and all prior agreements or understandings, written or oral, express or implied. This Agreement may be modified or amended only by a written statement signed by both parties.

11. Applicable Law:

The terms and conditions of this Agreement shall be governed by the laws of the State of California without regard to conflicts of law principles. If any dispute or claim arises hereunder

that the parties are not able to resolve amicably, the parties agree and stipulate that such litigation shall be resolved in the County of Sacramento, California, and the parties irrevocably submit to the exclusive venue and jurisdiction of such court for the purpose of any such action or proceeding. In the event of a dispute between the parties resulting in litigation, the prevailing party may, in addition to any other relief obtained, recover its court costs and reasonable attorney's fees.

12. Force Majeure:

Neither party shall be liable to the other party or be deemed to have breached this Agreement for any failure or delay in the performance of all or any portion of its obligations under this Agreement if such failure or delay is due to any contingency beyond its reasonable control (a "Force Majeure"). Without limiting the generality of the foregoing, a Force Majeure includes, but is not limited to, acts of God, fires, floods, pandemics, storms, earthquakes, riots, boycotts, strikes, lock-outs, acts of terror, wars and war operations, restraints of government, power or communication line failure or other circumstance beyond such party's reasonable control, or by reason of the bankruptcy, receivership or other insolvency proceeding of any bank or other financial institution where funds to pay losses and allocated loss adjustment expenses are held, or by reason of a judgment, ruling or order of any court or agency of competent jurisdiction or change of law or regulation subsequent to the execution of this Agreement. Both parties are obligated to provide reasonable back-up capability to avoid the potential interruptions described above. If a Force Majeure occurs, the party delayed or unable to perform shall give immediate notice to the other party. Client acknowledges that the foregoing provision does not apply to Client's obligation to make timely payment of any fees due Sedgwick, and that Sedgwick shall be entitled to all remedies set forth in this Agreement and those allowed by law for Client's failure to timely pay such fees.

13. Headings:

Headings herein are for convenience of reference only and shall not be considered in any interpretation of this Agreement.

14. Relationship of Parties; Expenses:

Nothing contained in this Agreement shall be deemed to create a partnership or joint venture between the parties hereto; the only relationship among the parties shall be that of independent parties to a contract. Except as expressly provided herein, no party hereto shall have authority or shall hold itself out as having authority to act for or bind any other party hereto. Except as expressly set forth herein, each party shall bear all expenses it may incur in connection with the execution, delivery, and performance of this Agreement.

15. Waiver of Breach:

Failure of either party hereto to require the performance by the other party hereto of any obligation under this Agreement shall not affect its right subsequently to require performance of that or any other obligation. Any waiver by any party hereto of any breach of any provision

of this Agreement shall not be construed as a continuing waiver of any such provision or a waiver of any succeeding breach or modification of any other right under this Agreement.

16. Subcontractor Disclosure:

Through contractual arrangements with subcontractors, Sedgwick provides a full range of loss control services to its clients. Client recognizes and agrees that delivery of some of these services may be provided pursuant to separate agreements between subcontractors and Sedgwick. In no event will charges to Client exceed the amount indicated in the Agreement.

17. Equitable Adjustment:

This Agreement contemplates that the standards applicable to this Agreement are those in effect on the date of this Agreement, whether such standards are set forth in statutes, regulations, rules, orders, case law or otherwise. In the event of a change in a service standard, Sedgwick shall be entitled to an equitable adjustment in its compensation if such change increases Sedgwick's cost of providing the services under this Agreement or reduces its profitability.

18. Non-Solicitation:

Client acknowledges and agrees that Sedgwick personnel who perform the services are a valuable asset to Sedgwick and difficult to replace. Accordingly, Client agrees that, during the term of the Agreement, and for twelve months thereafter, it will not solicit, contract, or hire Sedgwick personnel or encourage them to seek employment or any other contractual arrangements with Client. The parties further agree that in the event Client breaches the provision of this Section, Client shall pay Sedgwick liquidated damages in the amount of two times the annual compensation to be paid to such person for each such breach, which is the parties' good faith estimate of the amount of damages to Sedgwick from such breach. This Section shall survive the termination of this Agreement.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed on the day and date first above written.

Northern California Cities Self Insurance
Fund

By _____

Title _____

Date _____

Sedgwick Claims Management Services, Inc.

By _____

Title _____

Date _____

EXHIBIT A

SERVICE PROGRAM OVERVIEW

I. Introduction

Sedgwick is providing the services as follows.

Servicing Office: Sacramento

II. Account Coordination

On behalf of Client, this service program will be coordinated by:

Client Representative:	Marcus Beverly
Client Name:	Northern California Cities Self Insurance Fund (c/o Alliant)
Client Address:	2180 Harvard Street, Suite 460 Sacramento, CA 95815
Telephone #	916.643.2704

On behalf of Sedgwick, this service program will be coordinated by:

Sedgwick Representative:	Shane Baird
Sedgwick Office Address:	1750 Creekside Oaks Drive, Suite 200, Sacramento, CA 95833
Telephone #	661.619.3520
Fax #	855.242.8919

Each party reserves the right to change its designated representative during the term of the Agreement.

EXHIBIT B

Loss Control Services and Fees

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

Scope of Work

Risk Control Services

Objectives

Sedgwick safety professionals will provide a combination of on-site and remotely delivered safety consultation services designed to provide a regular safety presence for the members of Northern California Cities Self Insurance Fund (NCCSIF). A safety professional will be dedicated as the NCCSIF Risk Control Manager, develop an annual risk control services plan, and report to the NCCSIF staff, board, and respective committees. The goals of the safety program include a reduction in loss exposures for both employee safety and liability and increased compliance with regulatory requirements.

SERVICES

The specific safety services will be developed with and delivered on an annual basis at the direction of NCCSIF and will be dependent on the varying needs of NCCSIF and the availability of time within the limits specified in the contract. Examples of safety consulting deliverable services include, but are not limited to the following:

Focused Risk Assessments and Action Plans – Conduct a focused risk assessment for each member including discussion on member's specific needs, development of action plans, and review of the available risk control resources. Services include on-site inspections, interviews with staff, and report writing. Maintain and update the member's progress and scorecard throughout the year.

Member Services – Provide the equivalent of up to three (3) service days of risk management and risk control services to each member per program year. Risk management and risk control services may include assisting with best practice recommendations identified in the risk assessments, providing on-site training, participating in/facilitating committee meetings, developing written programs/policies, inspecting facilities, providing incident root cause and trend analysis, and other consulting services.

NCCSIF Meetings – At least one Sedgwick staff will prepare, attend, and participate in meetings that may include:

- Risk Management Committee
- Police Risk Management Committee
- Executive Committee (when CLIENT requested)
- Board of Directors meeting (when CLIENT requested)

Pricing includes staff time for staff report development, analysis/research of topics, training coordination, agenda preparation, meeting attendance, travel time, and expenses.

Phone and Email Consultations – Access to a risk control professional for technical information and

guidance. This service provides one central resource to help answer questions about occupational safety and health, risk management, and best practices.

Safety Communication/Resource Development – Timely safety topic information will be provided to NCCSIF members on a regular basis. In addition, the Sedgwick Risk Control website will be updated regularly with newly developed resources.

Training Coordination – Coordination of member training services and provision of regional trainings per program year (regional training may be virtual or in person events). Services may include topic research, trainer and location selection, announcements, electronic registration management, materials development, coordination, and facilitation of services and/or attendance and participation at training.

Conditions that may limit the delivery of desired safety consultation services include available time based on agreed contract limits and the available subject matter expertise of the Sedgwick Risk Control team. Services outside of Sedgwick’s team capabilities are not included in the proposal.

Sedgwick Risk Control Resources

In addition to the above-named services, NCCSIF has access to the resources listed below at no additional cost as a Sedgwick client.

Up-to-date notifications of changes in Cal/OSHA and other regulatory environments.

Unlimited access to the Sedgwick Risk Control website resources.

- Streaming safety video library.
- Model programs, forms, checklists, and job task analyses.
- Hundreds of safety training handouts and risk management publications.
- Recorded webinars.

For an overview, please visit our Risk Control website at <http://riskcontrol.sedgwick.com/>.

COST OF SERVICES

The following cost proposal has been developed for NCCSIF to review. Fees in the table are portrayed as estimated annual costs.

Proposed Contract Period: July 1, 2025, through June 30, 2028

Services	Task/Costs	Annual Fees
Loss Analysis	Conduct loss analysis study for workers' compensation and liability claims. Services equivalent up to 3 service days at \$1,320 per service day.	\$3,960
Focused Risk Assessments	Conduct a focused member risk assessment and service plan. Members will receive an assessment on a biennial schedule. 22 members, up to 2 service days per member @ \$1,600/service day.	\$35,200
Member Services	Provide on-site or virtual risk control services to assist with member liability risk reviews and employee safety matters (e.g., inspections, member-specific on-site training, program development, etc.). Services equivalent to 66 service days at	\$105,600

Services	Task/Costs	Annual Fees
	\$1,600/service day. (22 members, up to 3 service days per member per program year)	
NCCSIF Meetings	Attend NCCSIF meetings. Pricing includes staff time for staff report development, analysis, research of topics, agenda reports, meeting attendance, travel time and expenses for in-person meetings. \$3,000/meeting for 8 meetings per program year.	\$24,000
Phone and Email Consultations	Access to a risk control professional for technical information and guidance \$2,000/month	\$24,000
Training Coordination	Coordination services of regional or pool-wide or law enforcement committee events annually including workshops and webinars. 6 events per program year and up to the equivalent of 9 service days at \$1,320 (4 PRMC training sessions; 2 Safety)	\$11,880
Safety Communications	Provide regular safety communications and alerts. No additional cost.	\$0
Sedgwick Risk Control Website Access	Members have unlimited access to the website. No additional cost.	\$0
Total proposed annual contract fees effective July 1, 2025, to June 30, 2026		\$204,640
		Monthly Flat Fees
		\$17,053

FEE STRUCTURE

1. All services identified in this agreement will be provided for a not-to-exceed fee annually. The rate includes mileage, travel expenses, and value-added services such as access to streaming videos, webinars, and safety communications.
2. Sedgwick will invoice CLIENT at a rate of \$17,053 on a monthly basis for the 2025-2026 term, with payment due within 30 days of receipt of our invoice.
3. The proposed program fees are listed in the table below. Invoices will be billed monthly at a flat fee for services. This rate includes all services including value-added services, such as website resources, live webinars, and safety communications, as well as travel and expenses.

The annual fees for 2026-2027 and 2027-2028, shall be subject to an annual adjustment based on changes in the Consumer Price Index (CPI) percentage figure for the West region area as reflected in the U.S. Bureau of Labor Statistics Report. The adjusted fees shall be calculated as follows: [Total annual fee] x [CPI in current period]. The CPI in the current period is defined as the CPI published for the month of January of each succeeding year. Sedgwick will advise Client of

the annually adjusted fees prior to the successive calendar year and bill a flat monthly fee based on the annual adjusted fee.

Timeframe	Service Fee	Monthly Fee
7/1/2025 - 6/30/2026	\$204,604	\$17,053
7/1/2026 - 6/30/2027	[Total 2025 annual fee] x [CPI in current period]	TBD based on calculated annual service fee
7/1/2027 - 6/30/2028	[Total 2026 annual fee] x [CPI in current period]	TBD based on calculated annual service fee

ADDITIONAL SERVICES

Additional services consistent with this proposal will be available to CLIENT on a time-and-materials basis. Fees for such additional services will be negotiated on an as-needed basis.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

Agenda Item H.1.c.

**SERVICE PROVIDER PROPOSALS
BICKMORE ACTUARIAL**

ACTION ITEM

ISSUE: Attached please find an engagement letter from Bickmore Actuarial to continue providing services for FY 25/26 to FY 27/28.

RECOMMENDATION: Approve Engagement Letter as presented, revised, or provide direction.

FISCAL IMPACT: Total fees for standard studies are increasing from \$12,000 to \$12,420 (3.5%), with annual increases of 3.5% for FY 26/27 (\$12,860) and FY 27/28 (13,310).

BACKGROUND: Bickmore Actuarial prepares the annual funding estimates and the expected outstanding liabilities for both the Workers' Compensation and Liability Programs. Bickmore Risk Services (BRS) and Mike Harrington have provided actuarial services since 2012. When Sedgwick purchased BRS, Mike and a group of actuaries left and formed Bickmore Actuarial. They also provide actuarial services for many of the pools in California and as such have a good understanding of the overall trends to apply to their analysis.

ATTACHMENT(S): Actuarial Services Engagement Letter for 2025-26 to 2027-28

October 28, 2024

Mr. Marcus Beverly
Pool Administrator
Northern California Cities Self Insurance Fund
c/o Alliant Insurance Services, Inc.
1792 Tribute Road, Suite 450
Sacramento, CA 95815

RE: Actuarial Services Engagement Letter for 2025-26 to 2027-28

Dear Mr. Beverly:

Thank you for the opportunity to provide actuarial services to the Northern California Cities Self Insurance Fund (NCCSIF). The following is a brief outline of our understanding of the scope of work to be performed and our fees.

NCCSIF is seeking professional actuarial advice with regard to its self-insured workers' compensation and liability programs. The objectives of the studies are to provide a projection of outstanding liabilities and claim costs. Each report will include the following items:

- Provide a projection of outstanding losses and loss adjustment expenses for all preceding fiscal years as of June 30 of the current fiscal year end. The outstanding losses and loss adjustment expenses are to be stated at the expected level, as well as at various confidence levels.
- Provide a projection of program assets to the current fiscal year end for comparison with the outstanding liabilities to determine the program funding surplus or deficit at the expected level, as well as at various confidence levels.
- Provide program funding levels for the next program year at the expected level, as well as at various confidence levels.
- Provide appropriate rates for claims incurred during the next program year at the expected level, as well as at various confidence levels.
- Each of the estimates specified above will be provided on both discounted and full value bases.
- Each of the estimates specified above will be provided separately for the banking layer and the pooling layer.

- Estimates of the program's cash flow requirements for a given number of fiscal years, separately identified for each accident year.
- Provide a statement of compliance with GASB #10 and GASB #30.
- Optional: Provide an update of program liabilities at June 30 of the current fiscal year end based upon loss data valued as of June 30.

We will agree to complete the scope of work discussed above for the following fees:

<u>Project Component</u>	<u>2025-26</u>	<u>2026-27</u>	<u>2027-28</u>
WC 12/31 Study	\$7,210	\$7,430	\$7,660
Less CSAC Subsidy	(2,000)	(2,000)	(2,000)
Liability 12/31 Study	7,210	7,430	7,660
Total Fees (Standard Studies Only)	\$12,420	\$12,860	\$13,320
WC 6/30 Update (optional)	1,570	1,620	1,670
Liability 6/30 Update (optional)	1,570	1,620	1,670
Total Fees (Including Updates)	\$15,560	\$16,100	\$16,660

The fees above include one in-person meeting presentation. Additional personal visits will be billed at a rate of \$500 plus travel-related expenses. Should other services beyond the scope of work outlined above be required, we will bill for our time and out-of-pocket expenses at the rates specified below.

<u>Consultant</u>	<u>Hourly Rate</u>
Fellow	\$300
Associate	225
Actuarial Staff	150
Administrative Staff	75

Upon delivery of a draft report, consultant shall be entitled to the entire fee. If this agreement is terminated prior to delivery of a draft report, client agrees to pay contractor for all hours incurred through the date notice of termination is given. Such amount shall be limited to the maximum fees stated in this agreement.

Our target delivery date for the draft reports will be within four weeks of receipt of complete data.

Please call me at (916) 244-1162 with any questions you may have with regard to our proposal.

Respectfully Submitted,



Mike Harrington
President and Managing Partner

Accepted By:

Bickmore Actuarial



Mike Harrington
President and Managing Partner

Accepted By:

NCCSIF



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024

Agenda Item H.2.

**RESOLUTION 24-01 AUTHORIZING TREASURER
TO INVEST AND REINVEST FUNDS**

ACTION ITEM

ISSUE: The Board must approve a resolution authorizing the NCCSIF Treasurer to invest or reinvest funds, including the sale or exchange of securities, on an annual basis.

RECOMMENDATION: Delegate authority to the Treasurer by approving Resolution 24-01

FISCAL IMPACT: None expected from this item.

BACKGROUND: Government Code 53607 provides for delegation of the authority of the legislative body of a local agency to invest funds to the Treasurer. However, such delegation cannot exist beyond one year, so the Board needs to re-authorize the Treasurer to invest the funds for NCCSIF.

ATTACHMENT(S): Proposed NCCSIF Resolution 24-01

REFERENCE: Government Code Section:

53607. The authority of the legislative body to invest or to reinvest funds of a local agency, or to sell or exchange securities so purchased, may be delegated for a one-year period by the legislative body to the treasurer of the local agency, who shall thereafter assume full responsibility for those transactions until the delegation of authority is revoked or expires, and shall make a monthly report of those transactions to the legislative body. Subject to review, the legislative body may renew the delegation of authority pursuant to this section each year.



RESOLUTION 24-01

**RESOLUTION AUTHORIZING THE NCCSIF TREASURER
TO INVEST AND RE-INVEST FUNDS**

The Northern California Cities Self Insurance Fund (NCCSIF) Board of Directors does resolve as follows:

Pursuant to Section 53607 of the California Government Code, the Board of Directors hereby delegates authority to make all investment decisions for NCCSIF's investment portfolio to the NCCSIF Treasurer, and to further strengthen safeguards over investment practices, the Treasurer shall act in coordination with NCCSIF's Investment Advisor and comply with the NCCSIF Investment Policy.

The NCCSIF Board of Directors does hereby delegate its authority to invest and reinvest funds to the NCCSIF Treasurer or successor in office for the period of January 1, 2025, to December 31, 2025.

➤ NCCSIF Treasurer – Jen Lee

I hereby certify that the foregoing is a full, true and correct copy of Resolution No. 24-01 duly and regularly adopted and passed at a regular meeting of the Board of Directors of the Northern California Cities Self Insurance Fund held on the 17th day of October 2024, by the following vote:

AYES:

NOES: None

ABSENT:

ABSTAIN: None

NCCSIF President

ATTEST:

NCCSIF Secretary



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

Agenda Item H.3.

POLICY AND PROCEDURE RM-B2: DRIVING STANDARDS REVISION

ACTION ITEM

ISSUE: Effective January 1, 2025, Senate Bill 1107 increases the Minimum Liability Insurance Requirements for Private Passenger Vehicles. Previously \$15,000 per person/ \$30,000 per accident with \$5,000 for property damage – the limit with SB 1107 increases those limits to \$30,000 per person/ \$60,000 per accident with \$15,000 for property damage. In response, we have revised Risk Management Policy and Procedure #RM-BP2 to reflect these new limits.

RECOMMENDATION: Approve the revised Risk Management Policy and Procedure #RM-BP2.

FISCAL IMPACT: None expected from this item.

BACKGROUND: The Driving Standards are one of the fundamentals of Risk Management Best Practices adopted by the Board to address common risk exposures.

ATTACHMENT(S): RM-B2: Driving Standards



RISK MANAGEMENT POLICY AND PROCEDURE #RM-BP2

SUBJECT: DRIVING STANDARDS

Issue:

This policy and procedure addresses necessary measures aimed at reducing losses related to vehicle operation.

Discussion:

Employees and volunteers whose duties necessitate driving vehicles in the course of their assignments and duties need to maintain certain acceptable standards in order to reduce the City's exposure to loss. The privilege of driving is granted through the issuance of a license by the Department of Motor Vehicles. Certain proficiency and physical requirements must also be proven prior to the granting of such license. Failure to meet these requirements results in revocation or non-issuance of such a state license.

Because of bad driving experience, a financial burden may be placed on the City due to increased insurance costs and exposure to liability. Therefore, in order to control the risk of losses and the accompanying expense of paying for losses, it is necessary to ensure that employees maintain an acceptable driving record.

Policy:

It is the policy of NCCSIF to require each Member City to institute and enforce the driving standards as set forth in this policy and procedure. Member Cities failing to institute and enforce the standards may be subject to disciplinary actions up to and including the provisions of Article XIII, Expulsion, of the Joint Powers Authority Agreement.

Member Requirements and Standards:

1. All NCCSIF members shall enroll in the Department of Motor Vehicles' [Employee Pull Notice Program](#), as described on the DMV website.
2. All employees who are required to drive in the course of their employment shall be placed in DMV's pull notice program upon hire. All existing and prospective employees who drive on the Member's behalf must sign a written waiver allowing them to be enrolled in the pull-notice program.
3. On an annual basis employees shall be informed of the policy guidelines and standards, as described in the attached sample letter.



Northern California Cities Self Insurance Fund

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



4. Job descriptions, or other formally adopted policies of the City, should state that employees must continue to meet established driving standards as a condition of employment for that position. Decisions regarding employment or assignment of non-qualifying employees are the purview of the Member City.
5. Driving standards shall be enforced consistently and fairly among all employees working in classifications where driving is required.
6. The City will require applicants for positions requiring driving on the City's behalf to provide a current DMV driving report prior to employment.

Employee Requirements and Standards:

1. Employees who are required to drive vehicles in the course their employment must possess a valid driver's license to legally operate the class of vehicle(s) they operate in their employment.
2. Employees receiving a DUI ~~conviction~~ ~~citation~~ or accumulating two violation points, as valued and enumerated in the [Department of Motor Vehicles' Negligent Operator Count Sheet DL551](#) in one year, three points in two years, and four points in three years, shall be considered marginally acceptable and may be required to attend a defensive driving class, the duration and nature of such class to be determined by the City. Employees or volunteers will be counseled and/or disciplined, and advised of the consequences of accumulation of more than five points.
3. Employees with more than one DUI ~~citation~~ ~~conviction~~ or accumulating five violation points within the last three years, **shall be excluded from the City's coverage under the Risk Sharing Layer** of the NCCSIF liability insurance coverage.
4. The conviction date as determined by the DMV shall be considered as the starting date for the periods discussed in #2 and #3 above.
5. The provisions of #2 and #3 above shall apply regardless of whether the driving which resulted in acquiring the violation points was or was not in the course of employment.

Volunteer and Non-Employee Requirements and Standards:

1. All volunteers and non-employees who may drive a City vehicle or their own vehicle on City business shall be required to read the policy standards.
2. Volunteers and non-employees who may drive City vehicles or their own vehicle on City business must meet the established minimum driving standards applicable to employees, as noted above.
3. Driving standards shall be enforced consistently and fairly among all volunteers and non-employees who may drive a City vehicle.



Northern California Cities Self Insurance Fund

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



4. Department of Motor Vehicle license checks shall be made at the time of enlistment and at least annually thereafter.
5. Elected Officials are subject to these requirements.

Use of Private Vehicles on City Business:

There may be times when it may be necessary and expeditious for employees and volunteers to use their own vehicles in the course of City business. In this situation reimbursement is often provided in the form of a mileage allowance. The allowance is intended to compensate the employee or volunteer for the cost of gasoline and oil, wear and tear on the auto and **for insurance costs**. Insurance coverage for autos “follows the car”, meaning the insurance covering the auto is primary and any coverage from NCCSIF is excess. If there is no liability insurance on the auto, in the case of an occurrence the Member City may be subject to a penalty from the JPA.

It is therefore important that the employee or volunteer be expected to have appropriate automobile insurance coverage. In addition, State law requires drivers to have automobile insurance. It is, therefore, prudent for the City to require proof of automobile insurance coverage prior to allowing an employee or volunteer to use a private vehicle on City business.

Requirements and Standards for Use of Private Vehicles on City Business:

1. Driving standards required of Employees shall also apply to persons using private vehicles on City business.
2. Employees shall show proof of automobile liability insurance annually in accordance with the State of California minimum requirements, and NCCSIF recommends that employees who drive for the City on a regular basis obtain higher limits:

Coverage Type	Minimum	Recommended
Bodily Injury Each Person	\$15,000	\$100,000
Bodily Injury Each Accident	\$30,000	\$300,000
Property Damage Each Accident	\$5,000	\$50,000

Effective Date: June 14, 1996
First Revision: October 27, 2006
Second Revision: April 24, 2009
Third Revision: December 8, 2016
Reviewed: June 22, 2023



Northern California Cities Self Insurance Fund
c/o Alliant Insurance Services, Inc.
Corporate Insurance License No. 0C36861



SAMPLE LETTER TO MEMBERS]

Member Name
Address

**NCCSIF RISK MANAGEMENT
REVISED POLICY AND PROCEDURE RM-2 - DRIVING STANDARDS
EFFECTIVE December 48, 202416**

Dear _____ :

At the most recent NCCSIF Board of Directors meeting, the mandatory Risk Management Policy and Procedure RM-2, *Driving Standards* was revised.

The policy addresses measures aimed at reducing losses related to vehicle operation. It covers two aspects of vehicle usage:

The first section is unchanged and deals with employees and volunteers whose duties necessitate driving vehicles in the course of their assignments. Members are required to institute the driving standards summarized below (please refer to the complete policy):

- Members must enroll in the DMV pull notice program and utilize this programs for all employees or volunteers who are required to drive frequently (once a month or more) in the course of their employment;
- Employees or volunteers are to be informed of the guidelines annually, usually this has been accomplished in pay envelopes;
- Employees or volunteers required to drive must possess a valid license to legally operate the class of vehicle they operate in their employment;
- Employees or volunteers receiving a DUI citation-conviction or accumulating two to four violation points will be considered marginally acceptable and may be required by the city to attend defensive driving class;
- Employees or volunteers receiving more than one DUI citation-conviction or accumulating five violation points within the past three years shall be excluded from the City's coverage under the Risk Sharing Layer of the NCCSIF liability insurance coverage.

The second section deals with employee and volunteer use of private vehicles on City business and is summarized here:

- Private insurance coverage for automobiles follows the vehicle.



Northern California Cities Self Insurance Fund

c/o Alliant Insurance Services, Inc.

Corporate Insurance License No. 0C36861



Employees who drive their vehicles for City business are covered first by **their private insurance** and excess of that amount by the City.

- Employees and volunteers who use their own vehicles must have insurance and must provide proof of insurance prior to allowing use of their vehicle on City business;

The State of California minimum amounts of coverage apply to all employees. NCCSIF recommends that employees who drive for the City on a regular basis obtain higher limits, as indicated below:

Coverage Type	Minimum	Recommended
Bodily Injury Each Person	\$30 15,000	\$100,000
Bodily Injury Each Accident	\$6 30,000	\$300,000
Property Damage Each Accident	\$1 5,000	\$50,000



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

Agenda Item H.4.

NCCSIF BYLAWS AMENDMENT

ACTION ITEM

ISSUE: NCCSIF's Principal Executive Office, as designated in the pool's Bylaws, is the Alliant Sacramento office. Alliant is moving its Sacramento office location from 2180 Harvard Street, Suite 460, Sacramento, CA 95815 to 2180 Harvard Street, Suite 380, Sacramento, CA 95815. As a result, the Bylaws need to be amended to reflect that change.

Members were provided the required 30-day notice. Attached is a copy of the revised Bylaws with the only change to page 1 Principal Executive Office.

The exact date of the move is still pending, so the Board's approval of the change will be effective on that date. Additional notice will be provided at that time to the members and to the various regulatory agencies and business partners of NCCSIF.

RECOMMENDATION: Review and approve the change as presented, to be effective date of move.

FISCAL IMPACT: None from this item.

BACKGROUND: NCCSIF contracts the administration of the JPA to Alliant Insurance Services, with Alliant managing other consulting and administrative services as needed.

ATTACHMENT(S): NCCSIF Bylaws revised to reflect address change.

NCCSIF BYLAWS

NCCSIF BYLAWS
Table of Contents

	<u>Page</u>
Preamble	1
Section 1 The Authority	1
Section 2 Definitions	2
Section 3 Meetings of the Board of Directors.....	2
Section 4 Executive Committee	3
Section 5 Officers of the Authority	5
Section 6 Committees	5
Section 7 Program Director and Other Staff	5
Section 8 Responsibilities of the Authority.....	6
Section 9 Insurance Coverage.....	6
Section 10 Accounts and Records	7
Section 11 Responsibilities for Funds and Property	7
Section 12 Development, Implementation & Funding of Coverage Program	8
Section 13 New Members.....	9
Section 14 Withdrawal	10
Section 15 Termination and Distribution	10
Section 16 Effect of Withdrawal or Termination	11
Section 17 Claims Administration.....	11
Section 18 Budget	12
Section 19 Disbursement of Funds.....	12
Section 20 Separation of Programs	12
Section 21 Program Deposits.....	13
Section 22 Program Year Adjustments	13
Section 23 Coverage Documents.....	13
Section 24 Amendments	13

**BYLAWS
OF THE
NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
(RESTATED AS OF OCTOBER 5, 1999)
(AMENDED AS OF JUNE 16, 2000)
(AMENDED AS OF JANUARY 24, 2013)
(AMENDED AS OF DECEMBER 12, 2013)
(AMENDED AS OF NOVEMBER 19, 2015)
(AMENDED AS OF DECEMBER 14, 2017)
(AMENDED AS OF JANUARY 16, 2020)
(AMENDED AS OF DECEMBER 12, 2024)**

PREAMBLE

These Bylaws are adopted pursuant to the "Joint Exercise of Powers Agreement of the Northern California Cities Self Insurance Fund (Restated as of October 5, 1999 ("the Agreement"). These Bylaws, supersede the Bylaws of the Northern California Cities Self Insurance Fund ("NCCSIF") which were adopted by a resolution of NCCSIF's Board of Directors on December 8, 1987, and which were subsequently amended as of April 22, 1988. Because of a contemporaneous restatement of the Agreement due to restructuring of the NCCSIF organization, the need to make additional amendments to NCCSIF's Bylaws and the desirability of incorporating all changes in a single instrument, NCCSIF's Bylaws are restated as of October 5, 1999.

**SECTION 1
The Authority**

A. - Name of Authority. The name of the Authority created by the Agreement shall be the Northern California Cities Self Insurance Fund (the "Authority").

B. - Office of Authority.

The principal office of the Authority shall be fixed and located at:

Alliant Insurance Services, Inc.
2180 Harvard Street, Suite ~~380~~460
Sacramento, CA 95815

or at such other location as the Board of Directors may designate by resolution.”

C. - Fiscal Year. The fiscal year for the Authority shall commence July 1 of each calendar year and end June 30 of the following calendar year.

SECTION 2

Definitions

- A. "Agreement" shall mean the restated Joint Exercise of Powers Agreement creating the Northern California Cities Self Insurance Fund.
- B. "Authority" shall mean the Northern California Cities Self Insurance Fund (sometimes also referred to in the Agreement as the "NCCSIF") created by and existing under the Agreement.
- C. "Board of Directors" shall mean the principal governing body of the Authority.
- D. "Bylaws" shall mean the adopted Bylaws of the Authority as amended and/or restated in their latest approved form.
- E. "Deposit" shall mean all the components comprising the annual costs of each program including: banking fund deposits, Shared Risk Layer deposits, administrative costs, excess premiums, taxes and fees.
- F. "Executive Committee" shall mean the Executive Committee of the Authority's Board of Directors.
- G. "Coverage Program" shall mean any program of the Authority providing coverage against losses to Member Entities who are participants in the program whether the coverage is based upon purchased insurance, self-insurance, pooled funding or any other similar mechanism, instrument or facility.
- H. "Member Entity" shall mean a city government which is party to the Agreement.
- I. "Program Director" shall mean the individual or firm retained by the Board of Directors to administer the Authority.

SECTION 3

Meetings of the Board of Directors

- A. A majority of the membership of the Board of Directors shall constitute a quorum for the transaction of business. Each member of the Board shall have one vote. Except as otherwise provided in these Bylaws or any other duly executed agreement of the members, action of the Board shall require the affirmative vote of a majority of the members present and voting.
- B. The Board shall hold at least one regular meeting each year and shall provide for such other regular meetings and for such special meetings as it deems necessary.
- C. The Secretary of the Authority shall provide for the keeping of minutes of regular and special meetings of the Board, and shall endeavor to provide a copy of the minutes to each member of the Board prior to the next scheduled meeting.

E. All meetings of the Board shall be called, noticed, held and conducted in accordance with the provisions of Ralph M. Brown Act (Government Code Section 54950 et seq.).

SECTION 4 **Executive Committee**

A. - Membership. The Executive Committee shall be composed of seven to eleven (7 to 11) *voting* and two (2) *non-voting* members of the Board of Directors or their alternates. The President, Vice President and Secretary shall serve as *voting* members on the Executive Committee. The remaining *voting* members shall be elected by the Board of Directors on a member rotation basis, as established by the Board of Directors. The two (2) non-voting members shall be comprised of the Treasurer and the CJPRMA Board Representative. The President shall act as Chairman.

B. - Term. The terms of all members of the Executive Board shall be two (2) years, except for those of the President, Vice President, and Secretary, who shall all serve for two (2) years irrespective of the member rotation. A member may be reappointed to serve on the Executive Committee, except for the immediate Past President.

C. - Powers, Duties and Responsibilities.

1. The Executive Committee shall conduct, direct and supervise the day-to-day business of the Authority and in doing so shall exercise the powers expressly granted to it by the Agreement, these Bylaws and as otherwise delegated by the Board of Directors.

2. The following duties and responsibilities shall be assumed and carried out by the Executive Committee, which shall have all powers necessary for those purposes:

- a. Provide general supervision and direction to the Program Director;
- b. Authorize payment of claims against the Authority; provided, however, that with respect to claims arising under coverage programs operated by the Authority, claim settlement authority shall be in accordance with the policies and procedures governing the particular program;
- c. Enter into contracts, within budget limits;
- d. Make payments pursuant to previously authorized contracts, within budget limits; this Authority includes the power to authorize and reimburse expenses incurred for budgeted activities, within budget limits;
- e. Review and recommend a budget to the Board no later than seventy-two (72) hours prior to the spring meeting of the Board;
- f. Act as Program Director in the absence of the Program Director;

g. Recommend policies and procedures to the Board for implementation of the Agreement, the Bylaws and the operation of specific coverage programs; and

h. Appoint a nominating committee for each election of officers and members of the Executive Committee.

i. Amend annual budget in an amount not to exceed the contingency account.

3. Subject only to such limitations as are expressly stated in the Agreement, these Bylaws or a resolution of the Board of Directors, the Executive Committee shall have and be entitled to exercise all powers which may be reasonably implied from powers expressly granted and which are reasonably necessary to conduct, direct and supervise the business of the Authority.

D. - Meetings

1. Regular Meetings. Regular meetings shall be held at times, as the Executive Committee deems appropriate.

2. Special Meetings. Special meetings of the Executive Committee may be called by the Chairman or a majority of Executive Committee members, in accordance with the provisions of California Government Code Section 54956.

3. Public Meetings. All meetings of the Executive Committee shall be open to the public, except as provided by law.

4. Quorum. A majority of the members of the Executive Committee shall constitute a quorum for the transaction of business. Except as otherwise provided, no action may be taken by the Executive Committee except by affirmative vote of not less than a majority of those Executive Committee members present. A smaller number may adjourn a meeting.

5. Removal From Executive Committee. A member may be removed from the Executive Committee in the following ways:

a. Death of a Committee member;

b. Voluntary resignation;

c. Absence from three (3) consecutive meetings without a valid reason, in which case the Chair may recommend to the Executive Committee that member be terminated from Executive Committee membership. If the Executive Committee recommends to the Board of Directors that an Executive Committee member be terminated, the Board of Directors shall vote on the matter at its next regularly scheduled meeting.

d. When a vacancy occurs under the above provisions, a replacement shall be made from among the Board of Directors.

SECTION 5

Officers of the Authority

A. The officers of the Authority shall be a President, Vice President, Secretary, and Treasurer. Officers so appointed shall serve at the pleasure of the Board of Directors. The president shall chair meetings to the Board of Directors and Executive Committee; the vice president shall act in the place of the president in the president's absence. The secretary shall keep and maintain minutes of the Board meetings and Executive Committee meetings, or to direct the keeping and maintaining of such minutes, and to promptly report minutes of meetings to all members as soon as practicable after the meeting has concluded. The treasurer's duties are as described in Sections 11 and 12 of the Bylaws. Other responsibilities may be set forth by the Board of Directors.

B. The President, Vice President and Secretary shall be elected by the Board of Directors and shall serve two (2) year terms. No officer shall serve for more than two (2) complete consecutive terms in his or her respective office. The terms of each office will ordinarily commence on July 1st of each calendar year, except that if an election has not been conducted by that date, the terms shall commence as soon as the election has been held. The terms of each office shall end on June 30th of the calendar year, except that if the election of the officers to serve the next succeeding term has not been conducted, the incumbent officers shall continue to hold their offices until the election has been conducted.

C. The Treasurer shall be appointed annually by the Board of Directors and, unless the Board of Directors determines otherwise, the Treasurer shall serve at the Board of Directors' pleasure. The Treasurer shall be an officer or employee of a Member Entity or a Certified Public Accountant.

D. The Board of Directors may create such other offices and appoint such other officers as it deems necessary and advisable.

SECTION 6

Committees

Committees may be formed as necessary by either the Board of Directors or the Executive Committee for the purposes of overseeing any functions that the Board or Executive Committee has authority to control, such as, but not limited to, administration and policy direction, claims administration, investments, safety/loss control, etc.

SECTION 7

Program Director and Other Staff

A. The Board of Directors shall appoint a Program Director who shall be responsible for the general administration of the business and activities of the Authority as directed by the Executive Committee.

B. Subject to the direction of the Board of Directors, the Executive Committee shall provide for the appointment of such other staff of the Authority as may be necessary for the administration of the Authority. Supervision of staff is delegated to the Executive Committee.

C. The Program Director and other staff of the Authority shall have such powers, duties and obligations as are established by the Agreement, these Bylaws, the policies, procedures and rules promulgated by the Authority and any contractual arrangements which may exist between the Authority and the respective party.

D. Subject to any applicable contractual arrangement which may take precedence, the Program Director shall serve at the will and pleasure of the Board of Directors.

SECTION 8

Responsibilities of the Authority

The Authority shall perform the following functions in discharging its responsibilities under this agreement:

- A. Develop, implement and maintain coverage programs;
- B. Assist each Member Entity's designated risk manager with the risk management functions including: loss control, risk transfer, and employee safety programs.
- C. Provide loss prevention and safety services to the Member Entities;
- D. Provide claims adjusting and claims management services as required;
- E. Provide statistical reports to the Member Entities;
- F. Recommended standard contract clauses relating to indemnity, hold harmless, insurance and other similar matters affecting Members Entities; and
- G. Provide other services consistent with purposes of the Authority as may be deemed necessary, advisable and beneficial to the Member Entities.

SECTION 9

Insurance Coverage

The Authority shall maintain insurance coverage on its activities as determined by the Executive Committee to be necessary and adequate.

SECTION 10

Accounts and Records

A. Annual Budget - The Authority shall adopt an annual budget that shall include a separate budget for each separate coverage program under development or adopted and implemented by the Authority. The Executive Committee shall cause to be prepared, shall review and approve and shall recommend a proposed annual budget to the Board of Directors for its consideration. The recommended budget shall be submitted to the members of the Board of Directors not later than seventy-two (72) hours prior to the Board of Directors' spring meeting.

B. Funds and Accounts - As directed by the Executive Committee, the Treasurer of Authority shall establish and maintain such funds and accounts as may be required by law and generally accepted accounting principles. Separate accounts shall be established and maintained for each coverage program under development or adopted and implemented by the Authority. Books and records of the Authority in the hands of the Treasurer shall be open to inspection at all reasonable times by authorized representatives of Member Entities. A quarterly unaudited financial statement will be produced and distributed to all Member Entities. The Authority shall adhere to the standard of strict accountability for funds set forth in Government Code Section 6505 and Governmental Accounting Standards Board (GASB) Statement No. 10.

