



President
Ms. Rachel Ancheta
City of Dixon

Vice President
Ms. Jennifer Leal
City of Auburn

Treasurer
Ms. Jen Lee
City of Rio Vista

Secretary
Ms. Tricia Cobey
City of Galt

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND BOARD OF DIRECTORS MEETING AGENDA

DATE/TIME:	Wednesday, June 18, 2025, at 10:00 a.m.	A - Action
		I - Information
LOCATION:	Folsom Community Center – East Room 52 Natoma St. Folsom, CA 95630	1 - Attached
		2 - Hand Out
		3 - Separate Cover
		4 - Verbal

MISSION STATEMENT

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

A. CALL TO ORDER

B. INTRODUCTIONS

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.

pg. 7	D. CONSENT CALENDAR	A 1
	<i>All matters listed under the consent calendar are considered routine with no separate discussion necessary. Any member of the public or the Board of Directors may request any item to be considered separately.</i>	
pg. 8	1. Board of Directors Meeting Minutes - April 17, 2025	
pg. 18	2. Check Register from April 1, 2025, to May 31, 2025	
	3. Investment Reports	
pg. 20	a. Chandler Asset Management Short/Long Term – April 2025 to May 2025	
pg. 76	b. Local Agency Investment Fund (LAIF) Report as of March 31, 2025	
pg. 77	c. Treasurer’s Report as of March 31, 2025	
pg. 78	4. a. Lexipol Fire FY 25-26	
pg. 79	4. b. Lexipol Law Enforcement FY 25-26	



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pg. 80	E. GENERAL RISK MANAGEMENT ISSUES	I 1
	<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>	
	F. ADMINISTRATION REPORTS	I
	1. President's Report	4
	<i>Rachel Ancheta will address the Board on items pertaining to NCCSIF.</i>	
	2. CJPRMA Update	4
	<i>Elizabeth Ehrenstrom will update the Committee on CJPRMA matters pertinent to NCCSIF. Minutes of the meeting can be found at http://www.cjprma.org</i>	
	3. Program Administrator's Report	
	<i>Alliant will address the Board on items pertaining to NCCSIF.</i>	
	a. Service Provider Survey	
	b. Member Training Fund	
	c. Fireworks reminder	
pg. 81	4. Summary of the May 22, 2025, Executive Committee Meeting	1
	<i>The Board will receive a summary of the actions taken at the May 22, 2025, Executive Committee meeting.</i>	
	G. FINANCIAL REPORTS	
pg. 82	1. Quarterly Financial Report for Period Ending March 31, 2025	A 1
	<i>James Marta & Company will present the quarterly financial report ending March 31, 2025, for the Board to Accept and File.</i>	
pg.119	2. Budget to Actual as March 31, 2025	I 1
	<i>The Board will receive an update on the Budget to Actual as of March 31, 2025.</i>	
	H. JPA BUSINESS	
pg. 120	1. Safety Award Programs	A 1
	a. Risk Management Report and Cash for Safety Culture Award	
	<i>The Board will review and may approve the Risk Management Committees recommendations for the Cash for Safety Awards.</i>	



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pg. 156	b. FY 25/26 First Responder Safety Award Program <i>The Board will review and may approve the First Responder Safety Award Program.</i>	A	I
pg.159	2. Crowe Audit Engagement Letter <i>The Board will review and may approve the Crowe Financial Audit Engagement Letter.</i>	A	1
pg. 177	3. Precision Concrete Agreement <i>The Board will review and recommend the Precision Concrete Agreement.</i>	A	1
pg. 185	4. The Briefing Room Proposal <i>The Board will review and may approve the Briefing Room Proposal.</i>	A	I
pg. 194	5. Credit Card Use Policy <i>The Board will review and may recommend the Credit Card Use Policy.</i>	A	1
	6. FY 25/26 Memorandum of Coverage (MOC) <i>Annually, the Board reviews NorCal Cities' MOCs to approve or make changes to the current versions.</i>	A	1
pg. 199	a. Liability MOC <i>The Board will receive the Liability MOC for approval.</i>		
pg. 218	b. Workers' Compensation MOC <i>The Board will receive the Workers' Compensation MOC for approval.</i>		
	7. FY 25/26 Property Program Renewal		
pg. 236	a. NCCSIF Property Renewal Proposal <i>The Board will be asked to review and approve the renewal of the Property coverage with Alliant Property Insurance Program (APIP).</i>	A	1
pg. 325	b. APIP Pollution <i>The Board will be asked to review and approve the renewal of the Pollution coverage with Alliant Property Insurance Program (APIP).</i>	I	1
pg. 326	c. APIP Cyber Coverage Renewals <i>The Board will review and may approve the renewals of the APIP Cyber Coverage options.</i>	I	1



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pg. 327	d. APIP Claims Reporting Acknowledgements <i>The Board will be provided with an outline and be asked to acknowledge the reporting procedure guidelines that should be followed immediately after a Property, Pollution or Cyber Liability loss or incident.</i>	I 1
pg.329	e. Alliant Deadly Weapon Response Program (ADWRP) <i>The Board will review and may approve the renewal of the ADWRP coverage.</i>	A 1
pg.347	f. Excess Cyber Coverage Renewal <i>The Board will review options for excess cyber coverage and may approve, reject, or provide direction.</i>	A 2
BREAK FOR LUNCH		
pg. 358	8. Flood Coverage <i>Members will be reminded of the availability of flood coverage and be asked to acknowledge if interested in receiving coverage quotes.</i>	I 1
pg. 360	9. Earthquake Coverage <i>Members will be reminded of the availability of earthquake coverage and be asked to acknowledge if interested in receiving coverage quotes.</i>	I 1
pg. 368	10. FY 25/26 Crime Coverage Renewal <i>The Board will review a proposal and options for Crime coverage with Alliant Crime Insurance Program (ACIP) for approval or direction.</i>	A 1
pg. 386	11. FY 25/26 Identity Fraud Expense Reimbursement Coverage Renewal <i>The Board will review and may approve the renewal of ID Fraud Coverage for NCCSIF member employees.</i>	A 1
pg.406	12. FY 25/26 Trustee Errors & Omissions (APPL) Coverage <i>The Board is asked to approve the 25-26 APPL proposal as presented and previously recommended for purchase.</i>	A 1
pg.427	13. FY 25/26 NCCSIF Administrative Budget <i>The Board will review and approve the Administration Budget as presented or amended.</i>	A 1



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pg. 430	14. Adoption of FY 25/26 Program Budget		
	a. Liability - Approval of the Deposit Calculations for the Liability Program.	A	1
pg. 433	b. Workers' Compensation - Approval of the Deposit Calculations for the Workers' Compensation Program.	A	1
pg.437	15. FY 25/26 Meeting Calendar	A	1
	<i>The Board will be asked to approve the Preliminary FY 25/26 Meeting Calendar.</i>		
pg. 439	16. Executive Committee Rotation	A	1
	<i>The Board will review and may approve the Executive Committee Rotation for FY 26/27 – FY 35/36.</i>		
pg.441	17. FY 25/26 Service Calendar	A	1
	<i>The Board is presented a service calendar to keep abreast with business items and their required completion dates.</i>		
pg.449	18. Strategic Plan Update and Special Meeting	A	1
	<i>The Board will discuss the latest Plan and future needs for programs and services and provide recommendations to Board.</i>		
pg.452	19. Election of Claims Committee Members	A	1
	<i>The Board will elect the 2025-2026 Claims Committee.</i>		
pg.453	I. INFORMATION ITEMS	I	1
pg.454	1. Glossary of Terms		
pg.463	2. NorCal Cities Organizational Chart		
pg.464	3. NorCal Cities Resource Contact Guide		
pg.482	4. Sedgwick Who's Who in Claims Liability Contacts		
pg.483	5. LWP Workers' Compensation Contacts		
pg.484	6. 2025 CAJPA Conference September 16-19, 2025		
pg.488	7. Training: Understanding Your JPA – July 15, 2025		
pg.489	8. Training: Managing Sidewalk Liability – August 14, 2025		
pg. 490	9. Training: JPA Finance 101 – August 25, 2025		
pg.491	10. NorCal Cities 25/26 Training Calendar		
pg.492	11. Certificate Request Form		
pg.493	12. Travel Mileage Reimbursement Form		



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J. ADJOURNMENT

UPCOMING MEETINGS

Board of Directors Meeting - June 18, 2025
Police Risk Management Committee Meeting - August 7, 2025
Claims Committee Meeting - September 25, 2025
Executive Committee Meeting - September 25, 2025
Risk Management Committee Meeting - October 16, 2025
Board of Directors Meeting- October 16, 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 380, Sacramento, CA 95815.

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



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item D.

CONSENT CALENDAR

ACTION ITEM

ISSUE: Items on the Consent Calendar should be reviewed by the Board. If any item requires clarification or amendment, it may be pulled from the consent agenda for separate discussion.

Items pulled from the Consent Calendar will be placed back 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 and those that may require no discussion are placed on the Consent Calendar for adoption. The Board may accept the Consent Calendar as presented or pull items for discussion and separate action while accepting the remaining items.

ATTACHMENT(S):

1. Board of Directors Meeting Minutes - April 17, 2025
2. Check Register from April 1, 2025, to May 31, 2025
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term – April 2025 to May 2025
 - b. Local Agency Investment Fund (LAIF) Report as of March 31, 2025
 - c. Treasurer's Report as of March 31, 2025
- 4.a. Lexipol Fire FY 25-26
- 4.b. Lexipol Law Enforcement FY 25-26



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

BOARD OF DIRECTORS PRESENT

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

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

BOARD OF DIRECTORS ABSENT

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

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

CONSULTANTS & GUESTS

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

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

A. CALL TO ORDER

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

B. INTRODUCTIONS

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

C. PUBLIC COMMENTS

There were no public comments.



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D. CONSENT CALENDAR

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

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

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

**MOTION CARRIED
UNANIMOUSLY**

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

Nays: None.

E. GENERAL RISK MANAGEMENT ISSUES

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

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

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



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

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

G.a. FY 25/26 EXECUTIVE COMMITTEE ROTATION

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

H. FINANCIAL REPORTS

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

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

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

MOTION: Marti Brown

SECOND: Dave Warren

**MOTION CARRIED
UNANIMOUSLY**

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

Nays: None.

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

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

I. JPA BUSINESS

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

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

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



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I.1.B. ACTUARIAL STUDIES FOR LIABILITY PROGRAM

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

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

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

**MOTION CARRIED
UNANIMOUSLY**

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

Nays: None.

I.2. POLICE RISK MANAGEMENT COMMITTEE GRANT FUNDS

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

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

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

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

**MOTION CARRIED
UNANIMOUSLY**

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

Nays: None.

I.3. FY 25/26 NCCSIF ADMINISTRATION BUDGET

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

Information only, no action taken.



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I.4. WORKERS' COMPENSATION PROGRAM

I.4.a. ANNUAL BANKING PLAN ADJUSTMENTS

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

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

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

**MOTION CARRIED
UNANIMOUSLY**

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

Nays: None.

I.4.b. ANNUAL SHARED RISK PLAN ADJUSTMENTS

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

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

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

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

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

**MOTION CARRIED
UNANIMOUSLY**

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

Nays: None.

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

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



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

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

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

**MOTION CARRIED
UNANIMOUSLY**

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

Nays: None.

I.5. LIABILITY PROGRAM

I.5.a. ANNUAL BANKING PLAN ADJUSTMENTS

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

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

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

**MOTION CARRIED
UNANIMOUSLY**

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

Nays: None.

I.5.b. ANNUAL SHARED RISK PLAN ADJUSTMENTS

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

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



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

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

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

Nays: None.

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

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

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

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

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

Nays: None.

I.6. PROPERTY PROGRAM APPRAISALS AND UPDATE

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

Information only, no action taken.

I.7. RENEWAL UPDATES

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

Information only, no action taken.



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I.8. STRATEGIC PLAN UPDATE

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

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

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

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

**MOTION CARRIED
UNANIMOUSLY**

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

Nays: None.

I.9. POLICY AND PROCEDURE REVISIONS

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

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

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

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

**MOTION CARRIED
UNANIMOUSLY**

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

Nays: None.

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

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

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

MOTION: Marti Brown

SECOND: Elizabeth
Ehrenstrom

**MOTION CARRIED
UNANIMOUSLY**



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

Nays: None.

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

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

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

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

**MOTION CARRIED
UNANIMOUSLY**

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

Nays: None.

I.10 Lexipol Grant Finder

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

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

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

**MOTION CARRIED
UNANIMOUSLY**

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

Nays: None.

I.11. June 18th Board of Directors Meeting Location

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

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

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

**MOTION CARRIED
UNANIMOUSLY**

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

Nays: None



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

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

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

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

MOTION: Tameka Usher

SECOND: Dave Warren

**MOTION CARRIED
UNANIMOUSLY**

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

Nays: None

J. INFORMATION ITEMS

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

These items were provided as information only.

K. ADJOURNMENT

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

Next Meeting Date:

Respectfully Submitted,

Tricia Cobey, Secretary

Date

Company Name: NCCSIF
Report Name: NCCSIF Check Register Board Report
Created On: 4/30/2025

Check#	Date	Vendor	Account Title	Account Memo	Amount
8905	4/9/2025	City of Red Bluff	Member Trng and RM	52207 2.23.25 PARMA C Holland	1,498.57
8906	4/9/2025	Katie Owen	Board Meetings	52503 2.6.25 PRMC Mtg Donuts	43.59
8907	4/9/2025	Think Outside the Box, Inc	Board Meetings	52503 04.17.25 BOD Lunch Mtg	815.88
8908	4/9/2025	Town of Paradise	Member Trng and RM	52207 LCW Consortium Trng C Peters	4,000.00
8909	4/10/2025	Angela Livingston Collab, Inc.	Claims Audit	52101 Audit Report	16,875.00
8910	4/18/2025	City of Anderson	Member Trng and RM	52207 Shield Regional Trng Consortium	535.28
8911	4/18/2025	City of Auburn	Member Trng and RM	52207 2.23.25 PARMA J Leal	1,492.53
8912	4/30/2025	City of Nevada City	Police RM Grant Funds	52209 Ergonomic Chairs, Desk Risers, Mats	1,950.08
8913	4/30/2025	City of Rocklin/Police Dept	Police RM Grant Funds	52209 LEHR 40mm Single Launchers	37,061.80
8914	4/30/2025	Crystal Peters	Board Meetings	52503 4.17.25 BOD RMC Mtg Peters	112.00
8915	4/30/2025	Paul Young	Board Meetings	52503 4.17.25 BOD RMC Mtg Young	170.80
8916	4/30/2025	Think Outside the Box, Inc	Board Meetings	52503 5.8.25 Mtg Lunch	625.17
8917	4/30/2025	Yuba City Police	Police RM Grant Funds	52209 Treadmill Reimb	4,576.33
121135040000202	4/9/2025	HCA Asset Mgmt, LLC	Misc Consultants	52109 Prof Fees - City of Willows Appraisal	6,990.00
121135040000203	4/9/2025	Sedgwick CMS, Inc	On Site	52204 Risk Control Svcs - Feb 2025	15,360.00
121135040000204	4/9/2025	Sedgwick CMS, Inc	Claims Admin	52300 March 2025 Liab Claims	24,085.67
121135040000205	4/9/2025	James Marta and Co LLP	Accounting Services	52403 Monthly Acctg Svcs - Mar 2025	12,060.00
121135040000206	4/9/2025	Sedgwick CMS, Inc	On Site	52204 Risk Control Svcs - April 2025	15,360.00
121135040000207	4/9/2025	LWP Claims Solutions Inc	Claims Admin	52300 April 2025 WC Claims	81,541.66
121135040000208	4/9/2025	Alliant Ins Svcs Inc	Program Admin Fee	52401 05/25 Monthly Installment	33,308.00
121135040000209	4/9/2025	City of Oroville	Member Trng and RM	52207 2.24.25 PARMA Conf M Williams	714.26
121135040000210	4/9/2025	DKF Solutions Group, LLC	Risk Mgmt Comm Svcs	52201 Trng Link Basic Subscription	10,000.00
121135040000211	4/10/2025	Prime Actuarial Consulting, LLC	Actuarial Services	52104 Actuarial Rev - Self-Ins WC Lia Prog	12,000.00
121135040000212	4/18/2025	Chandler Asset Mgmt, Inc.	Investment Income	44040 Investment Income	6,149.18
121135040000213	4/18/2025	CJPRMA	Other Insurance Expense	54150 Drone-Marysville-3047298	417.00
121135040000214	4/18/2025	Jenna Wirkner	RM Comm Mtg Exp	52202 RMC BOD Mtg Brkfst Reimb	224.08
121135040000215	4/18/2025	Gibbons and Conley	Legal Services	52103 Gen Matters - Mar 2025	115.31
121135040000216	4/18/2025	City of Folsom	Member Trng and RM	52207 2.23.25 PARMA G Cousineau	2,458.51
121135040000217	4/30/2025	City of Willows	Police RM Grant Funds	52209 HCA Onsite Appraisal - Willows	3,495.00
121135040000218	4/30/2025	City of Anderson	Board Meetings	52503 4.17.25 BOD RMC Mtg White	235.20
121135040000219	4/30/2025	Kim Stalie	RM Comm Mtg Exp	52202 4.17.25 BOD RMC Mtg Stalie	62.86
121135040000220	4/30/2025	Tricia Cobey	Board Meetings	52503 4.17.25 BOD RMC Mtg Cobey	64.82
121135040000221	4/30/2025	Liz Ehrenstrom	Board Meetings	52503 4.17.25 BOD RMC Mtg Ehrenstrom	84.00
121135040000222	4/30/2025	CJPRMA	Assessment	21300 Assess-NCCSIF 2	913,577.09
121135040000223	4/30/2025	PRISM	BOD Long Range Planning	52509 Strategic Planning - May thru Dec 2024	2,500.00
121135040000224	4/30/2025	City of Corning	Member Trng and RM	52207 3.26.25 Boomlift Trng E Stanley	1,791.00
121135040000225	4/30/2025	City of Galt	Member Trng and RM	52207 1.25.25 LCW Mtg Jennings	1,411.52

Company Name: NCCSIF
Report Name: NCCSIF Check Register Board Report
Created On: 5/31/2025

Check#	Date	Vendor	Account Title	Account Memo	Amount
121135040000226	5/13/2025	City of Elk Grove	Member Trng and RM	52207 Oct24 Calpers Ed Forum Mahil	1,505.83
121135040000227	5/13/2025	J Marta and Co LLP	Accounting Services	52403 Monthly Acctg Svcs - Apr 25	12,060.00
121135040000228	5/13/2025	Sedgwick CMS, Inc	Claims Admin	52300 April 2025 Liab Claims	24,085.67
121135040000229	5/13/2025	LWP Claims Sol Inc	Claims Admin	52300 May 2025 WC Claims	81,541.66
121135040000230	5/13/2025	Alliant Ins Svcs Inc	Program Admin Fee	52401 06/25 Monthly Installment	33,308.00
121135040000231	5/13/2025	Sedgwick CMS, Inc	On Site	52204 Risk Control Svcs - May 2025	15,360.00
121135040000232	5/13/2025	Chandler Asset Mgmt Inc.	Investment Income	44040 Investment Income	6,431.19
121135040000233	5/13/2025	Gibbons and Conley	Legal Services	52103 Gen Matters - Apr 2025	67.50
121135040000234	5/13/2025	City of Folsom	Member Trng and RM	52207 11.12.24 CalPelra M Valencia	1,541.49
121135040000235	5/30/2025	Jenna Wirkner	Risk Mgmt Comm Svcs	52201 Walking Challenge Prizes Reimb	582.04
			Board Meetings	52503 PRMC Mtg Beverage Reimb	46.06
121135040000236	5/30/2025	City of Corning	Police RM Grant Funds	52209 1 Ergonomic Desk Chair	103.41
121135040000237	5/30/2025	Rachel Ancheta	Board Meetings	52503 10.24 BOD RMC Mtg	60.17
			Board Meetings	52503 4.25 BOD RMC Mtg	62.72
121135040000238	5/30/2025	CJPRMA	Other Insurance Exp	54150 Drone-Rocklin-3089639	125.00
8918	5/13/2025	City of Placerville	Board Meetings	52503 4.17.25 BOD RMC Mtg Warren	53.76
8919	5/13/2025	City of Rocklin	Member Trng and RM	52207 11.19.25 CalPelra T Usher	1,225.00
8920	5/30/2025	Brant Mesker	Board Meetings	52503 04.17.2025 BOD RMC Mtg	186.20
8921	5/30/2025	City of Dixon	Member Trng and RM	52207 2.25 PARMA K Stalie	1,524.64
			Member Trng and RM	52207 2.25 PARMA R Ancheta	2,475.34
			BOD LR Planning	52509 12.12.24 BOD SP Mtg Ancheta	60.17
8922	5/30/2025	City of Rio Vista	RM Comm Svcs	52201 2.25 Customer Svc Trng Reimb	1,725.00
			Member Trng and RM	52207 10.25 MMANC Conf Schultz	575.00
			Member Trng and RM	52207 2.25 Customer Svc Trng Schultz	707.51

MONTHLY ACCOUNT STATEMENT

Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2025

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

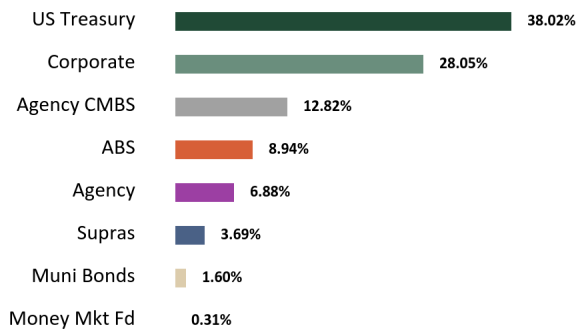


Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2025

Portfolio Characteristics

Average Modified Duration	2.56
Average Coupon	3.56%
Average Purchase YTM	3.84%
Average Market YTM	3.99%
Average Credit Quality*	AA+
Average Final Maturity	2.98
Average Life	2.63

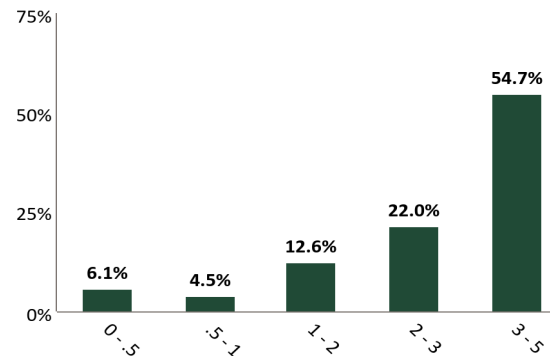
Sector Allocation



Account Summary

	End Values as of 03/31/2025	End Values as of 04/30/2025
Market Value	52,593,668.81	53,008,375.96
Accrued Interest	276,801.52	349,971.77
Total Market Value	52,870,470.32	53,358,347.73
Income Earned	162,901.38	165,418.95
Cont/WD	0.00	48.43
Par	52,992,633.82	53,058,038.23
Book Value	52,653,771.17	52,730,467.27
Cost Value	52,402,089.30	52,475,342.50

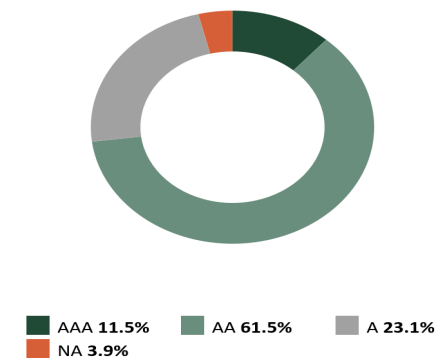
Maturity Distribution



Top Issuers

Government of The United States	38.02%
FHLMC	12.82%
Farm Credit System	4.60%
International Bank for Recon and Dev	2.63%
American Express Credit Master Trust	1.92%
Royal Bank of Canada	1.76%
Toyota Motor Corporation	1.51%
Deere & Company	1.43%

Credit Quality (S&P)



Performance Review

Total Rate of Return**	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (01/01/98)
NCCSIF Short Term Acct	0.92%	2.43%	2.99%	7.40%	5.00%	3.76%	1.48%	1.91%	3.47%
Benchmark Return	0.98%	2.50%	3.00%	7.34%	4.25%	3.11%	0.89%	1.57%	3.13%
Secondary Benchmark Return	0.96%	2.46%	2.97%	7.39%	4.39%	3.23%	1.01%	1.67%	3.23%

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

**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

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2025

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES (CMOS)				
Max % (MV)	100.0	12.8	Compliant	
Max % Issuer (MV)	30.0	12.8	Compliant	
Max Maturity (Years)	5.0	4.1	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV)	20.0	8.9	Compliant	
Max % Issuer (MV)	5.0	1.9	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	28.0	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 April 30, 2025

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	6.9	Compliant	
Max % Issuer (MV)	30.0	4.6	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	1	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 April 30, 2025

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	3.7	Compliant	
Max % Issuer (MV)	10.0	2.6	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	38.0	Compliant	
Max Maturity (Years)	10	4	Compliant	

RECONCILIATION SUMMARY



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2025

Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	0.00

Principal Paydowns

Month to Date	(67,742.58)
Fiscal Year to Date	(1,319,988.53)

Purchases

Month to Date	1,467,007.96
Fiscal Year to Date	17,633,926.66

Sales

Month to Date	(1,152,524.20)
Fiscal Year to Date	(14,542,974.02)

Interest Received

Month to Date	84,209.99
Fiscal Year to Date	1,433,942.79

Purchased / Sold Interest

Month to Date	(2,498.81)
Fiscal Year to Date	12,279.48

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Book Value	52,653,771.17	51,142,249.06
Maturities/Calls	0.00	0.00
Principal Paydowns	(67,742.58)	(1,319,988.53)
Purchases	1,467,007.96	17,633,926.66
Sales	(1,152,524.20)	(14,542,974.02)
Change in Cash, Payables, Receivables	(165,753.20)	(199,557.23)
Amortization/Accretion	10,537.52	123,500.19
Realized Gain (Loss)	(14,829.40)	(106,688.87)
Ending Book Value	52,730,467.27	52,730,467.27

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Market Value	52,593,668.81	49,968,600.08
Maturities/Calls	0.00	0.00
Principal Paydowns	(67,742.58)	(1,319,988.53)
Purchases	1,467,007.96	17,633,926.66
Sales	(1,152,524.20)	(14,542,974.02)
Change in Cash, Payables, Receivables	(165,753.20)	(199,557.23)
Amortization/Accretion	10,537.52	123,500.19
Change in Net Unrealized Gain (Loss)	338,011.06	1,451,557.68
Realized Gain (Loss)	(14,829.40)	(106,688.87)
Ending Market Value	53,008,375.96	53,008,375.96

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2025

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	2,525.65	-- 1.71%	2,491.62 2,519.75	99.78 4.99%	2,519.98 0.62	0.00% 0.23	Aaa/NA AAA	0.73 0.05
89238JAC9	TAOT 2021-D A3 0.71 04/15/2026	1,852.62	11/09/2021 0.71%	1,852.58 1,852.61	99.83 5.08%	1,849.51 0.58	0.00% (3.10)	NA/AAA AAA	0.96 0.04
43815BAC4	HAROT 2022-1 A3 1.88 05/15/2026	26,659.40	02/15/2022 1.89%	26,655.39 26,658.52	99.56 4.90%	26,543.07 22.28	0.05% (115.45)	Aaa/AAA NA	1.04 0.14
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	19,320.37	05/10/2022 3.23%	19,319.37 19,320.09	99.71 4.59%	19,264.65 10.34	0.04% (55.45)	Aaa/AAA NA	1.32 0.21
47787JAC2	JDOT 2022 A3 2.32 09/15/2026	23,776.06	03/10/2022 2.34%	23,770.80 23,774.59	99.54 4.08%	23,666.04 24.52	0.04% (108.55)	Aaa/NA AAA	1.38 0.26
362554AC1	GMCAR 2021-4 A3 0.68 09/16/2026	4,710.39	10/13/2021 0.68%	4,710.27 4,710.36	99.68 4.74%	4,695.37 1.33	0.01% (15.00)	Aaa/AAA NA	1.38 0.08
448977AD0	HART 2022-A A3 2.22 10/15/2026	22,733.95	03/09/2022 2.23%	22,733.07 22,733.70	99.64 4.79%	22,652.79 22.43	0.04% (80.91)	NA/AAA AAA	1.46 0.14
380146AC4	GMCAR 2022-1 A3 1.26 11/16/2026	7,897.03	01/11/2022 1.27%	7,896.34 7,896.84	99.60 4.87%	7,865.28 4.15	0.01% (31.56)	NA/AAA AAA	1.55 0.11
47800AAC4	JDOT 2022-B A3 3.74 02/16/2027	59,986.82	07/12/2022 3.77%	59,981.09 59,984.68	99.61 4.55%	59,751.00 99.71	0.11% (233.69)	Aaa/NA AAA	1.80 0.50
02582JIT8	AMXCA 2022-2 A 3.39 05/17/2027	615,000.00	-- 4.05%	605,356.10 614,807.51	99.95 4.72%	614,692.07 926.60	1.16% (115.44)	NA/AAA AAA	0.04 0.04
47800BAC2	JDOT 2022-C A3 5.09 06/15/2027	188,219.49	10/12/2022 5.15%	188,204.89 188,213.03	100.19 4.84%	188,571.05 425.79	0.36% 358.02	Aaa/NA AAA	2.13 0.61
36269WAD1	GMALT 2024-2 A3 5.39 07/20/2027	180,000.00	05/07/2024 5.85%	179,989.54 179,992.70	101.00 4.36%	181,807.97 296.45	0.34% 1,815.28	NA/AAA AAA	2.22 0.92
58770JAD6	MBALT 2024-A A3 5.32 01/18/2028	130,000.00	05/17/2024 5.73%	129,984.79 129,988.70	101.13 4.55%	131,469.27 307.38	0.25% 1,480.58	Aaa/NA AAA	2.72 1.35
161571HT4	CHAIT 2023-1 A 5.16 09/15/2028	530,000.00	09/07/2023 5.23%	529,853.08 529,900.85	101.34 4.19%	537,096.38 1,215.47	1.01% 7,195.54	NA/AAA AAA	3.38 1.30
437930AC4	HAROT 2024-2 A3 5.27 11/20/2028	170,000.00	05/14/2024 5.27%	169,979.35 169,983.68	101.40 4.21%	172,378.18 323.52	0.33% 2,394.50	NA/AAA AAA	3.56 1.24
096919AD7	BMWOT 2024-A A3 5.18 02/26/2029	225,000.00	06/04/2024 5.18%	224,965.82 224,972.25	101.27 4.23%	227,854.06 194.25	0.43% 2,881.80	Aaa/AAA NA	3.83 1.25
43813YAC6	HAROT 2024-3 A3 4.57 03/21/2029	315,000.00	08/09/2024 4.66%	314,950.51 314,957.99	100.60 4.20%	316,875.64 399.88	0.60% 1,917.64	Aaa/NA AAA	3.89 1.44

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2025

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
02582JKH2	AMXCA 2024-1 A 5.23 04/16/2029	395,000.00	04/16/2024 5.30%	394,919.03 394,935.63	102.19 4.10%	403,665.35 918.16	0.76% 8,729.72	NA/AAA AAA	3.96 1.82
05522RDJ4	BACCT 2024-1 A 4.93 05/15/2029	255,000.00	06/06/2024 4.93%	254,985.70 254,988.31	101.65 4.12%	259,213.06 558.73	0.49% 4,224.75	Aaa/AAA NA	4.04 1.90
89240JAD3	TAOT 25A A3 4.64 08/15/2029	310,000.00	01/22/2025 4.69%	309,987.57 309,988.26	101.03 4.11%	313,186.34 639.29	0.59% 3,198.08	Aaa/NA AAA	4.29 1.77
47800DAD6	JDOT 2025 A3 4.23 09/17/2029	250,000.00	03/04/2025 5.09%	249,984.28 249,984.77	100.32 4.13%	250,796.13 470.00	0.47% 811.36	Aaa/NA AAA	4.38 2.31
92970QAE5	WFCIT 2024-2 A 4.29 10/15/2029	280,000.00	10/17/2024 4.29%	279,958.39 279,962.72	100.43 4.14%	281,207.30 533.87	0.53% 1,244.59	Aaa/AAA NA	4.46 2.28
44935CAD3	HART 2025-A A3 4.32 10/15/2029	320,000.00	03/04/2025 4.84%	319,952.80 319,954.21	100.43 4.14%	321,380.99 614.40	0.61% 1,426.79	NA/AAA AAA	4.46 1.99
437921AD1	HONDA AUTO RECEIVABLES 2025-2 OWNER TRUST 4.65 10/15/2029	165,000.00	04/29/2025 4.65%	164,981.57 164,981.57	99.99 4.19%	164,981.52 0.00	0.31% (0.05)	Aaa/NA NA	4.46 2.22
362955AD8	GMCAR 2025-1 A3 4.62 12/17/2029	205,000.00	01/09/2025 5.03%	204,984.77 204,985.67	101.03 4.06%	207,115.62 394.63	0.39% 2,129.95	Aaa/NA AAA	4.63 1.71
Total ABS		4,702,681.77	4.82%	4,692,448.71 4,702,048.99	100.82 4.29%	4,741,098.62 8,404.36	8.94% 39,049.62		3.26 1.38

AGENCY									
3135G05X7	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025	110,000.00	-- 0.46%	109,568.09 109,972.11	98.77 4.31%	108,648.13 75.63	0.20% (1,323.98)	Aaa/AA+ AA+	0.32 0.31
3137EAEX3	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	555,000.00	-- 0.44%	553,354.65 554,866.90	98.46 4.34%	546,454.42 219.69	1.03% (8,412.49)	Aaa/AA+ AA+	0.40 0.39
3133ENP95	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.25 09/30/2025	1,000,000.00	09/23/2022 4.31%	998,270.00 999,760.07	99.95 4.35%	999,536.58 3,659.72	1.89% (223.49)	Aaa/AA+ AA+	0.42 0.41
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	565,000.00	-- 0.56%	563,434.90 564,837.34	98.17 4.11%	554,676.55 1,365.42	1.05% (10,160.79)	Aaa/AA+ AA+	0.52 0.51
3133EPGW9	FEDERAL FARM CREDIT BANKS FUNDING CORP 3.875 04/25/2028	725,000.00	05/05/2023 3.55%	735,512.50 731,316.77	100.13 3.83%	725,939.31 468.23	1.37% (5,377.46)	Aaa/AA+ AA+	2.99 2.79
3133EPQD0	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.25 07/17/2028	700,000.00	07/20/2023 4.18%	702,212.00 701,423.30	101.70 3.68%	711,908.37 8,594.44	1.34% 10,485.07	Aaa/AA+ AA+	3.21 2.95

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2025

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 Agency		3,655,000.00	2.87%	3,662,352.14 3,662,176.49	99.80 4.08%	3,647,163.35 14,383.12	6.88% (15,013.14)		1.49 1.39

AGENCY CMBS									
3137BPW21	FHMS K-055 A2 2.673 03/25/2026	166,277.07	12/15/2021 1.35%	174,792.28 167,966.77	98.54 4.32%	163,846.32 370.38	0.31% (4,120.46)	Aaa/AA+ AAA	0.90 0.79
3137FQXJ7	FHMS K-737 A2 2.525 10/25/2026	523,000.00	12/15/2021 1.40%	548,700.55 530,624.79	97.79 4.12%	511,443.74 1,100.48	0.96% (19,181.05)	Aaa/AA+ AAA	1.49 1.30
3137BTUM1	FHMS K-061 A2 3.347 11/25/2026	725,184.39	09/23/2022 4.37%	697,338.44 714,958.69	98.65 4.18%	715,368.51 2,022.66	1.35% 409.83	Aaa/AA+ AAA	1.57 1.41
3137BVZ82	FHMS K-063 A2 3.43 01/25/2027	680,000.00	09/23/2022 4.39%	654,181.25 669,857.51	98.82 4.09%	671,960.22 1,943.67	1.27% 2,102.72	Aaa/AA+ AAA	1.74 1.52
3137FBU79	FHMS K-069 A2 3.187 09/25/2027	738,547.88	09/23/2022 4.27%	702,803.31 721,573.93	98.08 3.99%	724,335.33 1,961.46	1.37% 2,761.40	Aaa/AAA AA+	2.41 2.20
3137FEBQ2	FHMS K-072 A2 3.444 12/25/2027	500,000.00	03/29/2023 4.28%	481,953.13 489,996.33	98.52 3.99%	492,586.90 1,435.00	0.93% 2,590.57	Aaa/AA+ AAA	2.65 2.42
3137F4D41	FHMS K-074 A2 3.6 01/25/2028	600,000.00	04/11/2023 4.53%	587,625.00 592,997.32	98.86 3.99%	593,186.04 1,800.00	1.12% 188.72	Aaa/AA+ AAA	2.74 2.49
3137FETN0	FHMS K-073 A2 3.35 01/25/2028	1,000,000.00	-- 4.38%	959,843.75 976,538.13	98.27 3.99%	982,705.90 2,791.67	1.85% 6,167.77	Aaa/AA+ AAA	2.74 2.47
3137FGR31	FHMS K-078 A2 3.854 06/25/2028	400,000.00	08/17/2023 5.01%	381,750.00 388,213.32	99.47 3.99%	397,861.32 1,284.67	0.75% 9,648.00	Aaa/AA+ AAA	3.15 2.80
3137H5YC5	FHMS K-748 A2 2.26 01/25/2029	200,000.00	03/25/2024 4.61%	180,109.38 184,670.50	93.88 4.06%	187,759.22 376.67	0.35% 3,088.72	Aaa/AA+ AAA	3.74 3.43
3137FKZZ2	FHMS K-088 A2 3.69 01/25/2029	400,000.00	05/21/2024 4.83%	381,125.00 384,960.56	98.69 4.04%	394,757.24 1,230.00	0.74% 9,796.68	Aaa/AA+ AA+	3.74 3.36
3137FMCR1	FHMS K-093 A2 2.982 05/25/2029	1,000,000.00	10/16/2024 4.15%	952,812.50 958,293.44	96.07 4.05%	960,739.30 2,485.00	1.81% 2,445.86	Aaa/AA+ AAA	4.07 3.60
Total Agency CMBS		6,933,009.34	4.11%	6,703,034.59 6,780,651.30	98.05 4.05%	6,796,550.05 18,801.65	12.82% 15,898.75		2.64 2.36

CASH									
CCYUSD	Payable	(164,981.57)	-- 0.00%	(164,981.57) (164,981.57)	1.00 0.00%	(164,981.57) 0.00	(0.31%) 0.00	Aaa/AAA AAA	0.00 0.00
CCYUSD	Receivable	363.35	-- 0.00%	363.35 363.35	1.00 0.00%	363.35 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00

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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 Cash		(164,618.22)	0.00%	(164,618.22)	0.00%	(164,618.22) 0.00	(0.31%) 0.00		0.00
CORPORATE									
808513BR5	CHARLES SCHWAB CORP 1.15 05/13/2026	200,000.00	12/15/2021 1.48%	197,152.00 199,332.28	96.81 4.33%	193,629.94 1,073.33	0.37% (5,702.34)	A2/A- A	1.04 1.00
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	355,000.00	-- 1.09%	355,928.75 355,188.29	96.85 4.28%	343,815.92 1,882.49	0.65% (11,372.37)	A2/A+ A	1.04 1.01
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	300,000.00	06/15/2021 1.13%	299,868.00 299,970.14	96.67 4.17%	289,999.61 1,246.88	0.55% (9,970.53)	A1/A+ A+	1.13 1.10
594918BR4	MICROSOFT CORP 2.4 08/08/2026	350,000.00	12/21/2021 1.37%	365,442.00 353,597.01	98.10 3.95%	343,349.29 1,936.67	0.65% (10,247.72)	Aaa/AAA NA	1.27 1.23
89114TZG0	TORONTO-DOMINION BANK 1.25 09/10/2026	200,000.00	12/15/2021 1.66%	196,202.00 198,907.64	96.04 4.28%	192,081.53 354.17	0.36% (6,826.10)	A2/A- AA-	1.36 1.32
037833DN7	APPLE INC 2.05 09/11/2026	270,000.00	-- 1.50%	276,565.80 271,710.03	97.54 3.92%	263,358.54 768.75	0.50% (8,351.49)	Aaa/AA+ NA	1.37 1.32
06368FAC3	BANK OF MONTREAL 1.25 09/15/2026	280,000.00	09/13/2021 1.27%	279,661.20 279,906.86	95.96 4.31%	268,690.14 447.22	0.51% (11,216.72)	A2/A- AA-	1.38 1.33
931142ER0	WALMART INC 1.05 09/17/2026	70,000.00	09/08/2021 1.09%	69,867.70 69,963.48	96.40 3.75%	67,480.38 89.83	0.13% (2,483.10)	Aa2/AA AA	1.38 1.34
78016EZZ3	ROYAL BANK OF CANADA 1.4 11/02/2026	200,000.00	12/15/2021 1.73%	196,850.00 199,027.23	96.08 4.12%	192,157.08 1,392.22	0.36% (6,870.15)	A1/A AA-	1.51 1.45
87612EBM7	TARGET CORP 1.95 01/15/2027	205,000.00	01/19/2022 1.99%	204,651.50 204,880.32	96.81 3.90%	198,455.28 1,177.04	0.37% (6,425.04)	A2/A A	1.71 1.64
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	140,000.00	03/01/2022 2.47%	139,848.80 139,944.44	96.99 4.17%	135,779.73 552.61	0.26% (4,164.70)	A2/A- A	1.84 1.77
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	410,000.00	03/07/2022 2.30%	409,922.10 409,970.86	97.16 3.88%	398,371.65 1,204.94	0.75% (11,599.21)	Aa2/AA A+	1.87 1.80
665859AW4	NORTHERN TRUST CORP 4.0 05/10/2027	330,000.00	-- 3.89%	331,518.15 330,625.15	99.86 4.07%	329,535.91 6,270.00	0.62% (1,089.23)	A2/A+ A+	2.03 1.89
91324PEG3	UNITEDHEALTH GROUP INC 3.7 05/15/2027	155,000.00	05/17/2022 3.69%	155,073.50 155,029.23	99.29 4.07%	153,896.29 2,644.47	0.29% (1,132.94)	A2/A+ A	2.04 1.91
89115A2C5	TORONTO-DOMINION BANK 4.108 06/08/2027	550,000.00	-- 4.60%	538,655.75 544,927.72	99.67 4.27%	548,169.35 8,974.84	1.03% 3,241.62	A2/A- NA	2.11 1.96
78016FZS6	ROYAL BANK OF CANADA 4.24 08/03/2027	225,000.00	09/23/2022 5.10%	216,670.50 221,124.50	100.29 4.10%	225,661.20 2,332.00	0.43% 4,536.70	A1/A AA-	2.26 2.11

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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
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	225,000.00	09/23/2022 4.74%	213,781.50 219,749.99	99.10 4.02%	222,968.08 1,777.50	0.42% 3,218.09	A2/A A+	2.28 2.15
24422EWK1	JOHN DEERE CAPITAL CORP 4.15 09/15/2027	500,000.00	09/23/2022 4.67%	488,405.00 494,458.18	100.31 4.01%	501,530.31 2,651.39	0.95% 7,072.13	A1/A A+	2.38 2.23
74340XBV2	PROLOGIS LP 3.375 12/15/2027	400,000.00	01/10/2023 4.54%	379,460.00 389,056.00	98.09 4.15%	392,364.27 5,100.00	0.74% 3,308.28	A2/A NA	2.63 2.45
91324PEP3	UNITEDHEALTH GROUP INC 5.25 02/15/2028	250,000.00	02/27/2023 4.89%	253,862.50 252,144.87	102.96 4.12%	257,387.54 2,770.83	0.49% 5,242.67	A2/A+ A	2.80 2.48
57636QAW4	MASTERCARD INC 4.875 03/09/2028	305,000.00	03/06/2023 4.90%	304,704.15 304,831.10	102.58 3.91%	312,872.05 2,147.71	0.59% 8,040.95	Aa3/A+ NA	2.86 2.56
74340XCG4	PROLOGIS LP 4.875 06/15/2028	240,000.00	07/25/2023 5.06%	238,084.80 238,775.77	101.87 4.23%	244,486.12 4,420.00	0.46% 5,710.34	A2/A NA	3.13 2.75
78016HZS2	ROYAL BANK OF CANADA 5.2 08/01/2028	500,000.00	09/12/2023 5.50%	493,525.00 495,685.75	102.67 4.31%	513,357.09 6,500.00	0.97% 17,671.33	A1/A AA-	3.25 2.94
74456QBX3	PUBLIC SERVICE ELECTRIC AND GAS CO 3.65 09/01/2028	500,000.00	01/23/2024 4.61%	480,390.00 485,779.54	98.48 4.14%	492,420.24 3,041.67	0.93% 6,640.70	A1/A NA	3.34 3.09
26442CAX2	DUKE ENERGY CAROLINAS LLC 3.95 11/15/2028	500,000.00	01/23/2024 4.55%	487,070.00 490,471.86	99.16 4.21%	495,797.26 9,106.94	0.94% 5,325.40	Aa3/A NA	3.54 3.21
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	635,000.00	01/24/2024 4.64%	633,964.95 634,223.29	101.22 4.24%	642,727.04 7,383.64	1.21% 8,503.75	A1/A+ NA	3.76 3.38
756109CF9	REALTY INCOME CORP 4.75 02/15/2029	650,000.00	02/15/2024 5.16%	638,313.00 641,109.67	100.99 4.46%	656,412.27 6,518.06	1.24% 15,302.60	A3/A- NA	3.80 3.34
17275RBR2	CISCO SYSTEMS INC 4.85 02/26/2029	270,000.00	02/21/2024 4.86%	269,905.50 269,927.74	102.55 4.12%	276,881.95 2,364.38	0.52% 6,954.21	A1/AA- NA	3.83 3.37
09290DAA9	BLACKROCK INC 4.7 03/14/2029	560,000.00	03/05/2024 4.74%	558,986.40 559,215.65	102.19 4.08%	572,239.17 3,436.22	1.08% 13,023.52	Aa3/AA- NA	3.87 3.43
89236TMF9	TOYOTA MOTOR CREDIT CORP 5.05 05/16/2029	500,000.00	05/21/2024 5.00%	501,040.00 500,843.89	102.53 4.36%	512,638.76 11,572.92	0.97% 11,794.87	A1/A+ A+	4.04 3.55
24422EXT1	JOHN DEERE CAPITAL CORP 4.85 06/11/2029	250,000.00	06/07/2024 5.04%	247,945.00 248,309.63	102.51 4.18%	256,283.21 4,715.28	0.48% 7,973.58	A1/A A+	4.11 3.64
341081GT8	FLORIDA POWER & LIGHT CO 5.15 06/15/2029	500,000.00	06/13/2024 4.82%	506,932.32 505,681.91	103.56 4.20%	517,792.79 9,727.78	0.98% 12,110.88	Aa2/A+ AA-	4.13 3.50
437076DC3	HOME DEPOT INC 4.75 06/25/2029	525,000.00	06/17/2024 4.88%	522,006.75 522,514.91	102.16 4.18%	536,333.46 8,728.13	1.01% 13,818.54	A2/A A	4.15 3.62
713448FX1	PEPSICO INC 4.5 07/17/2029	460,000.00	07/15/2024 4.53%	459,287.00 459,399.46	101.66 4.07%	467,648.29 5,980.00	0.88% 8,248.83	A1/A+ NA	4.21 3.69

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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
171239AL0	CHUBB INA HOLDINGS LLC 4.65 08/15/2029	289,000.00	08/12/2024 4.52%	290,632.41 290,396.87	101.70 4.21%	293,911.71 2,837.02	0.55% 3,514.84	A2/A A	4.29 3.76
30303M8S4	META PLATFORMS INC 4.3 08/15/2029	304,000.00	08/12/2024 4.33%	303,527.94 303,594.90	100.92 4.06%	306,798.30 2,759.64	0.58% 3,203.41	Aa3/AA- NA	4.29 3.78
14913UAX8	CATERPILLAR FINANCIAL SERVICES CORP 4.8 01/08/2030	480,000.00	01/06/2025 4.84%	479,073.60 479,130.93	102.48 4.21%	491,909.58 7,232.00	0.93% 12,778.65	A2/A A+	4.69 4.11
61747YFK6	MORGAN STANLEY 5.173 01/16/2030	400,000.00	01/13/2025 5.39%	396,900.00 397,122.79	101.85 4.86%	407,386.40 6,035.17	0.77% 10,263.61	A1/A- A+	4.71 3.30
63743HFX5	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP 4.95 02/07/2030	395,000.00	02/04/2025 4.98%	394,395.65 394,423.12	101.92 4.50%	402,576.33 4,562.25	0.76% 8,153.20	A2/NA A	4.77 4.10
02665WFY2	AMERICAN HONDA FINANCE CORP 4.8 03/05/2030	440,000.00	03/03/2025 4.82%	439,612.80 439,624.89	100.76 4.62%	443,335.24 3,285.33	0.84% 3,710.35	A3/A- NA	4.85 4.25
571748CA8	MARSH & MCLENNAN COMPANIES INC 4.65 03/15/2030	500,000.00	03/11/2025 4.69%	499,050.00 499,073.44	100.85 4.45%	504,225.63 2,970.83	0.95% 5,152.19	A3/A- A-	4.87 4.23
Total Corporate		14,818,000.00	4.17%	14,714,734.02 14,749,651.33	100.38 4.21%	14,866,714.93 159,972.14	28.05% 117,063.59		3.22 2.85
MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	163,965.34	-- 3.97%	163,965.34 163,965.34	1.00 3.97%	163,965.34 0.00	0.31% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		163,965.34	3.97%	163,965.34 163,965.34	1.00 3.97%	163,965.34 0.00	0.31% 0.00		0.00 0.00
MUNICIPAL BONDS									
649791RC6	NEW YORK ST 1.25 03/15/2027	325,000.00	06/17/2022 3.85%	288,284.75 310,479.72	95.09 4.00%	309,036.65 519.10	0.58% (1,443.07)	Aa1/AA+ AA+	1.87 1.82
13063EGT7	CALIFORNIA STATE 4.5 08/01/2029	530,000.00	10/30/2024 4.38%	532,793.10 532,507.33	101.71 4.06%	539,077.84 5,962.50	1.02% 6,570.51	Aa2/AA- AA	4.25 3.80
Total Municipal Bonds		855,000.00	4.18%	821,077.85 842,987.05	99.30 4.03%	848,114.49 6,481.60	1.60% 5,127.44		3.39 3.08

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2025

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
SUPRANATIONAL									
459058JL8	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025	910,000.00	-- 1.00%	892,819.20 907,816.78	98.19 4.26%	893,512.47 37.92	1.69% (14,304.31)	Aaa/AAA NA	0.50 0.48
4581X0DV7	INTER-AMERICAN DEVELOPMENT BANK 0.875 04/20/2026	575,000.00	04/13/2021 0.97%	572,366.50 574,489.45	97.12 3.93%	558,465.93 153.73	1.05% (16,023.52)	Aaa/AAA NA	0.97 0.95
459058LN1	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.875 10/16/2029	500,000.00	12/12/2024 4.25%	491,860.00 492,499.97	100.44 3.77%	502,222.40 807.29	0.95% 9,722.43	Aaa/AAA NA	4.46 4.06
Total				1,957,045.70	98.46	1,954,200.79	3.69%		1.65
Supranational		1,985,000.00	1.82%	1,974,806.20	4.04%	998.94	(20,605.40)		1.53
US TREASURY									
91282CAM3	UNITED STATES TREASURY 0.25 09/30/2025	75,000.00	02/19/2021 0.51%	74,106.44 74,919.20	98.37 4.23%	73,780.52 15.88	0.14% (1,138.69)	Aaa/AA+ AA+	0.42 0.41
91282CAT8	UNITED STATES TREASURY 0.25 10/31/2025	575,000.00	01/11/2021 0.48%	568,800.78 574,352.85	98.08 4.20%	563,944.73 3.91	1.06% (10,408.12)	Aaa/AA+ AA+	0.50 0.49
91282CAZ4	UNITED STATES TREASURY 0.375 11/30/2025	565,000.00	03/26/2021 0.76%	554,869.73 563,735.94	97.87 4.12%	552,945.19 884.75	1.04% (10,790.75)	Aaa/AA+ AA+	0.59 0.57
91282CCJ8	UNITED STATES TREASURY 0.875 06/30/2026	350,000.00	12/22/2021 1.22%	344,708.98 348,637.16	96.65 3.84%	338,283.20 1,023.65	0.64% (10,353.96)	Aaa/AA+ AA+	1.17 1.14
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	140,000.00	08/04/2021 0.68%	139,622.66 139,905.51	96.16 3.80%	134,618.82 217.54	0.25% (5,286.69)	Aaa/AA+ AA+	1.25 1.22
91282CCW9	UNITED STATES TREASURY 0.75 08/31/2026	150,000.00	09/17/2021 0.86%	149,185.55 149,780.38	96.11 3.77%	144,164.06 189.54	0.27% (5,616.32)	Aaa/AA+ AA+	1.34 1.30
91282CCZ2	UNITED STATES TREASURY 0.875 09/30/2026	850,000.00	-- 1.08%	841,591.80 847,599.74	96.09 3.74%	816,730.47 629.95	1.54% (30,869.27)	Aaa/AA+ AA+	1.42 1.38
91282CEW7	UNITED STATES TREASURY 3.25 06/30/2027	600,000.00	-- 3.13%	603,357.42 601,467.54	99.30 3.59%	595,781.25 6,517.96	1.12% (5,686.29)	Aaa/AA+ AA+	2.17 2.05
91282CFB2	UNITED STATES TREASURY 2.75 07/31/2027	1,090,000.00	-- 3.98%	1,030,896.10 1,062,567.88	98.16 3.60%	1,069,988.28 7,452.35	2.02% 7,420.39	Aaa/AA+ AA+	2.25 2.15
91282CFH9	UNITED STATES TREASURY 3.125 08/31/2027	1,240,000.00	-- 3.76%	1,204,744.92 1,223,330.81	98.95 3.60%	1,227,018.75 6,528.53	2.31% 3,687.94	Aaa/AA+ AA+	2.34 2.22
91282CGH8	UNITED STATES TREASURY 3.5 01/31/2028	1,150,000.00	02/07/2023 3.81%	1,133,873.05 1,141,084.94	99.76 3.59%	1,147,259.77 10,006.91	2.16% 6,174.83	Aaa/AA+ AA+	2.76 2.58

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2025

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
91282CGP0	UNITED STATES TREASURY 4.0 02/29/2028	650,000.00	03/14/2023 3.80%	655,738.28 653,278.11	101.08 3.59%	657,007.81 4,380.43	1.24% 3,729.70	Aaa/AA+ AA+	2.84 2.64
91282CHE4	UNITED STATES TREASURY 3.625 05/31/2028	750,000.00	06/14/2023 4.00%	737,607.42 742,277.78	100.07 3.60%	750,498.05 11,353.02	1.42% 8,220.26	Aaa/AA+ AA+	3.08 2.85
91282CHX2	UNITED STATES TREASURY 4.375 08/31/2028	1,350,000.00	-- 4.46%	1,345,000.00 1,346,630.00	102.35 3.62%	1,381,693.36 9,950.75	2.61% 35,063.36	Aaa/AA+ AA+	3.34 3.06
91282CJR3	UNITED STATES TREASURY 3.75 12/31/2028	1,200,000.00	01/23/2024 4.05%	1,184,156.25 1,188,224.83	100.36 3.64%	1,204,312.50 15,041.44	2.27% 16,087.67	Aaa/AA+ AA+	3.67 3.36
91282CJW2	UNITED STATES TREASURY 4.0 01/31/2029	1,200,000.00	01/26/2024 4.04%	1,197,890.63 1,198,417.11	101.22 3.65%	1,214,625.00 11,933.70	2.29% 16,207.89	Aaa/AA+ AA+	3.76 3.43
91282CKD2	UNITED STATES TREASURY 4.25 02/28/2029	1,250,000.00	02/27/2024 4.30%	1,247,363.28 1,247,979.86	102.13 3.65%	1,276,562.50 8,950.41	2.41% 28,582.64	Aaa/AA+ AA+	3.83 3.49
91282CKG5	UNITED STATES TREASURY 4.125 03/31/2029	1,500,000.00	-- 4.47%	1,477,089.85 1,481,960.89	101.68 3.66%	1,525,195.32 5,240.78	2.88% 43,234.43	Aaa/AA+ AA+	3.92 3.58
91282CKP5	UNITED STATES TREASURY 4.625 04/30/2029	750,000.00	05/03/2024 4.48%	754,790.04 753,842.56	103.54 3.66%	776,572.27 94.26	1.46% 22,729.71	Aaa/AA+ AA+	4.00 3.63
91282CKX8	UNITED STATES TREASURY 4.25 06/30/2029	900,000.00	-- 4.09%	906,441.41 905,438.26	102.20 3.68%	919,757.81 12,785.22	1.74% 14,319.55	Aaa/AA+ AA+	4.17 3.75
91282CLK5	UNITED STATES TREASURY 3.625 08/31/2029	1,350,000.00	-- 3.47%	1,359,136.72 1,357,986.35	99.78 3.68%	1,347,047.55 8,244.90	2.54% (10,938.80)	Aaa/AA+ AA+	4.34 3.95
91282CLN9	UNITED STATES TREASURY 3.5 09/30/2029	550,000.00	10/04/2024 3.76%	543,468.75 544,208.41	99.23 3.69%	545,767.58 1,630.46	1.03% 1,559.17	Aaa/AA+ AA+	4.42 4.04
91282CMA6	UNITED STATES TREASURY 4.125 11/30/2029	725,000.00	12/16/2024 4.25%	720,836.91 721,147.59	101.82 3.69%	738,168.94 12,488.32	1.39% 17,021.36	Aaa/AA+ AA+	4.59 4.08
91282CGQ8	UNITED STATES TREASURY 4.0 02/28/2030	500,000.00	04/10/2025 4.00%	500,000.00 500,000.00	101.30 3.70%	506,484.38 3,369.57	0.96% 6,484.38	Aaa/AA+ AA+	4.83 4.34
91282CGS4	UNITED STATES TREASURY 3.625 03/31/2030	650,000.00	04/04/2025 3.62%	650,025.39 650,025.06	99.54 3.73%	646,978.51 1,995.73	1.22% (3,046.54)	Aaa/AA+ AA+	4.92 4.45
Total US Treasury		20,110,000.00	3.60%	19,925,302.36 20,018,798.78	100.26 3.68%	20,155,186.61 140,929.97	38.02% 136,387.84		3.23 2.97
Total Portfolio		53,058,038.23	3.84%	52,475,342.50 52,730,467.27	99.95 3.99%	53,008,375.96 349,971.77	100.00% 277,908.70		2.98 2.56
Total Market Value + Accrued						53,358,347.73			

MONTHLY ACCOUNT STATEMENT

Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2025

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

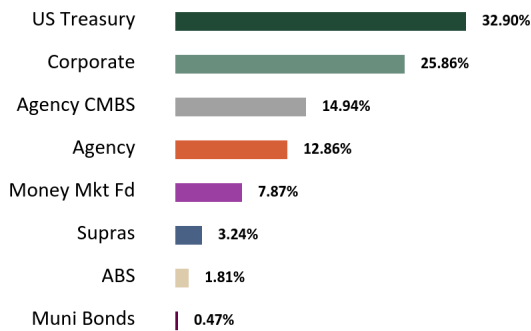
PORTFOLIO SUMMARY

Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2025

Portfolio Characteristics

Average Modified Duration	3.45
Average Coupon	3.22%
Average Purchase YTM	3.43%
Average Market YTM	4.02%
Average Credit Quality*	AA+
Average Final Maturity	3.93
Average Life	3.60

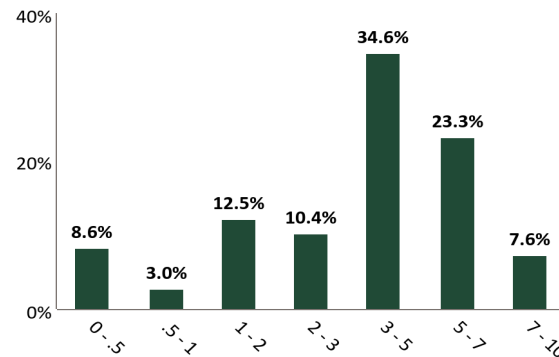
Sector Allocation



Account Summary

	End Values as of 03/31/2025	End Values as of 04/30/2025
Market Value	30,142,823.40	40,478,778.53
Accrued Interest	161,317.47	235,718.46
Total Market Value	30,304,140.87	40,714,496.99
Income Earned	80,551.12	88,974.66
Cont/WD	0.00	10,000,000.00
Par	31,194,366.53	41,393,935.75
Book Value	30,952,588.78	40,977,542.80
Cost Value	30,851,069.09	40,871,306.75

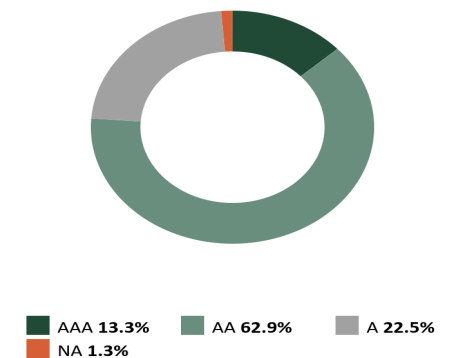
Maturity Distribution



Top Issuers

Government of The United States	32.90%
FHLMC	14.94%
First American Govt Oblig fund	7.87%
Federal Home Loan Banks	6.96%
FNMA	5.13%
International Bank for Recon and Dev	2.51%
PepsiCo, Inc.	1.36%
AbbVie Inc.	1.26%

Credit Quality (S&P)



Performance Review

Total Rate of Return**	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (06/01/06)
NCCSIF Long Term Acct	0.94%	2.83%	3.47%	8.04%	4.35%	3.14%	0.74%	1.84%	3.13%
Benchmark Return	1.05%	2.97%	3.53%	7.89%	3.76%	2.67%	0.16%	1.48%	2.76%
Secondary Benchmark Return	0.98%	2.86%	3.44%	7.99%	4.09%	2.96%	0.48%	1.72%	2.94%

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

**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

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2025

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES (CMOS)				
Max % (MV)	100.0	14.9	Compliant	
Max % Issuer (MV)	30.0	14.9	Compliant	
Max Maturity (Years)	10.0	7.7	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV)	20.0	1.8	Compliant	
Max % Issuer (MV)	5.0	1.2	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	25.9	Compliant	
Max % Issuer (MV)	5.0	1.4	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 April 30, 2025

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	12.9	Compliant	
Max % Issuer (MV)	30.0	7.0	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	7.9	Compliant	
Max % Issuer (MV)	20.0	7.9	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	0.5	Compliant	
Max % Issuer (MV)	5.0	0.5	Compliant	
Max Maturity (Years)	5	1	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 April 30, 2025

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	3.2	Compliant	
Max % Issuer (MV)	10.0	2.5	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	32.9	Compliant	
Max Maturity (Years)	10	8	Compliant	

RECONCILIATION SUMMARY



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2025

Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	0.00

Principal Paydowns

Month to Date	(31,272.37)
Fiscal Year to Date	(395,885.66)

Purchases

Month to Date	17,204,339.41
Fiscal Year to Date	24,839,934.48

Sales

Month to Date	(7,164,420.74)
Fiscal Year to Date	(13,959,357.61)

Interest Received

Month to Date	55,516.05
Fiscal Year to Date	697,814.78

Purchased / Sold Interest

Month to Date	(46,300.06)
Fiscal Year to Date	(47,806.33)

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Book Value	30,952,588.78	30,538,834.29
Maturities/Calls	0.00	0.00
Principal Paydowns	(31,272.37)	(395,885.66)
Purchases	17,204,339.41	24,839,934.48
Sales	(7,164,420.74)	(13,959,357.61)
Change in Cash, Payables, Receivables	14,898.68	(2,145.23)
Amortization/Accretion	5,357.68	57,475.95
Realized Gain (Loss)	(3,948.64)	(101,313.42)
Ending Book Value	40,977,542.80	40,977,542.80

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Market Value	30,142,823.40	28,854,749.06
Maturities/Calls	0.00	0.00
Principal Paydowns	(31,272.37)	(395,885.66)
Purchases	17,204,339.41	24,839,934.48
Sales	(7,164,420.74)	(13,959,357.61)
Change in Cash, Payables, Receivables	14,898.68	(2,145.23)
Amortization/Accretion	5,357.68	57,475.95
Change in Net Unrealized Gain (Loss)	311,001.11	1,185,320.96
Realized Gain (Loss)	(3,948.64)	(101,313.42)
Ending Market Value	40,478,778.53	40,478,778.53

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2025

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	1,741.83	11/16/2021 0.89%	1,741.46 1,741.77	99.78 4.99%	1,737.91 0.43	0.00% (3.86)	Aaa/NA AAA	0.73 0.05
89238JAC9	TAOT 2021-D A3 0.71 04/15/2026	1,961.59	11/09/2021 0.71%	1,961.55 1,961.59	99.83 5.08%	1,958.31 0.62	0.00% (3.28)	NA/AAA AAA	0.96 0.04
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	16,100.31	05/10/2022 3.23%	16,099.47 16,100.08	99.71 4.59%	16,053.87 8.61	0.04% (46.20)	Aaa/AAA NA	1.32 0.21
47787JAC2	JDOT 2022 A3 2.32 09/15/2026	15,577.42	03/10/2022 2.34%	15,573.97 15,576.46	99.54 4.08%	15,505.34 16.06	0.04% (71.12)	Aaa/NA AAA	1.38 0.26
362554AC1	GMCAR 2021-4 A3 0.68 09/16/2026	5,046.85	10/13/2021 0.68%	5,046.72 5,046.82	99.68 4.74%	5,030.75 1.43	0.01% (16.07)	Aaa/AAA NA	1.38 0.08
448977AD0	HART 2022-A A3 2.22 10/15/2026	19,067.18	03/09/2022 2.23%	19,066.45 19,066.98	99.64 4.79%	18,999.12 18.81	0.05% (67.86)	NA/AAA AAA	1.46 0.14
380146AC4	GMCAR 2022-1 A3 1.26 11/16/2026	6,844.09	01/11/2022 1.27%	6,843.50 6,843.93	99.60 4.87%	6,816.58 3.59	0.02% (27.35)	NA/AAA AAA	1.55 0.11
362585AC5	GMCAR 2022-2 A3 3.1 02/16/2027	25,692.80	04/05/2022 3.13%	25,687.43 25,691.02	99.49 5.00%	25,560.72 33.19	0.06% (130.30)	Aaa/AAA NA	1.80 0.27
02582JIT8	AMXCA 2022-2 A 3.39 05/17/2027	260,000.00	05/17/2022 3.42%	259,942.49 259,998.99	99.95 4.72%	259,869.82 391.73	0.64% (129.17)	NA/AAA AAA	0.04 0.04
02582JKH2	AMXCA 2024-1 A 5.23 04/16/2029	230,000.00	04/16/2024 5.30%	229,952.85 229,962.52	102.19 4.10%	235,045.65 534.62	0.58% 5,083.13	NA/AAA AAA	3.96 1.82
05522RDJ4	BACCT 2024-1 A 4.93 05/15/2029	145,000.00	06/06/2024 4.93%	144,991.87 144,993.35	101.65 4.12%	147,395.66 317.71	0.36% 2,402.31	Aaa/AAA NA	4.04 1.90
Total ABS		727,032.07	4.21%	726,907.76 726,983.49	100.97 4.40%	733,973.72 1,326.81	1.81% 6,990.24		2.28 1.00
AGENCY									
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	220,000.00	11/09/2020 0.57%	219,212.40 219,917.82	98.17 4.11%	215,980.25 531.67	0.53% (3,937.58)	Aaa/AA+ AA+	0.52 0.51
3135G0K36	FEDERAL NATIONAL MORTGAGE ASSOCIATION 2.125 04/24/2026	565,000.00	-- 2.18%	562,430.10 564,731.26	98.27 3.95%	555,198.29 233.45	1.37% (9,532.97)	Aaa/AA+ AA+	0.98 0.96
3130AGFP5	FEDERAL HOME LOAN BANKS 2.5 06/12/2026	500,000.00	06/17/2019 2.20%	510,085.00 501,609.01	98.67 3.73%	493,340.91 4,826.39	1.22% (8,268.11)	Aaa/AA+ AA+	1.12 1.08
3130A2VE3	FEDERAL HOME LOAN BANKS 3.0 09/11/2026	325,000.00	-- 2.83%	329,928.41 325,720.16	99.00 3.76%	321,736.30 1,354.17	0.79% (3,983.86)	Aaa/AA+ AA+	1.37 1.31

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3135G0Q22	FEDERAL NATIONAL MORTGAGE ASSOCIATION 1.875 09/24/2026	230,000.00	-- 2.97%	212,604.00 227,472.30	97.46 3.76%	224,150.08 443.23	0.55% (3,322.21)	Aaa/AA+ AA+	1.40 1.36
3130ACKB9	FEDERAL HOME LOAN BANKS 2.625 09/10/2027	600,000.00	-- 2.74%	593,685.00 598,446.14	97.61 3.69%	585,655.44 2,231.25	1.45% (12,790.70)	Aaa/AA+ AA+	2.36 2.25
3135G05Y5	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.75 10/08/2027	600,000.00	-- 0.79%	598,402.20 599,428.45	93.35 3.63%	560,081.38 287.50	1.38% (39,347.07)	Aaa/AA+ AA+	2.44 2.37
3130AEB25	FEDERAL HOME LOAN BANKS 3.25 06/09/2028	500,000.00	01/29/2019 3.14%	504,785.00 501,588.93	98.87 3.64%	494,371.74 6,409.72	1.22% (7,217.19)	Aaa/AA+ AA+	3.11 2.89
3130AG3X1	FEDERAL HOME LOAN BANKS 2.875 03/09/2029	380,000.00	-- 2.68%	386,815.50 382,688.53	96.66 3.82%	367,290.69 1,578.06	0.91% (15,397.84)	Aaa/AA+ AA+	3.86 3.59
3130AGDY8	FEDERAL HOME LOAN BANKS 2.75 06/08/2029	510,000.00	-- 2.47%	523,261.05 515,490.47	95.99 3.82%	489,523.92 5,571.04	1.21% (25,966.54)	Aaa/AA+ AA+	4.11 3.79
3130AGUW3	FEDERAL HOME LOAN BANKS 2.125 09/14/2029	70,000.00	03/05/2020 1.23%	75,742.80 72,636.17	93.05 3.87%	65,132.77 194.20	0.16% (7,503.40)	Aaa/AA+ AA+	4.38 4.10
3135G05Q2	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.875 08/05/2030	610,000.00	-- 0.99%	603,622.55 606,587.23	85.69 3.91%	522,704.65 1,275.07	1.29% (83,882.58)	Aaa/AA+ AA+	5.27 5.03
3133ERDM0	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.75 05/02/2031	300,000.00	07/19/2024 4.38%	306,411.00 305,677.94	104.08 3.98%	312,238.63 7,085.42	0.77% 6,560.68	Aaa/AA+ AA+	6.01 5.09
Total Agency		5,410,000.00	2.26%	5,426,985.01 5,421,994.42	96.46 3.80%	5,207,405.06 32,021.16	12.86% (214,589.36)		2.80 2.62

AGENCY CMBS									
3137FBBX3	FHMS K-068 A2 3.244 08/25/2027	270,000.00	02/02/2022 1.85%	289,174.22 277,876.67	98.24 4.00%	265,260.66 729.90	0.66% (12,616.00)	Aaa/AA+ AA+	2.32 2.13
3137H1Z33	FHMS K-744 A2 1.712 07/25/2028	220,256.22	02/08/2022 2.07%	215,445.82 217,869.58	93.41 4.01%	205,738.91 314.23	0.51% (12,130.67)	Aaa/AA+ AAA	3.24 2.91
3137H5DX2	FHMS K-747 A2 2.05 11/25/2028	350,000.00	01/19/2022 1.96%	351,635.55 350,847.92	93.52 4.04%	327,312.20 597.92	0.81% (23,535.72)	Aaa/AA+ AAA	3.57 3.30
3137FKZZ2	FHMS K-088 A2 3.69 01/25/2029	275,000.00	07/08/2022 3.57%	276,579.10 275,895.76	98.69 4.04%	271,395.60 845.63	0.67% (4,500.16)	Aaa/AA+ AA+	3.74 3.36
3137FLN91	FHMS K-091 A2 3.505 03/25/2029	150,000.00	11/23/2022 5.00%	143,015.63 145,716.33	97.99 4.05%	146,980.74 438.13	0.36% 1,264.41	Aaa/AAA AA+	3.90 3.48
3137FNB82	FHMS K-096 A2 2.519 07/25/2029	95,000.00	03/23/2023 4.19%	86,320.12 89,223.43	94.04 4.08%	89,341.79 199.42	0.22% 118.36	Aaa/AA+ AAA	4.24 3.84
3137H9D71	FHMS K-750 A2 3.0 09/25/2029	400,000.00	10/26/2022 4.83%	359,138.80 374,032.34	95.88 4.10%	383,504.68 1,000.00	0.95% 9,472.34	Aaa/AA+ AAA	4.41 3.69

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3137FQ3Z4	FHMS K-101 A2 2.524 10/25/2029	300,000.00	06/02/2022 3.32%	284,167.97 290,440.37	93.62 4.10%	280,849.20 631.00	0.69% (9,591.17)	Aaa/AA+ AA+	4.49 4.09
3137HAGZ3	FHMS K-752 A2 4.284 07/25/2030	400,000.00	08/16/2023 2.77%	383,940.40 387,892.74	100.39 4.17%	401,551.56 1,428.00	0.99% 13,658.82	Aaa/AA+ AAA	5.24 4.46
3137F63Z8	FHMS K-119 A2 1.566 09/25/2030	500,000.00	04/15/2025 4.46%	431,503.91 431,853.56	87.42 4.21%	437,120.60 652.50	1.08% 5,267.04	Aaa/AA+ AAA	5.41 5.02
3137HB2L7	FHMS K-753 A2 4.4 10/25/2030	500,000.00	04/15/2025 4.44%	498,535.16 498,542.52	100.81 4.21%	504,065.15 1,833.33	1.25% 5,522.63	Aaa/AA+ AAA	5.49 4.70
3137HDVA5	FHMS K756 4.963 05/25/2031	345,000.00	07/24/2024 4.84%	351,884.48 351,119.23	103.31 4.31%	356,411.57 1,426.86	0.88% 5,292.34	Aaa/AA+ AAA	6.07 5.07
3137HH5X5	FHMS K757 A2 4.456 08/25/2031	415,000.00	10/02/2024 4.10%	423,287.97 422,611.20	100.69 4.31%	417,866.65 1,541.03	1.03% (4,744.54)	Aaa/AA+ AA+	6.32 5.32
3137HHJF9	FHMS K-758 A2 4.68 10/25/2031	400,000.00	12/30/2024 4.83%	396,500.00 396,671.81	101.84 4.33%	407,345.12 1,560.00	1.01% 10,673.31	Aaa/AA+ AA+	6.49 5.44
3137H6LN3	FHMS K-139 A2 2.59 01/25/2032	270,000.00	03/01/2022 2.34%	275,647.32 273,836.27	89.82 4.36%	242,502.74 582.75	0.60% (31,333.53)	Aaa/AA+ AA+	6.74 5.96
3137HJZS9	FHMS K-759 A2 4.8 01/25/2032	440,000.00	02/11/2025 4.76%	439,530.08 439,543.21	102.40 4.37%	450,543.59 1,760.00	1.11% 11,000.38	Aaa/AA+ AAA	6.74 5.57
3137H8U90	FHMS K-148 A2 3.5 07/25/2032	200,000.00	04/26/2023 4.11%	190,804.69 192,811.79	94.41 4.41%	188,823.62 583.33	0.47% (3,988.17)	Aaa/AA+ AA+	7.24 6.20
3137H9M89	FHMS K-152 A2 3.78 11/25/2032	180,000.00	07/27/2023 4.63%	168,693.75 170,833.95	95.84 4.43%	172,517.47 567.00	0.43% 1,683.53	Aaa/AA+ AAA	7.57 6.38
3137H9UD9	FHMS K-154 A2 4.35 01/25/2033	500,000.00	09/11/2023 5.02%	477,656.25 481,569.86	99.33 4.45%	496,667.50 1,812.50	1.23% 15,097.64	Aaa/AA+ AAA	7.74 6.41
Total Agency CMBS		6,210,256.22	3.95%	6,043,461.22 6,069,188.52	97.57 4.23%	6,045,799.35 18,503.53	14.94% (23,389.17)		5.50 4.73
CASH									
CCYUSD	Receivable	15,261.52	-- 0.00%	15,261.52 15,261.52	1.00 0.00%	15,261.52 0.00	0.04% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		15,261.52	0.00%	15,261.52 15,261.52	1.00 0.00%	15,261.52 0.00	0.04% 0.00		0.00 0.00
CORPORATE									
78016EZQ3	ROYAL BANK OF CANADA 1.2 04/27/2026	150,000.00	06/09/2021 1.13%	150,517.50 150,104.90	96.96 4.38%	145,433.86 20.00	0.36% (4,671.04)	A1/A AA-	0.99 0.96