C. Treasurer's Report - The Treasurer, within one hundred and twenty (120) days after the close of each fiscal year, shall give a complete written report of all financial activities for such fiscal year to the Board and to each Member Entity.

D. Annual Audit - Pursuant to Government Code Section 6505, the Authority shall contract with an independent certified public accountant to make an annual fiscal year audit of all accounts and financial statements of the Authority, conforming in all respects with the requirements of that section. A report of the audit shall be filed as a public record with the County Auditor of each Member Entity within six (6) months of the end of the fiscal year under examination. Costs of the audit shall be considered a general expense of the Authority.

SECTION 11

Responsibilities for Funds and Property

A. The Treasurer shall have custody of and disburse the Authority's funds. The Treasurer may direct the activities of the accounting function.

B. Pursuant to Government Code Section 6505.5, the Treasurer shall:

1. Receive and acknowledge receipt for all funds of the Authority and place them in the treasury of the Treasurer to the credit of the Authority;

2. Be responsible upon his or her official bond for the safekeeping and disbursement of all Authority funds so held by him or her;

3. Pay any sums due from the Authority, as approved for payment by the Board of Directors or by any body or person to whom the Board has delegated approval authority, making such payments from Authority funds upon warrants drawn by the Treasurer and signed by persons designated in Section 20 of these Bylaws;

4. Verify and report in writing to the Authority and to Member Entities, as of the first day of each quarter of the fiscal year, the amount of money then held for the Authority, the amount of receipts since the last report, and the amount paid out since the last report.

C. Pursuant to Government Code Section 6505.1, the Program Director, the Treasurer and such other persons as the Board of Directors may designate shall have charge of, handle and have access to the property of the Authority.

D. The Authority shall secure and pay for a fidelity bond or bonds, in an amount or amounts and in form specified by the Board of Directors, covering the Treasurer and all other officers and staff of the Authority who are authorized to hold or disburse funds of the Authority, and all other officers and staff who are authorized to have charge of, handle, and have access to property of the Authority.

E. The Treasurer shall invest funds in accordance with the approved investment policy of the Authority.

SECTION 12

Development, Implementation and Funding of Coverage Program

A. Program Coverage - The Authority may develop and implement Coverage Programs, which the Authority deems necessary, advisable and beneficial to Member Entities. Subject to any Coverage Program's applicable underwriting rules and other qualifying conditions, each Member Entity shall be eligible to apply for membership and participation in any Coverage Program conducted by the Authority.

B. Coverage Program and Authority Funding - The Member Entities developing or participating in a Coverage Program shall fund all costs of that program, including administrative costs, as hereinafter provided. Costs of staffing and supporting the Authority, hereinafter called Authority general expenses, shall be equitably allocated among the various programs and shall be funded by the Member Entities developing or participating in such programs in accordance with such allocations, as hereinafter provided.

1. Development Charge. Development cost of a coverage program shall be funded by a development charge as fixed by the Executive Committee. The development charge shall be paid by each Member Entity which wishes to join in development of the program, after receipt of information as estimated on the cost and scope of the program and thereby reserve the option to participate in the program following its adoption by the Board of Directors. Development costs are those costs incurred by the Authority in developing a coverage program for review and adoption by the Board of Directors, including but not limited to: research, feasibility studies, information and liaison work among Entities, preparation and review of documents, and actuarial and risk

management consulting services. The development charge may also include an equitable share of Authority general expenses incurred in the development functions. Upon the conclusion of program development: any deficiency in development funds shall be billed to all Member Entities which have paid the development charge, on a pro-rata or other equitable basis, as determined by the Executive Committee; and any surplus in such funds shall be transferred into the loss reserve fund for the program, or, if the program is not implemented, into the Authority's general fund. Future Members may be charged a Fee for development as part of the Entry Fee determined by the Executive Committee.

2. Deposits. Except as provided in Item 3 below, all post development costs of a Coverage Program shall be funded by annual deposits charged to the Member Entities participating in the Coverage Program each policy year, and by interest earnings on the fund so accumulated. Deposits shall be determined annually by the Executive Committee and based upon policy and procedures developed by the Authority with the assistance of an actuary at least every other year, and risk management consultant or other qualified person. The deposit for each participating Member Entity shall include the Member Entity's share of expense program losses, program excess insurance or reinsurance costs, and program administrative costs for the year plus that Member Entity's share of Authority general expense allocated to the program. Deposits shall be billed by the Authority at the beginning of each policy year and shall be payable as set forth in Section 22 of these Bylaws. Any deficiency or surplus in the deposit paid by a participating Entity shall be adjusted pursuant to policy and procedures adopted by the Authority.

3. Assessability. For any program year, the Board of Directors may impose assessments on the program members for that year which, in total amount, will assure adequate funds to the Authority for the payment of all losses.

This applies whether a member has subsequently withdrawn or been expelled from the Authority.

SECTION 13

New Members

A city which is not a Member Entity may become a party to the Agreement only upon approval of two-thirds (2/3) of the Board of Directors and by paying an appropriate entry fee or charge as established by the Executive Committee. The Board of Directors may condition its approval upon the proposed new member's ability to satisfy the underwriting criteria and other qualifying conditions which may then be in effect for any coverage program in which the proposed new Member Entity wishes to participate. The Board may prorate deposits and/or the coverage period for entities entering any coverage program at other than the beginning of the Authority's program year.

SECTION 14

Withdrawal

A. An Entity which enters any coverage program shall not withdraw from that program or as a party to the Agreement or the Authority for a three-year period commencing with its entrance into said program.

B. After the initial three (3) year noncancellable commitment to any coverage program, a Member Entity may withdraw only at the end of the Program Year, provided it has given the Authority a six (6) month written notice of its intent to withdraw from the program. The written notice of its intent to withdraw from the program is non-revocable.”

C. Any member Entity which withdraws as a participant of any coverage program pursuant to item B of this Section shall not be reconsidered for participation in the program until the expiration of three (3) years from the Member Entity's withdrawal.

D. Member Agencies that withdraw from NCCSIF's Liability and/or Worker's Compensation plans agree that any available funds' allocated to them in the Shared Risk Layer, will remain with NCCSIF until such time as the "Program Year" is closed. This includes funds allocated to them via the "Shared Risk Plan Layer Adjustment" or any other manner of distribution other than the declaration of a dividend by the Board or in accordance with distribution described in the Joint Powers Agreement upon the dissolution of NCCSIF. Funds available from the Banking Layer to these Members are available for distribution.

If a "Program Year" is not yet closed and the "Participating Member" would otherwise be eligible for a distribution, a Member that has withdrawn from the "Authority" may annually, in writing, request an early release of their funds for consideration by the Board of Directors. This action will require approval of the Board of Directors as specified in the JPA Bylaws, Section 3, paragraph A.

SECTION 15

Termination and Distribution

A. This Agreement may be terminated by the written consent of three-fourths (3/4) of the Member Entities; provided, however, that the Agreement and the Authority shall continue to exist for the purpose of disposing of all claims, distribution of assets and any other functions necessary to wind up the affairs of the Authority.

B. Upon termination of the Agreement, all assets of the Authority shall be distributed only among the parties which have been participants in its Coverage Programs, including any of those parties which previously withdrew pursuant to Section 15 of these Bylaws and in accordance with the terms and conditions of these Bylaws. Distribution will be made within six (6) months after the last pending claims or covered loss subject to the Agreement has been finally resolved and will be in proportion to the contributions made.

C. The Board is vested with all powers of the Authority for the purpose of concluding and dissolving the business affairs of the Authority. These powers shall include the power to require Member Entities, including those which were program participants at the time the claims arose or at the time the covered loss was incurred, to pay their share of any cash assessment deemed necessary by the Board for final disposition of all such claims and covered losses subject to the Agreement.

SECTION 16

Effect of Withdrawal or Termination

A. The expulsion or withdrawal of any member Entity after the inception of its participation in any coverage program shall not terminate its responsibility to:

1. Cooperate fully with the Authority in determining the cause of losses and in the settlement of claims, as defined in the coverage Agreement;
2. Pay any Deposit increases or assessments determined by the Board to be due and payable for each coverage program to which it participated;
3. Provide the Authority with such statistical and loss experience data and other information as may be necessary for the Authority to carry out the purposes of the Agreement; and
4. Cooperate with and assist the Authority and any insurer, claims adjuster or legal counsel retained by the Authority, in all matters relating to the Agreement.

Withdrawal of a member shall not be considered as a completion of the purpose of this agreement and shall not require the repayment or return to the withdrawing member agency of all or any part of any contributions, payments or advances made by the parties unless the agreement is rescinded or terminated as to all parties; however, when funds earmarked for program years in which the member agency participated are returned, the member will be entitled to its pro rata share (as determined by the Board of Directors) for its years of participation.

SECTION 17

Claims Administration

A. All claims shall be reported to the Claims Administrator in accordance with the Coverage Program claims reporting procedures.

B. All claims with potential penetration into the risk sharing portion of the Authority's programs will be presented to the Board (or claims committee) by the Claims Administrator and updates provided at regularly scheduled Board (or committee) meetings. The Authority has the right and power to direct the adjustment and settlement of a claim(s) penetrating the risk sharing layer which in the opinion of the Board or Claims Committee, have a reasonable probability of penetrating the risk sharing layer.

C. All claims with potential penetration into any excess coverage joint powers authority or excess insurance carrier shall be reported in accordance with their guidelines.

D. Claims administration shall be audited at least every other year.

E. Member entities shall be responsible to maintain the confidentiality of any records which are privileged from disclosure under California law. This shall include taking reasonable steps to prevent the inadvertent disclosure of confidential records.

SECTION 18

Budget

The budget shall be presented at the spring meeting and adopted by the Board on or before June 30 of each year and shall separately show the following:

- A. General and administrative costs;
- B. Loss Control/Risk Management costs;
- C. Deposits, projected interest income, and other income; and
- D. The estimated claims and allocated claims adjustment expense.

SECTION 19

Disbursement of Funds

All disbursements under \$5,000 shall have approval and signature of the Treasurer, or the President in the Treasurer's absence. All disbursements over \$5,000 shall require two (2) of the four (4) officers' signatures. A register of all checks issued since the last Board meeting shall be provided as a part of the Treasurer's report at the subsequent Board meeting and approved by the Board.

The Workers Compensation Claims Administrator shall have the responsibility and authority to issue checks from the Authority's trust account in satisfaction of legal requirements to pay benefits to industrially injured workers of the member cities. The Administrator will issue checks for state mandated benefits including Indemnity, Medical, Rehabilitation and Expense categories. For checks below \$5,000, one authorized signature or stamp from the administrator is required. For checks above \$5,000, two signatures are required.

The Liability Claims Administrator shall have the responsibility and authority to issue checks from the Authority's trust account to pay liability claims and defense costs as agreed upon and approved by the Member City and/or the Claims Committee, as appropriate. For checks below \$5,000, one authorized signature or stamp from the administrator is required. For checks above \$5,000, two signatures are required.

SECTION 20

Separation of Programs

Each coverage program of the Authority shall be autonomous. Members shall participate only in the coverage programs so authorized by City Council resolution.

SECTION 21

Program Deposits

Program deposits shall be sufficient to cover the budget for each fiscal year of the program. Program deposits for each fiscal year shall be calculated according to the deposit calculation formulas adopted by the Board.

Deposits are due and payable immediately upon commencement of the Liability Plan year and quarterly for the Workers' Compensation Plan. Deposits are considered delinquent if not received by the Treasurer within thirty (30) days.

SECTION 22

Program Year Adjustments

Prior to the beginning of each program year, adjustments shall be calculated in accordance with the policy and procedure adopted by the Board of Directors.

SECTION 23

Coverage Documents

Each Member Entity participating in a coverage program of the Authority shall be provided with either a Memorandum of Coverage or an insurance policy, as the case may be, which shall describe in detail the nature of the applicable coverage, including dollar amounts, together with any deductibles, exclusions, limitations or other provisions of the coverage.

SECTION 24

Amendments

A. These Bylaws may be amended by a two-thirds vote of the Board of Directors present and voting at a regular meeting provided that any amendment is compatible with the purposes of the Authority, is not in conflict with the Agreement and has been submitted to the Board at least 30 days in advance. Any such amendment shall be effective immediately, unless otherwise designated.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

Agenda Item H.5.

WORKERS' COMPENSATION CLAIMS AUDITS

ACTION ITEM

ISSUE: LWP was recently audited by Angela Livingston Collaborations (ALC) for NCCSIF.

A summary of the ALC report is attached, including the Executive Summary that compares results to the last audit. The total score of 71.73%. This the first audit for LWP with ALC.

RECOMMENDATION: Review, accept and file or provide direction.

FISCAL IMPACT: None expected from this item. Previously approved cost of ALC audit \$17,000.

BACKGROUND: NCCSIF conducts a Workers' Compensation audit every odd-numbered year, and PRISM conducts an excess audit every even-numbered year.

ATTACHMENT(S):

1. ALC 2024 Audit Report Executive Summary and Score Detail
2. Audit Response from LWP

CLAIMS AUDIT REPORT

Report Publish Date 11/25/24

Northern California Cities Self Insurance Fund TPA LWP



Table of Contents

Executive Summary2

Recommendations4

Category Results6

Score Detail26

Audit Information.....28

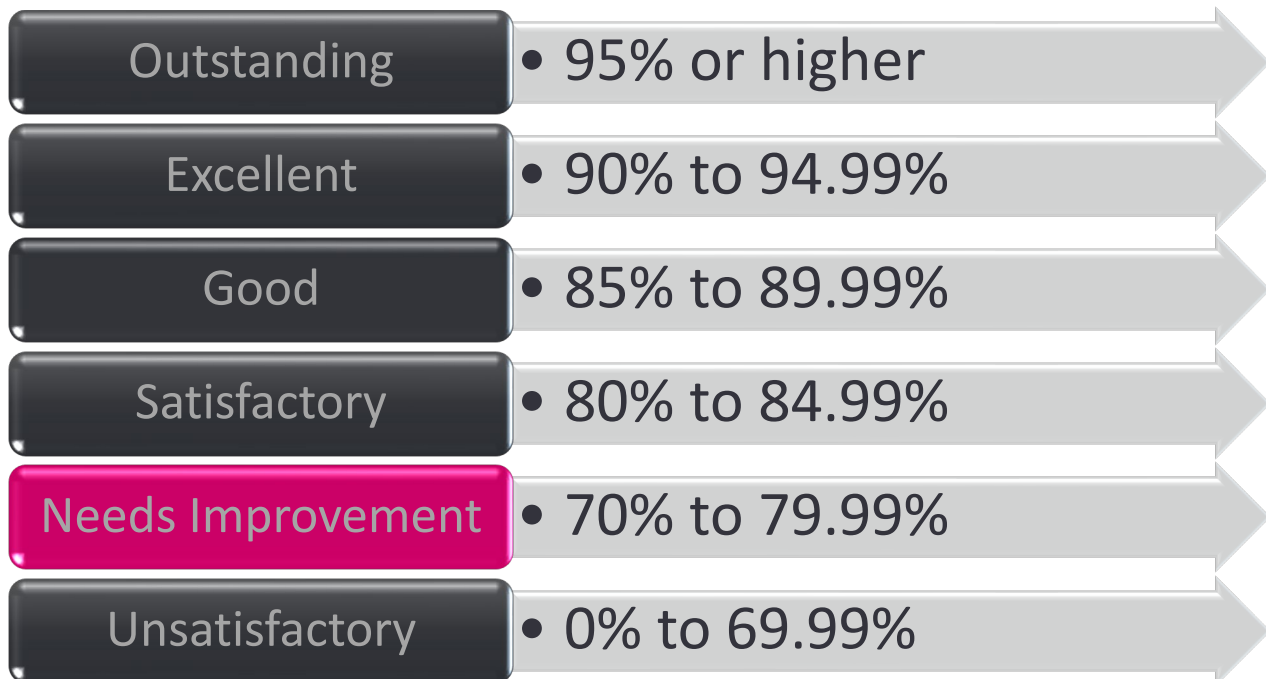
Attachment I – Audit Cross Reference List

Attachment II - Audit Worksheets

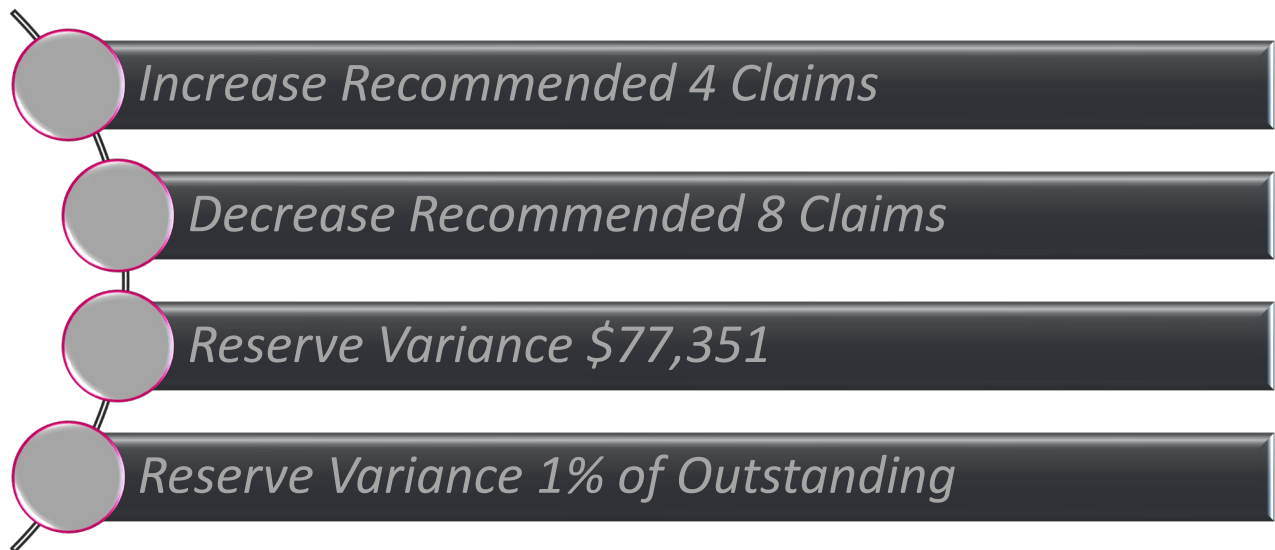
EXECUTIVE SUMMARY

This section will serve as an overview of the audit findings, workload information and recommendations. The *final score for this audit is 71.73% which falls within the **Needs Improvement** category in the audit scale.*

Category	Points Available	Points	Score
Communication	78	31	39.74%
Compensability	18	14	77.78%
Benefit Payment & Notices	66	55	83.33%
Medical & Disability Management	143	122	85.31%
Litigation Management	49	47	95.92%
Investigation	0	0	N/A
Recovery	22	22	100.00%
Excess	9	0	0.00%
Resolution of Claim	31	27	87.10%
Plan of Action	149	107	71.81%
Supervision	149	79	53.02%
Reserves	195	148	75.90%
Overall Score	909	652	71.73%



Reserve Detail



PERFORMANCE HIGHLIGHTS

Outstanding results were achieved in the categories of initial claim investigations, proper final decisions to accept or deny the claim, award payments timely made, self-imposed penalties (SIP) on late payments, appropriate referrals to approved defense counsel, claim indexing, recognition and pursuit of subrogation, recognition and pursuit of apportionment, settlement valuations, obtaining client settlement authority, and timely claim closure.

Excellent results were achieved in the categories of temporary disability (TD)/permanent disability (PD) benefits paid timely, return-to-work (RTW)/medical maximum improvement (MMI) aggressively pursued, proper use of utilization review (UR), medical provider network (MPN) managed/disputed appropriately, proactive and timely management of defense attorney (DA), quality plan of action (POA) based upon current facts, and quality of supervisor reviews (SR) based upon current facts.

RECOMMENDATIONS

Timeliness and completion of the initial employee, employer, and physician contacts is an area requiring improvement. We recommend implementing a system-generated diary for the adjuster, set to recur daily during the initial three days after the claim is opened. This diary will serve as a reminder for the adjuster to make contact attempts with the parties involved. If initial contact is not established within the first business day, the diary prompts the adjuster to make additional attempts, ensuring timely communication efforts.

We recommend conducting a comprehensive review of the standards pertaining to employer contact requirements. There was also a lack of compliance in maintaining contact every two weeks while the employee was off work. We recommend increasing the emphasis on communication with employees while they are off work. To ensure adherence to the two-week standard, it is advised to establish a separate ten-day diary for ongoing contact. An earlier diary date would allow for unexpected absences or delays.

We recommend that decisions on initial compensability be made promptly and appropriately for each file. A supervisory diary to track timely decisions is recommended.

There were several reasons for late or incorrect benefit notice letters. We recommend evaluating the workflow to identify ways to ensure that notices are requested and sent out promptly, decision due dates are addressed in a timely manner, and the notices contain accurate information. This area is particularly vulnerable to scrutiny during state audits, so additional training may be warranted.

We recommend increasing emphasis with respect to ongoing communication with the treating physician to ensure appropriate medical treatment management. Claims with ongoing temporary disability benefits will be reviewed every fourteen (14) calendar days to include a phone call to the treating physician. There was a lack of documentation of the review and verification with the treating physician within the claim files.

It is essential to maintain clear and thorough documentation for all nurse case manager (NCM) assignments. There were two files lacking adequate support for the NCM assignments.

The standards for initial and ongoing excess reporting should be thoroughly reviewed with the team to ensure clarity and consistency. We recommend establishing a process where the subsequent excess reporting and reimbursement diary is set at least two weeks before the report's due date. This buffer allows adequate time to address potential unplanned absences or other distractions, ensuring timely and accurate submissions.

Emphasis should be placed on the timeliness of POAs and supervisor reviews. To address this, we highly recommend setting diary dates 10-14 days prior to the POA or supervisor review due dates. This proactive approach allows for a buffer to accommodate any unexpected absences or delays, ensuring timely completion. We also recommend the creation of a weekly management report to monitor progress and assist with identifying training opportunities.

There needs to be emphasis on timely and accurate adjustment of reserves in response to new information, as well as during each diary review for plan of action updates. Initial reserves should be set up within five working days. Additionally, it is essential to conduct OSIP-compliant reserve reviews annually to ensure compliance with regulatory requirements and accurately reflect the financial exposure of the claim. This approach promotes thorough and proactive management of claims, aligning with industry standards and regulatory expectations.

There were two subcategories where only one downgraded file produced a low score. We consider these to be outliers and not adverse trends. The categories impacted were timely initial excess reporting and timely excess reimbursement requests.

CATEGORY RESULTS

Communication

Initial Employer Contact

Files Meeting the Criteria 14 | Files in Compliance 9

Audit Score 64.29%

1. 2496600162

The claim was received on 04/29/24 with initial contacts due by 04/30/24. The auditor was unable to locate any employer contact attempts documented in the first business day.

2. 2496600006

The claim was received on 01/04/24 with initial contacts due by 01/05/24. The auditor was unable to locate any employer contact attempts documented in the first business day.

3. 2496600237

The claim was received on 07/02/24 with initial contacts due by 07/03/24. The auditor was unable to locate any employer contact attempts documented in the first business day.

4. 2496600041

The claim was received on 01/26/24 with initial contacts due by 01/29/24. The auditor was unable to locate any employer contact attempts documented in the first business day.

5. 2396600145

The claim was received on 10/13/23 with initial contacts due by 10/16/23. The auditor was unable to locate any employer contact attempts documented in the first business days.

Initial Employee Contact

Files Meeting the Criteria 13 | Files in Compliance 7

Audit Score 53.85%

1. 2496600162

The claim was received on 04/29/24 with initial contacts due by 04/30/24. The auditor was unable to locate any employee contact attempts documented in the first business day.

2. 2496600006

The claim was received on 01/04/24 with initial contacts due by 01/05/24. The auditor was unable to locate any employee contact attempts documented in the first business day.

3. 2496600237

The claim was received on 07/02/24 with initial contacts due by 07/03/24. The auditor was unable to locate any employer contact attempts documented in the first business day.

4. 2396600203

The claim was received on 12/11/23 with initial contacts due by 12/12/23. The auditor was unable to locate any employee contact attempts documented in the first business day.

5. 2496600041

The claim was received on 01/26/24 with initial contacts due by 01/29/24. The auditor was unable to locate any employee contact attempts documented in the first business day.

6. 2396600145

The claim was received on 10/13/23 with initial contacts due by 10/16/23. The auditor was unable to locate any employee contact attempts documented in the first business day.

Initial Physician Contact

Files Meeting the Criteria 11 | Files in Compliance 8

Audit Score 72.73%

1. 2496600162

The claim was received on 04/29/24 with initial contacts due by 04/30/24. The auditor was unable to locate any physician contact attempts documented in the first business day.

2. 2496600041

The claim was received on 01/26/24 with initial contacts due by 01/29/24. The auditor was unable to locate any physician contact attempts documented in the first business day.

3. 2396600145

The claim was received on 10/13/23 with initial contact due by 10/16/23. The auditor was unable to locate any physician contact attempts documented in the first business day.

Appropriate Ongoing Communication with Employer

Files Meeting the Criteria 22 | Files in Compliance 5

Audit Score 22.73%

1. 2396600174

The employee was temporarily totally disabled (TTD) as of 08/07/24 and continuing through the date of the audit. There was a gap, greater than 14 days, in employer contact from 08/21/24 to 09/05/24 and 09/10/24 to 10/02/24.

2. 2396610004

The employee was TTD from 03/15/23 through 08/25/24. There was a gap, greater than 14 days, in employer contact from 10/01/23 to 03/06/24, 03/08/24 to 06/04/24, 06/06/24 to 07/02/24, and 07/04/24 to 08/14/24.

3. 2196610169

The employee was TTD from 07/27/23 through 01/26/24. There was a gap, greater than 14 days, in employer contact from 07/27/23 to 10/02/23, 10/13/23 to 11/06/23, 11/08/23 to 12/19/23, and 12/21/23 to 01/25/24.

4. 2396600111

The employee was TTD from 09/13/23 through 10/08/23. There was a gap, greater than 14 days, in employer contact from 09/23/23 to 10/11/23. The employee was TTD again from 11/06/23 through 01/25/24. There was a gap, greater than 14 days, in employer contact from 11/17/23 to 01/17/24.

5. 2296610640

The employee was TTD from 01/17/23 through 12/21/23. This was a gap, greater than 14 days, in employer contact from 10/01/23 to 10/23/23 and 10/25/23 to 12/21/23.

6. 2396600093

The employee was TTD from 09/01/23 through 08/28/24. There was only one documented contact with the employer during the TTD period on 06/21/24.

7. 2396600140

The employee was TTD from 10/09/23 through 05/27/24. There was a gap, greater than 14 days, in employer contact from 10/27/23 to 12/17/23 and 12/29/23 to 05/23/24.

8. 2496600092

The employee was TTD as of 04/11/24 and continues through the date of the audit. There was a gap, greater than 14 days, in employer contact from 07/09/24 through the date of the audit.

9. 2196610299

The employee was TTD from 10/01/23 through 06/15/24. There was a gap, greater than 14 days, in employer contact from 10/01/23 to 10/31/23 and 11/02/23 to 05/06/24.

10. 2396610168

The employee was TTD as of 09/22/23 and continues through the date of the audit. There was a gap, greater than 14 days, in employer contact from 10/25/23 to 11/14/23, 11/16/23 to 01/11/24, 01/13/24 to 04/04/24, 04/20/24 to 05/07/24, 05/09/24 to 05/29/24, 05/31/24 to 08/20/24, and 08/22/24 to 10/08/24.

11. 2496600136

The employee was TTD as of 05/13/24 and continues through the date of the audit. There is a gap, greater than 14 days, in employer contact from 05/21/24 to 08/05/24 and 08/15/24 to 10/15/24.

12. 2396600203

The employee was TTD from 12/12/23 through 09/30/24. There was a gap, greater than 14 days, in employer contact from 12/14/23 to 01/02/24, 01/06/24 to 05/16/24, 05/23/24 to 08/04/24, and 08/07/24 to 09/30/24.

13. 2496600041

The employee was TTD from 03/21/24 through 08/28/24. There was a gap, greater than 14 days, in employer contact from 04/18/24 to 05/07/24.

14. 2396600042

The employee was TTD from 10/30/23 through 01/01/24. There was a gap, greater than 14 days, in employer contact from 11/15/23 to 12/31/23.

15. 2396610090

The employee was as of 07/28/23 and continues through the date of the audit. There was a gap greater than 14 days, in employer contact from 10/01/23 to 04/29/24, 05/08/24 to 06/13/24, and 06/15/24 through the date of the audit.

16. 2396600145

The employee was TTD from 06/10/24 through 07/31/24. There was a gap, greater than 14 days, in employer contact from 06/22/24 to 07/18/24.

17. 2396610146

The employee was TTD from 05/15/23 through 02/08/24. There was a gap, greater than 14 days, in employer contact from 10/01/23 to 11/16/23, and 11/18/23 to 01/18/24.

Appropriate Ongoing Communication with Employee
Files Meeting the Criteria 18 | Files in Compliance 2

Audit Score 11.11%

1. 2296610291

Ongoing employee contact was required every 60 days. There was a gap, greater than 60 days, in employee contact from 10/01/23 to 12/10/23, 04/16/24 to 06/16/24, and 07/27/24 through the date of the audit.

2. 2396610004

The employee was TTD from 03/15/23 through 08/25/24. There was only one documented contact with the employee during the TTD period on 05/16/24.

3. 2496600006

Ongoing employee contact was required every 60 days. There was a gap, greater than 60 days, in employee contact from 01/23/24 through the date of the audit.

4. 2396600070

The employee returned to work (RTW) as of 10/02/23. Ongoing contact with the employee was subsequently required every 60 days; however, the last documented employee contact was on 03/15/24.

5. 2396600111

The employee was TTD from 09/13/23 through 10/08/23. There was a gap, greater than 14 days, in ongoing employee contact from 09/13/23 to 10/02/23. The employee was TTD again from 11/06/23 through 01/25/24. There was a gap, greater than 14 days, in employee contact from 11/15/23 to 12/14/23 and 12/16/23 to 01/17/23.

6. 2296610640

The employee was TTD from 01/17/23 through 12/21/23. There was a gap, greater than 14 days, in employee contact from 10/01/23 to 10/23/23, 10/25/23 to 11/08/23, and 11/10/23 to 12/20/23. Ongoing employee contact was subsequently required every 60 days. There was a gap, greater than 60 days, in ongoing employee contact from 12/22/23 to 03/04/24 and 05/23/24 to 07/24/24.

7. 2396600093

The employee was TTD from 09/01/23 to 08/28/24. There was only one documented contact with the employee during the TTD period on 11/03/23.

8. 2396600140

The employee was TTD from 10/09/23 through 05/27/24. There was a gap, greater than 14 days, in employee contact from 10/21/23 to 11/08/23, 11/10/23 to 12/17/23, 12/29/23 to 01/25/24, 02/10/24 to 04/02/24, and 04/04/24 to 05/27/24. No additional contacts were required based on the notice of representation (NOR) received on 05/30/24.

9. 2296610542

Ongoing employee contact was required every 60 days. There was a gap, greater than 60 days, in employee contact from 10/01/23 to 02/29/24 and 06/13/24 through the date of the audit.

10. 2196610299

The employee was TTD from 10/01/23 through 06/15/24. There was a gap, greater than 14 days, in employee contact from 10/01/23 to 10/31/23, 11/02/23 to 02/05/24, and 02/07/24 to 05/01/24.

11. 2496600136

The employee was TTD as of 05/13/24 and continues through the date of the audit. There was a gap, greater than 14 days, in employee contact from 06/22/24 to 07/24/24 and 07/26/24 to 09/09/24.

12. 2396600203

The employee was TTD from 12/12/23 through 09/30/24. There was a gap, greater than 14 days, in employee contact from 12/14/23 to 03/19/24, 03/21/24 to 04/22/24, 04/24/24 to 05/15/24, and 05/22/24 to 07/22/24.

13. 2496600230

The employee was TTD from 07/01/24 through 08/14/24. There was a gap, greater than 14 days, in employee contact from 07/13/24 to 08/18/24.

14. 2396600042

The employee was TTD from 10/30/23 through 01/01/24. There was a gap, greater than 14 days, in employee contact from 11/16/23 to 12/26/23. Ongoing employee contact was subsequently required every 60 days. There was a gap, greater than 60 days, in employee contact from 03/23/24 to 05/28/24 and 05/30/24 through the date of the audit.

15. 2396610090

The employee was TTD as of 07/28/23 and continues through the date of the audit. There was a gap greater than 14 days, in employee contact from 10/01/23 to 12/07/23, 12/14/23 to 02/04/24, 02/06/24 to 04/30/24, and 05/29/24 to 06/14/24 when the employee became represented.

16. 2396600145

The employee was TTD from 06/10/24 through 07/31/24. There was a gap, greater than 14 days, in employee contact from 06/21/24 to 07/25/24.

Compensability

Delayed Timely & Appropriately

Files Meeting the Criteria 14 | Files in Compliance 10

Audit Score 71.43%

1. 2396600174

The claim was received on 11/06/23 with the initial compensability decision due by 11/20/23. The decision to accept the claim was untimely documented on 12/18/23.

2. 2496600256

The claim was received on 07/15/24 with the initial compensability decision due by 07/29/24. The decision to accept the claim was untimely documented on 08/19/24.

3. 2496600230

The claim was received on 06/30/24 with the initial compensability decision due by 07/15/24. The decision to accept the claim was untimely documented on 07/24/24.

4. 2396600145

The claim was received on 10/13/23 with the initial compensability decision due by 10/27/23. The decision to accept the claim was untimely made on 12/15/23.

Investigation Timely & Appropriate

Files Meeting the Criteria 2 | Files in Compliance 2

Audit Score 100%

Timely and appropriate investigation was evident within both files that met the criteria for this category.

Acceptance/Denial Justified

Files Meeting the Criteria 2 | Files in Compliance 2

Audit Score 100%

The final decision to accept or deny the claim was justified within the files that met the criteria for this category.

Benefit Payment & Notices

TD/PD Benefits Paid Timely

Files Meeting the Criteria 32 | Files in Compliance 30

Audit Score 93.75%

1. 2096610154

The permanent disability (PD) payment for the period of 01/12/24 to 01/25/24 was untimely issued on 01/26/24.

2. 2196610299

The PD payment for the period of 06/09/24 to 06/14/24 was untimely issued on 06/26/24.

Proper Benefit Letters Sent

Files Meeting the Criteria 29 | Files in Compliance 20

Audit Score 68.97%

1. 2296610291

TD/4850 benefits were paid through 04/15/24. The benefits termination letter was untimely issued on 05/16/24.

2. 2496600162

A PD delay was issued with a decision date of 08/26/24. The subsequent PD benefit notice was untimely issued on 09/12/24.

3. 2496600006

A PD delay notice was issued on 01/18/24 with a decision date of 04/16/24. The subsequent PD delay was untimely issued on 04/24/24, with a decision date of 07/21/24. The subsequent PD delay was untimely issued on 07/23/24.

4. 2196610169

The ending TD/4850 benefit notice for payments issued through 01/26/24 was not evident. A corresponding PD benefit notice was not evident.

5. 2296610640

The PD delay notice issued on 12/27/23 was issued with an inaccurate decision date of 03/26/23. Additionally, the subsequent PD delay was untimely issued on 06/24/24.

6. 2296610542

The qualified medical evaluator's (QME) MMI report was received on 03/08/24. The PD advice was untimely issued on 04/01/24.

7. 2396600203

TD benefits were paid from 12/12/23 through 02/19/24. A TD delay notice was issued on 02/27/24; however, the corresponding PD notice was not issued.

8. 2296610451

The QME's MMI report was received on 12/13/23. The corresponding PD benefit notice was not evident.

9. 2396610146

A PD delay was issued on 02/27/24 with a decision date of 06/01/24. The subsequent PD delay was untimely issued on 06/25/24.

Awards Paid Timely

Files Meeting the Criteria 2 | Files in Compliance 2

Audit Score 100%

Awards were paid timely for the files that met the criteria for this category.

SIP Paid on Late Payments

Files Meeting the Criteria 3 | Files in Compliance 3

Audit Score 100%

SIPs were appropriately issued due to late payments for three files.

Penalty Reimbursement Plan

Files Meeting the Criteria 0 | Files in Compliance N/A

Audit Score N/A

There were no applicable files for this category.

Medical & Disability Management

RTW/MMI Aggressively Pursued

Files Meeting the Criteria 33 | Files in Compliance 32

Audit Score 96.97%

1. 2196610110

A QME re-evaluation was scheduled for 12/13/23 to obtain a final MMI report. However, no follow-up was conducted to confirm whether the appointment was attended or to determine the status of the report. It was not until 04/10/24 that it was clarified that the appointment had been canceled.

Medical Treatment Managed Appropriately

Files Meeting the Criteria 45 | Files in Compliance 31

Audit Score 68.89%

1. 2396610004

The employee was TTD from 03/15/23 to 08/25/24. There was a gap, greater than 14 days, in physician contact from 10/01/23 to 10/25/23, 10/27/23 to 11/29/23, 12/07/23 to 12/28/23, 12/30/23 to 01/16/24, 01/18/24 to 02/20/24, 02/22/24 to 03/19/24, 03/30/24 to 04/24/24, 04/26/24 to 06/27/24, and 07/02/24 to 08/21/24.

2. 2196610169

The employee was TTD from 07/27/23 through 01/26/24. There was a gap, greater than 14 days, in physician contact from 07/27/23 to 08/20/23, 08/22/23 to 10/18/23, and 10/20/23 to 11/06/23.

3. 2396600111

The employee was TTD from 11/06/23 through 01/26/24. There was a gap, greater than 14 days, in physician contact from 11/16/23 to 12/07/23, and 12/09/23 to 01/08/24.

4. 2296610640

The employee was TTD from 01/17/23 through 12/21/23. This is a gap, greater than 14 days, in the physician contact from 10/01/23 to 10/24/23, and 10/25/23 to 12/21/23.

5. 2396600093

The employee was TTD from 09/01/23 through 08/28/24. There was a gap, greater than 14 days, in physician contact from 10/31/23 to 12/27/23, 12/29/23 to 02/07/24, 02/09/24 to 03/18/24, 03/20/24 to 08/01/24, and 08/03/24 to 08/27/24.

6. 2396600140

The employee was TTD from 10/09/23 through 05/27/24. There was a gap, greater than 14 days, in physician contact from 02/29/24 to 03/17/24, 03/19/24 to 04/03/24, 04/10/24 to 04/25/24, and 04/29/24 to 05/14/24.

7. 2496600092

The employee was TTD as of 04/11/24 and continues through the date of the audit. There was a gap, greater than 14 days, in physician contact from 07/09/24 through the 09/29/24.

8. 2196610299

The employee was TTD from 10/01/23 through 06/15/24. There was a gap, greater than 14 days, in physician contact from 10/01/23 to 12/27/23, 12/29/23 to 03/19/24, 03/23/24 to 04/21/24, 04/23/24 to 05/14/24, and 05/16/24 to 06/14/24.

9. 2396610168

The employee was TTD as of 09/22/23 and continues through the date of the audit. There was a gap, greater than 14 days, in physician contact from 11/15/23 to 12/05/23, 12/06/23 to 01/03/24, 01/04/24 to 01/24/24, 03/15/24 to 05/01/24, 05/08/24 to 05/30/24, 06/06/24 to 06/24/24, 06/24/24 to 07/18/24, 07/23/23 to 08/21/24, and 08/30/24 to 09/27/24.