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023135BX3	AMAZON.COM INC 1.0 05/12/2026	465,000.00	05/10/2021 1.09%	462,991.20 464,586.36	96.92 4.08%	450,688.40 2,182.92	1.11% (13,897.96)	A1/AA AA-	1.03 1.00
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	75,000.00	06/16/2021 1.07%	75,299.25 75,059.27	96.85 4.28%	72,637.17 397.71	0.18% (2,422.11)	A2/A+ A	1.04 1.01
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	315,000.00	06/15/2021 1.13%	314,861.40 314,968.65	96.67 4.17%	304,499.59 1,309.22	0.75% (10,469.06)	A1/A+ A+	1.13 1.10
931142ERO	WALMART INC 1.05 09/17/2026	75,000.00	09/08/2021 1.09%	74,858.25 74,960.88	96.40 3.75%	72,300.41 96.25	0.18% (2,660.47)	Aa2/AA AA	1.38 1.34
26442CAS3	DUKE ENERGY CAROLINAS LLC 2.95 12/01/2026	300,000.00	01/13/2022 1.82%	315,051.00 304,353.82	98.25 4.10%	294,738.80 3,687.50	0.73% (9,615.01)	Aa3/A NA	1.59 1.51
87612EBM7	TARGET CORP 1.95 01/15/2027	170,000.00	01/19/2022 1.99%	169,711.00 169,900.75	96.81 3.90%	164,572.67 976.08	0.41% (5,328.08)	A2/A A	1.71 1.64
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	205,000.00	03/01/2022 2.46%	204,946.90 204,979.79	96.99 4.17%	198,820.32 809.18	0.49% (6,159.46)	A2/A- A	1.84 1.77
89114TZX2	TORONTO-DOMINION BANK 2.8 03/10/2027	325,000.00	03/09/2022 2.97%	322,422.75 324,042.54	97.27 4.35%	316,114.80 1,289.17	0.78% (7,927.74)	A2/A- NA	1.86 1.78
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	345,000.00	03/07/2022 2.30%	344,934.45 344,975.48	97.16 3.88%	335,215.17 1,013.92	0.83% (9,760.31)	Aa2/AA A+	1.87 1.80
89236TJZ9	TOYOTA MOTOR CREDIT CORP 3.05 03/22/2027	195,000.00	03/17/2022 3.05%	194,982.45 194,993.37	98.01 4.15%	191,128.52 644.31	0.47% (3,864.85)	A1/A+ A+	1.89 1.81
91324PEG3	UNITEDHEALTH GROUP INC 3.7 05/15/2027	130,000.00	05/17/2022 3.69%	130,060.80 130,024.18	99.29 4.07%	129,074.31 2,217.94	0.32% (949.87)	A2/A+ A	2.04 1.91
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	350,000.00	09/02/2022 3.95%	344,414.00 347,414.93	99.10 4.02%	346,839.23 2,765.00	0.86% (575.69)	A2/A A+	2.28 2.15
756109AU8	REALTY INCOME CORP 3.65 01/15/2028	395,000.00	-- 4.77%	376,127.65 384,403.95	98.35 4.30%	388,491.58 4,245.15	0.96% 4,087.63	A3/A- NA	2.71 2.52
06051GGF0	BANK OF AMERICA CORP 3.824 01/20/2028	150,000.00	02/06/2023 5.40%	143,926.50 147,330.72	98.87 5.09%	148,298.37 1,609.27	0.37% 967.65	A1/A- AA-	2.73 1.63
341081GN1	FLORIDA POWER & LIGHT CO 4.4 05/15/2028	180,000.00	06/06/2023 4.63%	178,187.40 178,884.09	100.92 4.08%	181,648.12 3,652.00	0.45% 2,764.03	Aa2/A+ AA-	3.04 2.62
74340XCG4	PROLOGIS LP 4.875 06/15/2028	220,000.00	-- 5.00%	218,836.50 219,268.05	101.87 4.23%	224,112.28 4,051.67	0.55% 4,844.23	A2/A NA	3.13 2.75
91324PEU2	UNITEDHEALTH GROUP INC 4.25 01/15/2029	300,000.00	01/23/2024 4.60%	295,404.00 296,572.60	99.99 4.25%	299,958.28 3,754.17	0.74% 3,385.68	A2/A+ A	3.71 3.35
24422EXH7	JOHN DEERE CAPITAL CORP 4.5 01/16/2029	300,000.00	01/23/2024 4.61%	298,473.00 298,861.05	101.09 4.18%	303,267.73 3,937.50	0.75% 4,406.68	A1/A A+	3.71 3.35

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69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	365,000.00	01/24/2024 4.64%	364,405.05 364,553.54	101.22 4.24%	369,441.53 4,244.14	0.91% 4,887.98	A1/A+ NA	3.76 3.38
78016HZV5	ROYAL BANK OF CANADA 4.95 02/01/2029	250,000.00	05/24/2024 5.15%	247,875.00 248,294.03	102.07 4.35%	255,164.45 3,093.75	0.63% 6,870.42	A1/A AA-	3.76 3.36
743315AV5	PROGRESSIVE CORP 4.0 03/01/2029	300,000.00	07/09/2024 4.83%	289,704.00 291,495.93	99.29 4.20%	297,861.35 2,000.00	0.74% 6,365.42	A2/A A	3.84 3.49
025816ED7	AMERICAN EXPRESS CO 4.731 04/25/2029	500,000.00	04/24/2025 4.58%	502,030.00 502,018.89	100.92 4.69%	504,610.80 394.25	1.25% 2,591.91	A2/A- A	3.99 2.76
74460DAD1	PUBLIC STORAGE OPERATING CO 3.385 05/01/2029	300,000.00	05/24/2024 5.05%	278,523.00 282,548.44	96.71 4.29%	290,117.62 5,077.50	0.72% 7,569.17	A2/A NA	4.00 3.69
74456QBY1	PUBLIC SERVICE ELECTRIC AND GAS CO 3.2 05/15/2029	400,000.00	06/21/2024 4.81%	372,260.00 377,090.43	95.95 4.30%	383,812.11 5,902.22	0.95% 6,721.68	A1/A NA	4.04 3.68
341081GT8	FLORIDA POWER & LIGHT CO 5.15 06/15/2029	150,000.00	06/20/2024 4.90%	151,624.50 151,334.51	103.56 4.20%	155,337.84 2,918.33	0.38% 4,003.33	Aa2/A+ AA-	4.13 3.50
437076DC3	HOME DEPOT INC 4.75 06/25/2029	300,000.00	06/20/2024 4.84%	298,788.00 298,993.76	102.16 4.18%	306,476.26 4,987.50	0.76% 7,482.50	A2/A A	4.15 3.62
713448FX1	PEPSICO INC 4.5 07/17/2029	265,000.00	07/15/2024 4.53%	264,589.25 264,654.03	101.66 4.07%	269,406.08 3,445.00	0.67% 4,752.04	A1/A+ NA	4.21 3.69
61747YFK6	MORGAN STANLEY 5.173 01/16/2030	225,000.00	01/13/2025 5.39%	223,256.25 223,381.57	101.85 4.86%	229,154.85 3,394.78	0.57% 5,773.28	A1/A- A+	4.71 3.30
46647PEB8	JPMORGAN CHASE & CO 5.012 01/23/2030	500,000.00	04/17/2025 4.83%	503,005.00 502,983.11	101.67 4.75%	508,340.21 6,821.89	1.26% 5,357.09	A1/A AA-	4.73 3.33
63743HFX5	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP 4.95 02/07/2030	500,000.00	-- 4.82%	502,734.20 502,732.27	101.92 4.50%	509,590.29 5,775.00	1.26% 6,858.01	A2/NA A	4.77 4.10
87612EBJ4	TARGET CORP 2.35 02/15/2030	300,000.00	04/17/2025 4.56%	271,548.00 271,709.57	91.54 4.32%	274,623.57 1,488.33	0.68% 2,914.00	A2/A A	4.80 4.42
02665WFY2	AMERICAN HONDA FINANCE CORP 4.8 03/05/2030	250,000.00	03/03/2025 4.82%	249,780.00 249,786.87	100.76 4.62%	251,895.02 1,866.67	0.62% 2,108.15	A3/A- NA	4.85 4.25
571748CA8	MARSH & MCLENNAN COMPANIES INC 4.65 03/15/2030	500,000.00	-- 4.68%	499,232.50 499,245.85	100.85 4.45%	504,225.63 2,970.83	1.25% 4,979.77	A3/A- A-	4.87 4.23
00287YDZ9	ABBVIE INC 4.875 03/15/2030	500,000.00	04/17/2025 4.59%	506,000.00 505,965.93	102.20 4.37%	511,006.59 4,401.04	1.26% 5,040.66	A3/A- NA	4.87 4.21
713448ES3	PEPSICO INC 2.75 03/19/2030	300,000.00	04/17/2025 4.44%	277,890.00 278,013.31	93.48 4.24%	280,431.23 962.50	0.69% 2,417.92	A1/A+ NA	4.88 4.48

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Total Corporate		10,550,000.00	4.03%	10,419,250.75 10,440,487.41	99.31 4.31%	10,469,335.02 98,402.69	25.86% 28,847.61		3.43 2.96
MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	3,186,385.94	-- 3.97%	3,186,385.94 3,186,385.94	1.00 3.97%	3,186,385.94 0.00	7.87% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		3,186,385.94	3.97%	3,186,385.94 3,186,385.94	1.00 3.97%	3,186,385.94 0.00	7.87% 0.00		0.00 0.00
MUNICIPAL BONDS									
649791RC6	NEW YORK ST 1.25 03/15/2027	200,000.00	06/30/2022 3.54%	180,128.00 192,081.34	95.09 4.00%	190,176.40 319.44	0.47% (1,904.94)	Aa1/AA+ AA+	1.87 1.82
Total Municipal Bonds		200,000.00	3.54%	180,128.00 192,081.34	95.09 4.00%	190,176.40 319.44	0.47% (1,904.94)		1.87 1.82
SUPRANATIONAL									
4581X0DV7	INTER-AMERICAN DEVELOPMENT BANK 0.875 04/20/2026	305,000.00	04/13/2021 0.97%	303,603.10 304,729.19	97.12 3.93%	296,229.76 81.55	0.73% (8,499.43)	Aaa/AAA NA	0.97 0.95
459058LR2	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 4.125 03/20/2030	1,000,000.00	04/24/2025 3.99%	1,006,017.00 1,005,996.83	101.52 3.78%	1,015,226.42 4,697.92	2.51% 9,229.59	Aaa/AAA NA	4.89 4.38
Total Supranational		1,305,000.00	3.31%	1,309,620.10 1,310,726.02	100.53 3.81%	1,311,456.18 4,779.46	3.24% 730.16		4.00 3.60
US TREASURY									
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	150,000.00	07/29/2021 0.72%	149,285.16 149,821.29	96.16 3.80%	144,234.45 233.08	0.36% (5,586.84)	Aaa/AA+ AA+	1.25 1.22
91282CCZ2	UNITED STATES TREASURY 0.875 09/30/2026	600,000.00	-- 1.13%	592,710.94 597,917.28	96.09 3.74%	576,515.63 444.67	1.42% (21,401.65)	Aaa/AA+ AA+	1.42 1.38
912828YG9	UNITED STATES TREASURY 1.625 09/30/2026	100,000.00	12/18/2019 1.85%	98,507.81 99,688.55	97.13 3.73%	97,125.00 137.64	0.24% (2,563.55)	Aaa/AA+ AA+	1.42 1.38

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2025

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
912828ZB9	UNITED STATES TREASURY 1.125 02/28/2027	545,000.00	03/24/2020 0.75%	558,901.76 548,669.05	95.61 3.63%	521,049.81 1,032.98	1.29% (27,619.25)	Aaa/AA+ AA+	1.83 1.78
91282CAH4	UNITED STATES TREASURY 0.5 08/31/2027	150,000.00	08/06/2021 0.94%	146,121.09 148,506.63	93.13 3.60%	139,699.22 126.36	0.35% (8,807.41)	Aaa/AA+ AA+	2.34 2.28
91282CAL5	UNITED STATES TREASURY 0.375 09/30/2027	300,000.00	10/25/2021 1.32%	283,792.97 293,397.41	92.62 3.59%	277,851.56 95.29	0.69% (15,545.85)	Aaa/AA+ AA+	2.42 2.36
9128283F5	UNITED STATES TREASURY 2.25 11/15/2027	300,000.00	11/07/2019 1.90%	307,957.03 302,521.04	96.77 3.59%	290,296.88 3,113.95	0.72% (12,224.16)	Aaa/AA+ AA+	2.54 2.41
91282CBB6	UNITED STATES TREASURY 0.625 12/31/2027	625,000.00	03/29/2021 1.29%	597,875.98 614,291.13	92.51 3.60%	578,198.24 1,305.68	1.43% (36,092.88)	Aaa/AA+ AA+	2.67 2.59
91282CBJ9	UNITED STATES TREASURY 0.75 01/31/2028	550,000.00	03/12/2021 1.27%	530,857.42 542,344.49	92.63 3.59%	509,437.50 1,025.55	1.26% (32,906.99)	Aaa/AA+ AA+	2.76 2.67
91282CCV1	UNITED STATES TREASURY 1.125 08/31/2028	300,000.00	09/03/2021 1.10%	300,457.03 300,218.30	92.24 3.62%	276,726.56 568.61	0.68% (23,491.73)	Aaa/AA+ AA+	3.34 3.21
9128285M8	UNITED STATES TREASURY 3.125 11/15/2028	150,000.00	10/19/2022 4.33%	140,349.61 144,369.88	98.33 3.63%	147,498.05 2,162.47	0.36% 3,128.17	Aaa/AA+ AA+	3.54 3.27
912828YB0	UNITED STATES TREASURY 1.625 08/15/2029	350,000.00	05/28/2020 0.67%	380,009.77 363,974.83	92.08 3.63%	322,287.11 1,178.35	0.80% (41,687.72)	Aaa/AA+ AA+	4.29 4.07
91282CFJ5	UNITED STATES TREASURY 3.125 08/31/2029	120,000.00	09/19/2022 3.62%	116,381.25 117,742.02	97.78 3.68%	117,332.81 631.79	0.29% (409.21)	Aaa/AA+ AA+	4.34 3.99
91282CLK5	UNITED STATES TREASURY 3.625 08/31/2029	600,000.00	09/11/2024 3.45%	604,710.94 604,113.30	99.78 3.68%	598,687.80 3,664.40	1.48% (5,425.50)	Aaa/AA+ AA+	4.34 3.95
91282CFT3	UNITED STATES TREASURY 4.0 10/31/2029	140,000.00	12/30/2022 4.02%	139,868.75 139,913.45	101.23 3.70%	141,728.13 15.22	0.35% 1,814.68	Aaa/AA+ AA+	4.50 4.09
91282CGZ8	UNITED STATES TREASURY 3.5 04/30/2030	1,000,000.00	-- 3.87%	983,756.25 983,261.58	98.93 3.74%	989,257.81 95.11	2.44% 5,996.23	Aaa/AA+ AA+	5.00 4.54
912828ZQ6	UNITED STATES TREASURY 0.625 05/15/2030	615,000.00	-- 0.90%	599,593.95 606,736.23	85.81 3.74%	527,746.88 1,773.22	1.30% (78,989.35)	Aaa/AA+ AA+	5.04 4.85
91282CAV3	UNITED STATES TREASURY 0.875 11/15/2030	625,000.00	-- 1.29%	600,808.59 611,229.18	85.55 3.79%	534,692.38 2,522.88	1.32% (76,536.80)	Aaa/AA+ AA+	5.54 5.28
91282CJQ5	UNITED STATES TREASURY 3.75 12/31/2030	800,000.00	01/23/2024 4.10%	783,437.50 786,464.91	99.67 3.81%	797,375.00 10,027.62	1.97% 10,910.09	Aaa/AA+ AA+	5.67 5.00
91282CJX0	UNITED STATES TREASURY 4.0 01/31/2031	600,000.00	02/23/2024 4.33%	588,093.75 590,116.54	100.90 3.82%	605,414.06 5,966.85	1.50% 15,297.52	Aaa/AA+ AA+	5.76 5.05
91282CKC4	UNITED STATES TREASURY 4.25 02/28/2031	500,000.00	03/20/2024 4.27%	499,277.34 499,393.08	102.17 3.83%	510,859.38 3,580.16	1.26% 11,466.30	Aaa/AA+ AA+	5.83 5.10

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2025

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
91282CKF7	UNITED STATES TREASURY 4.125 03/31/2031	500,000.00	04/10/2024 4.53%	488,125.00 489,921.41	101.49 3.84%	507,441.41 1,746.93	1.25% 17,519.99	Aaa/AA+ AA+	5.92 5.20
91282CKN0	UNITED STATES TREASURY 4.625 04/30/2031	250,000.00	05/03/2024 4.49%	251,962.89 251,685.78	104.13 3.85%	260,322.27 31.42	0.64% 8,636.49	Aaa/AA+ AA+	6.00 5.22
91282CLZ2	UNITED STATES TREASURY 4.125 11/30/2031	600,000.00	12/11/2024 4.20%	597,257.81 597,408.72	101.25 3.91%	607,476.56 10,335.16	1.50% 10,067.85	Aaa/AA+ AA+	6.59 5.63
91282CMT5	UNITED STATES TREASURY 4.125 03/31/2032	1,000,000.00	-- 4.18%	996,824.22 996,841.66	101.19 3.93%	1,011,875.00 3,493.85	2.50% 15,033.34	Aaa/AA+ AA+	6.92 5.96
91282CFF3	UNITED STATES TREASURY 2.75 08/15/2032	120,000.00	08/29/2022 3.09%	116,484.38 117,426.58	92.35 3.97%	110,817.19 683.70	0.27% (6,609.39)	Aaa/AA+ AA+	7.29 6.46
91282CGM7	UNITED STATES TREASURY 3.5 02/15/2033	1,070,000.00	-- 3.89%	1,039,093.75 1,042,610.26	96.61 4.01%	1,033,762.11 7,758.98	2.55% (8,848.15)	Aaa/AA+ AA+	7.80 6.68
91282CHC8	UNITED STATES TREASURY 3.375 05/15/2033	1,000,000.00	-- 4.13%	947,257.81 949,261.80	95.49 4.04%	954,921.88 15,569.75	2.36% 5,660.08	Aaa/AA+ AA+	8.04 6.83
91282CHT1	UNITED STATES TREASURY 3.875 08/15/2033	130,000.00	09/25/2023 4.50%	123,545.70 124,587.75	98.73 4.06%	128,354.69 1,043.68	0.32% 3,766.93	Aaa/AA+ AA+	8.29 6.96
Total US Treasury		13,790,000.00	3.02%	13,563,306.45 13,614,434.14	96.81 3.79%	13,318,985.34 80,365.36	32.90% (295,448.80)		5.11 4.56
Total Portfolio		41,393,935.75	3.43%	40,871,306.75 40,977,542.80	90.13 4.02%	40,478,778.53 235,718.46	100.00% (498,764.27)		3.93 3.45
Total Market Value + Accrued						40,714,496.99			

MONTHLY ACCOUNT STATEMENT

Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2025

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

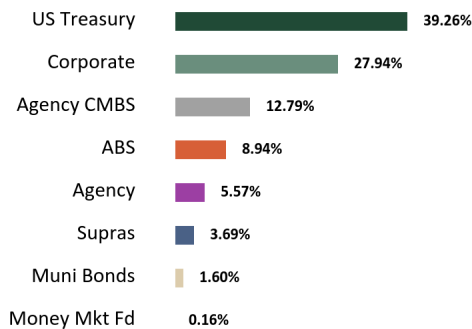
PORTFOLIO SUMMARY

Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2025

Portfolio Characteristics

Average Modified Duration	2.57
Average Coupon	3.56%
Average Purchase YTM	3.82%
Average Market YTM	4.17%
Average Credit Quality*	AA
Average Final Maturity	3.02
Average Life	2.65

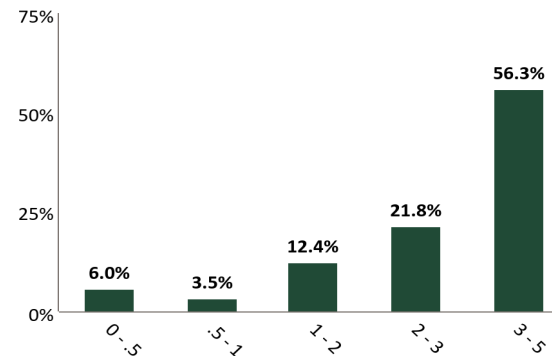
Sector Allocation



Account Summary

	End Values as of 04/30/2025	End Values as of 05/31/2025
Market Value	53,008,375.96	52,869,821.18
Accrued Interest	349,971.77	396,189.44
Total Market Value	53,358,347.73	53,266,010.62
Income Earned	165,418.95	137,778.43
Cont/WD	48.43	0.00
Par	53,058,038.23	53,165,092.42
Book Value	52,730,467.27	52,851,420.38
Cost Value	52,475,342.50	52,603,047.81

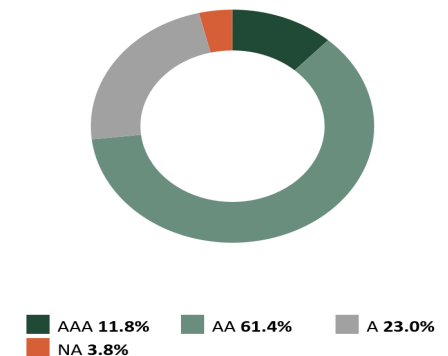
Maturity Distribution



Top Issuers

Government of The United States	39.26%
FHLMC	12.79%
Farm Credit System	3.27%
International Bank for Recon and Dev	2.64%
Royal Bank of Canada	1.76%
Toyota Motor Corporation	1.51%
Deere & Company	1.43%
UnitedHealth Group Incorporated	1.42%

Credit Quality (S&P)



Performance Review

Total Rate of Return**	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (01/01/98)
NCCSIF Short Term Acct	(0.17%)	1.22%	2.81%	6.26%	5.09%	3.49%	1.34%	1.88%	3.45%
Benchmark Return	(0.36%)	1.14%	2.63%	6.02%	4.34%	2.78%	0.79%	1.52%	3.10%
Secondary Benchmark Return	(0.31%)	1.16%	2.65%	6.10%	4.49%	2.91%	0.89%	1.63%	3.21%

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

**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

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2025

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES (CMOS)				
Max % (MV)	100.0	12.8	Compliant	
Max % Issuer (MV)	30.0	12.7	Compliant	
Max Maturity (Years)	5.0	4.0	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV)	20.0	8.9	Compliant	
Max % Issuer (MV)	5.0	1.0	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	27.9	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 May 31, 2025

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	5.6	Compliant	
Max % Issuer (MV)	30.0	3.3	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	0.2	Compliant	
Max % Issuer (MV)	20.0	0.2	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	1	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 May 31, 2025

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	3.7	Compliant	
Max % Issuer (MV)	10.0	2.6	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	39.3	Compliant	
Max Maturity (Years)	10	4	Compliant	

RECONCILIATION SUMMARY



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2025

Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	0.00

Principal Paydowns

Month to Date	(690,286.14)
Fiscal Year to Date	(2,010,274.67)

Purchases

Month to Date	3,436,153.57
Fiscal Year to Date	21,070,080.23

Sales

Month to Date	(2,830,717.54)
Fiscal Year to Date	(17,373,691.56)

Interest Received

Month to Date	74,426.95
Fiscal Year to Date	1,508,369.74

Purchased / Sold Interest

Month to Date	6,341.30
Fiscal Year to Date	18,620.78

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Book Value	52,730,467.27	51,142,249.06
Maturities/Calls	0.00	0.00
Principal Paydowns	(690,286.14)	(2,010,274.67)
Purchases	3,436,153.57	21,070,080.23
Sales	(2,830,717.54)	(17,373,691.56)
Change in Cash, Payables, Receivables	195,352.11	(4,205.12)
Amortization/Accretion	10,792.51	134,292.70
Realized Gain (Loss)	(341.39)	(107,030.26)
Ending Book Value	52,851,420.38	52,851,420.38

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Market Value	53,008,375.96	49,968,600.08
Maturities/Calls	0.00	0.00
Principal Paydowns	(690,286.14)	(2,010,274.67)
Purchases	3,436,153.57	21,070,080.23
Sales	(2,830,717.54)	(17,373,691.56)
Change in Cash, Payables, Receivables	195,352.11	(4,205.12)
Amortization/Accretion	10,792.51	134,292.70
Change in Net Unrealized Gain (Loss)	(259,507.90)	1,192,049.78
Realized Gain (Loss)	(341.39)	(107,030.26)
Ending Market Value	52,869,821.18	52,869,821.18

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2025

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									
43815BAC4	HAROT 2022-1 A3 1.88 05/15/2026	18,983.85	02/15/2022 1.89%	18,981.00 18,983.28	99.68 4.92%	18,923.59 15.86	0.04% (59.69)	Aaa/AAA NA	0.96 0.10
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	14,723.98	05/10/2022 3.23%	14,723.21 14,723.78	99.76 4.77%	14,688.27 7.88	0.03% (35.51)	Aaa/AAA NA	1.24 0.16
47787JAC2	JDOT 2022 A3 2.32 09/15/2026	18,378.68	03/10/2022 2.34%	18,374.61 18,377.62	99.61 4.78%	18,306.93 18.95	0.03% (70.69)	Aaa/NA AAA	1.29 0.16
362554AC1	GMCAR 2021-4 A3 0.68 09/16/2026	2,406.39	10/13/2021 0.68%	2,406.33 2,406.38	99.82 4.92%	2,402.08 0.68	0.00% (4.29)	Aaa/AAA NA	1.30 0.04
448977AD0	HART 2022-A A3 2.22 10/15/2026	16,311.97	03/09/2022 2.23%	16,311.34 16,311.81	99.73 4.71%	16,268.19 16.09	0.03% (43.62)	NA/AAA AAA	1.38 0.11
380146AC4	GMCAR 2022-1 A3 1.26 11/16/2026	5,051.53	01/11/2022 1.27%	5,051.09 5,051.42	99.73 4.95%	5,038.01 2.65	0.01% (13.40)	NA/AAA AAA	1.46 0.07
47800AAC4	JDOT 2022-B A3 3.74 02/16/2027	49,661.71	07/12/2022 3.77%	49,656.97 49,660.03	99.63 4.89%	49,476.49 82.55	0.09% (183.53)	Aaa/NA AAA	1.71 0.33
47800BAC2	JDOT 2022-C A3 5.09 06/15/2027	166,339.42	10/12/2022 5.15%	166,326.51 166,333.94	100.25 4.55%	166,749.58 376.30	0.32% 415.64	Aaa/NA AAA	2.04 0.41
36269WAD1	GMALT 2024-2 A3 5.39 07/20/2027	180,000.00	05/07/2024 5.85%	179,989.54 179,992.97	100.83 4.44%	181,499.60 296.45	0.34% 1,506.62	NA/AAA AAA	2.14 0.82
58770JAD6	MBALT 2024-A A3 5.32 01/18/2028	130,000.00	05/17/2024 5.73%	129,984.79 129,989.05	101.06 4.51%	131,383.98 307.38	0.25% 1,394.93	Aaa/NA AAA	2.64 1.22
362962AD4	GMALT 2025-2 A3 4.58 05/20/2028	245,000.00	05/20/2025 4.84%	244,995.93 244,995.94	100.00 4.62%	245,000.00 62.34	0.46% 4.06	NA/AAA AAA	2.97 1.68
161571HT4	CHAIT 2023-1 A 5.16 09/15/2028	530,000.00	09/07/2023 5.23%	529,853.08 529,903.34	100.98 4.41%	535,211.49 1,215.47	1.01% 5,308.15	NA/AAA AAA	3.29 1.22
437930AC4	HAROT 2024-2 A3 5.27 11/20/2028	170,000.00	05/14/2024 5.27%	169,979.35 169,984.07	101.05 4.48%	171,787.41 323.52	0.32% 1,803.34	NA/AAA AAA	3.47 1.23
096919AD7	BMWOT 2024-A A3 5.18 02/26/2029	225,000.00	06/04/2024 5.18%	224,965.82 224,972.87	100.85 4.52%	226,913.18 194.25	0.43% 1,940.31	Aaa/AAA NA	3.74 1.19
43813YAC6	HAROT 2024-3 A3 4.57 03/21/2029	315,000.00	08/09/2024 4.66%	314,950.51 314,958.91	100.37 4.35%	316,150.85 399.88	0.60% 1,191.94	Aaa/NA AAA	3.80 1.36
02582JKH2	AMXCA 2024-1 A 5.23 04/16/2029	395,000.00	04/16/2024 5.30%	394,919.03 394,937.01	101.72 4.31%	401,782.58 918.16	0.76% 6,845.57	NA/AAA AAA	3.88 1.74
05522RDJ4	BACCT 2024-1 A 4.93 05/15/2029	255,000.00	06/06/2024 4.93%	254,985.70 254,988.55	101.27 4.29%	258,231.56 558.73	0.49% 3,243.01	Aaa/AAA NA	3.96 1.82

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2025

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
89240JAD3	TAOT 25A A3 4.64 08/15/2029	310,000.00	01/22/2025 4.69%	309,987.57 309,988.49	100.56 4.37%	311,744.25 639.29	0.59% 1,755.75	Aaa/NA AAA	4.21 1.76
47800DAD6	JDOT 2025 A3 4.23 09/17/2029	250,000.00	03/04/2025 5.09%	249,984.28 249,985.06	99.87 4.33%	249,670.13 470.00	0.47% (314.94)	Aaa/NA AAA	4.30 1.96
92970QAE5	WFCIT 2024-2 A 4.29 10/15/2029	280,000.00	10/17/2024 4.29%	279,958.39 279,963.43	100.06 4.30%	280,173.80 533.87	0.53% 210.37	Aaa/AAA NA	4.38 2.21
44935CAD3	HART 2025-A A3 4.32 10/15/2029	320,000.00	03/04/2025 4.84%	319,952.80 319,955.08	99.99 4.36%	319,975.62 614.40	0.61% 20.54	NA/AAA AAA	4.38 2.05
437921AD1	HAROT 252 A3 4.15 10/15/2029	165,000.00	04/29/2025 4.15%	164,981.57 164,981.84	99.88 4.24%	164,794.01 437.48	0.31% (187.83)	Aaa/NA AAA	4.38 2.16
362955AD8	GMCAR 2025-1 A3 4.62 12/17/2029	205,000.00	01/09/2025 5.03%	204,984.77 204,985.93	100.61 4.29%	206,243.28 394.63	0.39% 1,257.35	Aaa/NA AAA	4.55 1.63
02582JKP4	AMXCA 2025-2 A 4.28 04/15/2030	435,000.00	05/06/2025 4.28%	434,992.13 434,992.21	100.00 4.32%	435,009.83 930.90	0.82% 17.62	NA/AAA AAA	4.87 2.64
Total ABS		4,701,857.53	4.87%	4,701,296.33 4,701,423.01	100.55 4.39%	4,727,424.71 8,817.69	8.94% 26,001.70		3.76 1.63

AGENCY									
3135G05X7	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025	110,000.00	-- 0.46%	109,568.09 109,979.57	99.08 4.40%	108,987.77 110.00	0.21% (991.79)	Aa1/AA+ AA+	0.24 0.23
3137EAEX3	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	555,000.00	-- 0.44%	553,354.65 554,895.36	98.79 4.34%	548,291.95 393.13	1.04% (6,603.40)	Aa1/AA+ AA+	0.31 0.30
3133ENP95	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.25 09/30/2025	300,000.00	09/23/2022 4.31%	299,481.00 299,942.70	99.94 4.40%	299,824.62 2,160.42	0.57% (118.08)	Aa1/AA+ AA+	0.33 0.32
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	565,000.00	-- 0.56%	563,434.90 564,863.88	98.36 4.39%	555,720.57 188.33	1.05% (9,143.31)	Aa1/AA+ AA+	0.44 0.42
3133EPGW9	FEDERAL FARM CREDIT BANKS FUNDING CORP 3.875 04/25/2028	725,000.00	05/05/2023 3.55%	735,512.50 731,137.12	99.79 3.95%	723,499.18 2,809.38	1.37% (7,637.94)	Aa1/AA+ AA+	2.90 2.70
3133EPQD0	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.25 07/17/2028	700,000.00	07/20/2023 4.18%	702,212.00 701,385.69	100.89 3.94%	706,197.20 11,073.61	1.34% 4,811.51	Aa1/AA+ AA+	3.13 2.86
Total Agency		2,955,000.00	2.52%	2,963,563.14 2,962,204.30	99.59 4.17%	2,942,521.29 16,734.86	5.57% (19,683.01)		1.65 1.53

AGENCY CMBS

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2025

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
3137BPW21	FHMS K-055 A2 2.673 03/25/2026	165,869.23	12/15/2021 1.35%	174,363.55 167,382.90	98.53 4.52%	163,431.08 369.47	0.31% (3,951.82)	Aa1/AA+ AAA	0.82 0.71
3137FQXJ7	FHMS K-737 A2 2.525 10/25/2026	523,000.00	12/15/2021 1.40%	548,700.55 530,168.48	97.61 4.38%	510,490.62 1,100.48	0.97% (19,677.86)	Aa1/AA+ AAA	1.40 1.22
3137BTUM1	FHMS K-061 A2 3.347 11/25/2026	723,628.26	09/23/2022 4.37%	695,842.06 714,000.67	98.55 4.30%	713,112.49 2,018.32	1.35% (888.17)	Aa1/AA+ AAA	1.49 1.33
3137BVZ82	FHMS K-063 A2 3.43 01/25/2027	680,000.00	09/23/2022 4.39%	654,181.25 670,372.94	98.56 4.30%	670,184.40 1,943.67	1.27% (188.54)	Aa1/AA+ AAA	1.65 1.44
3137FBU79	FHMS K-069 A2 3.187 09/25/2027	737,247.87	09/23/2022 4.27%	701,566.22 720,919.59	97.71 4.20%	720,345.43 1,958.01	1.36% (574.16)	Aa1/AAA AA+	2.32 2.12
3137FEBQ2	FHMS K-072 A2 3.444 12/25/2027	500,000.00	03/29/2023 4.28%	481,953.13 490,324.84	98.08 4.20%	490,387.95 1,435.00	0.93% 63.11	Aa1/AA+ AAA	2.57 2.34
3137F4D41	FHMS K-074 A2 3.6 01/25/2028	600,000.00	04/11/2023 4.53%	587,625.00 593,219.97	98.40 4.20%	590,410.86 1,800.00	1.12% (2,809.11)	Aa1/AA+ AAA	2.65 2.41
3137FETN0	FHMS K-073 A2 3.35 01/25/2028	1,000,000.00	-- 4.38%	959,843.75 977,284.10	97.83 4.20%	978,329.30 2,791.67	1.85% 1,045.20	Aa1/AA+ AAA	2.65 2.38
3137FGR31	FHMS K-078 A2 3.854 06/25/2028	400,000.00	08/17/2023 5.01%	381,750.00 388,537.54	98.95 4.18%	395,782.04 1,284.67	0.75% 7,244.50	Aa1/AA+ AAA	3.07 2.72
3137H5YC5	FHMS K-748 A2 2.26 01/25/2029	200,000.00	03/25/2024 4.61%	180,109.38 185,024.88	93.48 4.23%	186,957.22 376.67	0.35% 1,932.34	Aa1/AA+ AAA	3.65 3.35
3137FKZZ2	FHMS K-088 A2 3.69 01/25/2029	400,000.00	05/21/2024 4.83%	381,125.00 385,308.23	98.14 4.22%	392,548.08 1,230.00	0.74% 7,239.85	Aaa/AA+ AA+	3.65 3.28
3137FMCR1	FHMS K-093 A2 2.982 05/25/2029	993,802.10	10/16/2024 4.15%	946,907.06 953,233.50	95.62 4.23%	950,255.08 2,469.60	1.80% (2,978.41)	Aa1/AA+ AAA	3.98 3.46
Total Agency CMBS		6,923,547.46	4.11%	6,693,966.96 6,775,777.63	97.68 4.25%	6,762,234.57 18,777.55	12.79% (13,543.06)		2.55 2.27
CASH									
CCYUSD	Receivable	30,733.89	-- 0.00%	30,733.89 30,733.89	1.00 0.00%	30,733.89 0.00	0.06% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		30,733.89	0.00%	30,733.89 30,733.89	1.00 0.00%	30,733.89 0.00	0.06% 0.00		0.00 0.00
CORPORATE									
808513BR5	CHARLES SCHWAB CORP 1.15 05/13/2026	200,000.00	12/15/2021 1.48%	197,152.00 199,387.18	96.98 4.44%	193,964.78 115.00	0.37% (5,422.41)	A2/A- A	0.95 0.92

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2025

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
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	355,000.00	-- 1.09%	355,928.75 355,171.57	96.88 4.53%	343,930.41 181.44	0.65% (11,241.15)	A2/A+ A	0.96 0.93
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	300,000.00	06/15/2021 1.13%	299,868.00 299,972.38	96.70 4.39%	290,099.65 1,528.13	0.55% (9,872.74)	A1/A+ A+	1.05 1.01
594918BR4	MICROSOFT CORP 2.4 08/08/2026	350,000.00	12/21/2021 1.37%	365,442.00 353,297.26	98.04 4.11%	343,141.16 2,636.67	0.65% (10,156.10)	Aaa/AAA NA	1.19 1.14
89114TZG0	TORONTO-DOMINION BANK 1.25 09/10/2026	200,000.00	12/15/2021 1.66%	196,202.00 198,975.77	95.99 4.53%	191,980.09 562.50	0.36% (6,995.68)	A2/A- AA-	1.28 1.23
037833DN7	APPLE INC 2.05 09/11/2026	270,000.00	-- 1.50%	276,565.80 271,588.45	97.42 4.15%	263,020.55 1,230.00	0.50% (8,567.90)	Aaa/AA+ NA	1.28 1.23
06368FAC3	BANK OF MONTREAL 1.25 09/15/2026	280,000.00	09/13/2021 1.27%	279,661.20 279,912.61	96.05 4.44%	268,943.45 738.89	0.51% (10,969.16)	A2/A- AA-	1.29 1.25
931142ER0	WALMART INC 1.05 09/17/2026	70,000.00	09/08/2021 1.09%	69,867.70 69,965.73	96.26 4.05%	67,382.34 151.08	0.13% (2,583.39)	Aa2/AA AA	1.30 1.26
78016EZZ3	ROYAL BANK OF CANADA 1.4 11/02/2026	200,000.00	12/15/2021 1.73%	196,850.00 199,082.06	96.12 4.25%	192,237.69 225.56	0.36% (6,844.37)	A1/A AA-	1.42 1.38
87612EBM7	TARGET CORP 1.95 01/15/2027	205,000.00	01/19/2022 1.99%	204,651.50 204,886.26	96.62 4.13%	198,061.06 1,510.17	0.37% (6,825.20)	A2/A A	1.63 1.56
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	140,000.00	03/01/2022 2.47%	139,848.80 139,947.00	96.87 4.32%	135,615.88 838.44	0.26% (4,331.12)	A2/A- A	1.76 1.68
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	410,000.00	03/07/2022 2.30%	409,922.10 409,972.19	97.14 3.97%	398,289.53 1,990.78	0.75% (11,682.66)	Aa2/AA A+	1.79 1.72
665859AW4	NORTHERN TRUST CORP 4.0 05/10/2027	330,000.00	-- 3.89%	331,518.15 330,597.63	99.68 4.17%	328,952.92 770.00	0.62% (1,644.71)	A2/A+ A+	1.94 1.84
91324PEG3	UNITEDHEALTH GROUP INC 3.7 05/15/2027	155,000.00	05/17/2022 3.69%	155,073.50 155,027.95	98.51 4.50%	152,694.34 254.89	0.29% (2,333.61)	A2/A+ A	1.96 1.86
78016FZS6	ROYAL BANK OF CANADA 4.24 08/03/2027	225,000.00	09/23/2022 5.10%	216,670.50 221,270.30	99.76 4.35%	224,469.85 3,127.00	0.42% 3,199.54	A1/A AA-	2.18 2.02
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	225,000.00	09/23/2022 4.74%	213,781.50 219,945.37	98.69 4.23%	222,042.85 2,452.50	0.42% 2,097.48	A2/A A+	2.20 2.06
24422EWK1	JOHN DEERE CAPITAL CORP 4.15 09/15/2027	500,000.00	09/23/2022 4.67%	488,405.00 494,656.33	99.80 4.24%	499,006.82 4,380.56	0.94% 4,350.49	A1/A A+	2.29 2.14
74340XBV2	PROLOGIS LP 3.375 12/15/2027	400,000.00	01/10/2023 4.54%	379,460.00 389,410.13	97.83 4.29%	391,308.86 6,225.00	0.74% 1,898.73	A2/A NA	2.54 2.36
91324PEP3	UNITEDHEALTH GROUP INC 5.25 02/15/2028	250,000.00	02/27/2023 4.89%	253,862.50 252,077.64	101.89 4.50%	254,736.43 3,864.58	0.48% 2,658.79	A2/A+ A	2.71 2.39

HOLDINGS REPORT



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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
57636QAW4	MASTERCARD INC 4.875 03/09/2028	305,000.00	03/06/2023 4.90%	304,704.15 304,836.12	102.00 4.10%	311,105.16 3,386.77	0.59% 6,269.04	Aa3/A+ NA	2.77 2.47
74340XCG4	PROLOGIS LP 4.875 06/15/2028	240,000.00	07/25/2023 5.06%	238,084.80 238,809.04	101.44 4.36%	243,464.05 5,395.00	0.46% 4,655.02	A2/A NA	3.04 2.67
78016HZS2	ROYAL BANK OF CANADA 5.2 08/01/2028	500,000.00	09/12/2023 5.50%	493,525.00 495,798.33	102.36 4.39%	511,799.92 8,666.67	0.97% 16,001.59	A1/A AA-	3.17 2.85
74456QBX3	PUBLIC SERVICE ELECTRIC AND GAS CO 3.65 09/01/2028	500,000.00	01/23/2024 4.61%	480,390.00 486,141.18	97.90 4.35%	489,507.17 4,562.50	0.93% 3,365.99	A1/A NA	3.25 3.00
26442CAX2	DUKE ENERGY CAROLINAS LLC 3.95 11/15/2028	500,000.00	01/23/2024 4.55%	487,070.00 490,700.12	98.91 4.29%	494,566.83 877.78	0.94% 3,866.71	Aa3/A NA	3.46 3.19
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	635,000.00	01/24/2024 4.64%	633,964.95 634,240.85	100.89 4.33%	640,639.74 9,817.81	1.21% 6,398.89	A1/A+ NA	3.67 3.29
756109CF9	REALTY INCOME CORP 4.75 02/15/2029	650,000.00	02/15/2024 5.16%	638,313.00 641,308.52	100.53 4.59%	653,429.17 9,090.97	1.24% 12,120.65	A3/A- NA	3.71 3.25
17275RBR2	CISCO SYSTEMS INC 4.85 02/26/2029	270,000.00	02/21/2024 4.86%	269,905.50 269,929.34	101.99 4.27%	275,365.82 3,455.63	0.52% 5,436.47	A1/AA- NA	3.74 3.28
09290DAA9	BLACKROCK INC 4.7 03/14/2029	560,000.00	03/05/2024 4.74%	558,986.40 559,232.86	101.58 4.24%	568,870.84 5,629.56	1.08% 9,637.98	Aa3/AA- NA	3.79 3.34
89236TMF9	TOYOTA MOTOR CREDIT CORP 5.05 05/16/2029	500,000.00	05/21/2024 5.00%	501,040.00 500,826.17	102.06 4.48%	510,284.22 1,052.08	0.97% 9,458.05	A1/A+ A+	3.96 3.55
24422EXT1	JOHN DEERE CAPITAL CORP 4.85 06/11/2029	250,000.00	06/07/2024 5.04%	247,945.00 248,344.52	101.91 4.33%	254,767.27 5,725.69	0.48% 6,422.75	A1/A A+	4.03 3.55
341081GT8	FLORIDA POWER & LIGHT CO 5.15 06/15/2029	500,000.00	06/13/2024 4.82%	506,932.32 505,560.01	103.09 4.31%	515,463.98 11,873.61	0.97% 9,903.96	Aa2/A+ AA-	4.04 3.41
437076DC3	HOME DEPOT INC 4.75 06/25/2029	525,000.00	06/17/2024 4.88%	522,006.75 522,565.73	101.51 4.34%	532,946.67 10,806.25	1.01% 10,380.94	A2/A A	4.07 3.53
713448FX1	PEPSICO INC 4.5 07/17/2029	460,000.00	07/15/2024 4.53%	459,287.00 459,411.56	101.00 4.23%	464,589.99 7,705.00	0.88% 5,178.43	A1/A+ NA	4.13 3.61
171239AL0	CHUBB INA HOLDINGS LLC 4.65 08/15/2029	289,000.00	08/12/2024 4.52%	290,632.41 290,368.68	100.98 4.39%	291,838.63 3,956.89	0.55% 1,469.96	A2/A A	4.21 3.67
30303M8S4	META PLATFORMS INC 4.3 08/15/2029	304,000.00	08/12/2024 4.33%	303,527.94 303,602.91	100.39 4.20%	305,188.84 3,848.98	0.58% 1,585.93	Aa3/AA- NA	4.21 3.70
14913UAX8	CATERPILLAR FINANCIAL SERVICES CORP 4.8 01/08/2030	480,000.00	01/06/2025 4.84%	479,073.60 479,146.66	101.88 4.34%	489,002.66 9,152.00	0.92% 9,856.01	A2/A A+	4.61 4.02
61747YFK6	MORGAN STANLEY 5.173 01/16/2030	400,000.00	01/13/2025 5.39%	396,900.00 397,188.57	101.54 4.92%	406,146.13 7,759.50	0.77% 8,957.56	A1/A- A+	4.63 3.21

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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
63743HFX5	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP 4.95 02/07/2030	395,000.00	02/04/2025 4.98%	394,395.65 394,433.38	101.28 4.64%	400,054.16 6,191.63	0.76% 5,620.78	A2/NA A	4.69 4.01
02665WFY2	AMERICAN HONDA FINANCE CORP 4.8 03/05/2030	440,000.00	03/03/2025 4.82%	439,612.80 439,631.46	100.12 4.77%	440,540.27 5,045.33	0.83% 908.81	A3/A- NA	4.76 4.16
571748CA8	MARSH & MCLENNAN COMPANIES INC 4.65 03/15/2030	500,000.00	03/11/2025 4.69%	499,050.00 499,089.58	100.41 4.55%	502,051.96 4,908.33	0.95% 2,962.37	A3/A- A-	4.79 4.14
00287YDZ9	ABBVIE INC 4.875 03/15/2030	500,000.00	05/21/2025 4.67%	504,270.00 504,245.32	101.61 4.49%	508,071.94 6,432.29	0.96% 3,826.62	A3/A- NA	4.79 4.12
Total Corporate		14,768,000.00	4.16%	14,680,348.27 14,710,554.72	100.05 4.37%	14,769,574.07 168,123.45	27.94% 59,019.34		3.23 2.85
MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	85,953.54	-- 3.94%	85,953.54 85,953.54	1.00 3.94%	85,953.54 0.00	0.16% 0.00	Aaa/ AAA AAA	0.00 0.00
Total Money Market Fund		85,953.54	3.94%	85,953.54 85,953.54	1.00 3.94%	85,953.54 0.00	0.16% 0.00		0.00 0.00
MUNICIPAL BONDS									
649791RC6	NEW YORK ST 1.25 03/15/2027	325,000.00	06/17/2022 3.85%	288,284.75 311,138.77	95.05 4.15%	308,923.88 857.64	0.58% (2,214.89)	Aa1/AA+ AA+	1.79 1.73
13063EGT7	CALIFORNIA STATE 4.5 08/01/2029	530,000.00	10/30/2024 4.38%	532,793.10 532,457.28	101.00 4.24%	535,289.40 7,950.00	1.01% 2,832.12	Aa2/AA- AA	4.17 3.71
Total Municipal Bonds		855,000.00	4.18%	821,077.85 843,596.05	98.82 4.20%	844,213.28 8,807.64	1.60% 617.22		3.30 2.99
SUPRANATIONAL									
459058JL8	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025	910,000.00	-- 1.00%	892,819.20 908,192.78	98.43 4.43%	895,743.28 417.08	1.69% (12,449.50)	Aaa/AAA NA	0.41 0.40

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2025

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
4581X0DV7	INTER-AMERICAN DEVELOPMENT BANK 0.875 04/20/2026	575,000.00	04/13/2021 0.97%	572,366.50 574,534.16	97.12 4.23%	558,442.08 573.00	1.06% (16,092.08)	Aaa/AAA NA	0.89 0.86
459058LN1	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.875 10/16/2029	500,000.00	12/12/2024 4.25%	491,860.00 492,642.69	99.54 3.99%	497,723.93 2,421.88	0.94% 5,081.23	Aaa/AAA NA	4.38 3.96
Total				1,957,045.70	98.34	1,951,909.28	3.69%		1.56
Supranational		1,985,000.00	1.82%	1,975,369.63	4.26%	3,411.96	(23,460.35)		1.44
US TREASURY									
91282CAM3	UNITED STATES TREASURY 0.25 09/30/2025	75,000.00	02/19/2021 0.51%	74,106.44 74,935.68	98.68 4.33%	74,009.18 31.76	0.14% (926.50)	Aa1/AA+ AA+	0.33 0.32
91282CAT8	UNITED STATES TREASURY 0.25 10/31/2025	575,000.00	01/11/2021 0.48%	568,800.78 574,462.48	98.34 4.37%	565,454.10 125.00	1.07% (9,008.37)	Aa1/AA+ AA+	0.42 0.40
91282CAZ4	UNITED STATES TREASURY 0.375 11/30/2025	565,000.00	03/26/2021 0.76%	554,869.73 563,919.91	98.07 4.36%	554,101.68 5.79	1.05% (9,818.23)	Aa1/AA+ AA+	0.50 0.48
91282CCJ8	UNITED STATES TREASURY 0.875 06/30/2026	350,000.00	12/22/2021 1.22%	344,708.98 348,736.57	96.59 4.14%	338,078.13 1,285.91	0.64% (10,658.44)	Aa1/AA+ AA+	1.08 1.05
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	140,000.00	08/04/2021 0.68%	139,622.66 139,911.93	96.08 4.11%	134,509.38 292.47	0.25% (5,402.56)	Aa1/AA+ AA+	1.17 1.13
91282CCW9	UNITED STATES TREASURY 0.75 08/31/2026	150,000.00	09/17/2021 0.86%	149,185.55 149,794.36	96.00 4.08%	143,994.14 284.31	0.27% (5,800.22)	Aa1/AA+ AA+	1.25 1.21
91282CCZ2	UNITED STATES TREASURY 0.875 09/30/2026	850,000.00	-- 1.08%	841,591.80 847,743.67	95.93 4.05%	815,435.55 1,259.90	1.54% (32,308.12)	Aa1/AA+ AA+	1.33 1.29
91282CEW7	UNITED STATES TREASURY 3.25 06/30/2027	600,000.00	-- 3.13%	603,357.42 601,409.95	98.75 3.88%	592,476.56 8,187.85	1.12% (8,933.38)	Aa1/AA+ AA+	2.08 1.96
91282CFB2	UNITED STATES TREASURY 2.75 07/31/2027	1,090,000.00	-- 3.98%	1,030,896.10 1,063,603.69	97.64 3.89%	1,064,325.39 10,019.27	2.01% 721.70	Aa1/AA+ AA+	2.17 2.06
91282CFH9	UNITED STATES TREASURY 3.125 08/31/2027	1,240,000.00	-- 3.76%	1,204,744.92 1,223,937.32	98.38 3.89%	1,219,850.00 9,792.80	2.31% (4,087.32)	Aa1/AA+ AA+	2.25 2.13
91282CGH8	UNITED STATES TREASURY 3.5 01/31/2028	1,150,000.00	02/07/2023 3.81%	1,133,873.05 1,141,359.93	99.07 3.87%	1,139,308.59 13,453.73	2.15% (2,051.34)	Aa1/AA+ AA+	2.67 2.49
91282CGP0	UNITED STATES TREASURY 4.0 02/29/2028	650,000.00	03/14/2023 3.80%	655,738.28 653,179.83	100.33 3.87%	652,132.81 6,570.65	1.23% (1,047.02)	Aa1/AA+ AA+	2.75 2.55
91282CHE4	UNITED STATES TREASURY 3.625 05/31/2028	750,000.00	06/14/2023 4.00%	737,607.42 742,490.38	99.31 3.87%	744,843.75 74.28	1.41% 2,353.37	Aa1/AA+ AA+	3.00 2.81

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2025

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
91282CHX2	UNITED STATES TREASURY 4.375 08/31/2028	1,350,000.00	-- 4.46%	1,345,000.00 1,346,715.77	101.48 3.88%	1,370,039.06 14,926.12	2.59% 23,323.29	Aa1/AA+ AA+	3.25 2.97
91282CJR3	UNITED STATES TREASURY 3.75 12/31/2028	1,200,000.00	01/23/2024 4.05%	1,184,156.25 1,188,497.24	99.51 3.90%	1,194,140.63 18,895.03	2.26% 5,643.38	Aa1/AA+ AA+	3.59 3.26
91282CJW2	UNITED STATES TREASURY 4.0 01/31/2029	1,200,000.00	01/26/2024 4.04%	1,197,890.63 1,198,452.90	100.31 3.91%	1,203,703.13 16,044.20	2.28% 5,250.23	Aa1/AA+ AA+	3.67 3.33
91282CKD2	UNITED STATES TREASURY 4.25 02/28/2029	1,250,000.00	02/27/2024 4.30%	1,247,363.28 1,248,024.63	101.18 3.91%	1,264,697.26 13,425.61	2.39% 16,672.64	Aa1/AA+ AA+	3.75 3.40
91282CKG5	UNITED STATES TREASURY 4.125 03/31/2029	1,500,000.00	-- 4.47%	1,477,089.85 1,482,351.95	100.75 3.91%	1,511,250.00 10,481.56	2.86% 28,898.05	Aa1/AA+ AA+	3.83 3.49
91282CKP5	UNITED STATES TREASURY 4.625 04/30/2029	750,000.00	05/03/2024 4.48%	754,790.04 753,760.97	102.54 3.92%	769,013.67 3,016.30	1.45% 15,252.70	Aa1/AA+ AA+	3.91 3.54
91282CKX8	UNITED STATES TREASURY 4.25 06/30/2029	900,000.00	-- 4.09%	906,441.41 905,327.42	101.21 3.93%	910,863.28 16,060.77	1.72% 5,535.86	Aa1/AA+ AA+	4.08 3.65
91282CLK5	UNITED STATES TREASURY 3.625 08/31/2029	1,350,000.00	-- 3.47%	1,359,136.72 1,357,829.96	98.80 3.93%	1,333,757.81 12,367.36	2.52% (24,072.14)	Aa1/AA+ AA+	4.25 3.86
91282CLN9	UNITED STATES TREASURY 3.5 09/30/2029	550,000.00	10/04/2024 3.76%	543,468.75 544,319.72	98.28 3.93%	540,546.88 3,260.93	1.02% (3,772.84)	Aa1/AA+ AA+	4.33 3.95
91282CMA6	UNITED STATES TREASURY 4.125 11/30/2029	725,000.00	12/16/2024 4.25%	720,836.91 721,218.93	100.75 3.94%	730,465.82 81.71	1.38% 9,246.89	Aa1/AA+ AA+	4.50 4.07
91282CGQ8	UNITED STATES TREASURY 4.0 02/28/2030	500,000.00	04/10/2025 4.00%	500,000.00 500,000.00	100.21 3.95%	501,074.22 5,054.35	0.95% 1,074.22	Aa1/AA+ AA+	4.75 4.24
91282CGS4	UNITED STATES TREASURY 3.625 03/31/2030	650,000.00	04/04/2025 3.62%	650,025.39 650,024.62	98.49 3.97%	640,173.83 3,991.46	1.21% (9,850.80)	Aa1/AA+ AA+	4.83 4.36
91282CMZ1	UNITED STATES TREASURY 3.875 04/30/2030	750,000.00	05/20/2025 4.06%	743,759.77 743,797.80	99.60 3.96%	747,011.72 2,527.17	1.41% 3,213.92	Aa1/AA+ AA+	4.91 4.42
Total US Treasury		20,860,000.00	3.61%	20,669,062.13 20,765,807.61	99.52 3.95%	20,755,256.55 171,516.30	39.26% (10,551.06)		3.21 2.93
Total Portfolio		53,165,092.42	3.82%	52,603,047.81 52,851,420.38	99.26 4.17%	52,869,821.18 396,189.44	100.00% 18,400.80		3.02 2.57
Total Market Value + Accrued						53,266,010.62			

MONTHLY ACCOUNT STATEMENT

Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2025

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

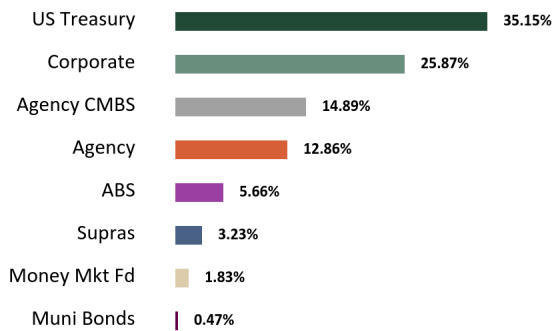


Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2025

Portfolio Characteristics

Average Modified Duration	3.60
Average Coupon	3.24%
Average Purchase YTM	3.46%
Average Market YTM	4.22%
Average Credit Quality*	AA
Average Final Maturity	4.19
Average Life	3.76

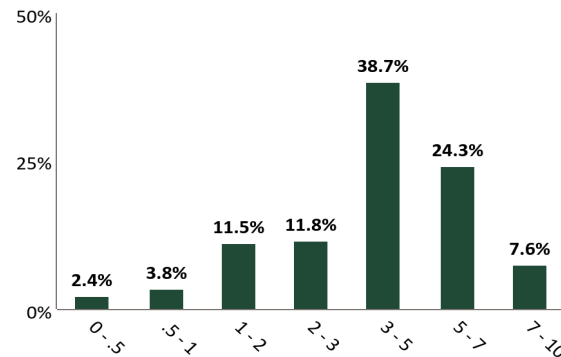
Sector Allocation



Account Summary

	End Values as of 04/30/2025	End Values as of 05/31/2025
Market Value	40,478,778.53	40,333,117.86
Accrued Interest	235,718.46	251,700.83
Total Market Value	40,714,496.99	40,584,818.70
Income Earned	88,974.66	115,314.74
Cont/WD	10,000,000.00	0.00
Par	41,393,935.75	41,494,688.46
Book Value	40,977,542.80	41,079,376.42
Cost Value	40,871,306.75	40,965,986.70

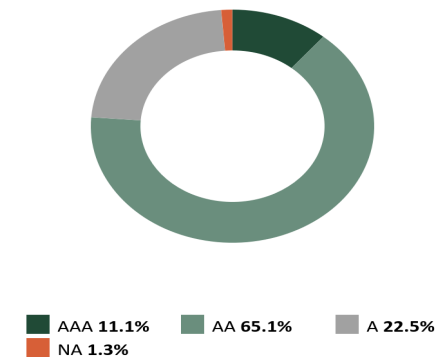
Maturity Distribution



Top Issuers

Government of The United States	35.15%
FHLMC	14.89%
Federal Home Loan Banks	6.95%
FNMA	5.14%
International Bank for Recon and Dev	2.49%
American Express Company	2.06%
First American Govt Oblig fund	1.83%
PepsiCo, Inc.	1.36%

Credit Quality (S&P)



Performance Review

Total Rate of Return**	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (06/01/06)
NCCSIF Long Term Acct	(0.32%)	1.08%	3.14%	6.50%	4.48%	2.82%	0.56%	1.80%	3.10%
Benchmark Return	(0.55%)	1.01%	2.96%	6.14%	3.86%	2.27%	0.02%	1.42%	2.72%
Secondary Benchmark Return	(0.42%)	1.03%	3.00%	6.32%	4.25%	2.59%	0.31%	1.67%	2.90%

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

**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

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2025

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES (CMOS)				
Max % (MV)	100.0	14.9	Compliant	
Max % Issuer (MV)	30.0	14.8	Compliant	
Max Maturity (Years)	10.0	7.7	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV)	20.0	5.7	Compliant	
Max % Issuer (MV)	5.0	1.2	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	25.9	Compliant	
Max % Issuer (MV)	5.0	1.4	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 May 31, 2025

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	12.9	Compliant	
Max % Issuer (MV)	30.0	6.9	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	10	5	Compliant	
LOCAL AGENCY INVESTMENT FUND (LAIF)				
Max Concentration (MV)	75.0	0.0	Compliant	
MONEY MARKET MUTUAL FUNDS				
Max % (MV)	20.0	1.8	Compliant	
Max % Issuer (MV)	20.0	1.8	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	0.5	Compliant	
Max % Issuer (MV)	5.0	0.5	Compliant	
Max Maturity (Years)	5	1	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 May 31, 2025

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	3.2	Compliant	
Max % Issuer (MV)	10.0	2.5	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	35.2	Compliant	
Max Maturity (Years)	10	8	Compliant	

RECONCILIATION SUMMARY



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2025

Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	0.00

Principal Paydowns

Month to Date	(285,451.47)
Fiscal Year to Date	(681,337.13)

Purchases

Month to Date	3,204,813.12
Fiscal Year to Date	28,044,747.60

Sales

Month to Date	(2,827,248.95)
Fiscal Year to Date	(16,786,606.56)

Interest Received

Month to Date	95,500.42
Fiscal Year to Date	793,315.20

Purchased / Sold Interest

Month to Date	(3,387.72)
Fiscal Year to Date	(51,194.05)

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Book Value	40,977,542.80	30,538,834.29
Maturities/Calls	0.00	0.00
Principal Paydowns	(285,451.47)	(681,337.13)
Purchases	3,204,813.12	28,044,747.60
Sales	(2,827,248.95)	(16,786,606.56)
Change in Cash, Payables, Receivables	2,501.24	356.01
Amortization/Accretion	7,219.68	64,695.63
Realized Gain (Loss)	0.01	(101,313.41)
Ending Book Value	41,079,376.42	41,079,376.42

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2024)
Beginning Market Value	40,478,778.53	28,854,749.06
Maturities/Calls	0.00	0.00
Principal Paydowns	(285,451.47)	(681,337.13)
Purchases	3,204,813.12	28,044,747.60
Sales	(2,827,248.95)	(16,786,606.56)
Change in Cash, Payables, Receivables	2,501.24	356.01
Amortization/Accretion	7,219.68	64,695.63
Change in Net Unrealized Gain (Loss)	(247,494.29)	937,826.67
Realized Gain (Loss)	0.01	(101,313.41)
Ending Market Value	40,333,117.86	40,333,117.86

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2025

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									
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	12,269.98	05/10/2022 3.23%	12,269.34 12,269.82	99.76 4.77%	12,240.23 6.56	0.03% (29.59)	Aaa/AAA NA	1.24 0.16
47787JAC2	JDOT 2022 A3 2.32 09/15/2026	12,041.20	03/10/2022 2.34%	12,038.54 12,040.51	99.61 4.78%	11,994.19 12.42	0.03% (46.31)	Aaa/NA AAA	1.29 0.16
362554AC1	GMCAR 2021-4 A3 0.68 09/16/2026	2,578.27	10/13/2021 0.68%	2,578.21 2,578.26	99.82 4.92%	2,573.66 0.73	0.01% (4.60)	Aaa/AAA NA	1.30 0.04
448977AD0	HART 2022-A A3 2.22 10/15/2026	13,681.01	03/09/2022 2.23%	13,680.48 13,680.87	99.73 4.71%	13,644.29 13.50	0.03% (36.58)	NA/AAA AAA	1.38 0.11
380146AC4	GMCAR 2022-1 A3 1.26 11/16/2026	4,377.99	01/11/2022 1.27%	4,377.61 4,377.89	99.73 4.95%	4,366.28 2.30	0.01% (11.62)	NA/AAA AAA	1.46 0.07
362585AC5	GMCAR 2022-2 A3 3.1 02/16/2027	21,898.71	04/05/2022 3.13%	21,894.13 21,897.26	99.57 4.94%	21,805.08 28.29	0.05% (92.18)	Aaa/AAA NA	1.71 0.23
362962AD4	GMALT 2025-2 A3 4.58 05/20/2028	500,000.00	05/23/2025 4.73%	500,898.44 500,894.86	100.00 4.62%	500,000.00 127.22	1.24% (894.86)	NA/AAA AAA	2.97 1.68
02582JKH2	AMXCA 2024-1 A 5.23 04/16/2029	230,000.00	04/16/2024 5.30%	229,952.85 229,963.32	101.72 4.31%	233,949.35 534.62	0.58% 3,986.03	NA/AAA AAA	3.88 1.74
05522RDJ4	BACCT 2024-1 A 4.93 05/15/2029	145,000.00	06/06/2024 4.93%	144,991.87 144,993.49	101.27 4.29%	146,837.56 317.71	0.36% 1,844.06	Aaa/AAA NA	3.96 1.82
43814VAC1	HAROT 2025-1 A3 4.57 09/21/2029	500,000.00	05/08/2025 4.38%	502,480.47 502,436.31	100.71 4.24%	503,533.85 634.72	1.25% 1,097.54	NA/AAA AAA	4.31 1.89
92970QAE5	WFCIT 2024-2 A 4.29 10/15/2029	500,000.00	05/08/2025 4.36%	499,609.38 499,614.93	100.06 4.30%	500,310.35 953.33	1.24% 695.42	Aaa/AAA NA	4.38 2.21
02582JKP4	AMXCA 2025-2 A 4.28 04/15/2030	330,000.00	05/06/2025 4.28%	329,994.03 329,994.09	100.00 4.32%	330,007.46 706.20	0.82% 13.36	NA/AAA AAA	4.87 2.64
Total ABS		2,271,847.17	4.52%	2,274,765.36 2,274,741.61	100.42 4.38%	2,281,262.29 3,337.60	5.66% 6,520.69		3.96 1.95
AGENCY									
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	220,000.00	11/09/2020 0.57%	219,212.40 219,931.23	98.36 4.39%	216,386.77 73.33	0.54% (3,544.46)	Aa1/AA+ AA+	0.44 0.42
3135G0K36	FEDERAL NATIONAL MORTGAGE ASSOCIATION 2.125 04/24/2026	565,000.00	-- 2.18%	562,430.10 564,754.53	98.19 4.21%	554,755.61 1,233.98	1.38% (9,998.92)	Aa1/AA+ AA+	0.90 0.87
3130AGFP5	FEDERAL HOME LOAN BANKS 2.5 06/12/2026	500,000.00	06/17/2019 2.20%	510,085.00 501,486.46	98.51 4.00%	492,538.21 5,868.06	1.22% (8,948.25)	Aa1/AA+ AA+	1.03 0.99

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3130A2VE3	FEDERAL HOME LOAN BANKS 3.0 09/11/2026	325,000.00	-- 2.83%	329,928.41 325,675.33	98.63 4.11%	320,540.99 2,166.67	0.79% (5,134.34)	Aa1/AA+ AA+	1.28 1.23
3135G0Q22	FEDERAL NATIONAL MORTGAGE ASSOCIATION 1.875 09/24/2026	230,000.00	-- 2.97%	212,604.00 227,625.64	97.24 4.06%	223,641.18 802.60	0.55% (3,984.47)	Aa1/AA+ AA+	1.32 1.27
3130ACKB9	FEDERAL HOME LOAN BANKS 2.625 09/10/2027	600,000.00	-- 2.74%	593,685.00 598,502.02	97.08 3.98%	582,453.27 3,543.75	1.44% (16,048.75)	Aa1/AA+ AA+	2.28 2.16
3135G05Y5	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.75 10/08/2027	600,000.00	-- 0.79%	598,402.20 599,448.36	93.00 3.90%	558,000.61 662.50	1.38% (41,447.74)	Aa1/AA+ AA+	2.36 2.29
3130AEB25	FEDERAL HOME LOAN BANKS 3.25 06/09/2028	500,000.00	01/29/2019 3.14%	504,785.00 501,545.54	98.40 3.81%	492,015.53 7,763.89	1.22% (9,530.01)	Aa1/AA+ AA+	3.02 2.80
3130AG3X1	FEDERAL HOME LOAN BANKS 2.875 03/09/2029	380,000.00	-- 2.68%	386,815.50 382,629.33	95.86 4.07%	364,279.87 2,488.47	0.90% (18,349.47)	Aa1/AA+ AA+	3.77 3.50
3130AGDY8	FEDERAL HOME LOAN BANKS 2.75 06/08/2029	510,000.00	-- 2.47%	523,261.05 515,376.92	95.17 4.07%	485,364.35 6,739.79	1.20% (30,012.57)	Aa1/AA+ AA+	4.02 3.70
3130AGUW3	FEDERAL HOME LOAN BANKS 2.125 09/14/2029	70,000.00	03/05/2020 1.23%	75,742.80 72,585.00	92.25 4.12%	64,577.18 318.16	0.16% (8,007.83)	Aa1/AA+ AA+	4.29 4.01
3135G05Q2	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.875 08/05/2030	610,000.00	-- 0.99%	603,622.55 606,642.27	85.51 4.00%	521,627.40 1,719.86	1.29% (85,014.87)	Aa1/AA+ AA+	5.18 4.94
3133ERDM0	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.75 05/02/2031	300,000.00	07/19/2024 4.38%	306,411.00 305,597.64	103.26 4.12%	309,792.34 1,147.92	0.77% 4,194.70	Aa1/AA+ AA+	5.92 5.12
Total Agency		5,410,000.00	2.25%	5,426,985.01 5,421,800.28	96.06 4.04%	5,185,973.31 34,528.98	12.86% (235,826.97)		2.71 2.53

AGENCY CMBS									
3137FBBX3	FHMS K-068 A2 3.244 08/25/2027	270,000.00	02/02/2022 1.85%	289,174.22 277,579.61	97.88 4.20%	264,288.93 729.90	0.66% (13,290.68)	Aaa/AA+ AA+	2.24 2.05
3137H1Z33	FHMS K-744 A2 1.712 07/25/2028	219,989.66	02/08/2022 2.07%	215,185.08 217,669.78	93.09 4.19%	204,786.96 313.85	0.51% (12,882.81)	Aa1/AA+ AAA	3.15 2.83
3137H5DX2	FHMS K-747 A2 2.05 11/25/2028	350,000.00	01/19/2022 1.96%	351,635.55 350,827.38	93.15 4.21%	326,010.83 597.92	0.81% (24,816.56)	Aa1/AA+ AAA	3.49 3.22
3137FKZZ2	FHMS K-088 A2 3.69 01/25/2029	275,000.00	07/08/2022 3.57%	276,579.10 275,875.05	98.14 4.22%	269,876.81 845.63	0.67% (5,998.25)	Aaa/AA+ AA+	3.65 3.28
3137FLN91	FHMS K-091 A2 3.505 03/25/2029	150,000.00	11/23/2022 5.00%	143,015.63 145,811.18	97.41 4.23%	146,108.45 438.13	0.36% 297.26	Aa1/AAA AA+	3.82 3.40
3137FNB82	FHMS K-096 A2 2.519 07/25/2029	95,000.00	03/23/2023 4.19%	86,320.12 89,341.08	93.52 4.26%	88,841.12 199.42	0.22% (499.96)	Aa1/AA+ AAA	4.15 3.76

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3137H9D71	FHMS K-750 A2 3.0 09/25/2029	400,000.00	10/26/2022 4.83%	359,138.80 374,540.55	95.39 4.26%	381,565.40 1,000.00	0.95% 7,024.85	Aa1/AA+ AAA	4.32 3.61
3137FQ3Z4	FHMS K-101 A2 2.524 10/25/2029	300,000.00	06/02/2022 3.32%	284,167.97 290,623.98	93.07 4.28%	279,203.85 631.00	0.69% (11,420.13)	Aa1/AA+ AA+	4.40 4.01
3137HAGZ3	FHMS K-752 A2 4.284 07/25/2030	400,000.00	08/16/2023 2.77%	383,940.40 388,091.64	99.88 4.28%	399,530.08 1,428.00	0.99% 11,438.44	Aa1/AA+ AAA	5.15 4.38
3137F63Z8	FHMS K-119 A2 1.566 09/25/2030	500,000.00	04/15/2025 4.46%	431,503.91 432,937.47	86.91 4.37%	434,538.80 652.50	1.08% 1,601.33	Aa1/AA+ AAA	5.32 4.94
3137HB2L7	FHMS K-753 A2 4.4 10/25/2030	500,000.00	04/15/2025 4.44%	498,535.16 498,565.36	100.05 4.37%	500,264.90 1,833.33	1.24% 1,699.54	Aa1/AA+ AAA	5.40 4.63
3137HDVA5	FHMS K756 4.963 05/25/2031	345,000.00	07/24/2024 4.84%	351,884.48 351,032.65	102.59 4.43%	353,947.47 1,426.86	0.88% 2,914.82	Aa1/AA+ AAA	5.98 5.00
3137HH5X5	FHMS K757 A2 4.456 08/25/2031	415,000.00	10/02/2024 4.10%	423,287.97 422,507.85	99.89 4.46%	414,538.60 1,541.03	1.03% (7,969.24)	Aaa/AA+ AA+	6.24 5.25
3137HHJF9	FHMS K-758 A2 4.68 10/25/2031	400,000.00	12/30/2024 4.83%	396,500.00 396,715.82	100.99 4.48%	403,977.64 1,560.00	1.00% 7,261.82	Aa1/AA+ AA+	6.40 5.37
3137H6LN3	FHMS K-139 A2 2.59 01/25/2032	270,000.00	03/01/2022 2.34%	275,647.32 273,787.45	89.13 4.51%	240,658.59 582.75	0.60% (33,128.86)	Aaa/AA+ AA+	6.65 5.89
3137HJZS9	FHMS K-759 A2 4.8 01/25/2032	440,000.00	02/11/2025 4.76%	439,530.08 439,549.02	101.58 4.50%	446,954.82 1,760.00	1.11% 7,405.80	Aa1/AA+ AAA	6.65 5.50
3137H8U90	FHMS K-148 A2 3.5 07/25/2032	200,000.00	04/26/2023 4.11%	190,804.69 192,896.91	93.59 4.56%	187,172.30 583.33	0.46% (5,724.61)	Aaa/AA+ AA+	7.15 6.13
3137H9M89	FHMS K-152 A2 3.78 11/25/2032	180,000.00	07/27/2023 4.63%	168,693.75 170,937.61	94.90 4.60%	170,827.76 567.00	0.42% (109.85)	Aa1/AA+ AAA	7.49 6.30
3137H9UD9	FHMS K-154 A2 4.35 01/25/2033	500,000.00	09/11/2023 5.02%	477,656.25 481,773.76	98.32 4.61%	491,607.55 1,812.50	1.22% 9,833.79	Aa1/AA+ AAA	7.65 6.34
Total Agency CMBS		6,209,989.66	3.95%	6,043,200.48 6,071,064.15	96.90 4.38%	6,004,700.85 18,503.15	14.89% (66,363.30)		5.41 4.65
CASH									
CCYUSD	Receivable	17,762.76	-- 0.00%	17,762.76 17,762.76	1.00 0.00%	17,762.76 0.00	0.04% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		17,762.76	0.00%	17,762.76 17,762.76	1.00 0.00%	17,762.76 0.00	0.04% 0.00		0.00 0.00
CORPORATE									

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78016EZQ3	ROYAL BANK OF CANADA 1.2 04/27/2026	150,000.00	06/09/2021 1.13%	150,517.50 150,095.89	97.22 4.38%	145,823.69 170.00	0.36% (4,272.20)	A1/A AA-	0.91 0.88
023135BX3	AMAZON.COM INC 1.0 05/12/2026	465,000.00	05/10/2021 1.09%	462,991.20 464,620.46	97.00 4.27%	451,056.66 245.42	1.12% (13,563.80)	A1/AA AA-	0.95 0.92
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	75,000.00	06/16/2021 1.07%	75,299.25 75,054.01	96.88 4.53%	72,661.35 38.33	0.18% (2,392.65)	A2/A+ A	0.96 0.93
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	315,000.00	06/15/2021 1.13%	314,861.40 314,971.01	96.70 4.39%	304,604.63 1,604.53	0.76% (10,366.37)	A1/A+ A+	1.05 1.01
931142ERO	WALMART INC 1.05 09/17/2026	75,000.00	09/08/2021 1.09%	74,858.25 74,963.28	96.26 4.05%	72,195.37 161.88	0.18% (2,767.92)	Aa2/AA AA	1.30 1.26
26442CAS3	DUKE ENERGY CAROLINAS LLC 2.95 12/01/2026	300,000.00	01/13/2022 1.82%	315,051.00 304,077.24	98.14 4.25%	294,409.85 4,425.00	0.73% (9,667.39)	Aa3/A NA	1.50 1.44
87612EBM7	TARGET CORP 1.95 01/15/2027	170,000.00	01/19/2022 1.99%	169,711.00 169,905.68	96.62 4.13%	164,245.76 1,252.33	0.41% (5,659.92)	A2/A A	1.63 1.56
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	205,000.00	03/01/2022 2.46%	204,946.90 204,980.67	96.87 4.32%	198,580.40 1,227.72	0.49% (6,400.27)	A2/A- A	1.76 1.68
89114TZT2	TORONTO-DOMINION BANK 2.8 03/10/2027	325,000.00	03/09/2022 2.97%	322,422.75 324,086.31	97.24 4.43%	316,030.88 2,047.50	0.78% (8,055.44)	A2/A- NA	1.77 1.69
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	345,000.00	03/07/2022 2.30%	344,934.45 344,976.59	97.14 3.97%	335,146.07 1,675.17	0.83% (9,830.52)	Aa2/AA A+	1.79 1.72
89236TJZ9	TOYOTA MOTOR CREDIT CORP 3.05 03/22/2027	195,000.00	03/17/2022 3.05%	194,982.45 194,993.66	97.76 4.35%	190,628.33 1,139.94	0.47% (4,365.33)	A1/A+ A+	1.81 1.72
91324PEG3	UNITEDHEALTH GROUP INC 3.7 05/15/2027	130,000.00	05/17/2022 3.69%	130,060.80 130,023.12	98.51 4.50%	128,066.22 213.78	0.32% (1,956.89)	A2/A+ A	1.96 1.86
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	350,000.00	09/02/2022 3.95%	344,414.00 347,511.13	98.69 4.23%	345,399.99 3,815.00	0.86% (2,111.14)	A2/A A+	2.20 2.06
756109AU8	REALTY INCOME CORP 3.65 01/15/2028	395,000.00	-- 4.77%	376,127.65 384,736.08	98.22 4.37%	387,985.69 5,446.61	0.96% 3,249.61	A3/A- NA	2.63 2.43
06051GGF0	BANK OF AMERICA CORP 3.824 01/20/2028	150,000.00	02/06/2023 5.40%	143,926.50 147,462.28	98.66 5.24%	147,988.33 2,087.27	0.37% 526.05	A1/A- AA-	2.64 1.54
341081GN1	FLORIDA POWER & LIGHT CO 4.4 05/15/2028	180,000.00	06/06/2023 4.63%	178,187.40 178,915.25	100.46 4.23%	180,828.24 352.00	0.45% 1,912.98	Aa2/A+ AA-	2.96 2.59
74340XCG4	PROLOGIS LP 4.875 06/15/2028	220,000.00	-- 5.00%	218,836.50 219,287.93	101.44 4.36%	223,175.38 4,945.42	0.55% 3,887.45	A2/A NA	3.04 2.67
91324PEU2	UNITEDHEALTH GROUP INC 4.25 01/15/2029	300,000.00	01/23/2024 4.60%	295,404.00 296,651.02	98.82 4.61%	296,465.04 4,816.67	0.74% (185.98)	A2/A+ A	3.63 3.26