10. 2396600203

The employee was TTD from 12/12/23 through 09/30/24. There was a gap, greater than 14 days, in physician contact from 12/19/23 to 01/07/24, 01/09/24 to 03/26/24, 03/28/24 to 06/10/24, 06/12/24 to 07/11/24, and 07/13/24 to 08/05/24.

11. 2396600042

The employee was TTD from 10/30/23 through 01/01/24. There was a gap, greater than 14 days, in physician contact from 11/14/23 to 12/26/23.

12. 2396610090

The employee was TTD as of 07/28/23 and continues through the date of the audit. There was a gap greater than 14 days, in medical provider contact from 10/03/23 to 11/30/23, 12/13/23 to 01/02/24, 01/04/24 to 01/17/24, 02/12/24 to 03/20/24, 03/22/24 to 05/13/24, 05/14/24 to 06/18/24, and 06/20/24 to 09/09/24.

13. 2396600145

The employee was TTD from 06/10/24 through 07/31/24. There was a gap, greater than 14 days, in physician contact from 06/20/24 to 07/30/24.

14. 2396610146

The employee was TTD from 05/15/23 through 02/08/24. There was a gap, greater than 14 days, in physician contact from 10/01/23 to 11/04/23 and 11/06/23 to 01/07/24.

Proper Use of UR**Files Meeting the Criteria 21 | Files in Compliance 20****Audit Score 95.24%****1. 9996610285**

There were several RFAs received during the audit period for oxycodone that were approved by the adjuster without the use of UR. Given the classification of the medication and considering the provider is not in the MPN, the requests should have been routed through UR to review for medical necessity.

Proper Use of MCM**Files Meeting the Criteria 3 | Files in Compliance 1****Audit Score 33.33%****1. 2496600041**

The file was referred to a NCM to assist with obtaining treatment plans and a RTW status. The employee became represented on 04/30/24 and returned to work on 08/30/24. There was no documentation to support the continued NCM assignment.

2. 2396610146

The employee returned to work full duty as of 02/09/24. There was no response from the adjuster after the NCM requested to close their file on 02/22/24, 03/25/24, and 04/04/24. The NCM file was untimely closed on 04/10/24.

MPN Managed/Disputed Appropriately**Files Meeting the Criteria 41 | Files in Compliance 38****Audit Score 92.68%****1. 2096610154**

The auditor was unable to locate the provider Dr. Fazio within the LWP Platinum MPN.

2. 0196610285

The auditor was unable to locate the provider Dr. Prajapathi Lakireddy within the LWP Platinum MPN.

3. 9996610285

The auditor was unable to locate the facility Spine & Nerve Diagnostic Center or Dr. Ethelynda Tolentino within the LWP Platinum MPN.

Litigation Management**Appropriate DA Referral****Files Meeting the Criteria 8 | Files in Compliance 8****Audit Score 100%**

Appropriate defense attorney referrals were evident within the files that met the criteria for this category.

Assign to DA on Panel

Files Meeting the Criteria 21 | Files in Compliance 21

Audit Score 100%

All defense referrals were sent to panel attorneys.

Proactive & Timely Management of DA

Files Meeting the Criteria 20 | Files in Compliance 18

Audit Score 90%

1. 2196610073

On 05/29/24, the DA provided settlement recommendations to resolve both cases. The adjuster requested a tentative settlement agreement prior to requesting settlement authority. However, per the client service instructions the claims examiner must notify the DA that negotiations cannot begin without authority from the city.

2. 1296610026

On 05/06/24 the DA provided a breakdown of all claims for resolution via a compromise and release (C&R). On 05/07/24 the adjuster requested the DA to obtain a tentative agreement prior to requesting settlement authority from the city. However, per the client service instructions the claims examiner must notify the DA that negotiations cannot begin without authority from the city.

Investigation

Ongoing Investigation Timely & Appropriate

Files Meeting the Criteria 0 | Files in Compliance N/A

Audit Score N/A

There were no applicable files for this category.

Suspected Fraud Pursued Timely & Appropriately

Files Meeting the Criteria 0 | Files in Compliance N/A

Audit Score N/A

There were no applicable files for this category.

Recovery

Indexing Completed

Files Meeting the Criteria 19 | Files in Compliance 19

Audit Score 100%

Indexing was appropriately completed within the files that met the criteria for this category.

Subrogation Recognized and Pursued

Files Meeting the Criteria 2 | Files in Compliance 2

Audit Score 100%

Subrogation was recognized and pursued within the files that met the criteria for this category.

Apportionment Recognized and Pursued

Files Meeting the Criteria 1 | Files in Compliance 1

Audit Score 100%

Apportionment was recognized and pursued within the files that met the criteria for this category.

Contribution Recognized & Pursued

Files Meeting the Criteria 0 | Files in Compliance N/A

Audit Score N/A

The were no applicable files for this category.

Excess

Timely Initial Report to Excess

Files Meeting the Criteria 1 | Files in Compliance 0

Audit Score 0%

1. 2396610090

The claim reserves pierced the excess reporting threshold on 06/26/24. The initial excess report was untimely sent on 07/16/24.

Timely Excess Updates

Files Meeting the Criteria 7 | Files in Compliance 0

Audit Score 0%

The following claims did not achieve timely ongoing excess updates:

9996610215	2196610267
9896610275	1996610117
2196610266	0596610379
0496610372	

Excess Authority Timely Sought

Files Meeting the Criteria 0 | Files in Compliance N/A

Audit Score N/A

There were no applicable claims for this category.

Timely Excess Reimbursement Requests

Files Meeting the Criteria 1 | Files in Compliance 0

Audit Score 0%

1. 9896610275

The last excess reimbursement request was made on 11/01/23. The payment frequency for this claim warrants semi-annual reimbursement requests. An additional request was due by 04/29/24 and it was not completed.

Resolution of Claim

Resolution Pursued Timely

Files Meeting the Criteria 8 | Files in Compliance 6

Audit Score 75%

1. 2496600256

The primary treating physician's (PTP) MMI report was received on 08/22/24. There was no action taken towards resolution of the claim. A 30-day closure notice was not evident, and the file remains open.

2. 2296610542

The QME's MMI report was received on 03/05/24 and the DEU rating was received on 04/11/24. The settlement authority request (SAR) was untimely drafted on 05/30/24.

Settlement Valued Appropriately

Files Meeting the Criteria 5 | Files in Compliance 5

Audit Score 100%

Settlements were valued appropriately for the files that met the criteria for this category.

Client Settlement Authority Secured

Files Meeting the Criteria 5 | Files in Compliance 5

Audit Score 100%

Client settlement authority was secured for the files that met the criteria for this category.

Timely Continuing Settlement Efforts

Files Meeting the Criteria 9 | Files in Compliance 7

Audit Score 77.78%

1. 2196610073

On 07/08/24 the DA reiterated their recommendations following an informal settlement conference. However, no subsequent action has been taken to draft the SAR and seek authority from the city delaying resolution efforts.

2. 2296610542

Settlement authority was received from the city on 06/25/24; however, the settlement documents were untimely drafted on 07/29/24.

Claim Closed Timely

Files Meeting the Criteria 4 | Files in Compliance 4

Audit Score 100%

Claims were timely closed for the files that met the criteria for this category.

Plan of Action

Timely POA Updates

Files Meeting the Criteria 75 | Files in Compliance 34

Audit Score 45.33%

The following claims did not achieve timely ongoing POAs:

2396600174	0496610372
2496600006	0496610053
2196610169	2196610267
1796610296	0496610111
1596610123	1396610353
2096610154	1896610347
0996610102	2496600230
2296610640	2496600041
2096610328	2296610451
1396610376	0196610285
9996610215	1996610117
2396600140	0896610108
9696610304	2196610113
2496600092	2096610119
1496610205	2196610040
1196610263	9996610285
9896610275	0596610379
9096610061	2096610148
1696610376	1896610229
2296610643	0796610063
2396600159	

Quality POA Based Upon Current Facts

Files Meeting the Criteria 74 | Files in Compliance 73

Audit Score 98.65%

1. 2496600150

The POAs dated 07/02/24, 08/06/24, and 09/09/24 outline a duplicative action item to contact Mercy medical for an updated medical status. There were no proactive efforts made to contact the provider for a status or the employee to determine if additional treatment was warranted.

Supervision

Timely Supervisor Reviews

Files Meeting the Criteria 75 | Files in Compliance 6

Audit Score 8%

The following claims did not achieve timely ongoing SRs:

2396600174	2396610168
2296610291	2196610319
2396610004	2496600136
2496600006	1396610191
2196610169	0496610372
2496600150	0496610053
2396600070	2296610209
1796610296	1596610063
1596610123	2196610267
2196610073	2396600203
2096610154	0496610111
2396600111	1396610353
0996610102	1096610252
2296610640	1896610347
2096610328	2496600041
1396610376	2196610110
2396600093	2396600042
9996610215	0096610222
2396600140	1296610262
2396610178	2396610090
9696610304	2296610451
2496600092	0196610285
1496610205	1996610117
1196610263	0896610108
9896610275	2196610113
9096610061	2096610119
2196610266	2396600145
1996610342	1796610294
1696610376	2196610040
2296610542	9996610285
1296610026	2396610146
2196610299	0596610379
2296610643	1896610229
2296610125	0796610063
2396600159	

**Quality Supervisor Reviews Based Upon Current Facts
Files Meeting the Criteria 74 | Files in Compliance 73**

Audit Score 98.65%

1. 1596610063

The supervisor review of 11/02/23 is not substantive as it does not provide case facts nor recommendations for claim handling.

Reserves

Initial Reserve Timely/Accurate

Files Meeting the Criteria 13 | Files in Compliance 8

Audit Score 61.54%

1. 2496600162

The claim was received on 04/29/24 with initial reserves due by 05/06/24. The initial reserves were untimely established on 05/07/24.

2. 2496600006

The claim was received on 01/04/24 with initial reserves due by 01/11/24. The initial reserves were untimely established on 01/16/24.

3. 2496600136

The claim was received on 04/03/24 with initial reserves due by 04/10/24. The initial reserves were untimely established on 04/12/24.

4. 2396600203

The claim was received on 12/11/23 with initial reserves due by 12/18/23. The initial reserves were untimely established on 12/19/23.

5. 2396600145

The claim was received on 10/13/23 with initial reserves due by 10/20/23. The initial reserves were untimely established on 10/23/23.

Reserves Adjusted Timely and Accurately

Files Meeting the Criteria 73 | Files in Compliance 52

Audit Score 71.23%

1. 2396600174

Left knee arthroscopic surgery was approved on 07/11/24 and was subsequently scheduled for 08/07/24. The reserves were untimely adjusted for the exposure on 08/14/24.

2. 2096610154

The last reserves adjustment was on 10/25/22. The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted.

3. 0996610102

The last reserve adjustment was on 11/14/22. The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted.

4. 2096610328

The last reserve adjustment was on 04/13/23. The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted.

5. 1396610376

The last OSIP reserve review was completed on 03/01/23. The subsequent OSIP reserve review was untimely documented on 06/07/24.

6. 9696610304

The last OSIP reserve review was completed on 08/28/23. The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted.

7. 1196610263

An OSIP reserve review was completed on 06/05/24 which outlines a three-year paid average using the period of 06/01/14 - 05/31/17. However, future medical (FM) reserves for hearing aid replacements are estimated every 3-5 years over the life of the claim. The calculation posted to the claim file inflates the recommended reserve.

8. 9896610275

The last OSIP reserve review was completed on 12/13/21. The subsequent OSIP reserve review was untimely completed on 04/23/24.

9. 2396610168

The file lacks documentation of regular reserve reviews during the audit period. A review is required at the time of regular diary review, or at the time of a significant event, regardless of whether a reserve change is made.

10. 1396610191

The last reserve adjustment was on 02/07/23. The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted.

11. 1596610063

The last reserve adjustment was on 06/18/24; however, only the indemnity lines were adjusted. The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted.

12. 0496610111

The last reserve adjustment was on 04/06/22. The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted.

13. 1396610353

The last OSIP reserve review was completed on 11/21/22. The subsequent OSIP compliant reserve review was untimely documented on 04/08/24.

14. 1896610347

The file lacked documentation of regular reserve reviews during the audit period. An OSIP compliant reserve review was due by 12/16/23 and it was not completed. The file was closed on 10/23/24; therefore, the auditor does not have any further recommendations.

15. 2396600042

Surgery was approved on 10/20/23; however, the reserves were not adjusted for the exposure until 11/09/23.

16. 1296610262

The OSIP reserve review completed on 06/05/24 indicated that a medical reserve increase of \$57,333 was warranted based on the three-year paid average. However, reserves were incorrectly adjusted to \$30,687, resulting in understated reserves during the audit period.

17. 0196610285

An OSIP compliant reserve review was due from the start of the audit period until it was untimely completed on 09/27/24.

18. 1996610117

The OSIP reserve review completed on 06/19/24 was untimely based on the last one completed on 09/13/22.

19. 0896610108

The last reserve adjustment was on 03/08/23. The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted.

20. 2096610119

The OSIP reserve review completed on 04/23/24 was untimely based on the last one completed on 12/08/22.

21. 2096610148

The OSIP reserve review completed on 03/05/24 was untimely based on the last one completed on 10/14/22.

Current Reserves Appropriate

Files Meeting the Criteria 71 | Files in Compliance 59

Audit Score 83.10%

1. 2096610154

The last reserves adjustment was on 10/25/22. The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted. This resulted in overstated reserves based on the auditor's OSIP calculation outlined within the audit worksheet.

2. 0996610102

The last reserve adjustment was on 11/14/22. The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted. This resulted in understated reserves based on the auditor's OSIP calculation outlined within the audit worksheet.

3. 2396610178

No reserve adjustments were made during the audit period, resulting in overstated reserves. The file remains open solely for a pending refund from the employer for a TD overpayment. A PD denial was issued on 11/27/23, with no disputes from the employee. Additionally, the last medical bill was processed on 04/09/24, and the current outstanding reserves are no longer warranted.

4. 1196610263

Based on the history of the claim, hearing aid replacements are anticipated every 4 years at an average of \$6,000. The life expectancy is 26.5; therefore, at most seven replacements are anticipated. $\$6,000 \times 7 = \$42,000$. The current outstanding medical reserves are overstated.

5. 2196610266

The file remains open for resolution of the subrogation aspect of this case. The remaining reserves of \$2,323 are understated given the continued litigations fees necessary to finalize the claim.

6. 2396610168

The reserves are understated based on the need for ongoing medical treatment, a QME examination for a final MMI report, a pending surgeon re-evaluation, and continued DA fees.

7. 1396610191

The last reserves adjustment was on 02/07/23. The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted. This resulted in overstated reserves based on the auditor's OSIP calculation outlined within the audit worksheet.

8. 1596610063

The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted. This resulted in overstated reserves during the audit period based on the auditor's OSIP calculation outlined within the audit worksheet.

9. 0496610111

The last reserve adjustment was on 04/06/22. The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted. This resulted in overstated reserves based on the auditor's OSIP calculation outlined within the audit worksheet.

10. 1296610262

The current reserves are understated based on the reserve adjustment of 06/05/24. The reserves were not properly adjusted to reflect the OSIP calculation which resulted in understated reserves during the audit period.

11. 1996610117

The case settled via stipulated award and the PD was paid in full prior to the audit period. The outstanding indemnity reserve of \$5,999 is no longer warranted, which resulted in overstated reserves during the audit period.

12. 0896610108

The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted. This resulted in overstated reserves based on the auditor's OSIP calculation outlined within the audit worksheet.

FM Reserves Consistent with SIP Regs

Files Meeting the Criteria 38 | Files in Compliance 29

Audit Score 76.32%

1. 2096610154

The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted. The reserves are overstated based on the auditor's OSIP calculation outlined within the audit worksheet.

2. 0996610102

The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted. The reserves are understated based on the auditor's OSIP calculation outlined within the audit worksheet.

3. 1196610263

An OSIP reserve review was completed on 06/05/24 which outlines a three-year paid average using the period of 06/01/14 to 05/31/17. However, FM reserves for hearing aid replacements are estimated every 3-5 years over the life of the claim. The calculation posted to the claim file inflates the recommended reserves.

4. 1396610191

The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted. The reserves are overstated based on the auditor's OSIP calculation outlined within the audit worksheet.

5. 1596610063

The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted. The reserves are overstated based on the auditor's OSIP calculation outlined within the audit worksheet.

6. 0496610111

The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted. The reserves are overstated based on the auditor's OSIP calculation outlined within the audit worksheet.

7. 1896610347

The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted. The file was closed on 10/23/24; therefore, the auditor does not have any further recommendations.

8. 1296610262

An OSIP reserve review completed on 06/05/24 indicated that a medical reserve increase was due. However, the reserves were incorrectly adjusted. The current reserves are understated based on the auditor's OSIP calculation outlined within the audit worksheet.

9. 0896610108

The auditor was unable to locate an OSIP compliant reserve review throughout the audit period with at least one review warranted. The reserves are overstated based on the auditor's OSIP calculation outlined within the audit worksheet.

Reserve Deviation

Claim #	Recommendation	Variance
1196610263	Decrease indicated	(\$4,953)
2096610154	Decrease indicated	(\$39,121)
1396610191	Decrease indicated	(\$19,872)
2396610178	Decrease indicated	(\$15,985)
896610108	Decrease indicated	(\$11,567)
496610111	Decrease indicated	(\$46,700)
1996610117	Decrease indicated	(\$6,000)
1596610063	Decrease indicated	(\$23,128)
1296610262	Increase indicated	\$37,462
996610102	Increase indicated	\$27,336
2396610168	Increase indicated	\$20,000
2196610266	Increase indicated	\$5,177
Total		(\$77,351)

Claim #	Recommendation	Claim #	Recommendation
2196610169	No change indicated	1496610205	No change indicated
2496600150	No change indicated	2396600145	No change indicated
496610053	No change indicated	1096610252	No change indicated
2196610299	No change indicated	2496600237	No change indicated
2496600092	No change indicated	2396610090	No change indicated
196610285	No change indicated	2196610267	No change indicated
2396600159	No change indicated	2496600230	No change indicated
2196610319	No change indicated	2196610040	No change indicated
2196610113	No change indicated	9896610275	No change indicated
596610379	No change indicated	1896610229	No change indicated
2296610291	No change indicated	1796610294	No change indicated
2396600093	No change indicated	2196610110	No change indicated
2296610125	No change indicated	2496600041	No change indicated
1696610376	No change indicated	9696610304	No change indicated
2296610451	No change indicated	2096610328	No change indicated
2296610209	No change indicated	596610318	No change indicated
1796610296	No change indicated	1396610376	No change indicated
1596610123	No change indicated	96610222	No change indicated
2496600006	No change indicated	2396600174	No change indicated
2396600203	No change indicated	1896610347	No change indicated
2296610643	No change indicated	1996610342	No change indicated
2296610640	No change indicated	1396610353	No change indicated
9996610285	No change indicated	2396600070	No change indicated
9096610061	No change indicated	2396600111	No change indicated
9996610215	No change indicated	2396600042	No change indicated
1296610026	No change indicated	2296610542	No change indicated
2196610073	No change indicated	2496600136	No change indicated
2396610146	No change indicated	2496600256	No change indicated
496610372	No change indicated	2096610119	No change indicated
796610063	No change indicated	2396600140	No change indicated
2396610004	No change indicated	2096610148	No change indicated
2496600162	No change indicated		

Score Detail

	Category	Points Available	Points	Score
Communication				
	Initial Employer Contact	14	9	64.29%
	Initial Employee Contact	13	7	53.85%
	Initial Physician Contact	11	8	72.73%
	Appropriate Ongoing Communication With Employer	22	5	22.73%
	Appropriate Ongoing Communication With Employee	18	2	11.11%
	Sub-Total of Category	78	31	39.74%
Compensability				
	Delayed Timely & Appropriately	14	10	71.43%
	Investigation Timely & Appropriate	2	2	100.00%
	Acceptance / Denial Justified	2	2	100.00%
	Sub-Total of Category	18	14	77.78%
Benefit Payment & Notices				
	TD/PD Benefits Paid Timely	32	30	93.75%
	Proper Benefit Letters Sent	29	20	68.97%
	Awards Paid Timely	2	2	100.00%
	SIP Paid On Late Payments	3	3	100.00%
	Penalty Reimbursement Plan	0	0	N/A
	Sub-Total of Category	66	55	83.33%
Medical & Disability Management				
	RTW/MMI Aggressively Pursued	33	32	96.97%
	Medical Treatment Managed Appropriately	45	31	68.89%
	Proper Use Of UR	21	20	95.24%
	Proper Use of MCM	3	1	33.33%
	MPN Managed/Disputed Appropriately	41	38	92.68%
	Sub-Total of Category	143	122	85.31%
Litigation Management				
	Appropriate DA Referral	8	8	100.00%
	Assign DA On Panel	21	21	100.00%
	Proactive & Timely Management of DA	20	18	90.00%
	Sub-Total of Category	49	47	95.92%
Investigation				
	Ongoing Investigation Timely & Appropriate	0	0	N/A
	Suspected Fraud Pursued Timely & Appropriately	0	0	N/A
	Sub-Total of Category	0	0	N/A

	<i>Category</i>	<i>Points Available</i>	<i>Points</i>	<i>Score</i>
Recovery				
	Indexing Completed	19	19	100.00%
	Subrogation Recognized & Pursued	2	2	100.00%
	Apportionment Recognized & Pursued	1	1	100.00%
	Contribution Recognized & Pursued	0	0	N/A
	Sub-Total of Category	22	22	100.00%
Excess				
	Timely Initial Report To Excess	1	0	0.00%
	Timely Excess Updates	7	0	0.00%
	Excess Authority Timely Sought	0	0	N/A
	Timely Excess Reimbursement Requests	1	0	0.00%
	Sub-Total of Category	9	0	0.00%
Resolution of Claim				
	Resolution Pursued Timely	8	6	75.00%
	Settlement Valued Appropriately	5	5	100.00%
	Client Settlement Authority Secured	5	5	100.00%
	Timely Continuing Settlement Efforts	9	7	77.78%
	Claim Closed Timely	4	4	100.00%
	Sub-Total of Category	31	27	87.10%
Plan of Action				
	Timely POA Updates	75	34	45.33%
	Quality POA Based Upon Current Facts	74	73	98.65%
	Sub-Total of Category	149	107	71.81%
Supervision				
	Timely Supervisor Reviews	75	6	8.00%
	Quality S/R Based Upon Current Facts	74	73	98.65%
	Sub-Total of Category	149	79	53.02%
Reserves				
	Initial Reserves Timely/Accurate	13	8	61.54%
	Reserves Adjusted Timely and Accurately	73	52	71.23%
	Current Reserves Appropriate	71	59	83.10%
	FM Reserves Consistent With SIP Regs	38	29	76.32%
	Sub-Total of Category	195	148	75.90%

AUDIT CRITERIA

The audit criterion was formed by using industry best practices. The file audits specifically focused on claims handling activity from 10/01/23 to the date of the audit. LWP provided a list of the open inventory, and a random selection of the files was pulled to gather 75 files from the open inventory. The file selection consisted of a mix of indemnity claims and future medical files. File documents, notes, payments, letters, and reserves are maintained in electronic form. The files were accessed electronically.

AUDIT PROCESS

The audit was completed electronically. Each worksheet was provided to Stacey Horban, Stacey Bean, and Amber Davis for review and comment.

AUDIT TEAM

Angela Mudge

Owner, President & CEO

Over 30 years of workers' compensation claims experience

IEA Certificate, Self-Insured Certificate & WCCP Designation

Prior positions held - adjuster, supervisor, claims manager and vice president

Tera Martin Del Campo

Chief Operating Officer

Over 20 years of workers' compensation claims experience

IEA Certificate, Self-Insured Certificate, WCCP & WCCA Designation

Prior positions held – adjuster, claim compliance analyst, director of auditing

Fernando Rodriguez

Director of Auditing

Over 10 years of workers' compensation claims experience

Bachelor of science in business administration, Self-Insured Certificate

Prior positions held – adjuster, supervisor trainee, and senior collaborator

Mindy Irby

Collaborator

Over 18 years of workers' compensation claims experience

Self-Insured Certificate and WCCP Designation

Prior positions held – adjuster



Response to NCCSIF Claims Audit November 2024

NCCSIF Audit Report

Response of LWP Claims Solutions, Inc.

LWP has recently been audited by ALC Claims Collaborations for our claims administration of the NCCSIF claims. We have received and reviewed the final report dated November 25, 2024.

Since assuming the role of administrator for NCCSIF on July 1, 2023, we have remained dedicated to improving and maintaining excellence in claims handling and communication. Our focus is on managing all claims effectively while aligning with the goals of NCCSIF and its Members. We take these audit findings seriously and are committed to learning from every observation to further enhance our processes.

This is the second audit completed on the program in the last 4 months. We had also been audited by PRISM in August 2024 which we received a 92.1% score.

This recent audit report has an overall score of 71.73% falling into the 'needs improvement' category which after reviewing the findings we understand areas that need additional focus. The auditing criteria was formed by using NCCSIF handling instructions and industry best practices. We believe portions of the current audit score are related to timeframes and not necessarily the quality of work. Nevertheless, we are aware of the important role timeframes play in good claims handling and we are dedicated to improvement in this part of the claims process.

While the audit has outlined outstanding and excellent results being achieved in several areas including the quality of work, we recognize the need for improvement in many categories and have identified specific actions to address, they are as noted below:

- **Communication overall score 39.74%**
 - **Subcategory: Initial Employer Contact 64.29%**
 - **Of the 14 claims reviewed, 5 untimely completed initial contact**
 - **Subcategory: Initial Employee Contact 53.85%**
 - **Of the 13 claims reviewed, 6 untimely completed initial contact**
 - **Subcategory: Initial Physician Contact 72.73%**
 - **Of the 11 claims reviewed, 3 untimely completed initial contact**

Comments and Action Plan: We acknowledge there are several files which the staff did not adequately document the 3-point contact within the required timeframe from claim set up. Our current system does set a task for the examiner on all new losses which would be the indication contact is needed. Further training and follow-up will be provided to the claim's teams, both adjusters and supervisors, to ensure timely completion of initial contacts. If no contact is made on the first attempt, follow-up will be conducted for a total of three attempts per contact. We have added an internal audit process to ensure consistency in this area.

- **Subcategory: Ongoing Communication with Employer 22.73%**
 - **Of the 22 claims reviewed, 17 were untimely**
- **Subcategory: Ongoing Communication with Employee 11.11%**
 - **Of the 18 claims reviewed, 16 were untimely**

Comments and Action Plan: Contact with the employee and employer is required every two weeks while an employee is off work. This is an area where documentation may be missing in the claim and an additional follow-up with the claim team is necessary. We'll be addressing this with the team and using these cases to emphasize the importance of proper documentation. Supervisors will ensure ongoing employee and employer contact is completed by reviewing disability management notes before approving disability payments.

- **Compensability overall score 77.78%**
 - **Subcategory: Delay Timely and Appropriately 71.43%**
 - **Of the 14 claims reviewed, 4 were untimely documented**

Comments and Action Plan: While we have 100% for investigation timely & appropriate as well as Acceptance/Denial justified within this category, there were 4 claims where the acceptance was untimely documented within 14 days of receipt of the claim. New claims are monitored on the dashboard by management to confirm compensability is addressed in the required timeframe.

- **Medical & Disability Management overall score 85.31%**
 - **Medical Treatment Managed Appropriately 68.89%**
 - **Of the 45 files reviewed, 14 were missed**

Comments and Action Plan: Upon reviewing the audit results, we noted that this category is measured by contact with the physician and was not being made every 14 days as outlined in NCCSIF's handling guidelines. We propose discussing changes to this requirement to align with PRISM and LWP handling, as contacting the physician is not always feasible or warranted if a current work status has already been received and there is no action to be taken prior to the next evaluation. While physician contact is a crucial role in facilitating employees' return to work, we believe it is not necessary every 14 days on all claims where the employee is losing time from work.

- **Proper Use of MCM 33.33%**
 - **Of the 3 files reviewed, 2 were missing documentation**

Comments and Action Plan: We have identified that the markdown of the two claims in this area is due to documentation missing from the claims system. We will be addressing this with the team and using these cases to emphasize the importance of proper ongoing documentation.

- **Excess overall score 0%**
 - **Timely Initial Excess Reporting: Score of 0%**
 - **Of the 1 report that was due, 1 was found to be reported untimely**
 - **Timely Excess Updates: Score of 0%**
 - **Of the 7 reports that were due, 7 was found to be reported untimely**
 - **Timely Excess Reimbursement Request: Score of 0%**
 - **Of the 1 reports that were due, 1 was found to be reported untimely**

Comments and Action Plan: To improve timely Initial Excess Reporting, we are working on implementing auto-generated tasks when claims reach the reporting threshold. Currently, adjusters manage a separate task to report to excess; we will follow up with the team to ensure these tasks are set a few days ahead of the due date. Additionally, we are looking at internal strategies to identify upcoming reporting requirements before they become overdue.

- **Resolution of Claim overall score**
 - **Resolution Pursued Timely: Score of 75%**
 - **Of the 8 files reviewed, 2 were untimely**
 - **Timely Continued Settlement Efforts: Score of 77.78%**
 - **Of the 9 files reviewed, 2 were untimely**

Comments and Action Plan: Of the 9 claims audited, 2 of them were determined to be untimely to show actions to resolve the claim. We are having further discussions and follow-up with the team to ensure they fully understand the required timeframes and emphasize the importance of consistent follow-through to drive claims towards final resolution.

- **Plan of Actions overall score 45.33%**
 - **Timely POA Updates: Score of 45.33%**
 - **Of the 75 files reviewed, 34 had an untimely POA**

Comments and Action Plan: While we achieved outstanding results on the quality of plan of actions (POA), we recognize the need to improve their timeliness. This category measures if at least one POA of the multiple POAs completed on a file were untimely. The audit findings highlight the number of claims with one late POA but do not account for how many were completed on time or whether the untimely POA was a detriment to the claim. A new report is being created to catch claims where POA is coming due so the examiner can address before it becomes past due.

- **Supervision overall score 53.02%**
 - **Timely Supervisor Reviews: Score of 8%**
 - **Of the 75 files reviewed, 69 had a late review**

Comments and Action Plan: While we achieved outstanding results in the quality of supervisor reviews, we need to focus on improving their timeliness. There are fewer documented supervisor reviews in the files than we expect to see, this audit criteria measures that if even one of multiple reviews is late, it does not account for the

number of reviews completed. It is important to note that an untimely supervisor review does not necessarily indicate any detriment to the file. There is a report created and provided where claims are identified where supervisor diary is coming due, further training will be provided to ensure the report is use to address review before they become late.

- **Reserves overall score 75.90%**
 - **Initial Reserve Timely/Accurate: Score of 61.54%**
 - **Of the 13 files reviewed, 5 were untimely**
 - **Reserves Adjusted Timely and Accurately: Score of 71.23%**
 - **Of the 73 files reviewed, 21 were untimely**

Comments and Action Plan: For overall compliance, we require reserves to be posted to new claims within 5 business days. Upon reviewing the files with late initial reserves, we found that while they may have been submitted to the supervisor or manager in a timely manner, they were not approved and posted within the required timeframe. To address this, we have adjusted the examiners' reserve authority to ensure timely posting. Additionally, we are retraining the team to review their dashboards daily which show new claims with no reserves.

- **Current Reserves Appropriate: Score of 83.10%**
 - **Of the 71 files reviewed, 12 were missed**
- **FM Reserves Consistent with SIP Regs: Score of 76.32%**
 - **Of the 38 files reviewed, 9 were not documented**

Comments and Action Plan: We acknowledge that there are files where reserve adjustments are needed or were untimely adjusted, however this score does not adequately reflect the auditor's recommended adjustments, which is a 1% variance of the outstanding. We are reminding staff that reserves must be reviewed and adjusted when new information is received, annually for future medical files, and if no adjustment is needed it must be documented including the reasons why the adjustment is not needed.

Conclusion: LWP acknowledges and accepts the findings outlined in the November 25, 2024 report. The audit worksheets, along with the associated comments and action plans noted above, have been thoroughly reviewed and shared with both the examiners and our supervisor. This collaborative effort aims to enhance our overall score and strategically address the areas where improvements are most needed.

We welcome any further perspectives and insights regarding our claims handling processes, recognizing the continual opportunity for enhancement and the importance of recognizing and reinforcing areas of exemplary performance among our staff.



Agenda Item H.6.

DKF TRAINING LINK

ACTION ITEM

ISSUE: Members are presented an overview and offer from [DKF Solutions Group](#) regarding their Training Link platform designed to enhanced training and compliance for public works and water/wastewater utility staff.

- Key benefits
 - Audience served: Public Works and Water/Wastewater Utility employees.
 - Each member is required to conduct a safety “tailgate” meeting every ten working days. We offer a certified safety professional every other Tuesday to deliver a 15-20’ targeted training on issues relevant to this audience. Each is recorded and placed into a library supervisors can select relevant videos to use for their meeting.
 - Direct access to live instructor-led virtual classes on CalOSHA and technical job skills for PW, water/wastewater utility employees
 - ~50webinars/year – all recorded and available in view on demand library
 - Employee training records management module to organize records.
- Cost:
 - Normally \$999/year/city (~\$22k for NCCSIF)
 - Pool offer: \$10k for all members/year

FISCAL IMPACT: TBD – none expected from this item – have budget for training if needed.

RECOMMENDATION: Review and provide direction regarding services and offer.

BACKGROUND: DKF and David Patzer have been providing risk control services for the California Sanitation Risk Management Authority (CSRMA) for over thirty years and have a wealth of specialized experience in the water and wastewater utility field.

ATTACHMENT(S):

1. Training Link Website Overview and Classes Offered
2. Subscription Agreement for Training Link



Training Content Library for TrainingLink Pro & TrainingLink Basic Subscribers

rev. 8-20-24

www.traininglink.com

Welcome to the guide to the training content available for TrainingLink subscribers. This document outlines the range of learning options we offer, including live trainings, live and recorded tailgates, live and recorded webinars, and self-directed computer-based training modules. Our library is continually expanding, so if you don't find the specific content you're looking for, please check the website or reach out to us at training@dkfsolutions.com. We're here to support your training needs and ensure you have access to the latest resources.