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24422EXH7	JOHN DEERE CAPITAL CORP 4.5 01/16/2029	300,000.00	01/23/2024 4.61%	298,473.00 298,887.09	100.68 4.29%	302,042.19 5,062.50	0.75% 3,155.11	A1/A A+	3.63 3.26
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	365,000.00	01/24/2024 4.64%	364,405.05 364,563.64	100.89 4.33%	368,241.74 5,643.31	0.91% 3,678.10	A1/A+ NA	3.67 3.29
78016HZV5	ROYAL BANK OF CANADA 4.95 02/01/2029	250,000.00	05/24/2024 5.15%	247,875.00 248,332.58	101.79 4.41%	254,479.30 4,125.00	0.63% 6,146.72	A1/A AA-	3.67 3.27
743315AV5	PROGRESSIVE CORP 4.0 03/01/2029	300,000.00	07/09/2024 4.83%	289,704.00 291,684.23	98.71 4.38%	296,121.63 3,000.00	0.73% 4,437.40	A2/A A	3.75 3.41
025816ED7	AMERICAN EXPRESS CO 4.731 04/25/2029	500,000.00	04/24/2025 4.58%	502,030.00 501,961.47	100.56 4.78%	502,788.42 2,365.50	1.25% 826.95	A2/A- A	3.90 2.67
74460DAD1	PUBLIC STORAGE OPERATING CO 3.385 05/01/2029	300,000.00	05/24/2024 5.05%	278,523.00 282,918.74	96.43 4.39%	289,280.90 846.25	0.72% 6,362.16	A2/A NA	3.92 3.60
74456QBY1	PUBLIC SERVICE ELECTRIC AND GAS CO 3.2 05/15/2029	400,000.00	06/21/2024 4.81%	372,260.00 377,571.91	95.87 4.35%	383,498.82 568.89	0.95% 5,926.91	A1/A NA	3.96 3.65
341081GT8	FLORIDA POWER & LIGHT CO 5.15 06/15/2029	150,000.00	06/20/2024 4.90%	151,624.50 151,305.88	103.09 4.31%	154,639.19 3,562.08	0.38% 3,333.31	Aa2/A+ AA-	4.04 3.41
437076DC3	HOME DEPOT INC 4.75 06/25/2029	300,000.00	06/20/2024 4.84%	298,788.00 299,014.34	101.51 4.34%	304,540.95 6,175.00	0.76% 5,526.62	A2/A A	4.07 3.53
713448FX1	PEPSICO INC 4.5 07/17/2029	265,000.00	07/15/2024 4.53%	264,589.25 264,661.01	101.00 4.23%	267,644.23 4,438.75	0.66% 2,983.22	A1/A+ NA	4.13 3.61
61747YFK6	MORGAN STANLEY 5.173 01/16/2030	225,000.00	01/13/2025 5.39%	223,256.25 223,418.57	101.54 4.92%	228,457.20 4,364.72	0.57% 5,038.63	A1/A- A+	4.63 3.21
46647PEB8	JPMORGAN CHASE & CO 5.012 01/23/2030	500,000.00	04/17/2025 4.83%	503,005.00 502,915.27	101.19 4.85%	505,928.80 8,910.22	1.25% 3,013.53	A1/A AA-	4.65 3.24
63743HFX5	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP 4.95 02/07/2030	500,000.00	-- 4.82%	502,734.20 502,682.69	101.28 4.64%	506,397.67 7,837.50	1.26% 3,714.98	A2/NA A	4.69 4.01
87612EBJ4	TARGET CORP 2.35 02/15/2030	300,000.00	04/17/2025 4.56%	271,548.00 272,210.43	91.46 4.38%	274,379.21 2,075.83	0.68% 2,168.78	A2/A A	4.71 4.34
02665WFY2	AMERICAN HONDA FINANCE CORP 4.8 03/05/2030	250,000.00	03/03/2025 4.82%	249,780.00 249,790.60	100.12 4.77%	250,306.97 2,866.67	0.62% 516.37	A3/A- NA	4.76 4.16
571748CA8	MARSH & MCLENNAN COMPANIES INC 4.65 03/15/2030	500,000.00	-- 4.68%	499,232.50 499,259.00	100.41 4.55%	502,051.96 4,908.33	1.24% 2,792.96	A3/A- A-	4.79 4.14
00287YDZ9	ABBVIE INC 4.875 03/15/2030	500,000.00	04/17/2025 4.59%	506,000.00 505,860.31	101.61 4.49%	508,071.94 6,432.29	1.26% 2,211.63	A3/A- NA	4.79 4.12

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713448ES3	PEPSICO INC 2.75 03/19/2030	300,000.00	04/17/2025 4.44%	277,890.00 278,395.58	93.11 4.36%	279,343.13 1,650.00	0.69% 947.55	A1/A+ NA	4.80 4.39
Total Corporate		10,550,000.00	4.03%	10,419,250.75 10,442,744.94	98.96 4.44%	10,433,506.12 110,497.40	25.87% (9,238.82)		3.34 2.88
MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	740,088.88	-- 3.94%	740,088.88 740,088.88	1.00 3.94%	740,088.88 0.00	1.83% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		740,088.88	3.94%	740,088.88 740,088.88	1.00 3.94%	740,088.88 0.00	1.83% 0.00		0.00 0.00
MUNICIPAL BONDS									
649791RC6	NEW YORK ST 1.25 03/15/2027	200,000.00	06/30/2022 3.54%	180,128.00 192,440.76	95.05 4.15%	190,107.00 527.78	0.47% (2,333.76)	Aa1/AA+ AA+	1.79 1.73
Total Municipal Bonds		200,000.00	3.54%	180,128.00 192,440.76	95.05 4.15%	190,107.00 527.78	0.47% (2,333.76)		1.79 1.73
SUPRANATIONAL									
4581X0DV7	INTER-AMERICAN DEVELOPMENT BANK 0.875 04/20/2026	305,000.00	04/13/2021 0.97%	303,603.10 304,752.90	97.12 4.23%	296,217.10 303.94	0.73% (8,535.80)	Aaa/AAA NA	0.89 0.86
459058LR2	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 4.125 03/20/2030	1,000,000.00	04/24/2025 3.99%	1,006,017.00 1,005,892.63	100.48 4.01%	1,004,770.25 8,135.42	2.49% (1,122.38)	Aaa/AAA NA	4.80 4.28
Total Supranational		1,305,000.00	3.30%	1,309,620.10 1,310,645.53	99.71 4.06%	1,300,987.35 8,439.36	3.23% (9,658.18)		3.91 3.51
US TREASURY									
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	150,000.00	07/29/2021 0.72%	149,285.16 149,833.44	96.08 4.11%	144,117.19 313.36	0.36% (5,716.25)	Aa1/AA+ AA+	1.17 1.13
91282CCZ2	UNITED STATES TREASURY 0.875 09/30/2026	600,000.00	-- 1.13%	592,710.94 598,042.17	95.93 4.05%	575,601.56 889.34	1.43% (22,440.60)	Aa1/AA+ AA+	1.33 1.29

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2025

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
912828YG9	UNITED STATES TREASURY 1.625 09/30/2026	100,000.00	12/18/2019 1.85%	98,507.81 99,707.22	96.89 4.05%	96,894.53 275.27	0.24% (2,812.69)	Aa1/AA+ AA+	1.33 1.29
912828ZB9	UNITED STATES TREASURY 1.125 02/28/2027	545,000.00	03/24/2020 0.75%	558,901.76 548,498.78	95.27 3.96%	519,197.66 1,549.47	1.29% (29,301.13)	Aa1/AA+ AA+	1.75 1.69
91282CAH4	UNITED STATES TREASURY 0.5 08/31/2027	150,000.00	08/06/2021 0.94%	146,121.09 148,560.96	92.77 3.89%	139,160.16 189.54	0.35% (9,400.81)	Aa1/AA+ AA+	2.25 2.19
91282CAL5	UNITED STATES TREASURY 0.375 09/30/2027	300,000.00	10/25/2021 1.32%	283,792.97 293,629.48	92.28 3.88%	276,832.03 190.57	0.69% (16,797.44)	Aa1/AA+ AA+	2.33 2.27
9128283F5	UNITED STATES TREASURY 2.25 11/15/2027	300,000.00	11/07/2019 1.90%	307,957.03 302,436.82	96.21 3.89%	288,621.09 311.82	0.72% (13,815.73)	Aa1/AA+ AA+	2.46 2.35
91282CBB6	UNITED STATES TREASURY 0.625 12/31/2027	625,000.00	03/29/2021 1.29%	597,875.98 614,631.96	92.07 3.89%	575,463.87 1,640.19	1.43% (39,168.09)	Aa1/AA+ AA+	2.59 2.50
91282CBJ9	UNITED STATES TREASURY 0.75 01/31/2028	550,000.00	03/12/2021 1.27%	530,857.42 542,580.63	92.16 3.88%	506,859.38 1,378.80	1.26% (35,721.25)	Aa1/AA+ AA+	2.67 2.58
91282CCV1	UNITED STATES TREASURY 1.125 08/31/2028	300,000.00	09/03/2021 1.10%	300,457.03 300,212.74	91.66 3.89%	274,980.47 852.92	0.68% (25,232.27)	Aa1/AA+ AA+	3.25 3.12
9128285M8	UNITED STATES TREASURY 3.125 11/15/2028	150,000.00	10/19/2022 4.33%	140,349.61 144,504.76	97.54 3.89%	146,302.73 216.54	0.36% 1,797.98	Aa1/AA+ AA+	3.46 3.23
912828YB0	UNITED STATES TREASURY 1.625 08/15/2029	350,000.00	05/28/2020 0.67%	380,009.77 363,698.37	91.31 3.89%	319,580.08 1,665.40	0.79% (44,118.29)	Aa1/AA+ AA+	4.21 3.98
91282CFJ5	UNITED STATES TREASURY 3.125 08/31/2029	120,000.00	09/19/2022 3.62%	116,381.25 117,786.24	96.86 3.94%	116,226.56 947.69	0.29% (1,559.68)	Aa1/AA+ AA+	4.25 3.90
91282CLK5	UNITED STATES TREASURY 3.625 08/31/2029	600,000.00	09/11/2024 3.45%	604,710.94 604,032.75	98.80 3.93%	592,781.25 5,496.60	1.47% (11,251.50)	Aa1/AA+ AA+	4.25 3.86
91282CFT3	UNITED STATES TREASURY 4.0 10/31/2029	140,000.00	12/30/2022 4.02%	139,868.75 139,915.08	100.23 3.94%	140,322.66 486.96	0.35% 407.58	Aa1/AA+ AA+	4.42 3.99
91282CGZ8	UNITED STATES TREASURY 3.5 04/30/2030	1,000,000.00	-- 3.87%	983,756.25 983,545.91	97.88 3.98%	978,828.12 3,043.48	2.43% (4,717.79)	Aa1/AA+ AA+	4.91 4.45
912828ZQ6	UNITED STATES TREASURY 0.625 05/15/2030	615,000.00	-- 0.90%	599,593.95 606,875.45	85.06 3.98%	523,134.38 177.56	1.30% (83,741.08)	Aa1/AA+ AA+	4.96 4.78
91282CAV3	UNITED STATES TREASURY 0.875 11/15/2030	625,000.00	-- 1.29%	600,808.59 611,440.10	84.71 4.03%	529,418.94 252.63	1.31% (82,021.16)	Aa1/AA+ AA+	5.46 5.21
91282CJQ5	UNITED STATES TREASURY 3.75 12/31/2030	800,000.00	01/23/2024 4.10%	783,437.50 786,667.61	98.55 4.04%	788,406.25 12,596.69	1.95% 1,738.64	Aa1/AA+ AA+	5.59 4.90
91282CJX0	UNITED STATES TREASURY 4.0 01/31/2031	600,000.00	02/23/2024 4.33%	588,093.75 590,262.37	99.75 4.05%	598,523.44 8,022.10	1.48% 8,261.06	Aa1/AA+ AA+	5.67 4.96

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2025

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
91282CKC4	UNITED STATES TREASURY 4.25 02/28/2031	500,000.00	03/20/2024 4.27%	499,277.34 499,401.92	101.00 4.05%	504,980.47 5,370.24	1.25% 5,578.55	Aa1/AA+ AA+	5.75 5.01
91282CKF7	UNITED STATES TREASURY 4.125 03/31/2031	500,000.00	04/10/2024 4.53%	488,125.00 490,066.06	100.29 4.07%	501,425.78 3,493.85	1.24% 11,359.72	Aa1/AA+ AA+	5.83 5.10
91282CKN0	UNITED STATES TREASURY 4.625 04/30/2031	250,000.00	05/03/2024 4.49%	251,962.89 251,661.91	102.87 4.07%	257,167.97 1,005.43	0.64% 5,506.06	Aa1/AA+ AA+	5.91 5.13
91282CLZ2	UNITED STATES TREASURY 4.125 11/30/2031	600,000.00	12/11/2024 4.20%	597,257.81 597,442.13	99.95 4.13%	599,671.87 67.62	1.49% 2,229.74	Aa1/AA+ AA+	6.50 5.65
91282CMT5	UNITED STATES TREASURY 4.125 03/31/2032	1,000,000.00	-- 4.18%	996,824.22 996,880.42	99.80 4.16%	997,968.75 6,987.70	2.47% 1,088.33	Aa1/AA+ AA+	6.84 5.86
91282CNA5	UNITED STATES TREASURY 4.0 04/30/2032	1,000,000.00	-- 4.15%	990,878.91 990,966.50	99.02 4.16%	990,156.25 3,478.26	2.45% (810.25)	Aa1/AA+ AA+	6.92 5.96
91282CFF3	UNITED STATES TREASURY 2.75 08/15/2032	120,000.00	08/29/2022 3.09%	116,484.38 117,456.54	91.10 4.19%	109,317.19 966.30	0.27% (8,139.35)	Aa1/AA+ AA+	7.21 6.36
91282CGM7	UNITED STATES TREASURY 3.5 02/15/2033	1,070,000.00	-- 3.89%	1,039,093.75 1,042,908.50	95.23 4.23%	1,018,966.02 10,966.02	2.53% (23,942.48)	Aa1/AA+ AA+	7.71 6.58
91282CHC8	UNITED STATES TREASURY 3.375 05/15/2033	1,000,000.00	-- 4.13%	947,257.81 949,797.53	94.14 4.25%	941,367.19 1,559.10	2.33% (8,430.34)	Aa1/AA+ AA+	7.96 6.85
91282CHT1	UNITED STATES TREASURY 3.875 08/15/2033	130,000.00	09/25/2023 4.50%	123,545.70 124,643.16	97.27 4.27%	126,455.47 1,475.07	0.31% 1,812.31	Aa1/AA+ AA+	8.21 6.86
Total US Treasury		14,790,000.00	3.09%	14,554,185.36 14,608,087.52	96.07 4.05%	14,178,729.29 75,866.57	35.15% (429,358.22)		5.15 4.57
Total Portfolio		41,494,688.46	3.46%	40,965,986.70 41,079,376.42	95.51 4.22%	40,333,117.86 251,700.83	100.00% (746,258.56)		4.19 3.60
Total Market Value + Accrued						40,584,818.70			

California State Treasurer

Fiona Ma, CPA



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

April 01, 2025

[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

March 2025 Statement

Effective Date	Transaction Date	Tran Type	Confirm Number	Web Confirm Number	Authorized Caller	Amount
3/6/2025	3/6/2025	RW	1769273	1729841	JAMES MARTA	-307,000.00
3/20/2025	3/20/2025	RW	1769701	1730267	JAMES MARTA	-413,000.00
3/21/2025	3/20/2025	RW	1769711	1730286	JAMES MARTA	-110,000.00
3/27/2025	3/27/2025	RW	1769903	1730487	JAMES MARTA	-147,000.00

Account Summary

Total Deposit:	0.00	Beginning Balance:	15,349,160.30
Total Withdrawal:	-977,000.00	Ending Balance:	14,372,160.30



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 MARCH 31, 2025

	MARKET VALUE
CASH:	
(1) Tri Counties Checking	\$ (59,741)
(2) Local Agency Inv Fund (LAIF)	\$ 14,384,365
Total Cash	\$ 14,324,624
INVESTMENTS (Unrestricted):	
(3) Chandler Investments	
Account no. 170	\$ 52,593,669
Account no. 171	\$ 30,142,823
Total Unrestricted Investments	\$ 82,736,492
TOTAL CASH AND INVESTMENTS	\$ 97,061,116

- (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 March 31, 2025 4.31%
- (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

May 5, 2025
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.

Lexipol Fire					
Agency	F/T Firefighters	Volunteer FF's	Adjusted Staffing for Pricing	2025 Standard List Price	2025 Standard Price w/50%
City of Auburn	14	5	15	\$7,521.00	\$3,760.50
City of Colusa	5	20	7	\$5,650.00	\$2,825.00
City of Dixon	22	5	23	\$10,420.00	\$5,210.00
City of Jackson	6	12	7	\$5,650.00	\$2,825.00
City of Lincoln	16	8PT+4V	21	\$10,420.00	\$5,210.00
City of Marysville	15	0	15	\$7,521.00	\$3,760.50
City of Red Bluff	14	12	15	\$7,521.00	\$3,760.50
City of Rio Vista	11	8	12	\$8,359.00	\$4,179.50
City of Rocklin	31	8	32	\$11,631.00	\$5,815.50
City of Willows	5	10	6	\$5,650.00	\$2,825.00
				\$80,343.00	\$40,171.50
Fire MOU - current pricing less 50% discount (auto-renewing until cancellation)					

Do not include LE & Fire together on consolidated invoice for NCCSIF - create a consolidated invoice for each

Lexipol Law Enforcement

Company	State	RMA	Num Sworn Officers	LE Policy DTB Status	LE Policy Manual Start Date	LE Policy Manual Renewal Date	LE Policy DTB Start Date	LE Policy DTB Renewal Date	2019 Pricing	2020 Pricing	2021 Pricing	2022 Pricing	2023 Pricing	2024 Pricing	2025 Pricing
Anderson PD-CA	CA	NCCSIF	18	Yes	7/10/1998	7/1/2023	6/1/2009	7/1/2023	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70	7,458.95
Auburn PD-CA	CA	NCCSIF	20	Yes	7/10/1998	7/1/2023	12/7/2015	7/1/2023	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70	7,458.95
Colusa PD-CA	CA	NCCSIF	9	Yes	7/10/1998	7/1/2023	7/3/2018	7/1/2023	3,983	4,104	4,227.00	4,354.00	4,484.62	4,619.16	4,757.73
Corning PD-CA	CA	NCCSIF	15	Yes	3/16/2005	7/1/2023	6/1/2010	7/1/2023	5,383	5,544	5,712.00	5,882.00	6,058.46	6,240.21	6,427.42
Dixon PD-CA	CA	NCCSIF	24	Yes	7/10/1998	7/1/2023	8/1/2008	7/1/2023	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70	7,458.95
Elk Grove PD-CA	CA	NCCSIF	133	Yes	6/28/2005	7/1/2023	6/20/2018	7/1/2023	10,960	11,289	11,628.00	11,977.00	12,336.31	12,706.40	13,087.59
Folsom PD-CA	CA	NCCSIF	75	Yes	5/15/1998	7/1/2023	5/1/2010	7/1/2023	10,960	11,289	11,628.00	11,977.00	12,336.31	12,706.40	13,087.59
Galt PD-CA	CA	NCCSIF	38	Yes	7/10/1998	7/1/2023	8/1/2008	7/1/2023	7,792	8,025	8,265.00	8,513.00	8,768.39	9,031.44	9,302.38
Gridley-Biggs PD-CA	CA	NCCSIF	14	Yes	7/10/1998	7/1/2023	8/1/2009	7/1/2023	5,383	5,544	5,712.00	5,882.00	6,058.46	6,240.21	6,427.42
Ione PD-CA	CA	NCCSIF	6	Yes	1/31/2007	7/1/2023	6/18/2014	7/1/2023	3,407	3,510	3,615.00	3,723.00	3,834.69	3,949.73	4,068.22
Jackson PD-CA	CA	NCCSIF	11	Yes	7/10/1998	7/1/2023	7/3/2018	7/1/2023	3,983	4,104	4,227.00	4,354.00	4,484.62	4,619.16	4,757.73
Lincoln PD-CA	CA	NCCSIF	22	Yes	7/10/1998	7/1/2023	5/1/2007	7/1/2023	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70	7,458.95
Marysville PD-CA	CA	NCCSIF	18	Yes	7/10/1998	7/1/2023	5/10/2021	7/1/2023	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70	7,458.95
Nevada City PD-CA	CA	NCCSIF	9	Yes	7/10/1998	7/1/2023	7/1/2009	7/1/2023	3,983	4,104	4,227.00	4,354.00	4,484.62	4,619.16	4,757.73
Oroville PD-CA	CA	NCCSIF	25	Yes	7/10/1998	7/1/2023	8/1/2009	7/1/2023	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70	7,458.95
Paradise PD-CA	CA	NCCSIF	23	Yes	11/3/2002	7/1/2023	6/1/2008	7/1/2023	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70	7,458.95
Placerville PD-CA	CA	NCCSIF	22	Yes	9/2/2002	7/1/2023	3/1/2009	7/1/2023	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70	7,458.95
Red Bluff PD-CA	CA	NCCSIF	25	Yes	7/10/1998	7/1/2023	9/1/2008	7/1/2023	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70	7,458.95
Rio Vista PD-CA	CA	NCCSIF	16	Yes	7/10/1998	7/1/2023	7/1/2008	7/1/2023	6,248	6,435	-	-	-	-	-
Rocklin PD-CA	CA	NCCSIF	58	Yes	7/10/1998	7/1/2023	7/1/2009	7/1/2023	10,960	11,289	11,628.00	11,977.00	12,336.31	12,706.40	13,087.59
Yuba City PD-CA	CA	NCCSIF	64	Yes	7/10/1998	7/1/2023	3/11/2015	7/1/2023	10,960	11,289	11,628.00	11,977.00	12,336.31	12,706.40	13,087.59
									140,234	144,441	142,140	146,404.00	150,796.12	155,319.97	159,979.54
LE MOU is auto renewing at 3% increase year over year until cancelled															



[BACK TO AGENDA](#)

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item E.

**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
Board of Directors Meeting
June 18, 2025**

Agenda Item F.4.

**SUMMARY OF THE MAY 22, 2025
EXECUTIVE COMMITTEE MEETING**

INFORMATION ITEM

ACTIONS TAKEN:

➤ **Quarterly Financial Report**

A motion was made to recommend the Quarterly Financial Report ending March 31, 2025, to the Board.

➤ **Cash for Safety Culture Awards**

A motion was made to recommend the Cash for Safety Grant Awards to the Board of Directors – City of Yuba City 1st place, 2nd of City of Placerville and 3rd place City of Folsom.

➤ **Crowe Financial Audit Agreement**

A motion was made to recommend the Board of Directors approve the Crowe Financial Audit Agreement.

➤ **FY 25/26 Administrative Budget**

A motion was made to recommend the admin budget to the board of directors.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item G.1.

**QUARTERLY FINANCIAL REPORT
FOR PERIOD ENDING MARCH 31, 2025**

ACTION ITEM

ISSUE: James Marta & Company will present the Quarterly Financial Report for the Quarter ending March 31, 2025.

The report provides individual member Banking Layer financial reports, including a Combined Statement of Net Position and a Combined Statement of Revenues, Expenses, and Changes in Net Position for both the Workers' Compensation and Liability Programs.

For the nine months ending March 2025, NCC had a change in Net Position of \$9,411,414 and Investment Income of \$5,351,071.

RECOMMENDATION: Review as presented or amend.

FISCAL IMPACT: No financial impact is expected from receiving the reports.

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

ATTACHMENT(S): Quarterly Financial Report for Period Ending March 31, 2025

FINANCIAL REPORT

**MARCH 31, 2025
AND FOR THE
NINE MONTHS ENDED**

Northern California Cities Self Insurance Fund

Northern California Cities Self Insurance Fund
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James Marta & Company LLP
Certified Public Accountants

Accounting, Auditing, Tax, and Consulting

ACCOUNTANT'S COMPILATION REPORT

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

Management is responsible for the accompanying statement of financial position of Northern California Cities Self Insurance Fund as of March 31, 2025, and the related statement of revenues, and expenses and changes in net position and statement of cash flows for the nine 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 March 31, 2025 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 nine months ended March 31, 2025, since we provide accounting, financial, and management services.

James Marta & Company LLP

James Marta & Company LLP
Certified Public Accountants
April 25, 2025

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Net Position
March 31, 2025

Assets

Current Assets	
Cash and Cash Equivalents	\$ 14,324,638
Accounts Receivable	427,068
Interest Receivable	602,751
Excess Accounts Receivable	1,280,256
Prepaid Expense	4,646,689
Total Current Assets	<u>21,281,402</u>
Non-Current Assets	
Investments*	<u>82,736,494</u>
Total Assets	<u><u>\$ 104,017,896</u></u>

Liabilities & Net Position

Current Liabilities	
Accounts Payable	\$ 105,062
Dividends Payable	398,150
Unearned Revenue	6,555,615
Total Current Liabilities	<u>7,058,827</u>
Non-Current Liabilities	
CJPRMA Assessment*	2,141,937
Outstanding Liabilities*	55,940,237
ULAE*	3,116,999
Total Non-Current Liabilities	<u>61,199,173</u>
Total Liabilities	<u>68,258,000</u>
Net Position	
Designated for Contingency	200,000
Designated for Risk Management	2,899,702
Undesignated	32,660,194
Total Net Position	<u>35,759,896</u>
Liability & Net Position	<u><u>\$ 104,017,896</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 Nine Months Ended March 31, 2025

Operating Income	
Administration Deposit	\$ 2,246,767
Banking Layer Deposit	7,492,501
Shared Risk Layer	8,109,022
Excess Deposit/Premium	7,971,028
Property/Crime Insurance Income	5,871,042
Banking Layer Assessment	52,975
Risk Management Grants	1,717,621
Other Income	2,800
Total Operating Income	<u>33,463,756</u>
Operating Expenses	
Claims Expense	12,047,667
Consultants	85,357
Safety Service	492,602
Claims Administration	1,321,586
Program Administration	442,056
Board Expenses	12,610
Excess Insurance	7,984,729
Property/Crime Insurance Expense	6,005,327
Member Identity Theft Protection	24,939
Total Operating Expenses	<u>28,416,873</u>
<u>Operating Income (Loss)</u>	<u>5,046,883</u>
Non-Operating Income	
Change in Fair Market Value	(986,540)
<u>Investment Income</u>	<u>5,351,071</u>
Total Non-Operating Income	<u>4,364,531</u>
Change in Net Position	9,411,414
Beginning Net Position	<u>26,348,482</u>
Ending Net Position	<u><u>\$ 35,759,896</u></u>

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Cash Flows
For The Nine Months Ended March 31, 2025

Cash flows from operating activities:	
Cash received from members	\$ 39,507,083
Cash paid for claims	(10,534,493)
Cash paid for insurance	(19,012,000)
Cash paid to vendors	(2,387,317)
Cash (paid) received for dividends	<u>(3,975,659)</u>
Net cash provided by (used in) operating activities	<u>3,597,614</u>
Cash flows from investing activities:	
Investment income received	5,366,833
Purchases of investments	(25,085,073)
Proceeds from sale or maturity of investments	<u>20,185,387</u>
Net cash provided by (used in) investing activities	<u>467,147</u>
Net increase (decrease) in cash and cash equivalents	4,064,761
Cash and cash equivalents, beginning of year	<u>10,259,877</u>
Cash and cash equivalents, end of year	<u><u>\$ 14,324,638</u></u>
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:	
Operating income (loss)	\$ 5,046,883
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:	
(Increase) decrease in:	
Member receivable	(371,762)
Excess receivable	(307,227)
Prepaid expense	(4,646,689)
(Decrease) increase in:	
Accounts payable	58,622
Dividend payable	(4,116,185)
Unearned revenue	6,555,615
CJPRMA Assessment	(442,061)
Unpaid claims and claim adjustment expenses	<u>1,820,418</u>
Net cash provided by (used in) operating activities	<u><u>\$ 3,597,614</u></u>
Supplemental information:	
Noncash non-operating and investing activities	
Net change in fair value of investments	<u><u>\$ (986,540)</u></u>

See Accompanying Accountant's Report

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
March 31, 2025

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Current Assets				
Cash and Cash Equivalents	\$ 8,824,135	\$ 850,009	\$ 6,294,948	\$ 1,679,178
Accounts Receivable	121,965	-	2,244	119,721
Interest Receivable	175,586	5,735	112,393	57,458
Excess Accounts Receivable	459,581	-	459,581	-
Prepaid Expense	3,749,349	24,177	3,725,172	-
Total Current Assets	<u>13,330,616</u>	<u>879,921</u>	<u>10,594,338</u>	<u>1,856,357</u>
Non-Current Assets				
Investments*	<u>22,421,426</u>	<u>377,421</u>	<u>14,438,133</u>	<u>7,605,872</u>
Total Assets	<u><u>\$ 35,752,042</u></u>	<u><u>\$ 1,257,342</u></u>	<u><u>\$ 25,032,471</u></u>	<u><u>\$ 9,462,229</u></u>
Current Liabilities				
Accounts Payable	\$ 58,995	\$ 32,776	\$ 794	\$ 25,425
Dividends Payable	-	-	-	-
Unearned Revenue	6,428,960	212,253	5,523,460	693,247
Total Current Liabilities	<u>6,487,955</u>	<u>245,029</u>	<u>5,524,254</u>	<u>718,672</u>
Non-Current Liabilities				
CJPRMA Assessment*	2,141,937	-	2,141,937	-
Outstanding Liabilities*	16,157,797	-	11,702,570	4,455,227
ULAE*	702,000	-	-	702,000
Total Non-Current Liabilities	<u>19,001,734</u>	<u>-</u>	<u>13,844,507</u>	<u>5,157,227</u>
Total Liabilities	<u>25,489,689</u>	<u>245,029</u>	<u>19,368,761</u>	<u>5,875,899</u>
Net Position				
Designated for Contingency	100,000	100,000	-	-
Undesignated	10,162,353	912,313	5,663,710	3,586,330
Total Net Position	<u>10,262,353</u>	<u>1,012,313</u>	<u>5,663,710</u>	<u>3,586,330</u>
Liability & Net Position	<u><u>\$ 35,752,042</u></u>	<u><u>\$ 1,257,342</u></u>	<u><u>\$ 25,032,471</u></u>	<u><u>\$ 9,462,229</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
March 31, 2025

	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	\$ 126,313	\$ 73,543	\$ 77,394	\$ 339	\$ 101,755	\$ 12,079	\$ 60,727	\$ 149,306	\$ 12,324
Accounts Receivable	-	-	26,330	-	12,447	1,234	16,780	-	4,600
Interest Receivable	1,242	3,300	973	734	944	17,240	3,338	1,372	412
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-
Total Current Assets	127,555	76,843	104,697	1,073	115,146	30,553	80,845	150,678	17,336
Non-Current Assets									
Investments*	176,749	467,551	82,121	91,285	92,412	2,413,272	378,868	213,242	53,277
Total Assets	\$ 304,304	\$ 544,394	\$ 186,818	\$ 92,358	\$ 207,558	\$ 2,443,825	\$ 459,713	\$ 363,920	\$ 70,613
Current Liabilities									
Accounts Payable	\$ 711	\$ 1,236	\$ 437	\$ 96	\$ 710	\$ 5,586	\$ 2,027	\$ 188	\$ 782
Dividends Payable	-	-	-	-	-	-	-	-	-
Unearned Revenue	24,369	31,026	10,883	9,669	33,628	157,020	35,867	25,522	6,087
Total Current Liabilities	25,080	32,262	11,320	9,765	34,338	162,606	37,894	25,710	6,869
Non-Current Liabilities									
CJPRMA Assessment*	-	-	-	-	-	-	-	-	-
Outstanding Liabilities*	40,729	124,743	93,058	17,573	109,267	1,782,924	292,831	66,403	76,830
ULAE*	6,417	19,655	14,663	2,769	17,217	280,932	46,140	10,463	12,106
Total Non-Current Liabilities	47,146	144,398	107,721	20,342	126,484	2,063,856	338,971	76,866	88,936
Total Liabilities	72,226	176,660	119,041	30,107	160,822	2,226,462	376,865	102,576	95,805
Net Position									
Designated for Contingency	-	-	-	-	-	-	-	-	-
Undesignated	232,078	367,734	67,777	62,251	46,736	217,363	82,848	261,344	(25,192)
Total Net Position	232,078	367,734	67,777	62,251	46,736	217,363	82,848	261,344	(25,192)
Liability & Net Position	\$ 304,304	\$ 544,394	\$ 186,818	\$ 92,358	\$ 207,558	\$ 2,443,825	\$ 459,713	\$ 363,920	\$ 70,613

*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
March 31, 2025

	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	\$ 80,447	\$ 22,635	\$ 140,635	\$ 154,723	\$ 43,924	\$ 138,861	\$ 229,880	\$ 29,990	\$ 133,527	\$ 90,776
Accounts Receivable	-	9,230	-	-	2,620.00	10,310	12,870	7,940	6,990	8,370
Interest Receivable	265	4,968	2,870	2,016	2,312	2,029	662	5,379	943	6,459
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-
Total Current Assets	80,712	36,833	143,505	156,739	48,856	151,200	243,412	43,309	141,460	105,605
Non-Current Assets										
Investments*	20,182	753,195	294,225	276,663	239,275	248,139	31,664	733,333	53,004	987,415
Total Assets	\$ 100,894	\$ 790,028	\$ 437,730	\$ 433,402	\$ 288,131	\$ 399,339	\$ 275,076	\$ 776,642	\$ 194,464	\$ 1,093,020
Current Liabilities										
Accounts Payable	\$ 89	\$ 2,550	\$ 2,796	\$ 196	\$ 635	\$ 1,889	\$ 266	\$ 1,954	\$ 267	\$ 3,010
Dividends Payable	-	-	-	-	-	-	-	-	-	-
Unearned Revenue	16,462	55,492	37,768	35,626	11,701	29,529	35,290	52,806	15,538	68,964
Total Current Liabilities	16,551	58,042	40,564	35,822	12,336	31,418	35,556	54,760	15,805	71,974
Non-Current Liabilities										
CJPRMA Assessment*	-	-	-	-	-	-	-	-	-	-
Outstanding Liabilities*	14,032	522,735	204,387	48,740	99,059	87,717	68,101	377,708	50,302	378,088
ULAE*	2,211	82,366	32,205	7,680	15,608	13,822	10,731	59,515	7,926	59,574
Total Non-Current Liabilities	16,243	605,101	236,592	56,420	114,667	101,539	78,832	437,223	58,228	437,662
Total Liabilities	32,794	663,143	277,156	92,242	127,003	132,957	114,388	491,983	74,033	509,636
Net Position										
Designated for Contingency	-	-	-	-	-	-	-	-	-	-
Undesignated	68,100	126,885	160,574	341,160	161,128	266,382	160,688	284,659	120,431	583,384
Total Net Position	68,100	126,885	160,574	341,160	161,128	266,382	160,688	284,659	120,431	583,384
Liability & Net Position	\$ 100,894	\$ 790,028	\$ 437,730	\$ 433,402	\$ 288,131	\$ 399,339	\$ 275,076	\$ 776,642	\$ 194,464	\$ 1,093,020

*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 Nine Months Ended March 31, 2025

	Total			
	All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 636,760	\$ 636,760	\$ -	\$ -
Banking Layer Deposit	2,079,745	-	-	2,079,745
Shared Risk Layer	4,719,001	-	4,719,001	-
Excess Deposit/Premium	5,406,964	-	5,406,964	-
Property/Crime Insurance Income	5,871,042	-	5,868,234	2,808
Banking Layer Assessment	10,000	-	-	10,000
Other Income	2,800	2,800	-	-
Total Operating Income	<u>18,726,312</u>	<u>639,560</u>	<u>15,994,199</u>	<u>2,092,553</u>
Operating Expenses				
Claims Expense	4,060,122	-	2,171,446	1,888,676
Consultants	36,547	36,547	-	-
Safety Service	198,591	160,112	28,290	10,189
Claims Administration	216,770	-	-	216,770
Program Administration	236,183	236,183	-	-
Board Expenses	6,305	6,305	-	-
Excess Insurance	5,254,290	-	5,254,290	-
Property/Crime Insurance Expense	6,005,327	-	6,005,327	-
Member Identity Theft Protection	13,542	13,542	-	-
Total Operating Expense	<u>16,027,677</u>	<u>452,689</u>	<u>13,459,353</u>	<u>2,115,635</u>
Operating Income (Loss)	2,698,635	186,871	2,534,846	(23,082)
Non-Operating Income				
Change in Fair Market Value	(344,286)	(11,821)	(145,326)	(187,139)
Investment Income	1,762,448	49,304	693,777	1,019,367
Total Non-Operating Income	<u>1,418,162</u>	<u>37,483</u>	<u>548,451</u>	<u>832,228</u>
Change in Net Position	4,116,797	224,354	3,083,297	809,146
Beginning Net Position	<u>6,145,556</u>	<u>787,959</u>	<u>2,580,413</u>	<u>2,777,184</u>
Ending Net Position	<u>\$ 10,262,353</u>	<u>\$ 1,012,313</u>	<u>\$ 5,663,710</u>	<u>\$ 3,586,330</u>

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 Nine Months Ended March 31, 2025

	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	73,107	93,078	32,648	29,008	100,884	471,061	107,601	76,565	18,261
Shared Risk Layer	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	397	1,234	-	-	-
Banking Layer Assessment	-	-	10,000	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-
Total Operating Income	73,107	93,078	42,648	29,008	101,281	472,295	107,601	76,565	18,261
Operating Expenses									
Claims Expense	(42,709)	67,527	60,504	13,784	10,034	692,143	130,982	(32,177)	69,784
Consultants	-	-	-	-	-	-	-	-	-
Safety Service	1,496	1,083	-	446	-	-	1,118	-	-
Claims Administration	(11,825)	12,983	10,881	(2,642)	5,522	57,588	18,692	(7,894)	12,456
Program Administration	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-
Trustee's E&O Coverage	-	-	-	-	-	-	-	-	-
Total Operating Expense	(53,038)	81,593	71,385	11,588	15,556	749,731	150,792	(40,071)	82,240
Operating Income (Loss)	126,145	11,485	(28,737)	17,420	85,725	(277,436)	(43,191)	116,636	(63,979)
Non-Operating Income									
Change in Fair Market Value	(5,478)	(9,206)	(3,738)	(2,130)	(7,059)	(44,259)	(11,498)	(5,947)	(2,055)
Investment Income	30,230	50,638	20,191	11,795	39,328	239,400	61,778	33,044	11,308
Total Non-Operating Income	24,752	41,432	16,453	9,665	32,269	195,141	50,280	27,097	9,253
Change in Net Position	150,897	52,917	(12,284)	27,085	117,994	(82,295)	7,089	143,733	(54,726)
Beginning Net Position	81,181	314,817	80,061	35,166	(71,258)	299,658	75,759	117,611	29,534
Ending Net Position	\$ 232,078	\$ 367,734	\$ 67,777	\$ 62,251	\$ 46,736	\$ 217,363	\$ 82,848	\$ 261,344	\$ (25,192)

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 Nine Months Ended March 31, 2025

	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	49,386	166,477	113,305	106,879	35,104	88,587	105,869	158,419	46,615	206,891
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	1,177	-	-
Banking Layer Assessment	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-
Total Operating Income	49,386	166,477	113,305	106,879	35,104	88,587	105,869	159,596	46,615	206,891
Operating Expenses										
Claims Expense	(13,171)	392,825	88,143	(14,607)	55,772	(29,889)	89,023	187,587	7,094	156,027
Consultants	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	1,419	-	1,727	1,173	-	-	1,727
Claims Administration	(1,396)	61,256	16,445	(3,195)	5,624	(4,952)	8,199	18,748	983	19,297
Program Administration	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-	-
Trustee's E&O Coverage	-	-	-	-	-	-	-	-	-	-
Total Operating Expense	(14,567)	454,081	104,588	(16,383)	61,396	(33,114)	98,395	206,335	8,077	177,051
Operating Income (Loss)	63,953	(287,604)	8,717	123,262	(26,292)	121,701	7,474	(46,739)	38,538	29,840
Non-Operating Income										
Change in Fair Market Value	(2,622)	(16,535)	(7,376)	(7,682)	(4,870)	(7,428)	(5,570)	(15,973)	(2,476)	(25,237)
Investment Income	14,763	89,906	39,166	42,850	26,871	40,772	30,522	86,634	13,524	136,647
Total Non-Operating Income	12,141	73,371	31,790	35,168	22,001	33,344	24,952	70,661	11,048	111,410
Change in Net Position	76,094	(214,233)	40,507	158,430	(4,291)	155,045	32,426	23,922	49,586	141,250
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	\$ 68,100	\$ 126,885	\$ 160,574	\$ 341,160	\$ 161,128	\$ 266,382	\$ 160,688	\$ 284,659	\$ 120,431	\$ 583,384

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For The Nine Months Ended March 31, 2025

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Cash flows from operating activities:				
Cash received from members	\$ 24,955,304	\$ 851,813	\$ 21,517,659	\$ 2,585,832
Cash paid for claims	(4,427,130)	-	(2,976,458)	(1,450,672)
Cash paid for insurance	(15,426,850)	-	(15,426,850)	-
Cash paid to vendors	(706,884)	(451,779)	(28,265)	(226,840)
Cash (paid) for dividends and received for assessments	(1,255,154)	-	-	(1,255,154)
Net cash provided by (used in) operating activities	3,139,286	400,034	3,086,086	(346,834)
Cash flows from investing activities:				
Investment income received	1,765,077	48,933	689,405	1,026,739
Net investment (purchases) sales	(1,610,286)	(43,759)	(609,073)	(957,454)
Net cash provided by (used in) investing activities	154,791	5,174	80,332	69,285
Net increase (decrease) in cash and cash equivalents	3,294,077	405,208	3,166,418	(277,549)
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	\$ 8,824,135	\$ 850,009	\$ 6,294,948	\$ 1,679,178
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:				
Operating income (loss)	\$ 2,698,635	\$ 186,871	\$ 2,534,846	\$ (23,082)
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:				
(Increase) decrease in:				
Member receivable	(109,634)	-	-	(109,634)
Excess receivable	(120,984)	-	(120,984)	-
Prepaid expense	(3,749,349)	(24,177)	(3,725,172)	-
(Decrease) increase in:				
Accounts payable	25,231	25,087	25	119
Dividend payable	(1,345,488)	-	-	(1,345,488)
Unearned revenue	6,428,960	212,253	5,523,460	693,247
CJPRMA Assessment	(442,061)	-	(442,061)	-
Unpaid claims and claim adjustment expenses	(246,024)	-	(684,028)	438,004
Net cash provided by (used in) operating activities	\$ 3,139,286	\$ 400,034	\$ 3,086,086	\$ (346,834)
Supplemental information:				
Noncash non-operating and investing activities				
Net change in fair value of investments	\$ (344,286)	\$ (11,820)	\$ (145,327)	\$ (187,139)

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For The Nine Months Ended March 31, 2025**

	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	\$ 97,476	\$ 124,104	\$ 37,201	\$ 29,008	\$ 122,462	\$ 628,081	\$ 126,688	\$ 102,087	\$ 19,748
Cash paid for claims	(66,069)	(28,201)	(23,333)	(42,033)	(742)	(453,937)	(94,405)	(34,732)	(4,203)
Cash paid for insurance	-	-	-	-	-	-	-	-	-
Cash paid to vendors	10,442	(13,506)	(11,243)	2,211	(5,264)	(58,446)	(19,341)	7,779	(11,967)
Cash (paid) for dividends and received for assessments	(15,000)	(88,624)	-	(36,636)	(243,357)	(132,378)	(216,516)	(80,000)	(2,000)
Net cash provided by (used in) operating activities	26,849	(6,227)	2,625	(47,450)	(126,901)	(16,680)	(203,574)	(4,866)	1,578
Cash flows from investing activities:									
Investment income received	30,450	50,982	20,344	11,896	39,717	240,957	62,276	33,268	11,407
Net investment (purchases) sales	(28,362)	(47,384)	(24,021)	(6,142)	(37,455)	(224,062)	(58,392)	(30,901)	(10,712)
Net cash provided by (used in) investing activities	2,088	3,598	(3,677)	5,754	2,262	16,895	3,884	2,367	695
Net increase (decrease) in cash and cash equivalents	28,937	(2,629)	(1,052)	(41,696)	(124,639)	215	(199,690)	(2,499)	2,273
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	\$ 126,313	\$ 73,543	\$ 77,394	\$ 339	\$ 101,755	\$ 12,079	\$ 60,727	\$ 149,306	\$ 12,324
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:									
Operating income (loss)	\$ 126,145	\$ 11,485	\$ (28,737)	\$ 17,420	\$ 85,725	\$ (277,436)	\$ (43,191)	\$ 116,636	\$ (63,979)
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:									
(Increase) decrease in:									
Member receivable	-	-	(16,330)	-	(12,447)	(1,234)	(16,780)	-	(4,600)
Excess receivable	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-
(Decrease) increase in:									
Accounts payable	113	560	(362)	15	258	(858)	469	(115)	489
Dividend payable	(15,000)	(88,624)	-	(46,305)	(243,357)	(132,378)	(216,516)	(80,000)	(2,000)
Unearned revenue	24,369	31,026	10,883	9,669	33,628	157,020	35,867	25,522	6,087
CJPRMA Assessment	-	-	-	-	-	-	-	-	-
Unpaid claims and claim adjustment expenses	(108,778)	39,326	37,171	(28,249)	9,292	238,206	36,577	(66,909)	65,581
Net cash provided by (used in) operating activities	\$ 26,849	\$ (6,227)	\$ 2,625	\$ (47,450)	\$ (126,901)	\$ (16,680)	\$ (203,574)	\$ (4,866)	\$ 1,578
Supplemental information:									
Noncash non-operating and investing activities									
Net change in fair value of investments	\$ (5,478)	\$ (9,206)	\$ (3,738)	\$ (2,130)	\$ (7,059)	\$ (44,259)	\$ (11,498)	\$ (5,947)	\$ (2,055)

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For The Nine Months Ended March 31, 2025

	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	\$ 65,848	\$ 212,739	\$ 151,073	\$ 142,505	\$ 32,484	\$ 107,806	\$ 128,289	\$ 204,462	\$ 55,163	\$ 198,608
Cash paid for claims	(2,542)	(124,198)	(95,129)	(17,383)	(35,057)	(47,146)	(41,402)	(176,563)	(13,847)	(149,750)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	1,337	(62,509)	(15,634)	76	(5,381)	4,287	(9,401)	(19,376)	(795)	(20,109)
Cash (paid) for dividends and received for assessments	(39,770)	(92,505)	-	(71,509)	(43,908)	(34,899)	(32,494)	-	(6,201)	(119,357)
Net cash provided by (used in) operating activities	24,873	(66,473)	40,310	53,689	(51,862)	30,048	44,992	8,523	34,320	(90,608)
Cash flows from investing activities:										
Investment income received	14,903	90,557	39,383	43,171	27,063	41,072	30,758	87,239	13,587	137,709
Net investment (purchases) sales	(13,996)	(84,463)	(36,515)	(40,228)	(25,175)	(38,295)	(28,712)	(81,291)	(12,504)	(128,844)
Net cash provided by (used in) investing activities	907	6,094	2,868	2,943	1,888	2,777	2,046	5,948	1,083	8,865
Net increase (decrease) in cash and cash equivalents	25,780	(60,379)	43,178	56,632	(49,974)	32,825	47,038	14,471	35,403	(81,743)
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	\$ 80,447	\$ 22,635	\$ 140,635	\$ 154,723	\$ 43,924	\$ 138,861	\$ 229,880	\$ 29,990	\$ 133,527	\$ 90,776
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:										
Operating income (loss)	\$ 63,953	\$ (287,604)	\$ 8,717	\$ 123,262	\$ (26,292)	\$ 121,701	\$ 7,474	\$ (46,739)	\$ 38,538	\$ 29,840
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:										
(Increase) decrease in:										
Member receivable	-	(9,230)	-	-	(2,620)	(10,310)	(12,870)	(7,940)	(6,990)	(8,283)
Excess receivable	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:										
Accounts payable	(59)	(1,253)	811	(1,700)	243	1,062	(29)	(628)	188	915
Dividend payable	(39,770)	(92,505)	-	(71,509)	(55,609)	(34,899)	(32,494)	-	(6,201)	(188,321)
Unearned revenue	16,462	55,492	37,768	35,626	11,701	29,529	35,290	52,806	15,538	68,964
CJPRMA Assessment	-	-	-	-	-	-	-	-	-	-
Unpaid claims and claim adjustment expenses	(15,713)	268,627	(6,986)	(31,990)	20,715	(77,035)	47,621	11,024	(6,753)	6,277
Net cash provided by (used in) operating activities	\$ 24,873	\$ (66,473)	\$ 40,310	\$ 53,689	\$ (51,862)	\$ 30,048	\$ 44,992	\$ 8,523	\$ 34,320	\$ (90,608)
Supplemental information:										
Noncash non-operating and investing activities										
Net change in fair value of investments	\$ (2,622)	\$ (16,535)	\$ (7,376)	\$ (7,682)	\$ (4,870)	\$ (7,428)	\$ (5,570)	\$ (15,973)	\$ (2,476)	\$ (25,237)

See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
March 31, 2025

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Current Assets				
Cash and Cash Equivalents	\$ 5,500,503	\$ 3,156,524	\$ 908,983	\$ 1,434,996
Accounts Receivable	305,103	-	-	305,103
Interest Receivable	427,165	14,279	200,883	212,003
Excess Accounts Receivable	820,675	-	820,675	-
Prepaid Expense	897,340	42,629	854,711	-
Total Current Assets	7,950,786	3,213,432	2,785,252	1,952,102
Non-Current Assets				
Investments*	60,315,068	2,214,779	29,475,152	28,625,137
Total Assets	\$ 68,265,854	\$ 5,428,211	\$ 32,260,404	\$ 30,577,239
Current Liabilities				
Accounts Payable	\$ 46,067	\$ 40,701	\$ 2,456	\$ 2,910
Dividends Payable	398,150	-	239,280	158,870
Unearned Revenue	126,655	-	-	126,655
Total Current Liabilities	570,872	40,701	241,736	288,435
Non-Current Liabilities				
Outstanding Liabilities*	39,782,440	-	21,525,372	18,257,068
ULAE*	2,414,999	-	-	2,414,999
Total Non-Current Liabilities	42,197,439	-	21,525,372	20,672,067
Total Liabilities	42,768,311	40,701	21,767,108	20,960,502
Net Position				
Designated for Contingency	100,000	100,000	-	-
Designated for Risk	2,899,702	2,899,702	-	-
Undesignated	22,497,841	2,387,808	10,493,296	9,616,737
Total Net Position	25,497,543	5,387,510	10,493,296	9,616,737
Liability & Net Position	\$ 68,265,854	\$ 5,428,211	\$ 32,260,404	\$ 30,577,239

*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
March 31, 2025

	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	\$ 52,894	\$ 50,936	\$ 1,038	\$ 11,643	\$ 278,514	\$ 4,282	\$ 5,925	\$ 117,689	\$ 4,079	\$ 44,925	\$ 64,448
Accounts Receivable	-	10,000	-	-	-	-	-	-	-	-	-
Interest Receivable	4,467	7,995	1,648	1,904	9,159	28,245	46,360	7,498	5,476	744	2,188
Excess Accounts	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	57,361	68,931	2,686	13,547	287,673	32,527	52,285	125,187	9,555	45,669	66,636
Non-Current Assets											
Investments*	546,973	1,083,110	167,450	260,528	1,243,612	4,016,369	6,726,468	1,052,391	647,638	77,595	282,162
Total Assets	\$ 604,334	\$ 1,152,041	\$ 170,136	\$ 274,075	\$ 1,531,285	\$ 4,048,896	\$ 6,778,753	\$ 1,177,578	\$ 657,193	\$ 123,264	\$ 348,798
Current Liabilities											
Accounts Payable	\$ 35	\$ 72	\$ 18	\$ 27	\$ 95	\$ 144	\$ 556	\$ 103	\$ 49	\$ 9	\$ 29
Dividends Payable	-	17,815	-	-	-	-	-	8,876	12,500	-	-
Unearned Revenue	-	-	-	-	-	-	-	-	-	27,051	-
Total Current Liabilities	35	17,887	18	27	95	144	556	8,979	12,549	27,060	29
Non-Current Liabilities											
Outstanding Liabilities*	492,006	849,071	105,044	270,317	636,181	2,682,381	4,663,054	446,749	257,793	59,944	85,586
ULAE*	65,081	112,313	13,895	35,757	84,152	354,819	616,817	59,095	34,101	7,929	11,321
Total Non-Current	557,087	961,384	118,939	306,074	720,333	3,037,200	5,279,871	505,844	291,894	67,873	96,907
Total Liabilities	557,122	979,271	118,957	306,101	720,428	3,037,344	5,280,427	514,823	304,443	94,933	96,936
Net Position											
Designated for	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety	-	-	-	-	-	-	-	-	-	-	-
Undesignated	47,212	172,770	51,179	(32,026)	810,857	1,011,552	1,498,326	662,755	352,750	28,331	251,862
Total Net Position	47,212	172,770	51,179	(32,026)	810,857	1,011,552	1,498,326	662,755	352,750	28,331	251,862
Liability & Net Position	\$ 604,334	\$ 1,152,041	\$ 170,136	\$ 274,075	\$ 1,531,285	\$ 4,048,896	\$ 6,778,753	\$ 1,177,578	\$ 657,193	\$ 123,264	\$ 348,798

*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
March 31, 2025

	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	\$ 138,884	\$ 152,438	\$ 7,771	\$ 5,543	\$ 41,449	\$ 58,807	\$ 166,524	\$ 52,641	\$ 105,347	\$ 59,595	\$ 9,624
Accounts Receivable	-	-	26,065	-	-	-	269,038	-	-	-	-
Interest Receivable	8,803	4,208	2,718	6,373	8,311	5,819	9,719	3,533	21,552	1,017	24,266
Excess Accounts	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	147,687	156,646	36,554	11,916	49,760	64,626	445,281	56,174	126,899	60,612	33,890
Non-Current Assets											
Investments*	1,164,816	479,931	212,332	533,763	1,156,925	706,838	1,424,451	473,112	3,250,303	106,104	3,012,266
Total Assets	\$ 1,312,503	\$ 636,577	\$ 248,886	\$ 545,679	\$ 1,206,685	\$ 771,464	\$ 1,869,732	\$ 529,286	\$ 3,377,202	\$ 166,716	\$ 3,046,156
Current Liabilities											
Accounts Payable	\$ 85	\$ 75	\$ 28	\$ 58	\$ 83	\$ 72	\$ 928	\$ 25	\$ 206	\$ 29	\$ 184
Dividends Payable	-	-	14,414	-	-	-	-	16,826	-	10,990	77,449
Unearned Revenue	-	-	-	-	49,412	-	-	50,192	-	-	-
Total Current Liabilities	85	75	14,442	58	49,495	72	928	67,043	206	11,019	77,633
Non-Current Liabilities											
Outstanding Liabilities*	612,325	325,836	266,264	351,816	553,825	661,336	962,722	100,950	2,124,389	10,989	1,738,490
ULAE*	80,997	43,101	35,221	46,537	73,258	87,480	127,346	13,353	281,009	1,454	229,963
Total Non-Current	693,322	368,937	301,485	398,353	627,083	748,816	1,090,068	114,303	2,405,398	12,443	1,968,453
Total Liabilities	693,407	369,012	315,927	398,411	676,578	748,888	1,090,996	181,346	2,405,604	23,462	2,046,086
Net Position											
Designated for	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety	-	-	-	-	-	-	-	-	-	-	-
Undesignated	619,096	267,565	(67,041)	147,268	530,107	22,576	778,736	347,940	971,598	143,254	1,000,070
Total Net Position	619,096	267,565	(67,041)	147,268	530,107	22,576	778,736	347,940	971,598	143,254	1,000,070
Liability & Net Position	\$ 1,312,503	\$ 636,577	\$ 248,886	\$ 545,679	\$ 1,206,685	\$ 771,464	\$ 1,869,732	\$ 529,286	\$ 3,377,202	\$ 166,716	\$ 3,046,156

*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 Nine Months Ended March 31, 2025

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 1,610,007	\$ 1,610,007	-	\$ -
Banking Layer Deposit	5,412,756	-	-	5,412,756
Shared Risk Layer	3,390,021	-	3,390,021	-
Excess Deposit/Premium	2,564,064	-	2,564,064	-
Banking Layer Assessment	42,975	-	-	42,975
Risk Management Grants	1,717,621	1,717,621	-	-
Total Operating Income	14,737,444	3,327,628	5,954,085	5,455,731
Operating Expenses				
Claims Expense	7,987,545	-	2,760,590	5,226,955
Consultants	48,810	48,810	-	-
Safety Service	294,011	276,602	-	17,409
Claims Administration	1,104,816	365,943	-	738,873
Program Administration	205,873	205,873	-	-
Board Expenses	6,305	6,305	-	-
Excess Insurance	2,730,439	-	2,730,439	-
Member Identity Theft	11,397	11,397	-	-
Total Operating Expenses	12,389,196	914,930	5,491,029	5,983,237
Operating Income (Loss)	2,348,248	2,412,698	463,056	(527,506)
Non-Operating Income				
Change in Fair Market Value	(642,254)	(38,422)	(289,412)	(314,420)
Investment Income	3,588,623	225,003	1,602,372	1,761,248
Total Non-Operating Income	2,946,369	186,581	1,312,960	1,446,828
Change in Net Position	5,294,617	2,599,279	1,776,016	919,322
Beginning Net Position	20,202,926	2,788,231	8,717,280	8,697,415
Ending Net Position	\$ 25,497,543	\$ 5,387,510	\$ 10,493,296	\$ 9,616,737

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 Nine Months Ended March 31, 2025

	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	118,422	177,747	48,621	67,527	303,750	742,491	999,282	273,840	85,338	17,079	47,358
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	10,000	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	118,422	187,747	48,621	67,527	303,750	742,491	999,282	273,840	85,338	17,079	47,358
Operating Expenses											
Claims Expense	114,683	361,935	158,241	105,533	151,071	812,755	1,038,309	182,150	100,909	43,337	(7,233)
Consultants	-	-	-	-	-	-	-	-	-	-	-
Safety Service	1,969	1,425	-	587	-	-	-	1,471	-	-	-
Claims Administration	18,597	33,115	10,830	20,607	26,597	94,254	191,232	27,632	12,502	7,858	(1,259)
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Member Identity Theft	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	135,249	396,475	169,071	126,727	177,668	907,009	1,229,541	211,253	113,411	51,195	(8,492)
Operating Income (Loss)	(16,827)	(208,728)	(120,450)	(59,200)	126,082	(164,518)	(230,259)	62,587	(28,073)	(34,116)	55,850
Non-Operating Income											
Change in Fair Market Value	(6,230)	(13,515)	(2,715)	(2,809)	(14,147)	(41,538)	(68,860)	(11,323)	(7,127)	(842)	(3,597)
Investment Income	35,011	71,765	15,209	16,143	82,237	234,981	389,777	65,567	39,317	5,761	20,335
Total Non-Operating Income	28,781	58,250	12,494	13,334	68,090	193,443	320,917	54,244	32,190	4,919	16,738
Change in Net Position	11,954	(150,478)	(107,956)	(45,866)	194,172	28,925	90,658	116,831	4,117	(29,197)	72,588
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	\$ 47,212	\$ 172,770	\$ 51,179	\$ (32,026)	\$ 810,857	\$ 1,011,552	\$ 1,498,326	\$ 662,755	\$ 352,750	\$ 28,331	\$ 251,862

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For The Nine Months Ended March 31, 2025

	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	225,606	130,014	53,154	101,040	68,820	150,954	398,601	79,626	752,991	30,831	539,664
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	-	-	-	32,975	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	225,606	130,014	53,154	101,040	68,820	150,954	431,576	79,626	752,991	30,831	539,664
Operating Expenses											
Claims Expense	35,254	(93,490)	237,938	80,574	119,608	169,115	107,253	(34,339)	823,611	4,402	715,339
Consultants	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	1,867	-	4,000	2,273	1,544	-	-	2,273
Claims Administration	13,662	(1,922)	25,715	(17,181)	34,226	23,658	21,146	(2,570)	93,053	2,868	104,253
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Member Identity Theft	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	48,916	(95,412)	263,653	65,260	153,834	196,773	130,672	(35,365)	916,664	7,270	821,865
Operating Income (Loss)	176,690	225,426	(210,499)	35,780	(85,014)	(45,819)	300,904	114,991	(163,673)	23,561	(282,201)
Non-Operating Income											
Change in Fair Market Value	(12,386)	(6,594)	(3,426)	(6,726)	(13,234)	(8,092)	(18,035)	(4,970)	(35,092)	(1,800)	(31,362)
Investment Income	71,652	36,453	17,291	37,572	68,949	45,681	95,918	28,942	198,045	9,779	174,863
Total Non-Operating Income	59,266	29,859	13,865	30,846	55,715	37,589	77,883	23,972	162,953	7,979	143,501
Change in Net Position	235,956	255,285	(196,634)	66,626	(29,299)	(8,230)	378,787	138,963	(720)	31,540	(138,700)
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	\$ 619,096	\$ 267,565	\$ (67,041)	\$ 147,268	\$ 530,107	\$ 22,576	\$ 778,736	\$ 347,940	\$ 971,598	\$ 143,254	\$ 1,000,070

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For The Nine Months Ended March 31, 2025

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Cash flows from operating activities:				
Cash received from members	\$ 14,551,779	\$ 3,327,628	\$ 5,954,085	\$ 5,270,066
Cash paid for claims	(6,107,363)	-	(1,682,957)	(4,424,406)
Cash paid for insurance	(3,585,150)	-	(3,585,150)	-
Cash paid to vendors	(1,680,433)	(925,125)	59	(755,367)
Cash (paid) received for dividends	(2,720,505)	-	(1,471,427)	(1,249,078)
Net cash provided by (used in) operating activities	458,328	2,402,503	(785,390)	(1,158,785)
Cash flows from investing activities:				
Investment income received	3,601,756	225,552	1,607,942	1,768,262
Net investment (purchases) sales	(3,289,400)	(928,623)	(1,468,588)	(892,189)
Net cash provided by (used in) investing activities	312,356	(703,071)	139,354	876,073
Net increase (decrease) in cash and cash equivalents	770,684	1,699,432	(646,036)	(282,712)
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>\$ 5,500,503</u>	<u>\$ 3,156,524</u>	<u>\$ 908,983</u>	<u>\$ 1,434,996</u>
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:				
Operating income (loss)	\$ 2,348,248	\$ 2,412,698	\$ 463,056	(527,506)
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:				
(Increase) decrease in:				
Member receivable	(262,128)	-	-	(262,128)
Excess receivable	(186,243)	-	(186,243)	-
Prepaid expense	(897,340)	(42,629)	(854,711)	-
(Decrease) increase in:				
Accounts payable	33,391	32,434	59	898
Dividend payable	(2,770,697)	-	(1,471,427)	(1,299,270)
Unearned revenue	126,655	-	-	126,655
Unpaid claims and claim adjustment expenses	2,066,442	-	1,263,876	802,566
Net cash provided by (used in) operating activities	<u>\$ 458,328</u>	<u>\$ 2,402,503</u>	<u>\$ (785,390)</u>	<u>\$ (1,158,785)</u>
Supplemental information:				
Noncash non-operating and investing activities				
Net change in fair value of investments	<u>\$ (642,254)</u>	<u>\$ (38,422)</u>	<u>\$ (289,412)</u>	<u>\$ (314,420)</u>

See Accompanying Accountant’s Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For The Nine Months Ended March 31, 2025

	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	\$ 118,422	\$ 187,747	\$ 48,621	\$ 67,527	\$ 303,750	\$ 742,491	\$ 999,282	\$ 273,840	\$ 85,338	\$ 44,130	\$ 47,358
Cash paid for claims	(95,057)	(279,618)	(105,322)	(46,163)	(137,425)	(703,274)	(719,138)	(95,269)	(71,322)	(2,351)	(52,096)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(20,564)	(34,537)	(10,830)	(21,194)	(26,594)	(94,245)	(191,218)	(29,100)	(12,501)	(7,858)	1,260
Cash paid for dividends	-	(53,445)	(69,290)	-	-	-	(451,899)	(126,628)	(72,571)	(8,000)	-
Net cash provided by (used in) operating activities	2,801	(179,853)	(136,821)	170	139,731	(55,028)	(362,973)	22,843	(71,056)	25,921	(3,478)
Cash flows from investing activities:											
Investment income received	35,150	71,999	15,280	16,214	82,605	235,942	391,433	65,878	39,470	5,806	20,417
Net investment (purchases) sales	(32,134)	(66,009)	15,961	(14,828)	(75,429)	(195,676)	(158,043)	(60,263)	23,866	(5,309)	(18,654)
Net cash provided by (used in) investing activities	3,016	5,990	31,241	1,386	7,176	40,266	233,390	5,615	63,336	497	1,763
Net increase (decrease) in cash and cash equivalents	5,817	(173,863)	(105,580)	1,556	146,907	(14,762)	(129,583)	28,458	(7,720)	26,418	(1,715)
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	\$ 52,894	\$ 50,936	\$ 1,038	\$ 11,643	\$ 278,514	\$ 4,282	\$ 5,925	\$ 117,689	\$ 4,079	\$ 44,925	\$ 64,448
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:											
Operating income (loss)	\$ (16,827)	\$ (208,728)	\$ (120,450)	\$ (59,200)	\$ 126,082	\$ (164,518)	\$ (230,259)	\$ 62,587	\$ (28,073)	\$ (34,116)	\$ 55,850
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:											
(Increase) decrease in:											
Member receivable	-	-	-	-	-	-	-	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:											
Accounts payable	2	1	-	-	3	8	9	2	(1)	-	1
Dividend payable	-	(53,445)	(69,290)	-	-	-	(451,899)	(126,628)	(72,571)	(8,000)	-
Unearned revenue	-	-	-	-	-	-	-	-	-	27,051	-
Unpaid claims and claim adjustment expenses	19,626	82,319	52,919	59,370	13,646	109,482	319,176	86,882	29,589	40,986	(59,329)
Net cash provided by (used in) operating activities	\$ 2,801	\$ (179,853)	\$ (136,821)	\$ 170	\$ 139,731	\$ (55,028)	\$ (362,973)	\$ 22,843	\$ (71,056)	\$ 25,921	\$ (3,478)
Supplemental information:											
Noncash non-operating and investing activities											
Net change in fair value of investments	\$ (6,230)	\$ (13,515)	\$ (2,715)	\$ (2,809)	\$ (14,147)	\$ (41,538)	\$ (68,860)	\$ (11,323)	\$ (7,127)	\$ (842)	\$ (3,597)

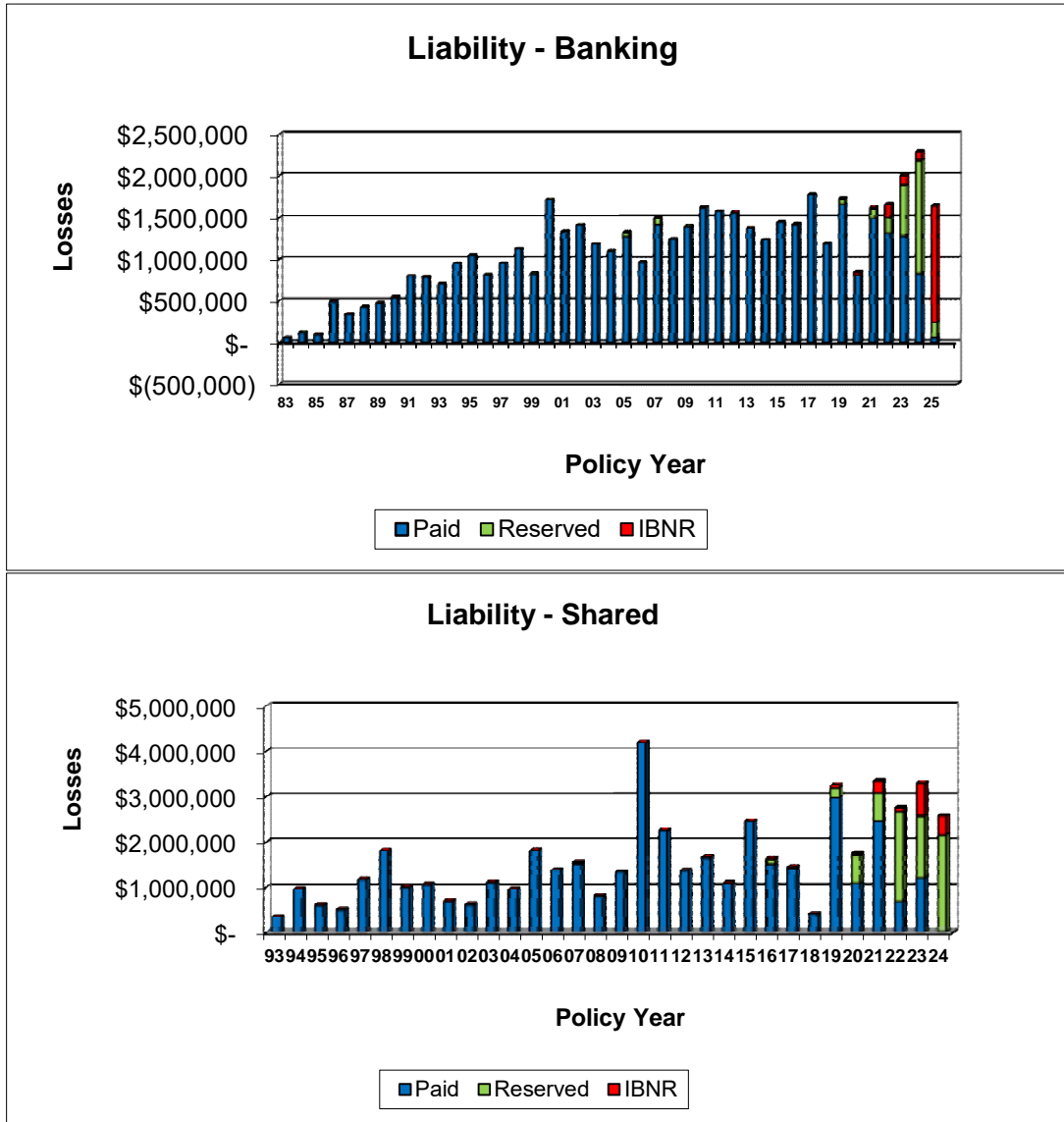
Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For The Nine Months Ended March 31, 2025

	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	\$ 225,606	\$ 130,014	\$ 27,089	\$ 101,040	\$ 118,232	\$ 150,954	\$ 195,513	\$ 79,626	\$ 752,991	\$ 30,831	\$ 539,664
Cash paid for claims	(124,505)	(85,588)	(97,119)	(369,973)	(65,325)	(159,681)	(229,149)	(59,084)	(642,124)	(2,333)	(282,490)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(13,660)	1,923	(25,714)	15,315	(34,224)	(27,656)	(22,564)	1,027	(93,046)	(2,868)	(106,519)
Cash paid for dividends	-	-	(43,244)	-	-	-	-	(288)	(158,395)	(32,971)	(232,347)
Net cash provided by (used in) operating activities	87,441	46,349	(138,988)	(253,618)	18,683	(36,383)	(56,200)	21,281	(140,574)	(7,341)	(81,692)
Cash flows from investing activities:											
Investment income received	71,960	36,576	17,342	37,759	69,101	45,855	96,182	29,068	198,880	9,811	175,534
Net investment (purchases) sales	(65,684)	(33,393)	94,035	210,297	(63,163)	(41,864)	(87,924)	(26,539)	(181,960)	(8,979)	(100,497)
Net cash provided by (used in) investing activities	6,276	3,183	111,377	248,056	5,938	3,991	8,258	2,529	16,920	832	75,037
Net increase (decrease) in cash and cash equivalents	93,717	49,532	(27,611)	(5,562)	24,621	(32,392)	(47,942)	23,810	(123,654)	(6,509)	(6,655)
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	\$ 138,884	\$ 152,438	\$ 7,771	\$ 5,543	\$ 41,449	\$ 58,807	\$ 166,524	\$ 52,641	\$ 105,347	\$ 59,595	\$ 9,624
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:											
Operating income (loss)	\$ 176,690	\$ 225,426	\$ (210,499)	\$ 35,780	\$ (85,014)	\$ (45,819)	\$ 300,904	\$ 114,991	\$ (163,673)	\$ 23,561	\$ (282,201)
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:											
(Increase) decrease in:											
Member receivable	-	-	(26,065)	-	-	-	(236,063)	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:											
Accounts payable	2	-	1	1	1	2	855	(1)	6	-	6
Dividend payable	-	-	(43,244)	-	-	-	-	(50,480)	(158,395)	(32,971)	(232,347)
Unearned revenue	-	-	-	-	49,412	-	-	50,192	-	-	-
Unpaid claims and claim adjustment expenses	(89,251)	(179,077)	140,819	(289,399)	54,284	9,434	(121,896)	(93,421)	181,488	2,069	432,850
Net cash provided by (used in) operating activities	\$ 87,441	\$ 46,349	\$ (138,988)	\$ (253,618)	\$ 18,683	\$ (36,383)	\$ (56,200)	\$ 21,281	\$ (140,574)	\$ (7,341)	\$ (81,692)
Supplemental information:											
Noncash non-operating and investing activities											
Net change in fair value of investments	\$ (12,386)	\$ (6,594)	\$ (3,426)	\$ (6,726)	\$ (13,234)	\$ (8,092)	\$ (18,035)	\$ (4,970)	\$ (35,092)	\$ (1,800)	\$ (31,362)

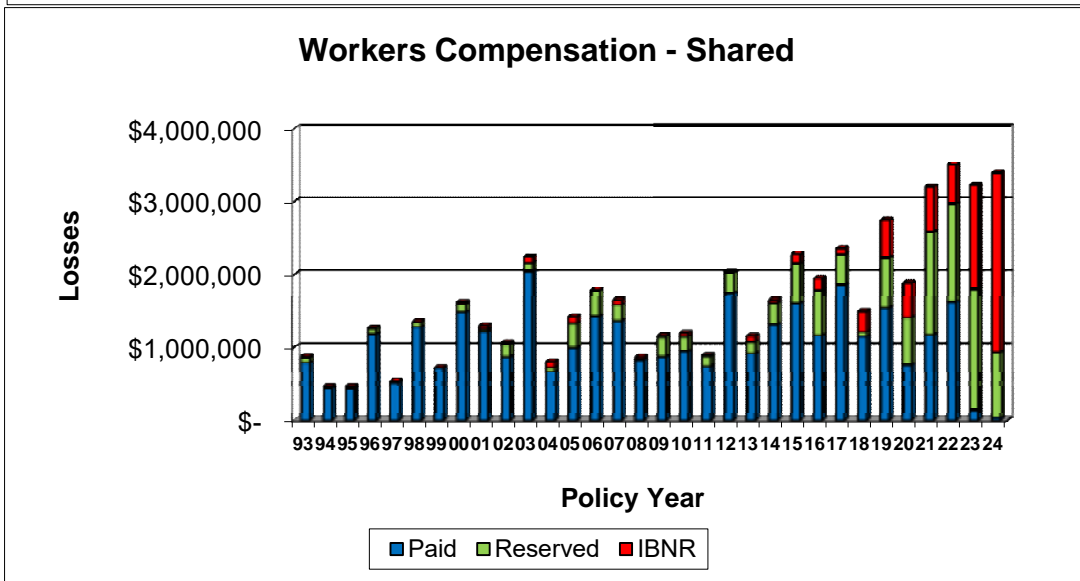
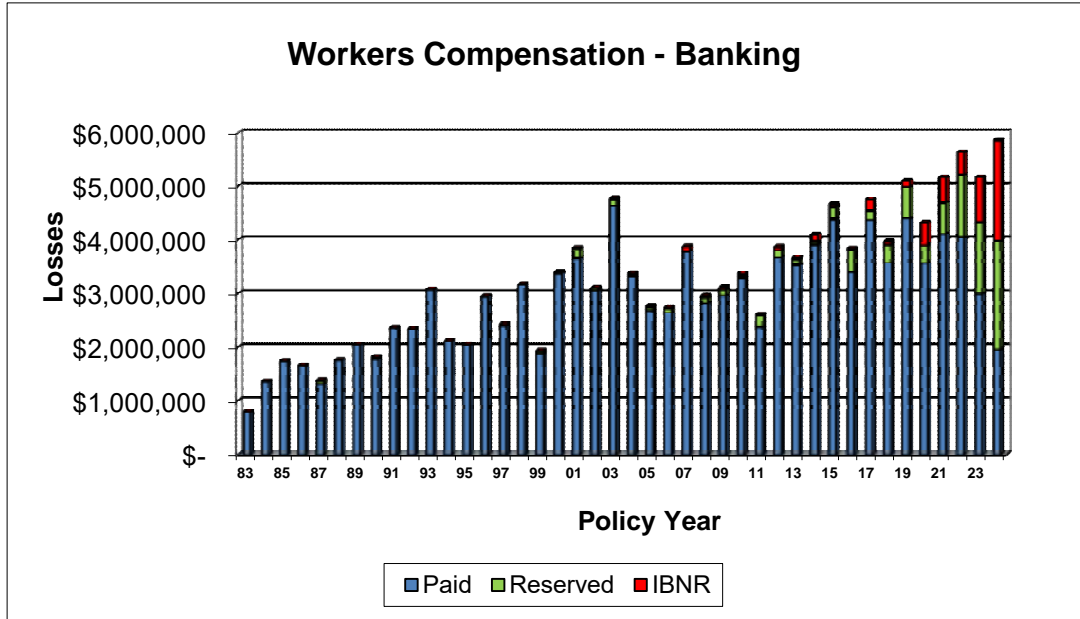
Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Reconciliation of Claims Liability by Program
As of March 31, 2025 and June 30, 2024

	Liability Banking 2025	Liability Shared Risk 2025	Total Liability Program		WC Banking 2025	WC Shared Risk 2025	Total WC Program		Totals	
	2025	2025	2025	2024	2025	2025	2025	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	1,643,596	2,940,431	4,584,027	5,481,749	5,020,595	2,695,325	7,715,920	9,599,497	12,299,947	15,081,246
Increases (Decreases) in provision for insured events of prior fiscal years	245,078	(768,984)	(523,906)	567,888	206,360	65,266	271,626	(2,577,070)	(252,280)	(2,009,182)
Change in provision for ULAE in current year	-	-	-	-	-	-	-	-	-	-
Total incurred claims and claim adjustment expenses	1,888,674	2,171,447	4,060,121	6,049,637	5,226,955	2,760,591	7,987,546	7,022,427	12,047,667	13,072,064
Payments:										
Claims and claim adjustment expenses attributable to insured events of the current fiscal year	60,238	-	60,238	250,042	574,903	-	574,903	743,706	635,141	993,748
Claims and claim adjustment expenses attributable to insured events of prior fiscal years	1,390,436	2,855,475	4,245,911	2,953,284	3,849,503	1,496,719	5,346,222	5,868,108	9,592,133	8,821,392
Total Payments	1,450,674	2,855,475	4,306,149	3,203,326	4,424,406	1,496,719	5,921,125	6,611,814	10,227,274	9,815,140
Adjustment to remove ULAE for this Sch.									-	
Total unpaid claims and claim adjustment expenses at end of the fiscal year	\$ 4,455,225	\$ 11,702,570	\$ 16,157,795	\$ 16,403,823	\$ 18,257,068	\$ 21,525,371	\$ 39,782,439	\$ 37,716,017	\$ 55,940,234	\$ 54,119,840
Claims Liability	\$ 4,455,226	\$ 11,702,570	\$ 16,157,796	\$ 16,403,823	\$ 18,257,069	\$ 21,525,372	\$ 39,782,441	\$ 37,716,017	\$ 55,940,237	\$ 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	\$ 5,157,222	\$ 11,702,570	\$ 16,859,792	\$ 17,105,823	\$ 20,672,069	\$ 21,525,372	\$ 42,197,441	\$ 40,131,017	\$ 59,057,233	\$ 57,236,840

Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of March 31, 2025



Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of March 31, 2025



Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2025

	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	\$ 2,246,767	\$ 1,610,007	\$ 636,760	\$ 748,910	25%	\$ 536,658	\$ 212,252
44030 Change in Fair Value - See Note 2	-	-	-	(50,242)	(38,422)	(11,820)	50,242		38,422	11,820
44040 Interest Income - See Note 2	-	-	-	274,307	225,003	49,304	(274,307)		(225,003)	(49,304)
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	\$ 4,188,453	\$ 3,514,209	\$ 674,244	\$ (1,192,776)	-40%	\$ (1,367,544)	\$ 174,768
Administrative Expenses										
52101 Claims Audit	\$ 17,000	\$ 17,000	\$ -	\$ 16,875	\$ 16,875	\$ -	\$ 125	1%	\$ 125	\$ -
52102 Financial Audit	28,800	14,400	14,400	31,562	15,781	15,781	(2,762)	-10%	(1,381)	(1,381)
52103 Legal Services	17,000	2,000	15,000	3,420	404	3,016	13,580	80%	1,596	11,984
52104 Actuarial Services	15,040	6,520	8,520	12,000	5,000	7,000	3,040	20%	1,520	1,520
52106 CAJPA Accreditation	-	-	-	3,500	1,750	1,750	(3,500)		(1,750)	(1,750)
52900 Member Identity Theft Protection	15,197	15,197	-	11,397	11,397	-	3,800	25%	3,800	-
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	\$ 96,754	\$ 60,207	\$ 36,547	\$ 19,283	17%	\$ 6,410	\$ 12,873
Safety Services										
52201 Outside Training	\$ 30,000	\$ 15,000	\$ 15,000	\$ 15,168	\$ 7,584	\$ 7,584	\$ 14,832	49%	\$ 7,416	\$ 7,416
52202 Risk Mgmt Comm Mtg Expense	1,500	750	750	224	112	112	1,276	85%	638	638
52204 Bickmore Risk Management Services	184,320	92,160	92,160	138,240	69,120	69,120	46,080	25%	23,040	23,040
52207 Member Training and Risk Management	88,000	50,000	38,000	27,598	17,409	10,189	60,402	69%	32,591	27,811
52208 Lexipol Police Manual Updates & DTBs	155,320	155,320	-	116,490	116,490	-	38,830	25%	38,830	-
52209 Police Risk Management Funds	100,000	50,000	50,000	166,592	83,296	83,296	(66,592)	-67%	(33,296)	(33,296)
Total Safety Services Expenses	\$ 559,140	\$ 363,230	\$ 195,910	\$ 464,312	\$ 294,011	\$ 170,301	\$ 94,828	17%	\$ 69,219	\$ 25,609

Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2025

	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	\$ -	\$ 1,250	\$ 1,250	\$ -	\$ 8,750	88%	\$ 8,750	\$ -
52304 State Funding/Fraud Assessment	450,000	450,000	-	364,693	364,693	-	85,307	19%	85,307	-
Total Claims Admin Expenses	<u>\$ 460,000</u>	<u>\$ 460,000</u>	<u>\$ -</u>	<u>\$ 365,943</u>	<u>\$ 365,943</u>	<u>\$ -</u>	<u>\$ 94,057</u>	<u>20%</u>	<u>\$ 94,057</u>	<u>\$ -</u>
Program Administration										
52401 Program Administration and Brokerage Fee	\$ 399,696	\$ 181,680	\$ 218,016	\$ 333,080	\$ 151,385	\$ 181,695	\$ 66,616	17%	\$ 30,295	\$ 36,321
52403 Accounting Services	144,720	72,360	72,360	108,976	54,488	54,488	35,744	25%	17,872	17,872
Total Program Admin Expenses	<u>\$ 544,416</u>	<u>\$ 254,040</u>	<u>\$ 290,376</u>	<u>\$ 442,056</u>	<u>\$ 205,873</u>	<u>\$ 236,183</u>	<u>\$ 102,360</u>	<u>19%</u>	<u>\$ 48,167</u>	<u>\$ 54,193</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	2,792	1,396	1,396	5,208	65%	2,604	2,604
52509 Board of Directors Long Range Planning Session	8,000	4,000	4,000	2,060	1,030	1,030	5,940	74%	2,970	2,970
52506 Trustee E&O Coverage (APPL)	18,056	9,028	9,028	13,542	-	13,542	4,514	25%	9,028	(4,514)
52504 Association Memberships	8,000	4,000	4,000	7,758	3,879	3,879	242	3%	121	121
Total Board Expenses	<u>\$ 48,556</u>	<u>\$ 24,278</u>	<u>\$ 24,278</u>	<u>\$ 26,152</u>	<u>\$ 6,305</u>	<u>\$ 19,847</u>	<u>\$ 22,404</u>	<u>46%</u>	<u>\$ 17,973</u>	<u>\$ 4,431</u>
Total Admin Expenses	<u>\$ 1,728,149</u>	<u>\$ 1,168,165</u>	<u>\$ 559,984</u>	<u>\$ 1,395,217</u>	<u>\$ 932,339</u>	<u>\$ 462,878</u>	<u>\$ 332,932</u>	<u>19%</u>	<u>\$ 235,826</u>	<u>\$ 97,106</u>
TOTAL ADMIN REVENUE OVER EXPENSES	\$ 1,267,528	\$ 978,500	\$ 289,028	\$ 2,793,236	\$ 2,581,870	\$ 211,366	\$ (1,525,708)		\$ (1,603,370)	\$ 77,662

Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2025

	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	\$ 7,492,501	\$ 5,412,756	\$ 2,079,745	\$ 2,497,499	25%	\$ 1,804,244	\$ 693,255
44030 Change in Fair Value - See Note 2	-	-	-	(501,559)	(314,420)	(187,139)	501,559		314,420	187,139
44040 Interest Income - See Note 2	-	-	-	2,780,615	1,761,248	1,019,367	(2,780,615)		(1,761,248)	(1,019,367)
Total Banking Layer Revenue	<u>\$ 9,990,000</u>	<u>\$ 7,217,000</u>	<u>\$ 2,773,000</u>	<u>\$ 9,830,140</u>	<u>\$ 6,902,559</u>	<u>\$ 2,927,581</u>	<u>\$ 159,860</u>	<u>2%</u>	<u>\$ 314,441</u>	<u>\$ (154,581)</u>
Banking Layer Expenses										
51100 Claims Expense - See Note 3	\$ 8,724,000	\$ 6,590,000	\$ 2,134,000	\$ 5,875,073	\$ 4,424,402	\$ 1,450,671	\$ 2,848,927	33%	\$ 2,165,598	\$ 683,329
51400 OS Liability Adjustment - See Note 3	-	-	-	1,240,558	802,553	438,005	(1,240,558)		(802,553)	(438,005)
51800 ULAE Adjustment - See Note 3	-	-	-	-	-	-	-		-	-
52300 Claims Admin - See Note 3	1,267,528	978,500	289,028	955,643	738,873	216,770	311,885	25%	239,627	72,258
Total Banking Layer Expenses	<u>\$ 9,991,528</u>	<u>\$ 7,568,500</u>	<u>\$ 2,423,028</u>	<u>\$ 8,071,274</u>	<u>\$ 5,965,828</u>	<u>\$ 2,105,446</u>	<u>\$ 1,920,254</u>	<u>19%</u>	<u>\$ 1,602,672</u>	<u>\$ 317,582</u>
TOTAL BANKING REVENUE OVER EXPENSES	\$ (1,528)	\$ (351,500)	\$ 349,972	\$ 1,758,866	\$ 936,731	\$ 822,135	\$ (1,760,394)	115209%	\$ (1,288,231)	\$ (472,163)

Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2025

	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	\$ 8,109,022	\$ 3,390,021	\$ 4,719,001	\$ 2,702,978	25%	\$ 1,129,979	\$ 1,572,999
41040 Excess Deposit/Premium - See Note 1	10,794,285	3,585,000	7,209,285	7,971,028	2,564,064	5,406,964	2,823,257	26%	1,020,936	1,802,321
44030 Change in Fair Value	-	-	-	(434,739)	(289,412)	(145,327)	434,739		289,412	145,327
44040 Interest Income	-	-	-	2,296,149	1,602,372	693,777	(2,296,149)		(1,602,372)	(693,777)
44060 Property Premium - See Note 1	-	-	-	5,537,275	-	5,537,275	(5,537,275)		-	(5,537,275)
44070 Crime Premium - See Note 1	50,985	-	50,985	330,959	-	330,959	(279,974)	-549%	-	(279,974)
Total Shared Layer Revenue	<u>\$ 21,657,270</u>	<u>\$ 8,105,000</u>	<u>\$ 13,552,270</u>	<u>\$ 23,809,694</u>	<u>\$ 7,267,045</u>	<u>\$ 16,542,649</u>	<u>\$ (2,152,424)</u>	<u>-10%</u>	<u>\$ 837,955</u>	<u>\$ (2,990,379)</u>
Shared Layer Expenses										
51100 Claims Expense	\$ 7,830,000	\$ 4,590,000	\$ 3,240,000	\$ 4,932,036	\$ 2,760,590	\$ 2,171,446	\$ 2,897,964	37%	\$ 1,829,410	\$ 1,068,554
52201 Outside Training	-	-	-	28,290	-	28,290	(28,290)		-	(28,290)
52300 Claims Admin - See Note 3	-	-	-	-	-	-	-		-	-
54100 Excess Deposit/Premium Exp - See Note 4	10,794,285	3,585,000	7,209,285	7,984,729	2,730,439	5,254,290	2,809,556	26%	854,561	1,954,995
54150 Member Property Coverage - See Note 4	-	-	-	5,674,368	-	5,674,368	(5,674,368)		-	(5,674,368)
54150 Member Crime Coverage - See Note 4	50,985	-	50,985	330,959	-	330,959	(279,974)	-549%	-	(279,974)
Total Shared Layer Expenses	<u>\$ 18,675,270</u>	<u>\$ 8,175,000</u>	<u>\$ 10,500,270</u>	<u>\$ 18,950,382</u>	<u>\$ 5,491,029</u>	<u>\$ 13,459,353</u>	<u>\$ (275,112)</u>	<u>-1%</u>	<u>\$ 2,683,971</u>	<u>\$ (2,959,083)</u>
TOTAL SHARED REVENUE OVER EXPENSES	\$ 2,982,000	\$ (70,000)	\$ 3,052,000	\$ 4,859,312	\$ 1,776,016	\$ 3,083,296	\$ (1,877,312)	-63%	\$ (1,846,016)	\$ (31,296)
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	\$ 9,411,414	\$ 5,294,617	\$ 4,116,797	\$ (5,163,414)	-122%	\$ (4,737,617)	\$ (425,797)

Northern California Cities Self Insurance Fund
Notes to Budget to Actual
As of March 31, 2025

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 March 31, 2025**

Designee	Risk Management Reserve			07/01/2024 Through	
	6/30/2024			3/31/2025	3/31/2025
	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	10,250.00	58,215.00
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	10,250.00	2,227,167.30

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 March 31, 2025

	6/30/2024		Refund	07/01/2024 Through 3/31/2025	3/31/2025
	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	\$6,480.30	\$6,592.32
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	\$138,939.00	\$7,740.77
Gridley Designations	\$9,091.74	\$3,030.00	\$5,000.00	\$8,263.90	\$8,857.84
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	\$593,887.87	\$99,990.00	\$135,000.00	\$156,342.82	\$672,535.05

Note: The Refund Allocation are based upon refunds from 6/30/24.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item G.2.