Live Online Training

*Offered live online twice per year and available on-demand in between sessions for **TrainingLink Pro** subscribers. **TrainingLink Pro** subscriber employees can choose up to six trainings per year from the following list. **TrainingLink Basic** subscribers can attend live sessions by purchasing seats on the **Register for Training** page.*

- Bloodborne Pathogens
- Confined Space - Entrant/Attendant
- Electrical Safety (Low Voltage) - Awareness: Electrical Safety for Wastewater Operators
- Excavation - Competent Person
- Fall Protection- Authorized Person
- Flagging/Traffic Control
- Forklift Safety Awareness: Operator Safety Theory
- Hazardous Waste Management: Hazardous Waste Handler T22
- Hearing Conservation
- Heat Illness
- Lockout/Tagout Training for Authorized Employees
- Respiratory Protection
- Underground Marking & Locating
- Workplace Violence Awareness & Prevention

Pre-Recorded Tailgate Videos

*Approximately 15-20 minutes each. Live sessions are conducted biweekly and archived for on-demand viewing by **TrainingLink Pro** and **TrainingLink Basic** subscribers.*

- Animal Safety
- Back Safety & Ergonomic Adventures
- Back Safety & General Ergonomics
- Biological Hazards in Sewage and Wastewater

- Bloodborne Pathogens
- Cal/OSHA: A Brief History
- CalOSHA Has One Job
- Chainsaw Safety
- Compressed Gas
- Confined Space
- COVID-19 2022 Edition
- CPR AED History
- Crane Safety
- Defensive Driving
- Dig Safe... Can you dig it?
- Driver Safety
- Driving Safety
- Electrical Safety
- Ergonomics
- Excavation Safety
- Eye Protection
- Fall Protection
- Fire Extinguisher Safety
- Gas Monitoring
- Gloves
- Hazard Communication
- Head Protection
- Hearing Conservation
- Heat Illness
- Heat Illness: Wet Spring
- Heavy Machinery
- Hot Work
- Ladder Safety
- Ladder Safety
- Lockout/Tagout
- New for 2024
- Poison Oak
- Power Tools
- Respirator Types and How They Work
- Respiratory Protection
- Safety Glasses
- Sewer Backups and Angry Customers
- Slips, Trips and Falls
- Tool Safety (Small Angry Tools)
- Traffic Clothing
- Traffic Control Safety
- Traffic Control: Traffic Cones
- Traffic Safety
- Trenching
- USA: DigSafe
- What Goes Up... Ladders
- When Animals Attack
- Wild Kingdom - Animal Safety
- Wildfire Smoke
- Wildlife at Work
- Working at Elevation

Pre-Recorded Webinar Videos

*Approximately 45-60 minutes each. Live webinars are conducted regularly and archived for on-demand viewing by **TrainingLink Pro** and **TrainingLink Basic** subscribers.*

- 2+ Years, No SSOs - How We Did It
- 6 Types of Working Genius
- A Wet Weather Story - Extreme Precipitation Hits the Bay Area
- Accident Investigation - A Supervisor's Roles and Responsibilities
- America's Water Infrastructure Act
- Asbestos Training Requirements
- Back Injury Prevention and the NIOSH Lift Equation
- Backhoe/Excavator Safety
- Basics of Sewer System Design
- Best Practices for Preparing Collection System LROs, Supervisors, and Managers for Water Board Inspections
- Building a FOG Control Program That Works!
- Cal/OHSA Training Requirements
- Cal/OSHA Crane Operator Safety
- Cal/OSHA Multi-Employer Worksite Safety
- Cal/OSHA Silica Regulations
- Cal/OSHA Top 25 Violations 2021-2022
- Cal/OSHA's Emergency Covid-19 Regulations
- CalOSHA Inspection and Serious Injury Reporting - Understanding and Knowing Your Responsibilities
- CalOSHA Reporting Requirements
- CalOSHA's Fall Rescue Requirements
- Competency Based Training
- Confined Space Ventilation
- Continuity of Operations in an Emergency
- Contract Management: Tools, Tips and Tricks
- Contractor Liability for Public Agencies: Risks and Management Techniques
- Contractual Risk Transfer
- Covid-19 Employee Exposure Control Plan
- Cyber Security Basics

- Cyber Security for Employees
- Cyber Security Self-Audit
- Cybersecurity Email and Web Browsing Best Practices
- Developing a Stormwater Emergency Response Plan
- Developing Condition Assessment Programs
- Developing Your Leadership Skills: Building Depth for Succession
- Easement Maintenance: You Never Know What You May Find
- Effective Force Main Condition Assessment
- Effective Knowledge Transfer & Operator Qualification
- Effective Safety Tailgate/Toolbox Training
- Electrical Line Clearance Safety
- Elements of Effective Contract Management Program
- Fall Protection Requirements for Wastewater and Public Works
- Forklift Safety Awareness
- Hazard Communication Including Globally Harmonized System of Classification and Labeling of Chemicals
- Heavy Equipment: Combination Hydro-Vac & CCTV Inspection Unit - Strategies for Safe and Efficient Use
- Hot Spot / High Frequency and Reduction Strategies
- How To ID and Classify Confined Spaces for Wastewater Workers
- How to Run a Collection System: Managing the Risks and Solving the Problems
- How to Train Adult Learners
- Hydro Jetting and Power Rodding
- Incident Investigation: Getting to the Root Cause for Accident Prevention
- Insurance Requirements in Contracts
- Introduction to Locating: 811
- Job Hazard Analysis - Your Safety Super Tool
- Just In Time Training: Improving Effectiveness and Efficiency in Your Training
- KnowledgeVine- Leveraging Technology to Create a Sustainable Safety Culture
- Lifecycle of a Sewer Backup Claim
- Lift Station Inspection and Condition Assessment
- Maintenance Strategies to Keep Your Infrastructure from Failing
- Manhole Inspections and Rehabilitation
- Mastering FOG Management: Best Practices for an Effective Fats, Oils, and Grease Program

- Navigating FEMA Assistance
- New Employee Orientations Made Easy
- NFPA 70E Electrical Safety 2024 Update
- OERP to Spill Emergency Response Plan What's New for Collection System Operators
- On-Boarding a New Sewer Collections Worker
- Overview of the Reissued WDR: What's changed and what do you have to do?
- Physical Demand Assessments
- Preventing and Responding to Vehicle Accidents
- Protecting Wastewater Infrastructure Assets
- Pump Station Emergency Response Plans: A Commonly Overlooked SSMP Requirement
- Pump Station Failures and Class Action Lawsuits
- Ransomware and Cyber Attack Incident Response
- Regulatory Compliance Best Practices: 2022 "Reissued" WDR
- Remote Training Solutions for Public Works, Water and Wastewater Workers
- Resilience Planning for Remote Facilities
- Root Cause Analysis
- Root Cause Analysis Following an Accident/Incident
- Safety Responsibilities for Supervisors and Managers
- Safety Training and Learning Management for Public Works and Wastewater Utilities
- Say What?! Mitigating Safety Risks in High Noise Areas with the Help of Sonetics Wireless Headsets
- Selecting the Best Method and Nozzle/Attachment for Cleaning Pipe
- SERP Services
- Service Truck Crane (Mechanical Crane)
- Sewer Backup Policy & Procedure: What to Include in your SERP
- Sewer Combo & CCTV Inspection Units
- Sewer Lift Station Inspection and Condition Assessment
- Shifting the Wellness Mindset: Building a Fit-for-Life Culture
- Sidewalk and Streets: Implementing an Effective Program to Manage the Exposures
- Simple Rules for a Safe Home Office
- SmartCover Case Studies
- Smooth Operations, Solid Safety: Harnessing Smart SOP for SOPs and LOTO
- Soft Tissue Injury Risks and Solutions for Collection, Ops and Maintenance Workers
- SOPs- The Key to Effective Training and Employee Safety

- Standard Operating Procedures (SOP) 2023: Risk Mitigation & Regulatory Compliance
- State of the Insurance Market: December 2022
- Strategies for Onboarding the New Collections System Worker
- SWRCB Revised Spill Emergency Response Plan (SERP) Requirements?
- Temporary Traffic Control
- The Reissued WDR Part 2
- The State of the Insurance Market: December 2023
- Training Tools for On-Boarding Collection System Workers
- TrainingLink: Cal/OSHA Training Made Easy
- Treatment Plant Operator Competency Based Training
- Trees, Trees, and More Trees! Implementing an Effective Program to Manage the Exposures
- Underground Service Alert
- Underground Utility Locating
- Understand SB 553 Workplace Place Violence Prevention Plan
- Understanding Risk Management
- Understanding The ASTM F3445 Slip Resistant Footwear Standard
- Unlocking Knowledge Transfer: Turning WWTP O&M Manuals into Interactive Training Tools
- Unveiling Sentinel: The CSRMA Solution for Worker's Compensation Management
- Using Leading Indicators to Improve Program Performance
- Vehicle Inspections for Combination Units
- Waking Up Emergency Operations Plans
- Water Main Repairs: Returning Depressurized Line to Service
- Water System Emergency Response Plan: Getting Compliance and Capability
- What Supervisors Need to Know About Workers' Compensation to Avoid Legal Pitfalls
- Wildfire Preparedness and Prevention
- Wildfire Property Risk Mitigation for Agencies that Own and/or Operate Exposed Facilities
- Workplace Violence Awareness and Prevention
- Wrong Chemical in the Wrong Tank

Printable Tailgate Materials

*Approximately 15 minutes of downloadable content designed for in-house trainers. Content is included in **TrainingLink Pro** and **TrainingLink Basic** subscriptions.*

- Accident Investigation for Supervisors
- Accident Prevention Signs and Tags
- Aerial Lift Safety
- Asbestos Safety
- Asphalt Fumes
- Back Safety
- Batteries
- Bloodborne Pathogens
- Blown Toilets
- Boating
- Boom Collapse
- Buried Utilities
- Carbon Monoxide Poisoning
- Carpal Tunnel Syndrome
- Chainsaw Safety
- Cold Weather
- Commercial Vehicle Backing Safety
- Compressed Gas Safety
- Confined Space Awareness
- Cranes and Hoists
- Driving Safety
- Electrical Safety
- Emergency Action Plan
- Ergonomics
- Excavation Safety
- Eye Protection
- Fall Protection
- Field Ergonomics
- Field Ergonomics and Back Safety
- Fire Extinguisher Safety
- Fire Prevention
- Flagging Safety
- GHS Safety Data Sheets
- Golf Cart Safety
- Hazard Communication and GHS
- Hazardous Chemicals
- Hazardous Materials on the Side of the Road
- HAZWOPER
- Head Protection
- Hearing Conservation
- Heat Illness
- Heat Illness
- Homeless Individuals and Encampments
- Hot Work
- Inspecting Harnesses
- Inspecting Lanyards
- Inspecting Self-Retracting Lifelines
- Ladder Safety
- Lawn Mower Safety
- Lead Exposure
- Lifting and Carrying Materials
- Lockout Tagout
- Lyme Disease
- Nail Guns
- Night Shift
- Office Safety
- Overhead Power Lines
- Oxygen and Acetylene Gas Safety
- Painting and Spraying Safely
- Personal Protective Equipment

- Pesticide Safety
- Pesticide Use
- Pests and Vermin
- Poison Oak
- Power Saws
- Power Tools
- Powered Landscaping Equipment
- Rattlesnakes
- Roadside Safety
- Rodent Prevention and Housekeeping
- Rodents and Other Pests
- Safe Driving - Navigating Turns and Intersections
- Shift Work
- Silica
- Step Ladders
- Temporary Traffic Control
- Tree Care Work
- Tree Trimming
- Tree Work Safety
- Underground Marking and Locating
- Vehicle Accidents
- Vibration
- Welding
- Welding, Cutting and Brazing
- Wet Concrete
- Wheels and Rims Tire Inflation
- Wood Chippers
- Zoonotics

Self-Directed Computer-Based Training

*Approximately 30-60 minutes each on average. The complete library is available on-demand to **TrainingLink Pro** subscribers for unlimited use. **TrainingLink Basic** subscribers can purchase access to individual courses on the **Register for Classes** tab.*

- Accident Prevention
- Accident Prevention Signs and Tags
- Backhoe Operation
- Basic Math for Collection Systems Workers
- Bloodborne Pathogens
- Boilers 101: Inspections, Maintenance & Operation
- Bypass Pumping
- Cal/OSHA Inspections
- Cal/OSHA Record Keeping
- Chainsaw Safety
- Closed Circuit Televising (CCTV)
- Collection System 101
- Compressed Air Safety

- Conducting Competency Assessments & Reacting to the Outcomes
- Conducting Trip Inspections for Vehicles and Equipment
- Confined Space
- Confined Space Ventilation
- Construction Inspection Training Course
- Continuity of Operations Planning for Wastewater Agencies
- Contract Management
- Cover Removal Safety: Know the Risks and Avoid the Hazards
- COVID-19 Exposure Control and Disease Preparedness Response Plan Training
- Crane Operator Regulatory Requirements
- Defensive Driving
- Developing Condition Assessment Programs June 2022
- DOT Drug and Alcohol Awareness for Employees
- DOT Drug and Alcohol Testing/Requirements for Supervisors
- Easement Maintenance
- Easement Maintenance & Repair
- Electrical Protection
- Email & Web Browsing Cyber Security
- Emergency Action Plan
- Emergency Eyewash Stations
- Employees' Workers' Compensation Rights & Responsibilities
- Everyday Asset Management June 2022
- Excavation & Trenching Awareness
- Fall Protection
- Finding Your Alligators - Lifting Safety
- Fire Extinguisher Training
- Fire Prevention Plans
- Grounds Safety
- Hand and Power Tool Safety
- Hazard Communication & GHS
- Hazardous Waste Handling and Emergency Procedures
- Hazards on the Road: Road Rage
- HazMat Incident The Role of the First Responder
- Hearing Conservation

- Hearing Protection
- Heat Illness
- Hot Work 2021
- Hotwork (2023)
- Housekeeping
- How to Read Sewer Maps
- Human Error 101
- Hydrogen Peroxide
- Illness and Injury Prevention Program
- Jet Rodding (Hydro Jetting)
- Ladder Safety
- Lateral Maintenance
- Lockout/Tagout
- Machine Safeguarding
- Maintenance Strategies to Keep Your Infrastructure from Failing June 2022
- Manhole Cover Removal
- Manhole Inspection and Rehabilitation
- Mechanical Rodding
- Multi-Employer Responsibility
- Multi-Employer Worksite Safety Rule
- Near Miss 2021
- NFPA 70E Overview
- Office Ergonomics
- Office Safety
- Overhead Cranes and Hoists
- Personal Protective Equipment
- Plugging Sewers
- Pneumatic Tool Safety
- Power and Hand Tool Safety
- Powered Cart & Low Speed Vehicle Safety
- Preparing for Your Next SSO
- Prevent Dog Bites: Learning to Deal with Dogs on the Job
- Public Agency Risk Management
- Reissued WDR

- Resilience Planning for Wastewater Industries
- Respiratory Protection
- Roadway Restoration and Repairs
- Rodder Safety
- Root Cause Analysis
- SCORE | Bloodborne Pathogens Employee Training
- SCORE | Confined Space Safety
- SCORE | Confined Space Training 2022
- SCORE | COVID-19 (May 2022)
- SCORE | Illness and Injury Prevention Program
- SCORE | Lockout/Tagout Employee Training Course
- Setting Up a Home Office
- Sewer Cleaning Nozzle Selection
- Sewer Easement Maintenance Part 1
- Sewer Easement Maintenance Part 2
- Sewer Easement Maintenance Part 3
- Sewer Force Main Condition Assessment June 2022
- Sewer Overflow and Backup Response
- Silica Regulations | Part 1
- Silica Regulations | Part 2
- Simple Rules for Safe Lifting
- Skid Steer Operations
- Slips, Trips, and Falls
- Sodium Bisulfate
- Sodium Hydroxide
- Sodium Hypochlorite
- Spot Repairs
- SSO Emergency Response Preparedness
- Supervision for Safety
- Tactical Communication Skills When Dealing with the Public
- Traffic Control Awareness
- Traffic Safety Training: Temporary Traffic Control
- Underground Service Alert

- Underground Utility Locating
- USA Call Before You Dig
- Vacaville | New Employee Orientation
- Vacuum Truck Safety
- Vacuuming - Combination Unit
- Vehicle Inspection for Combination Units
- Violence Against Public Utility Workers Training
- Wastewater Collections Systems 101
- Wastewater Utility Security and Vulnerability Assessment
- Water Quality Monitoring Plan
- Water Sampling Training Course
- Welding Safety
- What to Do Following a Vehicle Accident
- What to Include in Your SERP
- Wildfire Preparedness
- Workers' Compensation 101
- Workers' Compensation for Supervisors
- Workplace Bullying
- Workplace Violence, Protecting Your Agency's Most Valuable Resource

Non-Subscriber Training

*TrainingLink offers a wide range of live online and on-site training outside of the TrainingLink subscriptions. Search the upcoming training schedule at **www.traininglink.com** or on the **Register for Classes** tab after you log in to TrainingLink. Contact us at **training@dkfsolutions.com** to arrange an on-site training at your facilities. The following is a selected list of classes we offer. Please note that not all topics are offered every year.*

- Accident Investigation Safety Awareness
- Aerial Lift/Boom Training: Aerial Lift/Boom Qualified Operator
- America's Water Infrastructure Act (AWIA) - What You Need To Know
- Another Seat at The Table: Diversity & Inclusion
- Asbestos Awareness
- Asbestos Class III Maintenance Worker Initial
- Asbestos Pipe Awareness

- Atmospheric Monitoring
- Bloodborne Pathogens Safety Awareness
- Bulletproof Wastewater Treatment Plants
- Bypass & Drill Training
- Chainsaw and Woodchipper Safety
- CIWQS Training for Data Submitters and Legally Responsible Officials
- Collection System 101 - Intro to Collection System Operations and Maintenance
- Collection Workers Technical Certification Program Exam Prep
- Communicating to Connect - Methods for Moving Your Team from Me to We
- Communication Workshop- Understanding Your Team's Personality Styles
- Confined Space - Entrant/Attendant
- Confined Space - Entrant/Attendant & Confined Space Entry - Supervisor
- Confined Space - Non Entry Rescue & Confined Space - Entry Rescue
- Confined Space Awareness
- Confined Space Mandatory Training: includes Confined Space - Entrant/Attendant, Confined Space - Non Entry Rescue
- Contractual Risk Transfer
- COVID-19 Jobsite Screening for Symptoms
- CSRMA and Its New Physical Demands Assessment Web Application - Help Prevent CSRMA's Most Common Cause of Lost Time Claims
- CWEA TCP Prep for Grade 1 & 2
- De-escalation – How to Calm a Volatile Situation
- Defensive Driving
- Developing Condition Assessment Programs
- Developing Your Leadership Skills - Building Depth for Succession
- Diversity & Inclusion Training - Another Seat at The Table
- DOT Reasonable Suspicion Training
- Easement Maintenance
- Effective Hydro Flushing and Power Rodding Cleaning Techniques
- Electrical Line Clearance Safety
- Electrical Safety (Low Voltage) - Awareness: Electrical Safety Basics for the Non-Electrician
- Electrical Safety (Low Voltage) - Awareness: Electrical Safety for Wastewater Operators
- Electrical Safety (Low Voltage) - Qualified Worker
- Electrical Safety Awareness

- Emergency Evacuation Safety Awareness
- Emergency Preparedness and Response
- Ergonomic/Back Injury Prevention Safety Awareness
- Estimating Spill Start Time and Spill Volume - Strategies and Methods
- Excavation - Competent Person
- Excavation - Hazard Awareness
- Fall Protection - Authorized Person
- Fall Protection - Awareness
- Fall Protection Competent Person
- Fall Protection Competent Person- Refresher
- Fall Rescue
- Finding Solutions to Drinking Water Treatment Scenarios
- First Aid/CPR/AED
- Flagging/Traffic Control
- Flagging/Traffic Control & Collection Worker 101
- Forklift Authorized User
- Forklift Safety Awareness: Operator Safety Theory
- Grease Sand Interceptor Overview (3-Hr Live Online Training)
- Hazardous Waste Management: Hazardous Waste Handler T22
- HAZWOPER First Responder Awareness (FRA)
- HAZWOPER First Responder Operations (FRO) Refresher
- Hearing Conservation Safety Awareness
- Hearing Tests
- Hearing Tests & Respirator Fit Testing
- Heat Illness
- Heavy Equipment (Earth Moving Equipment) : Backhoe/Loader Safety
- Heavy Equipment: Aerial Lift/Boom Training : Aerial Lift/Boom Qualified Operator
- Heavy Equipment: Backhoe Initial
- Heavy Equipment: Combination Hydro-Vac & CCTV Inspection Unit - Strategies for Safe and Efficient Use
- Heavy Equipment: Hydro Jetting and Power Rodding Workshop
- Heavy Equipment: Sewer Combo Truck Operations for Efficiency and Safety
- Heavy Equipment: Skid Steer
- Heavy Equipment: Woodchipper Safety

- HMBP - T22
- HMBP-SPCC Procedures
- Homeless Encampment Cleanup Training
- Hot Spot/High Frequency Cleaning Reduction Strategies
- Hotwork
- How to Audit Your SSMP
- How to Establish Defensible Spill Volume and Spill Start Time Estimates
- How to Have a Difficult Conversation
- How to Run a Collection System
- I&I Program Strategies
- Improving Worker Safety by Managing Human Error
- Intensive Driver
- Introduction to Underground Utility Locating
- Ironclad Spill Documentation Workshop - 2 Part
- Job Competencies for Water and Sewer Workers: Training for Safety and Professionalism
- Just in Time Training and Reference Tools for Public Works, Water and Wastewater
- KnowledgeVine- Leveraging Technology to Create a Sustainable Safety Culture.
- Ladder Safety Awareness
- Ladder/Fixed Ladder Safety
- Lead Safety Awareness
- Lift Station Inspection & Condition Assessment
- Lockout/Tagout Affected Employee Safety Awareness
- Lockout/Tagout Training for Authorized Employees
- LVE Program Update
- Minimize Risk Exposure for Public Works Employee
- Multi-Employer Liability
- NEA Testing
- New WDR - Expediting WDR Compliance for Sewer Managers
- NFPA70E Electrical Safety in the Workplace
- Noise Assessment
- Non-Mobile Cranes and Hoists
- Non-Mobile Cranes and Hoists: Crane Operations/Rigging
- Office General Safety

- On-Boarding the Collection System Worker
- Organizational Values Workshop- Discovering Your Teams Values
- Personal Protective Equipment
- Pesticides
- Post Fall Rescue Training - CalOSHA Requirements, Planning, and Techniques
- Potable Water Emergency Response Plans in Accordance with the Federal Bioterrorism Act (and Common Sense)
- Preparing and Submitting the Annual Report - Due April 1
- Preparing for Annual Certified Spill Reporting of Category 4 and/or Non Category 1 Lateral Spills - Due February 1
- Process Control Testing for Wastewater Treatment Plant Operators
- Remote Office Ergonomics
- Remote Training Solutions for Public Works, Water and Wastewater Workers
- Respirator Physical and Fit Test
- Respiratory Protection
- Returning a Waterline to Service
- Risk Management 101
- Safety Tailgate - Private
- SB553 Workplace Violence Compliance
- SCORE - From SSMPs to SERPs to Claims
- SERP - Refresher for the New WDRs
- SERP Drills
- SERP Spill Documentation Assessment
- Sewer Cleaning 102
- Sewer Collections Employees: Online Library of Technical Skills Courses
- Sewer Easement Maintenance #1 of 3 - Preparing Collection System Workers
- Sewer Easement Maintenance #2 of 3 - Not all easements are created equal!
- Sewer Easement Maintenance #3 of 3 - Performing easement maintenance
- Sewer Pipe Repair and Trench Safety
- Sewer Spills and Backups: Emergency Response Preparedness
- Sewer Spills and Backups: SERP Policy Review
- Sewer Spills and Backups: SERP Refresher and Spill Drills
- Sewer Spills and Backups: Spill Documentation & Volume Estimation
- Sewer Spills and Backups: Spill Documentation: From Notification to CIWQS Certification

- Sewer Spills and Backups: Spill Emergency Response Drill
- Sidewalk Inspections: Liability Reduction Strategies
- Silica/Asbestos Testing
- So, you lost a water zone....Now What Do I Do?
- Source Control 101 for the Collection System Operator
- SSMP Auditing to Comply with 2022 WDR
- SSMP Site Specific
- Supervisor 101
- Surface Water Quality Sampling as Part of Your Spill Emergency
- Surface Water Sampling Following a Sewer Spill
- SWRCB February and April Reports
- Tactical Communication Skills When Dealing with Members of the Public
- Taking Ownership of the Lower Laterals and Developing Maintenance Programs
- Train-the-Trainer on Sanitary Sewer Spill Emergency Response Plan
- Transite Pipe (Asbestos) Initial Training
- Transite Pipe (Asbestos) Refresher Training
- Ultimate Collection System Operator
- Underground Marking & Locating
- Verbal Judo
- Wastewater Treatment Plant Lab 101 for Operators
- Water Distribution & Treatment Operator Math Workshop
- Water Quality Monitoring Plan
- Watering Sampling
- WDR for Collection Systems
- WDR Training for LROs, Managers, Supervisors, and Data Submitters
- Welding/Cutting/Brazing
- What to Do Following a Work Vehicle Accident
- Who's Going to Clean Our Sewers and Run Our Plants? Planning for the Next Generation of Employees
- Workplace Violence Awareness & Prevention
- Workplace Violence/Active Shooter Awareness
- Workzone Traffic Control & Flagger
- **Additional topics available upon request**

At TrainingLink, our mission is to empower public works, water, and wastewater utilities with industry-specific training solutions that enhance safety, efficiency, and compliance. We are committed to delivering best-in-class educational experiences tailored to the unique needs of these essential sectors. Through innovative training programs, expert-led instruction, and a focus on continuous improvement, we aim to equip teams with the knowledge and skills they need to drive excellence in their operations, safeguarding our communities and the environment.

**Contact us at
training@dkfsolutions.com or (800) 215-5206
for assistance with all your training needs.**

DKF SOLUTIONS GROUP, LLC

Subscription Agreement for *Training Link*™

SUBSCRIPTION AGREEMENT # 2410712-TLB

This DKF Solutions Group Subscription Agreement ["Agreement"] is made as of the date stated below by and between:

DKF Solutions Group, LLC 170
Dogwood Lane
Vallejo, CA 94591
(707) 373-9689 (tel)
dpatzer@dkfsolutions.com

[hereinafter "DKF" or, sometimes, "Service Provider"] on the one hand; and

Name Of Agency:	Northern CA Cities Self Insurance Fund (NCCSIF) and their 22 member cities
Address:	
Phone No.	916.643.2704
Email:	Marcus Beverly <Marcus.Beverly@alliant.com>

[hereinafter "Subscriber"] on the other hand.

I. Services Provided

For and in consideration of annual subscription fees hereinafter specified, Subscriber[s] shall be entitled to the following service:

One TrainingLink Basic subscription to be paid in the amount of \$10,000.00 for the period of **1/2/25** through **1/1/26** (*Subscription Term*).

This subscription will automatically renew at the end of the Subscription Term continuously and indefinitely for a period equal to the Initial Term (each a 'Renewal Term') without action by the subscriber, and the subscription fee will be billed at the time of renewal. The subscription fee will remain unchanged for a period of 3 years from 1/2/25-1/1/28.

The TrainingLink Basic subscription includes:

- Live biweekly safety tailgate trainings (*each is 15-20minutes long, recorded and placed into a view-on-demand library*)
- View on Demand Safety Shorts Training Library
- Downloadable Tailgate Safety Training Library
- 24+ webinars annually and recorded webinar library
- TrainingLink Training Management System

2. Ownership

DKF exclusively owns all rights, title and interest in and to TrainingLink™ including rights to all Intellectual Property therein or relating thereto. Unless expressly agreed to in writing by the Parties, DKF shall also exclusively own all

rights, title and interest in and to any enhancements, customizations or modifications to the subscription services that DKF develops (or has developed) pursuant to this Agreement, including all rights to Intellectual Property therein or relating thereto.

[When used herein, the term "Intellectual Property" means patents, patent applications, trademarks, copyrights, copyrightable materials (including, but not limited to, training content and software source code), trade secrets, and any other similar intellectual or proprietary rights related to or embodied in the work product and other documentation developed by DKF.]

3. Fees and Payments.

Payment by Invoice. Subscriptions are eligible to be invoiced or billed to a credit card. Contact Kay Patzer at kpatzer@dkfsolutions.com with your contact information, billing address, and PO or credit card number. Subscriber agrees to pay within thirty (30) days of receipt of the invoice.

4. Attendees.

One set of log in credentials will be provided to each Subscriber employee (in this case, employees of each of the 22 member cities of NCCSIF). Employee log in credentials will be monitored and the subscription may be terminated if the log in credentials are used by anyone other than the Subscriber's employees. In that case the subscription fees would not be refunded in whole or in part.

NOTE: FAILURE TO MAINTAIN TIMELY PAYMENT OF MONTHLY SUBSCRIPTION FEES WILL RESULT IN THE SUSPENSION OF DKF SERVICES, AND FAILURE TO BRJNG ALL DELINQUENT FEE PAYMENTS CURRENT WITHIN TEN (10) DAYS OF NOTICE FROM DKF MAY RESULT IN THE TERMINATION OF THIS SUBSCRIPTION AND DKF SERVICES HEREUNDER.

5. Limitation of Remedies.

Subscriber agrees that its sole remedy against DKF for breach of contract or promise, or for any other harm or damage allegedly arising out of or relating to this Agreement shall be to cancel this Agreement. Subscriber also acknowledges and agrees that the information provided to it by DKF does not constitute legal advice, and Subscriber should obtain any such advice on issues such as workplace safety and compliance from its own legal counsel.

6. Governing Law/ Severability

This Agreement shall be governed and interpreted in accordance with the laws of the State of California. In the event that a court having jurisdiction finds that any of the provisions of this Agreement are unenforceable or invalid, the remaining provisions shall stay in effect, and the parties will give full effect to the intent of the provisions held to be enforceable and valid, unless the invalid provisions relate to the obligation to pay fees, in which event DKF may cancel this Agreement and refund all moneys not due as of the cancellation date.

7. Non-Assignment.

Subscriber may not assign or transfer this Agreement, in whole or in part, by operation of law or otherwise, without DKF's express prior written consent. Any attempt to assign or transfer this Agreement, without such consent, will be null and of no effect. Subject to the foregoing, this Agreement will bind and inure to the

benefit of each party's permitted successors and assigns.

8. Entire Agreement

This Subscription Agreement contains the sole agreement, and supersedes any prior understandings or written agreements, between the parties related to its subject matter, and Subscriber agrees that in entering into this Agreement it has not acted in reliance upon any spoken or other agreements, promises or representations made by or on behalf of DKF not reflected herein. This Agreement may be amended only by a written agreement signed by an officer of DKF.

9. Cancellation

Subscriber may cancel their invoiced subscription at any time by notifying DKF in writing 30 days ahead of the scheduled renewal date. For cancellations of subscriptions prior to their renewal date, the agency will continue to have access to subscription benefits until the end of the subscription term. Subscription fees will not be refunded or prorated. Automatic credit card subscription payment are refundable only if cancelled within 3 days of the date of payment.

Date: _____

DKF Solutions Group: _____
Signature

Print Name: _____

Date: _____

Subscribing Entity: _____
Name of City/Agency/District

Signature: _____

Print Name: _____



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

Agenda Item H.7.

**CAJPA RE-ACCREDITATION WITH EXCELLENCE
INFORMATION ITEM**

ISSUE: NCCSIF Program Administrators will present the Board with the final 2024 CAJPA Accreditation Report and a new Certificate of Accreditation With Excellence, effective until 9/26/27.

RECOMMENDATION: Receive and file the Report and Certificate.

FISCAL IMPACT: None from this item. Costs are included in budget. CAJPA charged \$5,850 for the accreditation and NorCal Cities maintains CAJPA membership at \$2,000 annually.

BACKGROUND: NorCal Cities has been accredited by CAJPA since 1993. The Accreditation Program is designed to ensure quality and professional standards for all risk management pools regardless of size, scope of operation, or membership structure. The process involves a detailed program study and evaluation, committee review and issuance of a report. Accreditation with Excellence is reserved for those JPAs that exceed the mandatory requirements for accreditation and for which no conditions remain.

ATTACHMENT(S):

1. 2024 CAJPA Accreditation Report
2. CAJPA Accreditation with Excellence Certificate

**California Association
of
Joint Powers Authorities**

***Accreditation Report of
Northern California Cities Self Insurance Fund
(NCCSIF)***

**CONFIDENTIAL
(See Sections B & C)**

FINAL

Prepared by

Carol Wells

Consultant

October 22, 2024

Table of Contents

I. Background

A.	Description of JPA	3
B.	Limitations.....	5
C.	Distribution and Use.....	5

II. Findings and Recommendations

A.	Requirements.....	6
B.	Suggestions	6

Accreditation Standards Worksheets

I.	Governing Documents and Administrative Contracts.....	9
II.	Government Rules	14
III.	Insurance and Coverages.....	16
IV.	Accounting and Finance	19
V.	Investment of Funds	23
VI.	Actuarial Standards – Property / Liability / Workers’ Compensation.....	27
VII.	Risk Control	28
VIII.	Claims Management – Property / Liability.....	29
VIII.	Claims Management – Workers’ Compensation	31
IX.	Underwriting.....	33
X.	Operations and Administrative Management	34
XI.	Enterprise Risk Management.....	36

I. BACKGROUND

• Description of JPA

The Northern California Cities Self Insurance Fund (NCCSIF, the “Fund”) was founded in 1979 as a workers’ compensation fund, pursuant to the Government Code of the State of California, commencing with Section 6500. The NCCSIF provides workers’ compensation, general liability, automobile liability, errors and omissions and employment practices coverage through its jointly funded banking plan, risk sharing, excess risk sharing and excess reinsurance for its 22 member entities. The risk sharing plan was implemented during the 1991-92 fiscal year. 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. NCCSIF also offers a variety of risk management services

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 – 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.

CAJPA Accreditation History – NCCSIF has been accredited with excellence since 1993.

Program Summary–pooled, group purchase & individually purchased programs.

NCCSIF provides coverage within the **Banking Layer for each Program** (each member is directly responsible for their own actual losses in the banking layer):

Liability:

\$50,000 per occurrence

\$50,000 per occurrence for employment practices

\$100,000 per occurrence for City of Folsom only (all coverages)

Workers' Compensation:

\$100,000 per occurrence

NCCSIF provides coverage within a **Shared Risk Layer for each program** shared layer losses are pooled among members):

Liability:

\$700,000 per occurrence, excess of Banking Layer

\$700,000 per occurrence for employment practices, excess of Banking Layer

\$650,000 per occurrence for City of Folsom only (all coverages), excess of Banking Layer

Workers' Compensation:

\$400,000 per occurrence, excess of Banking Layer

Program Summary

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 up to \$750,000	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

CJPRMA retains the first \$5 million with the remainder provided by reinsurance & XS insurance up to \$40M (CJPRMA will have a 10% assessment in 2024).

PRISM retained the first \$5 million with the remainder provided by reinsurance & XS insurance to STAT limits.

Total Covered Payroll is \$309,440,114 (as of 7/1/2024).

Total Insured Values is \$1,811,455,497 (total TIV without vehicles), as of 7/1/2024.

Service Providers

Service	Organization
Actuary – P/L	Bickmore
Actuary – WC	Bickmore
Financial Auditor	Crowe, LLP
Investment Advisor	Chandler
Investment Custodian	Transitioned to US Bank (from BNY)
Program Administrator	Alliant Insurance Services, Inc.
Financial Accounting	James Marta & Company, LLP
Insurance Broker	Alliant Insurance Services, Inc.
Claims Auditor – P/L	RMS
Claims Auditor – WC	North Bay Associates
Claims Administrator – P/L	Sedgwick
Claims Administrator – WC	LWP Claims Solutions

B. Consultant Activities

Data was received from *NCCSIF* during the months of May 31, 2024, and June 2024. With some additional information provided in August of 2024 for the October 22, 2024, CAJPA Accreditation Committee meeting/presentation.

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, 2024, for a period of three years conditional on the following requirements.

A. Full Accreditation Requirements

NONE.

B. Accreditation with Excellence Requirements

NONE.

C. Suggestions

Suggestion 1

I. GOVERNING DOCUMENTS AND ADMINISTRATIVE CONTRACTS

A. 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.

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 (Demonstrative).

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,

David deBernardi
CAJPA Accreditation Chair

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 checked and reviewed.
<p>B. The agreement shall contain all of the provisions required in the enabling legislation in Section 6500 et. of the Government Code.</p>		JPA Agreement dated November 9, 1992 & Amended Bylaws reviewed dated January 16, 2020.
<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	
<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)	√	Administrative Policy & Procedure #A-3
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

CRITERIA	STATUS	DISCUSSION
12. Provisions for member withdrawal from a program or JPA as a whole. These provisions shall include: <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
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)	√	JPA Agreement Article XIII – Expulsion
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>)	√	JPA Agreement Article XIV – Board of Directors
15. Provision for the resolution of coverage and claims disputes with its members; (Mandatory)	√	Included in the MOC doc (liab, page 5 of 7/#11, NCCL-24.
16. Provision for the resolution of nonclaim disputes (Excellence)	√	#A-24 Administrative Policy& Procedure to address.
17. Provision for obligations of members. (Mandatory) <i>The governing documents identify obligations of members, e.g.</i> <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:		
1. The JPA is in substantial compliance with its governing documents. (Mandatory)	√	
2. The JPA Governing Board has reviewed the prior Accreditation Report for findings and recommendations. (Mandatory)	√	October 27, 2021 Board of Directors Agenda Packet. F.6., Consent Calendar

CRITERIA	STATUS	DISCUSSION
<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>	√	
<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> 	√	Bylaws, Sections 3 and 5 and on their website.

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
LWP	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>	√	
<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>	√	12/21/2023
<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>	√	June 20, 2024
<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>	√	Bylaws, Section 18
<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>	√	2023 year filed on 1/10/2024.

CRITERIA	STATUS	DISCUSSION
F.2 The JPA has filed the annual compensation report with the State Controller's office. (Mandatory) GC 53892 (I)	√	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>)	√	#5006
I. Meetings and Meeting Notices		
1. The JPA properly posts meeting notices and, (Mandatory) <i>Board and standing committees. <u>Check for ADA posting requirements.</u> 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.</i> <i>Ensure notices are provided for teleconferencing as necessary including proper posting requirements.</i>	√	Bylaws Section 3.E. and JPA Agreement, Article XIX. (Agendas are posted outside the Alliant, Sacramento office, in a locked glass case as well as being posted on the NCCSIF website and at each member's location.) ADMINISTRATIVE POLICY AND PROCEDURE #A-8
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)	√	Bylaws, Section E
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 Fire Insurance Company of Pennsylvania Endorsement #17 for Treasurer.
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;	√	APPL JPA Primary Claims-Made Trustee's E&O.
b. Employee Fidelity; (insurance only, self-insurance not allowed) (G.C. 6505.1)	√	Through ACIP with National Union
c. Commercial General Liability;	√	NCCL-24 (Eff: 7/1/2024)
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
CRITERIA	STATUS	DISCUSSION
<p>B. For the risk retained by the pool the, JPA provides a coverage document that that includes or references the following:</p> <ul style="list-style-type: none"> a. Declaration page (unique to each member and/ or year of coverage): b. Definitions c. Identify covered parties, persons, entities (may refer to endorsement within the coverage document which lists all covered parties) d. Retention/deductible and limits e. Dates of coverage f. Premium/contributions <p>These can be met by reference to other agreements or laws; i.e., labor code. (Mandatory)</p> <p>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.</p>	√	<p>NCCSIF issues a Declarations and MOC that is an underlying type that incorporates the CJPRMA MOC with certain exceptions.</p> <p>NCCL-24 (Eff: 7/1/2024)</p> <p>WC: PRISM Endt #U5: Occ Definition Amendatory Endt limits the time period of any one occurrence to no more than 7 days, with PRISM able to set the beginning date of the coverage period.</p>
<p>The notes below provide additional considerations but in themselves are not specific requirements:</p> <p>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?</p> <p>Declaration Page (unique to each member and/or year of coverage)</p> <ul style="list-style-type: none"> • Identify covered parties, persons, entities • Retention/deductible and limits • Dates of coverage • Premium/contributions <p>Definitions Key terms to define include:</p> <ul style="list-style-type: none"> • Coverage trigger (i.e., "occurrence", "wrongful act", etc.) • Coverage parts (E&O, Personal Injury, etc.) <p>Insuring Agreement</p> <ul style="list-style-type: none"> • Reimburse vs. indemnify • BI/PD • E&O • EPLI • Stat WC benefits <p>Exclusions</p> <ul style="list-style-type: none"> • Such as Asbestos, contract, nuclear, punitive damages, terrorism, etc. <p>Conditions</p> <ul style="list-style-type: none"> • Claim reporting/notice • Appeals • Action against authority (dispute resolution) • Other coverage • Subrogation • Assignment • Cancellation/non-renewal • Severability • Defense and Settlement (may be condition or stand-alone) • Increased cost of construction; enforcement of ordinance and law. <p>If the JPA follows form of the excess carrier or pool then is there a policy document that makes this explicit?</p> <p>Is the document clear regarding the duty to defend within a deductible, member retention or pool sir?</p> <p>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...</p>		

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 (APIP 23-24)
<p>c. Liability</p>	√	CJPRMA/ NCCL-24 (Eff: 7/1/2024)
<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, 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"> • Not recording IBNR • Unrecorded ULAE (material) • 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. • Inappropriate application of GAAP, (such as recording equity in another pool) (cannot be cured by disclosing the policy and limitations) • Liabilities not fairly stated (materially overstated; • Don't record above expected, any additional should be recorded as a designation of retained earnings). • GASB 31, market value of investments • GASB 40 Custodial Credit Risk Disclosures • GASB 68 Pension Liabilities • GASB 75 Other Post-Employment Benefits • Asset Impairments • Related Party Transactions • Extraordinary Items • Prior Period Adjustments • Contingent Liabilities • Recording reinsurance recoveries when received instead of netting out of claims expense when paid and setting up as a receivable. • The MD&A is sufficient <p><i>(Consultant will review above irrespective of auditor's opinion)</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>	√	Treasurers Report presented at Board of Directors meetings.
<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>	√	June 30, 2023 , Financial Audit from Crowe LLP

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>	√	October 23, 2023.
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>	√	Liability Program received a surcharge/excess liability assessment from CA Joint Powers Risk Management Authority (CJPRMA) as NCCSIF is a loss leader. The surcharge will be decreased or eliminate by moving to a higher SIR.
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.	√	Liability market expected to remain challenging as it responds to larger losses incurred. NCCSIF is seeing an increase in the settlement value of liability claims, particularly police cases, given the current environment influenced by a number of high-profile incidents.
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) (For sample targets see target equity worksheet)	√	Target Equity policy reviewed as part of Long Range Planning
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> <i>Primary Programs</i> <i>70% = Marginally Acceptable</i> <i>75%-85% = Recommended</i> <i>90% = Conservative</i> <i>Excess Programs</i> <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. <u>For the year ended June 30, 2023:</u> The GL Banking Fund had assessments of \$234,913 and had dividends of \$672,209. The WC Banking Fund had assessments of \$20,000 and \$2,726,617 of refunds declared in fiscal year 2023. The WC Shared Risk

		Fund dividend declared was \$675,751 which was available for refund via check, application to fiscal year 2024 premiums or fiscal year 2024 assessments.
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 October 19, 2023, with revisions which were approved by BOD as presented.
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).	√	
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; US Bank 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:		Resolution #23-02 allows Treasurer to invest & reinvest funds.
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>		
1. Type of investments; (Excellence)	√	<p>All of the required investment report data is sent to the JPA by James Marta & Company, but for the BOD Agendas Admin removes the detailed information and only includes the Summary report and not the individual holdings report.</p> <p><u>Require NCCSIF to add the holdings report to the BOD Agenda packets.</u></p> <p>(Note: The Treasurer signs the full report.) Reviewed PFMs report as well included in the Agenda packet.</p>
2. Issuing institution; (Excellence)	√	
3. Dates of purchase and maturity; (Excellence)	√	
4. Par and dollar amount invested on all securities; (Excellence)	√	
5. Investments and monies held by the JPA; (Excellence)	√	
6. Current market value, including source; (Excellence)	√	
7. Coupon rate; (Excellence)	√	
8. Effective yield rate; <i>(yield to maturity)</i> (Excellence)	√	
9. Portfolio total rate of return; (Excellence)	√	
10. Cash and security transactions; (Excellence)	√	
11. Percentage of portfolio by issuer or security type. (Excellence)	√	
<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>	√	<p>Transitioned from BNY to US Bank BNY agreement dated 2008. US Bank agreement signed by Jim Marta on 9/8/2023.</p>

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)	√	BNY Maintains coverage to \$150 million through various insurers. (US BANK—shows \$10M)
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.	√	Chandler Asset Management dated 2006 Amended 2007. With added Amendment No 2.
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 and contract amendment No. 2.
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)	√	<p>A portion of funds are maintained in LAIF with quarterly report included in the BOD Agenda.</p> <p>Those assets needed for current operations are maintained in the Local Agency Investment Fund (LAIF) in Sacramento, which is administered by the State Treasurer's Office.</p>

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
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>	√	WC - 6/30/2023 forecast Liab – 6/30/2023 forecast Forecast for Program Years: 23-24 March 15, 2023 Annually by Bickmore Actuarial Mike Harrington FCAS, MAAA and James Kim ACAS, MAAA
B. The actuary provides claim funded factors or measures for the: 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>	√	
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>	√	<u>1.5</u> % discount
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).	N/A	
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>	N/A	

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)		RM-21, Park & Rec Risk Management Best Practices and RISK MGMT POLICY AND PROCEDURE #RMA-2, in addition to:
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 (for law enforcement), 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. 2024 property appraisal RFP scheduled.
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: much of the cost containment is focused on litigation management, with the claims adjuster working closely with the member and legal counsel to establish a legal work plan and budget to assess and resolve cases at the earliest opportunity. Members work with Sedgwick to maintain a list of preferred defense counsel who share their philosophy of early evaluation and resolution where possible.
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:	√	February 1 – 21, 2024 by RMS Reviewed 65 open and 20 closed files. Claims handling meets or exceed industry claims handling standard and CAJPA criteria.
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;	√	Reflect reasonable ultimate value of exposure.
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.	√	

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;	√	Appropriate.
b. Adjusters identify claims with subrogation potential;	√	
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.	√	Timely, thorough, good file documentation.
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>	√	March 12, 2024, response to audit. Only 1 noted reserving issue, reserve was re-evaluated per the audit.
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 , June 21, 2024, 2020 North Bay Associates (Alan Fleming, WC Claims Auditor) administered by LWP Claims Solutions, Inc (who took over claims admin eff 7/1/24). Audit used PRISM audit standards Reviewed 89 files (15% of open inventory). Rated as Exceeds 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;	√	
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;	√	
b. Adjusters identify claims with subrogation potential;	√	
c. Excess insurers are notified of claims with excess potential;	√	An area for some improvement
d. Litigated claims are adequately managed;	√	Strong performance
e. Coverage is verified; and	√	
f. Adequate investigations are performed.	√	Strong performance

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>	√	
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. LWP contract, Section #4, calls for a DSAL/ Discretionary Settlement Authority Limit. The contract also includes PRISM addendum which contains settlement authority and claims admin guidelines.

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>	√	ADMINISTRATIVE POLICY AND PROCEDURE #A-9
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>	√	Five years
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	√	Part of Und Policy and also the rating P&P
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)	√	2/3 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:	√	Revised 12/14/23, approved by the BOD on 4/18/2024. Previously reviewed on 11/12/20 & October 2018.
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)	√	BOD minutes/agenda, Item #H.1.10 – Strategic Plan Update. Annual Strategic Planning Meeting (for 2024) is scheduled for December 12 th .
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>		Annually, NCCSIF evaluates services & programs currently offered by the Authority to determine whether those services should be continued as is, modified, increased, or deleted
1. Annual reports, newsletters, or similar media;	√	Annual report
2. Notice of major policy 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	√	nccsif.org
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)		

CRITERIA	STATUS	DISCUSSION
e. RIMS (Risk and Insurance Management Society)		
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. Also CALPERLA Conference attendance.
D. The JPA has developed and implemented processes and procedures relating to protection of electronic data, including:		CYGNVS is designed to be a portal for connecting and communicating in the event of a cyber-attack.
1. A suitable security and back-up system for all stored data. (Mandatory)	√	P&P A-7 Protection of Electronic Data (all data 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.		Annually, NCCSIF evaluates services & programs currently offered by the Authority to determines whether those services should be continued as is, modified, increased, or deleted
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

CRITERIA	STATUS	DISCUSSION
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	Financial accounting and reporting software, discussions continuing regarding implementation.
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>		



*Trusted Leadership
for California's Public
Risk Sharing Pools*

*It is the purpose of this organization to give professional recognition
to properly qualified self-insurance pools.*

*THEREFORE, the Board of Directors of the
California Association of Joint Powers Authorities,
has conferred upon*

Northern California Cities Self Insurance Fund

This

CERTIFICATE OF ACCREDITATION WITH EXCELLENCE

having fulfilled the conditions of eligibility as prescribed by the Association for Accreditation.



Accreditation Period: September 26, 2024 – September 26, 2027

Craig Schweikhard
President

David deBernardi
Chair, Accreditation Committee

James P. Marta
Accreditation Program Manager



[BACK TO AGENDA](#)

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

Agenda Item H.8.

**APPOINTMENT OF VICE-CHAIR AND SECRETARY
INFORMATION ITEM**

ISSUE: The current Vice Chair Spencer Morrison and Secretary Jennifer Styczynski will be leaving the Board of Directors, and we need to fill the Vice-Chair and Secretary positions.

Nominations:

Vice- Chair: Jennifer Leal, City of Auburn
Secretary: Tricia Cobey, City of Galt

RECOMMENDATION: Review, discuss and approve the nominations.

FISCAL IMPACT: No fiscal impact.

BACKGROUND:

ATTACHMENT(S): None



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

Agenda Item H.9.

ALLONE HEALTH WALKING CHALLENGE

ACTION ITEM

ISSUE: Members have expressed interest in the walking challenge for employees. NorCal Cities has \$10,425 available in PRISM subsidy funds. The subsidy funds will cover the cost of running the challenge.

With the number of employees eligible for the program and the expectation of up to 50% participation, the cost for running the challenge would be **\$2,800**.

AllOne Health would do the following for the challenge:

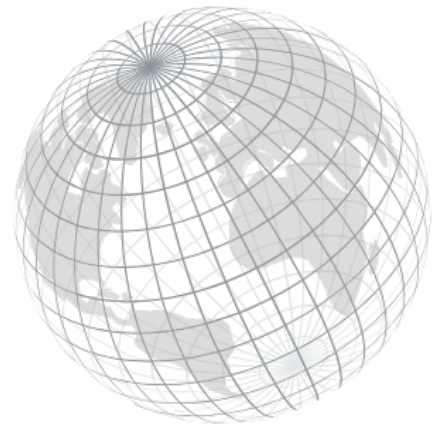
- Potential dates to run: March 10 – April 6 (4-week challenge)
- Weekly emails with standings, quick tip/info, fitness video & “what’s next”
- City vs. City (22 cities)
- Incentives: (Sponsored by NorCal Cities)
 - \$50 gift card for top individual
 - Lunch for winning City

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

FISCAL IMPACT: TBD, cost of lunch for winning City and \$50 Gift Card for the winner.

BACKGROUND: NorCal Cities hosted a walking challenge for members in in FY 15/16, FY 16/17 and FY 23/24. The walking challenge is offered by our Employee Assistance Program, ACI Specialty Benefits.

ATTACHMENT(S): Walking Challenge 2025



To: Jenna Wirkner
From: Danielle Terpstra
Re: Confirmation for Walking Challenge

Thank you for scheduling the following:

Walking Challenge

DATES:

- Challenge Dates: March 10 – April 6
- Registration: Flyer to be available February 6 with last day to register March 6.
- Weekly point deadlines are each Tuesday at the end of the day.
- Challenge Wrap-up Email: April 14

CHALLENGE INCENTIVES: This will be run as a Team challenge (by city – lunch for winning city as incentive) with top individual also earning a gift card. Incentives communicated by AllOne Health and provided by NCCSIF.

FEE: \$2800 (billed as a one-time, flat fee) for up to 500 participants.

TECHNOLOGY NEEDS: Employees will register through Microsoft Forms and will need electronic access to communicate weekly progress.

Thank you!

Danielle Terpstra
danielle.terpstra@allonehealth.com





BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

Agenda Item I.1.

**QUARTERLY FINANCIAL REPORT
FOR PERIOD ENDING SEPTEMBER 30, 2024**

ACTION ITEM

ISSUE: James Marta & Company will present the Quarterly Financial Report for the Quarter and year ending September 30, 2024

NOTE: The Police Risk Management Reserve report has been updated with revised accruals up to 10/30/24 and follows the Quarterly Financial Report.

RECOMMENDATION: Receive and file the Quarterly Financials as presented.

FISCAL IMPACT: None.

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

ATTACHMENT(S): Quarterly Financial Report for Period Ending September 30, 2024

FINANCIAL REPORT

**SEPTEMBER 30, 2024
AND FOR THE
THREE MONTHS ENDED**

Northern California Cities Self Insurance Fund

Northern California Cities Self Insurance Fund
Table of Contents
September 30, 2024

Accountant's Compilation Report	1
 BASIC FINANCIAL STATEMENTS	
Statement of Net Position	2
Statement of Revenues, Expenses and Changes in Net Position	3
Statement of Cash Flows	4
 SUPPLEMENTARY INFORMATION	
Combining Statement of Net Position – Liability	5
Combining Statement of Revenues, Expenses and Changes in Net Position – Liability	8
Combining Statement of Cash Flows – Liability	11
Combining Statement of Net Position – Workers' Compensation	14
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers' Compensation	17
Combining Statement of Cash Flows – Workers' Compensation	20
Reconciliation of Claims Liabilities by Program	23
Graphical Summary of Claims	24
Budget to Actual	26
Notes to the Budget to Actual	30
Risk Management Reserves Current Usage Report	31
Police Risk Management Grants Current Usage Report	32



James Marta & Company LLP
Certified Public Accountants

Accounting, Auditing, Tax, and Consulting

ACCOUNTANT'S COMPILATION REPORT

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

Management is responsible for the accompanying statement of financial position of Northern California Cities Self Insurance Fund as of September 30, 2024, and the related statement of revenues, and expenses and changes in net position and statement of cash flows for the three months ended to the financial statements in accordance with accounting principles generally accepted in the United States of America. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or the completeness of the information provided by management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on these financial statements.

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

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

Management has elected to present designations of net position on the Statement of Net Position as of September 30, 2024 contrary to accounting principles generally accepted in the United States of America which bar the presentation of designations of net position on the Statement of Net Position.

We are not independent with respect to Northern California Cities Self Insurance Fund as of and during the quarter ended September 30, 2024, since we provide accounting, financial, and management services.

James Marta & Company LLP

James Marta & Company LLP
Certified Public Accountants
November 13, 2024

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Net Position
September 30, 2024

Assets

Current Assets	
Cash and Cash Equivalents	\$ 15,857,118
Accounts Receivable	62,616
Interest Receivable	569,279
Excess Accounts Receivable	922,252
Prepaid Expense	13,940,065
Total Current Assets	<u>31,351,330</u>
Non-Current Assets	
Investments*	<u>81,853,657</u>
Total Assets	<u><u>\$ 113,204,987</u></u>

Liabilities & Net Position

Current Liabilities	
Accounts Payable	\$ 42,311
Dividends Payable	1,194,452
Unearned Revenue	19,435,119
Total Current Liabilities	<u>20,671,882</u>
Non-Current Liabilities	
CJPRMA Assessment*	2,141,937
Outstanding Liabilities*	55,544,759
ULAE*	3,116,996
Total Non-Current Liabilities	<u>60,803,692</u>
Total Liabilities	<u>81,475,574</u>
Net Position	
Designated for Contingency	200,000
Designated for Risk Management	3,063,635
Undesignated	28,465,778
Total Net Position	<u>31,729,413</u>
Liability & Net Position	<u><u>\$ 113,204,987</u></u>

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

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Revenues, Expenses and Changes in Net Position
For The Three Months Ended September 30, 2024

Operating Income	
Administration Deposit	\$ 748,922
Banking Layer Deposit	2,497,499
Shared Risk Layer	2,703,007
Excess Deposit/Premium	2,657,009
Property/Crime Insurance Income	1,571,957
Risk Management Grants	1,717,621
Total Operating Income	<u>11,896,015</u>
Operating Expenses	
Claims Expense	4,393,263
Consultants	39,052
Safety Service	97,222
Claims Administration	321,884
Program Administration	169,814
Board Expenses	624
Excess Insurance	2,606,141
Property/Crime Insurance Expense	2,034,423
Member Identity Theft Protection	8,313
Total Operating Expenses	<u>9,670,736</u>
Operating Income (Loss)	2,225,279
Non-Operating Income	
Change in Fair Market Value	(680,835)
Investment Income	3,836,487
Total Non-Operating Income	<u>3,155,652</u>
Change in Net Position	5,380,931
Beginning Net Position	<u>26,348,482</u>
Ending Net Position	<u>\$ 31,729,413</u>

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Cash Flows
For The Three Months Ended September 30, 2024

Cash flows from operating activities:

Cash received from members	\$ 31,052,821
Cash paid for claims	(2,917,566)
Cash paid for insurance	(18,861,598)
Cash paid to vendors	(802,113)
Cash (paid) received for dividends	<u>(3,048,880)</u>

Net cash provided by (used in) operating activities	<u>5,422,664</u>
---	------------------

Cash flows from investing activities:

Investment income received	3,885,721
Purchases of investments	(10,862,926)
Proceeds from sale or maturity of investments	<u>7,151,782</u>

Net cash provided by (used in) investing activities	<u>174,577</u>
---	----------------

Net increase (decrease) in cash and cash equivalents	5,597,241
--	-----------

Cash and cash equivalents, beginning of year	<u>10,259,877</u>
--	-------------------

Cash and cash equivalents, end of year	<u><u>\$ 15,857,118</u></u>
--	-----------------------------

Reconciliation of operating income (loss) to net cash
provided by (used in) operating activities:

Operating income (loss)	\$ 2,225,279
-------------------------	--------------

Adjustments to reconcile operating income (loss) to net
cash provided by (used in) operating activities:

(Increase) decrease in:

Member receivable	(7,310)
Excess receivable	50,777
Prepaid expense	(13,940,065)

(Decrease) increase in:

Accounts payable	(4,129)
Dividend payable	(3,319,883)
Unearned revenue	19,435,119
CJPRMA Assessment	(442,061)
Unpaid claims and claim adjustment expenses	<u>1,424,937</u>

Net cash provided by (used in) operating activities	<u><u>\$ 5,422,664</u></u>
---	----------------------------

Supplemental information:

Noncash non-operating and investing activities	
Net change in fair value of investments	<u><u>\$ (680,835)</u></u>

SUPPLEMENTARY INFORMATION

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

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
September 30, 2024

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Current Assets				
Cash and Cash Equivalents	\$ 12,346,436	\$ 1,120,587	\$ 8,399,134	\$ 2,826,715
Accounts Receivable	19,641	-	2,244	17,397
Interest Receivable	162,077	4,981	103,365	53,731
Excess Accounts Receivable	368,522	-	368,522	-
Prepaid Expense	11,248,046	33,205	11,214,841	-
Total Current Assets	<u>24,144,722</u>	<u>1,158,773</u>	<u>20,088,106</u>	<u>2,897,843</u>
Non-Current Assets				
Investments*	<u>22,147,930</u>	<u>368,719</u>	<u>14,261,028</u>	<u>7,518,183</u>
Total Assets	<u><u>\$ 46,292,652</u></u>	<u><u>\$ 1,527,492</u></u>	<u><u>\$ 34,349,134</u></u>	<u><u>\$ 10,416,026</u></u>
Current Liabilities				
Accounts Payable	\$ 31,700	\$ 6,144	\$ 783	\$ 24,773
Dividends Payable	-	-	-	-
Unearned Revenue	19,286,886	636,760	16,570,381	2,079,745
Total Current Liabilities	<u>19,318,586</u>	<u>642,904</u>	<u>16,571,164</u>	<u>2,104,518</u>
Non-Current Liabilities				
CJPRMA Assessment*	2,141,937	-	2,141,937	-
Outstanding Liabilities*	16,822,621	-	12,791,188	4,031,433
ULAE*	701,996	-	-	701,996
Total Non-Current Liabilities	<u>19,666,554</u>	<u>-</u>	<u>14,933,125</u>	<u>4,733,429</u>
Total Liabilities	<u>38,985,140</u>	<u>642,904</u>	<u>31,504,289</u>	<u>6,837,947</u>
Net Position				
Designated for Contingency	100,000	100,000	-	-
Undesignated	7,207,512	784,588	2,844,845	3,578,079
Total Net Position	<u>7,307,512</u>	<u>884,588</u>	<u>2,844,845</u>	<u>3,578,079</u>
Liability & Net Position	<u><u>\$ 46,292,652</u></u>	<u><u>\$ 1,527,492</u></u>	<u><u>\$ 34,349,134</u></u>	<u><u>\$ 10,416,026</u></u>

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

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
September 30, 2024**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Current Assets									
Cash and Cash Equivalents	\$ 139,932	\$ 106,092	\$ 112,118	\$ 232	\$ 116,334	\$ 344,504	\$ 136,943	\$ 164,484	\$ 28,528
Accounts Receivable	7,293	-	10,000	-	-	-	-	-	-
Interest Receivable	1,136	3,106	901	701	873	16,246	3,134	1,250	383
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-
Total Current Assets	148,361	109,198	123,019	933	117,207	360,750	140,077	165,734	28,911
Non-Current Assets									
Investments*	173,934	462,457	75,624	94,429	91,534	2,390,438	375,034	209,758	52,582
Total Assets	\$ 322,295	\$ 571,655	\$ 198,643	\$ 95,362	\$ 208,741	\$ 2,751,188	\$ 515,111	\$ 375,492	\$ 81,493
Current Liabilities									
Accounts Payable	\$ 559	\$ 926	\$ 1,083	\$ 190	\$ 558	\$ 5,805	\$ 1,838	\$ 374	\$ 364
Dividends Payable	-	-	-	-	-	-	-	-	-
Unearned Revenue	73,107	93,078	32,648	29,008	100,884	471,061	107,601	76,565	18,261
Total Current Liabilities	73,666	94,004	33,731	29,198	101,442	476,866	109,439	76,939	18,625
Non-Current Liabilities									
CJPRMA Assessment*	-	-	-	-	-	-	-	-	-
Outstanding Liabilities*	79,873	96,418	112,555	32,201	101,169	1,610,860	228,149	120,134	16,879
ULAE*	13,909	16,789	19,599	5,607	17,616	280,501	39,728	20,919	2,939
Total Non-Current Liabilities	93,782	113,207	132,154	37,808	118,785	1,891,361	267,877	141,053	19,818
Total Liabilities	167,448	207,211	165,885	67,006	220,227	2,368,227	377,316	217,992	38,443
Net Position									
Designated for Contingency	-	-	-	-	-	-	-	-	-
Undesignated	154,847	364,444	32,758	28,356	(11,486)	382,961	137,795	157,500	43,050
Total Net Position	154,847	364,444	32,758	28,356	(11,486)	382,961	137,795	157,500	43,050
Liability & Net Position	\$ 322,295	\$ 571,655	\$ 198,643	\$ 95,362	\$ 208,741	\$ 2,751,188	\$ 515,111	\$ 375,492	\$ 81,493

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

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
September 30, 2024

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Current Assets										
Cash and Cash Equivalents	\$ 80,778	\$ 160,121	\$ 216,755	\$ 156,142	\$ 52,221	\$ 162,762	\$ 262,657	\$ 185,014	\$ 153,241	\$ 247,857
Accounts Receivable	104	-	-	-	-	-	-	-	-	-
Interest Receivable	234	4,638	2,678	1,877	2,213	1,886	559	5,047	873	5,996
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-
Total Current Assets	81,116	164,759	219,433	158,019	54,434	164,648	263,216	190,061	154,114	253,853
Non-Current Assets										
Investments*	19,218	745,564	290,212	272,636	236,648	244,543	29,137	725,704	51,154	977,577
Total Assets	\$ 100,334	\$ 910,323	\$ 509,645	\$ 430,655	\$ 291,082	\$ 409,191	\$ 292,353	\$ 915,765	\$ 205,268	\$ 1,231,430
Current Liabilities										
Accounts Payable	\$ 183	\$ 3,192	\$ 2,100	\$ 381	\$ 301	\$ 1,022	\$ 187	\$ 2,930	\$ 278	\$ 2,502
Dividends Payable	-	-	-	-	-	-	-	-	-	-
Unearned Revenue	49,386	166,477	113,305	106,879	35,104	88,587	105,869	158,419	46,615	206,891
Total Current Liabilities	49,569	169,669	115,405	107,260	35,405	89,609	106,056	161,349	46,893	209,393
Non-Current Liabilities										
CJPRMA Assessment*	-	-	-	-	-	-	-	-	-	-
Outstanding Liabilities*	27,924	347,237	191,131	68,263	41,868	130,027	52,299	366,314	63,172	344,960
ULAE*	4,862	60,464	33,282	11,887	7,291	22,642	9,107	63,786	11,000	60,068
Total Non-Current Liabilities	32,786	407,701	224,413	80,150	49,159	152,669	61,406	430,100	74,172	405,028
Total Liabilities	82,355	577,370	339,818	187,410	84,564	242,278	167,462	591,449	121,065	614,421
Net Position										
Designated for Contingency	-	-	-	-	-	-	-	-	-	-
Undesignated	17,979	332,953	169,827	243,245	206,518	166,913	124,891	324,316	84,203	617,009
Total Net Position	17,979	332,953	169,827	243,245	206,518	166,913	124,891	324,316	84,203	617,009
Liability & Net Position	\$ 100,334	\$ 910,323	\$ 509,645	\$ 430,655	\$ 291,082	\$ 409,191	\$ 292,353	\$ 915,765	\$ 205,268	\$ 1,231,430

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

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For The Three Months Ended September 30, 2024

	Total			
	All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 212,253	\$ 212,253	\$ -	\$ -
Banking Layer Deposit	693,247	-	-	693,247
Shared Risk Layer	1,573,000	-	1,573,000	-
Excess Deposit/Premium	1,802,321	-	1,802,321	-
Property/Crime Insurance Income	1,571,957	-	1,571,957	-
Total Operating Income	5,852,778	212,253	4,947,278	693,247
Operating Expenses				
Claims Expense	1,717,018	-	1,186,062	530,956
Consultants	19,544	19,544	-	-
Safety Service	33,911	24,481	9,430	-
Claims Administration	72,259	-	-	72,259
Program Administration	90,969	90,969	-	-
Board Expenses	312	312	-	-
Excess Insurance	1,751,430	-	1,751,430	-
Property/Crime Insurance Expense	2,034,423	-	2,034,423	-
Member Identity Theft Protection	4,514	4,514	-	-
Total Operating Expense	5,724,380	139,820	4,981,345	603,215
Operating Income (Loss)	128,398	72,433	(34,067)	90,032
Non-Operating Income				
Change in Fair Market Value	(222,991)	(5,222)	(64,400)	(153,369)
Investment Income	1,256,549	29,418	362,899	864,232
Total Non-Operating Income	1,033,558	24,196	298,499	710,863
Change in Net Position	1,161,956	96,629	264,432	800,895
Beginning Net Position	6,145,556	787,959	2,580,413	2,777,184
Ending Net Position	\$ 7,307,512	\$ 884,588	\$ 2,844,845	\$ 3,578,079

See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For The Three Months Ended September 30, 2024

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Operating Income									
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	24,369	31,026	10,883	9,669	33,628	157,020	35,867	25,522	6,087
Shared Risk Layer	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-
Total Operating Income	24,369	31,026	10,883	9,669	33,628	157,020	35,867	25,522	6,087
Operating Expenses									
Claims Expense	(20,847)	12,351	60,442	26,094	1,795	211,634	18,771	7,301	399
Consultants	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-
Claims Administration	(7,551)	3,501	12,100	(1,121)	1,758	25,545	(99)	690	464
Program Administration	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-
Trustee's E&O Coverage	-	-	-	-	-	-	-	-	-
Total Operating Expense	(28,398)	15,852	72,542	24,973	3,553	237,179	18,672	7,991	863
Operating Income (Loss)	52,767	15,174	(61,659)	(15,304)	30,075	(80,159)	17,195	17,531	5,224
Non-Operating Income									
Change in Fair Market Value	(4,509)	(7,433)	(3,097)	(1,832)	(6,407)	(35,267)	(9,675)	(4,824)	(1,789)
Investment Income	25,408	41,886	17,453	10,326	36,104	198,729	54,516	27,182	10,081
Total Non-Operating Income	20,899	34,453	14,356	8,494	29,697	163,462	44,841	22,358	8,292
Change in Net Position	73,666	49,627	(47,303)	(6,810)	59,772	83,303	62,036	39,889	13,516
Beginning Net Position	81,181	314,817	80,061	35,166	(71,258)	299,658	75,759	117,611	29,534
Ending Net Position	\$ 154,847	\$ 364,444	\$ 32,758	\$ 28,356	\$ (11,486)	\$ 382,961	\$ 137,795	\$ 157,500	\$ 43,050

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For The Three Months Ended September 30, 2024

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Operating Income										
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	16,462	55,492	37,768	35,626	11,701	29,529	35,290	52,806	15,538	68,964
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-	-
Total Operating Income	16,462	55,492	37,768	35,626	11,701	29,529	35,290	52,806	15,538	68,964
Operating Expenses										
Claims Expense	721	104,998	11,071	4,916	(5,372)	3,452	54,928	40,846	8,769	(11,313)
Consultants	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-
Claims Administration	608	21,450	3,103	(106)	(5,617)	(1,099)	5,200	8,456	1,928	3,049
Program Administration	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-	-
Trustee's E&O Coverage	-	-	-	-	-	-	-	-	-	-
Total Operating Expense	1,329	126,448	14,174	4,810	(10,989)	2,353	60,128	49,302	10,697	(8,264)
Operating Income (Loss)	15,133	(70,956)	23,594	30,816	22,690	27,176	(24,838)	3,504	4,841	77,228
Non-Operating Income										
Change in Fair Market Value	(2,339)	(13,547)	(5,645)	(6,408)	(3,972)	(6,127)	(4,632)	(12,961)	(1,837)	(21,068)
Investment Income	13,179	76,338	31,811	36,107	22,381	34,527	26,099	73,036	10,354	118,715
Total Non-Operating Income	10,840	62,791	26,166	29,699	18,409	28,400	21,467	60,075	8,517	97,647
Change in Net Position	25,973	(8,165)	49,760	60,515	41,099	55,576	(3,371)	63,579	13,358	174,875
Beginning Net Position	(7,994)	341,118	120,067	182,730	165,419	111,337	128,262	260,737	70,845	442,134
Ending Net Position	\$ 17,979	\$ 332,953	\$ 169,827	\$ 243,245	\$ 206,518	\$ 166,913	\$ 124,891	\$ 324,316	\$ 84,203	\$ 617,009

See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For The Three Months Ended September 30, 2024

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Cash flows from operating activities:				
Cash received from members	\$ 24,861,351	\$ 849,013	\$ 21,517,659	\$ 2,494,679
Cash paid for claims	(1,328,147)	-	(811,397)	(516,750)
Cash paid for insurance	(15,442,755)	-	(15,442,755)	-
Cash paid to vendors	(256,778)	(174,570)	(9,416)	(72,792)
Cash (paid) for dividends and received for assessments	(1,074,485)	-	-	(1,074,485)
Net cash provided by (used in) operating activities	6,759,186	674,443	5,254,091	830,652
Cash flows from investing activities:				
Investment income received	1,272,687	29,801	367,555	875,331
Net investment (purchases) sales	(1,215,495)	(28,458)	(351,042)	(835,995)
Net cash provided by (used in) investing activities	57,192	1,343	16,513	39,336
Net increase (decrease) in cash and cash equivalents	6,816,378	675,786	5,270,604	869,988
Cash and cash equivalents, beginning of year	5,530,058	444,801	3,128,530	1,956,727
Cash and cash equivalents, end of year	\$ 12,346,436	\$ 1,120,587	\$ 8,399,134	\$ 2,826,715
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:				
Operating income (loss)	\$ 128,398	\$ 72,433	\$ (34,067)	\$ 90,032
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:				
(Increase) decrease in:				
Member receivable	(7,310)	-	-	(7,310)
Excess receivable	(29,925)	-	(29,925)	-
Prepaid expense	(11,248,046)	(33,205)	(11,214,841)	-
(Decrease) increase in:				
Accounts payable	(2,064)	(1,545)	14	(533)
Dividend payable	(1,345,488)	-	-	(1,345,488)
Unearned revenue	19,286,886	636,760	16,570,381	2,079,745
CJPRMA Assessment	(442,061)	-	(442,061)	-
Unpaid claims and claim adjustment expenses	418,796	-	404,590	14,206
Net cash provided by (used in) operating activities	\$ 6,759,186	\$ 674,443	\$ 5,254,091	\$ 830,652
Supplemental information:				
Noncash non-operating and investing activities				
Net change in fair value of investments	\$ (222,991)	\$ (5,221)	\$ (64,401)	\$ (153,369)

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For The Three Months Ended September 30, 2024**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Cash flows from operating activities:									
Cash received from members	\$ 90,183	\$ 124,104	\$ 43,531	\$ 9,669	\$ 134,512	\$ 628,081	\$ 143,468	\$ 102,087	\$ 24,348
Cash paid for claims	(41,295)	(4,216)	1,162	(36,877)	(202)	(145,923)	(53,288)	(10,023)	(3,936)
Cash paid for insurance	-	-	-	-	-	-	-	-	-
Cash paid to vendors	7,512	(3,251)	(11,816)	1,230	(1,652)	(26,184)	379	(619)	(393)
Cash (paid) for dividends and received for assessments	(15,000)	(88,624)	-	(17,297)	(243,357)	(132,378)	(216,516)	(80,000)	(2,000)
Net cash provided by (used in) operating activities	41,400	28,013	32,877	(43,275)	(110,699)	323,596	(125,957)	11,445	18,019
Cash flows from investing activities:									
Investment income received	25,734	42,424	17,678	10,460	36,564	201,280	55,218	27,528	10,209
Net investment (purchases) sales	(24,578)	(40,517)	(16,883)	(8,988)	(35,925)	(192,236)	(52,735)	(26,294)	(9,751)
Net cash provided by (used in) investing activities	1,156	1,907	795	1,472	639	9,044	2,483	1,234	458
Net increase (decrease) in cash and cash equivalents	42,556	29,920	33,672	(41,803)	(110,060)	332,640	(123,474)	12,679	18,477
Cash and cash equivalents, beginning of year	97,376	76,172	78,446	42,035	226,394	11,864	260,417	151,805	10,051
Cash and cash equivalents, end of year	\$ 139,932	\$ 106,092	\$ 112,118	\$ 232	\$ 116,334	\$ 344,504	\$ 136,943	\$ 164,484	\$ 28,528
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:									
Operating income (loss)	\$ 52,767	\$ 15,174	\$ (61,659)	\$ (15,304)	\$ 30,075	\$ (80,159)	\$ 17,195	\$ 17,531	\$ 5,224
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:									
(Increase) decrease in:									
Member receivable	(7,293)	-	-	-	-	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-
(Decrease) increase in:									
Accounts payable	(39)	250	284	109	106	(639)	280	71	71
Dividend payable	(15,000)	(88,624)	-	(46,305)	(243,357)	(132,378)	(216,516)	(80,000)	(2,000)
Unearned revenue	73,107	93,078	32,648	29,008	100,884	471,061	107,601	76,565	18,261
CJPRMA Assessment	-	-	-	-	-	-	-	-	-
Unpaid claims and claim adjustment expenses	(62,142)	8,135	61,604	(10,783)	1,593	65,711	(34,517)	(2,722)	(3,537)
Net cash provided by (used in) operating activities	\$ 41,400	\$ 28,013	\$ 32,877	\$ (43,275)	\$ (110,699)	\$ 323,596	\$ (125,957)	\$ 11,445	\$ 18,019
Supplemental information:									
Noncash non-operating and investing activities									
Net change in fair value of investments	\$ (4,509)	\$ (7,433)	\$ (3,097)	\$ (1,832)	\$ (6,407)	\$ (35,267)	\$ (9,675)	\$ (4,824)	\$ (1,789)

See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For The Three Months Ended September 30, 2024

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Cash flows from operating activities:										
Cash received from members	\$ 65,744	\$ 221,969	\$ 151,073	\$ 142,505	\$ 11,701	\$ 118,116	\$ 141,159	\$ 211,225	\$ 62,153	\$ 69,051
Cash paid for claims	109	(33,771)	(30,236)	(13,176)	(39,421)	(29,357)	(24,733)	(36,945)	422	(15,044)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(573)	(22,061)	(2,988)	(1,409)	5,526	1,294	(5,308)	(8,108)	(1,729)	(2,642)
Cash (paid) for dividends and received for assessments	(39,770)	(92,505)	-	(71,509)	(20,505)	(34,899)	(32,494)	-	(6,201)	18,570
Net cash provided by (used in) operating activities	25,510	73,632	117,849	56,411	(42,699)	55,154	78,624	166,172	54,645	69,935
Cash flows from investing activities:										
Investment income received	13,350	77,319	32,220	36,567	22,672	34,970	26,438	73,973	10,487	120,240
Net investment (purchases) sales	(12,749)	(73,844)	(30,771)	(34,927)	(21,650)	(33,398)	(25,247)	(70,650)	(10,015)	(114,837)
Net cash provided by (used in) investing activities	601	3,475	1,449	1,640	1,022	1,572	1,191	3,323	472	5,403
Net increase (decrease) in cash and cash equivalents	26,111	77,107	119,298	58,051	(41,677)	56,726	79,815	169,495	55,117	75,338
Cash and cash equivalents, beginning of year	54,667	83,014	97,457	98,091	93,898	106,036	182,842	15,519	98,124	172,519
Cash and cash equivalents, end of year	\$ 80,778	\$ 160,121	\$ 216,755	\$ 156,142	\$ 52,221	\$ 162,762	\$ 262,657	\$ 185,014	\$ 153,241	\$ 247,857
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:										
Operating income (loss)	\$ 15,133	\$ (70,956)	\$ 23,594	\$ 30,816	\$ 22,690	\$ 27,176	\$ (24,838)	\$ 3,504	\$ 4,841	\$ 77,228
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:										
(Increase) decrease in:										
Member receivable	(104)	-	-	-	-	-	-	-	-	87
Excess receivable	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:										
Accounts payable	35	(611)	115	(1,515)	(91)	195	(108)	348	199	407
Dividend payable	(39,770)	(92,505)	-	(71,509)	(55,609)	(34,899)	(32,494)	-	(6,201)	(188,321)
Unearned revenue	49,386	166,477	113,305	106,879	35,104	88,587	105,869	158,419	46,615	206,891
CJPRMA Assessment	-	-	-	-	-	-	-	-	-	-
Unpaid claims and claim adjustment expenses	830	71,227	(19,165)	(8,260)	(44,793)	(25,905)	30,195	3,901	9,191	(26,357)
Net cash provided by (used in) operating activities	\$ 25,510	\$ 73,632	\$ 117,849	\$ 56,411	\$ (42,699)	\$ 55,154	\$ 78,624	\$ 166,172	\$ 54,645	\$ 69,935
Supplemental information:										
Noncash non-operating and investing activities										
Net change in fair value of investments	\$ (2,339)	\$ (13,547)	\$ (5,645)	\$ (6,408)	\$ (3,972)	\$ (6,127)	\$ (4,632)	\$ (12,961)	\$ (1,837)	\$ (21,068)

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
September 30, 2024

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Current Assets				
Cash and Cash Equivalents	\$ 3,510,682	\$ 1,722,229	\$ 13,199	\$ 1,775,254
Accounts Receivable	42,975	-	-	42,975
Interest Receivable	407,202	12,951	191,663	202,588
Excess Accounts Receivable	553,730	-	553,730	-
Prepaid Expense	2,692,019	127,887	2,564,132	-
Total Current Assets	7,206,608	1,863,067	3,322,724	2,020,817
Non-Current Assets				
Investments*	59,705,727	3,139,904	28,006,447	28,559,376
Total Assets	\$ 66,912,335	\$ 5,002,971	\$ 31,329,171	\$ 30,580,193
Current Liabilities				
Accounts Payable	\$ 10,611	\$ 6,129	\$ 2,440	\$ 2,042
Dividends Payable	1,194,452	-	717,839	476,613
Unearned Revenue	148,233	-	-	148,233
Total Current Liabilities	1,353,296	6,129	720,279	626,888
Non-Current Liabilities				
Outstanding Liabilities*	38,722,138	-	20,849,374	17,872,764
ULAE*	2,415,000	-	-	2,415,000
Total Non-Current Liabilities	41,137,138	-	20,849,374	20,287,764
Total Liabilities	42,490,434	6,129	21,569,653	20,914,652
Net Position				
Designated for Contingency	100,000	100,000	-	-
Designated for Risk	3,063,635	3,063,635	-	-
Undesignated	21,258,266	1,833,207	9,759,518	9,665,541
Total Net Position	24,421,901	4,996,842	9,759,518	9,665,541
Liability & Net Position	\$ 66,912,335	\$ 5,002,971	\$ 31,329,171	\$ 30,580,193

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

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
September 30, 2024

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Current Assets											
Cash and Cash	\$ 70,729	\$ 136,406	\$ 43,979	\$ 15,768	\$ 190,675	\$ 82,502	\$ 61,683	\$ 53,035	\$ 19,003	\$ 14,062	\$ 75,745
Accounts Receivable	-	10,000	-	-	-	-	-	-	-	-	-
Interest Receivable	4,281	7,547	1,574	1,826	8,769	27,025	44,372	7,196	5,258	735	2,081
Excess Accounts	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	75,010	153,953	45,553	17,594	199,444	109,527	106,055	60,231	24,261	14,797	77,826
Non-Current Assets											
Investments*	541,114	1,122,708	195,189	257,770	1,228,951	3,996,671	6,561,535	1,041,192	651,419	76,429	278,693
Total Assets	\$ 616,124	\$ 1,276,661	\$ 240,742	\$ 275,364	\$ 1,428,395	\$ 4,106,198	\$ 6,667,590	\$ 1,101,423	\$ 675,680	\$ 91,226	\$ 356,519
Current Liabilities											
Accounts Payable	\$ 34	\$ 71	\$ 18	\$ 27	\$ 94	\$ 141	\$ 552	\$ 102	\$ 49	\$ 9	\$ 29
Dividends Payable	-	53,445	-	-	-	-	-	26,628	37,500	-	-
Unearned Revenue	-	-	-	-	-	-	-	-	-	-	-
Total Current Liabilities	34	53,516	18	27	94	141	552	26,730	37,549	9	29
Non-Current Liabilities											
Outstanding Liabilities*	561,461	813,936	62,251	227,697	693,171	2,545,932	4,322,030	378,256	301,602	59,705	136,926
ULAE*	75,866	109,980	8,412	30,767	93,662	344,011	584,000	51,111	40,753	8,068	18,502
Total Non-Current	637,327	923,916	70,663	258,464	786,833	2,889,943	4,906,030	429,367	342,355	67,773	155,428
Total Liabilities	637,361	977,432	70,681	258,491	786,927	2,890,084	4,906,582	456,097	379,904	67,782	155,457
Net Position											
Designated for	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety	-	-	-	-	-	-	-	-	-	-	-
Undesignated	(21,237)	299,229	170,061	16,873	641,468	1,216,114	1,761,008	645,326	295,776	23,444	201,062
Total Net Position	(21,237)	299,229	170,061	16,873	641,468	1,216,114	1,761,008	645,326	295,776	23,444	201,062
Liability & Net Position	\$ 616,124	\$ 1,276,661	\$ 240,742	\$ 275,364	\$ 1,428,395	\$ 4,106,198	\$ 6,667,590	\$ 1,101,423	\$ 675,680	\$ 91,226	\$ 356,519