BUDGET-TO-ACTUAL AS OF MARCH 31, 2025

INFORMATION ITEM

ISSUE: Total NCCSIF administrative expenses year-to-date are currently over budget (19% remaining for the quarter) due in part to greater use of the Police Risk Management Grant Fund and advance payment on the administration fee. Expect to be within budget by the end of the fiscal year, pending further use of the police grants.

RECOMMENDATION: This is an information item and there is no recommended action.

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

BACKGROUND: The Executive Committee has asked that the budget-to-actual exhibit from the quarterly financials be listed separately in the agenda packet to highlight any issues that may develop over the course of the fiscal year. James Marta and Company also agreed to add a Usage Report to the Quarterly Financials to track the budget for Police Risk Management Grants.

ATTACHMENT(S): Please refer to pages 26-30 of the Quarterly Financial Report for Period Ending June 30, 2024, Budget to Actual as of March 31, 2025.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.1.a.

**RISK MANAGEMENT REPORT
AND CASH FOR SAFETY CULTURE AWARD**

ACTION ITEM

ISSUE: The Risk Management Committee (RMC) met prior to the Board meeting on April 17, 2025, to review the most recent risk control activities and plans for FY 25/26.

A list of available trainings was reviewed and upcoming sessions for Traffic Control, Aquatics, and Playground inspections were announced. The Program Managers will work with members and consultants to establish a regular calendar of training topics timed for upcoming member needs and/or regulatory requirements. Trainers for new behind-the-wheel licensing requirements were discussed, with members sharing resources for instructors.

The RMC reviewed nominations for the “Cash for Safety Culture” program and recommended the City of Yuba City, City of Placerville and City of Folsom for the awards, in first, second and third order. The Executive Committee reviewed and agreed to recommend awarding the cash grants per the RMC review.

RECOMMENDATION: Approve as requested - \$5,000 for Yuba City, \$3,000 for Placerville, and \$2,000 for Folsom, with honorable mention for other submissions.

FISCAL IMPACT: None. Cash awards totaling \$10,000 in budget for FY 24/25.

BACKGROUND: The Risk Management Committee meets twice a year, prior to Board meetings in October and April, to review risk management activities and make recommendations to the Executive Committee and/or Board. The Cash for Safety Culture program was approved last year and nominations for the award were solicited throughout FY 24/25.

ATTACHMENT(S): Cash for Safety Culture Presentation

NCCSIF

Cash for Safety Culture
Program



Presented by: Shane Baird CSP, CHST

NCCSIF Risk Manager



Cash SAFETY for CULTURE



- Open to all 22 NCCSIF members.
- Submissions can be submitted anytime.
- Members are reminded of the program monthly.
- Members have access to the application via the NCCSIF website.

Cash SAFETY for CULTURE



- Designed to recognize and reward members for promoting a positive safety culture.
- Members are encouraged to identify risk.
- Develop mitigations to eliminate or minimize the risk.
- Describe the results of the mitigation.

Cash SAFETY for CULTURE



AWARDS:

- Most Outstanding = **\$5,000.00**
- Outstanding = **\$3,000.00**
- Good = **\$2,000.00**
- All other submissions receive an Honorable Mention certificate
- Top three entries will be shared at the Board Meeting and will be posted on the NCCSIF website.



SUBMISSIONS

Total Submissions: 18

Total Member Engagement: 10

Cash SAFETY for CULTURE



Describe the hazard or problem:

Our Police Department lobby had two wooden doors to access the dispatch room and the interview room. Using wood doors at a police department, particularly for interview rooms, can present safety and security concerns for both employees and protected citizens. Also the confidentiality in the police interview room is crucial. Wood doors do not adequately block sound, potentially compromising sensitive discussion or interrogation privacy. Wood doors are less resistant to forced entry, making them easier to breach compared to steel or reinforced metal doors. In some cases, a wooden door can splinter or break, potentially creating dangerous sharp fragments that can be used as weapons by an agitated or violent individual.

The Corning Police Department had a situation with an agitated and violent individual and a Molotov cocktail in the dispatch waiting area for citizens. This situation prompted the need to upgrade the doors.

Provide details about your idea and solutions:

Replaced wood doors with steel doors and industrial hardware.
The door leading to the Dispatchers room has a secure keypad access.

Describe the results:

Replacing wood doors with steel doors has improved the overall safety, security, and functionality of police department facilities, ensuring a safer environment for employees and protected individuals alike. A keypad access on the door to enter the Dispatchers room allows access control and for the access code to be changed to grant or revoke access to specific individuals as needed.

HAZARD/PROBLEM: City PD had wooden doors at the dispatch and interview room. This posed a safety and confidentiality concern.

MITIGATION: Replace the wooden doors with steel doors and industrial hardware. Also installed a keypad to access the dispatch room

RESULTS: Replacing the wooden door improved overall safety, security and functionality of police department facilities. The keypad also allows more control

Cash SAFETY for CULTURE



Cash SAFETY for CULTURE



CashSAFETY for CULTURE



Describe the hazard or problem:

Cal/OSHA's Indoor Heat Illness standard requires supervisors to log indoor heat index throughout the day. This creates a significant administrative burden that will likely not be fully followed without extensive reminders. It would be very easy for a supervisor to forget to check the temp at the right time and then log it. Especially for Elk Grove, in that we don't have anyone working in indoor unconditioned spaces full-time. Workers are generally not indoors for more than a few hours at a time.

Provide details about your idea and solutions:

Our supervisors are aware of indoor temps and protect their crews from indoor heat illness effects. Having to log temps at certain times throughout the day is difficult to remember, even when staying aware of temps. Missing readings would result in an administrative fine.

Finding an automated system to meet all statutory requirements was difficult as no system was providing all the answers... until I found Kestrel's Heat Stress Monitoring System

Describe the results:

I secured two of the systems and had them installed in our unconditioned spaces. Linked with Ambientweather.net, these systems fulfill all the statutory requirements. They communicate with the website showing current conditions, which all supervisors can access using a PC or smartphone. The website creates a log that supervisors can access should the need arise. The tablet screen is always on and allows employees to see what the current conditions are out in the unconditioned space. Should Cal/OSHA request logs, they're easily downloadable from the website. These units have been well received and are working well.

HAZARD/PROBLEM: Cal/OSHA's Indoor Heat standard requires to log the heat index throughout the day. This posed a significant administrative burden.

MITIGATION: Installed a Heat Stress Monitoring System that logs the temperature through the day.

RESULTS: The new systems meet Cal/OSHA's regulatory requirements, and the readings can easily be downloaded if Cal/OSHA were to ever request the readings. Employees can also see the temperature in real time.

Cash SAFETY for CULTURE



CashSAFETYforCULTURE



Describe the hazard or problem:

As a Lieutenant supervising several [REDACTED] Police Units—including the Problem Oriented Policing (POP) team, Homeless Outreach Team (HOT), School Resource Officers (SRO), and Critical Incident Response Team (CIRT)—I was responsible for ensuring the safety of my team during an unexpected workplace relocation.

In the summer of 2024, our police facility underwent remodeling, requiring us to relocate to the second story of the [REDACTED] City building. This transition presented two key challenges:

1. Our primary workspace was now separate—albeit a short distance—from our usual police facilities.
2. More significantly, we were now operating from a second-floor location, an unfamiliar setup for most officers.

Throughout my 30-year career, I have always worked in single-story police buildings, making this a unique experience. As I monitored my team's adjustment to the new location, I observed officers rushing down the stairs at high speeds whenever a priority call came over the radio. With fall and winter approaching, I became increasingly concerned about the potential for slips and falls, especially when the stairwell became wet due to heavy foot traffic and seasonal storms.

The stairwell features hard-molded plastic steps with small circular undulations designed for traction. However, given that the building is over 25 years old, I felt that the existing traction was inadequate for officers navigating the stairs at high speeds multiple times a day.

Provide details about your idea and solutions:

To mitigate the risk of slips and falls, I proposed an easy and cost-effective solution: installing grip tape on each stair tread to enhance traction.

This approach offered several advantages:

- Quick implementation – The solution did not require major renovations or long-term construction.
- Cost-effectiveness – Grip tape is inexpensive and can be easily replenished when worn down.
- Immediate impact – The added traction significantly reduced the risk of slipping, especially in wet conditions.

The grip tape was installed by our facilities personnel in a timely manner, ensuring that the stairwell remained safe for daily use.

HAZARD/PROBLEM: Due to a remodel the PD was forced to move to the second story. This posed a fall hazard due to having to rush down the stairs in emergency situations that featured hard molded plastic steps.

MITIGATION: Installed grip tape on each stair to enhance traction.

RESULTS: The grip tape has made the stairs safer to travel because of the increased traction and helps to decrease the likelihood of potential injury.

Cash for SAFETY CULTURE

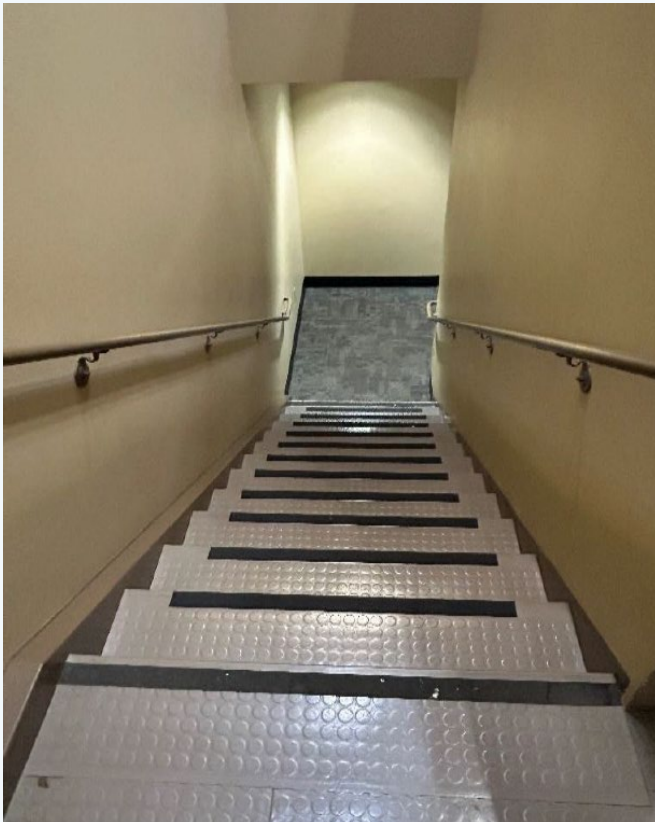


Describe the results:

The installation of grip tape has made a substantial difference, particularly since the heavy rains began. The transition areas, where I anticipated the most issues, have remained safe, and officers can now navigate the stairs with confidence.

Beyond benefiting police personnel, the added traction has also improved safety for all employees using the stairwell multiple times a day. As the tape wears down over time, it can be easily replaced, ensuring continued effectiveness without significant maintenance costs.

This proactive safety enhancement has effectively reduced the risk of falls, reinforcing our commitment to workplace safety and setting a precedent for future improvements.



Cash SAFETY for CULTURE



Describe the hazard or problem:

The Community Development Department public counter remains fully open at all times, with no physical barriers or closures. Due to its open nature, there were no measures in place to ensure safety or restrict access, increasing the potential for security concerns.

Provide details about your idea and solutions:

The City sought to enhance security in the area, as the fully open design of the public counter presented safety concerns. To address this, the space was modified by installing bulletproof glass and enclosing the previously open area to create a more secure environment for employees and visitors.

Describe the results:

As a result, while the area has been enclosed for safety, it still maintains a spacious feel, allowing the department to conduct business efficiently and effectively.

HAZARD/PROBLEM: The Community Development counter which does not restrict access to the to ensure the safety of the employees.

MITIGATION: The counter was modified by installing bullet proof glass which created a more secure environment for employees and visitors.

RESULTS: The city employees are safer because of the installation and business can still be conducted efficiently.

Cash SAFETY for CULTURE



BEFORE

Cash SAFETY for CULTURE



AFTER

CashSAFETYforCULTURE



Describe the hazard or problem:

The City has experienced two positively confirmed cyper security hacks and one negative confirmed cyber security hack. The hackers brought down our system for months and data was erased from desktop computers and other areas that were not backed up.

Provide details about your idea and solutions:

The Information Technology Department has assigned annual cyber security training to all staff. Reminder emails are sent to those who have not completed their required trainings. An incentive program has been implemented for staff who have completed the training on time. Test emails such as simulating phishing attacks and vulnerability assessments help keep staff aware and vigilant by regularly reinforcing security practices and raising awareness of potential threats. In addition, the department has increased the minimum password length policy to 15 characters making it much harder for attackers to crack.

Describe the results:

The Cybersecurity training and testing provide employees with hands-on experience in identifying and responding to cyber threats in real-world scenarios, helping them develop the skills and instincts to recognize suspicious activities or security breaches. Conducting these tests periodically creates a culture of continuous learning and awareness. Staff become more accustomed to the potential risks and better prepared to act when an actual cyber threat arises. Testing has also helped us identify areas where staff need additional training and ensures that any gaps in security knowledge are addressed before they lead to breaches. This helps reduce the possibility of human error, which is usually the main factor in cyber incidents, and reinforces the importance of vigilance in maintaining a secure environment. Testing keeps employees on their toes and ensures they remain alert and prepared for continually evolving cyber threats. Additionally, increasing the minimum character password length reduces the likelihood of a successful cyber attack adding a critical layer of defense against unauthorized access.

HAZARD/PROBLEM: The city experienced two cyber attacks and one negative confirmed hack that brought the systems and data was erased.

MITIGATION: Implemented an incentive programs for those who complete trainings, test/phishing emails implemented to bring awareness, increased password length.

RESULTS: Staff has become more aware and better prepared to act when a cyber attack arises.

Cash SAFETY for CULTURE



Describe the hazard or problem:

Receiving multiple claims for hazards at the [REDACTED] Flea Market Grounds. There was no safety inspection in place to look for these hazards.

Provide details about your idea and solutions:

Worked with Sedgwick to develop a safety inspection checklist. Walked the market grounds to identify safety hazards and concerns that need to be addressed.

Describe the results:

The Market staff is now able to utilize the checklist developed to implement a standard weekly inspection of entrances/exits, sidewalks, parking lots, vendor equipment, general market area, special hazards and other miscellaneous areas of concern. The inspection includes a detailed record of the action taken to correct the hazards and who completed each action. Having this in place will ensure compliance with safety regulations and industry standards. This proactive approach shows the City took reasonable steps to prevent injuries on City property. Regular inspections will reduce the risk of unsafe conditions that could lead to costly litigation.

HAZARD/PROBLEM: Several claims due to multiple hazards at the city's Flea Markets grounds. Also, there was no inspection process in place.

MITIGATION: Worked with Sedgwick to develop a safety inspection checklist and performed a physical hazard inspection of the Flea Market.

RESULTS: Staff now utilizes the checklist, and the Flea Market is inspected weekly. Having this in place ensures compliance with safety and industry standards. Also shows the city is proactive to address hazards.

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Cash SAFETY for CULTURE



Describe the hazard or problem:

The City does not have a public information officer to relay information in the event of a crises or high-visibility event. This person should relay information to media outlets including social media to protect the reputation of the City and and mitigate legal challenges with getting accurate and consistent information to the public.

Provide details about your idea and solutions:

The City has partnered with Cole Pro Media to assist in responding quickly to media inquiries, managing social media channels and issuing official statements from the City.

Describe the results:

Partnering with Cold Pro Media minimizes public relations (PR) risks by tracking social media platforms, news outlets and online content to monitor public sentiment, emerging issues and negative coverage in real-time. Leveraging these tools helps the City identify potential threats early and respond swiftly before they escalate, reducing the likelihood of damaging the City's reputation. This proactive approach allows for timely intervention, strategic messaging and damage control which is critical in maintaining a positive public image and mitigating risks that could lead to public backlash or legal challenges.

HAZARD/PROBLEM: The City does not have a PIO to speak on events of a crisis or high-visibility events.

MITIGATION: The city has partnered with a 3rd party to assist in responding to media inquiries, social media challenges and issuing official statements.

RESULTS: Partnering with this 3rd party protects the city's reputation and allows for timely intervention.

Cash SAFETY for CULTURE



Describe the hazard or problem:

There was not a comprehensive training program or a way to track completed trainings for all staff at the City. Training for some positions were self assigned by their manager or supervisor during hiring and annual or ongoing trainings were never completed.

Provide details about your idea and solutions:

We worked with each of the department directors to identify training applicable to each classification and their job duties in the fall of 2024. We made a recommendation to each of the department heads and solicited their feedback. We already utilize target solutions training but it was only used as a self-assigned program. We assigned all trainings based on the matrix.

Describe the results:

Trainings are assigned beginning January each calendar year and due by December. We will be incorporating the required trainings into the annual evaluation program to have accountability for completing the assigned trainings.

HAZARD/PROBLEM: There was not a comprehensive training program or a way to track completed trainings.

MITIGATION: Worked with all dept. directors and a training matrix was developed and trainings are assigned based on the matrix.

RESULTS: The trainings are assigned each January and will be part of the annual evaluations program to have accountability.

Cash SAFETY for CULTURE



Describe the hazard or problem:

In the beginning of the 2024-2025 Fiscal year, our Recreation Coordinator unexpectedly resigned from the City of [REDACTED]. I stepped up to cover the Recreation Department and stay as Finance Director. During my time as Interim Recreation Director, I noticed multiple outdated procedures and potential safety issues.

The Recreation Department has a group of Senior Citizens twice a week, where they can come in and have breakfast, socialize, and play Bingo, it's a popular program. During the school year, there is a preschool/daycare that rents out a room 4 days a week with roughly 20 children. At all times, the front door was open to the public, anyone could come into the Recreation where the Elderly and Daycare was being held at.

Provide details about your idea and solutions:

The Recreation Department is located at [REDACTED] Manuel Vierra Park, which is hidden from public view unless you physically enter the park. I saw this as a potential Safety concern, and presented a report to the City Administrator and IT Department to install Cameras, locked door, a camera/doorbell system, and PD to have access to those cameras at all times. Security cameras installed internally and externally have acted as a deterrent thus far making the building safer and reducing risk of break-ins.

Describe the results:

As of today, the security cameras have been installed covering all entrances and potential blind spots. The doors lock and a doorbell/camera system has been installed. Staff will be able to see and speak to the public that rings the doorbell before letting them inside the building. City staff, Daycare Staff, and the Senior Program Attendees have stated they feel safer and more comfortable. The Cameras were placed in areas where theft or vandalism had the highest risk.

HAZARD/PROBLEM: The city's recreation building location is in an area that is hidden from public view which poses a security risk because of the unsecured doors.

MITIGATION: To increase security cameras were installed, doors to remains locked where applicable, installed a camera/doorbell system and allowed PD to have access to those cameras.

RESULTS: City staff, daycare staff, and the senior program attendees have expressed they feel safer because of the new additions.

Cash SAFETY for CULTURE



Cash SAFETY for CULTURE



Cash SAFETY for CULTURE



Describe the hazard or problem:

In July of 2024 the Lone Police Department moved our facility from City Hall to a leased building. After our homicide in 2023 we ran out of space in our property room and with the growth in the department we were out of space. My concern was physical security of not only our new facility but of confidential information within the department. With DOJ terminals and access to reports we needed to make sure our facility was more secure than our old facility in city hall.

Provide details about your idea and solutions:

We came up with three ways to secure and control access to our new facility. The first approach was to install cameras both inside and outside the new police facility. The cameras chosen not only do video but audio as well. The second approach was controlled access. This was accomplished by changing all locks to HID card access. This gives the card holder access to only the areas needed. The third approach was a new facility access policy which includes visitor logs and escorted control. All visitors must be logged in, given a visitor lanyard, and escorted only to common areas except meetings with command staff.

Describe the results:

As a result of the policy and security measures put into place the Lone Police Department is now a secure controlled facility. The Department of Justice visited our facility in October of 2024 and were impressed with the changes made to our facility security. Our new security procedures, policies, and hardware exceeds both state and federal standards for DOJ terminals and protection of sensitive data.

HAZARD/PROBLEM: The city PD relocated and quickly realized there were physical security issues as well as confidential information not fully secured.

MITIGATION: Cameras were installed both inside and outside the new facility. All locks were changed to HID card access which allows for restrictions to areas. Implemented a visitor log as well as escort control.

RESULTS: The PD dept is now a more secure controlled facility. The DOJ visited the facility and were impressed with the changes made. The new procedure and hardware exceed DOJ minimum requirements.

CashSAFETYforCULTURE



Describe the hazard or problem:

Working near a roadway in low-light conditions seriously threatens workers due to diminished visibility. This reduced visibility significantly heightens the chances of drivers not seeing them, which raises the risk of severe accidents. The danger is further intensified by contributing factors such as driver fatigue, poor road markings, and inadequate lighting in the work zone. Together, these elements create a perilous environment that can lead to catastrophic injuries or even fatalities. It is crucial to address these risks to ensure the safety of all workers.

Recently, our police personnel joined forces with the Public Works Department to tackle a pressing roadway hazard. It was emphasized how dangerous it can be to spot fast-moving workers in low or no light conditions. Even when they are wearing reflective vests, a driver may fail to see an employee standing just beyond the reach of headlights. This highlights the urgent need for enhanced safety measures to protect those working in these hazardous environments.

Provide details about your idea and solutions:

To mitigate these dangers, several years ago, the Police Department invested in personal lighting devices from Guardian Angel. These 360-degree warning lights have increased the visibility of personnel working on or near the roadway.

Describe the results:

I have no affiliation with Guardian Angel; I genuinely believe in the effectiveness of their product. I strongly advocate for the purchase and mandatory issuance of these lighting devices as standard personal protective equipment (PPE) for all city employees who work in or near roadways during low-light or no-light conditions. Implementing this safeguard not only enhances visibility but also significantly increases the safety of our workforce.

Since the introduction of this device, our officers have expressed a significant increase in their sense of safety, stating they feel more visible and recognized than they do when simply wearing a reflective vest. This enhancement in their perception underscores the device's transformative impact on their protection and presence in the field..

HAZARD/PROBLEM: It was recognized that poor light conditions pose a significant threat to the workers and officer who must put themselves in high traffic environments.

MITIGATION: To mitigate the hazard the PD invested in personal lighting devices that increase visibility by using 360-degree warning lights.

RESULTS: Since implementation, the officers have expressed a significant increase in their safety, stating they feel they are more visible than before the implementation.

CashSAFETY for CULTURE



CashSAFETYforCULTURE



Describe the hazard or problem:

In a small agency, dispatchers are often working solo and perform a wide variety of dispatch tasks such as handling incoming emergency calls, tracking and monitoring officers for safety, managing multiple phone lines, listening to the radio and dispatching calls for service. Our dispatchers were inundated with calls with only one staff per shift. This created a hazard when multiple 911 lines were ringing at once.

Provide details about your idea and solutions:

Our Police Department contracted with Prepared 911 to reduce the workload on 911 dispatchers by leveraging automated systems and tools to manage non-emergency calls, routine inquiries and automate certain aspects for emergency response. This allowed dispatchers to focus on more critical incidents, improving overall response times in the emergency response process.

Describe the results:

Prepared 911 automates call handling triaging certain calls, directing them to appropriate resources or providing scripted responses to common inquiries, reducing the need for a live dispatcher to take each call manually. Emergency calls are transcribed in real time in English and Spanish (other languages coming soon), allowing us to prompt questions without the use of a translation service. During the 911 call, the information captures everything case in case information is missed by the dispatcher, allowing for more accurate information to be provided to patrol officers. In addition, Prepared 911 offers callers self-service options through interactive voice response (IVR) systems. The system helps prioritize incoming calls, routing more critical cases to human dispatchers while less urgent calls may be handled by automated systems or redirected to appropriate agencies. Prepared 911 helps automate the collection of information such as location and nature of the emergency improving response times and efficiency.

HAZARD/PROBLEM: The City's dispatchers often work solo which created a hazard because only one 911 call at a time could be answered.

MITIGATION: The City contracted with Prepared 911 to reduce the workload on 911 dispatchers by leveraging automated systems and tools to manage non-emergency calls.

RESULTS: The systems helps prioritize calls, routing more critical calls to human dispatchers while less urgent calls may be handled by the automated systems or redirected to the appropriate agencies.

Cash SAFETY for CULTURE



Describe the hazard or problem:

The Police Department was engaging in high speed pursuits overwhelming emergency services and traffic which increased the danger to everyone involved or in the area of the pursuit.

Provide details about your idea and solutions:

The Police Department contracted with Star Chase to eliminate the need for high-speed chases by using a GPS tracking system. This program features a launcher that fires a small GPS tag onto a suspects vehicle during a pursuit or when a suspect is attempting to flee. Once the tag is attached, officers can track the suspects location in real time allowing them to disengage the high speed pursuit.

Describe the results:

This technology alleviates the dangers of high-speed pursuits, such as collisions, loss of control or injury by allowing officers to safely monitor a suspects movements from a distance. With the GPS tracking device in place, law enforcement can coordinate with other agencies, set up roadblocks and make a controlled arrest without the immediate risks associate with a high-speed chase. The program provides for a more safe and strategic alternative to apprehending suspects.

HAZARD/PROBLEM: The City recognized the dangers of high sped police pursuits which could cause unnecessary harm.

MITIGATION: The City contracted with Star Chase to eliminate the need for high-speed chases by using GPS tracking system by launching a GPS onto the suspects vehicle then can be tracked via GPS.

RESULTS: The technology alleviates the dangers of high-speed pursuits which provides for a safe and strategic alternative to apprehending suspects.

CashSAFETYforCULTURE



Describe the hazard or problem:

The City partners with CalTRANS to maintain the landscape area along the freeway over crossing. The area is a grassy terrain on a steep sloped hill. Staff had to mow the grass down with hand weedeaters to abate the weeds.

Provide details about your idea and solutions:

The Parks and Recreation department purchased robot mowers solely to manage this area where the slope was too steep for a standard mower and too labor intensive to mow by hand. The robot mowers are specifically designed to handle steep inclines and difficult terrain, making them the ideal solution for mowing overpass hillsides safely and efficiently. This new equipment ensures consistent mowing without putting workers in unsafe working conditions.

Describe the results:

In the past, employees had to navigate challenging terrain with manual equipment, which is both physically demanding and dangerous. With robot mowers, we remove the human element from these high-risk areas entirely, allowing for safer, more effective lawn maintenance. The decision to invest in this equipment is rooted in our ongoing commitment to improving the safety of our operations. This technology will help us minimize the risk of accidents and injuries while maintaining high-quality landscaping standards.

HAZARD/PROBLEM: Employees maintain landscape along freeways and steep slopes using handheld weed eaters.

MITIGATION: A robot mower was purchased to manage the areas where slopes are too steep inclines and difficult terrain.

RESULTS: The implementation of the robot mower allows for a safer work environment with the goal of reducing accidents and workplace injuries.

Cash SAFETY for CULTURE



Program Name: Cash for Safety Culture Award Submission

City of [REDACTED] ("City") is excited to submit recent safety improvements for consideration in the Cash for Safety Culture Award Program. Our commitment is to cultivate a proactive and engaged safety culture across all departments while prioritizing the health and safety of our employees. In the spring of 2024, the City partnered with Sedgwick Risk Control Services to conduct a Physical Hazard Inspection of City properties. The inspection identified several areas requiring hazard improvements across multiple City locations. Risk Management then developed a plan addressing both immediate, low-cost improvements and long-term strategies for ongoing safety initiatives. Below are some of the key improvements from 2024, both implemented and in progress:

1. Development of Evacuation Maps for the Workplace Violence Prevention Plan

The inspection report highlighted that the City's evacuation maps were outdated and only available for a few buildings. In response, we created updated evacuation maps for City Hall and the Senior-Multi Use Center as the first phase of a comprehensive map update. These maps are now in the final stages of printing and will be prominently displayed throughout the buildings. They are an integral part of our Workplace Violence Prevention Plan.

2. Physical Hazard Inspection Checklist and Departmental Responsibility

In collaboration with various departments, we developed a thorough physical hazard inspection checklist. As part of this effort, we appointed a safety officer in each department to oversee and address potential hazards. These designated officers are responsible for ensuring their departments are well-maintained and actively identifying potential safety risks. This system has promoted accountability and contributed to a safer working environment throughout the organization.

3. Ordering and Installing Exit Signage

The inspection report identified the absence of exit signage at key exit doors. To enhance our emergency preparedness, we ordered and installed clear, visible exit signs throughout our facilities. These signs are strategically placed near doors in every department, ensuring that employees can quickly and easily locate exits in an emergency. This initiative has greatly improved our evacuation procedures, facilitating a quicker and more organized response in any evacuation situation.

HAZARD/PROBLEM: The city partnered with Sedgwick RC to conduct inspections. The city was not in compliance with several Cal/OSHA regulations and lacked key components of WPV plan and EAP.

MITIGATION: The city took the finding found during the inspection and implemented the recommendations.

RESULTS: Implementing the recommendations have made significant progress in fostering a safer, more secure work environment through these initiatives.

CashSAFETYforCULTURE



Describe the hazard or problem:

My job requires me to lift people off the ground daily, often in challenging conditions. Many individuals are overweight, have poor hygiene, and may be partially or completely unclothed. They are often found in hard-to-reach areas such as between furniture, in bathtubs, or in bathrooms.

Back injuries are common among my coworkers and me, with multiple workers' compensation claims filed due to the strain of lifting. After recovering from a severe back injury, I returned to work and had to lift 11 people in a single 24-hour shift. Most of my coworkers have also experienced back strain or injuries.

Our typical method involves lifting under the patient's arms, but many individuals have shoulder issues and cannot tolerate this technique. Despite the frequency of injuries, we continue to face these challenges daily.

Provide details about your idea and solutions:

My coworkers and I collaborated to create a simple and effective lift assist device. We purchased a heavy-duty 12,000 lb tow strap and cut it into 3.5 ft sections. A commercial company then reinforced the strap by sewing on nylon handles and grips.

The strap wraps around the person's back and under their arms, providing a secure grip and promoting proper lifting posture. The handles allow up to three people to assist, significantly reducing the strain and effort required for heavy lifts.

Describe the results:

After using the strap for 12 months, I have not had a single patient complain about shoulder pain. The strap folds compactly to fit in our existing medical bags and can be easily washed in a commercial extractor/washer after each use.

We have successfully lifted individuals weighing up to approximately 350 lbs with this device. Since implementing the strap, I have not experienced any back strains, nor have I heard of any coworkers sustaining injuries. I believe this lift assist strap has been highly effective in reducing workplace injuries. Every engine in the city now carries these straps, and neighboring agencies are considering adopting them for their own use.

HAZARD/PROBLEM: The City's first responders were experiencing a high rate of back injuries because of having to lift/transport patients.

MITIGATION: The first responders recognized this as a problem and produced a solution to reduce/eliminate the risk of back injuries resulting from lifting patients by inventing a strap.

RESULTS: After implementing the strap, the department has not had a single back injuries or compliant. The strap has been placed in all engines.

CashSAFETYfor CULTURE



Describe the hazard or problem:

Last year, the City of [REDACTED] made significant improvements to its safety program, transforming it from an environment lacking OSHA compliance and safety awareness into a proactive, safety-first culture. Key developments included creating a Safety Committee Team, updating the IIPP and policies, establishing regular safety training, and implementing a Safety Inspection Team (SIT). While the City has made tremendous strides in improving its safety program, there is always room for growth to ensure that safety remains a top priority and evolves with changing needs. Acknowledging that some employees were more engaged than others in advancing the program, the City recognized the critical need for broader buy-in. As a result, several strategic initiatives have been implemented to further cultivate a strong safety culture, with an emphasis on improving employee engagement.

Provide details about your idea and solutions:

Since the last safety award submission, the City invited OSHA for a formal consultation to ensure their safety practices were fully compliant with OSHA standards. This consultation provided expert guidance on improving risk management and ensuring the City's safety protocols align with industry best practices (Attachment A). After the consultation with OSHA, the City took the important step of revisiting and rewriting their IIPP once again (Attachment B). This revision was based on OSHA's advice, ensuring that the program incorporates the latest safety practices, updates, and compliance requirements. By doing so, the City continues to prioritize the safety and well-being of its employees while remaining in line with safety regulations. The City took additional steps based on the results of the consultation by installing additional eyewash stations, mounting fire extinguishers, and following injury reporting guidelines.

In an effort to help strengthen the safety culture, the City conducted a survey to assess employee perceptions and attitudes toward safety. The Safety Culture Survey consisted of 23 questions with room for comment and was distributed to all non-sworn employees (Attachment C). Staff was encouraged to participate in the voluntary survey and the results were collected confidentially (Attachment D).

Beginning this year, the City introduced a quarterly safety newsletter titled *Safety Matters* (Attachment E). This newsletter highlights important safety topics, tips, and lessons learned from real incidents. It will also serve as a way to keep staff informed about new safety policies, upcoming training sessions, and key updates to the IIPP.

Within the quarterly newsletter, the City launched the *Employee Safety Spotlight* feature (Attachment E, pg 2). This section recognizes individual employees who consistently demonstrate a commitment to safety in their work. In addition to being featured in the newsletter, safety spotlight recipients are announced during an all-staff safety meeting and awarded "brownie points" (Attachment F) in the form of an actual box of brownies. At the end of the year, one Safety Champion will be selected from the list of recognized employees and awarded a special prize —hopefully funded by this submission! 😊

The response from the newsletter was positive, and the employees who were recognized in the *Safety Spotlight* were appreciative of the gesture. As the year progresses, department heads and supervisors know to be on the lookout for actions or attitudes that exemplify a safety mindset in our employees. By celebrating these safety champions, the City not only encourages positive behaviors but also motivates others to prioritize safety in their own daily tasks.

With a Risk Management Policy, the City ensures that safety issues are identified and addressed before they become incidents. Although the goals, responsibilities, and processes were already in place, it was essential to adopt a formalized policy.

These additional actions reflect the City of [REDACTED] ongoing commitment to enhancing its safety culture and ensuring that its employees are equipped with the knowledge, tools, and support to work safely. By continuously assessing and improving their safety protocols through expert consultations, feedback from employees, and regular updates to safety programs, the City is fostering an environment where safety is not only a priority but also a shared responsibility among all staff members.

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HAZARD/PROBLEM: The member recognized that there was not 100% buy in in their safety culture.

MITIGATION: The member decided to invite Cal/OSHA to conduct a formal consultation to ensure their safety practices were fully compliant with Cal/OSHA standards. Conduct surveys and implement a quarterly newsletter.

RESULTS: The members implementation of several identified gaps the safety has improved as well as the safety culture.

Cash SAFETY for CULTURE



SAFETY MATTERS

QUARTERLY NEWSLETTER

Common Workplace Injuries



Muscle Strains and Ergonomics

Muscle strains are a common workplace injury caused by lifting heavy objects or using improper techniques. Musculoskeletal disorders can lead to significant pain and decreased productivity. Ergonomic solutions, such as adjustable chairs, lift aids, and proper lifting techniques, can mitigate these risks.

Make sure to stretch and take breaks, reducing the risk of strain from repetitive tasks.



QUICK TIPS

MIND YOUR POSTURE

Correct posture can prevent a variety of musculoskeletal problems.

- Keep your feet flat on the floor and your back supported when seated.
- When lifting, keep your back straight and use your legs and hips to lower yourself down to the object.

01/03

EMPLOYEE SAFETY SPOTLIGHT

SHOUT OUT TO...

Julian Jimenez, Custodian - For the extra effort he puts into Tailgate Safety Trainings and his outstanding work keeping our facilities clean and sanitized for everyone's health and safety.

Craig Van Ert, Water Systems Operator II - For the way he handled a sweeper truck fire incident. He calmly removed himself from the unsafe vehicle, and used the fire extinguisher to put the fire out quickly. He then called the fire department, and his supervisor.

Dan Norton, CCC Specialist - For reporting unsafe eyewash station conditions and suggesting proper maintenance and repair.

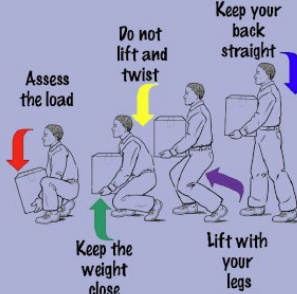
HAVE A SAFETY SUGGESTION?

All employees are encouraged to bring forward suggestions for safety improvement to the City.

You can:

- 1) Inform your supervisor or other management personnel in writing or orally
- 2) Complete a "Safety Suggestion Form" and submit anonymously if preferred

Lifting Safely



02/03

ERGONOMIC WORKSTATION

MONITOR POSITION

- Arm-length away
- Top of monitor at eye level
- Monitor directly in line

ARMRESTS

- Straight wrist postures
- Wrists not resting on worksurface edge
- Relaxed shoulders

LUMBAR CURVATURE SUPPORTED

RECLINE TENSION


- Allow movement

SEAT DEPTH

- 2-3" of clearance behind knee

SEAT HEIGHT

- Hips at or above knee level
- Knees bent to 85-110 degrees
- Feet stable on the floor



WE WANT YOUR FEEDBACK!

Please complete your Safety Survey by Monday, March 24

03/03

Accidents hurt but safety doesn't... So, check yourself before you wreck yourself.

Cash SAFETY for CULTURE



Instructions: This survey has been developed to assess the attitude towards safety within this organization and, if necessary, what we can do to improve it. All results will be combined for analysis; no individual results will be kept. Remember—we are not looking for right or wrong answers. We want to know what your thoughts are about this organization's safety culture. Please do not write your name anywhere on this form.

Surveys are due Monday, March 24, 2025.

My current role is:

Employee ☐ Supervisor ☐ Manager ☒

Please rate the following:

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1 I was trained on safe work procedures for my job.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
2 I am made aware of safety issues that arise.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
3 I have the tools/resources to perform my job safely.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
4 My team follows safe work procedures.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
5 Our organization reviews and updates our safe work procedures regularly.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
6 Management communicates with us and listens to us about health and safety.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
7 We have safety reporting procedures (for incidents and issues).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
8 We report safety incidents.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
9 We are encouraged to report safety incidents.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
10 Safety is a high priority for our organization.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
11 Management gets involved in safety issues.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					

Please rate the following:

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
12 I feel like my health and safety matter here.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
13 I know what to do if I get injured at work.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
14 I am provided adequate ongoing safety training.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
15 I know what to do in the event of an emergency like a fire or earthquake.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
16 Appropriate responses are made after a reported incident to address the reasons why the incident occurred.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
17 I have the ability to correct safety issues when they occur.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
18 Assigned tasks take priority over safety.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
19 Safety meetings are effective.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
20 My supervisor understands the job safety problems I face.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
21 My supervisor enforces safe work procedures.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
22 I know where to find safety policies and procedures.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					
23 I am recognized for safe work behavior.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comment:					

Additional comments:

CashSAFETYfor CULTURE



Describe the hazard or problem:

Hazard Identification Gaps: Limited staff and resources make it hard to consistently identify and address hazards.
Reactive Culture: With a small team, safety efforts often focus on responding to injuries rather than preventing them.
Engagement and Awareness: Employees may not feel empowered to report issues or risks. This can lead to unreported near-misses and a weaker safety culture.

Provide details about your idea and solutions:

Employees use department cell phones to report hazards via text- picture if applicable for safety concerns, near-misses or safety ideas..
Safety lead receives instant alerts to prioritize and address reported risks.
Each month, one department head becomes a safety lead, tasked with leading a 15-minute peer safety discussion, conducting a quick workplace evaluation, and reporting findings at weekly department meetings.
Safety lead rotates to involve all department heads over time, fostering ownership and fresh perspectives without overburdening any single person.
Monthly 10-15 minute training sessions, delivered in-person or via recorded videos.
Content uses free resources (e.g., OSHA, NCCSIF materials) and local examples (e.g., a recent storm's impact) to keep it relevant and engaging.
Safety lead helps facilitate discussions, linking training to reported hazards

Describe the results:

Improved Hazard Prevention:
Enables early reporting, reducing near-misses by an estimated 20% and workplace injuries by 10% within the first year, as hazards like broken equipment or slippery surfaces are flagged and fixed proactively.
Stronger Safety Culture:
Employee engagement rises and is measured by participation, as department heads take turns leading and contributing to safety efforts.
Training ensures awareness of specific risks, shifting the mindset from reactive to preventive.
Cost-Effective Impact:
Low-cost tools and minimal staffing needs make it sustainable for budget, while collecting data, insights, and training creates a feedback loop that continuously improves safety.
Measurable Success:
After 6 months, the city can track reduced incident reports, higher employee confidence and specific examples of prevented risks demonstrating value to NCCSIF.

HAZARD/PROBLEM: It was recognized that there were hazard identification gaps, a reactive culture, employees did not feel empowered

MITIGATION: a new reporting systems was implemented allow for hazards to get notified of hazards in real time. These hazards are discussed at the monthly meetings.

RESULTS: The new reporting systems has significantly reduced near misses by 20% and workplace injuries by 10% within the first year creating the improved safety culture.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.1.b.

**FIRST RESPONDER
CASH FOR SAFETY CULTURE AWARD PROGRAM**

ACTION ITEM

ISSUE: The Board of Directors voted to discontinue the Lexipol Grant Finder Agreement and apply the budgeted \$18,000 to other risk management purposes. The Executive Committee recommended using \$10,000 to fund another category for the Cash for Safety Culture Award Program for First Responders.

RECOMMENDATION: Approve First Responder Safety Award program as presented, revised or provide direction.

FISCAL IMPACT: None. Moving \$10,000 in budget for FY 25/26 from Lexipol Grant Finder to Outside Training and Safety Award.

BACKGROUND: NorCal Cities has partnered with Lexipol for grant services for the last two years. The Board of Directors voted to discontinue the agreement and use the funds for other risk management activities.

ATTACHMENT(S): First Responder Safety Award Program Application FY 25/26



FIRST RESPONDER SAFETY AWARD PROGRAM APPLICATION

Do you have an idea about how to keep you and your fellow employees safe at work? Have you developed a program, policy, or system to help reduce losses or exposures?

If so, the NorCal Cities Risk Management Committee would like to hear about your ideas and solutions. The *First Responder* Safety Award Program was established by the NorCal Cities Board of Directors to promote a positive safety culture by recognizing and rewarding members who take an active role in their safety program.

Members may be rewarded for implementing proactive/innovative safety solutions that impact workplace safety.

Most Outstanding Submission - \$5,000

Outstanding Submission - \$3,000

Good Submission - \$2,000

Honorable Mention - Certificate

Submit your ideas and solutions by completing the attached form and email to Jenna Wirkner at Jenna.Wirkner@alliant.com. You are encouraged to submit your ideas as they arise. Use a separate Application Form for each submission. You may submit multiple entries, but there is only one monetary award per member.

All submissions must be received by **April 1, 2026** in order to be eligible.

Retain a copy of all documents for your records. Once we receive your submission, a confirmation email will be sent.

All entries will be voted on by the NorCal Cities Risk Management Committee during their April meeting.

First Responder Safety Award Program Application

City:

Name of person submitting:

Title:

Phone:

Email:

Describe the hazard or problem:

Provide details about your idea and solutions:

Describe the results:

Attach additional details and supporting documentation if needed.

Retain a copy of all documents for your records.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.2.

CROWE AUDIT ENGAGEMENT LETTER

ACTION ITEM

ISSUE: Crowe LLP conducts NCC's annual financial audit and has provided the attached Engagement Letter outlining their services and fees for the next three years.

The first year was quoted at \$39,500 but that was negotiated down to \$33,500, increasing to \$36,500 in year two (FYE 2026) and \$39,500 in year three. Crow also adds 5% to the quoted fee as a business service charge for technology, data security, processing, admin and other related support, bringing the total to \$35,175 for the first year.

The total cost of the FYE 2024 audit was \$31,500, including an additional fee of \$850 for the presentation to the Board. While the base fee is increasing 9% in the first year the total fee is in line with the specialized nature and complexity of the work in the current market, and the Executive Committee has recommended approval.

RECOMMENDATION: Approve engagement letter as presented, revised or provide direction.

FISCAL IMPACT: \$33,500 and 5% business service fee of total invoiced fees. Budgeted \$37,000.

BACKGROUND: Crowe has been conducting NCC financial audits since FYE 2012, with three changes in the audit manager. Perry Smith conducted the audits prior to Crowe.

ATTACHMENT(S): Crowe Audit Engagement Letter



Crowe LLP
Independent Member Crowe Global

100 High Street, Suite 2301
Boston, MA 02110
Tel +1 877 600 2253
Fax +1 800 599 2214
www.crowe.com

April 10, 2025

Marcus Beverly
Northern California Cities Self Insurance Fund
1792 Tribute Rd Ste 450
Sacramento, California 95815-4320

Dear Marcus Beverly:

This letter confirms the arrangements for Crowe LLP ("Crowe" or "us" or "we" or "our") to provide the professional services discussed in this letter to Northern California Cities Self Insurance Fund ("you", "your" or "Client"). The attached Crowe Engagement Terms, and any other attachments thereto, are integral parts of this letter, and such terms are incorporated herein.

AUDIT SERVICES

Our Responsibilities

We will audit and report on the financial statements of the Client for the year ending June 30, 2025.

In addition to our report on the financial statements, we plan to evaluate the presentation of the following supplementary information in relation to the financial statements as a whole, and to report on whether this supplementary information is fairly stated, in all material respects, in relation to the financial statements as a whole.

- Combining Statement of Net Position and Combining Statement of Revenues, Expenses and Change in Net Position

The objective of the audit is the expression of an opinion on the financial statements. We will plan and perform the audit in accordance with auditing standards generally accepted in the United States of America, and the standards for financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we obtain reasonable, rather than absolute, assurance about whether the financial statements are free of material misstatement whether caused by error or fraud. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Because of inherent limitations of an audit, together with the inherent limitations of internal control, an unavoidable risk that some material misstatements may not be detected exists, even though the audit is properly planned and performed in accordance with applicable standards. An audit is not designed to detect error or fraud that is immaterial to the financial statements.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment including the assessment of the risks that the financial statements could be misstated by an amount that we believe

would influence the judgment made by a reasonable user of these financial statements. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. As required by the standards, we will maintain professional skepticism throughout the audit.

In making our risk assessments, we obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the Client's internal control. However, we will communicate in writing to those charged with governance and management concerning any significant deficiencies or material weaknesses in internal control relevant to the audit of the financial statements that we have identified during the audit. We will communicate to management other deficiencies in internal control identified during the audit that have not been communicated to management by other parties and that, in our professional judgment, are of sufficient importance to merit management's attention. We will also communicate certain matters related to the conduct of the audit to those charged with governance, including (1) fraud involving senior management, and fraud (whether caused by senior management or other employees) that causes a material misstatement of the financial statements, (2) illegal acts that come to our attention (unless they are clearly inconsequential) (3) disagreements with management and other significant difficulties encountered in performing the audit and (4) various matters related to the Client's accounting policies and financial statements. Our engagement is not designed to address legal or regulatory matters, which matters should be discussed by you with your legal counsel.

As part of our audit, we will conclude, based on the audit evidence obtained, whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Client's ability to continue as a going concern for a reasonable period of time.

We expect to issue a written report upon completion of our audit of the Client's financial statements. Our report will be addressed to those charged with governance of the Client. Circumstances may arise in which it is necessary for us to modify our opinion, add an emphasis of matter or other matter paragraph or a separate section in the auditor's report, or withdraw from the engagement.

In addition to our report on the financial statements and supplemental information, we plan to issue the following reports:

- Independent Auditor's Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with *Government Auditing Standards* — The purpose of this report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Client's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

As part of obtaining reasonable assurance about whether the financial statements are free of material misstatement, we will also perform tests of your compliance with applicable laws, regulations, contracts and grants. However, because of the concept of reasonable assurance and because we will not perform a detailed examination of all transactions, there is a risk that material errors, irregularities, or illegal acts, including fraud or defalcations, may exist and not be detected by us. However, the objective of our audit of compliance relative to the financial statements will not be to provide an opinion on overall compliance with such provisions, and we will not express such an opinion. We will advise you, however, of any matters of that nature that come to our attention, unless they are clearly inconsequential.

Our audit and work product are intended for the benefit and use of the Client only. The audit will not be planned or conducted in contemplation of reliance by any other party or with respect to any specific transaction and is not intended to benefit or influence any other party. Therefore, items of possible

interest to a third party may not be specifically addressed or matters may exist that could be assessed differently by a third party.

The working papers for this engagement are the property of Crowe and constitute confidential information.

However, we may be requested to make certain working papers available to your oversight agency or grantors pursuant to authority given to them by law, regulation, or contract. If requested, access to such working papers will be provided under the supervision of our personnel. Furthermore, upon request, we may provide photocopies of selected working papers to your oversight agency or grantors. The working papers for this engagement will be retained for a minimum of three years after the date our report is issued or for any additional period requested by the oversight agency or pass-through entity. If we are aware that a federal awarding agency, pass-through entity, or auditee is contesting an audit finding, we will contact the party contesting the audit finding for guidance prior to destroying the working papers.

Government Auditing Standards require that we provide you with a copy of our most recent peer review report, which accompanies this letter.

The Client's Responsibilities

The Client's management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America. Management is also responsible for the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to error or fraud.

The Client's management is also responsible for complying with applicable laws, regulations, contracts and grants and such responsibility extends to identifying the requirements and designing internal control policies and procedures to provide reasonable assurance that compliance is achieved. Client's management is responsible for taking timely and appropriate steps to remedy fraud and noncompliance with provisions of laws, regulations, contracts, and grant agreements that the auditor reports. Additionally, it is management's responsibility to follow up and take corrective action on reported audit findings, to establish and maintain a process for tracking the status of findings and recommendations, and to prepare a summary schedule of prior audit findings, which should be available for our review, and a corrective action plan.

Management has the responsibility to adopt sound accounting policies, maintain an adequate and efficient accounting system, to safeguard assets, and to design and implement programs and controls to prevent and detect fraud. Management's judgments are typically based on its knowledge and experience about past and current events and its expected courses of action. Management's responsibility for financial reporting includes establishing a process to prepare the accounting estimates included in the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Client's ability to continue as a going concern for one year from the date the Financial Statements are available to be issued.

Management is responsible for providing to us, on a timely basis, all information of which management is aware that is relevant to the preparation and fair presentation of the financial statements, such as records, documentation, and other matters. Management is also responsible for providing such other additional information we may request for the purpose of the audit, and unrestricted access to persons within the Client from whom we determine it necessary to obtain audit evidence. Additionally, those charged with governance are responsible for informing us of their views about the risks of fraud within the Client, and their knowledge of any fraud or suspected fraud affecting the Client.

Monitoring independence includes monitoring affiliates and obtaining information about those entities. For the purpose of complying with applicable independence requirements, the Client agrees to provide Crowe, at least annually, a complete and accurate legal entity listing (e.g. component units included in the Client's financial statements), and a listing of other affiliated entities not included on the legal entity listing (e.g. joint ventures, jointly governed organizations, related organizations, and equity method investments). Crowe's independence may be impaired when an event occurs that impacts the Client's financial reporting entity. The financial reporting entity includes a primary government, organizations for which the primary government is financially accountable, and other organizations for which the nature and significance of their relationship with the primary government are such that exclusion would cause the reporting entity's basic financial statements to be misleading or incomplete. The Client is responsible for providing Crowe timely, advance notice of events impacting the financial reporting entity so that both parties may assess the impact, if any, of such event on independence. Such notice may include timely providing Crowe notice of any changes in financial accountability amongst the primary government and current and potential component units including changes in board appointment responsibilities, financial benefit/burden relationships, or fiscal dependence. In assessing the impact of such event on independence, the parties will take appropriate action, which may require us to terminate the engagement. In addition, an impairment that extends to engagements with affiliates may require us to terminate multiple engagements, including those that may not be specific to this engagement letter.

Management is responsible for adjusting the financial statements to correct material misstatements related to accounts or disclosures. As part of our audit process, we will request from management written confirmation concerning representations made to us in connection with the audit, including that the effects of any uncorrected misstatements aggregated by us during the audit are immaterial, both individually and in the aggregate, to the financial statements, and to the Client's compliance with the requirements of its Federal programs. Management acknowledges the importance of management's representations and responses to our inquiries, and that they will be utilized as part of the evidential matter we will rely on in forming our opinion. Because of the importance of such information to our engagement, you agree to waive any claim against Crowe and its personnel for any liability and costs relating to or arising from any inaccuracy or incompleteness of information provided to us for purposes of this engagement.

Management is responsible for the preparation of the supplementary information identified above in accordance with the applicable criteria. As part of our audit process, we will request from management certain written representations regarding management's responsibilities in relation to the supplementary information presented, including but not limited to its fair presentation in accordance with the applicable criteria, the method of measurement and presentation and any significant assumptions or interpretations underlying the supplementary information. In addition, it is management's responsibility to include the auditor's report on supplementary information in any document that contains the supplementary information and that indicates that we have reported on such supplementary information. It is also management's responsibility to present the supplementary information with the audited financial statements or, if the supplementary information will not be presented with the audited financial statements, to make the audited financial statements readily available to the intended users of the supplementary information no later than the date of issuance by Client of the supplementary information and the auditor's report thereon.

Management is responsible for report distribution responsibilities, including determining which officials or organizations will receive the report and making the report available to the public as applicable when the audit organization is responsible for report distribution.

OTHER SERVICES

Financial Statement Preparation

The Client will provide us with the necessary information to assist in the preparation of the draft financial statements including the notes thereto. We are relying on the Client to provide us with the detailed trial balance, note disclosure information and any other relevant report information in a timely fashion and

ensure the data is complete and accurate. Management is solely responsible for the presentation of the financial statements.

With respect to the above other services, we will perform the services in accordance with applicable professional standards. We, in our sole professional judgment, reserve the right to refuse to do any procedure or take any action that could be construed as making management decisions or assuming management responsibilities. In connection with performing the above other services, you agree to: assume all management responsibilities including making all management decisions; oversee the service by designating an individual, preferably within senior management, who possesses suitable skill, knowledge, and/or experience; evaluate the adequacy and results of the services performed; and accept responsibility for the results of the services.

In delivering services to Client, Crowe may use subsidiaries owned and controlled by Crowe within and outside the United States. Crowe subsidiaries are subject to the same information security policies and requirements as Crowe LLP and will meet the requirements set forth in the confidentiality and data protection provisions of this Agreement.

FEES

Our fees, exclusive of out of pocket expenses, are outlined below.

Description of Services	Fee Amount
Audit of the Client's financial statements for the year ending June 30, 2025	\$33,500

We will invoice you as our services are rendered.

To offset various overhead expenses associated with providing professional services that are not directly invoiced, a business services fee will be billed at 5% of total invoiced fees and expenses prior to tax. The business services fee reflects our estimate of costs including but not limited to technology, data security, administrative support, processing support, and other related support on this engagement.

Our invoices are due and payable upon receipt. Invoices that are not paid within 30 days of receipt are subject to a monthly interest charge of one percent per month or the highest interest rate allowed by law, whichever is less, which we may elect to waive at our sole discretion, plus costs of collection including reasonable attorneys' fees. If any amounts invoiced remain unpaid 30 days after the invoice date, you agree that Crowe may, in its sole discretion, cease work until all such amounts are paid or terminate this engagement.

PROVISION FOR THREE-YEAR PROPOSAL

We have agreed to the following fees for the next two subsequent years as follows:

Description of Services	Fee Amount
Audit of the Client's financial statements for the year ending June 30, 2026	\$36,500
Audit of the Client's financial statements for the year ending June 30, 2027	\$39,500

Because each year is a separate engagement and this three-year period does not constitute a continuous engagement, we will require execution of a new engagement letter for each subsequent year listed above. However, we agree to the fees listed above for each year unless we both agree in writing to a modification.

The fees outlined above are based on certain assumptions. Those assumptions may be incorrect due to incomplete or inaccurate information provided, or circumstances may arise under which we must perform additional work, which in either case will require additional billings for our services. Examples of such circumstances include, but are not limited to:

- Changing service requirements
- New professional standards or regulatory requirements
- New financial statement disclosures
- Work caused due to the identification of, and management's correction of, inappropriate application of accounting pronouncements
- Erroneous or incomplete accounting records
- Evidence of material weakness or significant deficiencies in internal controls
- Substantial increases in the number of significant deficiencies in internal controls
- Regulatory examination matters
- Change in your organizational structure or size due to merger and acquisition activity or other events
- Change in your controls
- New or unusual transactions
- Agreed-upon level of preparation and assistance from your personnel not provided
- Numerous revisions to your information
- Lack of availability of appropriate Client personnel during fieldwork.

Additionally, to accommodate requests to reschedule fieldwork without reasonable notice, additional billings for our services could be required, and our assigned staffing and ability to meet agreed upon deadlines could be impacted.

Due to such potential changes in circumstance, we reserve the right to revise our fees. However, if such a change in circumstances arises or if some other significant change occurs that causes our fees to exceed our estimate, we will advise management.

Our fees are exclusive of taxes or similar charges, as well as customs, duties or tariffs, imposed in respect of the Services, any work product or any license, all of which Client agrees to pay if applicable or if they become applicable (other than taxes imposed on Crowe's income generally), without deduction from any fees or expenses invoiced to Client by Crowe.

The Client and Crowe agree that the Client may periodically request Crowe to provide additional services for accounting and reporting advice regarding completed transactions and potential or proposed transactions. The fees for such additional services will be based on Crowe's hourly billing rates plus expenses or as mutually agreed upon between the Client and Crowe.

To facilitate Crowe's presence at Client's premises, Client will provide Crowe with internet access while on Client's premises. Crowe will access the internet using a secure virtual private network. Crowe will be responsible for all internet activity performed by its personnel while on Client's premises. In the event Client does not provide Crowe with internet access while on Client's premises, Client will reimburse Crowe for the cost of internet access through other means while on Client's site.

MISCELLANEOUS

For purposes of this Miscellaneous section, the Acceptance section below, and all of the Crowe Engagement Terms, "Client" will mean the entity(ies) defined in the first paragraph of this letter and will also include all related parents, subsidiaries, and affiliates of Client who may receive or claim reliance upon any Crowe deliverable.

Crowe will provide the services to Client under this Agreement as an independent contractor and not as Client's partner, agent, employee, or joint venturer under this Agreement. Neither Crowe nor Client will have any right, power or authority to bind the other party.

This engagement letter agreement (the "Agreement") reflects the entire agreement between the parties relating to the services (or any reports, deliverables or other work product) covered by this Agreement. The engagement letter and any attachments (including without limitation the attached Crowe Engagement

Terms) are to be construed as a single document, with the provisions of each section applicable throughout. This Agreement may not be amended or varied except by a written document signed by each party. No provision of this Agreement will be deemed waived, unless such waiver will be in writing and signed by the party against which the waiver is sought to be enforced. It replaces and supersedes any other proposals, correspondence, agreements and understandings, whether written or oral, relating to the services covered by this letter, and each party agrees that in entering this Agreement, it has not relied on any oral or written representations, statements or other information not contained in or incorporated into this Agreement. Any non-disclosure or other confidentiality agreement is replaced and superseded by this Agreement. Each party shall remain obligated to the other party under all provisions of this Agreement that expressly or by their nature extend beyond and survive the expiration or termination of this Agreement. If any provision (in whole or in part) of this Agreement is found unenforceable or invalid, this will not affect the remainder of the provision or any other provisions in this Agreement, all of which will continue in effect as if the stricken portion had not been included. This Agreement may be executed in two or more actual, scanned, emailed, or electronically copied counterparts, each and all of which together are one and the same instrument. Accurate transmitted copies (transmitted copies are reproduced documents that are sent via mail, delivery, scanning, email, photocopy, facsimile or other process) of the executed Agreement or signature pages only (whether handwritten or electronic signature), will be considered and accepted by each party as documents equivalent to original documents and will be deemed valid, binding and enforceable by and against all parties. This Agreement, including any dispute arising out of or related to this Agreement and the parties' relationship generally, will be governed and construed in accordance with the laws of the State of Illinois applicable to agreements made and wholly performed in that state, without giving effect to its conflict of laws rules to the extent those rules would require applying another jurisdiction's laws.

* * * * *

We are pleased to have this opportunity to serve you, and we look forward to a continuing relationship. If the terms of this Agreement and the attached Crowe Engagement Terms are acceptable to you, please sign below and return one copy of this letter at your earliest convenience. Please contact us with any questions or concerns.

(Signature Page Follows)

ACCEPTANCE

I have reviewed the arrangements outlined above and in the attached "Crowe Engagement Terms," and I accept on behalf of the Client the terms and conditions as stated. By signing below, I represent and warrant that I am authorized by Client to accept the terms and conditions as stated.

IN WITNESS WHEREOF, Client and Crowe have duly executed this Agreement effective the date first written above.

Crowe LLP and the Engagement Authorized Signer below are licensed or otherwise authorized by the California Board of Accountancy.

Northern California Cities Self Insurance Fund

Crowe LLP

Signature

Signature

Ryan Deming

Printed Name

Printed Name

Partner

Title

Title

Date

Date

Crowe Engagement Terms

Crowe wants Client to understand the terms under which Crowe provides its services to Client and the basis under which Crowe determines its fees. These terms are part of the Agreement and apply to all services described in the Agreement as well as all other services provided to Client (collectively, the "Services"), unless and until a separate written agreement is executed by the parties for separate services. Any advice provided by Crowe is not intended to be, and is not, investment advice.

CLIENT'S ASSISTANCE – For Crowe to provide Services effectively and efficiently, Client agrees to provide Crowe timely with information requested and to make available to Crowe any personnel, systems, premises, records, or other information as reasonably requested by Crowe to perform the Services. Access to such personnel and information are key elements for Crowe's successful completion of Services and determination of fees. If for any reason this does not occur, a revised fee to reflect additional time or resources required by Crowe will be mutually agreed. Client agrees Crowe will have no responsibility for any delays related to a delay in providing such information to Crowe. Such information will be accurate and complete, and Client will inform Crowe of all significant tax, accounting and financial reporting matters of which Client is aware.

PROFESSIONAL STANDARDS – As a regulated professional services firm, Crowe must follow professional standards when applicable, including the Code of Professional Conduct of the American Institute of Certified Public Accountants ("AICPA"). Thus, if circumstances arise that, in Crowe's professional judgment, prevent it from completing the engagement, Crowe retains the right to take any course of action permitted by professional standards, including declining to express an opinion or issue other work product or terminating the engagement.

REPORTS – Any information, advice, recommendations or other content of any memoranda, reports, deliverables, work product, presentations, or other communications Crowe provides under this Agreement ("Reports"), other than Client's original information, are for Client's internal use only, consistent with the purpose of the Services. Client will not rely on any draft Report. Unless required by an audit or other attestation professional standard, Crowe will not be required to update any final Report for circumstances of which we become aware or events occurring after delivery.

CONFIDENTIALITY – Except as otherwise permitted by this Agreement or as agreed in writing, neither Crowe nor Client may disclose to third parties the contents of this Agreement or any information provided by or on behalf of the other that ought reasonably to be treated as confidential and/or proprietary. Client use of any Crowe work product will be limited to its stated purpose and to Client business use only. However, Client and Crowe each agree that either party may disclose such information to the extent that it: (i) is or becomes public other than through a breach of this Agreement, (ii) is subsequently received by the recipient from a third party who, to the recipient's knowledge, owes no obligation of confidentiality to the disclosing party with respect to that information, (iii) was known to the recipient at the time of disclosure or is thereafter created independently, (iv) is disclosed as necessary to enforce the recipient's rights under this Agreement, or (v) must be disclosed under applicable law, regulations, legal process or professional standards.

CLIENT-REQUIRED CLOUD USAGE – If Client requests that Crowe access files, documents or other information in a cloud-based or web-accessed hosting service or other third-party system accessed via the internet, including, without limitation iCloud, Dropbox, Google Docs, Google Drive, a data room hosted by a third party, or a similar service or website (collectively, "Cloud Storage"), Client will confirm with any third parties assisting with or hosting the Cloud Storage that either such third party or Client (and not Crowe) is responsible for complying with all applicable laws relating to the Cloud Storage and any information contained in the Cloud Storage, providing Crowe access to the information in the Cloud Storage, and protecting the information in the Cloud Storage from any unauthorized access, including without limitation unauthorized access to the information when in transit to or from the Cloud Storage. Client represents that it has authority to provide Crowe access to information in the Cloud Storage and that providing Crowe with such access complies with all applicable laws, regulations, and duties owed to third parties.

DATA PROTECTION – If Crowe holds or uses Client information that can be linked to specific individuals who are Client's customers ("Personal Data"), Crowe will treat it as confidential as described above and comply with applicable US state and federal law and professional regulations (including, for financial institution clients, the objectives of the Interagency Guidelines Establishing Information Security Standards) in disclosing or using such information to carry out the Services. The parties acknowledge and understand that while Crowe is a service provider as defined by the California Consumer Privacy Act of 2018 and processes information on behalf of Client and pursuant to this Agreement, Crowe retains its independence as required by applicable law and professional standards for purposes of providing attest services and other related professional services. Crowe will not (1) sell Personal Data to a third party, or (2) retain, use or disclose Personal Data for any purpose other than for (a) performing the Services and its obligations on this Agreement, (b) as otherwise set forth in this Agreement, (c) to detect security incidents and protect against fraud or illegal activity, (d) to enhance and develop our products and services, including through machine learning and other similar methods and (e) as necessary to comply with applicable law or professional standards. Crowe has implemented and will maintain physical, electronic and procedural safeguards reasonably designed to (i) protect the security, confidentiality and integrity of the Personal Data, (ii) prevent unauthorized access to or use of the Personal Data, and (iii) provide proper disposal of the Personal Data (collectively, the "Safeguards"). Client warrants (i) that it has the authority to provide the Personal Data to Crowe in connection with the Services, (ii) that Client has processed and provided the Personal Data to Crowe in accordance with applicable law, and (iii) will limit the Personal Data provided to Crowe to Personal Data necessary to perform the Services. To provide the Services, Client may also need to provide Crowe with access to Personal Data consisting of protected health information, financial account numbers, Social Security or other government-issued identification numbers, or other data that, if disclosed without authorization, would trigger notification requirements under applicable law ("Restricted Personal Data"). In the event Client provides Crowe access to Restricted Personal Data, Client will consult with Crowe on appropriate measures (consistent with legal requirements and professional standards applicable to Crowe) to protect the Restricted Personal Data, such as: deleting or masking unnecessary information before making it available to Crowe, using encryption when transferring it to Crowe, or providing it to Crowe only during on-site review on Client's site. Client will provide Crowe with Restricted Personal Data only in accordance with mutually agreed protective measures. Crowe and Client will each allow opportunistic TLS encryption to provide for secure email communication, and each party will notify the other in writing if it deactivates opportunistic TLS encryption. If Client fails to allow opportunistic TLS encryption, Client agrees that each party may use unencrypted electronic media to correspond or transmit information, and Client further agrees that such use of unencrypted media will not in itself constitute a breach of any confidentiality or other obligation relating to this Agreement. Otherwise, Client and Crowe agree each may use unencrypted electronic media to correspond or transmit information and such use will not in itself constitute a breach of any confidentiality obligations under this Agreement. Crowe will reasonably cooperate with Client in responding to or addressing any request from a consumer or data subject, a data privacy authority with jurisdiction, or the Client, as necessary to enable Client to comply with its obligations under applicable data protection laws and to the extent related to Personal Data processed by Crowe. Client will promptly reimburse Crowe for any out-of-pocket expenses and professional time (at Crowe's then-current hourly rates) incurred in connection with providing such cooperation. Client will provide prompt written notice to Crowe (with sufficient detailed instructions) of any request or other act that is required to be performed by Crowe. As appropriate, Crowe shall promptly delete or procure the deletion of the Personal Data, after the cessation of any Services involving the processing of Client's Personal Data, or otherwise aggregate or de-identify the Personal Data in such a way as to reasonably prevent reidentification. Notwithstanding the foregoing, Crowe may retain a copy of the Personal Data as permitted by applicable law or professional standards, provided that such Personal Data remain subject to the terms of this Agreement. If Crowe uses a third-party provider, Crowe will include terms substantially similar to those set forth in this Data Protection Paragraph into an agreement with the provider.

GENERAL DATA PROTECTION REGULATION COMPLIANCE – If and to the extent that Client provides personal data to Crowe subject to the European Union General Data Protection Regulation ("GDPR"), then in addition to the requirements of the above Data Protection section, this section will apply to such personal data ("EU Personal Data"). The parties agree that for purposes of processing the EU Personal

Data, (a) Client will be the “Data Controller” as defined by the GDPR, meaning the organization that determines the purposes and means of processing the EU Personal Data; (b) Crowe will be the “Data Processor” as defined by GDPR, meaning the organization that processes the EU Personal Data on behalf of and under the instructions of the Data Controller; or (c) the parties will be classified as otherwise designated by a supervisory authority with jurisdiction. Client and Crowe each agree to comply with the GDPR requirements applicable to its respective role. Crowe has implemented and will maintain technical and organizational security safeguards reasonably designed to protect the security, confidentiality and integrity of the EU Personal Data. Client represents it has secured all required rights and authority, including consents and notices, to provide such EU Personal Data to Crowe, including without limitation authority to transfer such EU Personal Data to the U.S. or other applicable Country or otherwise make the EU Personal Data available to Crowe, for the duration of and purpose of Crowe providing the Services. The types of EU Personal Data to be processed include name, contact information, title, and other EU Personal Data that is transferred to Crowe in connection with the Services. The EU Personal Data relates to the data subject categories of individuals connected to Client, Client customers, Client vendors, and Client affiliates or subsidiaries (“Data Subjects”). Crowe will process the EU Personal Data for the following purpose: (x) to provide the Services in accordance with this Agreement, (y) to comply with other documented reasonable instructions provided by Client, and (z) to comply with applicable law. In the event of a Crowe breach incident in connection with EU Personal Data in the custody or control of Crowe, Crowe will promptly notify Client upon knowledge that a breach incident has occurred. Client has instructed Crowe not to contact any Data Subjects directly, unless required by applicable law. In the event that a supervisory authority with jurisdiction makes the determination that Crowe is a data controller, Client will reasonably cooperate with Crowe to enable Crowe to comply with its obligations under GDPR.