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

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
September 30, 2024

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Current Assets											
Cash and Cash	\$ 95,330	\$ 196,694	\$ 8,790	\$ 7,672	\$ 134,448	\$ 51,720	\$ 303,885	\$ 20,612	\$ 116,004	\$ 64,920	\$ 11,592
Accounts Receivable	-	-	-	-	-	-	32,975	-	-	-	-
Interest Receivable	8,453	3,995	2,598	6,192	7,826	5,573	9,091	3,396	20,534	958	23,308
Excess Accounts	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	103,783	200,689	11,388	13,864	142,274	57,293	345,951	24,008	136,538	65,878	34,900
Non-Current Assets											
Investments*	1,152,013	473,780	270,290	573,282	1,146,437	698,927	1,409,486	467,918	3,287,598	104,572	3,023,402
Total Assets	\$ 1,255,796	\$ 674,469	\$ 281,678	\$ 587,146	\$ 1,288,711	\$ 756,220	\$ 1,755,437	\$ 491,926	\$ 3,424,136	\$ 170,450	\$ 3,058,302
Current Liabilities											
Accounts Payable	\$ 85	\$ 75	\$ 28	\$ 58	\$ 83	\$ 71	\$ 76	\$ 25	\$ 204	\$ 29	\$ 182
Dividends Payable	-	-	43,243	-	-	-	-	50,479	-	32,971	232,347
Unearned Revenue	-	-	-	-	148,233	-	-	-	-	-	-
Total Current Liabilities	85	75	43,271	58	148,316	71	76	50,504	204	33,000	232,529
Non-Current Liabilities											
Outstanding Liabilities*	711,113	484,904	253,170	464,018	489,433	685,676	1,217,536	159,391	1,949,254	9,640	1,345,662
ULAE*	96,086	65,521	34,209	62,699	66,133	92,650	164,516	21,537	263,387	1,302	181,828
Total Non-Current	807,199	550,425	287,379	526,717	555,566	778,326	1,382,052	180,928	2,212,641	10,942	1,527,490
Total Liabilities	807,284	550,500	330,650	526,775	703,882	778,397	1,382,128	231,432	2,212,845	43,942	1,760,019
Net Position											
Designated for	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety	-	-	-	-	-	-	-	-	-	-	-
Undesignated	448,512	123,969	(48,972)	60,371	584,829	(22,177)	373,309	260,494	1,211,291	126,508	1,298,283
Total Net Position	448,512	123,969	(48,972)	60,371	584,829	(22,177)	373,309	260,494	1,211,291	126,508	1,298,283
Liability & Net Position	\$ 1,255,796	\$ 674,469	\$ 281,678	\$ 587,146	\$ 1,288,711	\$ 756,220	\$ 1,755,437	\$ 491,926	\$ 3,424,136	\$ 170,450	\$ 3,058,302

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

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For The Three Months Ended September 30, 2024

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 536,669	\$ 536,669	-	\$ -
Banking Layer Deposit	1,804,252	-	-	1,804,252
Shared Risk Layer	1,130,007	-	1,130,007	-
Excess Deposit/Premium	854,688	-	854,688	-
Risk Management Grants	1,717,621	1,717,621	-	-
Total Operating Income	6,043,237	2,254,290	1,984,695	1,804,252
Operating Expenses				
Claims Expense	2,676,245	-	1,035,877	1,640,368
Consultants	19,508	19,508	-	-
Administration-Other	-	-	-	-
Safety Service	63,311	63,311	-	-
Claims Administration	249,625	-	-	249,625
Program Administration	78,845	78,845	-	-
Board Expenses	312	312	-	-
Excess Insurance	854,711	-	854,711	-
Member Identity Theft	3,799	3,799	-	-
Total Operating Expenses	3,946,356	165,775	1,890,588	1,889,993
Operating Income (Loss)	2,096,881	2,088,515	94,107	(85,741)
Non-Operating Income				
Change in Fair Market Value	(457,844)	(25,911)	(204,561)	(227,372)
Investment Income	2,579,938	146,007	1,152,692	1,281,239
Total Non-Operating Income	2,122,094	120,096	948,131	1,053,867
Change in Net Position	4,218,975	2,208,611	1,042,238	968,126
Beginning Net Position	20,202,926	2,788,231	8,717,280	8,697,415
Ending Net Position	\$ 24,421,901	\$ 4,996,842	\$ 9,759,518	\$ 9,665,541

See Accompanying Accountant’s Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For The Three Months Ended September 30, 2024

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Operating Income											
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	39,474	59,249	16,207	22,509	101,250	247,497	333,094	91,280	28,446	5,693	15,786
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	39,474	59,249	16,207	22,509	101,250	247,497	333,094	91,280	28,446	5,693	15,786
Operating Expenses											
Claims Expense	100,346	114,283	13,138	23,567	108,102	133,349	172,471	23,971	92,583	37,758	4,566
Consultants	-	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	16,497	12,818	1,581	5,553	16,914	20,662	40,809	7,209	12,450	5,456	1,500
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Member Identity Theft	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	116,843	127,101	14,719	29,120	125,016	154,011	213,280	31,180	105,033	43,214	6,066
Operating Income (Loss)	(77,369)	(67,852)	1,488	(6,611)	(23,766)	93,486	119,814	60,100	(76,587)	(37,521)	9,720
Non-Operating Income											
Change in Fair Market Value	(4,504)	(9,457)	(2,036)	(2,081)	(10,474)	(30,205)	(50,383)	(8,480)	(5,120)	(742)	(2,604)
Investment Income	25,378	53,290	11,474	11,725	59,023	170,206	283,909	47,782	28,850	4,179	14,672
Total Non-Operating Income	20,874	43,833	9,438	9,644	48,549	140,001	233,526	39,302	23,730	3,437	12,068
Change in Net Position	(56,495)	(24,019)	10,926	3,033	24,783	233,487	353,340	99,402	(52,857)	(34,084)	21,788
Beginning Net Position	35,258	323,248	159,135	13,840	616,685	982,627	1,407,668	545,924	348,633	57,528	179,274
Ending Net Position	\$ (21,237)	\$ 299,229	\$ 170,061	\$ 16,873	\$ 641,468	\$ 1,216,114	\$ 1,761,008	\$ 645,326	\$ 295,776	\$ 23,444	\$ 201,062

See Accompanying Accountant’s Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For The Three Months Ended September 30, 2024

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Operating Income											
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	75,202	43,338	17,718	33,680	22,940	50,318	132,867	26,542	250,997	10,277	179,888
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	75,202	43,338	17,718	33,680	22,940	50,318	132,867	26,542	250,997	10,277	179,888
Operating Expenses											
Claims Expense	42,688	(54,379)	189,483	90,448	31,204	118,303	185,457	(7,919)	110,288	527	110,134
Consultants	-	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	9,312	7,530	17,731	(13,070)	7,385	11,929	31,246	(4)	20,621	836	14,660
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Member Identity Theft	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	52,000	(46,849)	207,214	77,378	38,589	130,232	216,703	(7,923)	130,909	1,363	124,794
Operating Income (Loss)	23,202	90,187	(189,496)	(43,698)	(15,649)	(79,914)	(83,836)	34,465	120,088	8,914	55,094
Non-Operating Income											
Change in Fair Market Value	(9,098)	(4,639)	(2,358)	(5,054)	(8,861)	(5,810)	(12,340)	(3,679)	(25,650)	(1,269)	(22,528)
Investment Income	51,268	26,141	13,289	28,481	49,933	32,741	69,536	20,731	144,535	7,149	126,947
Total Non-Operating Income	42,170	21,502	10,931	23,427	41,072	26,931	57,196	17,052	118,885	5,880	104,419
Change in Net Position	65,372	111,689	(178,565)	(20,271)	25,423	(52,983)	(26,640)	51,517	238,973	14,794	159,513
Beginning Net Position	383,140	12,280	129,593	80,642	559,406	30,806	399,949	208,977	972,318	111,714	1,138,770
Ending Net Position	\$ 448,512	\$ 123,969	\$ (48,972)	\$ 60,371	\$ 584,829	\$ (22,177)	\$ 373,309	\$ 260,494	\$ 1,211,291	\$ 126,508	\$ 1,298,283

See Accompanying Accountant’s Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For The Three Months Ended September 30, 2024

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Cash flows from operating activities:				
Cash received from members	\$ 6,191,470	\$ 2,254,290	\$ 1,984,695	\$ 1,952,485
Cash paid for claims	(1,589,419)	-	(367,297)	(1,222,122)
Cash paid for insurance	(3,418,843)	-	(3,418,843)	-
Cash paid to vendors	(545,335)	(295,800)	43	(249,578)
Cash (paid) received for dividends	(1,974,395)	-	(992,868)	(981,527)
Net cash provided by (used in) operating activities	(1,336,522)	1,958,490	(2,794,270)	(500,742)
Cash flows from investing activities:				
Investment income received	2,613,034	147,884	1,167,482	1,297,668
Net investment (purchases) sales	(2,495,649)	(1,841,237)	84,968	(739,380)
Net cash provided by (used in) investing activities	117,385	(1,693,353)	1,252,450	558,288
Net increase (decrease) in cash and cash equivalents	(1,219,137)	265,137	(1,541,820)	57,546
Cash and cash equivalents, beginning of year	4,729,819	1,457,092	1,555,019	1,717,708
Cash and cash equivalents, end of year	<u>\$ 3,510,682</u>	<u>\$ 1,722,229</u>	<u>\$ 13,199</u>	<u>\$ 1,775,254</u>
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:				
Operating income (loss)	\$ 2,096,881	\$ 2,088,515	\$ 94,107	(85,741)
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:				
(Increase) decrease in:				
Excess receivable	80,702	-	80,702	-
Prepaid expense	(2,692,019)	(127,887)	(2,564,132)	-
(Decrease) increase in:				
Accounts payable	(2,065)	(2,138)	43	30
Dividend payable	(1,974,395)	-	(992,868)	(981,527)
Unearned revenue	148,233	-	-	148,233
Unpaid claims and claim adjustment expenses	1,006,141	-	587,878	418,263
Net cash provided by (used in) operating activities	<u>\$ (1,336,522)</u>	<u>\$ 1,958,490</u>	<u>\$ (2,794,270)</u>	<u>\$ (500,742)</u>
Supplemental information:				
Noncash non-operating and investing activities				
Net change in fair value of investments	<u>\$ (457,844)</u>	<u>\$ (25,911)</u>	<u>\$ (204,561)</u>	<u>\$ (227,372)</u>

See Accompanying Accountant’s Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For The Three Months Ended September 30, 2024

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Cash flows from operating activities:											
Cash received from members	\$ 39,474	\$ 59,249	\$ 16,207	\$ 22,509	\$ 101,250	\$ 247,497	\$ 333,094	\$ 91,280	\$ 28,446	\$ 5,693	\$ 15,786
Cash paid for claims	(480)	(69,434)	(8,495)	(11,807)	(27,956)	(171,125)	(227,141)	(13,567)	(12,535)	3,128	(5,374)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(16,496)	(12,816)	(1,581)	(5,553)	(16,912)	(20,656)	(40,799)	(7,207)	(12,449)	(5,456)	(1,499)
Cash paid for dividends	-	(17,815)	(69,290)	-	-	-	(451,899)	(108,876)	(47,571)	(8,000)	-
Net cash provided by (used in) operating activities	22,498	(40,816)	(63,159)	5,149	56,382	55,716	(386,745)	(38,370)	(44,109)	(4,635)	8,913
Cash flows from investing activities:											
Investment income received	25,703	53,972	11,619	11,874	59,781	172,387	287,553	48,395	29,221	4,233	14,861
Net investment (purchases) sales	(24,549)	(101,549)	(11,099)	(11,342)	(57,095)	(164,645)	25,367	(46,221)	22,092	(4,043)	(14,192)
Net cash provided by (used in) investing activities	1,154	(47,577)	520	532	2,686	7,742	312,920	2,174	51,313	190	669
Net increase (decrease) in cash and cash equivalents	23,652	(88,393)	(62,639)	5,681	59,068	63,458	(73,825)	(36,196)	7,204	(4,445)	9,582
Cash and cash equivalents, beginning of year	47,077	224,799	106,618	10,087	131,607	19,044	135,508	89,231	11,799	18,507	66,163
Cash and cash equivalents, end of year	\$ 70,729	\$ 136,406	\$ 43,979	\$ 15,768	\$ 190,675	\$ 82,502	\$ 61,683	\$ 53,035	\$ 19,003	\$ 14,062	\$ 75,745
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:											
Operating income (loss)	\$ (77,369)	\$ (67,852)	\$ 1,488	\$ (6,611)	\$ (23,766)	\$ 93,486	\$ 119,814	\$ 60,100	\$ (76,587)	\$ (37,521)	\$ 9,720
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:											
(Increase) decrease in:											
Excess receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:											
Accounts payable	1	-	-	-	2	5	5	1	(1)	-	1
Dividend payable	-	(17,815)	(69,290)	-	-	-	(451,899)	(108,876)	(47,571)	(8,000)	-
Unearned revenue	-	-	-	-	-	-	-	-	-	-	-
Unpaid claims and claim adjustment expenses	99,866	44,851	4,643	11,760	80,146	(37,775)	(54,665)	10,405	80,050	40,886	(808)
Net cash provided by (used in) operating activities	\$ 22,498	\$ (40,816)	\$ (63,159)	\$ 5,149	\$ 56,382	\$ 55,716	\$ (386,745)	\$ (38,370)	\$ (44,109)	\$ (4,635)	\$ 8,913
Supplemental information:											
Noncash non-operating and investing activities											
Net change in fair value of investments	\$ (4,504)	\$ (9,457)	\$ (2,036)	\$ (2,081)	\$ (10,474)	\$ (30,205)	\$ (50,383)	\$ (8,480)	\$ (5,120)	\$ (742)	\$ (2,604)

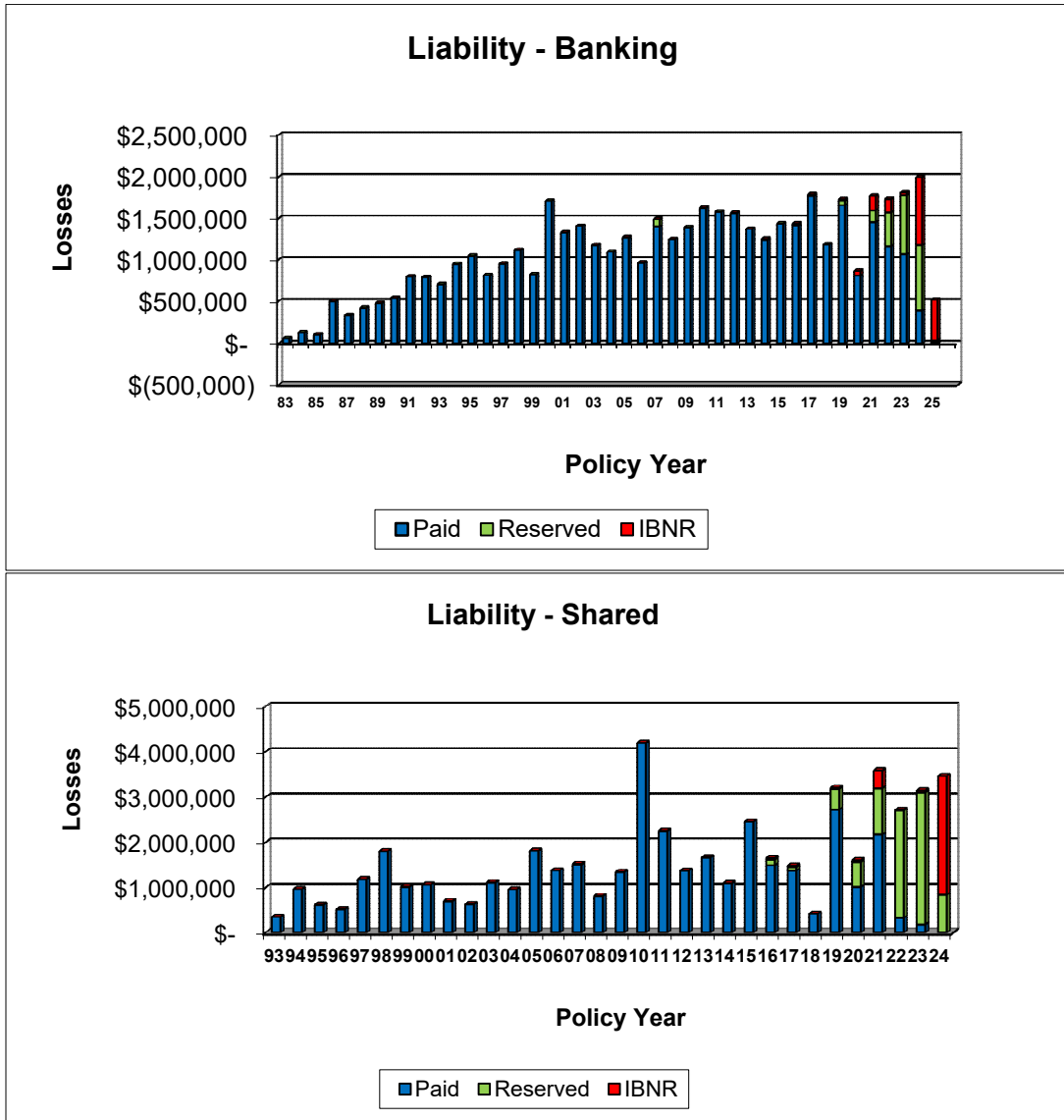
Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For The Three Months Ended September 30, 2024

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Cash flows from operating activities:											
Cash received from members	\$ 75,202	\$ 43,338	\$ 17,718	\$ 33,680	\$ 171,173	\$ 50,318	\$ 132,867	\$ 26,542	\$ 250,997	\$ 10,277	\$ 179,888
Cash paid for claims	(18,062)	56,789	(62,770)	(251,483)	(48,438)	(79,359)	(15,369)	(18,879)	(121,558)	41	(118,248)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(9,310)	(7,529)	(17,730)	13,071	(7,383)	(11,928)	(31,243)	5	(20,616)	(836)	(14,655)
Cash paid for dividends	-	-	(14,415)	-	-	-	-	(16,827)	(158,395)	(10,990)	(77,449)
Net cash provided by (used in) operating activities	47,830	92,598	(77,197)	(204,732)	115,352	(40,969)	86,255	(9,159)	(49,572)	(1,508)	(30,464)
Cash flows from investing activities:											
Investment income received	51,926	26,477	13,460	28,849	50,570	33,161	70,428	20,994	146,388	7,240	128,576
Net investment (purchases) sales	(49,593)	(25,287)	37,145	172,450	(48,302)	(31,671)	(67,264)	(20,054)	(209,813)	(6,916)	(102,799)
Net cash provided by (used in) investing activities	2,333	1,190	50,605	201,299	2,268	1,490	3,164	940	(63,425)	324	25,777
Net increase (decrease) in cash and cash equivalents	50,163	93,788	(26,592)	(3,433)	117,620	(39,479)	89,419	(8,219)	(112,997)	(1,184)	(4,687)
Cash and cash equivalents, beginning of year	45,167	102,906	35,382	11,105	16,828	91,199	214,466	28,831	229,001	66,104	16,279
Cash and cash equivalents, end of year	\$ 95,330	\$ 196,694	\$ 8,790	\$ 7,672	\$ 134,448	\$ 51,720	\$ 303,885	\$ 20,612	\$ 116,004	\$ 64,920	\$ 11,592
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:											
Operating income (loss)	\$ 23,202	\$ 90,187	\$ (189,496)	\$ (43,698)	\$ (15,649)	\$ (79,914)	\$ (83,836)	\$ 34,465	\$ 120,088	\$ 8,914	\$ 55,094
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:											
(Increase) decrease in:											
Excess receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:											
Accounts payable	2	-	1	1	1	1	3	(1)	4	-	4
Dividend payable	-	-	(14,415)	-	-	-	-	(16,827)	(158,395)	(10,990)	(77,449)
Unearned revenue	-	-	-	-	148,233	-	-	-	-	-	-
Unpaid claims and claim adjustment expenses	24,626	2,411	126,713	(161,035)	(17,233)	38,944	170,088	(26,796)	(11,269)	568	(8,113)
Net cash provided by (used in) operating activities	\$ 47,830	\$ 92,598	\$ (77,197)	\$ (204,732)	\$ 115,352	\$ (40,969)	\$ 86,255	\$ (9,159)	\$ (49,572)	\$ (1,508)	\$ (30,464)
Supplemental information:											
Noncash non-operating and investing activities											
Net change in fair value of investments	\$ (9,098)	\$ (4,639)	\$ (2,358)	\$ (5,054)	\$ (8,861)	\$ (5,810)	\$ (12,340)	\$ (3,679)	\$ (25,650)	\$ (1,269)	\$ (22,528)

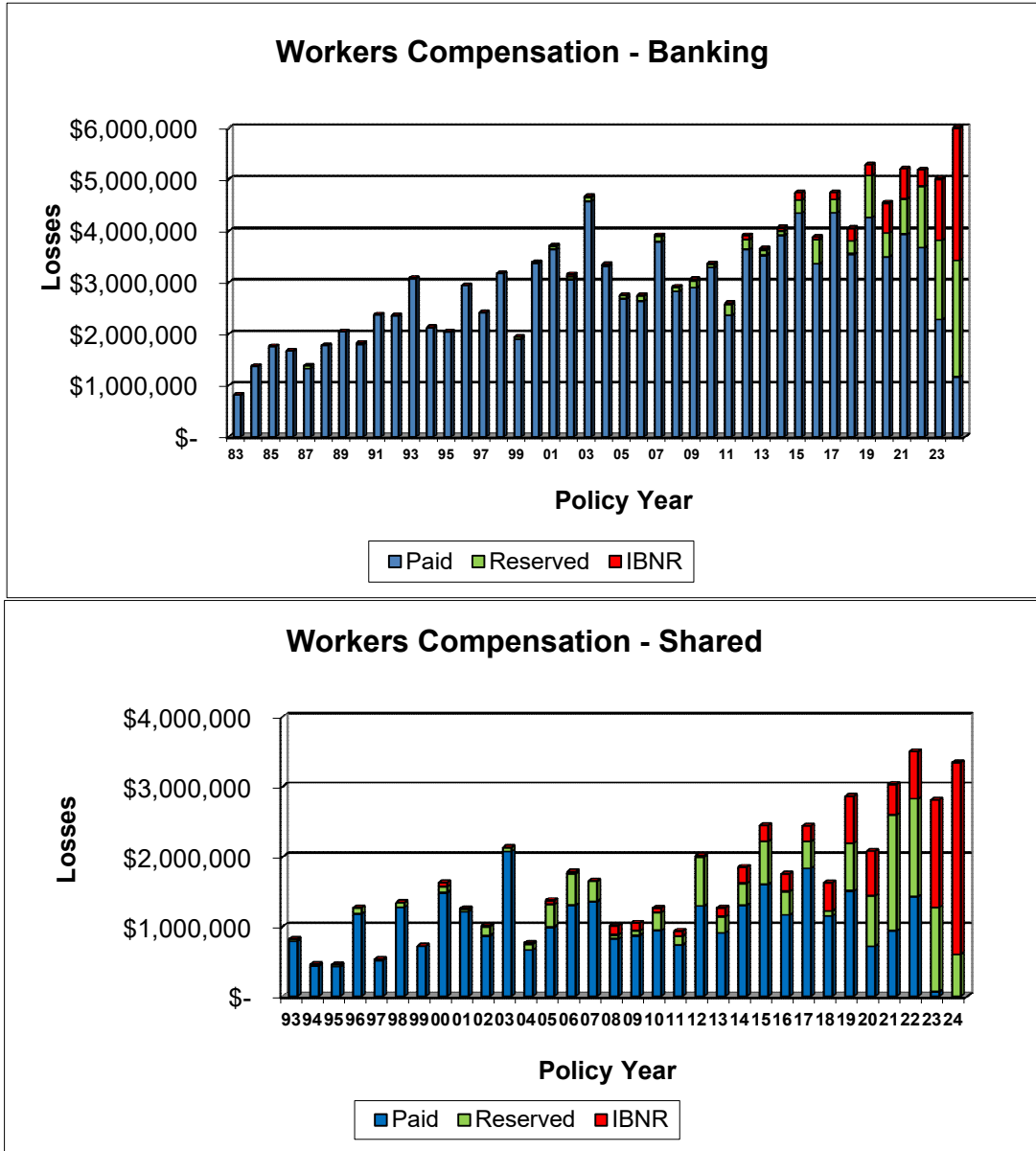
**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Reconciliation of Claims Liability by Program
As of September 30, 2024 and June 30, 2024**

	Liability Banking		Liability Shared Risk		Total Liability Program		WC Banking		WC Shared Risk		Total WC Program		Totals							
	2025	2025	2025	2025	2024	2024	2025	2025	2025	2025	2024	2024	2025	2024						
Unpaid claims and claim adjustment expenses at beginning of the fiscal year	\$	4,017,225	\$	12,386,598	\$	16,403,823	\$	13,557,512	\$	17,454,519	\$	20,261,499	\$	37,716,018	\$	37,305,404	\$	54,119,841	\$	50,862,916
Incurred claims and claim adjustment expenses:																				
Provision for insured events of the current fiscal year		518,402		1,197,486		1,715,888		5,481,749		1,579,751		1,010,754		2,590,505		9,599,497		4,306,393		15,081,246
Increases (Decreases) in provision for insured events of prior fiscal years		12,554		(11,424)		1,130		567,888		60,617		25,123		85,740		(2,577,070)		86,870		(2,009,182)
Change in provision for ULAE in current year		-		-		-		-		-		-		-		-		-		-
Total incurred claims and claim adjustment expenses		530,956		1,186,062		1,717,018		6,049,637		1,640,368		1,035,877		2,676,245		7,022,427		4,393,263		13,072,064
Payments:																				
Claims and claim adjustment expenses attributable to insured events of the current fiscal year		12,876		-		12,876		250,042		34,519		-		34,519		743,706		47,395		993,748
Claims and claim adjustment expenses attributable to insured events of prior fiscal years		503,872		781,472		1,285,344		2,953,284		1,187,604		448,002		1,635,606		5,868,108		2,920,950		8,821,392
Total Payments		516,748		781,472		1,298,220		3,203,326		1,222,123		448,002		1,670,125		6,611,814		2,968,345		9,815,140
Adjustement to remove ULAE for this Sch.																		-		
Total unpaid claims and claim adjustment expenses at end of the fiscal year	\$	4,031,433	\$	12,791,188	\$	16,822,621	\$	16,403,823	\$	17,872,764	\$	20,849,374	\$	38,722,138	\$	37,716,017	\$	55,544,759	\$	54,119,840
Claims Liability	\$	4,031,433	\$	12,791,188	\$	16,822,621	\$	16,403,823	\$	17,872,764	\$	20,849,374	\$	38,722,138	\$	37,716,017	\$	55,544,759	\$	54,119,840
Claims ULAE		701,996		-		701,996		702,000		2,415,000		-		2,415,000		2,415,000		3,116,996		3,117,000
Total Claim Liabilities	\$	4,733,429	\$	12,791,188	\$	17,524,617	\$	17,105,823	\$	20,287,764	\$	20,849,374	\$	41,137,138	\$	40,131,017	\$	58,661,755	\$	57,236,840

Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of September 30, 2024



Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of September 30, 2024



Northern California Cities Self Insurance Fund
Budget to Actual
As of September 30, 2024

	Budget 2024-2025			YTD Expended 2024-2025			Remaining 2024-2025			
	Total	WC	Liab	Total	WC	Liab	Total \$	Total %	WC	Liab
ADMIN BUDGET										
Administrative Revenue										
41010 Administrative Deposit - See Note 1	\$ 2,995,677	\$ 2,146,665	\$ 849,012	\$ 748,922	\$ 536,669	\$ 212,253	\$ 2,246,755	75%	\$ 1,609,996	\$ 636,759
44030 Change in Fair Value - See Note 2	-	-	-	(31,132)	(25,911)	(5,221)	31,132		25,911	5,221
44040 Interest Income - See Note 2	-	-	-	175,425	146,007	29,418	(175,425)		(146,007)	(29,418)
44080 Risk Management Grants	-	-	-	1,717,621	1,717,621	-	(1,717,621)		(1,717,621)	-
44010 Other Income	-	-	-	-	-	-	-		-	-
Total Admin Revenue	\$ 2,995,677	\$ 2,146,665	\$ 849,012	\$ 2,610,836	\$ 2,374,386	\$ 236,450	\$ 384,841	13%	\$ (227,721)	\$ 612,562
Administrative Expenses										
52101 Claims Audit	\$ 17,000	\$ 17,000	\$ -	\$ -	\$ -	\$ -	\$ 17,000	100%	\$ 17,000	\$ -
52102 Financial Audit	28,800	14,400	14,400	21,000	10,500	10,500	7,800	27%	3,900	3,900
52103 Legal Services	17,000	2,000	15,000	52	8	44	16,948	100%	1,992	14,956
52104 Actuarial Services	15,040	6,520	8,520	-	-	-	15,040	100%	6,520	8,520
52106 CAJPA Accreditation	-	-	-	-	-	-	-		-	-
52900 Member Identity Theft Protection	15,197	15,197	-	3,799	3,799	-	11,398	75%	11,398	-
52109 Misc Consulting / Contingency	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
52110 Lexipol Grant Finder Services	18,000	9,000	9,000	18,000	9,000	9,000	-	0%	-	-
Total Admin Expenses	\$ 116,037	\$ 66,617	\$ 49,420	\$ 42,851	\$ 23,307	\$ 19,544	\$ 73,186	63%	\$ 43,310	\$ 29,876
Safety Services										
52200 Safety Service	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
52201 Outside Training	\$ 30,000	\$ 15,000	\$ 15,000	\$ 222	\$ 111	\$ 111	\$ 29,778	99%	\$ 14,889	\$ 14,889
52202 Risk Mgmt Comm Mtg Expense	1,500	750	750	-	-	-	1,500	100%	750	750
52204 Bickmore Risk Management Services	184,320	92,160	92,160	46,080	23,040	23,040	138,240	75%	69,120	69,120
52207 Member Training and Risk Management	88,000	50,000	38,000	-	-	-	88,000	100%	50,000	38,000
52208 Lexipol Police Manual Updates & DTBs	155,320	155,320	-	38,830	38,830	-	116,490	75%	116,490	-
52209 Police Risk Management Funds	100,000	50,000	50,000	2,660	1,330	1,330	97,340	97%	48,670	48,670
Total Safety Services Expenses	\$ 559,140	\$ 363,230	\$ 195,910	\$ 87,792	\$ 63,311	\$ 24,481	\$ 471,348	84%	\$ 299,919	\$ 171,429

Northern California Cities Self Insurance Fund
Budget to Actual
As of September 30, 2024

	Budget 2024-2025			YTD Expended 2024-2025			Remaining 2024-2025			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
ADMIN BUDGET CONTINUED										
Claims Administration										
52302 Claims Administration Fee	\$ 10,000	\$ 10,000	\$ -	\$ -	\$ -	\$ -	\$ 10,000	100%	\$ 10,000	\$ -
52304 State Funding/Fraud Assessment	450,000	450,000	-	-	-	-	450,000	100%	450,000	-
Total Claims Admin Expenses	<u>\$ 460,000</u>	<u>\$ 460,000</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 460,000</u>	<u>100%</u>	<u>\$ 460,000</u>	<u>\$ -</u>
Program Administration										
52401 Program Administration and Brokerage Fee	\$ 399,696	\$ 181,680	\$ 218,016	\$ 133,232	\$ 60,554	\$ 72,678	\$ 266,464	67%	\$ 121,126	\$ 145,338
52403 Accounting Services	144,720	72,360	72,360	36,582	18,291	18,291	108,138	75%	54,069	54,069
Total Program Admin Expenses	<u>\$ 544,416</u>	<u>\$ 254,040</u>	<u>\$ 290,376</u>	<u>\$ 169,814</u>	<u>\$ 78,845</u>	<u>\$ 90,969</u>	<u>\$ 374,602</u>	<u>69%</u>	<u>\$ 175,195</u>	<u>\$ 199,407</u>
Board Expenses										
52501 Executive Committee	\$ 2,500	\$ 1,250	\$ 1,250	\$ -	\$ -	\$ -	\$ 2,500	100%	\$ 1,250	\$ 1,250
52502 Executive Committee Member Travel	4,000	2,000	2,000	-	-	-	4,000	100%	2,000	2,000
52503 Board of Directors Meetings (includes Travel)	8,000	4,000	4,000	624	312	312	7,376	92%	3,688	3,688
52509 Board of Directors Long Range Planning Session	8,000	4,000	4,000	-	-	-	8,000	100%	4,000	4,000
52506 Trustee E&O Coverage (APPL)	18,056	9,028	9,028	4,514	-	4,514	13,542	75%	9,028	4,514
52504 Association Memberships	8,000	4,000	4,000	-	-	-	8,000	100%	4,000	4,000
Total Board Expenses	<u>\$ 48,556</u>	<u>\$ 24,278</u>	<u>\$ 24,278</u>	<u>\$ 5,138</u>	<u>\$ 312</u>	<u>\$ 4,826</u>	<u>\$ 43,418</u>	<u>89%</u>	<u>\$ 23,966</u>	<u>\$ 19,452</u>
Total Admin Expenses	<u>\$ 1,728,149</u>	<u>\$ 1,168,165</u>	<u>\$ 559,984</u>	<u>\$ 305,595</u>	<u>\$ 165,775</u>	<u>\$ 139,820</u>	<u>\$ 1,422,554</u>	<u>82%</u>	<u>\$ 1,002,390</u>	<u>\$ 420,164</u>
TOTAL ADMIN REVENUE OVER EXPENSES	\$ 1,267,528	\$ 978,500	\$ 289,028	\$ 2,305,241	\$ 2,208,611	\$ 96,630	\$ (1,037,713)		\$ (1,230,111)	\$ 192,398

Northern California Cities Self Insurance Fund
Budget to Actual
As of September 30, 2024

	Budget 2024-2025			YTD Expended 2024-2025			Remaining 2024-2025			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
Banking Layer Revenue										
41020 Banking Layer Deposit - See Note 1	\$ 9,990,000	\$ 7,217,000	\$ 2,773,000	\$ 2,497,499	\$ 1,804,252	\$ 693,247	\$ 7,492,501	75%	\$ 5,412,748	\$ 2,079,753
44030 Change in Fair Value - See Note 2	-	-	-	(380,741)	(227,372)	(153,369)	380,741		227,372	153,369
44040 Interest Income - See Note 2	-	-	-	2,145,471	1,281,239	864,232	(2,145,471)		(1,281,239)	(864,232)
Total Banking Layer Revenue	<u>\$ 9,990,000</u>	<u>\$ 7,217,000</u>	<u>\$ 2,773,000</u>	<u>\$ 4,262,229</u>	<u>\$ 2,858,119</u>	<u>\$ 1,404,110</u>	<u>\$ 5,727,771</u>	<u>57%</u>	<u>\$ 4,358,881</u>	<u>\$ 1,368,890</u>
Banking Layer Expenses										
51100 Claims Expense - See Note 3	\$ 8,724,000	\$ 6,590,000	\$ 2,134,000	\$ 1,738,868	\$ 1,222,123	\$ 516,745	\$ 6,985,132	80%	\$ 5,367,877	\$ 1,617,255
51400 OS Liability Adjustment - See Note 3	-	-	-	432,456	418,245	14,211	(432,456)		(418,245)	(14,211)
51800 ULAE Adjustment - See Note 3	-	-	-	-	-	-	-		-	-
52300 Claims Admin - See Note 3	1,267,528	978,500	289,028	321,884	249,625	72,259	945,644	75%	728,875	216,769
Total Banking Layer Expenses	<u>\$ 9,991,528</u>	<u>\$ 7,568,500</u>	<u>\$ 2,423,028</u>	<u>\$ 2,493,208</u>	<u>\$ 1,889,993</u>	<u>\$ 603,215</u>	<u>\$ 7,498,320</u>	<u>75%</u>	<u>\$ 5,678,507</u>	<u>\$ 1,819,813</u>
TOTAL BANKING REVENUE OVER EXPENSES	\$ (1,528)	\$ (351,500)	\$ 349,972	\$ 1,769,021	\$ 968,126	\$ 800,895	\$ (1,770,549)	115874%	\$ (1,319,626)	\$ (450,923)

Northern California Cities Self Insurance Fund
Budget to Actual
As of September 30, 2024

	Budget 2024-2025			YTD Expended 2024-2025			Remaining 2024-2025			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
Shared Layer Revenue										
41030 Shared Risk Layer Deposit - See Note 1	\$ 10,812,000	\$ 4,520,000	\$ 6,292,000	\$ 2,703,007	\$ 1,130,007	\$ 1,573,000	\$ 8,108,993	75%	\$ 3,389,993	\$ 4,719,000
41040 Excess Deposit/Premium - See Note 1	10,794,285	3,585,000	7,209,285	2,657,009	854,688	1,802,321	8,137,276	75%	2,730,312	5,406,964
44030 Change in Fair Value	-	-	-	(268,962)	(204,561)	(64,401)	268,962		204,561	64,401
44040 Interest Income	-	-	-	1,515,591	1,152,692	362,899	(1,515,591)		(1,152,692)	(362,899)
44060 Property Premium - See Note 1	-	-	-	1,461,568	-	1,461,568	(1,461,568)		-	(1,461,568)
44070 Crime Premium - See Note 1	50,985	-	50,985	110,389	-	110,389	(59,404)	-117%	-	(59,404)
Total Shared Layer Revenue	<u>\$ 21,657,270</u>	<u>\$ 8,105,000</u>	<u>\$ 13,552,270</u>	<u>\$ 8,178,602</u>	<u>\$ 2,932,826</u>	<u>\$ 5,245,776</u>	<u>\$ 13,478,668</u>	<u>62%</u>	<u>\$ 5,172,174</u>	<u>\$ 8,306,494</u>
Shared Layer Expenses										
51100 Claims Expense	\$ 7,830,000	\$ 4,590,000	\$ 3,240,000	\$ 2,221,939	\$ 1,035,877	\$ 1,186,062	\$ 5,608,061	72%	\$ 3,554,123	\$ 2,053,938
52201 Outside Training	-	-	-	9,430	-	9,430	(9,430)		-	(9,430)
52300 Claims Admin - See Note 3	-	-	-	-	-	-	-		-	-
54100 Excess Deposit/Premium Exp - See Note 4	10,794,285	3,585,000	7,209,285	2,606,141	854,711	1,751,430	8,188,144	76%	2,730,289	5,457,855
54150 Member Property Coverage - See Note 4	-	-	-	1,924,034	-	1,924,034	(1,924,034)		-	(1,924,034)
54150 Member Crime Coverage - See Note 4	50,985	-	50,985	110,389	-	110,389	(59,404)	-117%	-	(59,404)
Total Shared Layer Expenses	<u>\$ 18,675,270</u>	<u>\$ 8,175,000</u>	<u>\$ 10,500,270</u>	<u>\$ 6,871,933</u>	<u>\$ 1,890,588</u>	<u>\$ 4,981,345</u>	<u>\$ 11,803,337</u>	<u>63%</u>	<u>\$ 6,284,412</u>	<u>\$ 5,518,925</u>
TOTAL SHARED REVENUE OVER EXPENSES	\$ 2,982,000	\$ (70,000)	\$ 3,052,000	\$ 1,306,669	\$ 1,042,238	\$ 264,431	\$ 1,675,331	56%	\$ (1,112,238)	\$ 2,787,569
OTHER INCOME/(EXPENSE)										
59000 Interfund Transfers	-	-	-	\$ -	-	-	-		-	-
Rounding	-	-	-	-	-	-	-		-	-
Total Other Income/(Expense)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>		<u>\$ -</u>	<u>\$ -</u>
TOTAL INCOME/(EXPENSE)	\$ 4,248,000	\$ 557,000	\$ 3,691,000	\$ 5,380,931	\$ 4,218,975	\$ 1,161,956	\$ (1,132,931)	-27%	\$ (3,661,975)	\$ 2,529,044

Northern California Cities Self Insurance Fund
Notes to Budget to Actual
As of September 30, 2024

1. Revenue Recognition

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

2. Investment Income

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

3. Claims Expenses

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

Unallocated loss adjustment expenses (ULAE) has been regrouped to claims administration for both banking and shared layer.

4. Insurance Expense Recognition

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

**Northern California Cities Self Insurance Fund
Risk Management Reserves Current Usage Report
As of September 30, 2024**

Designee	Risk Management Reserve			07/01/2023 Through	
	6/30/2024			9/30/2024	9/30/2024
	Balance Forward	Election FY23/24	Refund Allocation	Current Year Spent	Remaining
Designated Funds					
Anderson Designations	28,275.00	0.00	6,026.00	0.00	34,301.00
Auburn Designations	28,770.00	0.00	0.00	0.00	28,770.00
Colusa Designations	24,825.00	0.00	69,290.00	0.00	94,115.00
Corning Designations	4,000.00	0.00	0.00	0.00	4,000.00
Dixon Designations	45,501.66	0.00	0.00	0.00	45,501.66
Elk Grove Designations	4,000.00	0.00	0.00	0.00	4,000.00
Folsom Designations	102,170.63	0.00	1,080,255.00	0.00	1,182,425.63
Galt Designations	41,931.00	0.00	20,000.00	0.00	61,931.00
Gridley Designations	35,140.00	0.00	37,184.00	0.00	72,324.00
Ione Designations	7,340.00	0.00	8,000.00	0.00	15,340.00
Jackson Designations	12,617.00	0.00	0.00	0.00	12,617.00
Lincoln Designations	12,788.31	0.00	0.00	0.00	12,788.31
Marysville Designations	68,465.00	0.00	0.00	0.00	68,465.00
Nevada City Designations	6,453.00	0.00	0.00	0.00	6,453.00
Oroville Designations	5,439.50	0.00	0.00	0.00	5,439.50
Paradise Designations	4,000.00	0.00	0.00	0.00	4,000.00
Placerville Designations	13,048.00	0.00	0.00	0.00	13,048.00
Red Bluff Designations	0.00	0.00	0.00	0.00	0.00
Rio Vista Designations	0.00	0.00	0.00	0.00	0.00
Rocklin Designations	147,857.20	0.00	361,866.00	0.00	509,723.20
Willows Designations	58,175.00	0.00	0.00	0.00	58,175.00
Yuba City Designations	4,000.00	0.00	0.00	0.00	4,000.00
Total Designated Funds	654,796.30	0.00	1,582,621.00	0.00	2,237,417.30

Note: The Refund Allocations are based upon refunds for year ending 6/30/24.

Northern California Cities Self Insurance Fund
Police Risk Management Grants Current Usage Report
As of September 30, 2024

	Police Risk Management 07/01/2023 Through				
	6/30/2024		Refund	9/30/2024	9/30/2024
	Balance Forward	Grant FY24/25	Allocation	Current Year Spent	Remaining
Designated Funds					
Anderson Designations	\$13,635.00	\$3,030.00		\$0.00	\$16,665.00
Auburn Designations	\$6,580.73	\$6,060.00		\$2,659.62	\$9,981.11
Colusa Designations	\$18,965.00	\$3,030.00		\$0.00	\$21,995.00
Corning Designations	\$8,042.62	\$3,030.00	\$2,000.00	\$0.00	\$13,072.62
Dixon Designations	-\$0.01	\$6,060.00		\$0.00	\$6,059.99
Elk Grove Designations	\$60.00	\$6,060.00		\$0.00	\$6,120.00
Folsom Designations	\$411,363.00	\$7,575.00		\$0.00	\$418,938.00
Galt Designations	\$60,619.77	\$6,060.00	\$80,000.00	\$0.00	\$146,679.77
Gridley Designations	\$9,091.74	\$3,030.00	\$5,000.00	\$0.00	\$17,121.74
Ione Designations	\$10,360.93	\$3,030.00	\$8,000.00	\$0.00	\$21,390.93
Jackson Designations	\$4,545.00	\$3,030.00		\$0.00	\$7,575.00
Lincoln Designations	-\$0.50	\$6,060.00		\$0.00	\$6,059.50
Marysville Designations	\$1.13	\$4,545.00		\$0.00	\$4,546.13
Nevada City Designations	\$6,060.00	\$3,030.00		\$0.00	\$9,090.00
Oroville Designations	\$15,150.00	\$6,060.00		\$0.00	\$21,210.00
Paradise Designations	\$2,274.09	\$4,545.00		\$0.00	\$6,819.09
Placerville Designations	\$3,529.57	\$3,030.00		\$0.00	\$6,559.57
Red Bluff Designations	\$1.96	\$4,545.00		\$0.00	\$4,546.96
Rio Vista Designations	\$1,514.85	\$3,030.00		\$0.00	\$4,544.85
Rocklin Designations	\$9,090.00	\$6,060.00	\$40,000.00	\$0.00	\$55,150.00
Willows Designations	\$3,030.00	\$3,030.00		\$0.00	\$6,060.00
Yuba City Designations	\$9,972.99	\$6,060.00		\$0.00	\$16,032.99
Total Designated Funds	<u>\$593,887.87</u>	<u>\$99,990.00</u>	<u>\$135,000.00</u>	<u>\$2,659.62</u>	<u>\$826,218.25</u>

Note: The Refund Allocation are based upon refunds from 6/30/24.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

Agenda Item I.2.

BUDGET TO ACTUAL AS OF SEPTEMBER 30, 2024

ACTION ITEM

ISSUE: The Program Administrators regularly review the budget to actual results at each Board meeting.

RECOMMENDATION: None.

FISCAL IMPACT: None.

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

ATTACHMENT(S): Please refer to pages 26-30 of the Quarterly Financial Report for Period Ending September 30, 2024 - Budget to Actual as of September 30, 2024



[BACK TO AGENDA](#)

**Northern California Cities Self Insurance Fund
Strategic Planning Meeting
December 12, 2024**

Agenda Item J.

INFORMATION ITEMS

1. PARMA Conference, February 23-26, 2024, Anaheim, CA
2. Virtual Training: AB1234 and AB1825: February 6, 2024
3. Virtual Training Risk Management 101: December 19, 2024
4. Virtual Training: Insurance Requirements in Contracts (IRIC): February 19, 2025
5. Recommended System Security Standard Guidelines for Cyber Liability Insurance
6. Glossary of Terms
7. NCCSIF Organizational Chart
8. NCCSIF 2024-25 Meeting Calendar
9. NCCSIF Resource Contact Guide
10. LWP Workers' Compensation Claims Contacts
11. Sedgwick Who's Who in Claims - Liability Contacts
12. Certificate Request form
13. NCCSIF Travel Mileage Reimbursement Form

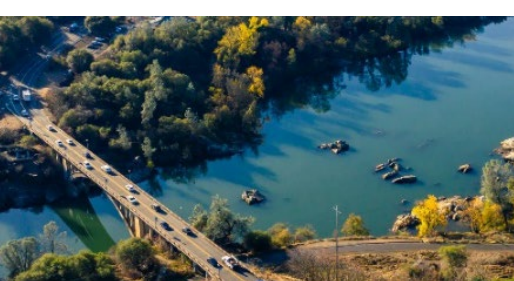


PEACE LOVE

and Risk Management

The Disneyland Resort™ Anaheim, CA
February 23-26, 2025

Attendee Brochure



SAVE THE DATE | REGIONAL TRAINING WEBINAR - February 5th

AB 1825 (Sexual Harassment) & AB 1234 (Ethics)

Presented by Gerry Preciado, 34th Street Consulting

Topics Include:

AB 1825 requires California employers to provide at least 2 hours of effective training to all supervisory employees on the prevention of sexual harassment, discrimination, retaliation, and prevention of abusive conduct. **This training is required every 2 years.**

AB 1234 requires “covered officials” to take 2 hours of **training in ethics principles every 2 years.**

Date and Time:

Wednesday, February 5, 2025

- AB 1825: 10:00a.m. – 12:00p.m.
- AB 1234: 1:00p.m. – 3:00p.m.

Location: Webinar Via Zoom

Register:

AB 1825:

<https://alliantinsurance.zoom.us/meeting/register/tJ0rf-qrrDotGtbZsC1hwYTN0dyLvisy6aE9>

AB 1234:

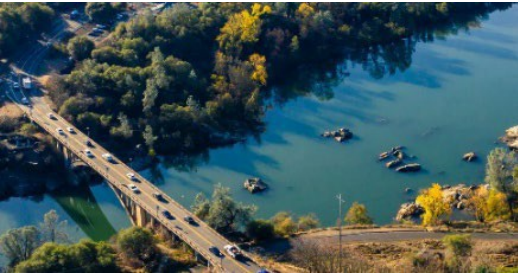
<https://alliantinsurance.zoom.us/meeting/register/tJUkcOCpqDIHtRq0RKvge0SkulQiHrW6n30>

Presenter: Gerry Preciado

Gerry Preciado, from 34th Street Consulting will lead the upcoming training sessions. With over 25 years of expertise in employment practices, Gerry utilizes a dynamic and engaging approach, free of legal jargon, to effectively connect with participants. Numerous NCCSIF and SCORE members have attended his training in the past, consistently providing exceptional feedback.



**OPEN TO ALL JPA MEMBERS
SPONSORED BY NCCSIF & SCORE**



SAVE THE DATE | REGIONAL TRAINING - December 19

Applied Risk Management: Tips Tricks and Lessons Learned *Presented by Marcus Beverly, Program Manager, NCCSIF & SCORE*

Topics Include:

This training session will provide an overview of the risk management process and how it applies to your organization. You'll learn how to demonstrate the value of risk management to gain buy-in and receive simple and practical recommendations for implementing risk management practices.

Other topics include:

- Cost of Risk and Allocation
- Enterprise Risk Management,
- Identifying and prioritizing risks
- Risk control techniques, and
- Risk Management Communication.

Participants will leave with tools for applying risk management in their professional and personal lives.

Date and Time:

Thursday, December 19th, 2024, 11:00a.m.- noon

Location: Webinar Via Zoom

Register: <https://alliantinsurance.zoom.us/j/7woduqtqDkqE9ZD9WjPe74p2l1clL7aU9y6>

Please reach out to Jenna.Wirkner@alliant.com if you have any questions.

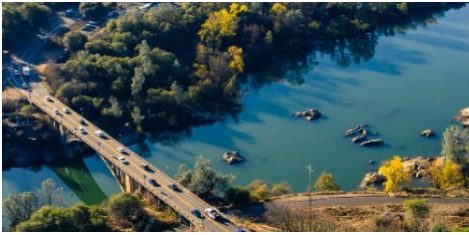
Presenter: Marcus Beverly

Marcus Beverly, First Vice President at Alliant Insurance Services, has 35 years of expertise in insurance, claims, and risk management, including three decades of experience working with California public agencies. He currently manages several risk-sharing pools in California and collaborates with a wide variety of public agencies to assess and place their insurance coverage, risk management programs, and claims management services.

OPEN TO ALL JPA MEMBERS

SPONSORED BY NCCSIF & SCORE





SAVE THE DATE | February 19th —REGIONAL TRAINING

Insurance Requirements in Contracts (IRIC)

Topic Includes: 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: Anyone who wants to understand risk transfer and insurance requirements in contracts to protect their agency from loss.

Date and Time:

Wednesday, February 19th, 2025, 10:00a.m.-11:30a.m.

Location: Zoom Webinar

Presenter:

Marcus Beverly, First Vice President, Alliant Insurance Services, Inc.

Marcus has 35 years of experience in claims, insurance, and risk management, including three decades of experience working with California public agencies. He currently manages several risk-sharing pools in California and collaborates with a wide variety of public agencies to assess and place their insurance coverage, risk management programs, and claims management services.

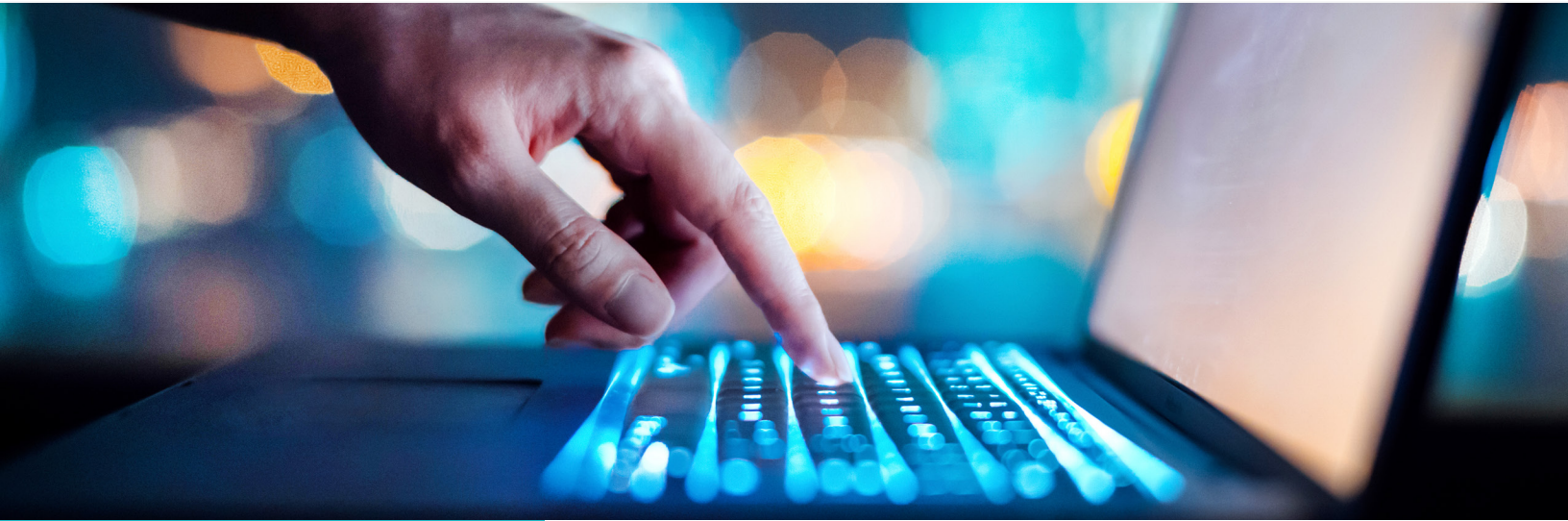


REGISTER

https://alliantinsurance.zoom.us/meeting/register/tJUkd-yppzsuGNaCFywliWPQqn_FbcvEdbs6

Questions: Jenna Wirkner

Jenna.Wirkner@alliant.com or 916-643-2741



SEPTEMBER 2024
BULLETIN #5

RECOMMENDED SYSTEM SECURITY STANDARD GUIDELINES FOR CYBER LIABILITY INSURANCE

The summary of recommended system security standards has been updated to reflect recent changes in the cyber insurance marketplace. Entities that do not meet the standards indicated in this document may be challenged in finding quality cyber liability coverage.

MFA 100% IMPLEMENTED FOR REMOTE ACCESS AND PRIVILEGED USER ACCOUNTS

Minimum: MFA implemented for access to email (e.g. enforced via Office 365. Note, if using O365, enabling Advanced Threat Protection is also a recommended standard)

- Minimum: MFA enforced for access to "privileged user accounts" (i.e., the information technology department)
- MFA enabled for all remote access to the insured network

END-POINT PROTECTION, DETECTION, AND RESPONSE PRODUCT IMPLEMENTED ACROSS ENTERPRISE

Minimum: an End-Point Protection (EPP) solution in place

- Preferred: an End-Point Detection & Response (EDR) solution in place (Now considered a minimum on medium-large sized organizations)

IF REMOTE DESKTOP PROTOCOL CONNECTION ENABLED, THE FOLLOWING ARE IMPLEMENTED

Minimum: MFA-enabled VPN is used for access to any Remote Access software

- Network level authentication enabled

BACKUPS

Minimum: Regular backups are (i) in place, (ii) successful recovery is tested, (iii) backups are stored separately (i.e. 'segregated') from the primary network, (iv) encrypted, and (v) protected with anti-virus or monitored on a continuous basis

- Tested at least twice per year
- Ability to bring up within 24–72 hours — less time for critical operations (4–8 hours)
- Consider an offline, offsite, or secondary back up to have an additional copy of your data easily accessible for restoration purposes
- Consider adding MFA to backups, which will add an extra layer of security in the authentication process

PLANNING & POLICIES

Minimum: Tested and rehearsed

- Incident Response Plan
- Disaster Recovery Plan
- Business Continuity Plan
- Asset Management

ASSET MANAGEMENT

- Monitor all assets' life cycle from new asset creation to the point that it becomes obsolete and must be disposed of
- Ensure that cyber assets remain secure and compliant
- Spot unknown assets and bring under management for their protection
- Regularly maintain assets to detect unauthorized changes
- Gain insight into your internal and external attack surface

TRAINING

Minimum: Training and regular simulated phishing exercises for all users

- Social Engineering Training
- Phishing Training
- General Cyber security training
- Training of account team staff on fraudulent transactions

VULNERABILITY AND PATCH MANAGEMENT

Minimum: Critical & high severity patches installed within 30 or fewer days, optimally within 1–7 days for critical & high severity patches regarding active exploits

- Clients should check their network for vulnerabilities on at least a weekly basis and patch accordingly

END OF LIFE SOFTWARE

- Formalize a roadmap for addressing end of life software concerns in the environment
- Provide a status update at time of submission
- All end of life devices should have a formalized roadmap for sunsetting/decommissioning, and in the interim, extended support should be purchased and access restricted as much as possible using ACL's, VLAN's, bastion/jump hosts, etc.

SERVICE ACCOUNT MANAGEMENT/DOMAIN ADMINISTRATOR ACCOUNTS

- Service Account Passwords should be longer than standard user accounts, recommending at least 25 characters. Passwords should not be rotated arbitrarily; however, they should be changed if there is evidence of compromise
- Where possible, remove domain admin privileges and disable interactive login
- Domain admin accounts should be restricted to only domain controller activity and monitored for any activities outside of that function

WEBSITE COMPLIANCE:

- Evaluate existing cookie-consent management platforms to make sure they are in compliance with Global Privacy Control measures
- Confirm that compliance mechanisms and website disclosures comply with applicable legal requirements for your specific industry
- Draft privacy notices, terms of use disclosures, cookie notices, and website pop-up banners to ensure website visitors are informed about how the websites collect, use and share information
- Develop "gatekeeping" processes and procedures for proactive monitoring of changes to your website to mitigate risk of future non-compliance

SINGLE POINTS OF FAILURE IN DIGITAL SUPPLY CHAINS

- Conduct a business impact analysis of the failure of any of the vendors in the supply chain to understand your resilience in the event of an outage
- Ongoing monitoring of vendors within the supply chain, confirming that maintenance, updates, and patching are being conducted
- Review vendors business continuity plan and responses in the event of a cyber-attack
- Identify suppliers who utilize the same software, which can present an accumulation of risk across your network
- Control Systems and Manufacturing Systems should be isolated from external networks
- Vendor contracts should include service level agreements with contingencies included when the supplier is unable to provide service
- Understand how long an interruption would last for key technology suppliers

MISCELLANEOUS

- Sufficient IT Security budgets and dedicated security personnel, insurance carriers generally like to see 10% of total IT spend go to security but this will differ based on organization size
- Email security controls in place
- Privileged Access Management. A PAM solution is now considered a minimum on medium-large sized entities
- Consider implementing system monitoring 24/7 to check the condition of your IT infrastructure in real time
- Establish a formalized enterprise risk register as well as third party management

-
- Please note this list is context dependent. If an underwriter views a client as potentially higher risk (e.g., due to previous incidents/losses) then they may look for more controls beyond the 'minimums'
 - If the market continues to harden, underwriters' 'minimum' expectations may increase
 - Different insurance carriers may have different expectations of 'minimums'. This is our current best understanding
 - Many carriers are no longer writing new Public Entity business, regardless of controls
-

ALLIANT NOTE AND DISCLAIMER

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

GLOSSARY OF TERMS

Term	Definition
4850	Labor Code Section 4850 provide a special benefit for certain public employees who are essentially in safety and law enforcement positions.
AB 1234	Ethics Education for Local Officials
AB 1825	Harassment Prevention Training for Supervisors
Active Negligence	The party that was negligent took an active part in doing whatever caused the damage. For example, a city digging a hole and someone falls in
ACV (Actual Cash Value)	The amount equal to the replacement cost minus depreciation of a damaged or stolen property at the time of the loss. It is the actual value for which the property could be sold, which is always less than what it would cost to replace it.
Adhesion	When one party has greater power over the other party in drafting the contract (i.e. the provisions of the contract are prepared by one party --the insurer. The other party the insured does not take part in the preparation of the contract).
ATD (Aerosol Transmissible Diseases)	An epidemiologically significant disease that is transmitted via droplet or airborne route.
Aggregate	The term used to describe the cumulative amount of all losses for a period of time.
Aggregate Stop Loss	A financial arrangement with a JPA's excess carrier that caps the aggregate to a predetermined limit at which point the excess carrier would "drop down" and pay losses within the JPIA's SIR, or pooled layer.
AME (Agreed Upon Medical Examiner)	A medical provider who has been certified by the Division of Workers' Compensation by passing an administrative exam. An AME is selected (or agreed upon) by two parties in order to help resolve a dispute about a WC claim.
Aleatory	An insurance contract is aleatory meaning it is contingent on an uncertain event (a loss) that provides for unequal transfer of value between the parties.
ACIP (Alliant Crime Insurance Program)	Program offered by Alliant that created to bring the advantages of group purchase to public entities seeking very broad coverage for illegal acts committed by their employees while on the job.
APIP (Alliant Property Insurance Program)	The largest single property insurance placement in the world. Formed by Alliant Insurance Services in 1993 to meet the unique property insurance needs faced by public entities.
ADA (American Disability Act)	A federal law that prohibits discrimination against people with disabilities in employment, transportation, public accommodation, communications, and governmental activities. The ADA also establishes requirements for telecommunications relay services. For the U.S. Equal Employment Opportunity Commission office (EEOC office) in your area, call 1-800-669- 4000 or 1-800-669-6820 (TTY).
Assessment company	Providing primarily fire and windstorm insurance for small towns and farmers (charge members a pro rata share of losses at the end of each policy period)
AIS (Associate in Insurance Services)	Professional designation awarded by the Insurance Institute of America (IIA) upon successful completion of four national exams, one specifically designed for this program and the three examinations in the IIA Program in General Insurance.
AGRIP (Association of Governmental Risk Pools)	A national organization of JPA's and public agency insurance pools. Formed for educational, information gathering and political lobbying purposes. Affiliated with PRIMA

GLOSSARY OF TERMS

ALCM (Associate in Loss Control Management)	A professional designation earned after the successful completion of five national examinations given by the Insurance Institute of America (IIA).
ARM (Associate in Risk Management)	A nationally recognized educational program for dedicated risk management professionals, developed by the Insurance Institute of America.
Attachment Point	The dollar amount of a loss where the next layer of insurance begins to pay for the loss.
Automobile Liability	Designed to afford bodily injury and property damage liability coverage associated with owned, non-owned and hired vehicles. May include medical payments, uninsured/underinsured motorists' liability coverages.
Automobile Physical Damage	Usually a first party coverage; however, some entities have "Bailment" or "care, custody and control" liability exposures such as garages, maintenance facilities that service vehicles of others, and parking lots
Best's Rating	A rating system that indicates the operating and financial condition of insurance companies. Information is developed and published annually by the A. M. Best company. Generally one looks for a company with a rating of A VII or better.
BOD/BD (Board of Directors)	Body of elected or appointed members who jointly oversee the activities of a company or organization.
BI (Business Interruption)	A form of insurance coverage that replaces business income lost as a result of an event that interrupts the operations of the business, such as fire or a natural disaster.
CAJPA (California Association of Joint Powers Authorities)	Performs regulatory and legislative lobbying as well as accreditation of Joint Powers Authorities to promote the financial stability of JPAs.
CIPRA (California Institute for Public Risk Analysis)	Organized to develop, analyze and disseminate information on risk management in California's public sector, especially self-insured entities and Joint Powers Authorities
CJPRMA (California Joint Powers Risk Management Authority)	CJPRMA provides the excess coverage to NCCSIF's Liability Program
CSAC (California State Association of Governments)	CSAC is a lobbying, advocacy and service organization representing the state's 58 counties at the state and federal level. Areas of focus include the state budget, health-care reform, corrections reform, transportation funding, water and climate change
CSAC-EIA (California State Association of Governments - Excess Insurance Authority)	CSAC-EIA is a member directed insurance risk sharing pool. The EIA has developed effective risk management solutions to help California public entities proactively control losses and prepare for different exposures. CSAC-EIA provides excess coverage to NCCSIF's workers' compensation pool.
CalTIP (California Transit Insurance Pool)	In 1986 the California Transit Association formed an insurance committee and authorized the preparation of a study of alternative methods of providing liability insurance coverage and began providing liability coverage in 1987.
Catastrophic Loss Reserve	A separate JPJA reserve account designated to pay losses without additional premium assessments to members.
CIC (Certified Insurance Counselor)	An insurance agent professional certification designation

GLOSSARY OF TERMS

CIH (Certified Industrial Hygienist)	CIH is a professional whose job it is to protect the health of workers and the general public. A CIH is educated, trained and certified to recognize health hazards, test the environment for those hazards and determine when they pose a risk to those who might be exposed to them.
CPCU (Chartered Property Casualty Underwriter)	CPCU is a professional designation in property-casualty insurance and risk management
Claim	A demand of a right. In general a demand for compensatory damages, resulting from the actions of another.
Claims Made	A provision of an insurance policy that requires it to pay only for claims presented during the policy period with no regard for when the action causing the claim took place. Typically, a claims-made form also includes a retroactive date setting the earliest date for which a covered occurrence can happen. (Also see "Occurrence")
C&R (Compromise and Release)	A type of settlement in which you receive a lump sum payment and become responsible for paying for your future medical care. A settlement like this must be approved by a workers' compensation judge.
Conditional	An insurance policy includes a number of conditions that both the insured and the insurer must comply with. (i.e. a covered loss occurs, the insured must notify the insurer about the loss and the insurer must use the valuation methods specified in the policy to settle the loss- thus the contract is conditional)
Conditions	Describe the responsibilities and the obligations of both the insured and the insurance company.
CL (Confidence Level)	An estimated probability that a given level of funding will be sufficient to pay actual claim costs. The higher a CL the greater the certainty the actuary has that losses will not exceed the dollar value used to attain the CL.
Contract	A legal agreement between two competent parties that promises a certain performance in exchange for a certain consideration.
Contract of Utmost Good Faith	As the insurance company relies on the truthfulness and integrity of the applicant when issuing a policy. In return, the insured relies on the company's promise and ability to provide coverage and pay claims.
CSP (Certified Safety Professional)	CSP's are qualified persons that are competent and trained to detect and appraise hazardous materials, procedures and activities of workers, materials and work environments. They are highly educated, trained and experienced in the field of safety.
Cumis Counsel	Cumis refers to a lawsuit against the Cumis Insurance Society in which they were found to have controlled the defense attorney to the detriment of their insured. The court determined that the Society should have assigned separate counsel to represent the exclusive interests of the insured. The need for <i>cumis counsel</i> arises in situations where there are significant coverage issues and defense counsel is conflicted between his duty to his client and the obligations to the insurance carrier.
DE9	Quarterly Contribution Return and Report of Wages
Declarations	Contain information such as the name of the insured, the address, the amount of coverage provided, a description of property, and the cost of the policy
Deductible	It is that portion of each claim that is paid by the member at the time of loss. It is in addition to any premium already paid
Defense	A defendant's denial to a complaint or cause of action

GLOSSARY OF TERMS

Definitions	Clarify the meaning of certain terms used in the policy
Deposit Premium	Premium required at the beginning of a policy period based on estimated costs
DIC (Difference In Conditions)	A specialized property insurance policy written to provide coverage for perils not covered in a standard property policy or in the JPIA's Memorandum of Property Coverage. In particular, it is most often used to provide coverage for earthquake and/or flood losses.
D&O (Directors and Officers)	Liability insurance payable to the directors and officers of a company, or to the organization(s) itself, as indemnification (reimbursement) for losses or advancement of defense costs in the event an insured suffers such a loss as a result of a legal action brought for alleged wrongful acts in their capacity as directors and officers.
Directors, Officers and Trustees Liability	Intended to protect nonprofit board members, officers, and directors for faulty decisions, which imperil the entity. Usually written to include entity reimbursement for legal actions and personal liability of specific wrongdoers
DOL (Date of Loss)	Regarding property claims this is usually the date of occurrence of physical damage to property. In WC claims this is usually the date a physical injury occurred to an employee.
Doctrine of reasonable expectations	a policy includes coverages that an average person would reasonably expect it to include regardless of what the policy actually provides
EQ (Earthquake)	a sudden and violent shaking of the ground, sometimes causing great destruction, as a result of movements within the earth's crust or volcanic action
Employers' Liability	Included as part of a worker's compensation insurance policy. Covers liability for losses arising out of injuries to employees that are not covered by statutory workers' compensation benefits
EPL (Employment Practices Liability)	Written to protect an entity from liabilities arising from allegations of discrimination, failure to promote or hire, harassment, ADA responsibilities, wrongful termination, etc.
Endorsement	Any change to the original policy (attached to the policy itself)
Environmental Impairment Liability	Also referred to as "Pollution" and "Pollution Legal" Liability; can be written to protect an entity from actions resulting from contamination of air, water, property. First party (damage to owned property) and third party (liability for damage to others) protections are often provided on the same policy
E&O (Errors and Omissions Insurance)	Professional liability insurance that protects companies and individuals against claims made by clients for inadequate work or negligent actions, usually includes both court costs and any settlements up to the amount specified on the insurance contract.
Errors and Omissions Liability	Excludes bodily injury and property damage; intended to afford protection for the "misfeasance, malfeasance or non-feasance" of public officials, employees and volunteers. May also include incidental medical personnel (paramedics), police and fire personnel, architects and plan checkers, engineers, and on-staff attorneys
Excess Insurance	Insurance that is purchased to provide higher limits than the primary policy or coverage provides
Excess Loss	The portion of a loss that is allocated to, or paid by, excess coverage
Exclusions	Describe the losses for which the insured is not covered
EC (Executive Committee)	Committee within that organization which has the authority to make decisions and ensures that these decisions are carried out.

GLOSSARY OF TERMS

Expected liabilities	Outstanding reserves plus Incurred But Not Reported (IBNR) and Loss Adjustment Expense, discounted at the “Expected” Confidence Level (CL).
Exposure	A condition or situation that presents a possibility of loss (i.e. home built on flood plain is exposed to the possibility of flood damage).
FASB (Financial Accounting Standards Board)	FASB standards, known as generally accepted accounting principles (GAAP), govern the preparation of corporate financial reports and are recognized as authoritative by the Securities and Exchange Commission.
Fidelity Bonds	Written as financial guarantees of employees’ honesty. Personnel with money-handling responsibilities are considered exposures to loss.
Fiduciary Liability	Covers board members, executives and other decision-making personnel with responsibilities for pension funds, retirement plans and employee benefit monies for negligent decisions that result in losses to such funds.
GAAP (Generally Accepted Accounting Principles)	GAAP refers to the standard framework of guidelines for financial accounting used in any given jurisdiction; generally known as accounting standards or standard accounting practice
GASB (Governmental Accounting Standards Board)	GASB is the source of generally accepted accounting principles (GAAP) used by State and Local governments in the United States. As with most of the entities involved in creating GAAP in the United States, it is a private, non- governmental organization.
General Liability	Written to protect the member's assets against liability for property damage of or bodily injury to third parties (see definition of parties).
Hazard	Anything that increases the chance of loss (also see Physical Hazard, Morale Hazard and Moral Hazard).
HIPAA (Health Insurance Portability and Accountability Act)	A federal law enacted in 1996 that protects continuity of health coverage when a person changes or loses a job, that limits health-plan exclusions for preexisting medical conditions, that requires that patient medical information be kept private and
IBNR (Incurred But Not Reported)	It is that part of the total claims that is unknown at any point in time. At any time, NCCSIF has claims that have not been reported or recognized by NCCSIF or has claims recognized by NCCSIF but without knowledge of the cost when such claim is finally closed. NCCSIF uses an actuary to project the costs of these unknown liabilities to NCCSIF - the estimate of funds needed to pay for covered losses that have occurred but have not been reported to the member and/or NCCSIF and expected future development on claims already reported
Incurred Loss	This is the ultimate expected total value of any claim. It includes the amount already paid, plus the estimated amount yet to be paid (reserves)
IIPP (Injury Illness Prevention Program)	Proactive process of assessing workplace hazards prior to an injury being reported
Insurable Interest	Before you can benefit from insurance; you must have a chance of financial loss or a financial interest in the property
Insurance	A contract or device for transferring risk from a person, business, or organization to an insurance company that agrees, in exchange for a premium, to pay for losses through an accumulation of premiums
IRIC (Insurance Requirements in Contracts)	In insurance, the insurance policy is a contract (generally a standard form contract) between the insurer and the insured, known as the policyholder, which determines the claims which the insurer is legally required to pay.

GLOSSARY OF TERMS

ISO (Insurance Services Office, Inc.)	An insurance industry association that collects statistical data for rate making and develops standard insurance policy forms. ISO is the organization that drafted the standard commercial general liability (CGL) commonly used by insurers
Insuring agreements	State in general what is to be covered, also includes a description of what type of property is covered and the perils against which it is insured (i.e. the losses for which the insured will be indemnified)
Inverse Condemnation	Both the United States Constitution and the California Constitution require that a private citizen be compensated if property is "taken" by a public entity. When the property is taken proactively it is called eminent domain. When the property is taken "accidentally," without due course, it is called inverse condemnation. Negligence need not be proven. The claimant's legal expenses are payable in addition to actual damages.
Limit	The most that will be paid in a loss
LRP (Long Range Planning)	Exercise aimed at formulating a long-term plan, to meet future needs estimated usually by extrapolation of present or known needs. It begins with the current status and charts out a path to the projected status, and generally includes short- term (operational or tactical plans) for achieving interim goals.
LAE (Loss Adjustment Expense)	Administrative expense to manage a claim to conclusion - Allocated LAE (ALEA) are expenses attributable to a specific claim such as attorney fees - Unallocated LAE (ULAE) are overhead expenses not attributable to a specific claim such as salaries or office rental.
Loss Ratio	The amount of loss divided by the amount of premium, contributions, payroll or property values.
Master Plan Documents	A document issued by a JPA defining the structure, rights and obligations of the participants and procedures of an insurance or self- funded program
MMI (Maximum Medical Improvement)	When an injured employee's condition is well stabilized and unlikely to change substantially in the next year, with or without medical treatment. Once an employee reaches MMI, a doctor can assess how much, if any, permanent disability resulted from the work injury. See also P&S
MOC (Memorandum of Coverage)	A document issued by a JPA defining the coverage provided to the members
Moral Hazard	A person might create a loss situation on purpose just to collect from the insurance company (i.e. a pre-arranged faked theft of an older vehicle so the owner could collect insurance money and buy something new).
Morale Hazard	An individual, through carelessness or by irresponsible actions, can increase the possibility for a loss (i.e. a person who drives a car carelessly because he knows a loss will be insured if an accident occurs).
Mutual interest company	The insureds are also owners of the company and so they can vote to elect the management of the company (profits are returned to the insureds in the form of dividends or reductions in future premiums)
Named Insured	Any person, firm, or corporation, or any of its members specifically designated by name as insured(s) in the policy as distinguished from others who, although unnamed, are protected by the policy definition. A named insured under the policy has rights and responsibilities not attributed to additional insureds, such as premium payment, premium return, notice of cancellation, and dividend participation

GLOSSARY OF TERMS

Net Assets	(Equity, surplus or Net Position) Total assets less Expected liabilities- the amount of funds remaining after subtracting liabilities at the actuarially determined "Expected" Confidence Level (approx. 50% CL)
Net Contribution	A total contribution for losses less excess insurance costs
Non Vacant land	Refers to land that is occupied and used, and/or has structures on it (i.e. shack, building, park with benches).
Obligee	Is an individual, partnership, corporation, or a government entity which requires the guarantee that an action or service will be performed. If not properly performed, the surety pays the obligee for any damages or fulfills the obligation.
Occurrence	A) In order for NCCSIF to pay a liability claim, it must arise out of an occurrence. This is an accident, event, act or omission to act which results in "damages," "bodily injury," or "property damage" neither expected nor intended from the covered parties' conduct. B) A provision of an insurance policy that requires it to pay for a claim caused during the policy period regardless of when it is presented.
Passive Negligence	The party that was negligent did not take part in the action that caused the damage, but was responsible for somehow allowing it to take place. For example, a city allowed a contractor to dig a hole on city property and someone fell in.
Peril	Cause of a loss
P&S (Permanent and Stationary)	When an employee's medical condition has reached maximum medical improvement. Once an employee is declared P&S, a doctor can assess how much, if any, permanent disability resulted from the work injury. If the disability is rated under the 2005 schedule you will see the term maximal medical improvement (MMI) used in place of P&S. See also MMI
PD (Permanent Disability)	Any lasting disability that results in a reduced earning capacity after maximum medical improvement is reached.
PPE (Personal Protective Equipment)	PPE refers to protective clothing, helmets, goggles, or other garments or equipment designed to protect the wearer's body from injury.
Physical Hazard	A hazard that arises from the condition, occupancy, or use of the property itself (i.e. skateboard left on the porch steps).
Plaintiff	The party who complains or sues in a personal action. A claimant becomes a plaintiff by filing suit.
Pooled Loss	The portion of a loss that is allocated to, or paid by, the self-insured pool. NCCSIF's Liability Program pools, or self-insures, the first \$500,000 of each occurrence. Loss costs exceeding this amount are paid by excess insurance.
Principal	Is an individual, partnership, or corporation who offers an action or service and is required to post a bond. Once bonded, the surety guarantees that he will perform as promised.
Principle of Indemnity	When a loss occurs an individual should be restored to the approximate financial condition he was in before the loss no more and no less.
Property Insurance	This covers the member for damage to its own property, sometimes called first- party coverage.
PARMA (Public Agency Risk Managers Association)	A statewide association for risk managers in the public sector. Educational and lobbying activities.