INTELLECTUAL PROPERTY – Any deliverables, works, inventions, working papers, or other work product conceived, made or created by Crowe in rendering the Services under this Agreement (“Work Product”), and all intellectual property rights in such Work Product will be owned exclusively by Crowe. Upon full payment by Client, Crowe grants to Client a license to use for its business purposes any deliverables, including any other Work Product incorporated in such deliverables. Crowe will retain exclusive ownership or control of all intellectual property rights in any ideas, concepts, methodologies, data, software, designs, utilities, tools, models, techniques, systems, Reports, or other know-how that it develops, owns or licenses in connection with this Agreement as well as any enhancements to any of the above (“Materials”). The foregoing ownership will be without any duty of accounting.

CLIENT DATA USAGE – Client shall retain full ownership of all data provided to Crowe by or on behalf of Client in connection with this Agreement, and Crowe will maintain the confidentiality and protection of Client data as set forth in this Agreement. Client agrees that Crowe may, in its discretion, use any Client information or data provided to Crowe for the purpose of (a) performing the Services and its obligations under this Agreement; (b) as otherwise agreed upon in writing; (c) to further improve or develop our products and services; or (d) as necessary to comply with applicable law or professional standards.

DATA AGGREGATION & BENCHMARKING – Client agrees that Crowe may, in its discretion, aggregate Client content and data with content and data from other clients, other sources, or third parties (“Data Aggregations”) for purposes including, without limitation, product and service development, commercialization, industry benchmarking, or quality improvement initiatives. Prior to, and as a precondition for, disclosing Data Aggregations to other Crowe customers or prospects, Crowe will anonymize any Client data or information in a manner sufficient to prevent such other customer or prospect from identifying Client or individuals who are Client customers. All Data Aggregations will be the sole and exclusive property of Crowe.

USE OF THIRD PARTIES IN CROWE OPERATIONS – Crowe uses third-party providers and third-party solutions in the ordinary course of Crowe business operations. Third-party providers and solutions used in the ordinary course of Crowe business operations include without limitation email providers, cyber-security providers, data hosting centers, operating systems, tools with machine learning or artificial intelligence components (including generative artificial intelligence products or services), and other third-party products and solutions used to perform the Services or generate Work Product, or components thereof. Crowe also uses its subsidiaries (owned and controlled by Crowe) within and outside the United

States for various administrative and support roles. Crowe subsidiaries and any third-party providers used in the ordinary course of Crowe business operations will meet the confidentiality and data protection requirements in this Agreement. The limitations in this Agreement on Client's remedies will also apply to any such third-party providers and Crowe subsidiaries.

USE OF SUBCONTRACTORS FOR SERVICE DELIVERY – Crowe may engage third-party subcontractors in delivering Services to Client. Third-party subcontractors are not owned or controlled by Crowe (including without limitation Crowe Global member firms). If Crowe engages such a subcontractor to deliver Services to Client, Crowe will execute an agreement for the protection of Client's confidential information consistent with the provisions of this Agreement. Crowe will be solely responsible for the provision of Services (including those provided by subcontractors) and for the protection of Client's confidential information. The limitations in this Agreement on Client's remedies will also apply to any subcontractors.

LEGAL AND REGULATORY CHANGE – Crowe may periodically communicate to Client changes in laws, rules or regulations. However, Client has not engaged Crowe, and Crowe does not undertake an obligation, to advise Client of changes in (a) laws, rules, regulations, industry or market conditions, or (b) Client's own business practices or other circumstances (except to the extent required by professional standards). The scope of Services and the fees for Services are based on current laws and regulations. If changes in laws or regulations change Client's requirements or the scope of the Services, Crowe's fees will be modified to a mutually agreed amount to reflect the changed level of Crowe's effort.

PUBLICATION – Client agrees to obtain Crowe's specific permission before using any Report or Crowe work product or Crowe's firm's name in a published document, and Client agrees to submit to Crowe copies of such documents to obtain Crowe's permission before they are filed or published.

CLIENT REFERENCE – From time to time Crowe is requested by prospective clients to provide references for Crowe service offerings. Client agrees that Crowe may use Client's name and generally describe the nature of Crowe's engagement(s) with Client in marketing to prospects, and Crowe may also provide prospects with contact information for Client personnel familiar with Crowe's Services.

NO PUNITIVE OR CONSEQUENTIAL DAMAGES – Any liability of Crowe will not include any consequential, special, incidental, indirect, punitive, or exemplary damages or loss, nor any lost profits, goodwill, savings, or business opportunity, even if Crowe had reason to know of the possibility of such damages.

LIMIT OF LIABILITY – Except where it is judicially determined that Crowe performed its Services with recklessness or willful misconduct, Crowe's liability will not exceed fees paid by Client to Crowe for the portion of the work giving rise to liability. A claim for a return of fees paid is the exclusive remedy for any damages. This limit of liability will apply to the full extent allowed by law, regardless of the grounds or nature of any claim asserted, including, without limitation, to claims based on principles of contract, negligence or other tort, fiduciary duty, warranty, indemnity, statute or common law. This limit of liability will also apply after this Agreement.

INDEMNIFICATION FOR THIRD-PARTY CLAIMS – In the event of a legal proceeding or other claim brought against Crowe by a third party, except where it is judicially determined that Crowe performed Services with recklessness or willful misconduct, Client agrees to indemnify and hold harmless Crowe and its personnel against all costs, fees, expenses, damages and liabilities, including attorney fees and any other fees or defense costs, associated with such third-party claim, relating to or arising from any Services performed or work product provided by Crowe that Client uses or discloses to others or this engagement generally. This indemnification is intended to apply to the full extent allowed by law, regardless of the grounds or nature of any claim, liability, or damages asserted, including, without limitation, to claims, liability or damages based on principles of contract, negligence or other tort, fiduciary duty, warranty, indemnity, statute or common law. This indemnification will also apply after termination of this Agreement.

NO TRANSFER OR ASSIGNMENT OF CLAIMS – No claim against Crowe, or any recovery from or against Crowe, may be sold, assigned or otherwise transferred, in whole or in part.

TIME LIMIT ON CLAIMS – In no event will any action against Crowe, arising from or relating to this Agreement or the Services provided by Crowe relating to this engagement, be brought after the earlier of 1) one (1) year after the date on which occurred the act or omission alleged to have been the cause of the injury alleged; or 2) the expiration of the applicable statute of limitations or repose.

RESPONSE TO LEGAL PROCESS – If Crowe is requested by subpoena, request for information, or through some other legal process to produce documents or testimony pertaining to Client or Crowe's Services, and Crowe is not named as a party in the applicable proceeding, then Client will reimburse Crowe for its professional time, plus out-of-pocket expenses, as well as reasonable attorney fees, Crowe incurs in responding to such request.

MEDIATION – If a dispute arises, in whole or in part, out of or related to this engagement, or after the date of this agreement, between Client or any of Client's affiliates or principals and Crowe, and if the dispute cannot be settled through negotiation, Client and Crowe agree first to try, in good faith, to settle the dispute by mediation administered by the American Arbitration Association, under its mediation rules for professional accounting and related services disputes, before resorting to litigation or any other dispute-resolution procedure. The results of mediation will be binding only upon agreement of each party to be bound. Costs of any mediation will be shared equally by both parties. Any mediation will be held in Chicago, Illinois.

JURY TRIAL WAIVER – FOR ALL DISPUTES RELATING TO OR ARISING BETWEEN THE PARTIES, THE PARTIES AGREE TO WAIVE A TRIAL BY JURY TO FACILITATE JUDICIAL RESOLUTION AND TO SAVE TIME AND EXPENSE. EACH PARTY AGREES IT HAS HAD THE OPPORTUNITY TO HAVE ITS LEGAL COUNSEL REVIEW THIS WAIVER. THIS WAIVER IS IRREVOCABLE, MAY NOT BE MODIFIED EITHER ORALLY OR IN WRITING, AND APPLIES TO ANY SUBSEQUENT AMENDMENTS, RENEWALS, OR MODIFICATIONS TO THIS AGREEMENT. IN THE EVENT OF LITIGATION, THIS AGREEMENT MAY BE FILED AS WRITTEN CONSENT TO A BENCH TRIAL WITHOUT A JURY. HOWEVER, AND NOTWITHSTANDING THE FOREGOING, IF ANY COURT RULES OR FINDS THIS JURY TRIAL WAIVER TO BE UNENFORCEABLE AND INEFFECTIVE IN WAIVING A JURY, THEN ANY DISPUTE RELATING TO OR ARISING FROM THIS ENGAGEMENT OR THE PARTIES' RELATIONSHIP GENERALLY WILL BE RESOLVED BY ARBITRATION AS SET FORTH IN THE PARAGRAPH BELOW REGARDING "ARBITRATION."

ARBITRATION – If any court rules or finds that the JURY TRIAL WAIVER section is not enforceable, then any dispute between the parties relating to or arising from this Agreement or the parties' relationship generally will be settled by binding arbitration in Chicago, Illinois (or a location agreed in writing by the parties). Any issues concerning the extent to which any dispute is subject to arbitration, or concerning the applicability, interpretation, or enforceability of any of this Section, will be governed by the Federal Arbitration Act and resolved by the arbitrator(s). The arbitration will be governed by the Federal Arbitration Act and resolved by the arbitrator(s). Regardless of the amount in controversy, the arbitration will be administered by JAMS, Inc. ("JAMS"), pursuant to its Streamlined Arbitration Rules & Procedures or such other rules or procedures as the parties may agree in writing. In the event of a conflict between those rules and this Agreement, this Agreement will control. The parties may alter each of these rules by written agreement. If a party has a basis for injunctive relief, this paragraph will not preclude a party seeking and obtaining injunctive relief in a court of proper jurisdiction. The parties will agree within a reasonable period of time after notice is made of initiating the arbitration process whether to use one or three arbitrators, and if the parties cannot agree within fifteen (15) business days, the parties will use a single arbitrator. In any event the arbitrator(s) must be retired federal judges or attorneys with at least 15 years commercial law experience and no arbitrator may be appointed unless he or she has agreed to these procedures. If the parties cannot agree upon arbitrator(s) within an additional fifteen (15) business days, the arbitrator(s) will be selected by JAMS. Discovery will be permitted only as authorized by the arbitrator(s), and as a rule, the arbitrator(s) will not permit discovery except upon a showing of substantial need by a party. To the extent the arbitrator(s) permit discovery as to liability, the arbitrator(s) will also permit discovery as to

causation, reliance, and damages. The arbitrator(s) will not permit a party to take more than six depositions, and no depositions may exceed five hours. The arbitrator(s) will have no power to make an award inconsistent with this Agreement. The arbitrator(s) will rule on a summary basis where possible, including without limitation on a motion to dismiss basis or on a summary judgment basis. The arbitrator(s) may enter such prehearing orders as may be appropriate to ensure a fair hearing. The hearing will be held within one year of the initiation of arbitration, or less, and the hearing must be held on continuous business days until concluded. The hearing must be concluded within ten (10) business days absent written agreement by the parties to the contrary. The time limits in this section are not jurisdictional. The arbitrator(s) will apply substantive law and may award injunctive relief or any other remedy available from a judge. The arbitrator(s) may award attorney fees and costs to the prevailing party, and in the event of a split or partial award, the arbitrator(s) may award costs or attorney fees in an equitable manner. Any award by the arbitrator(s) will be accompanied by a reasoned opinion describing the basis of the award. Any prior agreement regarding arbitration entered by the parties is replaced and superseded by this agreement. The arbitration will be governed by the Federal Arbitration Act, 9 U.S.C. §§ 1 et seq., and judgment upon the award rendered by the arbitrator(s) may be entered by any court having jurisdiction thereof. All aspects of the arbitration will be treated by the parties and the arbitrator(s) as confidential.

NOTIFICATION OF NON-LICENSEE OWNERSHIP (For California Engagements) – Crowe (“the Firm”) and certain owners of the Firm are licensed by the California State Board of Accountancy. However, the Firm has owners not licensed by the California State Board of Accountancy who may provide Services under this agreement. If Client has any questions regarding licensure of the personnel performing Services under this engagement, please do not hesitate to contact Crowe.

NON-SOLICITATION – Each party acknowledges that it has invested substantially in recruiting, training and developing the personnel who render services with respect to the material aspects of the engagement (“Key Personnel”). The parties acknowledge that Key Personnel have knowledge of trade secrets or confidential information of their employers that may be of substantial benefit to the other party. The parties acknowledge that each business would be materially harmed if the other party was able to directly employ Key Personnel. Therefore, the parties agree that during the period of this Agreement and for one (1) year after its expiration or termination, neither party will solicit Key Personnel of the other party for employment or hire the Key Personnel of the other party without that party's written consent unless the hiring or engaging party pays to the other party a fee equal to the hired or engaged Key Personnel's compensation for the prior twelve-month period with the other party.

CROWE AND EQUAL OPPORTUNITY – Crowe abides by the principles of equal employment opportunity, including without limitation the requirements of 41 CFR 60-741.5(a) and 41 CFR 60-300.5(a). These regulations prohibit discrimination against qualified individuals based on their status as protected veterans or individuals with disabilities, and prohibit discrimination against all individuals based on their race, color, religion, sex, or national origin. Moreover, these regulations require that covered prime contractors and subcontractors take affirmative action to employ and advance in employment individuals without regard to race, color, religion, sex, national origin, protected veteran status or disability. Crowe also abides by 29 CFR Part 471, Appendix A to Subpart A. The parties agree that the notice in this paragraph does not create any enforceable rights for any firm, organization, or individual.

CROWE GLOBAL NETWORK – Crowe LLP and its subsidiaries are independent members of Crowe Global, a Swiss organization. “Crowe” is the brand used by the Crowe Global network and its member firms, but it is not a worldwide partnership. Crowe Global and each of its members are separate and independent legal entities and do not obligate each other. Crowe LLP and its subsidiaries are not responsible or liable for any acts or omissions of Crowe Global or any other Crowe Global members, and Crowe LLP and its subsidiaries specifically disclaim any and all responsibility or liability for acts or omissions of Crowe Global or any other Crowe Global member. Crowe Global does not render any professional services and does not have an ownership or partnership interest in Crowe LLP or any other member. Crowe Global and its other members are not responsible or liable for any acts or omissions of Crowe LLP and its subsidiaries and specifically disclaim any and all responsibility or liability for acts or

omissions of Crowe LLP and its subsidiaries. Visit www.crowe.com/disclosure for more information about Crowe LLP, its subsidiaries, and Crowe Global.

DRAFT



Report on the Firm's System of Quality Control

To the Partners of Crowe LLP
and the National Peer Review Committee

We have reviewed the system of quality control for the accounting and auditing practice of Crowe LLP (the "Firm") applicable to engagements not subject to Public Company Accounting Oversight Board ("PCAOB") permanent inspection in effect for the year ended March 31, 2022. Our peer review was conducted in accordance with the Standards for Performing and Reporting on Peer Reviews established by the Peer Review Board of the American Institute of Certified Public Accountants ("Standards").

A summary of the nature, objectives, scope, limitations of, and the procedures performed in a system review as described in the Standards may be found at www.aicpa.org/prsummary. The summary also includes an explanation of how engagements identified as not performed or reported on in conformity with applicable professional standards, if any, are evaluated by a peer reviewer to determine a peer review rating.

Firm's Responsibility

The Firm is responsible for designing and complying with a system of quality control to provide the Firm with reasonable assurance of performing and reporting in conformity with the requirements of applicable professional standards in all material respects. The Firm is also responsible for evaluating actions to promptly remediate engagements deemed as not performed or reported on in conformity with the requirements of applicable professional standards, when appropriate, and for remediating weaknesses in its system of quality control, if any.

Peer Reviewer's Responsibility

Our responsibility is to express an opinion on the design of and compliance with the Firm's system of quality control based on our review.

Required Selections and Considerations

Engagements selected for review included engagements performed under *Government Auditing Standards*, including compliance audits under the Single Audit Act; audits of employee benefit plans; audits performed under Federal Deposit Insurance Corporation Improvement Act of 1991 (FDICIA); and examinations of service organizations (SOC 1® and SOC 2® engagements).

As a part of our peer review, we considered reviews by regulatory entities as communicated by the Firm, if applicable, in determining the nature and extent of our procedures.

Opinion

In our opinion, the system of quality control for the accounting and auditing practice of Crowe LLP applicable to engagements not subject to PCAOB permanent inspection in effect for the year ended March 31, 2022, has been suitably designed and complied with to provide the Firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Firms can receive a rating of *pass*, *pass with deficiency(ies)*, or *fail*. Crowe LLP has received a peer review rating of *pass*.

Cherry Bekaert LLP September 29, 2022

A handwritten signature in black ink that reads 'Cherry Bekaert LLP' in a cursive script.

cbh.com





National Peer
Review Committee

October 20, 2022

Mark Baer Crowe LLP
225 W Wacker DR Ste 2600
Chicago, IL 60606-1228

Dear Mark Baer:

It is my pleasure to notify you that on October 13, 2022, the National Peer Review Committee accepted the report on the most recent System Review of your firm. The due date for your next review is September 30, 2025. This is the date by which all review documents should be completed and submitted to the administering entity.

As you know, the report had a peer review rating of pass. The Committee asked me to convey its congratulations to the firm.

Thank you for your cooperation.

Sincerely,

A handwritten signature in black ink that reads 'Michael Wagner'.

Michael Wagner
Chair, National PRC

+1.919.402.4502

cc: Jeffrey Sabetta, Jennifer Allen

Firm Number: 900010014904

Review Number: 592839

220 Leigh Farm Road, Durham, NC 27707-8110
T: +1.919.402.4502 F: +1.919.419.4713
aicpaglobal.com | cimaglobal.com | aicpa.org | cima.org



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.3.

PRECISION CONCRETE CUTTING AGREEMENT

ACTION ITEM

ISSUE: The Board is asked to approve a revised master agreement with Precision Concrete Cutting with pricing through 2029 and a number of new services, including inspection and documentation of signs, signals, light poles, and storm drains. The company also offers a service to mail sidewalk repair notices and take incoming calls from property owners. The data can be managed through their DataWorks software or uploaded to the member's own GIS system.

RECOMMENDATION: Review and provide direction or authority to approve the revised master agreement between NCCSIF and Precision Concrete.

FISCAL IMPACT: None – members will be billed directly and encouraged to use risk management reserves or grants if available. See attached for pricing.

BACKGROUND: Members have utilized Precision Concrete via a master agreement with NorCal Cities since 2020 as an easy and cost-effective way of maintaining their sidewalks to avoid costly trip and fall claims. Precision Concrete has been providing unique sidewalk *cutting* repairs for over 20 years in the SF Bay Area and have spread throughout California. NorCal Cities has maintained a master contract with them as a sole source for sidewalk cutting to obtain group pricing and ease the process of engaging their services.

ATTACHMENT(S):

1. Precision Concrete Proposal for Not to Exceed Agreement
2. DataWorks Brochure



417 Harrison St, Oakland, CA 94607/ Phone: (650) 867 -8657 / Fax (650) 240-3866 / CL#103474/ 1000053728

4/14/25

PROPOSAL FOR “NOT TO EXCEED” AGREEMENT BETWEEN: NCCSIF AND PRECISION CONCRETE CUTTING (PCC)

Overview

Uneven sidewalks caused by ground settling and tree roots cause a potential hazard to pedestrians. Displaced sidewalks cause problems for both public and private entities in the form of trip and fall liability exposure.

This AGREEMENT is created for the sole purpose of establishing an agreed-upon set of services and related costs to allow NCCSIF members access to professional sidewalk inspection and repair maintenance services. Furthermore, this AGREEMENT creates no obligation or expectation that any work will result from this agreement. The FEES and PRICING SCHEDULE listed below are for the period JUNE 1, 2024, to MAY 30, 2029. The CONTRACTOR's specific services are defined below and are available to MEMBER on as needed basis. The exact terms and conditions of such services are to be arranged between the CONTRACTOR and MEMBER. MEMBER is responsible for initiating and requesting any work of Contractor.

Background Information on Precision Concrete Cutting

PCC has been repairing and inspecting sidewalks since 1990. The company does work throughout the United States and with dozens of cities in California.

Precision Concrete Cutting is leader in sidewalk asset management. We specialize in surveying sidewalk infrastructure and repairing uneven sidewalks. Our unique saw-cutting method for correcting off-set sidewalk panels leaves behind ADA compliant results for a fraction of the cost of new concrete. Our clients benefit from detailed GIS maps that allows them to create a GIS data base to cost effectively manage their sidewalk infrastructure.

ASSESSMENT SERVICES

Precision Concrete Cutting technicians will walk every panel in the project area and visually inspect for potential tripping hazards and damage. PCC will provide a GIS compatible report that list each location identified including a photo, exact location, off-set height and square foot amount for replacement locations.

PROPRIETARY MOBILE DATA COLLECTION SOFTWARE

Precision Concrete Cutting has developed a proprietary mobile software that is useable across multiple platforms (Android, iPhone, iPad, Smart Phone, etc.)

- Provides GPS Coordinates – Integrates with GIS systems
- Mapping – Provides detailed location data plotted with Google Maps
- Detailed Reporting – Provides specific and detailed data on measurements for every trip hazard
- Addresses – The software gives the address and longitude / latitude of each trip hazard location
- Additional Data – Records additional sidewalk data (ie. spalling, cracks, replacement spots, and any other data you need)
- Sidewalk Asset Management – Precision Concrete Cutting offers complete sidewalk asset management



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To Date, PCC has been awarded 6 patents by the US Patent and Trademark Office on our trip hazard removal equipment and process. The following is each patent description and number where they can be reviewed on the US Patent office web site – www.uspto.gov

6,827,074 - Hub and blade combination patent
 6,896,604 - Dust hood patent
 7,000,606 - Cutting apparatus and broadening patent
 7,143,760 - Method patent
 7,201,644 - Variations and broadening patent
 7,402,095 - Extended methods patent

Service Option #1 Sidewalk Assessment Services

PCC will perform sidewalk assessment and provide a written report in GIS compatible format. The assessment of repair shall include the identification, location, and description of each problem and recommended action to be taken.

Year	Cost Per Mile	Cost Per Day	CPI% Increase
2025	386	\$1,000	7%
2026	\$ 413.02	\$ 1,070.00	7%
2027	\$ 441.93	\$ 1,144.90	7%
2028	\$ 472.87	\$ 1,225.04	7%
2029	\$ 505.97	\$ 1,310.80	7%

Pricing Schedule based on the CPI Increase over the -year period outline below.

Year	3/8 to 1/2"	>1/2 to 1"	>1-2"	CPI % Increase
2025	\$ 40.90	\$ 81.80	\$ 162.29	7%
2026	\$ 43.76	\$ 87.53	\$ 173.65	7%
2027	\$ 46.82	\$ 93.66	\$ 185.81	7%
2028	\$ 50.10	\$ 100.21	\$ 198.81	7%
2029	\$ 53.61	\$ 107.23	\$ 212.73	7%

- A location is 5 feet, if repair is greater than 5 feet it will be billed as two repairs.

Dataworks Right of Way Asset Management Services- <https://www.dataworks.us/>

DataWorks is a right-of-way asset management company and an affiliate of Precision Concrete Cutting of Northern California, who has been working with municipalities and counties since 2003. The company performs work with hundreds of clients, including dozens of municipalities and other public agencies in Northern California.

DataWorks provides the following services:

- **Data Collection** - we inventory assets and capture related data with a team of specialized and experienced boots-on-the-ground technicians. Using our proprietary mobile application, we collect comprehensive GIS asset data for a variety of right-of-way assets, e.g., signs, poles, storm drains, pedestrian access ramps, sidewalks and other infrastructures in the right-of-way. We have quality control (QC) procedures to ensure the data we collect is accurate and consistent.
- **Data Analytics** - thanks to our proprietary desktop application, we provide clients with simple, structured, and actionable data. Our software's data analytics, combined with the expertise and insights of our GIS data experts, allow better decision making, budgeting, and planning of asset maintenance and capital improvements, resulting in improved regulatory compliance, enhanced public safety and cost savings.
- **Workflow Management** - our proprietary mobile application allows field technicians to complete maintenance or repairs efficiently and to record related field activities. It also allows staff to easily audit the work done in the field and to document the audit results. In addition, our proprietary desktop application allows office staff to track and manage fieldwork from a computer in real time.
- **Record Keeping** - our proprietary software stores and maintains all asset data and related field activities in a cloud platform, powered by Amazon Web Services (AWS), which provides state-of-the-art data security and data safety. The data can be exported at any time and is compatible with other GIS software, e.g., ArcGIS, Cityworks, Cartegraph or Lucity.

DATA COLLECTION SERVICES

DataWorks' technicians will inspect the entire project area and will visually assess all assets as per the scope of the project. They will collect data using our mobile software and the data will be uploaded in real time and reviewed by our office team on a regular basis. Our quality control technicians and supervisors will also frequently perform quality audits in the field to ensure the quality and consistency of the data. Throughout the project, you will have access to our software, which will provide you with real-time data, as collected and processed by our field and office teams. At the end of the collection phase, we will also provide you with a GIS compatible file that inventories all assets and provides all associated data, including GPS coordinates, addresses, asset attributes, measurements, condition assessments, surrounding information, photos, etc. Additionally, our data experts will be available to help import the data into your GIS system, e.g., ArcGIS, Cityworks, Cartegraph, or Lucity.

PROPRIETARY SOFTWARE SUITE

DataWorks has developed proprietary desktop and mobile applications that can be used across multiple platforms. They are developed based on state-of-the-art technology and provide reliable, easy-to-use, yet powerful tools to manage right-of-way assets. Together, they enable enhanced data collection, data analytics, workflow management and record keeping.

DataWorks Mobile:

- **GIS data** - collects accurate GPS coordinates, thanks to GPS antennas and Google Satellite fine tuning.
- **Actionable data** - allows collection of structured and categorizable data, both quantitative and qualitative.
- **Works everywhere** - works with or without cellular service, either online or offline.
- **Accurate data** - increases accuracy and efficiency thanks to data collection software assistance.
- **Multiple activity types** - supports multiple modes, e.g., assessment, repair, inspection, client QC.
- **Multiple asset types** - allows to work and/or focus on different asset types with powerful filtering.

DataWorks Desktop:

- **Asset management software** - offers complete asset management capabilities.
- **GIS software** - integrates with other GIS systems, e.g., ArcGIS, Cityworks, Cartegraph, and Lucity.
- **ArcGIS mapping** - provides data plotted on ArcGIS map or satellite view with color coded legend.

- **Object panel** - provides all details on a per asset basis, incl. all attributes, field activities, and photos.
- **Street view** - provides detailed 360° view of surroundings of each asset, powered by Google Street View.
- **Asset listing** - lists assets and any related data thanks to customizable tables and columns.
- **Table filtering** - allows to categorize and filter asset tables based on any data field.
- **KPIs** - provides valuable “Key Performance Indicators” for any subset of data displayed in map and table.
- **Analytics** - provides insightful aggregated and comprehensive reports for any subset of data.
- **Bulk editing** - allows to bulk edit large data subsets for planning, budgeting, and workflow management.
- **Record keeping** - records all history of activities, including measurement changes or condition changes.
- **Zones and streets planning** - provides mapping, mileage and activity status of zones and streets.
- **Detailed reporting** - allows to export any or all data in excel or GIS format.

PROPOSAL DETAILS

Billing unit: most of our services are invoiced per Sidewalk mile (“SW-Mile”). SW-Miles are calculated as twice the total mileage of each street or road to be assessed in the project area or per asset as outlined below. At the beginning of the project, we will map all sidewalks and streets as per your specifications and we will confirm the total SW-Mileage with all parties involved and provide a cost proposal prior to starting.

1. Pedestrian Access Ramps - \$200/SW-Mile- Option A or \$50 per ramp Option B

- Option A Inventory of locations requiring a crosswalk pedestrian ramp and recording of their conditions and create 3 categories. (ramp with truncated domes, no ramp, and ramp with no domes), addresses, GPS coordinates and photos.
- Option B- PCC will measure the ramp including the ramp slope, ramp cross slope, landing, detectable warning, gutter slope, gutter cross slope, ramp width, landing width, left and right sides conforming and other measurements to confirm ramp is compliant.

2. Signs - \$450/SW-Mile without retro-reflectivity or \$650/SW-Mile with retro-reflectivity measurements:

- Inventory of signs and recording of their MUTCD codes, heights, facing directions, retro-reflectivity measurements (optional), conditions (of signs and mounts), APS (Accessible Pedestrian Signal) compliance statuses, situations, surrounding information, addresses, GPS coordinates and photos.

3. Signals and Light Poles - \$50/pole or \$500/SW-Mile for all poles except utility poles:

- Inventory of poles and recording of their uses, owners, ID#s, material types, height measurements, metal thickness measurements (for larger poles only), conditions (of poles, bases, bolts, nuts), situations, surrounding information, addresses, GPS coordinates and photos.

4. Storm drains - \$30/drain

- Inventory of storm drains and recording of their categories (e.g. Santa Rosa drains), owners, conditions (of nuts, bolts, damage, standing water, debris), compliance statuses (signage, bike straps), situations, surrounding information, addresses, GPS coordinates and photos.

5. Mailing Sidewalk Repair Notice - \$20 per Notice

- PCC will mail sidewalk repair notices to property owners using Agency approved template and timeframe. PCC will take incoming calls from property owners and manage databases and timelines. (certified mail will be an additional cost).

6. Concrete in the Right of Way- Curb, Gutter, Driveway Apron and Planter area- \$500 per sidewalk mile.

- Inventory, condition assessment and written report with repair recommendations.

A. Data analytics, workflow management and record keeping - \$1,920/year:

- Access to DataWorks desktop and mobile software for an unlimited number of users and devices.
- Software training material and one-on-one software training sessions.

- On-going support and insights for data processing, data analytics and workflow management.
- Record keeping in our system and support importing data into your GIS system.

➤ *Annual Price Escalation – The Fees charged by Dataworks LCC which are expressed as stated dollar amounts in the above schedule shall increase annually commencing at the start of each calendar year by 7%.*

PCC Representative:

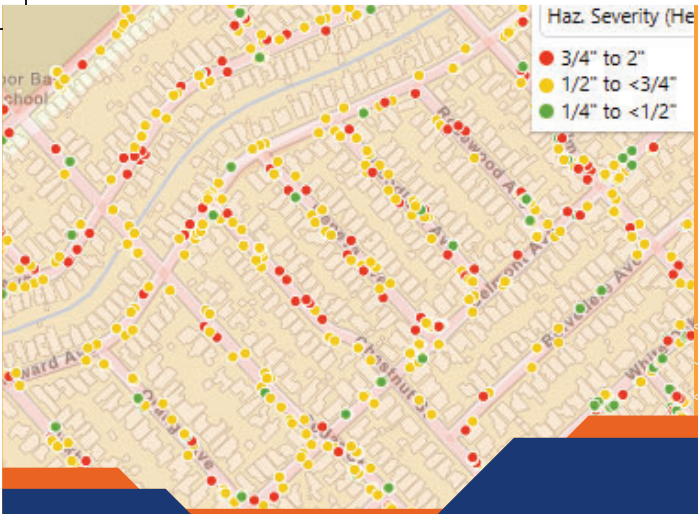
YOUR REPRESENTATIVE HERE :

Joseph Ortega

X _____

Vice President

Title



DATAWORKS IS AN ASSESSMENT, DATA COLLECTION, AND DATA ANALYTIC COMPANY WHO IS AN AFFILIATE OF PRECISION CONCRETE CUTTING OF NORTHERN CALIFORNIA.



DataWorks

Right-of-Way Asset Management

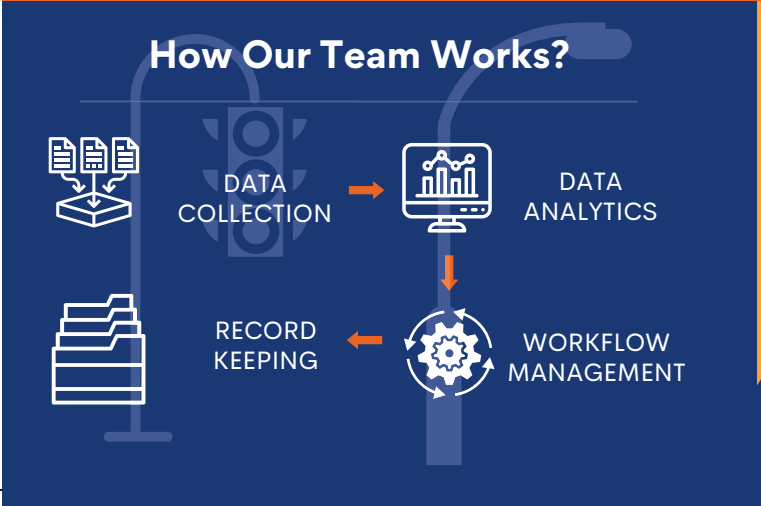
- **BOOTS-ON-THE-GROUND**
- **DATA COLLECTION**
- **VISUAL CONDITION ASSESSMENT**
- **PROPRIETARY SOFTWARE**
- **CLIENT WEB PORTAL**



Mobile & Desktop Software

Contact us today to get started!

650-576-4303



MORE INFORMATION:

Jortega@dataworks.us


www.dataworks.us



DataWorks

Right-of-Way Asset Management

Dataworks Right of Way Asset Management

 335 Beach Road, Burlingame, CA 94010

 www.DataWorks.us

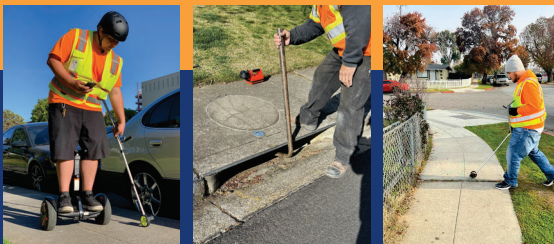


About Us

Dataworks provides boots on the ground condition assessment & data collection.

The data is accurate, actionable, and easy to use in both mobile application and desktop formats. The data is structured for Maintenance and Capital Improvement Projects.

With Dataworks mobile and desktop software, your database can be updated as work is completed to ensure your database is accurate and up to date.



Why Choose Us?

- ★ Accurate Data
- ★ Customization
- ★ Competitive Pricing
- ★ Expertise
- ★ Communication
- ★ Timely Completion

OUR SERVICES



1

Street Signs

We can perform a condition assessment and inventory of all of your streets signs and create a database. Data includes; MUTCD, Facing directions, height , APS and more.

ADA Curb Ramps

2



We are capable of assessing all of your ADA curb ramps and developing a digital database that is accurate and easy to use.

Light Poles

3



We can inventory all of your street lights and perform a condition assessment. Data includes; Owner & ID#, Material types, condition, and more.



4

Signals

We can help provide the condition and inventory of all the signals in your Agency. Data includes; use type, owner ID#, APS and more.

Storm Drains

5



We offer storm drain inventory and inspection services. Data includes; Category, condition, clean water decal, standing water and more.



DataWorks
Right-of-Way Asset Management



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.4.

THE BRIEFING ROOM PROPOSAL

ACTION ITEM

ISSUE: The Briefing Room (TBR) provided a presentation on their training platform at the May 8th Police Risk Management Committee. Please see the attached proposal including details regarding TBR, client list, and cost per member.

Several NCCSIF Departments are already using The Briefing Room technology and paying individually for the services. A proposal was requested for all members and the committee members recommended NCCSIF paying for these services, similar to the Lexipol service. Those already utilizing The Briefing Room services would be credited back if this were added to the NCCSIF budget.

Given the timing of the interest and proposal, the Program Administrators have not included in the Administration budget pending review by the Board. In addition, given the relative sizes of the member departments, the cost might best be allocated individually as part of the liability program funding, or in addition to the Workers' Compensation funding for those members not in the liability program.

RECOMMENDATION: Review and approve funding of The Briefing Room proposal for all members as presented with option for funding, reject the proposal, or provide alternate direction.

FISCAL IMPACT: \$25,988 annually.

BACKGROUND: The Briefing Room is an online training platform that produces 90-second training sessions. Training sessions are neatly organized into what they call R.I.S.E. Training Blocks. Every R.I.S.E. Training Block includes a 90-second training video that discusses one simple topic, a key points worksheet to help supervisors manage discussion and any resources referenced, such as court opinions, regulations, or general orders.

ATTACHMENT(S): The Briefing Room Proposal.



Law Enforcement Briefing Training Made Easy

Lower Liability • Retain Officers • Maintain Public Trust

Prepared for:
NCCSIF



The Briefing Room, LLC

330 North Lantana, Ste 28 #488, Camarillo, Ca 93010

(805) 427-8849 • www.TheBriefingRoom.com

Dear Members of NCCSIF,

Trying to keep your officers up-to-date is tough. Massive payouts from lawsuits have been rising year after year, and the proliferation of video cameras has put law enforcement under scrutiny like never before. On top of that, no one is increasing your agency's training budget in a meaningful way that truly meets the evolving needs of your officers.

That's a lot – especially on top of everything else you're managing. At The Briefing Room, we know how difficult it is for your officers to work effectively in this environment because we're all active-duty peace officers working right along side you. But just because it's difficult doesn't mean it's impossible.

That's why we've put together this proposal to fit your agency's needs. We've listened to the challenges you're facing and crafted this plan to solve those problems. By working together, we can build exemplary officers who reduce liability and maintain public trust.

The process is simple. Just read through this proposal, sign it, and send it back to me. From there, we'll work with your staff and get your agency on board.

Don't waste another day stressing about low morale or high liability. Leave the training to us and get ready to love your officers' newfound confidence.

Your training partner,

A handwritten signature in cursive script that reads "Jason Louis".

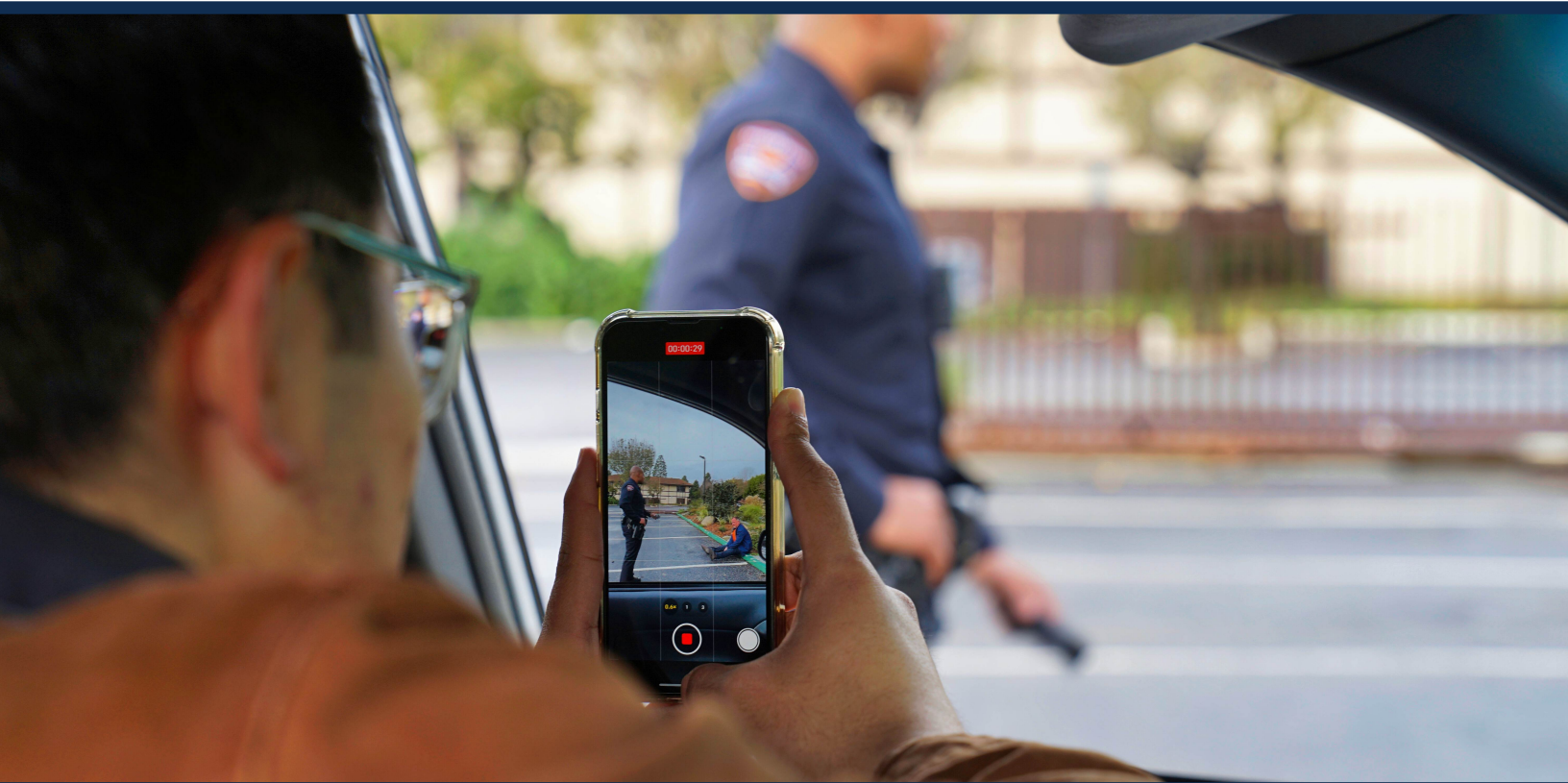
CEO, The Briefing Room



EVERY POLICE AGENCY MUST ADDRESS **THIS PROBLEM**

Massive civil judgments, consent decrees, negative viral videos and community distrust have all proliferated law enforcement in recent years. Most of the incidents that result in these negative outcomes do not stem from malicious intent on the part of police officers. Instead, they're usually a result of inadequate training that didn't prepare the officers to make informed decisions or didn't help reinforce a positive agency culture. State minimum standards have not kept pace with our society's evolving expectations and the proliferation of video cameras in everyone's pocket is exposing this weakness for the world to see.

While the legislature focuses on creating new laws designed to restrict law enforcement, they are not increasing training budgets in a way that will produce meaningful changes. As a result, civil payouts have gone through the roof, officers are leaving the profession in droves, and public support for law enforcement is waning. It's not your fault, but it is your problem.



THE BRIEFING ROOM PROVIDES A SOLUTION

We're an on-line training platform that produces 90-second training sessions your supervisors use during briefing or roll call to develop high-performing teams of officers who are equipped to lower liability and build community support.

We're not talking about the normal, boring state mandated training we've all become accustomed to. Instead, these are engaging sessions, covering relevant issues we're all dealing with today, developed and taught by active-duty peace officers.

The Briefing Room's training sessions are neatly organized into what we call R.I.S.E Training Blocks. Every R.I.S.E. Training Block includes a 90-second training video that discusses one simple topic, a Key Points Worksheet to help the supervisor manage a discussion after the video plays, and finally, we provide all the resources referenced in the training, such as the official court opinion.

"As a result of The Briefing Room training, my officers were able to control a combative, handcuffed man without injuring him or themselves. In fact, they told me the training gave them confidence because it clarified the bounds of their legal authority for using force under those circumstances."

- Sergeant Mark Andreozzi, Irvine Police Department

Every R.I.S.E Training Block Has Three Powerful Components

90 Second Training Video



Key Points Worksheet

RISE Training Block

RESEARCHED - INFORMATIVE - SHORT - ENGAGING

Supervisor's Key Points Worksheet

Title:

The Driver Won't Speak. Now What?

Ask your officers these questions to reinforce the training material:

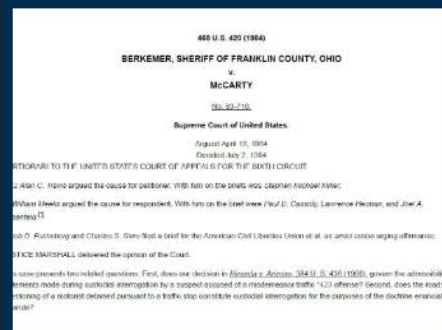
1. Question:

Does a citizen who is detained on a traffic stop have the right to remain silent?

1. Answer:

According to Berke... has the right to not questions.

Additional Resources



THE PLAN

We know all of this can seem like a lot. Don't worry, though. We will literally take care of everything. All you need to do is tell us when you want to start. Here's what the process looks like:

STEP 1: GET ACCESS

Subscribe to access our complete library of R.I.S.E. Training Blocks, and receive new training blocks we add every Tuesday and Thursday. We'll work with your agency representative to set up access for all your supervisors.

STEP 2: TRAIN

Your supervisors, who each will have their own log-in account, can select any R.I.S.E. Training Block during briefing or roll call to facilitate exceptional training for their shift. The process from logging in to providing training can take them less than one minute.

STEP 3: SUCCEED

Equipped with training based on best practices and the latest case laws, everyone in your agency will operate from the same playbook. Armed with the latest information, your officers will feel confident knowing they're making the right decisions in the field and your community will be better served.



"Ever since we integrated The Briefing Room into our briefings, the response from our supervisors has been overwhelmingly positive! The platform provides an effortless way for our sergeants to discuss critical issues that are integral to improving officer performance and minimizing risk. Needless to say, I'm thrilled with what The Briefing Room has to offer!"

- Chief Rick Armendariz, Anaheim PD



YOUR INVESTMENT

In the largest study ever done on police civil liability*, which represented 20% of the officers in the United States, large municipalities (over 750 officers) were shown to have paid an average of **\$2,785,116** every year in settlements and civil judgments between the years 2006 and 2011. Small and mid-size municipalities paid on average **\$42,286** every year. Today, municipalities and insurance companies are paying exponentially higher civil liability costs compared to eighteen years ago and none of those numbers factored in additional costs like attorney's fees, increased insurance premiums, employee turnover and loss of public support.

*Police Indemnification, Joanna c. Swartz, New York University Law Review, 2014

Empower Your Entire Agency To Reduce These Liabilities With No Overtime, Backfill, Per Diem or Travel Costs.

Agency Size

620 Sworn

Price Per Officer

\$4.99/Mo

Cost

\$3,093.80 / Month

OR

Discount:

- 30%

Total:

\$25,987.92 / Year

Additional fees may apply for custom municipal requests such as specialized coding, insurance requirements, and/or legal agreements.
Proposal Expires 6/16/25

"If you're an agency leader who wants to lower liability, improve officer morale, and build strong community partnerships, The Briefing Room will help take your agency to the next level."

**- Sheriff Jim Fryhoff,
Ventura County Sheriff's Office**



WHO ARE WE?

We're active-duty law enforcement officers and California POST Certified Instructors with decades of experience teaching thousands of officers like yours. We know the difficulties you're facing in meeting today's challenges because we're also working alongside you today.



"Our patrol teams have been incorporating The Briefing Room clips into our daily pre-shift meetings. We love the "quick hits" of information that can spark important lessons and conversations about professional policing!"

- Chief Dave Norris, Menlo Park Police Department



LET'S MAKE IT OFFICIAL

We can't wait to help your agency lower liability, retain officers and improve community support. Getting started is really easy:

- 1) Let us know you're ready.
 - 2) We'll send you an invoice and an Excel spreadsheet to complete.
 - 3) Once both of those are complete, on-boarding can take place that day.
-

"The Briefing Room's platform has been a much needed resource for improving briefing trainings and I have been nothing but impressed with it."

- Lieutenant Chris Jetton, CSU Channel Islands Police Department

If you have any other questions, just send an email to Jason@TheBriefingRoom.com





BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.5.

CREDIT CARD USE POLICY

ACTION ITEM

ISSUE: The Board is asked to adopt a credit card use policy. Attached please find a draft Policy recommended by the Executive Committee after review and discussion with James Marta and Company and the Program Administrators. This will make it easier for NCC's Account Manager to pay for necessary meeting costs and streamline the processing of payments while maintaining current financial controls.

RECOMMENDATION: Approve the NCCSIF Credit Card Policy as presented, revised, or provide direction.

FISCAL IMPACT: None beyond previously budgeted and approved expenditures. The policy facilitates method of payment, not an increase in spending.

BACKGROUND: The Northern California Cities Self Insurance Fund (NCCSIF) occasionally incurs expenses that require payment via credit card, such as meeting-related costs, subscriptions, conference fees, and travel expenses. Currently, these types of expenses are handled through reimbursement or check requests, which can be inefficient or infeasible for certain transactions.

To streamline these payments and ensure proper controls are in place, staff is recommending formal adoption of a credit card policy.

ATTACHMENT(S): *Draft Administrative Policy & Procedure #A-11: Credit Card Use Policy*



ADMINISTRATIVE POLICY AND PROCEDURE #A-11

SUBJECT: CREDIT CARD USE POLICY

Policy Statement

The Northern California Cities Self Insurance Fund (NCCSIF) Board of Directors recognize the need to maintain an NCCSIF credit card to cover meeting expenses of NCCSIF, and other approved expenditures that require payment via credit card.

Purpose/Expected Outcomes

The purpose of the policy is to ensure use of the NCCSIF credit card only for authorized expenses as outlined in the Policy. The credit card is kept in a secure place, and the authority to use it is limited with careful oversight and internal controls to prevent misuse. All other expenses are on a reimbursement basis.

I. Credit Card Use

The following are established to provide clear guidelines as to the authorized expenses to be charged to the credit card and the persons authorized to use the credit card.

1. NCCSIF's assigned Account Manager is the sole authorized user of the credit card.
2. The card will never be used for personal purchases.
3. The Credit Card will have a credit line of up to \$10,000.
4. The total expenses charged to the card shall not exceed the amount of the credit line.
5. Detailed receipts must be provided for every transaction/expense charged to the credit card with the meeting name and purposes of the expenses.
6. The credit card balance shall be paid in full each month; a balance shall not be carried from month-to-month.
7. The credit card payment approval will go through the normal accounts payable processing where the approvers and signers receive a monthly statement and receipts supporting the charges. Payment of the credit card bill will be setup via automatic ACH payment from NCCSIF's general checking account.
8. Expenses shall be accounted for within the fiscal year in which they are incurred.

II. Covered Expenditures

NCCSIF's meeting expenses, subscriptions, conferences and travel expenses, and to be in accordance with the NCCSIF travel and expense reimbursement policy.



Northern California Cities Self Insurance Fund

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



III. Preapproval

The Program Director shall preapprove any expenditures on the credit card. This approval can be evidenced via an email prior to the purchase. The approval should accompany the receipts and expenditure documentation.

IV. Documentation

A supporting credit card form shall be completed that documents the date, vendor, amount, purpose and coding of each credit card expense. Attached should be receipts and evidence of approval from the Program Director. This documentation shall be submitted monthly to the JPA accountants.

V. Monitoring

The Board of Directors will review the policy for content and compliance on an as needed basis.

Effective Date:

TBD



Credit Card Transaction Utilization Form

Cardholder Name: _____

Card Number (last 4 digits): _____

Billing Period: _____

Date of Transaction	Vendor Name	Amount	Purpose of Purchase	Budget Code / Fund / Account	Detailed Receipt attached with Description.	Pre-Approval Evidence (Attach Email)

☒ **Cardholder Certification**

I certify that all transactions listed above are for official business of the public entity, were pre-approved as evidenced by attached documentation, and conform to all applicable purchasing and financial policies.

Signature: _____

Date: _____

☐ **Supervisor/Finance Department Approval**

Reviewed and Approved By: _____

Title: _____

Signature: _____

Date: _____



Northern California Cities Self Insurance Fund

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



Legal and Regulatory References

The use of credit cards by public entities is subject to the following requirements:

- California Government Code § 8855(i)(1): Defines debt to include any financial obligation for borrowed money, including credit cards used by public agencies.
- California Government Code § 53911 – § 53912: Requires that any debt incurred by a local agency be documented, authorized, and used for legitimate public purposes, with transparency and accountability.

DRAFT



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.6.a.

FY 25/26 NCCSIF MEMORANDUM OF COVERAGE - LIABILITY

ACTION ITEM

ISSUE: The Board annually reviews and approves the Liability Memorandum of Coverage (MOC). The NorCal Cities MOC is an “underlying” form that incorporates the excess Memorandum of Coverage provided by the California Joint Powers Risk Management Authority (CJPRMA).

There are no significant changes to the CJPRMA Memorandum of Coverage (MOC), only one exception to allow the continuation of a raceway on Redding Airport property. Drone liability coverage remains at \$650 per unit, with physical damage coverage offered at 5% of the replacement cost with all attached equipment. The separate drone liability insurance is encouraged to provide first-dollar coverage and avoid exposure to NCC.

The only changes to the NCC MOC are to the edition date and the Shared Layer limit, from \$1,250,000 to \$1,000,000. The attached Auto ID Cards have been updated to provide instructions to the city driver regarding potential liability claims arising from an accident. Please replace your old ones as of 7/1/25.

RECOMMENDATION: Approve the NorCal Cities Liability MOC as presented or revised.

FISCAL IMPACT: None expected from this action.

BACKGROUND: NorCal Cities annually reviews and approves the Liability Memorandum of Coverage (MOC), including any recommended changes based on member feedback and/or changes made to the excess MOC provided by CJPRMA. Each member maintains a Banking Layer to pay the first \$50,000 of any claim (\$100,000 for Folsom), with NCCSIF providing coverage in the Shared Layer up to the CJPRMA SIR, currently \$1,250,000 and decreasing to \$1,000,000 on July 1, 2025.

ATTACHMENT(S):

1. FY 25/26 NorCal Cities Liability MOC, with sample declarations pages
2. FY 25/26 CJPRMA Agenda Bill with Endorsement to Liability MOC
3. FY 25/26 Auto ID Card



LIABILITY

UNDERLYING MEMORANDUM OF COVERAGE

DECLARATIONS

- 1. Memorandum Number:** NCCL-25
- 2. Member City:** City of Anderson
1887 Howard Street
Anderson, California 96007
- 3. Participating Agencies:** Anderson Public Financing Authority
Anderson Redevelopment Agency
- 4. Coverage Period:** July 1, 2025, through June 30, 2026
- 5. Banking Layer:** \$0 to \$50,000 each covered occurrence

\$0 to \$75,000 each covered occurrence for any claim(s) arising out of any fireworks display or demonstration sponsored or controlled by a covered party, if the covered party has not secured an additional insured endorsement in its favor from the fireworks vendor's insurance or coverage provider with limits in an amount of at least \$5 million dedicated, project specific aggregate limit.
- 6. Shared Risk Layer:** \$50,000 to \$1,000,000 each covered occurrence
- 7. Limit of Liability:** \$950,000 each covered occurrence, as respects liability imposed by law for damages excess of banking layer because of bodily injury, property damage, personal injury, employment practices liability or public officials' errors and omissions.
- 8. Deductible:** None
- 9. Terms and Conditions:** The terms and conditions of this Memorandum of Coverage shall apply.

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



10. Claims Administrator: Sedgwick
PO Box 14433
Lexington, KY 40512
(800)922-5020
7374NCCSIF@sedgwick.com

11. Excess Memorandum of Coverage:

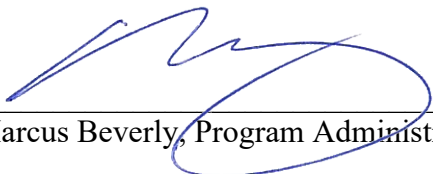
California Joint Powers Risk Management Authority (CJPRMA)
Excess Limits of Liability: see MOC declarations

FORMS AND ENDORSEMENTS

FORMING PART OF THE POLICY AT INCEPTION:

NCCSIF: NCCL-25; Transit Systems; Violent Event Coverage

CJPRMA: MOC 7/1/2025



Marcus Beverly, Program Administrator

July 1, 2025
Date

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



LIABILITY

UNDERLYING MEMORANDUM OF COVERAGE

DECLARATIONS

- 1. Memorandum Number:** NCCL-24
- 2. Member City:** City of Folsom
50 Natoma Street
Folsom, California 95630
- 3. Participating Agencies:** Folsom Public Financing Authority
Folsom Redevelopment Agency
- 4. Coverage Period:** July 1, 2024 through June 30, 2025
- 5. Banking Layer:** \$0 to \$100,000 each covered occurrence

\$0 to \$150,000 each covered occurrence for any claim(s) arising out of any fireworks display or demonstration sponsored or controlled by a covered party, if the covered party has not secured an additional insured endorsement in its favor from the fireworks vendor's insurance or coverage provider with limits in an amount of at least \$5 million dedicated, project specific aggregate limit.
- 6. Shared Risk Layer:** \$100,000 to \$1,000,000 each covered occurrence
- 7. Limit of Liability:** \$900,000 each covered occurrence, as respects liability imposed by law for damages excess of banking layer because of bodily injury, property damage, personal injury, employment practices liability or public officials' errors and omissions.
- 8. Deductible:** None
- 9. Terms and Conditions:** The terms and conditions of this Memorandum of Coverage shall apply.

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



10. Claims Administrator:

Sedgwick
PO Box 14433
Lexington, KY 40512
(800)922-5020
7374NCCSIF@sedgwick.com

11. Excess Memorandum of Coverage:

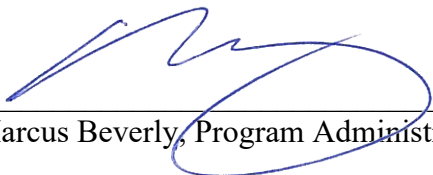
California Joint Powers Risk Management Authority (CJPRMA)
Excess Limits of Liability: see MOC declarations

FORMS AND ENDORSEMENTS

FORMING PART OF THE POLICY AT INCEPTION:

NCCSIF: NCCL-25

CJPRMA: MOC 7/1/2025



Marcus Beverly, Program Administrator

July 1, 2025
Date

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



LIABILITY

UNDERLYING MEMORANDUM OF COVERAGE

The Northern California Cities Self Insurance Fund (hereinafter called NCCSIF) is an intergovernmental agency, risk sharing, joint powers authority, duly formed pursuant to California Government Code Sections 6500-6512, and other provisions of law.

This Memorandum of Coverage is a contract between the NCCSIF and its Members which sets forth certain duties, responsibilities, and obligations of each party. This Memorandum of Coverage is not an insurance policy or document and is not necessarily subject to the particular rules of law which apply to an insurance policy or to interpretation of insurance policies or insurance related documents.

1. COVERAGE AGREEMENT

In consideration of the payment of the required deposit and subject to all the terms of this Memorandum of Coverage, NCCSIF agrees to pay on behalf of the Member a Loss resulting from any occurrence covered by the terms of the California Joint Powers Risk Management Authority (CJPRMA) Memorandum of Coverage effective for the Coverage Period under Item 4. of the Declarations to this Memorandum, except for the Limits of Liability and defense provisions and as amended within this Memorandum or by endorsement. The coverage afforded by this Memorandum shall be primary unless Other Insurance is applicable.

2. LIMIT OF LIABILITY

The Limit of Liability applicable to this Memorandum is as stated under Item 7 of the Declarations.

In the event of a coverage dispute, under no circumstances shall the NCCSIF be liable for consequential damages, "bad faith" damages, or any sums beyond the amounts due under CJPRMA Memorandum of Coverage Section I - Coverages, plus interest at the same rate as NCCSIF earned on investments for the time period involved.



3. EXCLUSIONS

- A. Exclusions No. 25 and No. 36, dealing with Transit Systems, of the CJPRMA Memorandum of Coverage do not apply to this Memorandum of Coverage.
- B. Exclusion No. 22 of the CJPRMA Memorandum of Coverage does not apply under this Memorandum to inverse condemnation liability arising from accidentally caused physical injury to or destruction of tangible property, including all resulting loss of use of such property, for which the “Covered Party” may be legally responsible.
- C. As stated under “Covered Party” definition, coverage does not apply to loss resulting from any employee or volunteer who has five or more violation points as valued and enumerated on the Department of Motor Vehicles Negligent Operator Count list within the three years immediately preceding the loss.

However, this exclusion shall apply to the covered employee or volunteer only, and not the vicarious liability of the Member, except that if the Member knowingly permits a covered employee or volunteer to operate after accumulating five or more violation points, this exclusion applies to the Member as well.

4. DEFINITIONS

The conditions of this Memorandum of Coverage shall be applied as if the definitions of words listed below had been included with the word or words each time they appear in this Memorandum.

COVERED PARTY:

- (a) A member entity of NCCSIF. This includes all entities named in the Declarations page, including any and all commissions, agencies, districts, authorities, boards (including the governing board) or similar entities coming under the entity’s direction or control, or for which the entity’s board members sit as the governing body, except a hospital board or commission, regardless of how it is denominated.
- (b) Any person or entity identified as a “Covered Party” holding a certificate of coverage duly issued by the Authority, for occurrences during the coverage period identified in the certificate of coverage; if a particular activity is identified in the



certificate of coverage, the person or entity is a “Covered Party” only for occurrences arising out of the described activity.

- (c) Any person who is an official, employee or volunteer of a person or entity covered by (a) or (b) herein, whether or not compensated, while acting in an official capacity for or on behalf of such person or entity, including while acting on any commission, regardless of how such body is denominated. “Covered Party” shall not include any person whose conduct is not within the course and scope of his or her employment or office with the “Covered Party” at the time of the act or acts that give rise to liability.
- (d) With respect to any automobile owned or leased by a “Covered Party” (described in (a) or (b) above), or loaned to or hired for use by or on behalf of the “Covered Party”, any person, while using such automobile, and any person or organization legally responsible for the use thereof, provided the actual use is with the express permission of the “Covered Party”, but this protection does not apply to the an “Covered Party” as respects:
 - 1) any employee or volunteer who has five or more violation points, as valued and enumerated on the Department of Motor Vehicles Negligent Operator Count list within the three years immediately preceding the “loss.”
 - 2) any person or organization, or any agent or employee thereof, operating an automobile sales agency, repair shop, service station, storage garage or public parking place, with respect to an occurrence arising out of the operation thereof; or
 - 3) the owner or any lessee, other than the “Covered Party”, of any automobile hired by or loaned to the “Covered Party” or to any agent or employee of such owner or lessee.

This agreement does not provide uninsured or underinsured motorist coverage.

LOSS: The total of all defense costs incurred by the covered parties and all damages for which the covered parties are liable either by adjudication or by compromise with the written consent of NCCSIF, after making proper deduction for all recoveries and salvages, arising from an occurrence to which this coverage applies. Loss does not include attorneys’



fees or costs awarded to the prevailing party in a suit except where such attorneys' fees or costs are attributable to a claim for damages covered by this Memorandum.

Additionally, for any claim or suit seeking damages that would be potentially covered by this Memorandum of Coverage but for the operation of an Exclusion, NCCSIF shall, upon request, include within the definition of loss, damages for which the covered parties are liable either by adjudication or by compromise up to the limit of coverage in the Member City's Banking Layer shown on the Declarations.

5. OTHER COVERAGE or INSURANCE

If insurance or any other coverage with any insurer, joint powers authority or other source respectively is available to the "Covered Party" covering a loss also covered hereunder (whether on primary, excess, or contingent basis), the coverage hereunder shall be in excess of, and shall not contribute with, such other insurance or coverage. This coverage shall be in excess of, and shall not contribute with, any insurance or coverage designed to cover the operator of an automobile or watercraft. This coverage shall be in excess of, and shall not contribute with, any insurance or coverage which names a "Covered Party" herein as an additional "Covered Party" or additional insured party, where coverage is extended to a loss also covered hereunder.

6. NOTICE OF OCCURRENCE

Upon the happening of any occurrence likely to involve NCCSIF under this Memorandum, the Member shall give notice, either written or oral, as soon as practicable to the Claims Administrator of NCCSIF as listed in Item 10 of the Declarations. Such notice shall contain particulars sufficient to identify the Member and fullest information obtainable at the time. If legal proceedings are begun, the Member shall forward to the NCCSIF Claims Administrator each paper therein, or a copy thereof, received by the Member or the Member's representative, together with copies of reports or investigations with respect to such claim proceedings.

7. DEFENSE

NCCSIF shall assume charge of the investigation, settlement or defense of any claims made, or suits brought, or proceedings instituted against the Member that in the opinion of NCCSIF may create liability on the part of NCCSIF under the terms of this Memorandum of Coverage.



Additionally, for any claim or suit seeking Damages that would be potentially covered by this Memorandum of Coverage but for the operation of Exclusion, NCCSIF shall, upon request, reimburse the Member's cost of defense of the claim, up to the limit of coverage in the Member's Banking Layer shown in the Declarations. This supplemental defense cost coverage shall not apply to coverage in the pooled risk sharing layer shown in the Declarations.

8. PAYMENT OF LOSS

Upon final determination of Loss, NCCSIF will promptly pay on behalf of the Member the amount of Loss falling within the terms of this Memorandum of Coverage.

9. SUBROGATION

In the event of any payment under this Memorandum of Coverage, NCCSIF will be subrogated to all the Member City's rights of recovery against any person or organization and NCCSIF shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights.

The amount recovered as subrogation shall be apportioned in the inverse order of payment of the Loss to the extent of the actual payment. The expenses of all such recovery proceedings shall be apportioned in the ratio of the respective recoveries.

10. CANCELLATION

This Memorandum of Coverage may be canceled in accordance with the terms of the JPA Agreement and Bylaws of NCCSIF.

11. ARBITRATION OF COVERAGE DISPUTES

COVERAGE DETERMINATIONS

The Claims Committee shall make the initial determination whether to deny coverage on all or part of a claim, or to reserve the Authority's right to deny coverage on all or part of a claim, if a loss subsequently exceeds the retained limit.



A decision by the Claims Committee to deny coverage can be appealed to the Board of Directors. Notice of such appeal shall be submitted in writing within thirty (30) calendar days of the date of the Claims Committee's written notice of decision.

The appeal shall be considered by the Board of Directors at the next regular or special meeting following receipt of the written appeal; if the appeal is received too late for inclusion in the agenda packet, it can be postponed to the next following Board meeting. The Program Administrator in conjunction with the Claims Committee and the "Covered Party" will have the right to submit written materials and present oral argument to the Board, subject to reasonable time constraints. Any dispute concerning a decision by the Board to deny coverage for all or part of a claim shall not be subject to any court action, but may instead be submitted to binding arbitration in accordance with the procedures set forth below. Notice of a request for binding arbitration by the "Covered Party" must be submitted within thirty (30) calendar days from the date of the noticed decision by the Board of Directors.

Under no circumstances shall the NCCSIF be liable for consequential damages, "bad faith" damages, or any sums beyond the amounts due under CJPRMA Memorandum of Coverage Section I – Coverages, plus interest at the same rate as NCCSIF earned on investments for the time period involved.

(a) **ARBITRATION PROCEDURES FOR RESOLVING DISPUTES**

1) **Selection of Arbitrators:**

If an appeal of a Board decision is submitted to arbitration, each side shall, within ten (10) calendar days, select one (1) arbitrator and submit his or her name in writing to the other side. Within ten (10) calendar days after their selection, these two arbitrators shall select a third independent arbitrator. If the two sides cannot agree on the selection of the third arbitrator within ten (10) calendar days, either side may petition the Sacramento County Superior Court for the appointment of the third arbitrator pursuant to the provisions of section 1281.6 of the California Code of Civil Procedure. The third arbitrator shall be an attorney and preside as the Chairperson of the arbitration panel. No arbitrator shall be employed or affiliated with the Authority or the "Covered Party" or parties.

The arbitration hearing shall commence within forty-five (45) calendar days from the date of the selection of the Chairperson, unless both sides agree to



an extension. Each side shall pay the cost of its selected arbitrator and one half of the cost of the third selected arbitrator. In addition, each side shall be responsible for its own cost and expense of arbitration.

Except for notification of appointment and as provided in the California Code of Civil Procedure, there shall be no communication between either side and the arbitrator(s) relating to the subject of the arbitration other than at oral hearings.

2) Discovery

The procedures set forth in Code of Civil Procedure section 1283.05 relating to depositions and discovery shall apply to any arbitration pursuant to this paragraph (b).

3) Testimony Under Oath

The testimony of witnesses shall be given under oath.

4) Length of Hearing

The panel will endeavor to confine the length of the hearing to two (2) days. A decision of the panel shall be reported in writing. The written decision of the panel shall be given to both sides within thirty (30) calendar days of the close of the hearing.

5) Certified Shorthand Reporter

Either side wishing a certified shorthand reporter record shall make arrangements directly with a certified shorthand reporter and notify the other side of such arrangements in advance of the hearing. The requesting side shall pay the cost of recording the hearing if no transcript is ordered. If a transcript is ordered, the cost of the transcript and of recording the hearing shall be prorated equally among the parties ordering copies.

(b) FUNDING OF DEFENSE AND PAYMENT OF CLAIMS PENDING RESOLUTION OF DISPUTE

During the course of the arbitration proceedings provided herein, the “Covered” Party will be responsible for all fees and expenses for investigation, defense or litigation of a claim or lawsuit. In the event the arbitration panel determines that coverage applies for such defense costs, the Authority will reimburse the “Covered Party” as directed by the panel.



(c) EFFECTS OF ARBITRATION DECISIONS

All decisions on appeals, whether by the Board of Directors (after the time to request arbitration has expired) or by the arbitration panel, shall be final and binding upon the parties and shall not be subject to any further appeal or court action, except as provided in Code of Civil Procedures sections 1286.2 and 1286.4 (relating to fraud or corruption, etc.).

(d) GENERAL LAW

Except as provided otherwise above, arbitration shall be conducted as provided in Title 9 of the Code of Civil Procedure (commencing with section 1280).

07/01/2025

Date

Rachel Ancheta NCCSIF President



LIABILITY AMENDATORY ENDORSEMENT

UNDERLYING MEMORANDUM OF COVERAGE

TRANSIT SYSTEMS

This endorsement is issued to:

The City of Auburn

The City of Dixon

It is understood and agreed that Section 3, **Exclusion A** is deleted and replaced with the following:

With respect to the Members named above, Exclusions No. 25 and No. 36, dealing with Transit Systems, of the **California Joint Powers Risk Management Authority Memorandum of Coverage** do not apply to the **Northern California Cities Self Insurance Fund (NCCSIF) Underlying Memorandum of Coverage** for Liability. Notwithstanding what is stated in the applicable declarations, the limit of coverage described in this exception will be subject to a sublimit of \$250,000 each occurrence.

All other terms and conditions of this underlying memorandum of coverage are unchanged. If this endorsement is issued after the effective date of this underlying memorandum of coverage, then it must be signed by an Officer of NCCSIF.

Rachel Ancheta, NCCSIF President

Endorsement Effective Date: July 1, 2025



LIABILITY AMENDATORY ENDORSEMENT

UNDERLYING MEMORANDUM OF COVERAGE

VIOLENT EVENT COVERAGE

It is understood and agreed that after a **Violent Event** requiring emergency service response from any Member, such Member may elect payment up to the amount of their Banking Layer for costs associated with such response.

Violent Event is defined as an individual or group of individuals who has used or attempted to use deadly force on other persons and continues to do so while having unrestricted access to additional victims.

Notwithstanding what is stated in the applicable declarations, the limit of coverage described in this endorsement shall not exceed the Member's Banking Layer per **Violent Event** or in the aggregate for the applicable Program Year.

All other terms and conditions of this underlying memorandum of coverage are unchanged. If this endorsement is issued after the effective date of this underlying memorandum of coverage, then it must be signed by an Officer of NCCSIF.

Rachel Ancheta, NCCSIF President

Endorsement Effective Date: July 1, 2025

**CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY**

AGENDA BILL

ITEM: 12	TITLE: APPROVE ENDORSEMENT #4 TO CJPRMA LIABILITY MEMORANDUM OF COVERAGE
MEETING: 05/14 & 15/2025	
GENERAL MANAGER: ABG .	

Recommended Actions

Approve proposed Endorsement #4 to the CJPRMA Memorandum of Coverage (MOC). The endorsement would waive Exclusion #2 (Airports) for the City of Redding only for specific land that is leased to a third party that holds motorsport events on the land.

Strategic Direction

Strategic Goal #6: "Evaluate the evolving needs of our members and optimize services to meet their needs."

Item Explanation

The City of Redding currently has a license agreement with Redding Dragstrip, Inc., allowing them to hold drag racing and other motor sports events on land located at the Redding Regional Airport. The city does not sponsor or control the motorsport events. Since the location is on airport land, Exclusion #2 (Airports) applies. The exclusion states that the MOC does not apply to claims arising out of ownership, maintenance, management, supervision or the condition of any airport.

The City of Redding has requested an endorsement to the MOC to allow coverage for losses arising from this activity despite being on airport land. The land is not used for airport operations. Coverage for losses arising from this activity would not otherwise be excluded if the land were not located at the airport.

The city plans to terminate the license and enter into a lease with the motorsports vendor. The endorsement is written to cover the activity rather than the specific vendor since the vendor could change over time.

Exclusion #32 (Racing Contests) excludes, "Claims arising out of *automobile* or motorcycle drag racing, speed racing, or similar speed contests sponsored, controlled or participated in by a *covered party*." Since the City of Redding does not sponsor, control or participate in the events covered by the endorsement, this exclusion will not apply. The endorsement only creates an

exception to the Airports exclusion. Irrespective of the proposed endorsement, if the city sponsors, controls or participates in the racing contests, coverage would be excluded.

If approved, the endorsement will be subject to a sublimit of \$7,500,000.

Staff recommends approval of Endorsement #4 to provide a specific exception to Exclusion #2 (Airports) for the City of Redding.

Fiscal Impact

None

Exhibits

1. Proposed Endorsement #4 to CJPRMA MOC

CALIFORNIA JOINT POWERS RISK MANAGEMENT AUTHORITY

PROGRAM YEAR 2025 - 2026

ENDORSEMENT NO. 4

Exclusion number 2 (Airports), set forth in Section VI of the Memorandum of Coverage, is hereby modified by exempting therefrom **The City of Redding**, subject to the following conditions:

- 1) The exemption is applicable only to land located at the Redding Regional Airport leased to a private operator that sponsors motorsports on the land. The land includes a dragstrip, kart track, motocross track, adjacent stands, and entryway.
- 2) The lessee is required to indemnify the City of Redding and maintain insurance as required by the City of Redding.
- 3) Coverage afforded by this endorsement is subject to a sublimit of \$7,500,000.

This endorsement is issued to: **The City of Redding**

This endorsement forms a part of the Memorandum of Coverage for the program year indicated above.

Effective date: July 1, 2025

July 1, 2025

Date

Tony Giles, General Manager

STATE
California

COVERAGE IDENTIFICATION CARD

COMPANY	POLICY NO.	EFFECTIVE DATE	EXPIRATION DATE
NCCSIF	NCCL-25	July 1, 2025	June 30, 2026

YEAR	MAKE/MODEL	VEHICLE IDENTIFICATION NUMBER
All	All City Owned vehicles	All City owned vehicles

AGENCY/COMPANY ISSUING CARD

Alliant Insurance Services, Inc.
2180 Harvard Street, Suite 380
Sacramento, CA 95815
Phone: (916) 643-2700

INSURED

Member cities of Northern California Cities Self Insurance Fund (NCCSIF)
Anderson, Auburn, Colusa, Corning, Dixon, Folsom, Galt, Gridley, Ione,
Jackson, Lincoln, Marysville, Oroville, Town of Paradise,
Red Bluff, Rio Vista, Rocklin, Willows, Yuba City

STATE
California

COVERAGE IDENTIFICATION CARD

COMPANY	POLICY NO.	EFFECTIVE DATE	EXPIRATION DATE
NCCSIF	NCCL-25	July 1, 2025	June 30, 2026

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Anderson, Auburn, Colusa, Corning, Dixon, Folsom, Galt, Gridley, Ione,
Jackson, Lincoln, Marysville, Oroville, Town of Paradise,
Red Bluff, Rio Vista, Rocklin, Willows, Yuba City

This vehicle is owned or leased by a **Member City of NCCSIF**, which is a public entity as defined by California Government Code Section 811.2.

NCCSIF Cities are legally self-insured public entities for automobile liability, and this serves as documentation that the California Motor Vehicle Code, Section 16020(b)(4), pertaining to proof of evidence of financial responsibility applies to any vehicle owned or leased by a member city.

REPORT ALL ACCIDENTS TO THE POLICE

- To file a claim for *damage to the city vehicle* complete the attached accident form and contact your supervisor and/or NCCSIF Board Representative on how to file a Property claim.
- To report a potential new *Liability* claim against the city for *damages to third-party property or injury*, complete the attached accident form and contact your supervisor and/or Board Representative to file claim.

NCCSIF's Liability Claims Administrator is Sedgwick

Email claims to: 7374NCCSIF@sedgwick.com

To report a new Liability Claim by phone:

During Office Hours (916) 960-0980 | After Hours (916) 971-2701

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BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025

Agenda Item H.6.b.

**FY 25/26 NCCSIF MEMORANDUM OF COVERAGE
WORKERS' COMPENSATION**

ACTION ITEM

ISSUE: The Board annually reviews and adopts any needed changes to the NorCal Cities Workers' Compensation Memorandum of Coverage (MOC) based on member or Program Administrator feedback and/or changes made to the excess coverage provided by PRISM. *This year we have no changes to the PRISM or NorCal Cities MOCs.*

Attached is the NorCal Cities Workers' Compensation MOC with no changes other than the edition and coverage dates. Note, NCCSIF does not cover a member's obligation to pay any portion of Labor Code 4850 benefits, including Salary Continuation (SC) and Temporary Disability (TD), the amount that would be payable in TD if 4850 did not apply. The excess coverage provided by PRISM does not cover the 4850 Salary Continuation portion but does cover the WC related TD expenses. The claims administrator issues vouchers in lieu of checks for those benefits and keeps track of both types of payments to assure proper credit.

RECOMMENDATION: Review and approve the FY 25/26 Workers' Compensation MOC.

FISCAL IMPACT: None directly from this item.

BACKGROUND: NCCSIF annually reviews and approves the Workers' Compensation MOC, including any recommended changes based on member feedback and/or changes made to the excess MOC provided by PRISM (formerly CSAC-EIA). Each member maintains a Banking Layer to pay the first \$100,000 of any claim, with NCCSIF providing coverage from \$100,000 to \$500,000 in the Shared Layer. PRISM provides excess coverage from \$500,000 to Statutory Limits for Part One – Workers' Compensation, with a \$5,000,000 limit for Coverage Part Two - Employer's Liability.