GLOSSARY OF TERMS

PRIMA (Public Risk Management Association)	A national association for risk managers in the public sector. Formed for educational, information gathering and political lobbying purposes.
Pure Risk	Involves only the possibility of loss
QME (Qualified Medical Examiner)	A medical provider who has been certified by the Division of Workers' Compensation by passing an administrative exam.
Reciprocal company	(to give/take), a member of a reciprocal agrees to share the insurance responsibilities with all other members of the unincorporated group (all members insure each other and share the losses with each other) NOTE: managed by an attorney-in-fact who is empowered to handle all of the business of the reciprocal.
RC (Replacement Cost)	The cost to replace damaged property with like kind and quality, with no deduction for depreciation, but still subject to a "limit"
Reserve	In order to budget for its expected costs and to know when a claim must be reported to the excess coverage, NCCSIF estimates the ultimate expected total value of each claim and "reserves" part of the not paid. As moneys are paid out for a claim, the reserve amount is decreased
Retrospective Premium Adjustment	At the beginning of each policy period, NCCSIF collects a deposit premium representing the estimated costs for that year. Each year a calculation of expenses associated with the policy period are subtracted from the deposit premium. At some point the excess funds will be returned, or shortage of funds will be charged. This process is repeated annually for each coverage year until all claims for that year are closed out and there is no IBNR allocated to that policy year.
Risk	The chance or uncertainty of loss (also see Speculative Risks and Pure Risks)
RIMS (Risk and Insurance Management Society)	National professional organization to promote principles of risk management and assist risk managers in their daily activities
Risk Control	Those risk management techniques designed to minimize the frequency and/or severity of claims. Risk control techniques include exposure avoidance, loss prevention, loss reduction, segregation of loss exposures, and contractual transfer to shift losses to others
Risk Financing	Techniques for generating funds to pay for losses that risk control methods do not entirely eliminate. There are two types of risk financing techniques -- retention and transfer. Retention involves paying for losses using an organization's own assets; transfer involves covering losses by an unrelated entity for a consideration (such as a payment of a premium)
Risk Management	One of the specialties within the general field of management, the process of managing an organization's activities to minimize the adverse effects of accidental losses on a cost-effective basis. Risk management has two components -- risk control and risk financing.
Self-Insured	Coverage of losses from the insured's own funds, rather than an insurance policy. Generally refers to a planned program for financing or otherwise recognizing losses
SIR (Self-Insured Retention)	The maximum amount of exposure to a single loss retained by NCCSIF

GLOSSARY OF TERMS

Severability of Interests Clause	An insurance policy provision clarifying that the word “insured,” as it appears within various parts of a policy, applies severally and not collectively. When there is more than one insured, the effect is as though a separate policy is issued to each insured. Thus, a policy containing such a clause will cover a cross liability claim – a claim made by one insured against another insured. The one exception to the separate application to each insured of a policy containing a severability of interest clause is that the limits are not cumulative; that is, one set of limits applies to all insureds collectively
Special Events	Designed to cover your sponsorship of events, such as fireworks shows, festivals, community/entity celebrations; often written to protect other policies’ loss integrity. Another type of special event coverage, known as a “tenants and permittees” policy, can be issued for third parties who rent or use your owned facilities.
Speculative Risk	Risks in which there exists both the possibility of gain and the possibility of loss (i.e. poker game)
Spread of Risk	The greater the spread of risk the less likely that there will be a catastrophic loss for the insurance company (i.e. NOT insuring every person in a single town that could be hit by a fire which destroys the town= catastrophic loss for the insurance company vs. insuring several people in MANY towns to spread out the risk of a catastrophic loss)
Stock company	Sells stock to stockholders to raise the money necessary to operate the business (profits attributed to the operation of the company are returned as dividends to the stockholders, not the insureds)
Subrogation	The insurer’s right to proceed against a third person if that third person was responsible for a claim paid by the insurer. Employee dishonesty can be subrogated by the insurance company against a dishonest employee
Surety	Is usually a corporation which determines if an applicant (principal) is qualified to be bonded for the performance of some act or service. If so, the surety issues the bond. If the bonded individual does not perform as promised, the surety performs the obligation or pays for any damages.
TD (Temporary Disability Benefits)	Payments an employee receives if they lose wages because of a work related injury which prevents them from doing their usual job while recovering.
TPA (Third Party Administrator)	TPA is a person or organization that processes claims and performs other administrative services in accordance with a service contract, usually in the field of employee benefits.
TIV (Total Insured Values)	The values shown on a member city’s schedule or appraisal for property coverage. Only those items shown on the schedule are covered for loss.
TRIA (Terrorism Risk Insurance Act)	TRIA is a United States federal law signed into law by President George W. Bush on November 26, 2002. The Act created a federal “backstop” for insurance claims related to acts of terrorism.
Vacant land	Refers to land that is unoccupied and unused, and/or has no structures on it.
VIN (Vehicle Identification Number)	Unique code including a serial number, used by the automotive industry to identify individual motor vehicles, towed vehicles, motorcycles, scooters and mopeds as defined in ISO 3833.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
2024/2025 Organizational Chart
Updated as of 12/5/2024

MEMBER ENTITY	BOARD OF DIRECTORS		BOARD ALTERNATES	RISK MANAGEMENT COMMITTEE	POLICE RISK MANAGEMENT COMMITTEE
City of ANDERSON	*EC	Joey Forseth-Deshais	Christy White	Christy White	Chief Oliver Collins
City of AUBURN	*EC / *CC	*Jennifer Leal	Sean Rabe	Jennifer Leal	Vacant
City of COLUSA	*EC / *CC	Ishrat Aziz-Khan	Shelly Kittle	Ishrat Aziz-Khan	Chief Josh Fitch
City of CORNING		Brant Mesker	Vacant	Brant Mesker	Chief Jeremiah Fears
City of DIXON	P	**Rachel Ancheta (Chair)	Kate Zawadzki	Rachel Ancheta Kim Staile Jim Ramsey Anjmin Mahil - Alternate	Chief Robert Thompson
City of ELK GROVE		*Melissa Rojas	Kara Reddig		Assistant Chief Paul Soloman
City of FOLSOM	*EC	Allison Garcia	Steven Wang	Allison Garcia	Commander Brian Lockhart Lt. Lou Wright
City of GALT		Tricia Cobey	Rachelle Jennings	Tricia Cobey	Chief Brian Kalinowksi
City of GRIDLEY	*EC	Martin Pineda	Elisa Arteaga	Jodi Molinari	Chief Todd Farr
City of IONE		Vacant	Vacant	Vacant	Chief John Alfred
City of JACKSON	*EC	Dalacie Blankenship	Carl Simpson	Dalacie Blankenship	Chief Chris Mynderup
City of LINCOLN		Veronica Rodriguez	Claire True	Veronica Rodriguez	Chief Matt Alves
City of MARYSVILLE	S / EC / CC	*Jennifer Styczynski	Vacant	Jennifer Styczynski	Chief Chris Sachs
City of NEVADA CITY	*EC	Sean Grayson	Gabrielle Christakes	Sean Grayson	Chief Dan Foss
City of OROVILLE	*EC / CC	Liz Ehrenstrom	Vacant	Liz Ehrenstrom (Chair)	Lt. Gil Zarate
Town of PARADISE	*EC / CC	Vacant	Crystal Peters	Crystal Peters	Chief Eric Reinbold
City of PLACERVILLE		Dave Warren	Cleve Morris	Dave Warren	Chief Joseph Wren
City of RED BLUFF		Paul Young	Tom Westbrook	Paul Young	Chief Kyle Sanders (Chair)
City of RIO VISTA	T / EC	Jennifer Schultz	**Jen Lee, CPA	Jennifer Schultz	Chief Dax West
City of ROCKLIN	CC	Tameka Usher	Vacant	Tameka Usher	Chief Rustin Banks
City of WILLOWS	EC	Vacant	Marti Brown	Marti Brown	N/A
City of YUBA CITY	VP / EC / CC	**Spencer Morrison (Vice-Chair)	Natalie Springer	Sheleen Loza	Chief Brian Baker

OFFICERS		
		Term of Office
President (P)	Rachel Ancehta	7/1/2024- 6/30/2026
Vice President (VP)	Spencer Morrison	7/1/2024- 6/30/2026
Treasurer (T)	Jen lee	7/1/2024- 6/30/2026
Secretary (S)	Jennifer Styczynski	7/1/2024- 6/30/2026

[Executive Committee \(EC\)](#) - membership on the EC rotates annually based on a rotation schedule and each member serves for a two-year term, with the **President** serving as **Chair of the Committee**.

[Claims Committee \(CC\)](#) - members of the CC are annually selected by the EC. CC is traditionally made up of at least five members of the EC, with the **Vice President** serving as **Chair of the Committee**.

CJPRMA Board Representative Elizabeth Ehrenstrom appointed 6/17/2021

CJPRMA Alternate Board Representative Vacant

PROGRAM ADMINISTRATORS (Alliant Insurance Services)		CLAIMS ADMINISTRATORS (Sedgwick for Liability LWP For Workers' Compensation)	RISK CONTROL CONSULTANTS (Sedgwick formerly York/Bickmore)	ADVISORS
Marcus Beverly	Conor Boughey	Amber Davis (WC)	Shane Baird	Byrne Conley (Board Counsel)
Jenna Wirkner	Evan Washburn	Stacey Bean (WC)		James Marta, CPA (Accountant)
		Brian Davis (Liability)		



PROGRAM YEAR 24/25 MEETING CALENDAR

Thursday, August 1, 2024, **Police Risk Management Committee** at 10:00 a.m.

Thursday, September 19, 2024, ** **Claims Committee** at 9:00 a.m.
Executive Committee at 10:30 a.m.

Thursday, October 17, 2024*, **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12 noon

Thursday, November 14, 2024**, **Police Risk Management Committee** at 10:00 a.m.

Thursday, December 12, 2024* **Board of Directors** at 10:00 a.m.

Thursday, February 6, 2025, **Police Risk Management Committee** at 10:00 a.m.

Thursday, March 27, 2025, ** **Claims Committee** at 9:00 a.m.
Executive Committee at 10:30 a.m.

Thursday, April 17, 2025,* **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12 noon

Thursday, May 8, 2025, **Police Risk Management Committee** at 10:00 a.m.

Thursday, May 22, 2025, ** **Claims Committee** at 9:00 a.m.
Executive Committee at 10:30 a.m.

Wednesday, June 18, 2025* **Board of Directors** at 10:00 a.m.

Meeting Location: Rocklin Event Center - Garden Room
Rocklin Event Center – Ballroom *
2650 Sunset Blvd., Rocklin, CA 95677
Zoom**

Note: Additional Claims Committee Meetings may be scheduled as needed for Claims Authority approval which will be held via teleconference.



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

TABLE OF CONTENTS

Members of NCCSIF have many risk management resources available. This Resource Guide is designed to assist you with identifying and locating these resources. If you have questions, want to recommend a service provider, or need assistance please contact Program Administration on the next page.

CONTACT INFORMATION											
Pg. 1-2	Program Service Providers										
Pg. 3	Other Coverage Providers										
Pg. 5	Contracted Vendor Services (additional member cost)										
RISK MANAGEMENT SERVICE CATEGORY		SEDGWICK	PRISM	VECTOR SOLUTIONS	DKF SOLUTIONS	OCCU - MED	APIP	LEXIPOL	ACI EAP	CAL-TIP	
Pg. 12	Telephone Hotline - Questions & Guidance	X									
Pg. 12	Hazard & Safety Assessment	X			X						
Pg. 13	Program/Policy Development	X	X		X			X			
Pg. 3	Safety Materials/Web-based Courses/Videos	X	X	X	X						
Pg. 13	On-Site Training	X	X		X						
Pg. 13	Ergonomic Evaluations	X									
Pg. 14	Risk Management Webinars	X	X		X		X				
Pg. 14	Employer DMV Pull Notice Program		X								
Pg. 15	Pre-Employment & Fit for Duty Medical Exams					X					
Pg. 15	Employee Assistance Program - Health & Wellness								X		
Pg. 4	Transit Resources (available to CalTIP members)									X	

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



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

PROGRAM SERVICE PROVIDERS			
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED	
PROGRAM ADMINISTRATION Alliant Insurance Services, Inc. 2180 Harvard Street, Suite 460 Sacramento, CA 95815 Main: (916) 643-2700 Fax: (916) 643-2750 www.alliant.com	Marcus Beverly Office: (916) 643-2704 Cell: (916) 660-2725 Marcus.Beverly@alliant.com Conor Boughey Office: (415) 403-1400 Cell: (415) 744-4889 cboughey@alliant.com Jenna Wirkner Office: (916) 643-2741 Jenna.Wirkner@alliant.com Evan Washburn Office: (916) 643-2721 Cell: (916) 661-7305 ewashburn@alliant.com	JPA MANAGEMENT ISSUES <ul style="list-style-type: none"> ▪ Governance - policies and procedures, program budget/funding, financial analysis, program management, personnel, contracts, consultants. ▪ Coverage - coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development. ▪ Risk Management - Insurance Requirements in Contracts (IRIC), third party contract review, hold harmless and indemnification clauses, risk management program planning, RFPs for JPA payment approval of budgeted funds. JPA ADMINISTRATIVE ISSUES <ul style="list-style-type: none"> ▪ Meetings & Compliance - agendas; minutes; development/maintenance of governing documents, development/interpretation of policies & procedures, JPA state compliance, Form 700, changes in Board members, website updates. ▪ Certificates - certificates of coverage, additions/deletions of coverages, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs. 	
			MAIN CONTACT Marcus Beverly Jenna Wirkner



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

PROGRAM SERVICE PROVIDERS		
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
ACCOUNTING SERVICES James Marta & Company LLP 701 Howe Avenue, Suite E3 Sacramento, CA 95825 Main: (916) 993-9494 Fax: (916) 993-9489 www.jpmpcpa.com	Jim Marta, CPA jmarta@jpmpcpa.com Ritesh Sharma RSharma@jpmpcpa.com	<ul style="list-style-type: none"> Billing, accounting, and financial management
SAFETY AND RISK CONTROL SERVICES Sedgwick 1750 Creekside Oaks Drive, Suite 200, Sacramento, CA 95833 Main: (800) 541-4591 Fax: (855) 242-8919 www.sedgwick.com	Shane Baird Office: (661) 619-3520 Shane.Baird@sedgwick.com	<ul style="list-style-type: none"> Telephone Hotline - Questions & Guidance Hazard & Safety Assessment Program/Policy Development Ergonomic Evaluations On-site Training Safety Materials On-line Streaming Videos Webinars - WC and Liability Risk Management Topics
CLAIMS ADMINISTRATION WORKERS' COMPENSATION	Amber Davis Director of Claims – Public Entities a_davis@lwpclaims.com Phone: 916-609-3654 Stacey Bean Assistant Claims Manager s_bean@lwpclaims.com Phone: 916-609-3611	Third-Party Workers' Compensation (WC) Administrator refer to Team Contacts for specific Claim Adjuster's contact information. Report new WC Claims to: FROI@lwpclaims.com
CLAIMS ADMINISTRATION LIABILITY	Brian Davis – Liability Claims Team Lead (916) 746-8832 brian.davis@sedgwick.com	Third-Party Liability Administrator refer to Sedgwick Who's Who for specific Claims Adjuster's contact information. Report New Liability claims to: 7374NCCSIF@sedgwick.com



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

OTHER COVERAGE PROVIDERS		
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
PRISM Excess Workers' Compensation Coverage Wide variety of risk control services and resources.	https://www.prismrisk.gov Telephone: (916) 850-7300 Fax: (916) 850-7800 Crisis Incident Management Hotline: (916) 850-7700 Rick Brush , Chief Member Services Officer	<ul style="list-style-type: none"> ▪ Risk Control Toolbox https://www.prismrisk.gov/services/risk-control/toolbox/ ▪ Training https://www.prismrisk.gov/services/risk-control/training/ ▪ Partner Program Services https://www.prismrisk.gov/services/risk-control/partner-programs/
Safety National Risk Control Services for Liability Members	<u>Free Training Resources</u> <ul style="list-style-type: none"> • SafetySkills – aka “Safety Training Source” This is an online Learning Management System (LMS) with 1100+ courses. • Safety Source –This is a online video on demand safety training library (Video on Demand). • Q Safety Online driving simulation courses that use gamification. <ul style="list-style-type: none"> ○ Safety: Emergency Responder Vehicle Education (S:ERVE) ○ Distracted Driving (30 min) & Defensive Driving (3.5 hours) <u>Free Assessment Tool</u> Office Ergonomics Solution . Helps employees assess and improve their own workstations	<ul style="list-style-type: none"> ▪ Link to Register for Resources https://www.safetynational.com/map-client-services/map-client-services-registration/?segment=publicentity



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Vector Solutions Web-based training resources available through partnership with PRISM.	https://www.prismrisk.gov/services/risk-control/training/vector-solutions/	<ul style="list-style-type: none"> ▪ Web-based Courses* ▪ Records Management <p><i>*PRISM members can access the standard course library at no cost. However, there is a cost to the member for the premium content listed under "Additional Courses"</i></p>
CJPRMA (California Joint Powers Risk Management Authority) Excess Liability Coverage	http://www.cjprma.org/ Tony Giles - General Manager Office: (925) 290-1316 Email: tony@cjprma.org	<ul style="list-style-type: none"> ▪ Training provided on a variety of Liability-related Topics ▪ Special Events Coverage ▪ Belfor Property Restoration Master Contract
APIP - Alliant Property Insurance Program	Contact Marcus Beverly, Alliant Insurance Services, for questions.	<ul style="list-style-type: none"> ▪ Webinars - Property Risk Management Topics ▪ Insured property appraisals <p>Boiler and Machinery coverage and services are provided through member participation in APIP.</p> <p>Coverage includes state required jurisdictional inspections. Contact = David Kear CEA, MBA david_kear@hsb.com Telephone: (860) 722-5231 Fax: (860) 722-5530</p> <p>➤ Useful information specific to equipment care, operating logs, and maintenance fact sheets on the website www.hsb.com which has several resources available under the 'Knowledge Center' tab.</p>
Beazley Breach Solutions Risk Management Portal (APIP Members only) Cyber Risk Management Resources	www.beazleybreachsolutions.com Please reach out to Jenna Wirkner (Jenna.Wirkner@alliant.com) (to get connected to the site. At a minimum, we will need the person's name, the name of their corresponding organization, and their work-issued email addresses (personal email addresses won't work).	The Portal contains a lot of useful cyber risk management information, including best practices, training, response plans, tabletop exercises, and what to do before, during and after a cyber-attack.



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Lexipol Law Enforcement and Fire Risk Management	www.lexipol.com Jeremy Sloan Business Development Executive Office: (469) 731-0842 Mobile: (903) 413-3577 Email: jsloan@lexipol.com	<i>Master contract with NCC and included in admin fee</i> <ul style="list-style-type: none">▪ Police Risk Management Policies and Procedures▪ Daily Training Bulletins▪ Fire Dept. Policies & Training (*additional member cost)
CalTIP - California Transit Indemnity Pool Self-insurance program for public transit operators	Bill Taylor, Sedgwick Mobile: (916) 204-0030 Email: bill.taylor@sedgwick.com Website: http://www.caltiponline.org/	<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
Actuarial Services	Bickmore Actuarial https://www.bickmoreactuarial.net/ Mike Harrington mharrington@bickmoreactuarial.net	<ul style="list-style-type: none"> • Reserve Analysis • Cost allocation • Benchmarking Studies • Self-insured Retention Studies
ADA Compliance	Sally Swanson Architects 500 Sansome Street, Suite 410 San Francisco, CA 94111 415.445.3045 https://swanarch.com/	<ul style="list-style-type: none"> • Access Training » • Accessibility Master Planning » • Architectural Design Upgrades and Mitigation » • Emergency Preparedness and Response » • Litigation Support and Expert Witness Services » • On-Call Technical Assistance » • Plan Review and Inspection Services » • Physical Access Compliance Survey, Paths of Travel » • Polling Sites Surveys » • Self-Evaluations » • Transition Plans »
ADA Compliance	SZs Consulting Group Sacramento Office 770 L Street, Suite 950 Sacramento, CA 95814 Tel: 916.669.8750 fax: 866.670.4961 Email: info@szs.engineering Website: https://www.szs.engineering/	<ul style="list-style-type: none"> • Building Evaluations <ul style="list-style-type: none"> • ADA/Access Assessments • ADA Transition Plans & Self-Evaluations, including updates to existing plans • Accessibility Master Plans • Peer Review • Training <ul style="list-style-type: none"> • Litigation Assistance



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Aquatics Risk Management	Total Aquatic Management (TAM) www.totalaquaticmanagement.webs.com Jim Wheeler Office: (510) 523-3155 Email: jim@totalaquaticmanagement.com	<ul style="list-style-type: none"> • Aquatic Safety services • Facility, Staff and Operations Auditing • Certified Pool Operator (CPO) Trainings • Lifeguard and Supervisor Training • Investigation and Expert Witness Services
Arborist	Gordon Mann - Consulting Arborist Mann Made Resources 10556 Combie Road Auburn, CA 95602 Cell: (650) 740-3461 Email: gordon@mannandtrees.com website: https://mannandtrees.com/	<ul style="list-style-type: none"> • Diagnosis of Tree and Landscape Problems • Insect and Disease Identification and Management • Municipal Ordinance Development • Training and Education • Tree Plant Inventories • Tree Protection for Construction Projects • Tree Risk Assessments and Surveys
Biohazard Remediation & Disinfecting	Forensiclean https://forensiclean.com/ (916) 812-2010 info@forensiclean.com	<ul style="list-style-type: none"> • Biohazard Remediation and Disinfecting Services • Homeless encampment cleanup
Cybersecurity & Infrastructure Security Agency (CISA) Cyber Resource Hub	https://www.cisa.gov/cyber-resource-hub	Highly recommended federal government site with FREE tools and resources for protecting cities and other critical infrastructure from cyber-attacks.
Cyber Risk Management	https://www.besewersmart.com/nccsif-cyber	<i>Free cyber resources for NCC members</i> <ul style="list-style-type: none"> • Minimum Security Standards • Real Time Cyber Threat Map Water & Wastewater risks and resources



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Driver Assessment & Training Program	Vector Solutions Driver Program https://www.prismrisk.gov/services/risk-control/training/vector-solutions/	PRISM Partner Program This innovative assessment application and 12-course bundle are offered to PRISM members at no additional charge. This cutting-edge interactive program consists of a competency-based assessment, 12 skill-building courses, and 3-dimensional animation.
Drug & Alcohol Testing	Datco Services Corporation https://www.datcoservices.com/ 2280 Grass Valley Highway Suite 232 Auburn, CA 95603 530-268-8101 (800) 95-DATCO (32826)	<ul style="list-style-type: none"> • DOT Employer Compliance • Consulting & Reporting • Training • Administration • Background Checks
Emergency Response Training	Industrial Emergency Council https://iectraining.org/ 1301 Shoreway Road Suite 375 Belmont, CA 94002 Phone: (650) 508-9008	<ul style="list-style-type: none"> • Hazardous Materials Education and Response • Technical Rescue • Confined Space Awareness • Aircraft Rescue & Firefighting (ARFF) • Fire Service Supervision and Management • Incident Command System • Marine Rescue and Vessel Operation • Emergency Response Team (ERT) education
Engineering - Consulting Services	California Engineering Company, Inc. 1110 Civic Center Blvd. Ste. 404 Yuba City, CA 95993 Email: Swartz@cecusa.net	<ul style="list-style-type: none"> • Civil Engineering • Land Surveying • Grant Funding Procurement • Construction Administration



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

	(530) 751-0952 https://www.cecusa.net/	<i>Referred by Yuba City for consulting engineering services</i>
CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Employee Assistance Program	ACI Specialty Benefits Corporation 6480 Weathers Place, Suite 300 San Diego, CA 92121 Main: (800) 932-0034 Fax: (858) 452-7819 www.acieap.com Sasha Abrahms, Account Manager Office: (858) 736-3976 Email: sabrahms@acieap.com 34th Street Consulting https://www.34thstreetconsulting.com/ Gerry Preciado (866) 304-7722	Services offered at an additional cost: <ul style="list-style-type: none"> Employee Assistance Program (Additional cost to members) Employees and their family members can receive up to three counseling visits per year. The family members do not need to be within the same residence. The visits are considered short-term resolution. If the person needs additional counseling, ACI will help them transition into their private insurance plan. Legal and Financial Services (Additional cost to members) Employees and their family members have unlimited access to telephonic legal and financial services.
Employment Practices Training	34th Street Consulting https://www.34thstreetconsulting.com/ Gerry Preciado (866) 304-7722	<ul style="list-style-type: none"> Handling Conflict Leadership Development Workplace Culture
Hearing Testing – Mobile Service	Center for Hearing Health https://www.centerforhearinghealth.com/ 530-888-9977 Trent Lubiens trent@centerforhearinghealth.com	<ul style="list-style-type: none"> Mobile Hearing Testing Noise Survey Employee Training Respiratory Protection Program



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Janitorial Services	City Wide Property Services, Inc. https://citywideps.com/ 3054 Gold Canal Drive Rancho Cordova CA 95670 916.714.592	<ul style="list-style-type: none"> • Pressure Washing • Sweeping • Porter Services • Landscaping • Tech Service
CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Janitorial Services	Peerless Building Maintenance https://www.peerlessbuildingmaintenance.com/ 4665 Mountain Lakes Blvd. Redding, CA 96003 (530) 222-6369	<ul style="list-style-type: none"> • Janitorial Services • Carpet Cleaning • Window Washing • Pressure Washing • Steam Cleaning
Media Relations & Crisis Communication	Cole Pro Media https://www.colepromedia.com/ Laura Cole lc@colepromedia.com 3069 Alamo Dr #122, Vacaville, CA 95687 707.724.8089 On retainer by NCC	<i>Master contract with NCC for videos of critical incidents</i> <ul style="list-style-type: none"> • Social post construction and formatting. • Crisis communications, mainly how to address sensitive subjects with grace and transparency. • Proper techniques to work effectively with reporters and the best practices during a crisis. • Critical Incident Videos
Pre-employment Medical Services	Occu-Med www.occu-med.com Office: (559) 435-2800	<ul style="list-style-type: none"> • Pre-placement Medical Exams • Fitness-For-Duty and Return-To-Work Evaluations • Job Analysis



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Property Restoration	BELFOR Property Restoration 3132 Dwight Road, Suite 300 Elk Grove, CA 95758 Grant A. Cody Cell: 916.673.7766 Ph: 916.399.1865 https://www.belfor.com/en/us	<i>Let Belfor know we are a Red Alert customer through Master Contract with CJPRMA for discount and no need for separate agreement.</i> https://www.belfor.com/en/us/solutions/red-alert-program <ul style="list-style-type: none"> • Mold, water, fire, storm damage cleanup • Homeless encampment cleanup
CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Sewer Risk Management - Agency	DKF Solutions Group, LLC David Patzer Office: 707.373.9709 Email: dpatzer@dkfsolutions.com Website: http://www.dkfsolutions.com	<i>Free sewer risk management resources for NCC members</i> <ul style="list-style-type: none"> • Sewer System Risk Management – overflow and system operation compliance resources: • https://www.besewersmart.com/nccsif-sso • https://www.besewersmart.com/ssmp
Sewer Risk Management - Public	Educational Materials for the Public	https://www.besewersmart.com/residents <ul style="list-style-type: none"> • How to assess your risk • How to prevent backflows into your home • Tree planting guide and resources
Sidewalk Repair Services	Precision Concrete Cutting www.dontgrind.com Katrina Lynch (916) 847-7346 Klynch@dontgrind.com Joseph Ortega jortega@DontGrind.com	<i>Master contract with NCCSIF – no need for your own</i> <ul style="list-style-type: none"> • Sidewalk cutting to repair defects • Will inspect to your specifications • Map defects • Repairs @ \$35 to \$50 per location
Special Events Coverage	Offered Through CJPRMA https://www.cjprma.org/	Must register your location and have the renter or applicant use this link for special CJPRMA pricing:



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

	See Special Events Insurance Button on Home Page	http://www.galescreek.com/app/index.cfm?jointpowers=1
Special Events Coverage	Offered Through Alliant Toll Free: 1-800-821-9283 sep@alliant.com	Must sign up for program and then can issue coverage yourself and pay for policies issued on a quarterly basis
CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Wildfire Risk Management	Fireline Defense https://www.firelinedefense.com/	<ul style="list-style-type: none"> • Wildfire Assessments & Consultation • Fuel Abatement • Firescaping • Structure Hardening • Public Education • Suppression Systems •
Wildfire Risk Management	Industrial Emergency Council Mike Crandall mcrandall@iectraining.org 530-852-2641	<ul style="list-style-type: none"> • Wildfire Risk Assessments • Buildings & Structures • Wildland Mitigation • Emergency plans and review
Wildfire Risk Management	https://www.besewersmart.com/nccsif-wildfires	<i>Free wildfire resources for NCC members</i> <ul style="list-style-type: none"> • Training videos • AQI Basics • Cal/OSHA Regs & Resources



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Workers' Comp Care & Management	Work Health Solutions https://workhealthsolutions.com/ (877) 899-9959	<ul style="list-style-type: none">• Injury Triage• Treatment & Management• On-site and Mobile-Med Services• Near Site Clinics
Workers' Comp First Report Triage	Company Nurse https://www.companynurse.com/	<i>Master contract for NCC members</i> <ul style="list-style-type: none">• First reporting of Work Comp claims• Nurse triage to appropriate care• Notice to employer, treater and TPA



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

RISK MANAGEMENT SERVICE CATEGORY

Telephone Hot Line Questions/Guidance	SEDGWICK (formerly York/Bickmore) Sedgwick is NCCSIF's risk control services provider. Eric Lucero is your point of contact for risk management questions and guidance.
Hazard & Safety Assessment	SEDGWICK (formerly York/Bickmore) A comprehensive Hazard & Safety Assessment is completed for each city to help identify risk management strengths and improvement opportunities. The assessment is used as a tool to help prioritize risk management efforts. It includes best practices in the following areas: <div> <div> 1. Risk Management Program Overview 2. Aerial Lift Operations 3. Aerosol Transmissible Diseases (ATD) Control 4. ADA Compliance 5. Animal Control Services 6. Automobile & Fleet Liability 7. Blood Borne Pathogens ECP 8. Business Continuity Plan 9. Confined Space Entry Program 10. Contractor Selection & Control 11. Contractual Transfer of Risk </div> <div> 12. Emergency Response & Management 13. Employment Practices Liability 14. Ergonomic Injury Management 15. Fire Department Operations 16. Fire Prevention Program 17. Forklifts & Powered Industrial Trucks 18. Hazard Communication Program 19. Hearing Conservation Program 20. Heat Illness Prevention Program 21. Information Technology 22. Injury & Illness Prevention Program </div> <div> 23. Lockout-Tagout 24. Parks & Recreation Operations 25. Personal Protection Equipment 26. Police Department Operations 27. Respiratory Protection Program 28. Return-to-Work & Transitional Duty 29. Sewers Liability Management 30. Sidewalks Liability Management 31. Traffic Engineering 32. Trenching & Excavation Operations 33. Urban Forest Management 34. Work Zone Safety </div> </div>



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Program & Policy Development	<p>SEDGWICK (formerly York/Bickmore) Our risk control service includes assistance with the development and implementation of Cal/OSHA required written programs such as Injury & Illness Prevention Program, Hazard Communication Program, Aerosol Transmissible Diseases Procedures for fire and police, Bloodborne Pathogens Exposure Control Plan, etc. Our website also includes sample programs and guides.</p> <p>PRISM (Additional Cost) PRISM loss prevention specialists are available to provide assistance with program development at an additional cost to NCCSIF members. Contact PRISM directly for assistance.</p> <p>LEXIPOL NCCSIF members have access to the law enforcement and fire risk management policies offered through Lexipol.</p>
On-Site Training	<p>SEDGWICK (formerly York/Bickmore) On-site training is available to members on a variety of workers' compensation, liability, and EPL exposures. Training topics include, but are not limited to, Cal/OSHA program requirements, hazard inspections, accident investigation, forklift certification, driver training, sexual harassment, CPR certification, various workplace safety topics, and more. Contact Dave to discuss and schedule on-site training.</p> <p>PRISM PRISM is available to conduct a variety of workers' compensation related safety training at an additional cost to members. Contact Travis Clemmer to discuss available topics and scheduling.</p> <p>CJPRMA Every year CJPRMA conducts up to five regional training workshops throughout California. In the past, topics have included contractual risk transfer, police liability, parks and recreation liability, and sidewalk liability controls. CJPRMA will send the training announcement to Alliant, who will then forward to all NCCSIF members.</p>
Ergonomic Evaluations	<p>SEDGWICK (formerly York/Bickmore) Sedgwick is available to conduct office and industrial ergonomic evaluations for all members. Contact Dave Beal to discuss and schedule ergonomic evaluations.</p>



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Risk Management Webinars	<p>SEDGWICK (formerly York/Bickmore)</p> <p>Throughout the year, Sedgwick risk control staff conducts webinars on a wide range of safety topics such as heat illness prevention, scaffold safety, disaster management, and new safety regulations. Our goal is to communicate relevant safety information in an all-inclusive and cost-effective way. NCCSIF members will receive webinar announcements via email. The one-hour webinars are recorded and available to view at any time on the Sedgwick Risk Control website.</p> <p>PRISM</p> <p>PRISM conducts several workers' compensation related webinars throughout the year, which are available to all NCCSIF members. Contact Travis Clemmer to ensure your city is included in the announcement distribution.</p> <p>APIP</p> <p>NCCSIF members have access to all APIP property related webinars. Contact Marcus Beverly to ensure your city is included in the announcement distribution.</p>
Employer Pull Notice Program	<p>PRISM & VECTOR SOLUTIONS (Additional cost to members)</p> <p>PRISM and Vector Solutions have partnered with A-Check America to automate your Employer Pull Notice (EPN) program. Using this program, you can electronically monitor your employees' driving records and receive notification within hours of a reportable incident.</p> <p>You can access your driver roster and key data from a dashboard within Target Solutions. This data is accessible only to you and A-Check America and features a summary of the number of drivers added and removed from the system, an overview of the violations and accidents that have occurred, and a breakdown of your employees' license renewal status. For additional information go to www.prismrisk.gov, Services/Loss Prevention/Target Solutions Platform.</p>



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Pre-Employment Medical Services	<p>OCCU-MED</p> <p>Services offered at an additional cost:</p> <ul style="list-style-type: none">▪ Review of Pre-Placement Medical Exams▪ Job Analysis▪ Maintaining a network of qualified and trained medical providers and medical specialists for necessary exams▪ Conducting job analyses and preparing job profiles and medical examination profiles▪ Providing orientation of client staff in the legal/medical/risk management and human resources aspects of our service▪ Scheduling and harvesting of pre-placement medical exams▪ Organizing and managing return-to-work and fitness-for-duty exams▪ Evaluating medical information in relation to the essential duties of jobs in a legally defensible manner (EXAMQA®)▪ Communicating directly with applicants to obtain the confidential medical information that is needed for clearance for a particular job (RDQA)▪ Developing “Occu-Panels” with a national laboratory that allows for the selection of only those tests for the blood chemistry panel that are compliant with state law for each job class▪ Performing bill review for the medical exams performed by clinics▪ Providing customized services such as OSHA Respirator Questionnaire Evaluations, Bloodborne Pathogen Programs, and clinic trainings
Employee Assistance Program	<p>ACI</p> <p>Services offered at an additional cost:</p> <ul style="list-style-type: none">▪ Employee Assistance Program (Additional cost to members) <p>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.</p> <ul style="list-style-type: none">▪ Legal and Financial Services (Additional cost to members) <p>Employees and their family members have unlimited access to telephonic legal and financial services.</p>

NCCSIF Workers' Compensation Team Contacts

Brian Esparza

Vice President of Claims

b_esparza@lwpclaims.com

Phone: 916-609-3612

Amber Davis

Director of Claims – Public Entities

a_davis@lwpclaims.com

Phone: 916-609-3654

Stacey Bean

Assistant Claims Manager

s_bean@lwpclaims.com

Phone: 916-609-3611

Stacey Horban

Claims Supervisor

S_Horban@lwpclaims.com

Phone: 916-610-1282

Barbi Minton, Claims ExaminerB_minton@lwpclaims.com

Phone: 916-610-1856

Amanda Jinks, Claims Examinera_jinks@lwpclaims.com

Phone: 916-609-3655

Ned Popovic, Claims Examinern_popovic@lwpclaims.com

Phone: 916-610-1851

Members Served

City of Folsom

City of Galt

City of Jackson

City of Lincoln

City of Placerville

Members Served

City of Dixon

City of Oroville

City of Red Bluff

City of Rio Vista

City of Rocklin

City of Yuba City

Members Served

City of Anderson

City of Auburn

City of Colusa

City of Corning

City of Elk Grove

City of Gridley

City of Ione

City of Marysville

City of Nevada City

City of Willows

Town of Paradise

Terri Westerman

FM Claims Examiner

t_westerman@lwpclaims.com

Phone: 916-610-1351

General LWP Contact Information:**Main Phone:** (916) 609-3600**Mailing:** PO Box 349016, Sacramento, CA 95834**General Fax:** (408) 725-0395**Members Served**

All Members – Future medical claims

To file a new claim email: FROI@lwpclaims.com

NCCSIF General Liability Team Contacts

Brian Davis

Team Lead, Claims

brian.davis@sedgwick.com

Phone: 916.746.8832

Summer Simpson

Director, Claims

Summer.Simpson@Sedgwick.com

Phone: 916.343.0837

Dori Zumwalt

Director, Client Services

Dorienne.Zumwalt@Sedgwick.com

Phone: 916.749.5877

Alyssa Reese, Claims ExaminerAlyssa.Reese@Sedgwick.com

Phone: 916.746.8802

Cell: 530.708.5506

Christine Salvatore, Claims ExaminerChristine.Salvatore@Sedgwick.com

Phone: 714.572.4852

Carlos Acosta, Claims ExaminerCarlos.Acosta@sedgwick.com

Phone: 714.258.5222

Members Served

City of Anderson
City of Auburn
City of Colusa
City of Corning
City of Folsom
City of Gridley
City of Ione
City of Jackson
City of Lincoln
City of Marysville
City of Oroville
City of Red Bluff
City of Rio Vista
City of Rocklin
City of Willows
Town of Paradise

Members Served

City of Dixon
City of Folsom
City of Galt
City of Yuba City

Members Served

City of Folsom
City of Galt
City of Lincoln
City of Rocklin
City of Yuba City

To File a New ClaimEmail to 7374NCCSIF@sedgwick.com with cc to Kathryn.Greene2@Sedgwick.com**Sedgwick Mailing Address:**

P.O. Box 14433, Lexington KY 40512

FAX (844) 346-1322

After Hours Emergency: 800.576.8492**After Hours Emergency Call-Out: 916.971.2701**



CERTIFICATE OF LIABILITY COVERAGE REQUEST FORM

Date: _____ **Alliant Fax:** (916) 643-2750
Attn: Jenna Wirkner **Alliant Phone:** (916) 643-2741
Email: Jenna.Wirkner@alliant.com
From: _____ **Sender Fax:** _____
City: _____ **Sender Phone:** _____
Dept: _____

CERTIFICATE HOLDER (Person or Entity Requesting the Certificate from the City):

Name: _____

Address: _____

Attention: _____ **Phone #:** _____

Effective Date(s): _____

Please check the appropriate box:

Coverage Evidence Only: ☐

Additional (Insured) Covered Party: ☐ (If this box is checked, **please include a complete copy of the contract or agreement** specifically requesting additional insured status.)

When does the Contract or Agreement end? _____

LIABILITY LIMITS REQUESTED:

Bodily Injury \$ _____
Physical Damage \$ _____
Combined Single Limit \$ _____

Location, date(s) and description of activities or lease:

Note: The executed contract or lease agreement **must** be included for an Additional Covered Party or Loss Payee request. If the equipment or vehicles are leased or purchased, please provide the year, make, model, serial number and value. The documentation should clearly indicate:

1. That the requested coverage is required
2. The amount of coverage required

Northern California Cities Self Insurance Fund

Travel Reimbursement Expense Form

Member Representative: _____
Entity: _____
Payee Address: _____

Meeting or Committee: _____
Date of Meeting: _____
Location of Meeting: _____
Total Mileage: _____

Payment Made to:

Signature _____ Date _____