ATTACHMENT(S):

FY 25/26 NCCSIF Workers' Compensation MOC, with sample Declarations Page



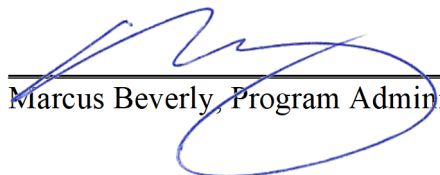
**WORKERS' COMPENSATION
MEMORANDUM OF COVERAGE
DECLARATIONS**

1. **Memorandum Number:** NCCWC-25
2. **Member Entity:** City of Anderson
1887 Howard Street
Anderson, California 96007
3. **Coverage Period:** July 1, 2025, to June 30, 2026
4. **Banking Layer:** \$0 to \$100,000 each accident or each employee for disease
5. **Shared Risk Layer:** \$100,000 to \$500,000 each accident or each employee for disease
6. **NCCSIF Shared Risk Layer Limit of Liability:** \$400,000 each accident or each employee for disease:
a) Workers' Compensation (Coverage Part I)
b) Employers' Liability (Coverage Part II)
7. **Payroll Reporting and Adjusting Period:** Annual
8. **Loss Reporting:** LWP Claims Solutions
PO Box 349016
Sacramento, CA 95834
(800)-565-5694
9. **Excess Memorandum of Coverage:**
PRISM Excess Insurance Authority MOC #: PRISM-PE 25 EWC-48
Excess Limits of Liability: Workers Compensation: Statutory, less \$500,000 Retention
Employers' Liability: \$5,000,000, less \$500,000 Retention

FORMS AND ENDORSEMENTS FORMING PART OF THE POLICY AT INCEPTION:

NCCSIF: NCCWC-25

PRISM: PRISM-PE 25 EWC-48



Marcus Beverly, Program Administrator

July 1, 2025
Date

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



WORKERS' COMPENSATION & EMPLOYER'S LIABILITY

MEMORANDUM OF COVERAGE

The Northern California Cities Self Insurance Fund (hereinafter called NCCSIF) is an intergovernmental agency, risk sharing, joint powers authority, duly formed pursuant to California Government Code Sections 6500-6512, and other provisions of law.

This Memorandum of Coverage is a contract between the NCCSIF and its Members that sets forth certain duties, responsibilities and obligations of each party. This Memorandum of Coverage is not an insurance policy or document, and is not necessarily subject to the particular rules of law that apply to an insurance policy or to interpretation of insurance policies or insurance related documents.

INTRODUCTION

In return for the payment of the premium and subject to all terms and conditions of this agreement, Northern California Cities Self Insurance Fund (NCCSIF) agrees with you (the Member agency named in the Declarations) as follows:

GENERAL SECTION

A. THE AGREEMENT

This agreement includes the Declarations and all endorsements and schedules attached to it. It is a coverage agreement between you and us. The only agreements relating to this coverage are stated in this coverage agreement.

The terms of this agreement may not be changed or waived except by endorsement issued by us to be part of this agreement. You are responsible for telling us at once when the information contained in this agreement is no longer accurate for your operations.

This agreement, including the Declarations, endorsements and schedules attached to it, and any specified section of the JPA Agreement or Bylaws constitutes the entire coverage agreement. No condition, provision, agreement or understanding not stated in this coverage agreement will affect any rights, duties or privileges in connection with this coverage agreement.



Under no circumstances shall NCCSIF be liable for consequential damages, “bad faith” damages, or any sums beyond the Limit of Liability shown in the Declarations.

B. WHO IS COVERED

The Member Agency named in the Declarations is covered for liability to its employees, subject to the provisions of this agreement.

C. WORKERS’ COMPENSATION LAW

Workers’ compensation law means the Workers’ Compensation Laws of the State of California (which include injury by both accident and disease). It includes any amendments to that law that are in effect during the coverage period. It does not include the provisions of any law that provide non-occupational disability benefits. The term “Workers’ Compensation Law” shall also include the United States’ Longshore and Harbor Workers Compensation Act, also known as LHWCA (33 USC Sections 901-950).

D. LOCATIONS

This agreement covers all of your workplaces in California and in other states if listed unless you have other insurance, are self-insured or covered under another Joint Powers Authority for such workplaces.

E. WHO IS ELIGIBLE FOR BENEFITS

Your employees (or in the event of their death, their dependents) are eligible for benefits under this agreement, except that employees who are excluded under Workers’ Compensation Law are not eligible for benefits under this agreement unless they have been included on the Declarations or by endorsement.

PART ONE — WORKERS’ COMPENSATION COVERAGE

A. HOW THIS COVERAGE APPLIES

This workers’ compensation coverage applies to bodily injury by accident or bodily injury by disease, including resulting death, subject to the following conditions:

1. Bodily injury by accident must occur during the coverage period.



2. Bodily injury by disease must be caused or aggravated by the conditions of your employment. Your employee's exposure to those conditions causing or aggravating such bodily injury by disease must occur during the coverage period.

B. WE WILL PAY

We will pay promptly when due to those eligible under this agreement the benefits required of you by the workers' compensation law, in excess of the Member Retention specified in Item 3 of the Schedule and subject to the limit specified in Item 5 of the Schedule. As respects the United States and Longshore and Harbor Workers Compensation Act (33 USC Sections 901-950), coverage for loss shall be limited, by amount and time of payment, to the benefits which would be available under the Workers' Compensation Act of the state where the injured employee is normally employed, if that law applied.

C. RIGHT TO ASSOCIATE IN DEFENSE

We have no duty to investigate, handle, settle or defend any claims, suits or proceedings against you. We have the discretionary right—and shall be given the opportunity by you—to associate with you in the defense, investigation or settlement of any claim, suit or proceeding that appears to involve indemnity by NCCSIF. In such association, you and NCCSIF shall cooperate in all aspects of defense, investigation, or settlement.

D. WE WILL ALSO PAY

Subject to the Member Retention specified in Item 4 and limit specified in Item 6 of the Schedule, we will also pay these costs, in addition to other amounts payable under this coverage as part of any claim, proceeding or suit we defend:

1. Reasonable expenses incurred at our request, but not loss of earnings
2. Premiums for bonds to release attachments and for appeal bonds in bond amounts up to twice the amount payable under this coverage
3. Litigation costs taxed against you
4. Interest on an award or judgment as required by law
5. Expenses we incur

E. OTHER INSURANCE



We will not pay more than our share of benefits and costs covered by this agreement and other insurance or self-insurance. All shares will be equal until the loss is paid.

F. LIMIT OF LIABILITY

Our liability to pay for damages is limited. Our limit of liability is shown in Item 6 of the Schedule of Declarations. It is the most we will pay for all damages covered by this coverage because of bodily injury to one or more employees in any one accident or occurrence, or series of accidents or occurrences, arising out of any one event. We will not pay any claims for damages after we have paid the limit of our liability under this coverage as explained above.

G. PAYMENTS YOU MUST MAKE

You are responsible for any payments of benefits required under the Workers' Compensation Law within the retention and those payments in excess of the benefits regularly provided by the workers' compensation law including, but not limited to, those required because:

1. of your serious and willful misconduct;
2. you knowingly employ an employee in violation of law;
3. you fail to comply with a health or safety law or regulation;
4. you discharge, coerce or otherwise discriminate against any employee in violation of the law;
5. of injury to an employee under the minimum age specified in the workers' compensation law and illegally employed at the time of injury;
6. of your obligation to pay salary in lieu of temporary disability benefits as required under Labor Code Section 4850, including to the extent you would be responsible for temporary disability benefits if Labor code Section 4850 did not apply;
7. of your obligations pursuant to Labor Code Section 4856;
8. of your obligations arising out of operations for which you have rejected any Workers' Compensation Law; or
9. of your obligations for discrimination against any employee for the filing of a claim for Workers' Compensation coverage, or for discrimination of an employee that has agreed to testify in another employee's workers' compensation claim.



H. RECOVERY FROM OTHERS

We may enforce your rights, and the rights of persons entitled to the benefits of this coverage, to recover our payments from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

I. STATUTORY PROVISIONS

These statements apply where they are required by law:

1. As between an injured worker and us, we have notice of injury when you have notice.
2. We are directly and primarily liable to any person entitled to the benefits payable by this coverage, subject to the provisions, conditions and limitations of this agreement.
3. Jurisdiction over you is jurisdiction over us for purposes of the workers' compensation law. We are bound by decisions against you under that law, subject to the provisions of this agreement that are not in conflict with that law.
4. Terms of this coverage that conflict with the workers' compensation insurance law are changed by this statement to conform to that law.
5. Your employee has a first lien upon any amount that becomes owing to you by us because of this agreement and in the case of your legal incapacity or inability to receive the money and pay it to the claimant; we will pay it directly to the claimant.

Nothing in these paragraphs relieves you of your duties under this agreement.

PART TWO — EMPLOYER'S LIABILITY COVERAGE

A. HOW THIS COVERAGE APPLIES

This employer's liability coverage applies to bodily injury by accident or bodily injury by disease, including resulting death, subject to the following conditions:

1. The bodily injury must arise out of and in the course of the injured employee's employment by you.
2. The employment must be necessary or incidental to your work in the State of California.
3. Bodily injury by accident must occur during the coverage period.



4. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of exposure to the conditions causing or aggravating such bodily injury by disease OR the date upon which the employee first suffered disability and either knew, or in the exercise of reasonable diligence should have known, that such disability was caused by his or her employment whichever comes first and must occur during the coverage period.
5. If you are sued, the suit and any related legal actions for damages for bodily injury by accident or by disease must be brought under the laws of the State of California.

B. WE WILL PAY

We will pay all sums over the amount stated as the Members' Retained Limit in Item 3 of the Schedule you legally must pay as damages because of bodily injury to your employees eligible for benefits under this agreement, provided the bodily injury is covered by this employer's liability coverage and subject to the limit specified in Item 6 of the Schedule.

The damages we will pay over the amount stated as the Members' Retained Limit in Item 3 of the Schedule, where recovery is permitted by law, include damages:

1. for which you are liable to a third party by reason of a claim or suit against you by that third party to recover the damages claimed against such third party as a result of injury to your employee;
2. for care and loss of services; and
3. for consequential bodily injury to a spouse, child, parent, brother or sister of the injured employee;

provided that these damages are the direct consequence or bodily injury that arises out of and in the course of the injured employee's employment by you, and

4. because of bodily injury to your employee that arises out of and in the course of employment claimed against you in a capacity other than as employer.

C. EXCLUSIONS

This agreement does not cover:



1. liability assumed under a contract. This exclusion does not apply to a warranty that your work will be done in a workmanlike manner;
2. punitive or exemplary damages where coverage for such liability is prohibited by law or contrary to public policy;
3. bodily injury to an employee while employed in violation of law with your actual knowledge or the actual knowledge of any of your executive officers;
4. any obligation imposed by a workers' compensation, occupational disease, unemployment compensation or disability benefits law, or any similar law;
5. bodily injury intentionally caused or aggravated by you;
6. damages arising out of the discharge of, coercion, criticism, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination against, or termination of any employee, or any personnel practices, policies, acts or omissions;
7. damages for discrimination against any employee for the filing of a claim or for discrimination of an employee that has agreed to testify in another employee's workers' compensation claim.

D. RIGHT TO ASSOCIATE IN DEFENSE

We have no duty to investigate, handle, settle or defend any claims, suits or proceedings against you.

We have the discretionary right—and shall be given the opportunity by you—to associate with you in the defenses, investigation, or settlement of any claim, suit or proceeding which appears to involve indemnity by NCCSIF. In such association, you and NCCSIF shall cooperate in all aspects of defense, investigation or settlement.

E. WE WILL ALSO PAY

Subject to the Member Retention specified in Item 3 of the Schedule and subject to the limit specified in Item 6 of the Schedule, we will also pay these costs, in addition to other amounts payable under this coverage, as part of any claim, proceeding or suit we defend;

1. reasonable expenses incurred at our request, but not loss of earnings;
2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to twice the limit of our liability under this coverage;
3. litigation costs taxed against you;



4. interest on a judgment as required by law; and
5. expenses we incur.

F. OTHER INSURANCE

We will not pay more than our share of damages and costs covered by this coverage and any other insurance, self-insurance or any other employers' liability by a Joint Powers Authority. Subject to any limits of liability that apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance and self insurance will be equal until the loss is paid.

G. LIMIT OF LIABILITY

Our liability to pay for damages is limited. Our limit of liability is shown in Item 6 of the Schedule of Declarations. It is the most we will pay for all damages covered by this coverage because of bodily injury to one or more employees in any one accident or occurrence, or series of accidents or occurrences, arising out of any one event.

We will not pay any claims for damages after we have paid the limit of our liability under this coverage as explained above.

H. RECOVERY FROM OTHERS

We may enforce your rights to recover our payment from anyone liable for an injury covered by this coverage. You will do everything necessary to protect those rights for us and to help us enforce them.

I. ACTIONS AGAINST US

There will be no right of action against us under this coverage unless;

1. you have complied with all the terms of this agreement; and
2. the amount you owe has been determined with our consent or by actual trial and final judgment.

This coverage does not give anyone the right to add us as a defendant in an action against you to determine your liability.



PART THREE — COVERAGE OUTSIDE OF CALIFORNIA

This coverage is identical to Part One (Workers' Compensation Coverage) of this agreement. It applies to your employees who are hired in California and are eligible for benefits under this agreement while they are working anywhere outside of California.

PART FOUR — YOUR DUTIES IF INJURY OCCURS

Tell us at once if injury occurs which may be covered by this agreement. Your other duties are listed here:

1. Provide for immediate medical and other services required by the workers' compensation law.
2. Give us or our representative the names and addresses of the injured persons and of witnesses, and other information we may need.
3. Promptly give us all notices, demands and legal papers related to the injury, claim, proceeding or suit.
4. Cooperate with us and assist us, as we may request, in the investigation, settlement or defense of any claim, proceeding or suit.
5. Do nothing after an injury occurs that would interfere with our right to recover from others.
6. Do not voluntarily make payments, assume obligations or incur expenses within our layer of coverage, except at your own cost.

PART FIVE — PREMIUM

A. PREMIUM

1. All premiums for this agreement will be determined by the Northern California Cities Self Insurance Fund.
2. Remuneration is part of the premium basis. This premium basis includes payroll and all other remuneration paid or payable during the coverage period for the services of:
 - a. all your employees eligible for benefits under this agreement while engaged in work covered by this agreement; and



- b. all other persons engaged in work that could make us liable under Part One (Worker's Compensation Coverage) of this agreement. If you do not have the payroll records for these persons, the contract price for their services and materials may be used as the premium basis. This paragraph will not apply if you give us proof that the employers of these persons lawfully secured their workers' compensation obligations.

B. PREMIUM PAYMENTS

You will pay all premium when due.

C. FINAL PREMIUM

The premium shown on the Declarations and on the schedules and endorsements, if any, is an estimate. The final premium will be determined after this agreement ends by using the actual, not the estimated, premium basis and actual losses. If the final premium is more than the premium you paid to us, you must pay us the balance. If it is less, we will refund the balance to you. The final premium will not be less than the minimum premium for this agreement as determined by the various layer funding formulas.

D. RECORDS

You will keep records of information needed to compute premium. You will provide us with copies of those records when we ask for them.

E. AUDIT

You will let us examine and audit all your records that relate to this agreement. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records and programs for storing and retrieving data. We may conduct the audits during regular business hours during the coverage period and within three years after the coverage period ends. Information developed by audit will be used to determine final premium.

F. RATE CHANGES

This agreement is issued by us and accepted by you with the agreement that you will accept any increase in premium or in the rates of premium which may be promulgated under any rating plan approved by the Northern California Cities Self Insurance Fund, and that the effective date of any



such increase shall be the effective date thereof fixed in accordance with the provisions of any such rating plan approved by the Executive Committee. Also the rates used to determine the premium are subject to increase during the term of the agreement if an increase in rates applicable to agreements in force is approved by the Executive Committee of Northern California Cities Self Insurance Fund, and that the effective date of any such increase shall be the date fixed by the Executive Committee.

PART SIX — CONDITIONS

A. INSPECTION

We have the right, but are not obliged, to inspect your workplaces at any reasonable time. Our inspections relate to the workplaces and the premiums to be charged. We may give you reports on the conditions we find. We may also recommend changes. While they may help to reduce losses, we do not undertake to perform the duty of any person to provide for the health and safety of your employees or the public. We do not warrant that your workplaces are safe or healthful or that they comply with laws regulations, codes or standards.

B. LONG TERM POLICY

If this policy is written for a period longer than one year, all the provisions of this agreement shall apply separately to each consecutive twelve month period, or if the first or last period is less than twelve months, in the same manner as if a separate agreement had been written for each consecutive period. Until your policy terminates, your deposit premium will be transferred to each consecutive coverage period to act as a deposit in the same manner as if a separate agreement had been written.

C. TRANSFER OF YOUR RIGHTS AND DUTIES

Your rights or duties under this agreement may not be transferred without our written consent.

D. OUR NOTICE TO YOU

Mailing documents that relate to this agreement to you at the mailing address shown in the Declarations will be sufficient to prove notice to you of that document.

E. CANCELLATION AND WITHDRAWAL



You may withdraw as a party to this agreement and as a participant in the coverage provided you meet the requirements, as specified in the Joint Exercise of Power Agreement, Bylaws and Participation Agreement.

If cancellation by Northern California Cities Self Insurance Fund or you is effective before the end of the coverage year, Northern California Cities Self Insurance Fund will return to you the amount of any unearned premium payment from you for the coverage year. Such amount will be computed on a pro-rata basis from the effective date of cancellation.

F. ARBITRATION OF COVERAGE DISPUTES

1. Coverage Determinations

The Third Party Administrator or JPA Counsel shall make the initial determination whether to deny coverage on all or part of a claim, or to reserve the Northern California Cities Self Insurance Fund's right to deny coverage on all or part of a claim, if a loss subsequently exceeds the retained limit.

A decision to deny coverage can be appealed to the Board of Directors. Notice of such appeal shall be submitted in writing within thirty (30) calendar days of the date of written notice of decision.

The appeal shall be considered by the Board of Directors at the next regular or special meeting following receipt of the written appeal; if the appeal is received too late for inclusion in the agenda packet, it can be postponed to the next following Board meeting. The Program Administrator and the covered party will have the right to submit written materials and present oral argument to the Board, subject to reasonable time constraints. Any dispute concerning a decision by the Board to deny coverage for all or part of a claim shall not be subject to any court action, but may instead be submitted to binding arbitration in accordance with the procedures set forth below. Notice of a request for binding arbitration by the covered party must be submitted within thirty (30) calendars days from the date of the noticed decision by the Board of Directors.

(a) Arbitration Procedures for Resolving Disputes

1) Selection of Arbitrators

If an appeal of a Board decision is submitted to arbitration, each side shall, within ten (10) calendar days, select one (1) arbitrator and submit his or her name in writing to the other side. Within ten (10) calendar days after their selection, these



two arbitrators shall select a third independent arbitrator. If the two sides cannot agree on the selection of the third arbitrator within ten (10) calendar days, either side may petition the Sacramento County Superior Court for the appointment of the third arbitrator pursuant to the provisions of section 1281.6 of the California Code of Civil Procedure. The third arbitrator shall be an attorney and preside as the Chairperson of the arbitration panel. No arbitrator shall be employed or affiliated with you or NCCSIF.

The arbitration hearing shall commence within forty-five (45) calendar days from the date of the selection of the Chairperson, unless both sides agree to an extension.

Each side shall pay the cost of its selected arbitrator and one-half of the cost of the third selected arbitrator. In addition, each side shall be responsible for its own cost and expense of arbitration.

Except for notification of appointment and as provided in the California Code of Civil Procedure, there shall be no communication between either side and the arbitrator(s) relating to the subject of the arbitration other than at oral hearings.

2) Discovery

The procedures set forth in Code of Civil Procedure section 1283.05 relating to depositions and discovery shall apply to any arbitration pursuant to this paragraph (b).

3) Testimony Under Oath

The testimony of witnesses shall be given under oath.

4) Length of Hearing

The panel will endeavor to confine the length of the hearing to two (2) days. A decision of the panel shall be reported in writing. The written decision of the panel shall be given to both sides within thirty (30) calendar days of the close of the hearing.

5) Certified Shorthand Reporter

Either side wishing a certified shorthand reporter record shall arrange directly with a certified shorthand reporter and notify the other side of such arrangements in advance of the hearing. The requesting side shall pay the cost of recording the



hearing if no transcript is ordered. If a transcript is ordered, the cost of the transcript and of recording the hearing shall be prorated equally among the parties ordering copies.

(b) Funding of Defense and Payment of Claims Pending Resolution of Dispute

During the course of the arbitration proceedings provided herein, the *covered party* will be responsible for all fees and expenses for investigation, defense or litigation of a claim or lawsuit. In the event the arbitration panel determines that coverage applies for such *defense costs*, the *Authority* will reimburse the *covered party* as directed by the panel.

(c) Effects of Arbitration Decisions

All decisions on appeals, whether by the Board of Directors (after the time to request arbitration has expired) or by the arbitration panel, shall be final and binding upon the parties and shall not be subject to any further appeal or court action, except as provided in Code of Civil Procedures sections 1286.2 and 1286.4 (relating to fraud or corruption, etc.).



(a) **General Law**

Except as provided otherwise above, arbitration shall be conducted as provided in Title 9 of the Code of Civil Procedure (commencing with section 1280).

July 1, 2025
Date

Rachel Ancheta , NCCSIF President



ENDORSEMENT NO. 1

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND WORKERS' COMPENSATION MEMORANDUM OF COVERAGE

OFF-DUTY PEACE OFFICER INJURY (AB 1749) ENDORSEMENT

It is understood and agreed that this Memorandum shall not apply to bodily injury or occupational disease sustained by a "peace officer" who was at the time of the occurrence:

- a. off-duty,
- b. not acting under the immediate direction of his or her employer, and
- c. outside the state of California.

However, this exclusion shall not apply to bodily injury or occupational disease sustained by a peace officer under such circumstances if:

- a. the peace officer was engaging in the apprehension or attempted apprehension of law violators or suspected law violators, or protection or preservation of life or property, or the preservation of the peace; and
- b. prior to the occurrence, the Governing Board of the Covered Party has adopted a resolution, as provided for in California Labor Code Section 3600.2, subdivision (b)(4), accepting liability for such injury under the Workers' Compensation Act.

"Peace officer" for purposes of this Endorsement has the definition stated in Section 50920 of the California Government Code.

It is further agreed that nothing herein shall act to increase NCCSIF's limit of indemnity.

This endorsement is part of the Memorandum of Coverage and takes effect on the effective date of the Memorandum of Coverage unless another effective date is shown below. All other terms and conditions remain unchanged.

Effective Date: July 1, 2020

Memorandum No.: NCCWC-20

Issued to: ALL MEMBERS

Issue Date: July 1, 2020

Authorized Representative
Northern California Cities SIF



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.7.a.

FY 25/26 PROPERTY PROGRAM RENEWAL PROPOSAL

ACTION ITEM

ISSUE: The Board annually reviews and approves the Property Renewal Proposal. NCCSIF Property Program members are covered through the Alliant Property Insurance Program (APIP), renewing on July 1, 2025. For FY 25/26 the APIP minimum “All Risk” deductible will continue to be \$25,000 for all property and all vehicles valued under \$250,000, with police vehicle deductibles at \$50,000. The deductible for other vehicles:

- \$100,000 for all vehicles with Replacement Cost Value (RCV) of \$250,000 to \$750,000,
- \$250,000 for all vehicles with RCV in Excess of \$750,000

New changes for this renewal are as follows:

- All-Risk Limit increased from \$1B to \$1.25B

A table summarizing the changes in the Total Insured Values (TIV), rates and premiums is below:

Year-over-Year Rate and Premium Comparison

<u>Northern California Cities Self Insurance Fund</u>	<u>2024-2025</u> (at 12/17/2024)	<u>2025-2026</u>	<u>Variance</u>
Total Insurable Values (TIV):	\$ 1,862,122,317	\$ 2,092,898,232	12.39%
Earthquake TIV:	Not Applicable	Not Applicable	N/A
Earthquake Limit:	Not Covered	Not Covered	N/A
*Property Annual Cost:	\$ 7,404,456.75	\$ 7,679,455.09	3.71%
Cyber Liability Annual Cost:	\$ 101,085.45	\$ 106,477.63	5.33%
Pollution Liability Annual Cost:	\$ 18,993.37	\$ 22,026.87	15.97%
Total Account Rate (\$/100):	0.4040839	0.3730692	-7.68%
**Total Annual Cost:	\$ 7,524,535.57	\$ 7,807,959.59	3.77%



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.7.a. *continued*

Total Insurable Values (TIV) increased 12.39%, from \$1,862,122,317 to \$2,092,898,232, largely due to the appraisals of all locations valued between \$100,000 and \$4,999,999. For locations not appraised, values were trended 2.01% this year to keep in line with inflation. The Total Account Rate decreased 7.68%, compared to an increase of 5.52% from the prior year, from \$0.404 to \$0.373 per \$100 of TIV. These changes result in a total premium increase of 3.77%, from \$7,524,536 to \$7,807,959.

RECOMMENDATION: Approval of the FY 25/26 Property Program Renewal with the Alliant Property Insurance Program as presented or revised.

FISCAL IMPACT: Proposed total premium with \$25,000 deductible = \$7,807,959.59

BACKGROUND: NCCSIF provides optional property insurance for their members through the Alliant Property Insurance Program. This is a joint purchase insurance program currently providing members up to \$1,250,000,000 in limits. Premiums are based on each member's Total Insured Values (TIV) which are provided via a schedule of insured locations.

ATTACHMENT(S):

1. 25/26 NCCSIF Property Deposit Calculations - Deductible Options: \$25,000
2. 25/26 APIP Property Proposal Packet
 - a. APIP Executive Summary
 - b. Named Insured List
 - c. APIP Property Proposal
 - d. APIP Boiler and Machinery Proposal
 - e. APIP Cyber Liability Coverage Proposal
 - f. APIP Pollution Liability Coverage Proposal
 - g. APIP Schedule of Carriers
 - h. APIP TRIA Selection Form
 - i. D1 Form Surplus Lines Affidavit
 - j. APIP Disclosures, Disclaimers and Loss Notification Requirements
 - k. Flood Offering
 - l. Electronic Delivery Option Form
 - m. APIP Brochure

*Property Annual Cost includes: all premiums, underwriting fees, commissions, loss control expenses, program administration charges, and applicable taxes

** Total Annual Cost includes the following: Property Annual Cost, Cyber and Pollution when purchased

NCCSIF Property Premium

FINAL 6/5/25

Member Entity	Property Deductible	Real Property Values	Personal Property Values	BI/Rents Values	Equipment	Tax Interruption Values	Fine Arts Values	Vehicle Values
Rate Per \$100								
Anderson	\$25,000	\$ 49,728,639	\$ 3,497,929	\$ 625,535	\$ 3,995,229	\$0	\$0	\$ -
Auburn	\$25,000	\$ 74,742,050	\$ 6,081,448	\$ -	\$ 1,029,803		\$0	\$ 1,062,447
Colusa	\$25,000	\$ 65,105,411	\$ 5,679,609	\$ 203,880	\$ 1,790,900	\$0	\$0	\$ -
Corning								
Dixon	\$25,000	\$ 101,407,653	\$ 14,462,675	\$ 2,402,424	\$ 12,363,147	\$0	\$0	\$ -
Elk Grove								
Folsom	\$25,000	\$ 333,984,674	\$ 24,176,270	\$ 2,237,954	\$ 36,230,995	\$0	\$578,000	\$ 27,923,829
Galt	\$25,000	\$ 167,201,172	\$ 14,295,429	\$ 2,497,370	\$ 11,686,345	\$0	\$0	\$ -
Gridley	\$25,000	\$ 26,634,854	\$ 12,265,532	\$ 215,698	\$ 8,304,900	\$0	\$0	\$ -
Ione	\$25,000	\$ 33,103,485	\$ 2,118,478	\$ 99,520	\$ 2,562,131	\$0	\$0	\$ 3,551,402
Jackson	\$25,000	\$ 24,193,999	\$ 23,104,018	\$ 5,000	\$ 1,263,500	\$0	\$0	\$ -
Lincoln	\$25,000	\$ 161,657,042	\$ 28,549,521	\$ 3,393,881	\$ 11,609,791	\$0	\$0	\$ -
Marysville	\$25,000	\$ 33,857,604	\$ 3,067,046	\$ 1,979,171	\$ 4,250,277	\$0	\$365,000	\$ -
Nevada City								
Oroville	\$25,000	\$ 66,785,530	\$ 4,689,867	\$ -	\$ 4,822,604		\$0	\$ 6,662,964
Paradise	\$25,000	\$ 18,488,343	\$ 3,645,915	\$ 77,834	\$ 4,734,957	\$0	\$0	\$ -
Placerville								
Red Bluff	\$25,000	\$ 70,853,408	\$ 8,003,702	\$ 491,139	\$ 8,225,272	\$0	\$0	\$ 3,272,288
Rio Vista	\$25,000	\$ 79,582,807	\$ 4,879,015	\$ 517,057	\$ 5,819,200		\$0	\$ -
Rocklin	\$25,000	\$ 80,240,952	\$ 9,300,118	\$ 6,200,000	\$ 21,479,924	\$0	\$0	\$ -
Willows								
Yuba City	\$25,000	\$ 270,028,414	\$ 34,580,403	\$ 6,688,952	\$ 11,084,900		0	\$ 10,600,000
Totals		\$1,657,596,037	\$202,396,975	\$27,635,415	\$151,253,875	\$0	\$943,000	\$53,072,930
FY 24/25 Totals		\$ 1,459,906,632	\$ 278,524,671	\$ 28,017,159	\$ 43,789,035	\$ 600,000	\$ 618,000	\$ 50,666,820
Difference		\$197,689,405	(\$76,127,696)	(\$381,744)	\$107,464,840	(\$600,000)	\$325,000	\$2,406,110
% Change		13.5%	-27.3%	-1.4%	245.4%	-100.0%	52.6%	4.7%

NCCSIF Property Premium

FINAL 6/5/25

Member Entity	Total without Vehicles	Total (Real, Pers, BI, Equip, Tax, Arts)	Property Premium	Vehicle Premium	Cyber	Pollution	Surplus Lines T&F's
Rate Per \$100			\$0.33592	\$0.74946	\$0.00493	\$0.00102	\$0.01141
Anderson	\$57,847,332	\$57,847,332	\$ 194,320	\$ -	\$ 2,852	\$ 590	\$ 6,601
Auburn	\$81,853,301	\$82,915,748	\$ 274,961	\$ 7,963	\$ 4,088	\$ 846	\$ 9,462
Colusa	\$72,779,800	\$72,779,800	\$ 244,481	\$ -	\$ 3,589	\$ 742	\$ 8,305
Corning							
Dixon	\$130,635,899	\$130,635,899	\$ 438,831	\$ -	\$ 6,441	\$ 1,333	\$ 14,907
Elk Grove							
Folsom	\$397,207,893	\$425,131,722	\$ 1,334,298	\$ 209,278	\$ 20,962	\$ 4,336	\$ 48,514
Galt	\$195,680,316	\$195,680,316	\$ 657,328	\$ -	\$ 9,649	\$ 1,996	\$ 22,330
Gridley	\$47,420,984	\$47,420,984	\$ 159,296	\$ -	\$ 2,338	\$ 484	\$ 5,411
Ione	\$37,883,614	\$41,435,016	\$ 127,258	\$ 26,616	\$ 2,043	\$ 423	\$ 4,728
Jackson	\$48,566,517	\$48,566,517	\$ 163,144	\$ -	\$ 2,395	\$ 495	\$ 5,542
Lincoln	\$205,210,235	\$205,210,235	\$ 689,341	\$ -	\$ 10,118	\$ 2,093	\$ 23,417
Marysville	\$43,519,098	\$43,519,098	\$ 146,189	\$ -	\$ 2,146	\$ 444	\$ 4,966
Nevada City							
Oroville	\$76,298,001	\$82,960,965	\$ 256,300	\$ 49,936	\$ 4,091	\$ 846	\$ 9,467
Paradise	\$26,947,049	\$26,947,049	\$ 90,520	\$ -	\$ 1,329	\$ 275	\$ 3,075
Placerville							
Red Bluff	\$87,573,521	\$90,845,809	\$ 294,176	\$ 24,524	\$ 4,479	\$ 927	\$ 10,367
Rio Vista	\$90,798,079	\$90,798,079	\$ 305,008	\$ -	\$ 4,477	\$ 926	\$ 10,361
Rocklin	\$117,220,994	\$117,220,994	\$ 393,768	\$ -	\$ 5,780	\$ 1,196	\$ 13,377
Willows							
Yuba City	\$322,382,669	\$332,982,669	\$ 1,082,946	\$ 79,443	\$ 16,419	\$ 3,396	\$ 37,998
Totals	\$2,039,825,302	\$2,092,898,232	\$ 6,852,167	\$ 397,760	\$ 103,196	\$ 21,348	\$ 238,830
FY 24/25 Totals	\$ 1,811,455,497	\$ 1,862,122,317	\$ 7,049,526	\$ 410,908	\$ 101,085	\$ 18,993	\$ 249,056
Difference	\$228,369,805	\$230,775,915	(\$197,358)	\$ (13,148)	\$ 2,111	\$ 2,355	\$ (10,226)
% Change	12.6%	12.4%	-2.8%	-3.2%	2.1%	12.4%	-4.1%

NCCSIF Property Premium FINAL 6/5/25

USE FOR
INVOICING

Member Entity	ABS Fee	COC Values	COC Premium	Flood Values	Flood Values - High Hazard A&V	Flood Premium	Total Annual Premium
Rate Per \$100	\$0.00281		\$0.25701	\$0.01053	\$0.84871		
Anderson	\$ 1,624	0	\$0.00	0		\$0	\$ 205,988
Auburn	\$ 2,328	0	\$0.00	82,360,148	555,600	\$13,386	\$ 313,034
Colusa	\$ 2,044	0	\$0.00	0		\$0	\$ 259,161
Corning							
Dixon	\$ 3,668	0	\$0.00	0		\$0	\$ 465,181
Elk Grove							
Folsom	\$ 11,937	0	\$0.00	0		\$0	\$ 1,629,325
Galt	\$ 5,494	\$ -	\$0.00	0		\$0	\$ 696,797
Gridley	\$ 1,332	0	\$0.00	0		\$0	\$ 168,861
Ione	\$ 1,163	\$ -	\$0.00	37,058,183	4,376,833	\$41,048	\$ 203,280
Jackson	\$ 1,364	0	\$0.00	0		\$0	\$ 172,940
Lincoln	\$ 5,762	0	\$0.00	0		\$0	\$ 730,732
Marysville	\$ 1,222	0	\$0.00	38,563,536	4,955,562	\$46,118	\$ 201,085
Nevada City							
Oroville	\$ 2,329	0	\$0.00	0		\$0	\$ 322,969
Paradise	\$ 757	0	\$0.00	0		\$0	\$ 95,956
Placerville							
Red Bluff	\$ 2,551	0	\$0.00	0		\$0	\$ 337,025
Rio Vista	\$ 2,549	0	\$0.00	0		\$0	\$ 323,322
Rocklin	\$ 3,291	0	\$0.00	0		\$0	\$ 417,412
Willows							
Yuba City	\$ 9,350	0	\$0.00	332,948,850	33,819	\$35,340	\$ 1,264,891
Totals	\$ 58,766	\$ -	\$ -	\$ 490,930,717	\$ 9,921,814	\$ 135,893	\$ 7,807,960
FY 24/25 Totals	\$ 70,424	N/A	N/A	\$ 477,235,476		\$ 248,895	\$ 8,151,416
Difference	\$ (11,658)	N/A	N/A	\$ 13,695,241		\$ (113,003)	\$ (343,456)
% Change	-16.6%	N/A	N/A	2.9%		-45.4%	-4.2%

Invoiced
Amount NCCSIF Property Premium FINAL 6/5/25

Member Entity	FY 24/25 Net Premium After Premium Credit	% Premium Change	2024/25 Total TIV with Vehicles no Flood	TIV % Change	Net Change %
Rate Per \$100					
Anderson	\$ 177,576	16%	46,957,603	23%	7%
Auburn	\$ 320,687	-2%	73,396,660	13%	-15%
Colusa	\$ 255,597	1%	67,589,309	8%	-6%
Corning					
Dixon	\$ 426,605	9%	112,810,012	16%	-7%
Elk Grove					
Folsom	\$ 1,518,804	7%	367,878,818	16%	-8%
Galt	\$ 580,253	20%	153,427,107	28%	-7%
Gridley	\$ 179,974	-6%	47,591,654	0%	-6%
Ione	\$ 184,717	10%	38,583,008	7%	3%
Jackson	\$ 167,946	3%	44,411,206	9%	-6%
Lincoln	\$ 708,279	3%	187,294,824	10%	-6%
Marysville	\$ 141,792	42%	32,950,611	32%	10%
Nevada City					
Oroville	\$ 326,376	-1%	78,577,415	6%	-7%
Paradise	\$ 87,573	10%	23,157,464	16%	-7%
Placerville					
Red Bluff	\$ 316,704	6%	80,025,258	14%	-7%
Rio Vista	\$ 267,975	21%	70,862,520	28%	-7%
Rocklin	\$ 414,555	1%	109,623,651	7%	-6%
Willows					
Yuba City	\$ 1,449,121	-13%	326,985,197	2%	-15%
Totals	\$ 7,524,536	4.3%	\$2,092,898,232	12.4%	-8.1%
FY 24/25 Totals			1,862,122,317		
Difference		\$ 283,424	\$230,775,915		
% Change		0.0376666	12.4%		



Northern California Cities Self Insurance Fund



2025-2026

Alliant Property Insurance Program

Presented on June 4, 2025 by:

Marcus Beverly, CPCU, AIC,
ARM-P
First Vice President

Jenna Wirkner, CISR
Account Manager

ALLIANT PROPERTY INSURANCE PROGRAM (APIP)

July 1, 2025 – July 1, 2026

EXECUTIVE SUMMARY

Attached is the annual renewal summary for the Alliant Property Insurance Program (APIP) effective 7/1/2025. A summary of the most significant matters is provided below for your review.

After multiple years in a hard market cycle, the property market has significantly improved in 2025. Generally, Insured's that are loss free will see a rate reduction at the 2025/26 renewal. Insureds that have large increases in exposure or are loss challenged will be individually underwritten.

For the 2025/26 renewal, Berkshire Hathaway Specialty Insurance (BHSI) will lead the first \$30,000,000 of the program. Maximum program limits are \$1,250,000,000 and will be placed with worldwide markets rated at A.M. Best A- VII or higher. Insureds should note several key highlights for this year's renewal:

- Boiler & Machinery cover for participating insureds of the APIP Boiler Program will be maintained with Hartford Steam Boiler (HSB), who will also continue to perform required jurisdictional inspections.
- Cyber (Privacy Liability) Coverage (1st and 3rd parties) for eligible insureds continues to be provided as an option. Please refer to coverage as outlined on the following proposal which includes a summary of proposed changes for this renewal. Additional excess options are available, if requested for insureds with good security controls in place. **Please note claims reporting timeframe limitations for this coverage**
- Pollution Coverage (1st and 3rd parties) for eligible insureds continues to be provided as an option. Please refer to coverage as outlined on the following proposal which includes a summary of proposed changes for this renewal. **Please note claims reporting timeframe limitations for this coverage**
- Vehicles/Contractor's Equipment – it is important to note on the attached proposal whether the vehicle and/or contractors equipment valuation is Replacement Cost (new) or Actual Cash Value (ACV). If Replacement Cost (new) valuation is needed, the insured must submit a schedule of vehicles or a vehicle valuation reporting form (provided in the pre-renewal packet), and vehicles must be valued at today's Replacement Cost (new). If values are not reported at Replacement Cost (new), the vehicle/contractor's equipment valuation basis will be ACV
- Alliant Business Services (ABS) continues to play a significant role, not only in providing a wide range of loss control services, but also by offering appraisal services, business interruption assessments, valuation, consulting, and infrared testing. Please refer to our program brochure inserts for further details of our ABS services. For the program, property valuations are a key focus. As a reminder, it is underwriters' intent to have all buildings with a scheduled value of \$5,000,000 or more appraised once every seven to ten years. This service is included in the total program cost. Insureds may also choose to have lower valued buildings appraised. The cost to have all, or specific buildings appraised that are valued on an insureds schedule between \$25,000 and \$5,000,000 will be quoted at the time the request is made.

Finally, Alliant provides a Cyber Resilience Services Subscription Bundle which is available to APIP clients. The Alliant Cyber Consulting Practice helps clients identify, evaluate, remediate, transfer, and respond to the cyber risks that matter most, driving better cyber risk management, resilience and insurability outcomes. Brochure is included, ask your Alliant representative for more details.

Please review important Disclosure and Loss Notification information included in your renewal materials. Your review and acknowledgement of these documents are required via your signature once you authorize a request to bind coverage with your Alliant representative. Although this proposal packet is as complete as possible, the program is being negotiated up to the 7/1/2025 effective date. We will endeavor to provide any known material changes prior to renewal. All coverage items currently under review with APIP markets to be effective on 7/1/2025, are listed at the end of each coverage proposal being quoted.

ALLIANT PROPERTY INSURANCE PROGRAM (APIP)
July 1, 2025 – July 1, 2026
EXECUTIVE SUMMARY

The following table depicts key financial statistics relative to last year:

Year-over-Year Rate and Premium Comparison

<u>Northern California Cities Self Insurance Fund</u>	<u>2024-2025</u> (at 12/17/2024)	<u>2025-2026</u>	<u>Variance</u>
Total Insurable Values (TIV):	\$ 1,862,122,317	\$ 2,092,898,232	12.39%
Earthquake TIV:	Not Applicable	Not Applicable	N/A
Earthquake Limit:	Not Covered	Not Covered	N/A
*Property Annual Cost:	\$ 7,404,456.75	\$ 7,679,455.09	3.71%
Cyber Liability Annual Cost:	\$ 101,085.45	\$ 106,477.63	5.33%
Pollution Liability Annual Cost:	\$ 18,993.37	\$ 22,026.87	15.97%
Total Account Rate (\$/100):	0.4040839	0.3730692	-7.68%
**Total Annual Cost:	\$ 7,524,535.57	\$ 7,807,959.59	3.77%

*Property Annual Cost includes: all premiums, underwriting fees, commissions, loss control expenses, program administration charges, and applicable taxes

** Total Annual Cost includes the following: Property Annual Cost

Thank you for your continued support of APIP. We look forward to working with you this next year. Please let us know if you have any questions about your renewal.

ALLIANT PROPERTY INSURANCE PROGRAM

2025-2026

NAMED INSURED SCHEDULE

AS OF 06/09/2025

THE NAMED INSURED IS:

Northern California Cities Self Insurance Fund
c/o Alliant Insurance Services, Inc.
2180 Harvard St., Ste. 380
Sacramento, CA 95815

Named Insured shall be deemed the sole agent of each and every Named Insured for the purpose of:

- (1) Giving notice of cancellation,
- (2) Giving instructions for changes in the Policy and accepting changes in this Policy
- (3) The payment of assessments / premiums or receipt of return assessments / premiums.

Member(s), entity(ies), agency(ies), organization(s), enterprise(s) and/or individual(s) for whom the Named Insured has extended coverage is as follows:

NAMED INSURED MEMBER(S)

Northern California Cities Self-Insurance
Fund

City of Anderson
City of Auburn
City of Colusa
City of Dixon
City of Folsom
City of Galt
City of Gridley
City of Lone

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 Yuba City
Town of Paradise

ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)
PROPERTY PROPOSAL

TYPE OF INSURANCE: ☒ Insurance ☐ Reinsurance

NAMED INSURED: Northern California Cities Self Insurance Fund

DECLARATION: 4-Cities 4

POLICY PERIOD: July 1, 2025 to July 1, 2026

COMPANIES: See Attached List of Companies

**TOTAL INSURED
VALUES:** \$ 2,092,898,232 as of June 04, 2025

**ALL RISK
COVERAGES &
SUB-LIMITS:**

\$	1,250,000,000	Per Occurrence: all Perils, Coverages (subject to policy exclusions) and all Named Insureds (as defined in the policy) combined, per Declaration, regardless of the number of Named Insureds, coverages, extensions of coverage, or perils insured, subject to the following per occurrence and/or aggregate sub-limits as noted below.
\$	52,000,000	\$15,000,000 For City of Marysville only; \$10,000,000 For City of Yuba City only; \$17,000,000 For City of Auburn only; \$10,000,000 For City of Lone only Flood Limit - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage).
\$	52,000,000	\$15,000,000 For City of Marysville only; \$10,000,000 For City of Yuba City only; \$17,000,000 For City of Auburn only; \$10,000,000 For City of Lone only Per Occurrence and in the Annual Aggregate for scheduled locations in Flood Zones A & V (inclusive of all 100 year exposures). This Sub-limit does not increase the specific flood limit of liability for those Named Insured(s) that purchase this optional dedicated coverage.
	Not Applicable	Per Occurrence for losses to locations in Tier 1 and/or Tier 2 Counties and resulting from a Named Windstorm.
	Not Covered	Earthquake Shock - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage).
\$	100,000,000	Combined Business Interruption, Rental Income and Tuition Income (and related fees). However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to \$500,000 per Named Insured subject to maximum of \$2,500,000 Per Occurrence, Per Declaration for Business Interruption, Rental Income and Tuition Income combined. Coverage for power generating plants is excluded, unless otherwise specified.

	\$	50,000,000	Extra Expense.
ALL RISK COVERAGES & SUB-LIMITS: (continued)		Per Bound TIV	\$10,000,000 Miscellaneous Unnamed Locations for Named Insureds with total insurable values greater than or equal to \$250,000,000 at time of binding or \$5,000,000 Miscellaneous Unnamed Locations for Named Insureds with total insurable values less than \$250,000,000 at time of binding excluding Earthquake coverage for Alaska and California locations. If Flood coverage is purchased for scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.
		180 Days	Extended Period of Indemnity
		See Policy Provisions	\$50,000,000, or a Named Insured's Policy Limit of Liability if less than \$50,000,000, Automatic Acquisition for 120 days except: <ul style="list-style-type: none"> - \$25,000,000 Automatic Acquisition for 90 days for new sub-member and/or entity of an existing Pools, JPA or Group; - \$25,000,000 Automatic Acquisition for 90 days for Vacant properties; - \$10,000,000 Automatic Acquisition for 120 days for Licensed Vehicles; - \$2,500,000 Automatic Acquisition for 60 days for additional property and/or interests in Tier 1 Wind Counties, Parishes and Independent Cities for the states of Virginia, North Carolina, South Carolina, Georgia, Alabama, Mississippi, Louisiana, Texas and/or situated anywhere within the states of Florida and Hawaii; - The peril of Earthquake is excluded for the states of Alaska and California; - If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.
	\$	1,000,000	Unscheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf; however, replacement of trees, plants and shrubs will be limited to the actual size of the destroyed plant, tree or shrub at the time of the loss up to a maximum size of 25 gallons per item but not to exceed \$25,000 per item for existing Named Insureds excluding Earthquake coverage for Alaska and California locations. If Flood coverage is purchased for scheduled locations, this extension includes Flood coverage for any location not situated in Flood Zones A or V.
	\$	5,000,000	or 110% of the scheduled values, whichever is greater, for Scheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf; however, replacement of trees, plants and shrubs will be limited to the actual size of the destroyed plant, tree or shrub at the time of the loss up to a maximum size of 25 gallons per item but not to exceed \$25,000 per item.
	\$	5,000,000	or 120% of the scheduled values, whichever is less, for Scheduled Landfills (as more fully defined in the policy).
	\$	50,000,000	Errors & Omissions - This extension does not increase any more specific limit stated elsewhere in this policy or Declarations.

ALL RISK COVERAGES & SUB-LIMITS: (continued)	\$	25,000,000	Course of Construction and Additions (including new) for projects with completed values not exceeding the sub-limit shown. Projects valued greater than \$15,000,000 require underwriting approval and a premium charge.
	\$	500,000	Money & Securities for named perils only as referenced within the policy, however fraudulent impersonation, fraudulent instruction or similar events are excluded.
	\$	2,500,000	Unscheduled Fine Arts.
	\$	250,000	Accidental Contamination per occurrence and annual aggregate per Named Insured with \$500,000 annual aggregate for all Named Insureds per Declaration. Coverage shall not attach or become insurance upon any property which at the time of loss is more specifically described and covered under any other policy form until the liability of such other insurance has first been exhausted and shall then cover only the excess of value of such property over and above the amount payable under such other insurance, whether collectible or not.
	\$	750,000	Unscheduled infrastructure including but not limited to tunnels, bridges, dams, catwalks (except those not for public use), roadways, highways, streets, sidewalks, culverts, channels, levees, dikes, berms, embankments, landfills (as more fully defined in the policy), docks, piers, wharves, street lights, traffic signals, meters, roadway or highway fencing (including guardrails), and all similar property unless a specific value has been declared. Unscheduled infrastructure coverage is excluded for the peril of Earthquake and excluded for Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs.
	\$	50,000,000	Increased Cost of Construction due to the enforcement of building codes/ ordinance or law (includes All Risk and Boiler & Machinery) except \$2,500,000 for vacant properties.
	\$	25,000,000	Transit - Physical Damage only.
	\$	2,500,000	Unscheduled Animals; not to exceed \$50,000 per Animal, per Occurrence.
	\$	2,500,000	Unscheduled Watercraft up to 27 feet.
		Included	Per Occurrence for Off Premises Vehicle Physical Damage.
	\$	25,000,000	Off Premises Services Interruption including Extra Expense resulting from a covered peril at non-owned/operated locations.
	\$	5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of \$10,000,000 for Earthquake Shock on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Earthquake Shock coverage, and/or where specific values for such items are not covered for optional dedicated Earthquake Shock coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc..

**ALL RISK
COVERAGES &
SUB-LIMITS:
(continued)**

\$	5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of \$10,000,000 for Flood on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Flood coverage, and/or where specific values for such items are not covered for optional dedicated Flood coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc..
\$	3,000,000	Contingent Business Interruption, Contingent Extra Expense, Contingent Rental Values and Contingent Tuition Income separately.
\$	3,000,000	Tax Revenue Interruption – Per Policy Provisions. However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to \$1,000,000 Per Occurrence – Per Policy Provisions.
\$	500,000	Jewelry, Furs, Precious Metals and Precious Stones Separately.
\$	1,000,000	Claims Preparation Expenses.
\$	50,000,000	Expediting Expenses.
\$	100,000	Per Occurrence with a \$1,000,000 Annual Aggregate per Declaration for Mold/Fungus Resultant Damage as more fully defined in the policy.
\$	100,000,000	Ingress/Egress Per Occurrence, Per Named Insured for the actual loss sustained during the period of time not exceeding 30 days when, as a direct result of physical loss or damage caused by a covered peril(s) specified by this Policy and occurring at property located within a 10 mile radius of covered property, ingress to or egress from the covered property by this Policy is prevented.
\$	100,000,000	Interruption By Civil Authority Per Occurrence, Per Named Insured for the actual loss sustained during the period of time not exceeding 30 days when, as a direct result of physical loss or damage caused by a covered peril(s) specified by this Policy and occurring at property located within a 10 mile radius of covered property, access to the covered property is specifically prohibited by order of a civil authority.
\$	10,000,000	Electronic Data Processing Media.
\$	1,000,000	Personal Property Outside of the USA (including associated Business Interruption).

**ALL RISK
COVERAGES &
SUB-LIMITS:
(continued)**

Not Covered Per Occurrence Per Declaration Upgrade to Green Coverage subject to the lesser of, the cost of upgrade, an additional 25% of the applicable limit of liability shown in the schedule of values or this sub limit.

Not Covered for Communicable Disease.

\$ 100,000 Per Occurrence while in Storage and In Transit coverage subject to \$10,000 Deductible for Unmanned Aircraft as more fully defined in the Policy. Not Covered while in Flight.

See Policy Provisions Scheduled Vacant Building per Conditions in Section IV., Item I

\$ 2,500,000 Unscheduled Vacant Building per Policy Provisions Section IV., Item I

VALUATION:

- Repair or Replacement Cost (RCV)
- Actual Loss Sustained for Time Element Coverages
- Contractor's Equipment /Vehicles either Replacement Cost (RCV) or Actual Cash Value (ACV) as declared by each insured. If not declared, valuation will default to Actual Cash Value (ACV)

**EXCLUSIONS
(Including but not
limited to):**

- Seepage & Contamination
- Cost of Clean-up for Pollution
- Mold

Deductibles: If two or more deductible amounts provided in the Declaration Page apply for a single occurrence the total to be deducted shall not exceed the largest per occurrence deductible amount applicable. (The Deductible amounts set forth below apply Per Occurrence unless indicated otherwise).

**"ALL RISK"
DEDUCTIBLE:**

\$ 25,000 Except \$2,500,000 for Wildfire for Town of Paradise Per Occurrence, which will apply in the event a more specific deductible is not applicable to a loss.

**DEDUCTIBLES FOR
SPECIFIC PERILS
AND COVERAGES:**

\$ 100,000 All Flood Zones Per Occurrence excluding Flood Zones A & V.

\$ 500,000 Per Occurrence for Flood Zones A & V (inclusive of all 100 year exposures).

Not Applicable for losses to locations in Tier 1 and/or 2 Counties and resulting from a Named Windstorm.

**DEDUCTIBLES FOR
SPECIFIC PERILS
AND COVERAGES:
(continued)**

Not Covered Earthquake Shock: If the stated deductible is a flat dollar amount, the deductible will apply on a Per Occurrence basis, unless otherwise stated. If the stated deductible is on a percentage basis, the deductible will apply Per Occurrence on a Per Unit basis, as defined in the policy form, subject to the minimum deductible per occurrence.

\$ 1,000 Per Occurrence for Specially Trained Animals.

DEDUCTIBLES FOR SPECIFIC PERILS AND COVERAGES: (continued)	\$	500,000	or the All Risk Basic Deductible, whichever is greater, for Unscheduled infrastructure including but not limited to tunnels, bridges, dams, catwalks (except those not for public use), roadways, highways, streets, sidewalks, culverts, channels, levees, dikes, berms, embankments, landfills (as more fully defined in the policy), docks, piers, wharves, street lights, traffic signals, meters, roadway or highway fencing (including guardrails), and all similar property unless a specific value has been declared. Unscheduled infrastructure coverage is excluded for the peril of Earthquake and excluded for Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs.
	\$	10,000	Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to \$100,000 Maximum Per Occurrence, Per Named Insured for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits.
	\$	50,000	Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits.
	\$	10,000	Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to \$100,000 Maximum Per Occurrence, Per Named Insured for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits.
	\$	50,000	Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits.
		2.5%	of Annual Tax Revenue Value per location for Tax Revenue Interruption.
	\$	25,000,	Except 50,000 for police vehicles with RCV under 250,000 for City of Auburn, City of Yuba City, City of Lone, City of Red Bluff, City of Folsom, and City of Oroville for RCV; \$100,000 for All Vehicles with RCV of \$250,000 to \$750,000; \$250,000 for All Vehicles with RCV in Excess of \$750,000. Not Covered for All Other members. Per Occurrence for Off Premises Vehicle Physical Damage. If Off-Premises coverage is included/purchased, the stated deductible will apply to vehicle physical damage both on and off-premises on a Per Occurrence basis, unless otherwise stated. If Off-Premises coverage is not included, On-Premises/In-Yard coverage is subject to the All Risk (Basic) deductible.
	See Special Terms	Vehicle Valuation Basis	
	\$	5,000	Per Occurrence for Contractor's Equipment.
	Replacement Cost	Contractor's Equipment Valuation Basis	
	\$	100,000	Per Occurrence for Water Damage.

Time Qualifiers

24 Hour Waiting Period for Ingress/Egress, per Occurrence, as further
defined in the Policy Form.

24 Hour Waiting Period for interruption by Civil Authority, per Occurrence, as further defined in the Policy Form.

24 Hour Waiting Period for Off Premises Service Interruption per Occurrence, as further defined in the Policy Form.

SPECIAL TERMS AND CONDITIONS:

It is understood and agreed that notwithstanding anything contained herein to the contrary the following shall apply to this Policy:

SPECIAL TERMS 1: Valuation for Vehicles and CE is Replacement Cost; except Lincoln is Actual Cash Value for CE, Paradise is Actual Cash Value for all Vehicles in Yard, Jackson is Actual Cash Value for CE, and Rio Vista is Actual Cash Value for CE.

Per Policy Limits

Special Terms Limit

Per Policy Deductible

Special Terms Deductible

SPECIAL TERMS 2: Wildfire(s) is defined as: Firestorms, brush fires and any other fires or series of fires, irrespective of origin, which spread through trees, grassland or other vegetation.

Per Policy Limits

Special Terms Limit

\$ 2,500,000 for Town of Paradise only Special Terms Deductible

SPECIAL TERMS 3: It is hereby agreed that Section II, D. 7 of the policy is amended as follows:

On Vehicles less than ten years old, on or off premises, where Replacement Cost (New) values are specified, loss or damage shall be based on 100% of the Replacement Cost (New) at the time of loss. Partial losses shall be based on the cost of repairing or replacing the damaged portion, up to the fair market value of the Vehicle and/or Equipment. However, should these costs exceed the fair market value then recovery shall be based upon the Replacement Cost (New). All vehicles ten years or older will have a 120% margin clause applicable based on the values reported per schedule on file with Alliant Insurance Services. Under no circumstances will the company pay more than 120% of the reported values.

If the values, provided by the Named Insured, provides a valuation based on Replacement Cost (New), then recovery will be on the same basis, if replaced. If not replaced, the basis of recovery shall be Actual Cash Value.

These terms only apply to Northern California Cities Self Insurance Fund

Values reported per schedule on file with Alliant Insurance Services Special Terms Limit

Per Policy Deductibles

Special Terms Deductible

The following stand-alone coverages are provided by the APIP program but are not covered in the Limit of Liability or the Sub-Limits of Liability above or attached to the Master Policy Form Wording. However, the coverage costs are included in the APIP Total Cost noted below. Carriers providing these coverages are included in the Schedule of Carriers.

\$	100,000,000	Per Named Insured Per Occurrence subject to \$200,000,000 Annual Aggregate of Declarations 1-14, 18-30 and 32-35 combined as respects Property Damage, Business Interruption, Rental Income and Extra Expense Combined for Terrorism (Primary Layer).
\$	25,000	Except \$2,500,000 for Wildfire for Town of Paradise Per Occurrence Deductible for Primary Terrorism.
\$	600,000,000	Per Named Insured for Terrorism (Excess Layer) subject to;
\$	1,100,000,000	Per Occurrence, All Named Insureds combined in Declarations 1-14, 18-21, 23-30 and 32-35 for Terrorism (Excess Layer) subject to;
\$	1,400,000,000	Annual Aggregate shared by all Named Insureds combined in Declarations 1-14, 18-21, 23-30 and 32-35, as respects Property Damage, Business Interruption, Rental Income and Extra Expense combined for Terrorism (Excess Layer).
\$	500,000	Per Occurrence Deductible for Excess Terrorism (Applies only if the Primary Terrorism Limit is exhausted).
	Included	Information Security & Privacy Insurance with Electronic Media Liability Coverage. See attached Cyber Coverage Summary for applicable Limits. (Cyber Liability) If, insured purchases such coverage.
\$	25,000,000	Per Named Insured, Per occurrence subject to an Annual Aggregate of \$50,000,000 combined for Declarations 1-14, 18-30 and 32-35 as respects Personal and Real property for Cyber Attack Resultant Damage.
	Included	Pollution Liability Insurance Coverage. See attached Pollution Liability Insurance Coverage Document for applicable limits and deductibles. If, insured purchases such coverage. If, insured purchases such coverage.

**TERMS &
CONDITIONS:**

Sub-limits, terms and conditions are subject to change.

25% Minimum Earned Premium and cancellations subject to 10% penalty

Except Cyber Liability Premium is calculated on a pro-rata basis, unless there is a claim in which case the premium is deemed fully earned. If, insured purchases such coverage.

Except Pollution Liability Premium is 100% Earned at Inception. If, insured purchases such coverage.

**NOTICE OF
CANCELLATION:**

90 Days except 10 Days for non-payment of premium

	Annual Cost*
Total Property Premium:	\$ 7,362,938.00
Excess Boiler:	\$ 22,882.00
Cyber Liability Premium:	\$ 103,196.00
Pollution Liability Premium:	\$ 21,348.00
ABS Fee:	\$ 58,766.00
SLT&F's (Estimate)	\$ 238,829.59
Broker Fee:	\$ 0.00
TOTAL COST †: (Including Taxes and Fees)	\$ 7,807,959.59
<p>*Premiums are based on valid selectable options and the TIV's above. Changes in TIV's will require a premium adjustment. Please refer to invoice for new lock box remittance for address and account information.</p> <p>† TOTAL COST includes: premiums, underwriting fees, commissions, loss control expenses, program administration charges, and applicable taxes (excluding the Cyber Enhancement premium - should you have elected to purchase this coverage)</p>	

PRINT DATE: June 4, 2025

PROPOSAL VALID UNTIL: July 1, 2025

BROKER: **ALLIANT INSURANCE SERVICES, INC.**
License No. 0C36861

Marcus Beverly, CPCU, AIC, ARM-P
First Vice President

Jenna Wirkner
Account Manager

NOTES:

- **Some coverage, limits, sub-limits, terms and conditions will change, as negotiations are ongoing. Changes will be documented and accompany the Binder Confirmation for July 1, 2025 bound terms. Coverage outlined in this Proposal is subject to the terms and conditions being negotiated with the policy. To be finalized and presented at Program Inception.**
- **The program expects to continue purchasing Cyber Resultant Physical Damage cover which is provided to insureds purchasing Terrorism within the program – limits to be determined. See expiring Policy No. PF2409084 for current coverage details.**
- **This proposal is based on the current loss experience and is subject to change if this insured's loss ratio deteriorates further and/or if the markets suffer a catastrophic event**
- **Change in Total Insurable Values will result in adjustment in premium**
- **Each line of coverage is rated separately. Increases in TIV's on highly rated coverages such as Vehicles, CE, EQ or 100 year Flood Zones, etc. may increase the insured's average account rate.**
- **The flood zones provided on the Schedule of Values (SOVs) are for rating purposes only. The actual flood zone will be determined at the time of loss.**
- **Please refer to invoice for new lock box remittance for address and account information.**

APIP SUMMARY OF PROPOSED PROPERTY CHANGES

BELOW IS A SUMMARY OF PROPOSED CHANGES FOR THE 2025-2026 POLICY PERIOD

Coverage	2024-2025	2025-2026	Status
All Risk Limit	\$1,000,000,000	\$1,250,000,000	Enhancement
Tax Interruption Sub-limit	2.5% of Annual Tax Revenue Value per Location for Tax Interruption.	2.5% of Annual Tax Revenue Value per Location for Tax <u>Revenue</u> Interruption.	Clarification
Waiting Periods	24 Hour waiting periods	Added sub-section with new header identifying 24 hour waiting periods as " <u>Time Qualifiers</u> "	Clarification
Service Interruption	24 Hour Waiting Period for Service Interruption for All Perils and Coverages.	24 Hour Waiting Period for <u>Off Premises Service Interruption per Occurrence, as further defined in the Policy Form</u>	Clarification
Ingress/Egress	24 Hour Waiting Period for Ingress/Egress	24 Hour Waiting Period for Ingress/Egress per <u>Occurrence, as further defined in the Policy Form</u>	Clarification
Civil Authority	24 Hour Waiting Period for Civil Authority	24 Hour Waiting Period for <u>interruption by Civil Authority, per Occurrence, as further defined in the Policy Form</u>	Clarification
Unscheduled infrastructure	\$500,000 deductible	\$500,000 <u>or basic deductible whichever is higher</u>	Clarification

MASTER POLICY FORM PROPOSED CHANGES

Coverage	2024-2025	2025-2026	Status
Policy Period	July 1, 2024 to July 1, 2025	July 1, <u>2025</u> to July 1, <u>2026</u>	Update
USA Form No.	20	21	Update
Section I, A. Insuring Agreement	In consideration of the premium paid by the Named Insured to the Company, the <u>Company</u> agrees to insure the following per the terms and conditions herein.	In consideration of the premium paid by the Named Insured to the Company, the <u>program carriers</u> agree to insure the following per the terms and conditions herein, <u>including all carrier endorsements, thereto.</u>	Clarification
Section I E 2.n Sub-limits	n. Unscheduled infrastructure .. Unscheduled Infrastructure coverage is excluded for the peril of Earthquake Shock, and for Federal Emergency Management Agency (F.E.M.A.) and/or any State Office of Emergency Services (O.E.S.) declared disasters, providing said declaration provides funding for repairs.	Unscheduled Infrastructure coverage is excluded for the peril of Earthquake Shock and <u>excluded</u> for Federal Emergency Management Agency (F.E.M.A.) and/or any State Office of Emergency Services (O.E.S.) declared disasters, providing said declaration provides funding for repairs.	Clarification

MASTER POLICY FORM PROPOSED CHANGES CONTINUED

Coverage	2024-2025	2025-2026	Status
Section I, H. Unit of Insurance Defined	H. Unit of Insurance Defined	H. <u>Percentage Deductibles – Unit(s) of Insurance Defined</u> <u>When the applicable deductible is on a unit(s) of insurance basis, subject to any applicable minimum deductible(s) the amount of the deductible shall be determined by applying the percentages separately to each of the following units of insurance:</u>	Clarification
Tax Interruption	Where Tax Interruption is referenced	Revised to read: Tax <u>Revenue</u> Interruption	Clarification
Section II, B. 6. Claim Preparation Expenses	This Policy also insures as a direct result of physical loss or damage insured hereunder any claim preparation expenses including, but not limited to, auditors, consultants and accountants. However, the expenses of public adjusters are specifically excluded	This Policy also insures as a direct result of physical loss or damage insured hereunder <u>solely</u> to any claim preparation expenses including, but not limited to, auditors, consultants and accountants. However, the expenses of public adjusters, <u>or those expenses of any party associated with prosecuting a claim for coverage under this policy,</u> are specifically excluded.	Clarification
Section II, D. 6. Library Contents	Expiring values	Values inflated by 2024; 4 th quarter rate of 3.5%	Update
Section IV, 1. Definition of Vacant	However, the above definition of vacant, shall not apply when customary business operations at a building are temporarily suspended due to circumstances that are usual to such business operations, provided only that existing building safeguards as described in part J. Protective Safeguards are operational during the period of temporary suspension.	However, the above definition of vacant, shall not apply when customary business operations at a building are temporarily suspended due to circumstances that are usual to such business operations, provided only that <u>existing</u> building safeguards as described in part J. <u>Protective Safeguards</u> are operational during the period of temporary suspension.	Clarification
Section IV, I. 4. Other Vacancy Conditions	a.the maximum amount recoverable shall not be more than <u>120% of</u> the amount reported on the schedule of values held on file with Alliant Insurance Services, Inc. for that building.	a.the maximum amount recoverable shall not be more than the amount reported on the schedule of values held on file with Alliant Insurance Services, Inc. for that building.	Clarification
Endorsement		Endorsement 7 Pollution, Contamination, Debris Removal Exclusion	Clarification

ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)
BOILER AND MACHINERY PROPOSAL

NAMED INSURED: Northern California Cities Self Insurance Fund

POLICY PERIOD: July 1, 2025 to July 1, 2026

COMPANIES: See Attached List of Companies

TOTAL INSURED VALUES: \$ 2,092,898,232 as of June 4, 2025

STATUS/RATING: See Attached List of Companies

COVERAGES & LIMITS:

\$	100,000,000	Boiler Explosion and Machinery Breakdown, (for those Named Insureds that purchase this optional dedicated coverage) as respects Combined Property Damage and Business Interruption/Extra Expense (Including Bond Revenue Interest Payments where Values Reported and excluding Business Interruption for power generating facilities unless otherwise specified). Limit includes loss adjustment agreement and electronic computer or electronic data processing equipment with the following sub-limits:
	Included	Jurisdictional and Inspections.
\$	10,000,000	Per Occurrence for Service/Utility/Off Premises Power Interruption.
	Included	Per Occurrence for Consequential Damage/Perishable Goods/Spoilage.
\$	10,000,000	Per Occurrence for Electronic Data Processing Media and Data Restoration.
\$	2,000,000	Per Occurrence, Per Named Insured and in the Annual Aggregate per Declaration for Earthquake Resultant Damage for Named Insureds who purchase Dedicated Earthquake Coverage.
\$	10,000,000	Per Occurrence for Hazardous Substances / Pollutants / Decontamination.
	Included	Per Occurrence for Machine or Apparatus used for Research, Diagnosis, Medication, Surgical, Therapeutic, Dental or Pathological Purposes.

NEWLY ACQUIRED LOCATIONS:

\$ 25,000,000 Automatic Acquisition for Boiler & Machinery values at newly acquired locations. Values greater than \$25,000,000 or Power Generating Facilities must be reported within 120 days and must have prior underwriting approval prior to binding

VALUATION:

Repair or Replacement except Actual Loss sustained for all Time Element coverages

EXCLUSIONS

(Including but not limited to):

- Testing
- Explosion, except for steam or centrifugal explosion
- Explosion of gas or unconsumed fuel from furnace of the boiler

OBJECTS EXCLUDED:

(Including but not limited to):

- Insulating or refractory material
- Buried Vessels or Piping

NOTICE OF CANCELLATION:

90 days except 10 days for non-payment of premium

DEDUCTIBLES:

\$ 25,000	Except as shown for Specific Objects or Perils.
\$ 25,000	Electronic Data Processing Media.
\$ 25,000	Consequential Damage.
\$ 25,000	Objects over 200 hp, 1,000 KW/KVA/Amps or Boilers over 5,000 square feet of heating surface.
\$ 50,000	Objects over 350 hp, 2,500 KW/KVA/Amps or Boilers over 10,000 square feet of heating surface.
\$ 100,000	Objects over 500 hp, 5,000 KW/KVA/Amps or Boilers over 25,000 square feet of heating surface.
\$ 250,000	Objects over 750 hp, 10,000 KW/KVA/Amps or Boilers over 75,000 square feet of heating surface.
\$ 350,000	Objects over 25,000 hp, 25,000 KW/KVA/Amps or Boilers over 250,000 square feet of heating surface.
\$ 10 per foot / \$2,500 Minimum	Deep Water Wells.
24 Hour Waiting Period	Utility Interruption.
24 Hours	Business Interruption/Extra Expense Except as noted below.
30 Days	Business Interruption - Revenue Bond.
5 x 100% of Daily Value	Business Interruption - All objects over 750 hp or 10,000 KW/KVA/Amps or 10,000 square feet heating surface.
5 x 100% of Daily Value	Business interruption - All Objects at Waste Water Treatment Facilities and All Utilities.

Annual Cost	
COST:	Cost is included on Property Proposal
PRINT DATE:	June 4, 2025
PROPOSAL VALID UNTIL:	July 1, 2025
BROKER:	ALLIANT INSURANCE SERVICES, INC. License No. 0C36861 Marcus Beverly, CPCU, AIC, ARM-P First Vice President Jenna Wirkner Account Manager

NOTES:

- ***Some coverage, limits, sub-limits, terms and conditions will change, as negotiations are ongoing. Changes will be documented and accompany the Binder Confirmation for July 1, 2025 bound terms. Coverage outlined in this Proposal is subject to the terms and conditions set forth in the policy.***
- ***Please refer to the Policy for specific terms, conditions, and exclusions.***
- ***This proposal is based on the current loss experience and is subject to change if this insured's loss ratio deteriorates further and/or if the markets suffer a catastrophic event.***
- ***Change in Total Insurable Values will result in adjustment in premium.***

ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)
CYBER INSURANCE PROPOSAL SUMMARY
CORE COVERAGE

TYPE OF COVERAGE: Information Security & Privacy Insurance with Electronic Media Liability Coverage

PROGRAM: Alliant Property Insurance Program (APIP) inclusive of Public Entity Property Insurance Program (PEPIP), and Hospital All Risk Property Program (HARPP), and Special Property Insurance Program (SPIP)

NAMED INSURED: APIP Cyber and Pollution Programs, Inc. which may include any member(s), entity(ies), agency(ies), organization(s), enterprise(s) and/or individual(s), attaching to each Declaration insured under the ALLIANT PROPERTY INSURANCE PROGRAM (APIP), inclusive of PUBLIC ENTITY PROPERTY INSURANCE PROGRAM (PEPIP) and HOSPITAL ALL RISK PROPERTY PROGRAM (HARPP) and Special Property Insurance Program (SPIP) as their respective rights and interests may appear which now exist or which hereafter may be created or acquired and which are owned, financially controlled or actively managed by the herein named interest, all jointly, severally or in any combination of their interests, for account of whom it may concern (all hereinafter referred to as Member(s) / Entity(ies)).

DECLARATION: Various Declarations as on file with Insurer

POLICY PERIOD: July 1, 2025 to July 1, 2026

TERRITORY: WORLD-WIDE

RETROACTIVE DATE: APIP/PEPIP

For new members – the retro active date will be the date of addition

July 1, 2025 For new members included on the July 1, 2025/26 policy

July 1, 2024 For existing members included on the July 1, 2024/25 policy

July 1, 2023 For existing members included on the July 1, 2023/24 policy

July 1, 2022 For existing members included on the July 1, 2022/23 policy

July 1, 2021 For existing members included on the July 1, 2021/22 policy

July 1, 2020 For existing members included on the July 1, 2020/21 policy

July 1, 2019 For existing members included on the July 1, 2019/20 policy

July 1, 2018 For existing members included on the July 1, 2018/19 policy

July 1, 2017 For existing members included on the July 1, 2017/18 policy

July 1, 2016 For existing members included on the July 1, 2016/17 policy

July 1, 2015 For existing members included on the July 1, 2015/16 policy

July 1, 2014 For existing members included on the July 1, 2014/15 policy

July 1, 2013 For existing members included on the July 1, 2013/14 policy

July 1, 2012 For existing members included on the July 1, 2012/13 policy

INSURER: Lloyd's of London - Beazley Syndicate: Syndicates 2623 - 623 - 100%

Liberty Surplus Insurance Corporation (Ironshore)
 Associated Industries Insurance Company, Inc. (AmTrust Financial)
 Westchester Surplus Lines Insurance Company (Chubb)
 100% MRS at Lloyd's (MunichRE)

Aii.	\$	2,000,000	Insured/Member Annual Aggregate Limit of Liability (subject to policy exclusions) for each Insured/Member, within the Annual Policy and Program Aggregate Limit of Liability and JPA/Pool Annual Aggregate Limit of Liability (Aggregate for all coverages combined, including Claim Expenses) subject to the following limits and sub-limits as noted.
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BREACH RESPONSE

Breach Response Costs:	\$	500,000	Aggregate Limit of Liability for each Insured/Member (Limit is increased to \$1,000,000 if Beazley Nominated Services Providers are used)
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FIRST PARTY LOSS

Business Interruption and Dependent Business Interruption Aggregate Sub-Limit:	\$	750,000	Aggregate Limit of Liability for each Insured/Member
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Business Interruption Loss Resulting from Security Breach	\$	750,000	Aggregate Limit of Liability for each Insured/Member (Within the \$750,000 Business Interruption and Dependent Business Interruption Aggregate Sublimit)
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Business Interruption Loss Resulting from System Failure:	\$	500,000	Aggregate Limit of Liability for each Insured/Member (Within the \$750,000 Business Interruption and Dependent Business Interruption Aggregate Sublimit)
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Dependent Business Loss Resulting from Security Breach:	\$	750,000	Aggregate Limit of Liability for each Insured/Member (Within the \$750,000 Business Interruption and Dependent Business Interruption Aggregate Sublimit)
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Dependent Business Loss Resulting from System Failure:	\$	100,000	Aggregate Limit of Liability for each Insured/Member (Within the \$750,000 Business Interruption and Dependent Business Interruption Aggregate Sublimit)
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Cyber Extortion Loss:	\$	750,000	Aggregate Limit of Liability for each Insured/Member
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Data Recovery Costs:	\$	750,000	Aggregate Limit of Liability for each Insured/Member
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Data & Network Liability:	\$	2,000,000	Aggregate Limit of Liability for each Insured/Member for all Damages and Claims Expenses
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Regulatory Defense & Penalties:	\$	2,000,000	Aggregate Limit of Liability for each Insured/Member
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Payment Card Liabilities & Costs:	\$	2,000,000	Aggregate Limit of Liability for each Insured/Member
Media Liability:	\$	2,000,000	Aggregate Limit of Liability for each Insured/Member for all Damages and Claims Expenses
eCRIME			
Fraudulent Instruction:	\$	75,000	Aggregate Limit of Liability for each Insured/Member
Funds Transfer Fraud:	\$	75,000	Aggregate Limit of Liability for each Insured/Member
Telephone Fraud:	\$	75,000	Aggregate Limit of Liability for each Insured/Member
CRIMINAL REWARD			
Criminal Reward:	\$	25,000	Aggregate Limit of Liability for each Insured/Member
COVERAGE ENDORSEMENT(S)			
Reputation Loss:	\$	200,000	Aggregate Limit of Liability for each Insured/Member
Claims Preparation Costs for Reputation Loss Claims Only:	\$	50,000	Aggregate Limit of Liability for each Insured/Member
Computer Hardware Replacement Costs:	\$	200,000	Aggregate Limit of Liability for each Insured/Member
Invoice Manipulation:	\$	100,000	Aggregate Limit of Liability for each Insured/Member
Cryptojacking:	\$	50,000	Aggregate Limit of Liability for each Insured/Member
RETENTION:			
	\$	50,000	Per Claim for each Member/Insured with Total Insured Value (TIV) up to \$250,000,000 at the time of policy inception 8 Hour waiting period for Dependent/Business Interruption Loss
	\$	100,000	Per Claim for each Member/Insured with Total Insured Value (TIV) greater than \$250,000,000 and up to \$750,000,000 at the time of policy inception 8 Hour waiting period for Dependent/Business Interruption Loss
	\$	250,000	Per Claim for each Member/Insured with Total Insured Value (TIV) greater than \$750,000,000 at the time of policy inception 8 Hour waiting period for Dependent/Business Interruption Loss

NOTICES:

Policy coverage of this policy provides coverage on a claims made and reported basis; except as otherwise provided, coverage under noted coverage schedule applies only to claims first made against the Insured/Member and reported to underwriters during the policy period. Claims expenses shall reduce the applicable limit of liability and are subject to the applicable retention.

This is a shared limit policy among the Named Insureds. The per Insured/Member policy limits are on a per claim or incident for each Insured/Member basis, sub-limits listed are aggregated per Insured/Member and are within the total Insured/Member aggregate limit. In the event of a claim/incident with multiple Insureds/Members exhausting the program aggregate limit provided by the Insurer to Insureds/Members, payment to all Insureds/Members for the claim/incident will be determined by the Insurer. Where coverages are aggregated, sub-limit and limits apply to all Insureds/Members for the entire Policy Period unless specifically stated otherwise. The policy aggregate limit is not a per Insured/Member maximum limit.

**EXTENDED
REPORTING PERIOD:**

For Named Insured - To be determined at the time of election (additional premium will apply)

**SPECIFIC COVERAGE
PROVISIONS:**

A. Breach Response indemnifies the Insured/Member for Breach Response Costs incurred by the Insured/Member because of an actual or reasonably suspected Data Breach or Security Breach that the Insured first discovers during the Policy Period.

B. First Party Loss

Business Interruption Loss indemnifies the Insured/Member for a Business Interruption Loss sustained as a result of a Security Breach or System Failure that the Insured first discovers during the Policy Period.

Dependent Business Interruption Loss indemnifies the Insured/Member for a Dependent Business Interruption Loss sustained as a result of a Security Breach or a System Failure that the Insured first discover during the Policy Period.

Cyber Extortion Loss indemnifies the Insured/Member for a Cyber Extortion Loss incurred as a result of an Extortion Threat first made against the Insured/Member during the Policy Period.

Data Recovery Costs indemnifies the Insured/Member for Data Recovery Costs incurred as a direct result of a Security Breach or System Failure that the Insured first discovers during the Policy Period.

C. Liability

Data & Network Liability pays Damages and Claims Expenses, which the Insured is legally obligated to pay because of any Claim first made against any Insured during the Policy Period for a Data Breach, a Security Breach, the Insured's failure to disclose a Data Breach or Security Breach, or failure of the Insured to comply with the part of a Privacy Policy that specifically is related to disclosure, access or procedures related to Personally Identifiable Information.

Regulatory Defense & Penalties pays Penalties and Claims Expenses, which the Insured is legally obligated to pay because of a Regulatory Proceeding first made against any Insured during the Policy Period for a Data Breach or a Security Breach.

Payment Card Liabilities & Costs indemnifies the Insured/Member for PCI Fines, Expenses and Costs which it is legally obligated to pay because of a Claim first made against any Insured during the Policy Period.

Media Liability pays Damages and Claims Expenses, which the Insured is legally obligated to pay because of any Claim first made against any Insured during the Policy Period for electronic Media Liability.

D. eCrime indemnifies the Insured/Member for any direct financial loss sustained resulting from:

- *Fraudulent Instruction*
- *Funds Transfer Fraud*
- *Telephone Fraud*

That the Insured first discovers during the Policy Period.

E. Criminal Reward indemnifies the Insured/Member for Criminal Reward Funds.

**Coverage
Endorsement(s)**

Reputational Loss indemnifies the Insured Organization for Reputation Loss that the Insured Organization sustains solely as a result of an Adverse Media Event that occurs during the Policy Period, concerning: a Data Breach, Security Breach, or Extortion Threat that the Insured first discovers during the Policy Period.

Computer Hardware Replacement Costs is part of the Extra Expense coverage. Extra Expense means reasonable and necessary expenses incurred by the Insured Organization during the Period of Restoration to minimize, reduce or avoid Income Loss, over and above those expenses the Insured Organization would have incurred had no Security Breach, System Failure, Dependent Security Breach or Dependent System Failure occurred; and includes reasonable and necessary expenses incurred by the Insured Organization to replace computers or any associated devices or equipment operated by, and either owned by or leased to, the Insured Organization that are unable to function as intended due to corruption or destruction of software or firmware directly resulting from a Security Breach

Invoice Manipulation indemnifies the Insured Organization for Direct Net Loss resulting directly from the Insured Organization's inability to collect Payment for

any goods, products or services after such goods, products or services have been transferred to a third party, as a result of Invoice Manipulation that the Insured first discovers during the Policy Period. Invoice Manipulation means the release or distribution of any fraudulent invoice or fraudulent payment instruction to a third party as a direct result of a Security Breach or a Data Breach.

Cryptojacking indemnifies the Insured Organization for any direct financial loss sustained resulting from Cryptojacking that the Insured first discovers during the Policy Period. Cryptojacking means the Unauthorized Access or Use of Computer Systems to mine for Digital Currency that directly results in additional costs incurred by the Insured Organization for electricity, natural gas, oil, or internet.

EXCLUSIONS:
(Including but not limited to)

Coverage does not apply to any claim or loss from:

- Bodily Injury or Property Damage
- Trade Practices and Antitrust
- Gathering or Distribution of Information
- Prior Known Acts & Prior Noticed Claims
- Racketeering, Benefit Plans, Employment Liability & Discrimination
- Sale or Ownership of Securities & Violation of Securities Laws
- Criminal, Intentional or Fraudulent Acts
- Patent, Software Copyright, Misappropriation of Information
- Governmental Actions
- Other Insureds & Related Enterprises
- Trading Losses, Loss of Money & Discounts
- Media-Related Exposures – Contractual liability or obligation
- Nuclear Incident
- Radioactive Contamination
- Tribal Exclusion Endorsement
- Sanctions Limitation
- War and Cyber War Exclusion with Single Entity Carve Back
- Asbestos, Pollution and Contamination
- Tribal Exclusion Endorsement
- First Party Loss – with respects: 1. seizure, nationalization, confiscation, or destruction of property or data by order of any governmental or public authority; 2. costs or expenses incurred by the Insured to identify or remediate software program errors or vulnerabilities or update, replace, restore, assemble, reproduce, recollect or enhance data or Computer Systems to a level beyond that which existed prior to a Security Breach, System Failure, Dependent Security Breach, Dependent System Failure or Extortion Threat; 3. failure or malfunction of satellites or of power, utility, mechanical or telecommunications (including internet) infrastructure or services that are not under the Insured Organization's direct operational control; or 4. fire, flood, earthquake, volcanic eruption, explosion, lightning, wind, hail, tidal wave, landslide, act of God or other physical event.
- Website Tracking Exclusion specific to hospitals as defined by: Hospitals defined as institutions that comprise all the following: A health facility with overall administrative and professional responsibility and an organized medical staff that provides 24-Hour inpatient care, including the following services: Medical, nursing, surgical, anesthesia, laboratory, pharmacy, and dietary services.

NOTICE OF CLAIM:

- **IMMEDIATE NOTICE** must be made to Beazley NY of all potential claims and circumstances (assistance, and cooperation clause applies)
- Claim notification under this policy is to:
Beazley Group
Attn: TMB Claims Group
45 Rockefeller Plaza, 16th Floor
New York, NY 10111
bbr.claims@beazley.com
Toll Free 24 Hour Hotline 866-567-8570

**NOTICE OF
CANCELLATION:
OTHER SERVICES**

10 days for non-payment of premium

Unlimited Access to Beazley Breach Solutions website
<https://www.beazley.com/en-us/cyber-customer-centre/cyber/>

BROKER:

ALLIANT INSURANCE SERVICES, INC.

License No. 0C36861

NOTES:

- ***Some coverage, limits, sub-limits, terms and conditions may change, as negotiations are ongoing. Changes will be documented and accompany the Binder Confirmation for July 1, 2025 bound terms. Coverage outlined in this Proposal is subject to the terms and conditions being negotiated with the policy. To be finalized and presented at Program Inception.***
- ***Please refer to Policy for specific terms, conditions and exclusions***

CYBER SUMMARY OF PROPOSED CHANGES

THE FOLLOWING ITEMS ARE PROPOSED CHANGES FOR THE 2025-2026 POLICY PERIOD

Coverage	2024-2025	2025-2026
Beazley Breach Response Endorsement	Coverage offered to new and existing Members – Underwriting required	No Change
Retention Buy Down	Coverage is being offered to new and existing members; underwriting required	No Change
New members to APIP Cyber Core-Mid Term Transactions	New this year; no underwriting, all members requesting core coverage are eligible. Ransomware application, statement of no losses, and AFB warranty required.	All insureds requesting core cyber coverage are required to complete the Beazley Ransomware Supplemental application in the application portal, provide a signed statement of no losses, and an AFB warranty .
New To APIP Core effective Mid-Term or July 1	Minimum Premium was \$500	Minimum Premium Changed to \$1,000
Beazley Core Coverage-Website Tracking Exclusion	Website Pixel Tracking Exclusion specific to Hospitals defined as a Health Facility with overall administrative and professional responsibility and organized medical staff that provides 24-hour inpatient care, including the following services: Medical, nursing, surgical, anesthesia, laboratory, pharmacy, and dietary services.	No Change
Beazley Core Coverage-New Boost offering	By endorsement and included only with the BBR purchase. Open to all members. Provides full limit coverage for some First Party Limits; Business Interruption, Cyber Extortion, and Data Recovery.	No Change
Beazley Breach Response		No retention at time of loss for forensic services only when using Beazley Security; applicable to Beazley Breach Response Endorsement purchasers only.

ALLIANT INSURANCE SERVICES, INC. ALLIANT PROPERTY INSURANCE PROGRAM (APIP)

POLLUTION LIABILITY COVERAGE PROPOSAL

TYPE OF INSURANCE: ☒ Insurance ☐ Reinsurance

TYPE OF COVERAGE: Claims Made and Reported Pollution Liability

PROGRAM: **Alliant Property Insurance Program (APIP)**

NAMED INSURED: Any member(s), entity(ies), agency(ies), organization(s), enterprise(s), pool(s), Joint Powers Authority(ies) and/or individual(s) attached to each Declaration insured as per Named Insured Schedule on file with Insurer, listed below.

POLICY PERIOD: July 1, 2025 to July 1, 2026

RETROACTIVE DATE: This coverage shall only apply if the Pollution Incident or Disinfection Event giving rise to the Claim, Loss, Business Interruption Expenses or Extra Expenses commenced, in its entirety, on or after July 1, 2011, or the date that the Insured first joined the Alliant Property Insurance Program (APIP) for environmental or pollution insurance coverage, whichever is later, except for the following coverages:

- July 1, 2021 for Products Pollution and Exposure Liability;
- July 1, 2021 for Contractor's Pollution
- July 1, 2021 for Mold Matter

COMPANY: Ironshore Specialty Insurance Company

A.M. BEST INSURANCE RATING:: A, Excellent, Financial Size Category XV (\$2 Billion or greater)
Effective August 2, 2024

STANDARD & POORS RATING: A (Strong) as of May 19, 2024

ADMITTED STATUS: Non-Admitted in all states.

COVERED PROPERTY: Per the following Statements of Values (SOVs) submitted and on file with carrier:

<ol style="list-style-type: none"> 1. PEPIC DEC 1 – SOVs 2. PEPIC DEC 2 – SOVs 3. PEPIC DEC 3 – SOVs 4. PEPIC DEC 4 – SOVs 5. PEPIC DEC 5 – SOVs 6. PEPIC DEC 11 – SOVs 7. PEPIC DEC 12 – SOVs 8. PEPIC DEC 14 – SOVs 9. PEPIC DEC 19 – SOVs 10. PEPIC DEC 23 – SOVs 11. PEPIC DEC 24 – SOVs 	<ol style="list-style-type: none"> 12. PEPIC DEC 26 – SOVs 13. PEPIC DEC 27 – SOVs 14. PEPIC DEC 28 – SOVs 15. PEPIC DEC 29 – SOVs 16. PEPIC DEC 30 – SOVs 17. PEPIC DEC 32 – SOVs (Excludes SPIP, except as endorsed) 18. PEPIC DEC 33 – SOVs 19. PEPIC DEC 34 – SOVs 20. PEPIC DEC 35 – SOVs 21. PEPIC DEC 96 – SOVs (Excluding HARPP members)
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**COVERED PROPERTY
(Continued):**

Covered locations are defined as any real property owned, leased, rented, operated or occupied by the Insured as of Policy Inception, including, but not limited to, any subsurface potable water, wastewater or storm water pipelines to or from a Covered Location provided that such pipelines are located within a one thousand (1,000) foot radius of such Covered Location. Also includes any roads including, but not limited to, any alleys, streets or bridges owned or operated by the Insured, any vacant land, including any parks, open spaces, easements or rights-of-way owned or operated by the Insured any location scheduled to this policy by endorsement.

COVERAGES & LIMITS:

\$25,000,000	Policy Program Aggregate (all insureds combined)
\$ 2,000,000	Per Pollution Incident
\$ 2,000,000	Per Named Insured Aggregate
\$ 2,000,000	Per JPA/Pool Aggregate

SUB-LIMITS:

\$ 100,000	Disinfection Event Expenses Per Pollution Incident*
\$ 100,000	Disinfection Event Expenses Program Aggregate*
\$ 250,000	Image Restoration Expenses Per Pollution Incident*
\$ 250,000	Image Restoration Expenses Program Aggregate*
\$ 5,000,000	Mold Matter Loss, Business Interruption and Extra Expense Program Aggregate*
\$ 1,000,000	Mold Matter Restoration Costs, Business Interruption Expenses and Extra Expenses Program Aggregate*
\$ 3,000,000	Sewer Backup and Overcharge Program Aggregate*
\$ 3,000,000	Lead or Lead Containing Materials Program Aggregate – All Claims*
\$ 250,000	Any Punitive, Exemplary and Multiplied Damages and Civil Fines, Penalties and Assessments*
\$ 2,000,000	Products Pollution and Exposure Liability Per Pollution Incident*
\$ 5,000,000	Products Pollution and Exposure Liability Program Aggregate - Biosolids*
\$10,000,000	Products Pollution and Exposure Liability Program Aggregate – Potable Water*
\$ 1,000,000	Contractor's Pollution Per Pollution Incident - Herbicide, Insecticide, Pesticide Applications Only*
\$ 2,000,000	Contractor's Pollution Program Aggregate - Herbicide, Insecticide, Pesticide Applications Only*
\$ 2,000,000	Contractor's Pollution Per Pollution Incident - All other Operations*
\$10,000,000	Contractors Pollution Program Aggregate* - All other Operations*
\$ 5,000,000	Wildfire Program Aggregate Sublimit*

*Note: the above sub-limits payable under this coverage do not increase and are not in addition to the applicable limit of liability.

**EXTENDED REPORTING
PERIOD:**

Automatic Extended Reporting Period

The Named Insured shall be entitled to an Automatic Extended Reporting Period for a period of ninety (90) days following the effective date of termination of this Policy for no additional premium. This automatic ERP does not apply if the insured has purchased other insurance to replace the insurance provided by this policy.

SPECIFIC COVERAGE PROVISIONS:

CLAIMS MADE AND REPORTED

Coverage A – Third Party Claims for Bodily Injury, Property Damage or Remediation Expenses:

Coverage for loss that the Insured becomes legally obligated to pay as a result of claims for Bodily Injury, Property Damage or Remediation Expenses directly resulting from a Pollution Incident, provided that the claim is first made against the Insured and reported to the Insurer, in writing, during the policy period.

Coverage B – Onsite First Party Remediation Expenses:

Coverage for Remediation Expenses incurred exclusively for remediation of pollutants that are on, at or under a covered location, provided that the pollution incident is first discovered by the Insured during the policy period, the Insured reports the pollution incident to the Insurer, in writing, during the policy period, and the pollution incident is promptly reported by the Insured to the appropriate governmental authority if and as required by environmental law.

Coverage C – Emergency Response Expenses:

To pay on behalf of the Insured, Emergency Response Expenses incurred by or on behalf of the Insured in response to an imminent and substantial threat to human health or the environment resulting from a Pollution Incident on, at, under or migrating from a Covered Property or arising from Transportation that commences, in its entirety, during the policy period. The Emergency Response Expenses must: (i) be incurred within seven (7) days of the commencement of such Pollution Incident; and (ii) be reported to the Insurer within fourteen (14) days of such commencement. For this Coverage to apply, the Pollution Incident giving rise to the Emergency Response Expenses must be unexpected and unintended from the standpoint of the Insured.

Coverage for Transportation is included in Emergency Response Expenses above.

Coverage D – Business Interruption:

Coverage for the Insured's Business Interruption Expenses and Extra Expenses during the Period of Interruption that directly result from a Pollution Incident on, at or under a Covered Property.

This Coverage shall apply only if the Pollution Incident giving rise to the Business Interruption Expenses or Extra Expenses is first discovered by the Insured and reported to the Insurer, in writing, during the Policy Period, and such Pollution Incident results in Remediation Expenses covered under this Policy. Discovery of a Pollution Incident happens when a Responsible Insured first becomes aware of the Pollution Incident. Further, if the interruption results from a Pollution Incident and any other cause(s), the Company shall only pay that portion of Business Interruption Expenses and Extra Expenses solely attributable to the Pollution Incident. In the event of a Period of Interruption, it is a condition precedent to Coverage that the Named Insured notifies the Company of the interruption within thirty (30) days of its commencement and that the Named Insured resume normal operation of the business as soon as possible and use all reasonable efforts to mitigate any Business Interruption Expenses and Extra Expenses.

Coverage E – Coverage for Disinfection Event Expenses

To pay on behalf of the Insured, Disinfection Expenses that directly result from a Disinfection Event at a Covered Property, provided that the Disinfection Event commences, in its entirety, during the Policy Period; such Disinfection Expenses are incurred within thirty (30) days of the first discovery of such Disinfection Event by a Responsible Insured; and the Insured reports the Disinfection Event to the Insurer, in writing, during the Policy Period and within fourteen (14) days of a Responsible Insured's first discovery of such Disinfection Event.

Disinfection Expenses means reasonable fees and costs incurred by the Insured to retain third party qualified vendors to disinfect the actual presence of bacteria or virus at a Covered Property after a Disinfection Event.

**SPECIFIC COVERAGE
PROVISIONS -
CONTINUED:**

Coverage F – Coverage for Image Restoration Expenses

To pay on behalf of the Insured, Image Restoration Expenses that directly result from an Image Restoration Event, provided that the Pollution Incident giving rise to the Image Restoration Event is on, at, under or migrating from a Covered Property or results from Transportation or Waste Disposal Activities; the Pollution Incident giving rise to the Image Restoration Expenses commenced, in its entirety, during the Policy Period; such Image Restoration Expenses are incurred by the Insured within fourteen (14) days of the first newspaper or magazine publication or television news broadcast associated with the Pollution Incident giving rise to the Image Restoration Event; and the Pollution Incident giving rise to the Image Restoration Expenses is reported to the Company, in writing, during the Policy Period and within fourteen (14) days of a Responsible Insured's first discovery of such Image Restoration Event.

Image Restoration Expenses are defined as reasonable and necessary public relations expenses to restore public reputation and consumer confidence. Image Restoration Expenses shall include fees and expenses incurred by public relations or crisis management firms and reasonable and necessary printing, mailing of materials and travel by directors, officers, employees or agents of the Named Insured at the direction of such firms. Image Restoration Expenses shall not include the costs to purchase advertising on television, in newspapers or in any other media.

Supplemental coverage for Contractors Pollution is included. This coverage covers third-party claims arising out of "your work", provided the claim is first made and reported during the policy period. The Contractor's Pollution must have commenced on or after 7/1/2021.

Supplemental coverage for Products Pollution and Exposure Liability is included. This coverage covers third-party claims arising out of product pollution, provided the claim is first made and reported during the policy period. The Products Pollution must have commenced on or after 7/1/2021.

Insured's Products are defined as:

- Potable water manufactured, sold, handled or distributed by the Insured or others trading under the Insured's name, and includes containers (other than automobiles, rolling stock, vessels or aircraft), materials, parts or equipment furnished in connection therewith, and includes warranties or representations made at any time with respect to the fitness, quality, durability, performance or use thereof, or the failure to provide warnings or instructions; or
- Biosolid-derived fertilizers manufactured, sold, handled or distributed by the Insured or others trading under the Insured's name, and includes containers (other than automobiles, rolling stock, vessels or aircraft), materials, parts or equipment furnished in connection therewith, and includes warranties or representations made at any time with respect to the fitness, quality, durability, performance or use thereof, or the failure to provide warnings or instructions.

Illicit Abandonment is included in the definition of pollution condition.

Other Insurance Condition

Any Loss covered under any other valid and collectible insurance, whether primary, excess, contingent, self-insurance, deductible or any other basis, including but not limited to any stand-alone policies purchased by a Named Insured, this insurance shall apply in excess of.

Mold matter and Legionella is included in the definition of Pollutant. Mold matter is defined as mold, mildew and fungi, whether or not such microbial matter is living. Legionella means legionella pneumophila.

Wildfire is defined as any hostile fire, wildland fire, forest fire, brush fire, vegetation fire, grass fire, peat fire, bushfire, hill fire, desert fire, veldfire, escaped prescribed fire or escaped wildland fire.

SPECIFIC COVERAGE
PROVISIONS -
CONTINUED:

Automatic Acquisition – Automatic coverage for mid-term real property additions, upon the closing date of such acquisition, or the effective date of such lease, management, rental or occupation right or obligation, respectively, for no additional premium. Notice must be provided to the Insurer within 365 days, along with any supporting documentation reasonably requested by the underwriter. To the extent that the Insured has a Phase I Environmental Assessment (“Phase I”) for such acquired real property, a copy must be provided to the Insurer’s underwriter, unless the acquired real property is leased, managed or rented.

Coverage does not apply to any Remediation Expenses or Emergency Response Expenses incurred for the remediation of Mold Matter at such Acquired Real Property which is the result of any water intrusion or moisture condition prior to the Insured taking title or occupancy of such property. Any water-intrusion or moisture condition shall include, but not be limited to, any roof or building envelope leak, any heating, ventilation and air conditioning (HVAC) system improvement, replacement or upgrade or any plumbing or pipe leak.

Coverage is limited for Coverages A, B and D to Sudden and Accidental only for the Santa Barbara Municipal Airport. The pollution incident giving rise to such Remediation Expenses or Business Interruption Expenses and Extra Expenses must be discovered by the Insured during the policy period and within fifteen (15) days of commencement, the Pollution Incident is demonstrable as commencing on a specific date, and must be reported to the Insurer in writing during the policy period and no later than forty-five (45) days following the discovery of such Pollution Incident.

Blanket Underground Storage Tank coverage included, with a deductible of \$500,000 for storage tanks less than twenty years old, a deductible of \$375,000 for storage tanks between twenty and thirty years old, and a deductible of \$500,000 for storage tanks which are thirty years old or older. **Note: Does not meet financial assurance requirements.**

Loss covered pursuant to any state storage tank fund, state administered insurance program or restoration funding for any underground storage tank(s) whose owners qualify for reimbursement, or any self-insurance fund established for the purpose of funding clean-up costs for pollution conditions from any underground storage tank(s), shall be considered primary insurance, to which the coverage afforded pursuant to this policy shall apply in excess.

SPECIFIC COVERAGE
PROVISIONS -
CONTINUED:

Additional Insureds are as follows:

- Any Entity
- If any Named Insured pursuant to this Policy is a Public Entity, the following entities are additional insureds:
 - A governmental agency or subdivision, department, municipal body, commission or board, or a not-for profit corporation which is owned or controlled by any Named Insured;
 - An individual while acting in the capacity as a director of, officer of, trustee of, employee of, temporary or leased worker of, or staff member of, any Named Insured;
 - A volunteer, but solely while acting within the scope of such duties and at the direction of any Named Insured;
 - A paramedic or emergency technician, but solely while acting within the course and scope of employment or while acting as a volunteer pursuant to the direction of any Named Insured;
 - An elective or appointive officer or a member of any such commission, board or agency of any Named Insured but solely while acting within the scope of duties as such; or
 - A joint venture or partnership, including a mutual assistance pact, joint powers agreement or similar association, but only with respect to the conduct of the business of any named Insured on behalf of that entity or association and only to the extent of such Named Insured's participation or interest in that entity or association.

If the Named Insured is an Educational Entity, the following persons or entities are additional insureds, individually and collectively, when acting solely within the scope of their duties, office, or employment for, and pursuant to the supervision of, any Named Insured:

- Members of the School Board;
- Officers;
- Employees;
- Temporary or Leased Workers;
- Authorized individual volunteers; or
- Student Body Organizations pursuant to the jurisdiction of the governing board, but only while pursuant to the supervision required by the governing board.

EXCLUSIONS (including but not limited to):

Coverage does not apply to any claim or loss from:

- Aircraft, Auto or Watercraft – does not apply to Transportation
- Asbestos, PCBs and Lead –
 - Any asbestos, asbestos containing materials, lead, lead containing materials, including but not limited to lead-based paint, polychlorinated biphenyls (PCBs) or materials containing PCBs in, on, at, within or applied to any building, utility, structure or building material. This exclusion does not apply to Claims for Bodily Injury or Property Damage, or Remediation Expenses for the remediation of any soil, groundwater body, surface water body or sediment; or
 - Any asbestos, asbestos containing materials, lead or lead-containing materials, other metals, including but not limited to copper, or metal containing materials in, on or applied to any water supply or collection equipment, system or infrastructure, including but not limited to water service lines; this does not apply to third-party claims for bodily injury or property damage, or for remediation expenses of any groundwater body, surface water body or sediment;

Further, this exclusion shall not apply to Remediation Expenses solely incurred for the remediation of asbestos, asbestos containing materials or lead-based paint which has been inadvertently displaced (not including any displacement associated with demolition, renovation or abatement) by an accident which occurs, in its entirety, during the Policy Period and is demonstrable by the Insured as commencing during the Policy Period, provided that such accident is reported to the Company within thirty (30) days of its commencement. However, there shall be no coverage for any costs incurred to: remove, abate, repair, dispose of or otherwise address any asbestos, asbestos containing materials or lead-based paint that has not been displaced by such accident, or to remove or dispose of any building, construction or demolition debris. Asbestos is fully excluded under Products Pollution and Exposure Liability coverage.

- Contractual Liability – This exclusion does not apply to liability that the Insured would have had in the absence of the contract or agreement or to liability assumed in an Insured Contract.
- Criminal Punishments
- Divested Property – does not apply to any Covered Property owned by an Insured as of Policy Inception which is leased to a third party, even if the Insured has relinquished operation or management control of such Covered Property, provided that such covered property was disclosed to the Insurer.
- Employer Liability – This exclusion applies whether the Insured may be liable as an employer or in any other capacity, and to any obligation to share damages with or repay someone else who must pay damages because of such Bodily Injury.
- Insured's Internal Expenses
- Insured's Non-Compliance
- Insured vs. Insured
- Insured's Professional Services – any professional services performed or rendered on behalf of the Insured, including but not limited to, medical services, recommendations, opinions and strategies rendered for architectural, consulting and engineering work, such as drawings, designs, maps, reports, surveys, change orders, plan specifications, assessment work, remedy selections site maintenance and equipment selection, and supervisory, inspection or engineering service.
- Material Change In Use – This exclusion shall not apply if the Insured submits prior written notice no less than thirty (30) days prior to such material change, and the Company approves such material change in an endorsement to this Policy issued within thirty (30) days of such notice.

EXCLUSIONS (including but not limited to):

Coverage does not apply to any claim or loss from:

- Non-Disclosure – does not apply to any Inadvertently Omitted Locations
- Nuclear or Radiological Material
- Property Damage to Conveyances
- War
- Workers Compensation, Unemployment, Social Security, Disability and Similar Laws
- Waste Processing, Treatment or Disposal – does not apply to waste disposal activities at a non-owned disposal site.
- Airports – defined as any airport where enplanement occurs and/o cargo is moved for a fee and storage, transportation and the dispensing of fuel and/or de-icing solution operations are conducted. This exclusion shall not apply to passenger airports with less than 2,500 passenger boardings per year, or to the Santa Barbara Municipal Airport.
- Oil and/or Gas Operations – only applies to oil and/or gas producing and refining facilities
- Firearms, Explosives or Military Weapons
- Activity Use Limitation
- Landfill Closure, Post-Closure and Reclamation Costs – any closure, post closure or reclamation costs or obligations, including but not limited to any costs associated with landfill caps or gas or leachate systems. Does not apply to claims for Bodily Injury or Property Damage.
- Combined Sewer Overflow – defined as any discharge of stormwater and / or wastewater into any body of water, including surface water or groundwater, arising from a sewer system (including but not limited to sewer lines, pipes, pumping stations, appurtenances and treatment plants) that handles both wastewater and stormwater due to the volume of stormwater and/or wastewater exceeding the capacity of such sewer system.
- Commercial Ports – Any commercial port where ships load and unload cargo.
- Landfill
- Odor - Solely with respect to any Pollution Incident on, at, under or migrating from any location used (in whole or part) at any time (currently or historically) for the collection, treatment, recycling, management, incineration or disposal of waste materials, any Claim, in whole or part, due to or in any way associated with any odor; any Claim for Bodily Injury or Property Damage due to or associated with any gas or emissions that have migrated beyond the boundaries of a Covered Property; or any Claim for public or private nuisance due to or associated with any odor or any gas or emissions migration.
- Impoundments
- Engineering Controls / Operation and Maintenance (O&M) Costs
- Groundwater and Surface Water Monitoring Costs
- COVID-19
- Capital Improvement – Applies to all locations, also applies to removal, replacement, repair or upgrade of an underground storage tank.
- Voluntary Site Investigation – Applies to all locations.
- Expected or Intended Injury or Damage (Product Pollution and Covered Operations only)
- Known Injury or Damage (Product Pollution and Covered Operations only)
- Product Disposal (Product Pollution Only)
- Products as Waste (Product Pollution Only)
- Transportation (Product Pollution only)
- Damage to the Insured's Product (Product Pollution Only)
- Drinking Water Standards Exceedance (Product Pollution Only)
- Material Change in Potable Water Supply Source (Product Pollution Only)
- Conveyance (Covered Operations only)
- Business Interruption (Covered Operations Only)
- Owned Property (Covered Operations Only)
- Damage to Your Work (Covered Operations Only)

EXCLUSIONS (including but not limited to, Cont.):

- Any perfluorinated compound (PFC) or perfluoroalkyl or polyfluoroalkyl substance, including but not limited to 10:2 fluorotelomer sulfonic acid (10:2 FTS); 11-chloroeicosafluoro-3-oxaundecane-1-sulfonic acid (11CIPF3OUdS); 2H,2H,3H,3H-perfluorodecanoic acid (7:3 FTCA); 2H,2H,3H,3H-perfluorohexanoic acid (3:3 FTCA); 2H,2H,3H,3H-perfluorooctanoic acid (5:3 FTCA); 4,8-dioxa-3H-perfluorononanoic acid (ADONA); 4:2 fluorotelomer sulfonic acid (4:2 FTS); 6:2 fluorotelomer sulfonic acid (6:2 FTS); 8:2 fluorotelomer sulfonic acid (8:2 FTS); 9-chlorohexadecafluoro-3-oxanonane-1-sulfonic acid (9CIPF3ONS); n-ethyl perfluorooctane sulfonamido ethanol (NEtFOSE); hexafluoropropylene oxide dimer acid (HFPO-DA or GenX); n-methyl perfluorooctane sulfonamido ethanol (NMeFOSE); n-ethyl perfluorooctanesulfonamidoacetic acid (NEtFOSAA); n-ethyl perfluorooctane sulfonamide (NEtFOSA); n-methyl perfluorooctanesulfonamidoacetic acid (NMeFOSAA); n-methyl perfluorooctane sulfonamide (MeFOSA); nonafluoro3,6-dioxaheptanoic acid (NFDHA); perfluoro(2-ethoxyethane) sulfonic acid (PFEEESA); perfluoro-3-methoxypropanoic acid (PFMPA); perfluoro-4-methoxybutanoic acid (PFMBA); perfluorobutane sulfonic acid (PFBS); perfluorobutanoic acid (PFBA); perfluorodecane sulfonic acid (PFDS); perfluorodecanoic acid (PFDA); perfluorododecanoic acid (PFDoA); perfluoroheptane sulfonic acid (PFHpS); perfluoroheptanoic acid (PFHpA); perfluorohexadecanoic acid (PFHxDA); perfluorohexane sulfonic acid (PFHxS); perfluorohexanoic acid (PFHxA); perfluorononane sulfonic acid (PFNS); perfluorononanoic acid (PFNA); perfluorooctadecanoic acid (PFODA); perfluorooctane sulfonamide (PFOSA); perfluorooctane sulfonic acid (PFOS); perfluorooctanoic acid (PFOA); perfluoropentane sulfonic acid (PFPeS); perfluoropentanoic acid (PFPeA); perfluorotetradecanoic acid (PFTA); perfluorotridecanoic acid (PFTrDA); perfluoroundecanoic acid (PFUnA); perfluorododecanesulfonic acid (PFDoS); polytetrafluoroethylene (PTFE); 8:2 fluorotelomer unsaturated carboxylic acid (8:2 FTUCA) or 8:2 polyfluoroalkyl phosphate diester (8:2 diPAP), or any precursor chemicals. PFAS shall include: (i) any PFAS that falls within the structural definition set forth in 40 CFR 705.3, or any additions or amendments thereto; (ii) any anion forms, structural isomers or salts of PFAS associated with their corresponding acid forms, or any processing aids or residual materials contained therein; or (iii) any transformation or degradation compounds of PFAS. Further, PFAS shall also include aqueous film forming foam (AFFF) containing PFAS or any additives or component materials contained therein or degradation by-products thereof.

DEDUCTIBLE:

\$ 250,000	Each Pollution Incident After July 1, 2021
\$ 500,000	Each Pollution Incident Prior to July 1, 2021

Any payments for covered loss paid by other insurance shall also be applied against the deductible amount.

**SPECIFIC
DEDUCTIBLES:**

\$ 250,000	Disinfection Event Expenses
\$ 250,000	Image Restoration Expenses
\$ 250,000	Products Pollution and Exposure Liability
\$ 250,000 *	Covered Operations
\$ 350,000	Mold Matter (*or \$25,000 per room impacted, whichever is greater, with a \$2,500,000 maximum – a room is considered equal to 250 sq ft of floor space, education, healthcare and hospitality locations only)
\$ 500,000	Legionella
\$ 500,000	Sewer Backup and Overcharge deductible
\$ 250,000	Underground Storage Tanks (less than 20 years old)
\$ 375,000	Underground Storage Tanks (20-30 years old)
\$ 500,000	Underground Storage Tanks (more than 30 years old)
\$ 1,000,000	Wildfire Deductible
5 Days	Business Interruption Waiting Period

CLAIMS REPORTING NOTICE

PLEASE NOTE THAT POLLUTION LIABILITY POLICIES CONTAIN EXTREMELY STRICT CLAIM REPORTING PROCEDURES. Below please find your policy specific claim reporting requirements - Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

THIS IS A CLAIMS MADE POLICY

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

LOSS REPORTING REQUIREMENTS:

Written notice of any claim or pollution condition, within seven (7) days of discovery for pollution conditions requiring immediate emergency response. Concurrently, please send to:

1) Ironshore Environmental Claims CSO
28 Liberty Street, 5th Floor
New York, NY 10005 Office
By phone via: 24 Hour Claims Phone Number (888) 292-0249
FAX to: 646-826-6601
Email: USClaims@ironshore.com

2) Akbar Sharif
Alliant Insurance Services, Inc.
18100 Von Karman Avenue
10th Floor
Irvine, CA 92612
949 260-5088
949 756-2713 – fax
Akbar.Sharif@alliant.com

NOTICE OF CANCELLATION:

90 days except 10 days for non-payment of premium

REINSTATEMENT PROVISIONS:

Not Provided

POLLUTION LIABILITY COST:

Cost is included in Total Property Premium
100% Earned Premium at Inception

QUOTE VALID UNTIL:

July 1, 2025

BROKER:

ALLIANT INSURANCE SERVICES, INC.
License No. 0C36861

NOTES:

- **Some coverage, limits, sub-limits, terms and conditions will change, as negotiations are ongoing. Changes will be documented and accompany the Binder Confirmation for July 1, 2025 bound terms.**
- **We reserve the right to request any additional information and make any modifications to the premiums, terms or conditions should there be any adverse claims activity between now and June 1, 2025.**
- **This proposal is based on the current loss experience and is subject to change if this insured's loss ratio deteriorates further and/or if the markets suffer a catastrophic event.**
- **Change in Total Insurable Values will result in adjustment in premium.**

SUMMARY OF BOUND CHANGES

THE FOLLOWING ITEMS ARE PROPOSED CHANGES FOR THE 2025-2026 POLICY TERM

Coverage	2024-2025	2025-2026
Pollution Liability Policy Term	July 1, 2024 to July 1, 2025	July 1, 2025 to July 1, 2026
Retroactive Date	<p>This coverage shall only apply if the Pollution Incident or Disinfection Event giving rise to the Claim, Loss, Business Interruption Expenses or Extra Expenses commenced, in its entirety, on or after July 1, 2011, or the date that the Insured first joined the Alliant Property Insurance Program (APIP) for environmental or pollution insurance coverage, whichever is later, except for the following coverages:</p> <ul style="list-style-type: none"> July 1, 2024 for Products Pollution and Exposure Liability; July 1, 2024 for Contractor's Pollution July 1, 2024 for Mold Matter 	<p>This coverage shall only apply if the Pollution Incident or Disinfection Event giving rise to the Claim, Loss, Business Interruption Expenses or Extra Expenses commenced, in its entirety, on or after July 1, 2011, or the date that the Insured first joined the Alliant Property Insurance Program (APIP) for environmental or pollution insurance coverage, whichever is later, except for the following coverages:</p> <ul style="list-style-type: none"> July 1, 2021 for Products Pollution and Exposure Liability; July 1, 2021 for Contractor's Pollution July 1, 2021 for Mold Matter
A.M. Best Insurance Rating	A, Excellent, Financial Category XV (\$2 Billion or greater) Effective August 8, 2023	A, Excellent, Financial Category XV (\$2 Billion or greater) Effective August 2, 2024
Standard and Poors Insurance Rating	A (Strong) as of February 28, 2024	A (Strong) as of May 19, 2024
Covered Property	Covered locations are defined as any location identified in one of the SOVs listed above, on file with the Insurer, as of Policy Inception, including, but not limited to, any subsurface potable water, wastewater or storm water pipelines to or from a Covered Location provided that such pipelines are located within a one thousand (1,000) foot radius of such Covered Location. Also includes any inadvertently omitted location and any location scheduled to this policy by endorsement.	Covered locations are defined as any real property owned, leased, rented, operated or occupied by the Insured as of Policy Inception, including, but not limited to, any subsurface potable water, wastewater or storm water pipelines to or from a Covered Location provided that such pipelines are located within a one thousand (1,000) foot radius of such Covered Location. Also includes any roads including, but not limited to, any alleys, streets or bridges owned or operated by the Insured, any vacant land, including any parks, open spaces, easements or rights-of-way owned or operated by the Insured any location scheduled to this policy by endorsement.
Sub-Limits	\$2,000,000 Mold Matter Loss, Business Interruption and Extra Expense Program Aggregate*	\$5,000,000 Mold Matter Loss, Business Interruption and Extra Expense Program Aggregate*
	\$1,000,000 Legionella Per Named Insured Aggregate*	<i>Deleted</i>
	\$2,000,000 Sewer Backup and Overcharge Program Aggregate*	\$3,000,000 Sewer Backup and Overcharge Program Aggregate*
	\$2,000,000 Lead or Lead Containing Materials Program Aggregate – All Claims*	\$3,000,000 Lead or Lead Containing Materials Program Aggregate – All Claims*
	\$5,000,000 Products Pollution and Exposure Liability Program Aggregate*	\$5,000,000 Products Pollution and Exposure Liability Program Aggregate - Biosolids*

SUMMARY OF BOUND CHANGES

THE FOLLOWING ITEMS ARE PROPOSED CHANGES FOR THE 2025-2026 POLICY TERM

Coverage	2024-2025	2025-2026
Sub-Limits (Continued)		\$10,000,000 Products Pollution and Exposure Liability Program Aggregate – Potable Water*
	\$5,000,000 Contractors Pollution Program Aggregate* - All other Operations*	\$10,000,000 Contractors Pollution Program Aggregate* - All other Operations*
	\$500,000 Inadvertently Omitted Location Per Named Insured Aggregate Sublimit*	<i>Deleted</i>
Specific Coverage Provisions (Continued)	Supplemental coverage for Contractors Pollution is included. This coverage covers third-party claims arising out of “your work”, provided the claim is first made and reported during the policy period. The Contractor’s Pollution must have commenced on or after 7/1/2024.	Supplemental coverage for Contractors Pollution is included. This coverage covers third-party claims arising out of “your work”, provided the claim is first made and reported during the policy period. The Contractor’s Pollution must have commenced on or after 7/1/2021.
	Supplemental coverage for Products Pollution and Exposure Liability is included. This coverage covers third-party claims arising out of product pollution, provided the claim is first made and reported during the policy period. The Products Pollution must have commenced on or after 7/1/2024.	Supplemental coverage for Products Pollution and Exposure Liability is included. This coverage covers third-party claims arising out of product pollution, provided the claim is first made and reported during the policy period. The Products Pollution must have commenced on or after 7/1/2021.
	<p>Automatic Acquisition – Coverage for mid-term transactions for values that are less than \$25,000,000 shall be added as a covered location, upon the closing date of such acquisition, or the effective date of such lease, management, rental or occupation right or obligation, respectively, for no additional premium. An application and notification of title or occupancy must be provided to Ironshore within 180 days.</p> <p>Property valued at more than \$25,000,000 purchased, leased or otherwise acquired by the Insured needs to be reported to the Insurer within 180 days, along with a completed and signed Site Pollution Incident Legal Liability Select Application and shall be added as a covered location upon the closing date of such acquisition subject to an additional premium of \$0.009885 per \$1,000 of Total Insurable Values, pro-rated with a minimum premium of \$450. There will be no additional premium for any Covered Property with Total Insurable Values which are less than \$25,000,000.</p>	Automatic Acquisition – Automatic coverage for mid-term real property additions, upon the closing date of such acquisition, or the effective date of such lease, management, rental or occupation right or obligation, respectively, for no additional premium. Notice must be provided to the Insurer within 365 days, along with any supporting documentation reasonably requested by the underwriter. To the extent that the Insured has a Phase I Environmental Assessment (“Phase I”) for such acquired real property, a copy must be provided to the Insurer’s underwriter, unless the acquired real property is leased, managed or rented.
	Coverage is limited for Coverages A, B and D to Sudden and Accidental only for any location with Current or Historic use as an Airport or any associated facility. The pollution incident giving rise to such Remediation Expenses or Business Interruption Expenses and Extra Expenses must be discovered by the Insured during the policy period and within seven (7) days of commencement, the Pollution Incident is demonstrable as commencing on a specific date, and must be reported to the Insurer in writing during the policy period and no	Coverage is limited for Coverages A, B and D to Sudden and Accidental only for the Santa Barbara Municipal Airport. The pollution incident giving rise to such Remediation Expenses or Business Interruption Expenses and Extra Expenses must be discovered by the Insured during the policy period and within fifteen (15) days of commencement, the Pollution Incident is demonstrable as commencing on a specific date, and must be reported to the Insurer in writing during the policy period and no later than forty-five (45) days following the discovery of such Pollution Incident.

SUMMARY OF BOUND CHANGES

THE FOLLOWING ITEMS ARE PROPOSED CHANGES FOR THE 2025-2026 POLICY TERM

Coverage	2024-2025	2025-2026
	later than twenty-one (21) days following the discovery of such Pollution Incident.	
	Blanket Underground Storage Tank coverage included, with a deductible of \$500,000 for storage tanks less than twenty-five years old, and a deductible of \$1,000,000 for storage tanks older than twenty-five years. Note: Does not meet financial assurance requirements.	Blanket Underground Storage Tank coverage included, with a deductible of \$500,000 for storage tanks less than twenty years old, a deductible of \$375,000 for storage tanks between twenty and thirty years old, and a deductible of \$500,000 for storage tanks which are thirty years old or older. Note: Does not meet financial assurance requirements.
Exclusions	Any asbestos, asbestos containing materials, lead, lead containing materials, including but not limited to leadbased paint, polychlorinated biphenyls (PCBs) or materials containing PCBs in, on, at, within or applied to any building, utility, structure or building material. This exclusion does not apply to Claims for Bodily Injury or Property Damage, or Remediation Expenses for the remediation of any soil, groundwater body, surface water body or sediment; or	Any asbestos, asbestos containing materials, lead, lead containing materials, including but not limited to lead-based paint, polychlorinated biphenyls (PCBs) or materials containing PCBs in, on, at, within or applied to any building, utility, structure or building material. This exclusion does not apply to Claims for Bodily Injury or Property Damage, or Remediation Expenses for the remediation of any soil, groundwater body, surface water body or sediment; or
	Airports – defined as any airport where enplanement occurs and/or cargo is moved for a fee and storage, transportation and the dispensing of fuel and/or de-icing solution operations are conducted. This exclusion shall not apply to passenger airports with less than 2,500 passenger boardings per year.	Airports – defined as any airport where enplanement occurs and/or cargo is moved for a fee and storage, transportation and the dispensing of fuel and/or de-icing solution operations are conducted. This exclusion shall not apply to passenger airports with less than 2,500 passenger boardings per year, or to the Santa Barbara Municipal Airport.
	Damage to Property (Covered Operations Only)	Owned Property (Covered Operations Only)

SUMMARY OF BOUND CHANGES

THE FOLLOWING ITEMS ARE PROPOSED CHANGES FOR THE 2025-2026 POLICY TERM

Coverage	2024-2025	2025-2026
Exclusions, Continued	<p>Any perfluoroalkyl or polyfluoroalkyl substance (PFAS), including but not limited to perfluoroalkyl acids (PFAAs), perfluorooctanoic acid (PFOA), perfluorooctane sulfonate (PFOS), perfluoroheptanoic acid (PFHpA), perfluorononanoic acid (PFNA), perfluorohexanesulfonic acid (PFHxS), GenX, "C8", "ADONA," perfluoroalkane sulfonyl fluoride (PASf), perfluorobutanesulfonic acid (PFBS), polytetrafluoroethylene (PTFE), perfluoropolyethers (PFPEs), fluoropolymers, perfluorononanoic acid or ammonium perfluorooctanoate, or any associated salts, acids, alcohols, precursor chemicals or related higher homologue chemicals. Further, Pollutants shall not include aqueous film forming foam (AFFF) containing PFAS (at any concentration) or any additives or component materials contained therein or degradation by-products thereof.</p>	<p>Any perfluorinated compound (PFC) or perfluoroalkyl or polyfluoroalkyl substance, including but not limited to 10:2 fluorotelomer sulfonic acid (10:2 FTS); 11-chloroeicosafuoro-3-oxaundecane-1-sulfonic acid (11CIPF3OUdS); 2H,2H,3H,3H-perfluorodecanoic acid (7:3 FTCA); 2H,2H,3H,3H-perfluorohexanoic acid (3:3 FTCA); 2H,2H,3H,3H-perfluorooctanoic acid (5:3 FTCA); 4,8-dioxa-3H-perfluorononanoic acid (ADONA); 4:2 fluorotelomer sulfonic acid (4:2 FTS); 6:2 fluorotelomer sulfonic acid (6:2 FTS); 8:2 fluorotelomer sulfonic acid (8:2 FTS); 9-chlorohexadecafluoro-3-oxanonane-1-sulfonic acid (9CIPF3ONS); n-ethyl perfluorooctane sulfonamido ethanol (NEtFOSE); hexafluoropropylene oxide dimer acid (HFPO-DA or GenX); n-methyl perfluorooctane sulfonamido ethanol (NMeFOSE); n-ethyl perfluorooctanesulfonamidoacetic acid (NEtFOSAA); n-ethyl perfluorooctane sulfonamide (NEtFOSA); n-methyl perfluorooctanesulfonamidoacetic acid (NMeFOSAA); n-methyl perfluorooctane sulfonamide (MeFOSA); nonafluoro3,6-dioxaheptanoic acid (NFDHA); perfluoro(2-ethoxyethane) sulfonic acid (PFEEESA); perfluoro-3-methoxypropanoic acid (PFMPA); perfluoro-4-methoxybutanoic acid (PFMBA); perfluorobutane sulfonic acid (PFBS); perfluorobutanoic acid (PFBA); perfluorodecane sulfonic acid (PFDS); perfluorodecanoic acid (PFDA); perfluorododecanoic acid (PFDoA); perfluoroheptane sulfonic acid (PFHpS); perfluoroheptanoic acid (PFHpA); perfluorohexadecanoic acid (PFHxDA); perfluorohexane sulfonic acid (PFHxS); perfluorohexanoic acid (PFHxA); perfluorononane sulfonic acid (PFNS); perfluorononanoic acid (PFNA); perfluorooctadecanoic acid (PFODA); perfluorooctane sulfonamide (PFOSA); perfluorooctane sulfonic acid (PFOS); perfluorooctanoic acid (PFOA); perfluoropentane sulfonic acid (PFPeS); perfluoropentanoic acid (PFPeA); perfluorotetradecanoic acid (PFTA); perfluorotridecanoic acid (PFTrDA); perfluoroundecanoic acid (PFUnA); perfluorododecanesulfonic acid (PFDoS); polytetrafluoroethylene (PTFE); 8:2 fluorotelomer unsaturated carboxylic acid (8:2 FTUCA) or 8:2 polyfluoroalkyl phosphate diester (8:2 diPAP), or any precursor chemicals. PFAS shall include: (i) any PFAS that falls within the structural definition set forth in 40 CFR 705.3, or any additions or amendments thereto; (ii) any anion forms, structural isomers or salts of PFAS associated with their corresponding acid forms, or any processing aids or residual materials contained therein; or (iii) any transformation or degradation compounds of PFAS. Further, PFAS shall also include aqueous film forming foam (AFFF) containing PFAS or any additives or component materials contained therein or degradation by-products thereof.</p>

SUMMARY OF BOUND CHANGES

THE FOLLOWING ITEMS ARE PROPOSED CHANGES FOR THE 2025-2026 POLICY TERM

Coverage	2024-2025	2025-2026
Specific Deductibles	\$350,000 Mold Matter (*or \$50,000 per room impacted, whichever is greater – a room is considered equal to 250 sq ft of floor space, education, healthcare and hospitality locations only)	\$350,000 Mold Matter (*or \$25,000 per room impacted, whichever is greater, with a \$2,500,000 maximum – a room is considered equal to 250 sq ft of floor space, education, healthcare and hospitality locations only)
	\$500,000 Underground Storage Tanks (less than 25 years old)	\$250,000 Underground Storage Tanks (less than 20 years old)
	<Not Applicable>	\$375,000 Underground Storage Tanks (20-30 years old)
	\$1,000,000 Underground Storage Tanks (more than 25 years old)	\$500,000 Underground Storage Tanks (more than 30 years old)
Quote Valid Until	July 1, 2024	July 1, 2025

**Alliant Property Insurance Program
2025-2026 Policy Year
Schedule of Insurers (Proposed)**

Company	A.M. Best's I.D. #	A.M. Best's Guide Rating	Standard and Poor's	State of California
Amherst Specialty Insurance Company	021748	A-, Excellent; Financial Size Category 8; \$100,000,000 to less than \$250,000,000 (As of 4/2/2025)	Not Rated (As of 5/21/25)	Non-Admitted
Arch Specialty Insurance Company	012523	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 03/07/25)	A+ (As of 06/20/24)	Non-Admitted
Associated Industries Insurance Company Inc.	011693	A-, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 09/06/24)	Not Rated (As of 05/13/25)	Non-Admitted
AXA XL Reinsurance Ltd	074684	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 10/02/24)	AA- (As of 03/24/25)	Non-Admitted
AXIS Surplus Insurance Company	012515	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 08/28/24)	A+ (As of 07/17/24)	Non-Admitted
Beazley Excess & Surplus Insurance, Inc	021670	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 07/18/24)	Not Rated (As of 05/20/25)	Non-Admitted
Chubb European Group SE	086485	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/12/24)	AA (As of 01/27/25)	Non-Admitted
Columbia Casualty Company	003538	A, Excellent Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/5/24)	A+ (as of 11/07/24)	Non-Admitted
Convex Insurance UK Limited	071499	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 05/30/24)	A- (As of 06/18/24)	Non-Admitted
Endurance Worldwide Insurance Limited	083234	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 09/27/24)	A+ (As of 03/28/25)	Non-Admitted
Evanston Insurance Company	003759	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 11/22/24)	A (As of 07/26/24)	Non-Admitted
Fidelis Insurance Bermuda Limited / Fidelis Underwriting Limited	093763 093764	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 02/28/25)	A- (As of 04/03/25)	Non-Admitted

**Alliant Property Insurance Program
2025-2026 Policy Year
Schedule of Insurers (Proposed)**

Company	A.M. Best's I.D. #	A.M. Best's Guide Rating	Standard and Poor's	State of California
Harleysville Insurance Company of New York	012051	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 11/07/24)	A+ (As of 04/12/25)	Non-Admitted
Houston Specialty Insurance Company	013825	A, Excellent; Financial Size Category 10; \$500,000,000 to less than \$750,000,000 (As of 08/01/24)	Not Rated (As of 05/21/25)	Non-Admitted
Ironshore Specialty Insurance Company	013866	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 08/02/24)	A (As of 11/07/24)	Non-Admitted
Landmark American Insurance Company	012619	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 02/14/25)	AA+ (As of 09/25/24)	Non-Admitted
Lexington Insurance Company	002350	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/06/24)	AA- (As of 05/15/25)	Non-Admitted
Liberty Surplus Insurance Corporation	012078	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 08/02/24)	A (As of 11/07/24)	Non-Admitted
Lloyd's of London various syndicates	085202	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 08/07/24)	AA- (As of 06/14/24)	Non-Admitted
National Fire & Marine Insurance Company	002428	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 04/09/25)	AA+ (As of 09/25/24)	Non-Admitted
Palms Specialty Insurance Company, Inc.	021278	A-, Excellent; Financial Size Category 10; \$500,000,000 to less than \$750,000,000 (As of 06/20/24)	Not Rated (As of 5/21/25)	Non-Admitted
Partner Reinsurance Europe SE	078853	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 02/07/25)	AA- (As of 03/05/25)	Non-Admitted
Swiss Re Corporate Solutions America Insurance Corporation	001866	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 09/26/24)	AA- (As of 03/11/25)	Admitted
The Princeton Excess and Surplus Lines Insurance Co	012170	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 07/18/24)	AA (As of 04/24/25)	Non-Admitted

**Alliant Property Insurance Program
2025-2026 Policy Year
Schedule of Insurers (Proposed)**

Company	A.M. Best's I.D. #	A.M. Best's Guide Rating	Standard and Poor's	State of California
United Specialty Insurance Company	013105	A, Excellent; Financial Size Category 10; \$500,000,000 to less than \$750,000,000 (As of 11/22/24)	Not Rated (As of 05/21/25)	Non-Admitted
Westchester Surplus Lines Insurance Company	004433	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/12/24)	AA (As of 01/27/25)	Non-Admitted
Westfield Specialty Insurance Company	020985	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 03/04/25)	Not Rated (As of 05/21/25)	Non-Admitted

ALLIANT INSURANCE SERVICES

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

June 4, 2025

Named Insured: **Northern California Cities Self Insurance Fund**

We are required to send you this notice pursuant to federal legislation concerning terrorism insurance. The below is for TRIA coverage as issued by the United States of America and is not tied to or representative of the Terrorism coverage offered in our property insurance program.

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% BEGINNING ON JANUARY 1, 2020, OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAYBE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS’ LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE CAN BE REQUESTED BELOW AND WILL NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

**SELECTION OR REJECTION OF THE TERRORISM RISK INSURANCE ACT, as AMENDED
(A.K.A.: TRIA, TRIEA, TRIPRA, TRIP OR TRIPA. We refer to these collectively as “TRIA”.)**

THIS COVERAGE IS OUTSIDE OF THE PROGRAM'S TERRORISM COVERAGES AND LIMITS. IT IS PROVIDED AND OVERSEEN BY THE U.S. GOVERNMENT.

THIS COVERAGE IS CONSIDERED RESTRICTIVE COMPARED TO THE APIP TERRORISM LIMITS AND COVERAGES AVAILABLE. THIS ACT DOES NOT FOLLOW OUR PROGRAM'S TERRORISM POLICIES.

HOWEVER, IF YOU'D LIKE A QUOTE FOR TRIA COVERAGE, PLEASE CHECK THE “I AM INTERESTED” BOX. OTHERWISE, PLEASE CHECK THE “DECLINE” BOX. YOUR SIGNATURE FOR CONFIRMATION OF RECEIPT IS REQUIRED. ANY QUESTIONS PLEASE CALL YOUR ALLIANT SERVICE TEAM MEMBER.

	I am interested in receiving a quote for Terrorism Risk Insurance Act coverage as required by law to be offered under the last amended Act. Please provide a quote.
	I hereby decline to purchase Terrorism Risk Insurance Act coverage as required by law to be offered under the last amended Act.

Policyholder/applicant signature

Print Name

Date

Northern California Cities Self Insurance Fund

IMPORTANT NOTICE:

- 1. The insurance policy that you are applying to purchase is being issued by an insurer that is not licensed by the State of California. These companies are called “nonadmitted” or “surplus line” insurers.**
- 2. The insurer is not subject to the financial solvency regulation and enforcement that apply to California licensed insurers.**
- 3. The insurer does not participate in any of the insurance guarantee funds created by California law. Therefore, these funds will not pay your claims or protect your assets if the insurer becomes insolvent and is unable to make payments as promised.**
- 4. The insurer should be licensed either as a foreign insurer in another state in the United States or as a non-United States (alien) insurer. You should ask questions of your insurance agent, broker, or “surplus line” broker or contact the California Department of Insurance at the toll-free number 1-800-927-4357 or internet website www.insurance.ca.gov. Ask whether or not the insurer is licensed as a foreign or non-United States (alien) insurer and for additional information about the insurer. You may also visit the NAIC’s internet website at www.naic.org. The NAIC—the National Association of Insurance Commissioners—is the regulatory support organization created and governed by the chief insurance regulators in the United States.**
- 5. Foreign insurers should be licensed by a state in the United States and you may contact that state’s department of insurance to obtain more information about that insurer. You can find a link to each state from this NAIC internet website: https://naic.org/state_web_map.htm.**

6. For non-United States (alien) insurers, the insurer should be licensed by a country outside of the United States and should be on the NAIC's International Insurers Department (IID) listing of approved nonadmitted non-United States insurers. Ask your agent, broker, or "surplus line" broker to obtain more information about that insurer.

7. California maintains a "List of Approved Surplus Line Insurers (LASLI)." Ask your agent or broker if the insurer is on that list, or view that list at the internet website of the California Department of Insurance: www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm.

8. If you, as the applicant, required that the insurance policy you have purchased be effective immediately, either because existing coverage was going to lapse within two business days or because you were required to have coverage within two business days, and you did not receive this disclosure form and a request for your signature until after coverage became effective, you have the right to cancel this policy within five days of receiving this disclosure. If you cancel coverage, the premium will be prorated and any broker's fee charged for this insurance will be returned to you.

Date: _____

Insured: _____

D-1 (Effective January 1, 2020)

Disclosures / Disclaimers

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them via this www.AmBest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

New York Regulation 194 and General Broker Compensation Disclosure

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York and other States. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including

the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

Disclosures / Disclaimers Cont.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Declaration Limit Disclosure

Unless stated otherwise, coverage limits of liability and sub-limits of liability are shared across the Named Insured(s) designated in a single Declaration. Exceptions include:

- Terrorism coverage, if purchased by a specific Named Insured, is provided on a combined basis with a sub-limit of liability that is shared across Named Insureds covered under multiple relevant Declarations.
- Flood and Earthquake sub-limits of liability, if purchased by a specific Named Insured and except as indicated below, are dedicated by Named Insured and cannot be reduced by losses sustained by other Named Insureds.

If a single Occurrence causes direct physical loss or damage to property of multiple Named Insureds covered by the same Declaration (or all relevant Declarations as respects Terrorism coverage), it is possible that the applicable shared limit of liability or sub-limit of liability may be insufficient to fully indemnify the physical loss or damage as sustained by multiple Named Insureds.

In the event of a loss or accumulation of losses whereby the amount of loss exceeds the applicable shared limit of liability or sub-limit of liability, the recovery available will be allocated on a proportional basis among individual Named Insureds under the same Declaration (or all relevant Declarations as respects Terrorism coverage). This allocation applies until exhaustion of limits on a per Occurrence basis and on an Annual Aggregate basis (if applicable). If a Named Insured's claim reporting is delayed, such Named Insured's recovery may be reduced or eliminated.

Furthermore, any Annual Aggregate limit of liability or sub-limit that is shared across all Named Insureds covered under a particular Declaration (or all relevant Declarations as respects Terrorism coverage) may be reduced or exhausted by the prior payment of claims arising out of separate Occurrences in the same Policy Period. As a result, it is possible that there may be no remaining limit available to pay a specific Named Insured's claim under the Policy.

To the extent actually covered, the Annual Aggregate limits are as follows:

- Accidental Contamination
- Mold/Fungus Resultant Damage
- Terrorism
- Flood and Earthquake damage to Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts for Named Insured(s) that do not purchase optional dedicated Earthquake or Flood coverage

Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at www.alliant.com and contact your Alliant service team should you have any questions.

FATCA

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

Disclosures / Disclaimers Cont.

NRRA

(Applicable if the insurance company is non-admitted)

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Mergers and/or acquisition and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Loss Notification Requirements:

Your policy will come with specific claim reporting requirements. Please make sure your organization understands these obligations and time limitations which are outlined in the attached Loss Notification documents. Contact your Alliant Service Team with any questions.

Binding Requirements Recap

Required with Binding Request:

- Signed and dated Request to Bind Coverage form (below)
- Signed and dated Surplus Lines forms as required by your state and attached to this proposal*
- Signed and dated APIP Claims Reporting Acknowledgement(s) Receipt Form
- Signed and dated Terrorism Risk Insurance ACT

*- only required for coverage in the following states: AR, CA, CT, FL, KS, MA, MT, NE, NY, ND, OH, RI, WV, WY

Request to Bind Coverage

Northern California Cities Self Insurance Fund

We have reviewed the proposal and agree to the terms and conditions of the coverages presented.

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers, disclosures, and loss notification requirements including exposures used to develop insurance terms, contained within this proposal.

X

Signature of Authorized Insured Representative

Date

Title

Print / Type Insured Representative Full Name

This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. *The actual terms and conditions of the policy will prevail.*

LOSS NOTIFICATION REQUIREMENT

ALLIANT PROPERTY INSURANCE PROGRAM (APIP)

Claim notifications need to be sent to Robert Frey, Diana Walizada and Sandra Doig. In the event this is a *Cyber* loss please include item III contact, for a *Pollution* loss please include item IV contact in addition to Alliant Insurance Services contacts.

- I. During regular business hours (between 8:30 AM and 5:00 PM PST), First Notice of Claim should be reported to Alliant Insurance Services via telephone, fax, mail or e-mail to our San Francisco Office:

Robert A. Frey, RPA
 Senior Vice President,
 Regional Claims Director
 Voice: (415) 403-1445
 Email: rfrey@alliant.com

Diana L. Walizada, AIC, CPIW, RPA, AINS
 Vice President, Claims Unit Manager
 Voice: (415) 403-1453
 Email: dwalizada@alliant.com

Address: Alliant Insurance Services, Inc.
 560 Mission Street, 6th Floor
 San Francisco CA 94105
 Toll Free Voice: (877) 725-7695 Fax: (415) 403-1466

- II. Please be sure to include APIP's Claim Administrator as a CC on all Claims correspondence:

Sandra Doig
 McLaren's Global Claims Services
 Address: 18100 Von Karman Avenue, 10th Floor
 Irvine, CA 92612
 Voice: (949) 757-1413 Fax: (949) 757-1692
 Email: sandra.doig@mclarens.com

- III. Cyber Liability Carrier Beazley NY needs to also be provided with Notice of Claim immediately (if purchased):

Beazley Group
 Address: 1270 Avenue of the America's, Suite 1200
 New York, NY 10020
 Fax: (546) 378-4039
 Email: bbr.claims@beazley.com

Elaine G. Tizon, V.P. CISR, E-mail: elaine.tizon@alliant.com
 Donna Peterson, E-mail: donna.peterson@alliant.com
 Address: 560 Mission Street, 6th Floor
 San Francisco, CA 94105
 Voice: (415) 403-1458 Fax: (415) 403-1466

- IV. Pollution Liability Carrier Ironshore Specialty Insurance Company (if purchased):

Ironshore Environmental Claims CSO
 Address: 28 Liberty Street, 5th Floor
 New York, NY 10005
 In emergency call: (888) 292-0249
 Fax: (646) 826-6601
 Email: USClaims@ironshore.com

Akbar Sharif
 Claims Advocate
 Address: 18100 Von Karman Avenue, 10th Floor
 Irvine, CA 92612
 Voice: (949) 260-5088 Fax: (415) 403-1466
 Email: akbar.sharif@alliant.com

Please include the Insured /JPA name along with the following information when reporting claims:

- Time, date and specific location of property damaged
- A description of the incident that caused the damage (such as fire, theft or water damage)
- Estimated amount of loss in dollars
- Contact person for claim including name, title, voice & fax numbers
- Complete and return the Property Loss Notice for processing.
- Mortgagee or Loss Payee name, address, and account number

APIP Claims Reporting Acknowledgement(s) Receipt Form

The Claims Reporting Forms are being included with your packet to ensure claims reporting procedures are known and available for future reference. Please review the information. We ask that you share these critical documents with all members of your team (and Pool Members and their staffs where applicable.)

We request that you review the items indicated as attached, then complete the bottom portion, sign and submit to your Alliant Insurance Services representative either by a scanned e-mail or mail to have it be included in your insurance records.

- ☒ APIP Property Claims Reporting
- ☐ Cyber Claims Reporting (*this is a claims made policy*) if coverage is purchased
- ☐ Pollution Liability Claims Reporting (*this is a claims made policy*) if coverage is purchased

Acknowledgement for Claims reporting procedures under Alliant Property Insurance Programs In effect: July 1, 2025 until further notice

I have read and been informed about these separate reporting requirements under the coverage parts that apply to our entity as indicated above and provided through APIP by Alliant.

Insured Entity Name: Northern California Cities Self Insurance Fund

X

Signature of Authorized Insured Representative

Title

Date

Print / Type Insured Representative Full Name:

Applicable in Arizona

For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Applicable in Arkansas, Delaware, District of Columbia, Kentucky, Louisiana, Maine, Michigan, New Jersey, New Mexico, New York, North Dakota, Pennsylvania, South Dakota, Tennessee, Texas, Virginia and West Virginia

Any person who knowingly and with intent to defraud any insurance company or another person, files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact, material thereto, commits a fraudulent insurance act, which is a crime, subject to criminal prosecution and [NY: substantial] civil penalties. In DC, LA, ME, TN and VA, insurance benefits may also be denied.

Applicable in California

For your protection, California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Applicable in Colorado

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in Florida and Idaho

Any person who Knowingly and with the intent to injure, Defraud, or Deceive any Insurance Company Files a Statement of Claim Containing any False, Incomplete or Misleading information is Guilty of a Felony.*

* In Florida - Third Degree Felony

Applicable in Hawaii

For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

Applicable in Indiana

A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

Applicable in Minnesota

A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

Applicable in Nevada

Pursuant to NRS 686A.291, any person who knowingly and willfully files a statement of claim that contains any false, incomplete or misleading information concerning a material fact is guilty of a felony.

Applicable in New Hampshire

Any person who, with purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

Applicable in Ohio

Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Applicable in Oklahoma

WARNING: Any person who knowingly and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

IN THE EVENT OF A
PROPERTY LOSS:

- 1) *Follow your organization procedures for reporting and responding to an incident*
- 2) *Alert local emergency authorities, as appropriate*
- 3) *Report the incident to Alliant Insurance Services immediately at:*

877-725-7695

All property losses must be reported as soon as practicable upon knowledge within the risk management or finance division of the insured that a loss has occurred.

Be prepared to give basic information about the location and nature of the incident, as well as steps which have been taken in response to the incident.

- 4) *Report the incident to McLarens Global Claims Services AND your Alliant representative*

PROPERTY FIRST NOTICE OF LOSS FORM

SEND TO: Alliant Insurance Services, Inc.
BY MAIL: 560 Mission Street, 6th Floor, San Francisco, CA 94105
BY FAX: (415) 403-1466
BY EMAIL: rfrey@alliant.com AND dwalizada@alliant.com
Carbon Copy APIP Claims Administrator: sandra.doig@mclarens.com and your Alliant representative

Today's Date: _____

Type of Claim: (check all that apply)

- | | |
|--|-----------------------------------|
| <input type="checkbox"/> Real Property | <input type="checkbox"/> Vehicles |
| <input type="checkbox"/> Personal Property | <input type="checkbox"/> Other |

Insured's Name & Contact Information

Insured's Name: _____ Point of Contact: _____

Address: _____

Phone #: _____ Email Address: _____

Broker/Agent's Name & Contact InformationCompany Name: Alliant Insurance Services - Claims Point of Contact: Robert A. Frey & Diana L. WalizadaAddress: 560 Mission Street, 6th Floor, San Francisco, CA 94105Phone #: 877-725-7695Fax #: 415-403-1466**Policy Information**Policy Number: APIP2025 (Dec 04) Policy Period: July 1, 2025- July 1, 2026

Limits of Liability: _____ per _____ agg Self-Insured Retention/Deductible: _____

Loss Information

Date of Incident/Claim: _____ Location: _____

Description of Loss: _____

Please list all attached or enclosed documentation: ☐ (check if none provided) _____

Name of Person Completing This Form: _____ Signature: _____

Per the Master Policy Wording, Section IV General Conditions;**L. NOTICE OF LOSS**

In the event of loss or damage insured against under this Policy, the Insured shall give notice thereof to ALLIANT INSURANCE SERVICES, INC., 560 Mission Street, 6th Floor, San Francisco, CA 94105. TEL NO. (877) 725-7695, FAX NO. (415) 403-1466 of such loss. Such notice is to be made as soon as practicable after the inception of loss.

IN THE EVENT OF A CYBER LOSS:

- 1) *Follow your organizations procedures for reporting and responding to an incident*
- 2) *Alert authorities, as appropriate*
- 3) *Report the incident to Beazley Group immediately at:*

bbr.claims@beazley.com

(866)567-8570

All Cyber losses must be reported as soon as practicable upon knowledge by the insured that a loss has occurred.

Be prepared to give basic information about the location and nature of the incident, as well as steps which have been taken in response to the incident.

- 4) *Report the incident to Alliant Claims Department and your Alliant representative*

SPECIAL NOTE REGARDING PRIVACY NOTIFICATION COSTS:

The policy provides a \$500,000 Aggregate Limit for Privacy Notification Costs. If you utilize a Beazley vendor, the limit is increased to \$1,000,000.

Please contact Beazley for a list of approved vendors.

CYBER FIRST NOTICE OF LOSS FORM

SEND TO: Beazley Group

BY MAIL: 1270 Avenue of the America's, Suite 1200, New York, NY 10020

BY FAX: (546) 378-4039

BY EMAIL: bbr.claims@beazley.com

CC Alliant Claims Department:

elaine.tizon@alliant.com, Donna.Peterson@alliant.com and your Alliant representative

Today's Date: _____

Insured's Name & Contact Information

Insured's Name: _____ Point of Contact: _____

Address: _____

Phone #: _____ Email Address: _____

Broker/Agent's Name & Contact Information

Company Name: Alliant Insurance Services – Claims Point of Contact: Elaine Tizon

Address: 560 Mission Street, 6th Floor, San Francisco, CA 94105

Phone #: 877-725-7695 Fax #: 415-403-1466

Policy Information

Policy Number: _____ Policy Period: July 1, 2025- July 1, 2026

Limits of Liability: _____ per _____ agg Self-Insured Retention/Deductible _____

Loss Information

Date of Incident/Claim: _____ Location: _____

Description of Loss: _____

Please list all attached or enclosed documentation: ☐ (check if none provided) _____

Name of Person Completing This Form: _____ Signature: _____

A. NOTICE OF CLAIM, LOSS OR CIRCUMSTANCE THAT MIGHT LEAD TO A CLAIM

1. If any **Claim** is made against the **Insured**, the **Insured** shall, as soon as practicable upon knowledge by the **Insured**, forward to the Underwriters through persons named in Item 9.A. of the Declarations written notice of such **Claim** in the form of a telecopy, or express or certified mail together with every demand, notice, summons or other process received by the **Insured** or the **Insured's** representative; provided that with regard to coverage provided under Insuring Agreements I.A. and I.C., all **Claims** made against any **Insured** must be reported no later than the end of the **Policy Period**, in accordance with the requirements of the **Optional Extension Period** (if applicable), or within thirty (30) days after the expiration date of the **Policy Period** in the case of **Claims** first made against the **Insured** during the last thirty (30) days of the **Policy Period**.
2. With respect to Insuring Agreement I.B. for a legal obligation to comply with a **Breach Notice Law** because of an incident (or reasonably suspected incident) described in Insuring Clause I.A.1 or I.A.2, such incident or reasonably suspected incident must be reported as soon as practicable during the **Policy Period** after discovery by the **Insured**. For such incidents or suspected incidents discovered by the **Insured** within 60 days prior to expiration of the Policy, such incident shall be reported as soon as practicable, but in no event later than 60 days after the end the **Policy Period**, provided; if this Policy is renewed by Underwriters and covered **Privacy Notification Costs** are incurred because of such incident or suspected incident reported during the 60 day post **Policy Period** reporting period, then any subsequent **Claim** arising out of such incident or suspected incident is deemed to have been made during the **Policy Period**.
3. With respect to Insuring Agreements I.A. and I.C., if during the **Policy Period**, the **Insured** first becomes aware of any circumstance that could reasonably be the basis for a **Claim** it may give written notice to Underwriters in the form of a telecopy, or express or certified mail through persons named in Item 9.A. of the Declarations as soon as practicable during the **Policy Period** of:
 - a. the specific details of the act, error, omission, or **Security Breach** that could reasonably be the basis for a **Claim**;
 - b. the injury or damage which may result or has resulted from the circumstance; and
 - c. the facts by which the **Insured** first became aware of the act, error, omission or **Security Breach**

Any subsequent **Claim** made against the **Insured** arising out of such circumstance which is the subject of the written notice will be deemed to have been made at the time written notice complying with the above requirements was first given to the Underwriters.
4. A **Claim** or legal obligation under section X.A.1 or X.A.2 above shall be considered to be reported to the Underwriters when written notice is first received by Underwriters in the form of a telecopy, or express or certified mail or email through persons named in Item 9.A. of the Declarations of the **Claim** or legal obligation, or of an act, error, or omission, which could reasonably be expected to give rise to a **Claim** if provided in compliance with sub-paragraph X.A.3. above.

POLLUTION LIABILITY

IN THE EVENT OF AN

ENVIRONMENTAL EMERGENCY:

- 1) *Follow your organization procedures for reporting and responding to an incident*
- 2) *Alert local emergency authorities, as appropriate*
- 3) *Report the incident immediately at:*

888-292-0249

- 4] *Report the incident to Alliant*

Akbar Sharif
Claims Advocate
949-260-5088
415-403-1466 – fax
akbar.sharif@alliant.com

Be prepared to give basic information about the location and nature of the incident, as well as steps which have been taken in response to the incident.

DO follow your organization's detailed response plan
DO contact your management as well as appropriate authorities
DO ensure anyone who could come in contact with a spill or release is kept away

DO NOT ignore a potential spill or leak
DO NOT attempt to respond beyond your level of training or certification

SEND TO: IRONSHORE ENVIRONMENTAL CLAIMS CSO

BY MAIL: 28 Liberty Street, 5th Floor, New York, NY 10005

BY PHONE: (888) 292-0249

BY FAX: (646) 826-6601

BY EMAIL: USClaims@ironshore.com

CC Alliant Insurance: akbar.sharif@alliant.com and your Alliant Representative

Today's Date: _____

Notice of: (check all that apply)

- ☐ Pollution Incident ☐ Potential Claim ☐ Other _____
- ☐ Third-Party Claim ☐ Litigation Initiated

Insured's Name & Contact Information

Company Name: _____ **Point of Contact:** _____

Address: _____

Phone #: _____ **Email Address:** _____

Broker/Agent's Name & Contact Information

Company Name: Alliant Insurance Services - Claims **Point of Contact:** Akbar Sharif

Address: 18100 Von Karman Ave., 10th Floor, Irvine, CA 92612

Phone #: 949-260-5088

Policy Information

Policy Number: _____ **Policy Period:** July 1, 2025- July 1, 2026

Limits of Liability: _____ **per** _____ **agg. Self-Insured Retention/Deductible** _____

Loss Information

Date of Incident/Claim: _____ **Location:** _____

Claimant Name/Address: _____

Description of Loss: _____

Please list all attached or enclosed documentation: ☐ (check if none provided) _____

Name of Person Completing This Form: _____ **Signature:** _____

Flood Disclosure

Flooding is a serious threat to both personal and commercial clients. Flooding can happen anywhere, not just zone referred to as high-risk areas (Special Flood Hazard Area). Your Alliant team is ready to explain how it works and the associated costs.

Basic Facts

Congress created the NFIP in 1968 in response to the rising cost of taxpayer-funded disaster relief for flood victims and the increasing amount of damage caused by floods. The NFIP makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage. The NFIP is self-supporting for the average historical loss year. This means that unless there is a widespread disaster, operating expenses and flood insurance claims are financed through premiums collected.

Commercial buildings or residential dwellings owned by commercial entities are considered commercial property. All others are residential dwellings

The [FEMA Summary for Commercial Property](#) and [FEMA Standard Summary of Coverage](#) provide information on the following:

- Types of Flood Insurance Coverage
- What is a Flood- "a General and temporary condition of partial or complete inundation of two or more acres of normally dry land area"...
- Deductibles – various options to meet your financial needs
- What is Covered and What is Not
- The valuation of the Property – Actual Cash Value or Replacement Cost

Additional Information

- Flood Zones-
 - <https://www.fema.gov/flood-zones>
- Excess Flood Insurance (contact your Producer for additional information)
 - Increased limits over the maximum flood limit provided by NFIP

FEMA Glossary of Flood Terms

<https://www.fema.gov/national-flood-insurance-program/definitions>

Please indicate your selection:

- ☐ I would like to receive a flood quote
- ☐ I do NOT wish to purchased flood insurance

Signature:

Date:

Name Printed / Typed:

Company Name:

Electronic Delivery Option Form

Alliant Insurance Services, Inc. may be required by law to obtain consent from insureds prior to providing electronic delivery of documents, including the policy. You may change your option at any time. Please select one of the following:

☐ **ELECTION OF ELECTRONIC INSURANCE DOCUMENT DELIVERY**

I elect to receive all my documents electronically and acknowledge I may no longer receive paper copies unless I sign a new form requesting both electronic and paper copies or specifically request them.

☐ **ELECTION OF ELECTRONIC INSURANCE DOCUMENT DELIVERY AND PAPER DELIVERY**

I elect to receive both electronic and paper copies of my insurance policy and supporting documents.

☐ **REJECTION OF ELECTRONIC INSURANCE DOCUMENT DELIVERY**

I reject the option to receive my insurance policy and supporting documents electronically. I will receive paper copies of such documents.

☐ **ELECTION TO WITHDRAW CONSENT OF ELECTRONIC DELIVERY**

I withdraw my previous consent of electronic delivery of my insurance policy and supporting documents. I elect to receive paper copies of such document going forward.

Northern California Cities Self Insurance Fund

Named Insured:

Rachel Ancheta

NCCSIF President

Print Name of Authorized Representative

Title

Signature of Authorized Representative

Date Signed

If you have selected electronic document delivery, please provide the email address for the individual(s) who should receive these documents. If this information changes, please provide updated details to your service team.

This selection remains intact until revised by you.



PROPERTY INSURANCE PROGRAM FOR PUBLIC ENTITIES

PUBLIC ENTITY

The property public entities oversee are incredibly diverse and complex. Because of this, Alliant created the Alliant Property Insurance Program (APIP) to give public entities across the country access to thoughtful insurance solutions and price stability through APIP's group purchasing power. This strength is fueled by APIP's nearly 10,000 covered entities in 36 states and \$684 billion in total insurance values (TIV). APIP is among the largest property placements worldwide.

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Exclusive price controls, innovative program design, and responsive service APIP coverage is significantly broader and typically 10% to 20% less expensive than similar placements offered by competitors. **The program offers per occurrence limits up to \$1.25 billion.**

APIP's size gives insureds competitive pricing and access to large earthquake, flood, and wind limits with a carefully managed spread of risk.

In addition, APIP insureds can count on getting their claims paid in a timely manner. Highly rated global insurers and reinsurers with minimum AM Best rating of A- category VII provide coverage that includes:

- Per occurrence limits up to \$1.25 billion
- Broad insuring agreements
- Coverage for all property of every description of an insurable nature both real and personal of the insured
- Coverage for property of others in the care, custody, or control of the insured for which the insured is liable wherever located in the United States
- Replacement costs for physical damage, including comprehensive and collision damage as an option for automobiles
- Automatic acquisition of new locations which allows entities to grow without having to wait for underwriting approval
- Blanket fine arts coverage (if scheduled)
- Municipal bond and tax revenue interruption coverage
- Course of construction coverage including delay in start-up
- Property appraisals for all real property over \$5 million
- Boiler and machinery coverage
- Access to Alliant's proprietary Alliant Connect software system, the program provides property schedules, claims, vendor certificates, and places certificate requests online. It allows clients to update their property locations, report a claim, or request a certificate of insurance.



Coverage for Boiler and Machinery

APIP includes coverage for boilers and machinery with limits up to \$100 million. Established boiler and machinery authorized inspection agencies are used for both jurisdictional and consultative services. This ensures you receive board-certified engineering expertise in machinery, equipment, electronics, and HVAC through a nationwide field network.

To manage a wide range of critical exposures, the program also provides our clients with electrical loss prevention surveys, infrared thermography, industry and technical consultation, a key account service plan, transformer oil gas analysis, boiler operation and maintenance training, and boiler and pressure vessel inspection services for non-code vessels (and vessels located in jurisdictions that do not require inspections).

Environmental Risk Coverage

Our team of dedicated underwriters has extensive experience in environmental risk and a strong understanding of the unique needs of public entities. To protect your organization from the catastrophic impacts environmental liabilities can have on the physical and financial infrastructure of an organization, APIP insureds receive first and third party pollution protection against the broad range of environmental risks facing public entities. This coverage includes premises, covered operations, transportation, bodily injury/property damage from pollution conditions, pollution clean-up, mold, and both above-ground storage tanks (ASTs) and underground storage tanks (USTs) coverage.

ABOUT ALLIANT INSURANCE SERVICES

Alliant Insurance Services is one of the nation's leading and fastest growing distributors of diversified insurance products and services. In the face of increasing complexity, our approach is simple: bring on the best people and invest more deeply in the industries and clients we serve. We operate through a network of specialized national platforms and regional offices to offer a comprehensive portfolio of services to our clients. Our goal is to ensure that they get the most innovative products—and the most innovative thinking—in the industry. www.alliant.com

Cyber Risk Coverage

Cyber liability looms larger than ever and coverage against it is essential to protect the health of your organization. As an APIP insured, our cyber risk specialists will help you assess exposures that threaten your organization, and deliver first and third party coverage to match your risk profile to shield your agency from the ever-changing world of technology-related risks.

The Alliant Advantage

The Alliant public entity team is comprised of 150 professionals with targeted expertise servicing a broad range of public entities throughout the U.S. We ensure that our clients have access to time-tested expertise and powerful risk resources regardless of location.



Risk Control and Safety Services

Helping public entities take a stand
against the unexpected





In the public sector, the possibility of an accident or loss always looms large. Unannounced and indiscriminate, these incidents can unleash a wave of lost productivity, damaged property, and significant legal and medical expenses that can impact your organization for years.

It's true, these incidents happen all the time. But do they have to?

Alliant works hand-in-hand with public entities across the nation, delivering meticulous analysis and actionable strategies that reduce costly accidents and losses. We'll leverage the full strength of our technological and intellectual resources to deliver sophisticated solutions that enhance safety, increase productivity, and reduce insurance costs.

► Power Through Prevention

Our mission is simple. We aim to prevent costly accidents and losses before they can play havoc with your organization. Underlying this commitment is an extensive infrastructure of people, ideas, and resources, all working together to protect your organization. When you work with Alliant, you unlock access to:

- A nationwide network of highly experienced consultants who understand the risks and regulatory climate of your particular market.
- Risk professionals averaging 15 years of experience with a range of certifications and credentials.
- Alliant's extensive library of educational materials, safety resources, and webinars.
- The power and resources of one of the nation's largest specialty insurance and risk management organizations.
- Time-tested methods and expertise that consistently yield lower loss ratios, and in turn, lower insurance costs.
- People who understand your business, its risks, and how they affect your long-term success.

► Get the "Big Picture" on Risk Control

We believe that effective risk control is not simply a series of tactics but a hub of interconnected strategies bound together by an ambitious, "big picture" perspective. To achieve this, we combine the following best-in-class services tailored for each of our clients.



Comprehensive Risk Assessment

- Loss analysis
- Operational assessment
- Stakeholder interviews
- Risk impact modeling
- Contract review
- Strategic planning



Implement Solutions

- Fire and life safety
- Casualty and workers' compensation
- Regulatory compliance
- Environmental
- Ergonomics and IH
- Fleet safety
- Behavioral safety



Critical Success Factors

- Personalize critical success factors
- Develop dashboard tools
- Align solutions with operational and risk goals
- Enterprise risk management



Monitor Results

- Monitor and adjust solutions
- Quantify value of outcomes
- Communicate success and improvement opportunities

► It's Your Choice. And It's an Important One.

Your charge is twofold: to protect your organization and secure its success. Working with a risk consultant can help you achieve both of these objectives, but you must choose the right partner for your organization. How to find the right fit? Make sure your consultant has:

- In-depth experience handling risks in your industry.
- The courage to tell you what you need to know, not what you want to hear.
- Vast resources at their disposal and the availability to handle the job when and how you need it.
- The support of a team of experts to assist in areas like regulatory citation, claims handling, and litigation.

These exemplify the Alliant approach to risk control and guide all of our actions as we seek to protect our clients from ever-shifting risks.

► Key Services

- **On-site hazard/risk assessments:** We perform an in-depth audit of your organization, identifying key areas of liability exposure, followed by detailed findings and recommendations.
- **Risk assessment:** We quantify your exposures by providing C.O.P.E. (construction, occupancy, protection, and exposure) along with natural catastrophe data, risk quality ratings, recommendations, and facility programs.
- **Ergonomics:** To help reduce workers' compensation costs, we provide engineering and administrative solutions that address core ergonomic issues; then we work with your team to build a self-sustaining risk improvement process through workplace studies, office evaluations, and ongoing training and education.
- **Loss estimates:** Our team can provide customized estimates that cover machinery, equipment, earthquake, wind, or flood in probable maximum loss (PML) and maximum feasible loss (MFL) formats.
- **Industrial hygiene:** Our consultants will anticipate, identify, evaluate, and recommend control strategies for chemical or biological hazards that may cause work-related illnesses.
- **Business interruption analysis and continuity planning:** We assist you in assessing the risk of a disaster on company operations and identifying its potential impact on your business, suppliers, and customers; and provide a disaster action plan.
- **Fleet safety analysis:** Our research-based transportation safety programs include full safety assessments, fleet training, accident investigation, and other regulatory audits.
- **Infrared and ultrasonic testing:** These important tests detect electrical problems and other critical loss exposures using highly sophisticated diagnostic technologies to prevent unscheduled maintenance, reduce operational interruptions, and improve energy usage.
- **General liability:** We help to prevent accidents, reduce injuries, and control insurance costs by pinpointing and mitigating risk to the public.
- **Risk management center:** This web-based risk reduction platform allows you to reduce risk and enable employee safety by creating an effective human resources and risk management program.
- **Training services:** Knowledge is power, and we offer a full range of educational resources customized for your organization. This includes a high-impact webinar series.
- **Fire system evaluation:** We analyze the adequacy of your system and then provide recommendations for ongoing maintenance and testing.



2025-26 RISK CONTROL TRAINING SERIES

Alliant Property Insurance Program

Alliant's goal is aimed at educating our clients in protection and occupational safety and health. Our new series is offered to all clients at no additional cost. Click on the title to register.

DATE	WEBINAR TITLE - DETAILS
August 13, 2025	Improving Underwriter Perception in a Hard Property Market The property and casualty insurance market has encountered significant losses in the past years leading to increased caution and reduced capacity. Take a minute to learn how you can enhance efforts to meet underwriter loss control expectations in a hard market.
September 10, 2025	Purposeful Inspections Structured property inspections ensure safety and compliance. You'll learn what to do with this data and how to best position your organization to sustain safe work conditions in a dynamic environment.
October 8, 2025	Preparing for the Storm – Are you Ready for “Old Man Winter” The pending winter season is upon us. We'll share tips that will help safety and property management professionals survive forecasted weather extremes.
November 12, 2025	Reducing the Potential for Active Assailant Occurrence and Improving Employee Survivability if Disaster Strikes Are you doing all you can to increase your odds of preventing a workplace violence event? This session will address ways you can reduce the potential for occurrence in your facility.
December 10, 2025	Optimizing Facility Life Safety Disaster can strike at any time, any place. We'll uncover common misconceptions and findings that increase occupant safety odds should the unthinkable happen.
January 14, 2026	Updating Your Emergency Action Plan What emerging risks historically not present in the workplace are missing from your Emergency Action Plan? Find out what these risks are and how to maintain operational continuity.
February 11, 2026	Understanding and Ensuring Functionality of Critical Fire Sprinkler Components Proper inspection, testing and maintenance (ITM) of your fire protection system is important to understand. Join us for a "101" class that will teach you what you need to know and why proper ITM is critical to ensure system functionality.
March 11, 2026	Fire and Security Alarm Function and Maintenance Alarm systems provide critical alerts to both occupants and emergency services. If these systems fail the consequences may be fatal. Get up to speed on alarm system functionality, attributes and management in this important one-hour class.
May 13, 2026	Fixed Systems and Extinguishing Agents Whether water-based, chemical, or foam, fixed fire suppression systems have one goal: suppress or extinguish a fire. We'll be breaking down each type, discussing benefits and limitations, and sharing steps to ensure successful operation.
June 10, 2026	Aging Commercial Facilities – Exploring the Risks of Aging Structures Are your buildings having a midlife crisis? Structures erected from the mid to latter 20 th century may be “wearing out”. We'll explore how to proactively address the components of buildings' electrical, plumbing, fire suppression, roofing, appliances, water heaters, and more.

All training sessions begin at 10am PT and are approximately 60 minutes.
Questions? Contact us at: riskcontrol@alliant.com




▼ About Alliant Insurance Services

Alliant Insurance Services is one of the nation's leading and fastest growing distributors of diversified insurance products and services. In the face of increasing complexity, our approach is simple: bring on the best people and invest more deeply in the industries and clients we serve. We operate through a network of specialized national platforms and regional offices to offer a comprehensive portfolio of services to our clients. Our goal is to ensure that they get the most innovative products—and innovative thinking—in the industry.

alliant.com

Tim Leech, CSP, ARM

First Vice President
Risk Control Consulting
(949) 260-5008
TLeech@alliant.com



Appraisal Services



AFTER A PROPERTY LOSS YOU DON'T NEED ANOTHER UNPLEASANT SURPRISE

Suffering a property loss is bad enough without discovering the property was undervalued and you won't recover enough to replace or restore it. The reason for your dilemma: an inaccurate or poorly documented appraisal of the property that created a false sense of security that you were fully covered for the loss.

Appraisal Services

If your assets are undervalued, or the values cannot be defended, the replacement costs paid by your insurance carrier will not adequately cover your losses. To ensure that commercial and public sector organizations do not face this kind of unpleasant surprise, Alliant Appraisal Services provides clients with accurate, fully documented appraisals they can trust.

Each property valuation is conducted by a licensed, experienced real estate appraiser who utilizes valuation techniques that conform to the federal reporting requirements of the Uniform Standards of Professional Appraisal Practice (USPAP). To ensure accuracy, all appraisals are submitted for peer review.

CLIENT BENEFITS

Clients benefit from our appraisals in a variety of ways, including:

- Identifying inaccuracies in value based on occupancy or building characteristics
- Identifying inaccuracies in square footage, which impacts value
- Updating values to include building additions and renovations and to capture buildings not previously recorded
- Flagging demolished, relocated, or out-of-service structures, thereby reducing insured value
- Documenting and updating COPE (Construction, Occupancy, Protection, Exposures) data, which may help to lower premiums
- Collecting additional data as requested, including secondary earthquake characteristics and GPS coordinates

COMMERCIAL APPRAISALS

The depth and diversity of our commercial appraisal knowledge and experience set Alliant Appraisal Services apart from other consultants. Besides our own vast knowledge base, we are able to capitalize on our access to Alliant's vast nationwide appraisal and cost databases to meet specialized appraisal needs for nearly every type of commercial client.

In addition to appraising income-producing real property—including industrial, office, multifamily, and commercial—we have extensive expertise in appraising such unique assets as medical facilities, entertainment venues, hospitality sites, construction equipment, and power generation plants, to name only a few.

PUBLIC ENTITY APPRAISALS

Establishing accurate replacement values for such public sector assets as infrastructure, public facilities, and specialized equipment requires extensive knowledge of both the type of public entity and type of property. Among the unique public assets we appraise are water distribution systems, sewage treatment facilities, power generation plants, medical treatment facilities, school gymnasiums, fire-fighting equipment, communication towers, roadways, bridges, and many others.

REPORT FORMATS

Our appraisal reports can be customized to a client's particular requirements, ranging from a spreadsheet that summarizes key data to standalone reports for each asset. Clients can be confident that our appraisal reports will be consistent and supported by reliable market data.

ALLIANT INSURANCE SERVICES: THE PARTNER YOU DESERVE.

With a history dating back to 1925, Alliant Insurance Services is one of the nation's leading distributors of diversified insurance products and services. Operating through a national network of offices, Alliant provides property and casualty, workers' compensation, employee benefits, surety, and financial products and services to more than 26,000 clients nationwide.

www.alliant.com

CONTACT

Lora Carlisle
Appraisal Manager
949 260 5033
lcarlisle@alliant.com

Alliant»Connect

The power of Alliant at your fingertips



Your business is a dynamic enterprise, moving with speed and agility to meet the ever-changing needs of your clients, employees, and industry. Decisions are made in real time and information must be accessed at a moment's notice. With AlliantConnect, convenience, security, and service are always at your fingertips and waiting for policy information is never part of the equation.



AlliantConnect is a customized online portal providing instant access to all of your insurance information. With its simple interface and intuitive design, you can manage your documents, access informational materials, stay up to date on policy changes, pay premiums, and interact with a service professional. Simply stated, it's a central hub where you can manage all aspects of your insurance policy.

AlliantConnect seamlessly melds the power of Alliant with the convenience of a secure online portal by empowering you to:

- **Access** all of your insurance information via a transparent and easy-to-use online interface
- **Manage** your documents, including certificates of insurance, in real time
- **Learn** through a comprehensive library of fact sheets, white papers, and presentations
- **Watch** training videos designed to help you better manage risk
- **Locate** a summary of your policy changes
- **Track** important dates and announcements
- **Pay** your premiums quickly and easily using an integrated payment component
- **Communicate** quickly and easily with your Alliant service team

PUT YOUR POLICY IN YOUR POCKET

With AlliantConnect Mobile, your policy follows you wherever business takes you. You enjoy 24/7 on-the-go-access to insurance information in a secure mobile platform through the following features:

- **One-click "Help" button** that will notify the entire service team if you experience an urgent issue
- **On-demand access** to policy documents, schedules, and endorsements
- **Offline access to documents** once they are downloaded
- **Contact information** of the entire service team

With AlliantConnect, you can rest assured that your information is stored in a secure location.



YOUR INFORMATION IS ALWAYS SECURE

With AlliantConnect, you can rest assured that all your information is secure, including payment transactions that are protected with the highest encryption levels possible. In addition, all data is secured to the appropriate account teams, our database and all backups are stored in a highly encrypted format, and all document changes are archived for audit history. As a company that insures clients against cyber risks, Alliant understands the importance of protecting client information in an online environment and how to maximize the security of your information.

REAL PEOPLE, ALWAYS WITHIN REACH

We believe that technology is only as successful as the people behind it. This is why we designed AlliantConnect not as a means of removing people from the process, but to bring them closer. In addition to accessing a service professional via the online portal, we also offer a toll-free helpline, where you will have direct access to the AlliantConnect support team. Simply give

us a call, let us know you are an AlliantConnect client, and we will be on the phone to help you get the most out of your account. AlliantConnect offers value and convenience by combining cutting-edge technology, optimum security, and personal service.

ALLIANT INSURANCE SERVICES: THE PARTNER YOU DESERVE.

With a history dating back to 1925, Alliant Insurance Services is one of the nation's leading distributors of diversified insurance products and services. Operating through a national network of offices, Alliant provides property and casualty, workers' compensation, employee benefits, surety, and financial products and services to more than 26,000 clients nationwide.

www.alliant.com

CONTACT

Steve Sampiere
Chief Information Officer
619 849 3849
SSampiere@alliant.com

HSB: Your Inspections Provider

Alliant Specialty Insurance Services, Inc.

HSB, part of Munich Re, is a technology-driven company built on a foundation of specialty insurance, engineering and technology, all working together to drive innovation in a modern world.

Update from HSB

Assisting you in completing your inspection in a timely manner

As your equipment breakdown insurer, HSB conducts jurisdictional boiler and pressure vessel inspections as required by law. These inspections normally do not require a lot of your time. The inspection is typically visual and requires operating and safety controls testing among other items. We then notify the jurisdiction of our inspection, reducing the need for our customer's involvement in this process.

Our goal is to proactively ensure your jurisdictional commitments are met on time with minimal involvement on your part other than scheduling these inspections.

Please contact us at 1-800-333-4677 well ahead of your certificate expiration dates to schedule inspections. Once we have your equipment information entered into our database, our inspector or scheduling department may also contact you prior to the due date of the inspection. Depending on the classification of business, we may visit the location unannounced to complete the inspection, minimizing any scheduling inconvenience to your business.

The inspection frequency on the equipment is determined by the jurisdiction. For example, high-pressure boilers may require a semiannual inspection, low-pressure boilers an annual inspection, and pressure vessels every two, three or five years.

Our inspector completes the inspection and sends the inspection report to the jurisdiction. In most cases, the jurisdiction will issue you the certificate with an expiration date.

If conditions requiring corrections are identified, HSB will send a Loss Prevention Report (LPR) to you. All Code recommendations must be completed, and in most cases, a re-inspection must be completed before the jurisdiction will issue the certificate. You must contact our Inspection Hotline at 1-800-333-4677 to schedule this re-inspection. For all other recommendation categories (Advisory, Priority, Critical), the inspector will follow up with you at the next scheduled inspection visit. Our Valley Forge Tech Support Unit may follow up with you on the status of Priority and Critical recommendations shortly after the LPR is sent out.

We encourage you to build a relationship with your HSB inspector. Our goal is to form and build lasting relationships with you, our customer. Highlights of our service include:

- HSB's inspection model provides the utmost in customer service.
- There are over 60 different jurisdictional laws that affect our equipment breakdown customers.
- Loss Prevention Reporting is a key component of our Inspection Services Model.
- Many dedicated personnel at HSB you can contact:
 - General questions:
www.hsb.com or the
Customer Solutions Center (CSC)
at (800) HSB-1866.
 - Two ways to schedule an inspection: HSB Inspection Hotline at (800) 333-4677 or e-mail, NSCINSP_HOTLINE@hsb.com.

Please identify yourself as:

- You are with the APIP account
- Your Broker is Alliant



APIP - INSURANCE & FEMA CLAIM PREPARATION SERVICES

In a time of unprecedented frequency and scale of natural disasters, historic pandemics and cyber threats, it is more important than ever for **APIP Insureds** to be both knowledgeable and prepared to quickly and professionally quantify and present financial losses for reimbursement through all areas of potential recovery.

Imperium has extensive expertise in claim preparation services for many public entities, municipalities, K-12 schools, and hospitals in the U.S. Imperium offers a full continuum of claim preparation, forensic accounting, and risk management services that are designed specifically for APIP Insureds. These offerings coupled with decades of experience in handling both pre-loss risk management and post loss claims recoveries for public entities around the country for a variety of losses makes Imperium uniquely qualified to support your needs.

The APIP Policy Coverage for “Claim Preparation”

The APIP program provides \$1,000,000 in coverage for claim preparation services, following a covered loss. Therefore, the costs for Imperium services may be fully reimbursable up to this limit if applicable. These services are intended to support APIP policy holders in preparing, quantifying, and presenting claims to the Insurance Company(s) and their representatives.

Post-Loss

- **Insurance Claim Support** – Imperium's team has experience in supporting organizations following an insurable triggering event. Imperium's multi-disciplined team includes building consultants, forensic accountants, engineers, among others, who can support you in organizing, quantifying, and presenting your loss to the Insurer(s).
- **Builders Risk & Construction Issues** – Claim preparation takes not only expertise but also time and resources. Imperium helps alleviate the unplanned claim preparation burdens typically placed on a project team after a loss. We apply expertise in both construction project management and insurance claim preparation to help establish the status of the project at the time of a loss and then prepare the claim documentation required for financial recovery.

Pre-Loss

- **Business Interruption Value (BIV)** – Imperium's BIV Updates can be tailored to meet the needs of an organization's risk tolerance and help in decision making in setting coverage limits for annual policy premiums. When an insured sets their insurable values too high, they pay more in premiums for coverage they will never use. When BIV is too low, full financial recovery after a loss may not be achieved.

Other Services

- **FEMA Expertise**– In addition to insurance claims, our team has the knowledge and expertise to support eligible Applicants with their FEMA claims through the FEMA Public Assistance Program. Our team has extensive experience in project development, damage estimating, appeals, and project close-out.

- **Capital Project and Construction Claims Auditing** – public organizations often require an outside review of construction spending, adding stewardship to ongoing projects, or as part of a dispute avoidance and early claims resolution process. Imperium’s team of schedule, scope and cost experts design and implement audit plans for public projects and serve as on-call claims auditors to help facilitate successful completion to projects that experience changes.
- **Cyber risk quantification** - is a pre-loss valuation associated with specific threats such as a ransomware attack, business email compromise, and data exfiltration.
- **Litigation / Appraisals / Arbitration** – Imperium employs a broad range of testifying experts with considerable experience in quantifying economic damages. With decades of real-world experience, we achieve exceptional results in providing the technical and financial consultations required to resolve complex disputes across a broad range of industries.

Some Client Examples Include:

- Supporting various municipalities following winter storms in filing an insurance claim through the APIP program for unscheduled roads / cleanup inclusive of both internal and third-party expenses.
- Preparing a complex hurricane insurance claim with FEMA component for one of Florida's largest K-12 school systems.
- COVID-19 Cost Preparation and FEMA Claims Management for the largest public health care system in the United States.
- Preparing a complex Higher Education property and business interruption claim following a fire at a research building.
- Preparing the largest FEMA claim in history for a significant public housing authority in North America providing consulting services for the NFIP, insurance, and FEMA claims.

Prior to the commencement of an engagement, Imperium will provide a detailed scope of work and estimated costs for approval by the client for each of the services described above.

ABOUT IMPERIUM

Imperium Consulting Group, LLC, is a specialized advisory business that works with clients to better manage commercial risks and resolve complex claims and disputes. Our team of forensic accountants, project schedulers, engineers, cyber specialists, and other industry experts quantifies economic loss for risk management decision making as well as for recovery. Our services span pre-loss risk quantification and business interruption modeling, project auditing, litigation support, and expert witness services. We are retained by public and private organizations to help navigate claims under commercial and government contract forms, as well as recoveries under FEMA. Our experts also specialize in measuring loss under policies such as property and business interruption, builders’ risk, subcontractor default insurance, cyber, fidelity, M&A, environmental, among others. For more information about Imperium’s resiliency solutions, please visit www.imperiumCG.com



Cyber Resilience Services Subscription Bundle for APIP Clients

The Alliant Cyber Consulting Practice helps clients identify, evaluate, remediate, transfer and respond to the cyber risks that matter most, driving better cyber risk management, resilience and insurability outcomes.

INTRODUCING THE ALLIANT CYBER RESILIENCE SERVICES BUNDLE!

WHAT IS IT, AND WHAT'S INCLUDED?

Cost-effective bundled suite of Alliant Cyber Consulting offerings, driving better Cyber Resilience, Risk Management, & Insurability Outcomes for Clients.



ALLIANT CYBER RESILIENCE SERVICES BUNDLE – WHAT ARE THE SPECIFICS?

EACH APIP CLIENT RECEIVES ACCESS TO THE FOLLOWING CYBER RESILIENCE SERVICES ON AN ANNUAL BASIS FROM THE ALLIANT CONSULTING PRACTICE (ALLIANT CYBER):

CYBER INCIDENT TABLETOP EXERCISE & INCIDENT RESPONSE READINESS ASSESSMENT

Alliant Cyber will host quarterly virtual Cyber Incident Tabletop Exercises, facilitated by senior leaders from Alliant Cyber, focusing on Cyber Threat & Incident Scenarios that are most relevant to APIP members. Additionally, Alliant Cyber will perform an annual assessment of the each APIP member's existing Cyber Incident Response (IR) Plan measures.

QUARTERLY CYBER SECURITY AWARENESS TRAINING

Alliant Cyber will host and present foundational Cyber Security Awareness Training sessions, which may be attended by the organization's staff. Topics will include best practices and behaviors for preventing Cyber Incidents, in addition to an overview of key Threat considerations.

CISO ADVISORY ASSISTANCE

Alliant Cyber will provide "vCISO" strategic consulting guidance available on-demand, which will be delivered by Alliant Cyber's senior-most Cyber Consulting resources. Areas of focus for your organization can include inquiries related to cyber security strategy, priorities, controls, remediation, governance, compliance, and architecture.

QUARTERLY CYBER VULNERABILITY & THREAT REPORTS

Alliant Cyber will provide client with a quarterly summary of the organization's Cyber Vulnerability and Threat posture, with a focus on enabling the organization to mitigate and address any critical deficiencies.

ALLIANT CYBER ECOSYSTEM SERVICES

Alliant Cyber will provide access to all curated Cyber Security Services and Solutions via the Alliant Cyber Ecosystem. Through this service, Alliant Cyber can assist organizations in identifying optimal Cyber Security vendors and solutions, including unique bundled offerings and optimized pricing.

ANNUAL CYBER INSURABILITY & CONTROLS ASSESSMENT

Alliant Cyber will perform an accelerated and targeted assessment of the organization's current Cyber Security controls and Risk posture, in order to evaluate the organization's readiness for submission to the Cyber Insurance market. Focus will include the key controls and attributes that lead to an optimized Cyber Insurability outcome for the organization.

The above services are all included for an annual fee of \$5,000 per entity engaged.

ALLIANT CYBER RESILIENCE SERVICES BUNDLE – WHAT'S IN IT FOR YOUR ORGANIZATION?

Cost effective and simple means to address key Cyber Security/ Insurability controls

Includes core "must-have" services, such as Cyber Incident Tabletop Exercises, Security Awareness Training and Vulnerability Management

Provides accelerated impact and value to Client's Cyber Risk Management & Security initiatives

Enhances insurability outcomes

OVERVIEW

- Subscription Service
- Can have a positive impact on Cyber Insurability outcomes
- Heavily discounted rate for services
- Enhances overall Cyber Risk Resilience
- All services are delivered by the Alliant Cyber Consulting team

BENEFITS

- Cost effective and simple means to address key Cyber Security/Insurability controls
- Includes core "must-have" services, such as Cyber Incident Tabletop Exercises, Security Awareness Training and Vulnerability Management
- Provides accelerated impact and value to Client's Cyber Risk Management & Security initiatives
- Enhances insurability outcomes

EACH APIP CLIENT RECEIVES ACCESS TO THE FOLLOWING CYBER RESILIENCE SERVICES ON AN ANNUAL BASIS

- Cyber Incident Tabletop Exercise & Incident Response Readiness Assessment
- Quarterly Cyber Security Awareness Training
- Quarterly Cyber Vulnerability & Threat Reports
- CISO Advisory Assistance
- Alliant Cyber Ecosystem Services
- Annual Cyber Insurability & Controls Assessment

FOR MORE INFORMATION, CONTACT YOUR ALLIANT ACCOUNT TEAM

ABOUT ALLIANT INSURANCE SERVICES

Alliant Insurance Services is the nation's leading specialty broker. In the face of increasing complexity, our approach is simple: hire the best people and invest extensively in the industries and clients we serve. We operate through national platforms to all specialties. We draw upon our resources from across the country, regardless of where the resource is located.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.7.b.

APIP POLLUTION

INFORMATION ITEM

ISSUE: The APIP program has traditionally included pollution coverage as part of its group purchase of property coverage. This year the policy is renewing with the same insurer, Ironshore Specialty.

Coverages changes for this year are:

- Locations no longer need to be tied to the SOV for coverage to apply
- Omitted Location sublimit has been deleted
- Mold Matter Increased from \$2M to \$5M
- Sewer backup limit increased to \$3M (up from \$2M)

The proposal and remaining changes per the attached will be reviewed during the meeting.

RECOMMENDATION: Review and continue to include purchase of the APIP Pollution coverage as part of the annual renewal.

FISCAL IMPACT: None from this item. Total cost of 22,026.87 (\$18,993.37 last year) is included in the overall APIP renewal.

BACKGROUND: The APIP coverage has included pollution insurance since 2012/13.

ATTACHMENT(S): Pollution Liability Coverage Proposal (*page 268*)



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.7.c.

APIP CYBER COVERAGE RENEWALS

INFORMATION ITEM

ISSUE: Members of the Property Program are also provided Cyber Coverage with a \$2M Insured/Member aggregate limit of liability. The total aggregate limit of liability remains at \$55 million. Various sublimits apply to certain coverages including Cyber Extortion, Business Interruption from a Security Breach, and Hardware Replacement Costs.

The Cyber Coverage proposal is attached and contains a review of the changes in the coverage for FY 25/26. The Cyber market has dramatically improved over the past few years; however, insureds can continue to expect underwriter scrutiny of their cyber security systems, with Multi-Factor Authentication (MFA) a critical component of those measures.

The proposal and remaining changes will be reviewed during the meeting.

RECOMMENDATION: Review and continue to include purchase of the APIP Cyber coverage as part of the annual renewal.

FISCAL IMPACT: None from this item. Total cost of \$106,477.63 (was \$101,085.45 for 24/25) included in the overall APIP renewal.

BACKGROUND: The JPA's property policy through APIP includes Cyber Liability coverage. Each member of the JPA has its own \$2 million Cyber Liability annual aggregate limit with sublimits of up to \$1 million for Breach Response Costs if Beazley Nominated Services Providers are used. Other sublimits apply for Cyber Extortion, Data Recovery, Business Interruption, and Fraudulent Instruction, among others.

ATTACHMENT(S): APIP Cyber Insurance Summary Proposal (*page 260*)



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.7.d.

**APIP CLAIMS REPORTING ACKNOWLEDGEMENTS
INFORMATION ITEM**

ISSUE: Members are asked to review and acknowledge receipt of the Claims Reporting Requirements for the Alliant Property Insurance Program (APIP). It is critical that members and their staff recognize and respond to property claims in a timely manner to mitigate the damages and ensure they receive the full benefits of their property coverage.

It is especially important that city staff who may be first to notice a pollution incident or cyber breach know of the coverage available and the need to report claims immediately for professional assistance in mitigating the loss and to preserve coverage under these claims-made policies. Please distribute claim reporting information to applicable public works and IT staff or consultants.

RECOMMENDATION: Each member will be asked to review and acknowledge receipt of the APIP Claims Reporting Acknowledgement Receipt Form.

FISCAL IMPACT: None.

BACKGROUND: Given the importance of responding quickly to property claims, and the threat of reduced or denied coverage for late reporting of claims, Alliant has requested that all APIP members understand and acknowledge the claim reporting requirements. Members can sign and return this document at the meeting or respond to an email that will be sent later in June to those that have not signed.

ATTACHMENT(S): APIP Claims Reporting Acknowledgements Receipt Form

APIP Claims Reporting Acknowledgement(s) Receipt Form

The Claims Reporting Forms are being included with your packet to ensure claims reporting procedures are known and available for future reference. Please review the information. We ask that you share these critical documents with all members of your team (and Pool Members and their staffs where applicable.)

We request that you review the items indicated as attached, then complete the bottom portion, sign and submit to your Alliant Insurance Services representative either by a scanned e-mail or mail to have it be included in your insurance records.

- ☐ APIP Property Claims Reporting
- ☐ Cyber Claims Reporting (*this is a claims made policy*) if coverage is purchased
- ☐ Pollution Liability Claims Reporting (*this is a claims made policy*) if coverage is purchased

Acknowledgement for Claims reporting procedures under Alliant Property Insurance Programs In effect: July 1, 2025 until further notice

I have read and been informed about these separate reporting requirements under the coverage parts that apply to our entity as indicated above and provided through APIP by Alliant.

Insured Entity Name: Northern California Cities Self Insurance Fund

X

Signature of Authorized Insured Representative

Title

Date

Print / Type Insured Representative Full Name:



Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025

Agenda Item H.7.e.

ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP)

ACTION ITEM

ISSUE: Attached is a proposal to renew Deadly Response Coverage as expiring and offered as a stand-alone coverage to members of APIP. The coverage provides a \$500,000 per occurrence limit with a \$2,500,000 policy aggregate for the pool and \$10,000 deductible.

The coverage is a combination of first and third-party coverages, with sub-limits of \$250,000 for crisis management services, counseling services, funeral expenses, and demo/clearance/memorialization. The coverage includes Medical Expenses of \$25,000 and Accidental Death and Dismemberment of \$50,000 Per Person and with a \$500,000 annual aggregate. New for 25/26 – Crisis Advisory & Counseling Services for *any* Crisis Event causing extensive negative reaction or loss of control, with a \$50,000 limit for each event and \$10,000 per person for counseling, and \$2,500 deductible.

The coverage is primary for property and business interruption, coverages also provided by APIP, and adds coverage to include crisis management, counseling and funeral services for events happening on insured property. *The event must occur at a location on a member's APIP Schedule of Values.*

RECOMMENDATION: Review and discuss option and renew coverage, decline, or provide direction.

FISCAL IMPACT: NCCSIF's FY 25/26 premium is \$17,802.68, a increase of 4% from NCCSIF's FY 24/25 premium of \$17,144.39.

BACKGROUND: This type of insurance, often labeled "Active Shooter" Coverage, has been purchased by the Property Program members since FY 18/19. Elk Grove has also elected to purchase the coverage and share in the group cost though they are not in the Property Program.

NCCSIF members have also opted to provide themselves a specific type of this coverage tailored to their unique responsibilities in responding to these events. Members added a Violent Event Coverage endorsement to the Liability Program MOC, using a similar "trigger" for coverage, and it is not limited to an event at an insured location. The coverage only requires that a Violent Event occurred requiring emergency response, though it is limited to a Member's Banking Layer.

ATTACHMENT(S):

1. Alliant Deadly Weapon Response Program (ADWRP) FY 25/26 Renewal Proposal
2. FY 25/26 ADWRP Member allocation of premium



Northern California Cities Self Insurance Fund (NCCSIF)

2025 - 2026

Alliant Deadly Weapon Response Program (ADWRP) Proposal

Issued on May 26, 2025

Alliant Insurance Services, Inc
18100 Von Karman Avenue 10th Floor
Irvine, CA 92612
O (949) 756-0271
CA License No. 0C36861

ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL

INSURED	Northern California Cities Self Insurance Fund (NCCSIF)
INSURANCE COMPANY:	Underwriters at Lloyd's of London
LLOYD'S CONSORTIUM:	Deadly Weapon Protection Consortium 9492 Comprising 100%: 72.0000% Lloyd's Syndicate 2623 AFB 28.0000% Lloyd's Syndicate 0623 AFB
A.M. BEST RATING:	A (Excellent) XV; Greater than \$2,000,000,000
STANDARD AND POOR'S RATING:	A+, Strong Financial Security
STATE LICENSE STATUS:	Non-Admitted
POLICY TERM:	July 1, 2025 – July 1, 2026
COVERAGE FORM:	Claims Made & Reported
COVERAGE TYPE:	Liability to Insured Person(s), Property Damage, Crisis Management Services for events occurring at a location appearing on your Schedule of Values on file with Alliant Insurance Services, Inc.
LIMITS:	
Each and Every Deadly Weapon Event including Claim Expenses	\$ 500,000
Annual Aggregate (Shared by Members of Pool/JPA)	\$ 2,500,000
RETENTION:	\$10,000 Each and every Deadly Weapon Event including Claims Expenses \$2,500 for Counseling Services within Crisis Management Service Endorsement
RETROACTIVE DATE:	7/1/2018
PRE-EVENT SERVICES (AVAILABLE):	<ul style="list-style-type: none">Deadly Weapon Protection WebinarsDeadly Weapon Post-Underwriting ConsultationCalifornia SB 553 Toolkit (if applicable)

ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL – CONTINUED

SUB-LIMITS:

(Each Sublimit is part of the Overall Limit of Liability and not in addition to it)

\$	250,000	Crisis Management Services
\$	250,000	Counseling Services (\$15,000 per person maximum)
\$	250,000	Funeral Expenses (\$15,000 per person maximum)
\$	250,000	Business Interruption
\$	250,000	Demo/Clearance/Memorialization (\$10k Mem.)
\$	250,000	Extra Expense
\$	250,000	Extra Expense Extension for Threat Endorsement
	\$25,000,000	Automatic Acquisitions
	\$10,000,000	Errors and Omissions
	\$25,000,000	90 Day Reporting Provisions
\$	500,000	Transit Extension – Bus, Coach, Train owned by insured and reported on schedule
\$Non Declared		Educational Offsite Coverage
\$Non Declared		Offsite Coverage (Event Responder Fees only)
\$	25,000	Per Person for Medical Expenses with a \$500,000 annual aggregate
\$	50,000	Per Person Deadly Weapon Death and Dismemberment with a \$500,000 annual aggregate
	20 hours	Crisis Advisory Services for each crisis event or crisis circumstance and for counseling services involving events unrelated to a deadly weapon event.
\$	50,000	Each and every crisis event and/or crisis circumstance unrelated to a gun or threat and \$200,000 in the annual policy aggregate. Such expense is additionally sub-limited to an amount of \$10,000 for each eligible person and each of their immediate family member(s). The limit of insurance for this Section is part of and not in addition to the Policy Limit of Liability and Policy Aggregate Limit stated in the declarations.
\$	10,000	At our sole and entire discretion each and every crisis event and/or crisis circumstance and \$50,000 in the annual policy aggregate,

ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL – CONTINUED

ENDORSEMENTS: (Including But Not Limited To)

- Liability to Insured Person(s)
- Property Damage
- Medical Expenses
- Deadly Weapon Death & Dismemberment
- Crisis Management Services
- Circumstance Extension
- Counselling Services
- Funeral Expenses
- Crisis Advisory Services
- Premium Payment Clause
- Lloyd's Privacy Policy Statement
- Sanction Limitation & Exclusion Clause
- Notice of Terrorism Insurance Coverage
- Other Insurance Clause: Primary
- Crisis Management/Event Responder Fees do not erode policy limits
- Crisis Services Provided by CrisisRisk:
<https://www.crisisrisk.com/>

GENERAL EXCLUSIONS: (Including But Not Limited To)

- Any vehicle not defined as a road vehicle
- Any weapon mounted (or designed to be mounted) on a vehicle
- Any weapon, device or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone
- Loss of market, loss of use or any other consequential loss
- Confiscation, nationalization, requisition or destruction of or damage to property by government, public or local authority
- Criminal, dishonest, fraudulent or malicious conduct
- Ionizing radiations or contamination by radioactivity from nuclear waste or fuel
- Radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor, assembly or component
- Any weapon or device employing atomic or nuclear fission, fusion or other like reaction or force or matter
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter

**SPECIFIC EXCLUSIONS RELATING TO
LIABILITY TO INSURED PERSON(S):**
(Including But Not Limited To)

- Chemical, biological, bio-chemical or electromagnetic weapon. This exclusion does not, however, apply to a substance when used in conjunction with a deadly weapon event.
- Named Insured's recklessness or deliberate misconduct
- Strikes, labor unrest, riots or civil commotion
- War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power.
- The transmission or alleged transmission of a communicable disease or the fear or threat (whether actual perceived) of a communicable disease
- Swatting and any other fictitious event or hoax
- Injury or death to those who provide services directly to insured or on insured's behalf in connection with business (ie. leased temporary, statutory, seasonal, borrowed, contracted or subcontracted employees
- Any obligation under a workers' compensation, disability benefits, unemployment compensation law, or any similar law
- Employment Practices Liability related claims
- Any actual or alleged negligent act, error, omission, misstatement, misleading statement, neglect or breach of duty by your directors or officers, individually or collectively, in the discharge of their duties solely in their capacity as directors or officers.
- Euthanasia, mercy killing(s), and suicide
- Any claim or claims made by, or on behalf of, any assailant, including any Medical Expense claims
- Loss, injury or damage arising out of any mental injury or mental anguish related claim where no actual bodily injury has occurred to the claimant.
- Any affiliate, subsidiary or joint venture insured under this insurance making a claim or claims against any other affiliate, subsidiary or joint venture insured under this Policy.
- Loss, injury or damage arising from goods or products which you have designed, manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed.
- Any liability arising out of property damage

ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL – CONTINUED

SPECIFIC EXCLUSIONS RELATING TO PROPERTY DAMAGE:

(Including But Not Limited To)

SPECIFIC EXCLUSIONS RELATING TO BUSINESS INTERRUPTION:

(Including But Not Limited To)

- Fines, penalties, punitive damages, exemplary damages, sanctions or any additional damages resulting from the multiplication of compensatory damages.
- Events at locations specifically leased or loaned by insured to any other entity to host a permitted event planned and ticketed for with more than 2,500 attendees, except with prior written agreement. Additional premium may apply.
- Land or land values
- Aircraft, watercraft or any vehicle licensed for highway use
- Animals
- Money, currency, checks, coins, stamps, securities, valuable papers, evidences of debt, precious stones, precious metals (unless forming an integral part of insured property), jewelry, furs, fine arts and antiques
- Electronic Data
- Any property in Transit not at the locations insured
- Increase in loss caused by suspension, lapse, cancellation of any lease, license, contract or order, unless loss results directly from the insured Interruption of Business
- Increase in loss caused by the enforcement of any ordinance or law regulating the use, reconstruction, repair or demolition of any property at the Location(s), except to the extent specifically insured by this Endorsement and provided that such loss results directly from the insured Interruption of Business
- Fines, penalties, or Damages incurred by, or imposed upon, the Named Insured at the order of any Government Agency, Court or other Authority, whether arising from or in connection with a Deadly
- Weapon Event or otherwise.
- Physical loss of, physical damage to, or physical destruction of, any buildings, equipment or business personal property owned by the Named Insured, or any such property owned by others in the Named Insured's care, custody or control, whether or not resulting from or in connection with an Deadly Weapon Event

ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL – CONTINUED

ANNUAL PREMIUM:	<div> <div>\$ 17,254.00</div> <div>Premium</div> </div> <div> <div>\$ 517.62</div> <div>Surplus Lines Taxes</div> </div> <div> <div>\$ 31.06</div> <div>Surplus Lines Fees</div> </div> <div> <div>\$ 17,802.68</div> <div>Total Cost</div> </div>
DEFENSE INSIDE/OUTSIDE THE LIMITS:	Inside
MINIMUM EARNED PREMIUM:	25% Minimum Earned Premium
PROPOSAL VALID UNTIL:	No expiry date, however, insurers may withdraw it at any time without notice.
CLIENT SCHEDULE TOTAL:	\$2,070,250,681
SUBJECTIVITIES:	<ul style="list-style-type: none"> Completed and Signed Request to Bind Coverage Form (See last page) Completed and Signed Surplus Lines Document(s) (If applicable) Complete Schedule of Values on file to share with the carrier. <ul style="list-style-type: none"> If the binding Schedule of Values fluctuates by 20% in either direction than what was quoted the premium may be adjusted. No known or reported losses or incidents likely to give rise to a claim over the last 12 months. Payment is required 20 days prior to the settlement due date of 60 days from inception to enable us to pay insurers in a timely manner. If payment is not received by insurers on this date they may issue notice of cancellation of coverage. In the event of cancellation for non payment of premium, the time on risk premium will be due and payable, calculated at pro rata from inception to the date cancellation is effective.

See Disclaimer Page for Important Notices and Acknowledgement

Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

New York Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at www.alliant.com, and contact your Alliant service team should you have any questions.

Other Disclosures/Disclaimers

FATCA

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

NRRA

(Applicable if the insurance company is non-admitted)

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Guarantee Funds

Established by law in every state, guaranty funds are maintained by a state's insurance commissioner to protect policyholders in the event that an insurer becomes insolvent or is unable to meet its financial obligations. *If your insurance carrier is identified as 'Non-Admitted', your policy is not protected by your state's Guaranty Fund.*

Other Disclosures / Disclaimers - Continued

Claims Reporting

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Claims Made Policy

(Applicable to any coverage that is identified as claims made)

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another state, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Permanent operations outside the United States, Canada or Puerto Rico.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Certificates / Evidence of Insurance

A Certificate or Evidence is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy, nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or recipient.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a Certificate or Evident of Insurance, you may be required to name your landlord, client or customer on your policy as a loss payee on property insurance or as an additional insured on liability insurance. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.
- An additional insured endorsement will most likely not provide notification of cancellation. Some insurance companies use a "blanket" additional insured endorsement that provides coverage automatically when it is required in a written contract. Most insurance companies do not want to be notified of all additional insureds when there is a blanket endorsement on the policy. If a notice of cancellation is required for the additional insured party, you must notify us immediately and we will request an endorsement from your insurance company. There may be an additional premium for adding a notice of cancellation endorsement for an additional insured.

See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.

Optional Coverages

The following represents a list of insurance coverages that may not be included in this proposal but are optional and may be available with further underwriting information. This list is not inclusive of all coverages and if you have questions contact your Alliant representative. If you would like addition quotes please check Yes/No across from the coverage below, sign and return.

Servicer - Remove any coverage lines that are currently insured.

Target Coverages

	Yes	No
CRIME		
Employee Dishonesty	<input type="checkbox"/>	<input type="checkbox"/>
Computer Fraud	<input type="checkbox"/>	<input type="checkbox"/>
Social Engineering	<input type="checkbox"/>	<input type="checkbox"/>
Increased Limits	<input type="checkbox"/>	<input type="checkbox"/>
CYBER RISK	<input type="checkbox"/>	<input type="checkbox"/>
MANAGEMENT LIABILITY		
Directors & Officers Liability	<input type="checkbox"/>	<input type="checkbox"/>
Employment Practices Liability	<input type="checkbox"/>	<input type="checkbox"/>
Fiduciary Liability	<input type="checkbox"/>	<input type="checkbox"/>
UMBRELLA / EXCESS LIABILITY (Increased Liability Limits)	<input type="checkbox"/>	<input type="checkbox"/>
Selecting the "Reject All or Accept All" option will override any selections you have made above	<input type="checkbox"/> Reject All <input type="checkbox"/> Accept All for Consideration	

Signature of Authorized Insurance Representative

Date

Title

Printed / Typed Name

Other Coverage Options

Note some of these coverages may be included with limitations or insured elsewhere. This is a partial listing as you may have additional risks not contemplated here which are unique to your organization.

- Business Income/Extra Expense
- Earthquake
- Employed Lawyers
- Employee Benefits Liability
- Equipment Breakdown
- Food Borne Illness
- Foreign Insurance
- Garagekeepers Liability
- Hired Auto Physical Damage
- Kidnap & Ransom
- Law Enforcement Liability
- Media and Publishers Liability
- Network Security / Privacy Liability and Internet Media Liability
- Non-Owned & Hired Automobile Liability
- Pollution Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Professional Liability
- Property in Transit
- Property of Others (Clients, Employees, Other)
- Special Events Liability
- Spoilage
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workers Compensation & Employers Liability
- Workplace Violence

Glossary of Insurance Terms

Below are links to assist you in understanding the insurance terms you may find within your insurance policies:

<http://insurancecommunityuniversity.com/university-resources/insurance-glossary-free>

<http://www.ambest.com/resource/glossary.html>

<http://www.irmi.com/online/insurance-glossary/default.aspx>

Request to Bind Coverage

Northern California Cities Self Insurance Fund (NCCSIF)

We have reviewed the proposal and agree to the terms and conditions of the coverages presented.

We are requesting coverage to be bound as outlined by coverage line below:

Coverage Line	Annual Premium	Bind	Decline
DEADLY WEAPON RESPONSE PROGRAM JULY 1, 2025-JULY 1, 2026			
Occurrence Limit \$500,000/ Annual Aggregate (Shared by Members of Pool/JPA) \$2,500,000	\$17,802.68	<input type="checkbox"/>	<input type="checkbox"/>

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.

Signature of Authorized Insurance Representative

Date

Title

Printed / Typed Name

This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. *The actual terms and conditions of the policy will prevail.*

IMPORTANT NOTICE:

- 1. The insurance policy that you are applying to purchase is being issued by an insurer that is not licensed by the State of California. These companies are called “nonadmitted” or “surplus line” insurers.**
- 2. The insurer is not subject to the financial solvency regulation and enforcement that apply to California licensed insurers.**
- 3. The insurer does not participate in any of the insurance guarantee funds created by California law. Therefore, these funds will not pay your claims or protect your assets if the insurer becomes insolvent and is unable to make payments as promised.**
- 4. The insurer should be licensed either as a foreign insurer in another state in the United States or as a non-United States (alien) insurer. You should ask questions of your insurance agent, broker, or “surplus line” broker or contact the California Department of Insurance at the toll-free number 1-800-927-4357 or internet website www.insurance.ca.gov. Ask whether or not the insurer is licensed as a foreign or non-United States (alien) insurer and for additional information about the insurer. You may also visit the NAIC’s internet website at www.naic.org. The NAIC—the National Association of Insurance Commissioners—is the regulatory support organization created and governed by the chief insurance regulators in the United States.**
- 5. Foreign insurers should be licensed by a state in the United States and you may contact that state’s department of insurance to obtain more information about that insurer. You can find a link to each state from this NAIC internet website: https://naic.org/state_web_map.htm.**

6. For non-United States (alien) insurers, the insurer should be licensed by a country outside of the United States and should be on the NAIC's International Insurers Department (IID) listing of approved nonadmitted non-United States insurers. Ask your agent, broker, or "surplus line" broker to obtain more information about that insurer.

7. California maintains a "List of Approved Surplus Line Insurers (LASLI)." Ask your agent or broker if the insurer is on that list, or view that list at the internet website of the California Department of Insurance: www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm.

8. If you, as the applicant, required that the insurance policy you have purchased be effective immediately, either because existing coverage was going to lapse within two business days or because you were required to have coverage within two business days, and you did not receive this disclosure form and a request for your signature until after coverage became effective, you have the right to cancel this policy within five days of receiving this disclosure. If you cancel coverage, the premium will be prorated and any broker's fee charged for this insurance will be returned to you.

Date: _____

Insured: _____

D-1 (Effective January 1, 2020)

25/26 ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP)
July 1, 2025 to July 1, 2026

**USE THIS FOR
INVOICING**

Formula or Allocation			% Total TIV x Premium
Members in the Property Program (APIP)	Deductible	ALL RISK (TIV) (Real, Personal, BI/Rents, and Fine Arts, Minus COC)	25/26 ADWRP Member Premium Allocation
		Values	\$17,803
Anderson	\$10,000	57,847,332	\$446
Auburn	\$10,000	82,915,748	\$639
Colusa	\$10,000	72,779,800	\$561
Corning			
Dixon	\$10,000	130,635,899	\$1,007
Elk Grove	\$10,000	217,232,290	\$1,674
Folsom	\$10,000	425,131,722	\$3,276
Galt	\$10,000	195,680,316	\$1,508
Gridley	\$10,000	47,420,984	\$365
Ione	\$10,000	41,435,016	\$319
Jackson	\$10,000	48,566,517	\$374
Lincoln	\$10,000	205,210,235	\$1,581
Marysville	\$10,000	43,519,098	\$335
Nevada City			
Oroville	\$10,000	82,960,965	\$639
Paradise	\$10,000	26,947,049	\$208
Placerville			
Red Bluff	\$10,000	90,845,809	\$700
Rio Vista	\$10,000	90,798,079	\$700
Rocklin	\$10,000	117,220,994	\$903
Willows			
Yuba City	\$10,000	332,982,669	\$2,566
	TOTAL	\$2,310,130,522	\$17,803

Don't Participate



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.7.f.

EXCESS CYBER COVERAGE RENEWAL

ACTION ITEM

ISSUE: The proposal for excess cyber coverage is attached, and we are pleased to present a decrease of (-10%) in the total premium with the same terms as expiring. A second option keeps the per occurrence limit of \$2M but increases the annual aggregate to \$5M for the same as expiring policy's annual premium of \$344,042.

Please note there are conditions precedent to the coverages as outlined in the proposal. Prior to a claim or loss, the insured must enforce multifactor authentication for all remote and privileged access. Please see highlighted section on page 2 of the proposal.

1. Option 1: Maintain expiring limit of \$2M xs \$2M with a \$4M aggregate
2. Option 2: Increase coverage, with limit of \$2M xs \$2M with a \$5M aggregate
3. Decline the excess option for the Program group.

RECOMMENDATION: Approve proposal as presented, decline, or provide direction.

FISCAL IMPACT: A reduction of -\$34,369 for Option 1 or flat (\$0) change for option 2, compared to \$344,042, for FY 24/25.

BACKGROUND: The Property Program Members purchased an option for Excess Cyber Coverage effective April 23, 2020, due to concern about the adequacy of the APIP cyber limits, given the increasing frequency and severity of claims. Program Members chose an option that effectively doubled the various coverage sublimits. The market continues to stabilize after big increases from 2020 to 2023, with premium decreases the last couple of years. Last year members took the opportunity to increase the aggregate limit from \$3M to \$4M. This year members have the opportunity to increase the aggregated limit to \$5M with no premium increase. Purchasing the coverage as a group lowers the premium to about half of the per Member rates.

ATTACHMENT(S):

1. 25-26 Excess Cyber Proposal *with conditions precedent*
2. 25-26 Excess Cyber Premium Allocation
3. Select Cyber Application Responses

**ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)**

APIP CYBER PROGRAM - OPTIONAL COVERAGES

Type of Coverage	APIP Cyber Excess Policy – Claims Made & Reported			
Program	Alliant Property Insurance Program (APIP) inclusive of Public Entity Property Insurance Program (PEPIP), and Hospital All Risk Property Program (HARPP)			
Named Insured	Northern California Cities Self Insurance Fund (NCCSIF) and its membership			
Policy Period	July 1, 2025 to July 1, 2026			
Retroactive Date	Follows APIP Cyber Underlying Policy			
Coverage Form	Follow Form – Claims Made & Reported			
Insurance Company	Liberty Surplus Insurance Corporation			
A.M. Best Rating	A (Excellent), Financial Size Category: XV (Greater than or Equal to USD 2.00 Billion) as of August 02, 2024			
Standard & Poor's Rating	A (Strong) as of November 07, 2024			
Admitted Status	Non-Admitted			
Underlying Insurance	Layer	Insurer	Limits	Retention
	Primary	Beazley	\$2,000,000	Follows APIP Cyber

COVERAGES & LIMITS

Dedicated Limits in Excess of APIP Core

Option 1 – \$2M xs \$2M	\$2,000,000 Each Member Aggregate
	\$4,000,000 Policy Aggregate
Option 2 – \$2M xs \$2M	\$2,000,000 Each Member Aggregate
	\$5,000,000 Policy Aggregate

SUB-LIMITS (Per Member and Policy Aggregate)

Option 1 & 2

	Dedicated Limits in Excess of APIP Core
Breach Response/Notification Expense Costs:\$	500,000 (Non-Beazley Vendors)
	\$ 1,000,000 (Beazley Vendors)
Business Interruption resulting from a Security Breach:\$	750,000
Business Interruption resulting from a System Failure:\$	500,000
Dependent Business Interruption resulting from a Security Breach:\$	750,000
Dependent Business Interruption resulting from a System Failure:\$	100,000
Cyber Extortion Loss:\$	750,000
Data Recovery Loss:\$	750,000
Fraudulent Instruction:\$	100,000 (INCREASED)
Funds Transfer Fraud:\$	100,000 (INCREASED)
Telephone Fraud:\$	75,000
Computer Hardware Replacement (Bricking):\$	200,000
Reputation Loss:\$	200,000
Invoice Manipulation\$	100,000
Cryptojacking:\$	50,000
Criminal Reward:\$	Nil
Claims Preparation Cost for Reputation Loss Claims Only:\$	Nil

****Business Interruption from Security Breach, Business Interruption from System Failure, Cyber Extortion, and Data Recovery become full limit coverage with the purchase of BBR + Boost.***

For NCCSIF members, as a condition precedent to the coverage specified in Schedule below, the Insured must have satisfied the following condition prior to the occurrence of such incident, Claim or Loss:

- **Enforce Multifactor Authentication for all remote and privileged access**

Sub-limits subject to Qualifiers:

- Breach Response Costs
- Business Interruption System Failure
- Business Interruption Security Breach
- DBI System Failure
- DBI Security Breach
- Cyber Extortion Loss
- Data Recovery Costs
- Computer Hardware Replacement
- Reputational Loss

Endorsements & Exclusions (including but not limited to):

- Sanction Limitation and Exclusion Clause-1
- Cancellation Non-Renewal Endorsement – CA
- Policyholder Disclosure - Terrorism Insurance Premium Notice
- CA-Service of Suit Clause

- Disclosure - Terrorism Risk Insurance Act
- Cap on Losses from Certified Acts of Terrorism
- Pending & Prior Litigation Endorsement - 7.1.2021
- Drop Down Over Sub-Limit Endorsement **(New)**
- FOLLOW SPECIFIED SUBLIMITS – WITH CONDITIONS **(New)**

Notes:

1. If you are a member of a JPA and your JPA purchases a group excess cyber policy above APIP cyber, the excess limit quotes provided above will be excess of your JPA's group excess cyber policy.
2. Quote terms, conditions, and premium subject to change depending on the APIP cyber program's underlying aggregate program limit
3. Quote cannot be bound until the APIP cyber program's underlying aggregate program limit is determined
4. 6 month minimum premiums
5. BI and DBI coverages subject to \$750k aggregate sublimit, as per underlying Beazley policy* If BBR plus boost is purchased, this aggregate limit would change to \$2,000,000 and is a part of the per member aggregate.

Term Premium:

7/1/2025 – 7/1/2026	Premium	AmWINS Service Fee	Surplus Lines Taxes & Fees	Total Cost
Option 1 \$2M xs \$2M / \$4M Agg	\$299,790.00	\$350.00	\$9,533.32	\$309,673.32
Option 2 \$2M xs \$2M / \$5M Agg	\$333,099.00	\$350.00	\$10,592.55	\$344,041.55

Proposal Valid Until **July 1, 2025**

Subjectivities

- **Copy of all Underlying Binders Prior to Binding Coverage**
- **Copy of all Underlying Policies Prior to Policy Issuance**
- **Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted**

Binding Conditions

- A written request to bind coverage
- Completion of subjectivity request(s) by the Insured/Member and satisfactory review of information and agreement to remove subjectivities by Underwriter

Broker **ALLIANT INSURANCE SERVICES, INC.**
License No. 0C36861

NOTES: Coverage outlined in this Proposal is subject to the terms and conditions set forth in the quote. Please refer to quote for specific terms, conditions and exclusions.

See Disclaimer Page for Important Notices and Acknowledgement

Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

NY Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at www.alliant.com, and contact your Alliant service team should you have any questions.

Other Disclosures / Disclaimers

FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

NRRA:

(Applicable if the insurance company is non-admitted)

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Other Disclosures / Disclaimers - Continued

Guarantee Funds

Established by law in every state, guaranty funds are maintained by a state's insurance commissioner to protect policyholders in the event that an insurer becomes insolvent or is unable to meet its financial obligations. *If your insurance carrier is identified as 'Non-Admitted', your policy is not protected by your state's Guaranty Fund.*

Claims Reporting:

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Claims Made Policy:

(Applicable to any coverage that is identified as claims made)

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another state, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Permanent operations outside the United States, Canada or Puerto Rico.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Other Disclosures / Disclaimers - Continued

Certificates / Evidence of Insurance

A Certificate or Evidence is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy, nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or recipient.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a Certificate or Evident of Insurance, you may be required to name your landlord, client or customer on your policy as a loss payee on property insurance or as an additional insured on liability insurance. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.
- An additional insured endorsement will most likely not provide notification of cancellation. Some insurance companies use a “blanket” additional insured endorsement that provides coverage automatically when it is required in a written contract. Most insurance companies do not want to be notified of all additional insureds when there is a blanket endorsement on the policy. If a notice of cancellation is required for the additional insured party, you must notify us immediately and we will request an endorsement from your insurance company. There may be an additional premium for adding a notice of cancellation endorsement for an additional insured.

See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.

Request to Bind Coverage

Northern California Cities Self Insurance Fund (NCCSIF) and its membership)

Effective Date: July 1, 2025

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Bind Coverage For:		Total Cost:
Option 1	\$2M xs \$2M with \$4M Policy Aggregate	<input type="checkbox"/> \$309,673.32
Option 2	\$2M xs \$2M with \$5M Policy Aggregate	<input type="checkbox"/> \$344,041.55

☐ After review of the optional coverages summarized in this proposal, we have elected to decline all option(s) presented above.

**Did you know that Alliant works with premium financing companies?
Are you interested in financing your annual premium?**

Yes, please provide us with a financing quote.	No, we do not wish to finance our premium.
<input type="checkbox"/>	<input type="checkbox"/>

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.

Signature of Authorized Insured Representative	Date
Title	
Printed / Typed Name	

**This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval.
The actual terms and conditions of the policy will prevail.**

25/26 APIP Excess Cyber
July 1, 2025 to July 1, 2026

Formula or Allocation	% Total TIV x Premium	OPTION 1	OPTION 2	EXPIRING	OPTION 1		OPTION 2	
Members in the Property Program (APIP)	ALL RISK (TIV) (Real, Personal, BI/Rents, and Fine Arts, Minus COC)	25/26 Excess Cyber Member Premium Allocation \$2M xs \$2M with \$4M Pool Policy Aggregate	25/26 Excess Cyber Member Premium Allocation \$2M xs \$2M with \$5M Pool Policy Aggregate	24/25 Excess Cyber Member Premium Allocation \$2M xs \$2M with \$4M Pool Policy Aggregate	\$ Change	% Change	\$ Change	% Change
	Values	\$ 309,673	\$ 344,042	\$ 344,042	\$ (34,369)	-10%	\$ -	0%
Anderson	57,847,332	8,559	9,509	9,509	\$ (950)	-10%	\$ -	0%
Auburn	82,915,748	12,269	13,630	13,630	\$ (1,362)	-10%	\$ -	0%
Colusa	72,779,800	10,769	11,964	11,964	\$ (1,195)	-10%	\$ -	0%
Corning								
Dixon	130,635,899	19,329	21,475	21,475	\$ (2,145)	-10%	\$ -	0%
Elk Grove								
Folsom	425,131,722	62,904	69,885	69,885	\$ (6,981)	-10%	\$ -	0%
Galt	195,680,316	28,954	32,167	32,167	\$ (3,213)	-10%	\$ -	0%
Gridley	47,420,984	7,017	7,795	7,795	\$ (779)	-10%	\$ -	0%
Ione	41,435,016	6,131	6,811	6,811	\$ (680)	-10%	\$ -	0%
Jackson	48,566,517	7,186	7,984	7,984	\$ (798)	-10%	\$ -	0%
Lincoln	205,210,235	30,364	33,734	33,734	\$ (3,370)	-10%	\$ -	0%
Marysville	43,519,098	6,439	7,154	7,154	\$ (715)	-10%	\$ -	0%
Nevada City								
Oroville	82,960,965	12,275	13,638	13,638	\$ (1,362)	-10%	\$ -	0%
Placerville								
Paradise	26,947,049	3,987	4,430	4,430	\$ (443)	-10%	\$ -	0%
Red Bluff	90,845,809	13,442	14,934	14,934	\$ (1,492)	-10%	\$ -	0%
Rio Vista	90,798,079	13,435	14,926	14,926	\$ (1,491)	-10%	\$ -	0%
Rocklin	117,220,994	17,344	19,269	19,269	\$ (1,925)	-10%	\$ -	0%
Willows								
Yuba City	332,982,669	49,269	54,738	54,738	\$ (5,468)	-10%	\$ -	0%
Grand Total	\$2,092,898,232	\$ 309,673	\$ 344,042	\$344,042	\$ (34,369)	-10%	\$ -	0%

Don't Participate

NCCSIF Members Responses to Select Cyber Application Questions			
Public Entity Name	06 Internal Security - Is Multi Factor Authentication (MFA) currently utilized by the Applicant for all remote access to the network?	06 Internal Security - If MFA is not currently utilized for all remote access, please comment on when it may be utilized and/or your plans for possibly implementing it in the future:	07 Network Security - Is Remote Desktop Protocol (RDP) enabled?
City of Anderson	No		Yes
City of Auburn	Yes		Yes
City of Colusa	Yes		Yes
City of Dixon	Yes		No
City of Folsom			
City of Galt	No	Unknown	Yes
City of Gridley	No	Options are currently being looked into.	Yes
City of Ione	Yes		Yes
City of Jackson	Yes		No
City of Lincoln	Yes		Yes
City of Marysville	Yes		Yes
City of Oroville	No	A new firewall is being installed and MFA is part of the project. This project should be complete by the end of summer 2025.	Yes
Town of Paradise	Yes		Yes
City of Red Bluff	Yes		Yes
City of Rio Vista	No		Yes
City of Rocklin	Yes		Yes
City of Yuba City	Yes		Yes



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item. H.8.

FLOOD COVERAGE

ACTION ITEM

ISSUE: Members are reminded of the availability and importance of flood coverage in protecting their properties. Flood is excluded under the APIP coverage for real property but can be purchased through that program, as a standalone, or through the National Flood Insurance Program.

In order to ensure that each Member is aware of and has been offered the opportunity to purchase flood insurance Alliant is requesting each client acknowledge the offering and indicate whether or not you wish to purchase flood insurance.

Please see the attached for further information and the form to sign.

RECOMMENDATION: Review and respond to flood offering per request.

FISCAL IMPACT: TBD – will vary based on property details and location.

BACKGROUND: Flooding is considered high risk based on the location of a subject property and is generally excluded from property coverage unless purchased separately. Currently only Auburn, Ione, Marysville, and Yuba City purchase flood coverage through APIP.

ATTACHMENT(S): Flood Offering Form

Flood Disclosure

Flooding is a serious threat to both personal and commercial clients. Flooding can happen anywhere, not just zone referred to as high-risk areas (Special Flood Hazard Area). Your Alliant team is ready to explain how it works and the associated costs.

Basic Facts

Congress created the NFIP in 1968 in response to the rising cost of taxpayer-funded disaster relief for flood victims and the increasing amount of damage caused by floods. The NFIP makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage. The NFIP is self-supporting for the average historical loss year. This means that unless there is a widespread disaster, operating expenses and flood insurance claims are financed through premiums collected.

Commercial buildings or residential dwellings owned by commercial entities are considered commercial property. All others are residential dwellings

The [FEMA Summary for Commercial Property](#) and [FEMA Standard Summary of Coverage](#) provide information on the following:

- Types of Flood Insurance Coverage
- What is a Flood- "a General and temporary condition of partial or complete inundation of two or more acres of normally dry land area"...
- Deductibles – various options to meet your financial needs
- What is Covered and What is Not
- The valuation of the Property – Actual Cash Value or Replacement Cost

Additional Information

- Flood Zones-
 - <https://www.fema.gov/flood-zones>
- Excess Flood Insurance (contact your Producer for additional information)
 - Increased limits over the maximum flood limit provided by NFIP

FEMA Glossary of Flood Terms

<https://www.fema.gov/national-flood-insurance-program/definitions>

Please indicate your selection:

- ☐ I would like to receive a flood quote
- ☐ I do NOT wish to purchased flood insurance

Signature:

Date:

Name Printed / Typed:

Company Name:



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item. H.9.

EARTHQUAKE COVERAGE

INFORMATION ITEM

ISSUE: Earthquake is excluded under the APIP policy but can be purchased through that program or as a standalone policy.

This item has been included as information only to ensure that each Member is aware of and has been offered the opportunity to purchase earthquake insurance.

Parametric Earthquake Insurance is one option available that is becoming more popular as the market matures. It is best used to provide prompt payment in the event of an earthquake to help the insured respond to the loss more quickly than may otherwise be the case with traditional insurance or catastrophe assistance. Purchasing the coverage on a group basis makes the coverage more affordable and the Board is presented some examples in the attached.

RECOMMENDATION: Information only. Request an Earthquake quote individually or as a group if interested.

FISCAL IMPACT: TBD – will vary based on property details and location.

BACKGROUND: Risk varies based on the location of a subject property and generally excluded from property coverage unless purchased separately. Currently only the city of Red Bluff purchases earthquake coverage.

ATTACHMENT(S): K2 Parametric Presentation

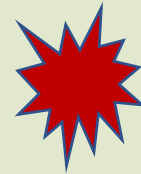


How Does it Work ?

Policy written with pre-defined payouts for
pre-agreed shaking intensities



Event Occurs



3rd party* shaking intensity data reviewed



Payout made in as little as 30 days



Just one stipulation...

The insured cannot have a windfall

Policy allows 1-year to easily confirm that payout was
needed for any event related costs



* United States Geological Survey (USGS).

What is Shaking Intensity? Is that like "Richter scale"?

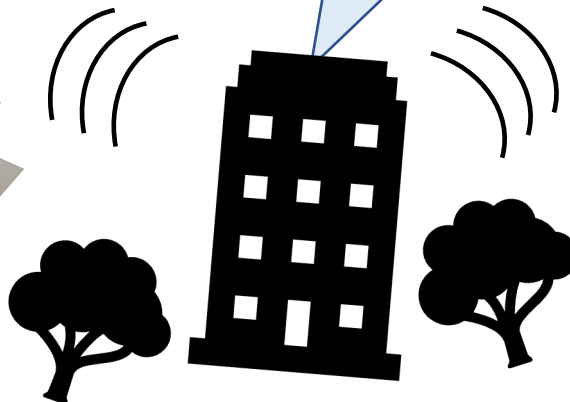
Answer: Not really...

Magnitude (formerly know as Richter scale) is a measurement of the energy released at the epicenter.

AKA: What happened over there.

Shaking **Intensity** is a measurement of local shaking.
This will vary across the impacted region.

AKA: What is happening over here.



01100
01110
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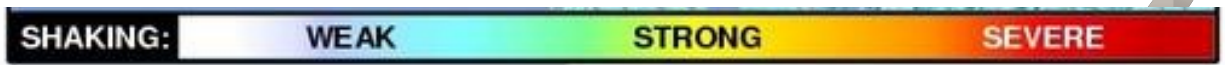
01110
01100

[illegible]

How is shake intensity measured?



The United States Geological Survey (USGS) will pull data from dozens of seismic stations and calculate shaking intensity for 100's of Latitude / Longitude points in the affected area. This is called a Shakemap

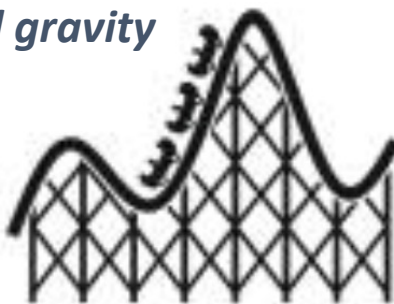
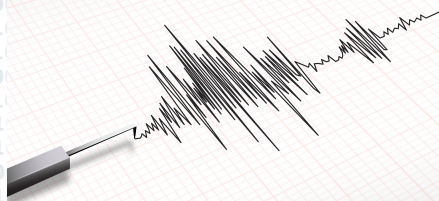


45% of Gravity (0.45G)

100% of Gravity (1.0G)

130%+ of Gravity (1.3G)

***Shaking intensity
Is expressed in terms
of percent of normal gravity
Or “G-Forces”***



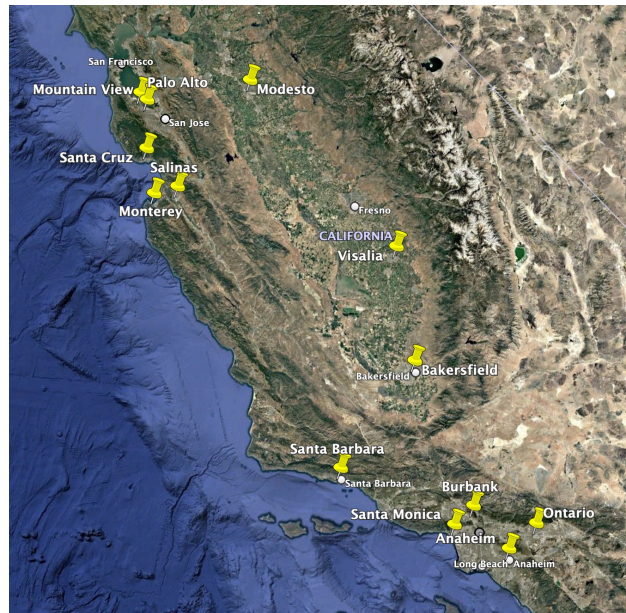
Sample Policy Structures ACCEL Group Purchase

Shaking Intensity*	Payout Pattern Option A (% of limit)	Payout Pattern Option B (% of limit)
< 40	-	-
40	5%	-
45	10%	-
50	15%	5%
55	20%	10%
60	25%	15%
65	30%	20%
70	40%	25%
75	50%	30%
80	60%	40%
85	70%	50%
90	80%	60%
95	90%	70%
100	100%	80%
105	"	90%
≥ 110	"	100%
Annual Premium^ (rate-on-line)	\$2,226,000 7.42%	\$1,456,000 4.85%

The table above shows percentage of location limit triggered for each location's shaking intensity.

* Shaking Intensity expressed as a percentage of gravity (%G) as reported by the USGS.

^ Annual Premium net of surplus lines taxes.



Overall Limit

\$30,000,000

Limit is per Occurrence and in the Aggregate

	Lat	Long	Limit
Each City	xx.xxx	-xxx.xxx	10,000,000

Pricing and capacity indicative and not guaranteed until firm order and confirmation

January 2025

6

Sample Policy Structures Individual Community Purchases

Shaking Intensity*	Payout Pattern Option A (% of limit)	Payout Pattern Option B (% of limit)
< 40	-	-
40	5%	-
45	10%	-
50	15%	5%
55	20%	10%
60	25%	15%
65	30%	20%
70	40%	25%
75	50%	30%
80	60%	40%
85	70%	50%
90	80%	60%
95	90%	70%
100	100%	80%
105	"	90%
≥ 110	"	100%

	Pricing Group 1	Pricing Group 2	Pricing Group 3
	Burbank Mountain View Palo Alto Salinas Santa Barbara	Anaheim Monterey Ontario Santa Cruz Santa Monica	Bakersfield Modesto Visalia
	Stand Alone Community Pricing Per Community, Million of Coverage		
Payout Option A	31,000	24,000	19,000
Payout Option B	19,000	17,000	13,000

Limit is per Occurrence and in the Aggregate

The table above shows percentage of location limit triggered for each location's shaking intensity.

* Shaking Intensity expressed as a percentage of gravity (%G) as reported by the USGS.

^ Annual Premium net of surplus lines taxes.

Pricing and capacity indicative and not guaranteed until firm order and confirmation

January 2025



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.10.

FY 25/26 CRIME COVERAGE RENEWAL

ACTION ITEM

ISSUE: The Crime coverage program renews July 1, 2025. This program offers coverage for monetary loss due to Employee Dishonesty, including Faithful Performance and Fraud exposures. The current coverage is placed through the Alliant Crime Insurance Program (ACIP).

The premium for the expiring \$3M limit and \$5,000 deductible is decreasing (-\$152), while the total number of employees has decreased 4%. This represents a 5% rate increase from expiring.

RECOMMENDATION: The program administrators recommend reviewing limit options proposed and requesting binding to continue coverage.

FISCAL IMPACT: Quoted premium for \$3M limit/\$5K deductible = \$50,178. Premium for a \$5M limit and \$25,000 deductible is \$63,900.

BACKGROUND: The current NorCal Cities crime policy is with the Alliant Crime Insurance Program (ACIP). The coverage is written with AIG and National Union and provides numerous enhancements for public entities, including Faithful Performance and coverage for employees required to be bonded.

ATTACHMENT(S):

1. 25-26 ACIP Proposal, Endorsements and Questionnaire
2. 25-26 ACIP Estimated Allocation by member

A photograph of a modern glass building facade, with a person walking on a balcony visible through the glass. The image is partially covered by a blue geometric overlay.

Northern California Cities Self Insurance Fund (NCCSIF)

2025 – 2026

ALLIANT CRIME INSURANCE PROGRAM (ACIP) Government Crime Insurance Proposal

Presented by:

Tom E. Corbett, Senior Vice President
Mariana C. Salyer, CISR, Account Executive

Alliant Insurance Services, Inc.
18100 Von Karman Avenue, 10th Floor
Irvine, CA 92612
O 949 756 0271
F 619 699 0906
CA License No. 0C36861

www.alliant.com

**2025-2026 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Northern California Cities Self Insurance Fund (NCCSIF)**

Named Insured / Additional Named Insureds

First Named Insured(s)

Northern California Cities Self Insurance Fund (NCCSIF)

Additional Named Insured(s)

See attached Named Insured List

NAMED INSURED DISCLOSURE

- The first named insured is granted certain rights and responsibilities that do not apply to other policy named insureds and is designated to act on behalf of all insureds for making policy changes, receiving correspondence, distributing claim proceeds, and making premium payments.
- **Are ALL entities listed as named insureds?** Coverage is **not** automatically afforded to all entities unless specifically named. Confirm with your producer and service team that all entities to be protected are on the correct policy. Not all entities may be listed on all policies based on coverage line.
- Additional named insured is (1) A person or organization, other than the first named insured, identified as an insured in the policy declarations or an addendum to the policy declarations. (2) A person or organization added to a policy after the policy is written with the status of named insured. This entity would have the same rights and responsibilities as an entity named as an insured in the policy declarations (other than those rights and responsibilities reserved to the first named insured).
- Applies to Professional Liability, Pollution Liability, Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability policies (this list not all inclusive). Check your Policy language for applicability. These policies provide protection to the Named Insured for claims made against it alleging a covered wrongful act. Coverage is not afforded to any other entities (unless specifically added by endorsement or if qualified as a "Subsidiary" pursuant to the policy wording) affiliated by common individual insured ownership or to which indemnification is otherwise contractually owed. If coverage is desired for affiliated entities or for contractual indemnities owed, please contact your Alliant Service Team with a full list of entities for which coverage is requested. With each request, include complete financials and ownership information for submission to the carrier. It should be noted, that the underwriter's acceptance of any proposed amendments to the policy, including expansion of the scope of "Insureds" under the policy could result in a potential diminution of the applicable limits of liability and/or an additional premium charge.

2025-2026 Alliant Crime Insurance Program Government Crime Insurance Proposal Northern California Cities Self Insurance Fund (NCCSIF)

Line of Coverage Government Crime Coverage

INSURANCE COMPANY:	National Union Fire Insurance Company of Pittsburgh, PA (AIG)	
A.M. BEST RATING:	A (Excellent); Financial Size Category: XV (\$2 Billion or greater) Verified on May 15, 2025	
STANDARD & POOR'S RATING:	AA-, Very Strong Financial Security Verified on May 15, 2025	
STATE STATUS:	Admitted	
PROGRAM POLICY/COVERAGE TERM:	July 1, 2025 – July 1, 2026	
RETROACTIVE DATE:	N/A	
COVERAGE:	<p>Government Crime Policy on Discovery form including the following coverages:</p> <ul style="list-style-type: none"> • Employee Theft – Per Loss Coverage - including Faithful Performance of Duty • Forgery or Alteration - including Credit, Debit, or Charge Card Forgery • Inside the Premises – Theft of Money and Securities • Inside the Premises – Robbery & Safe Burglary of Other Property • Outside the Premises - Money, Securities and Other Property • Computer Fraud • Funds Transfer Fraud • Money Orders & Counterfeit Money 	
LIMITS:	<u>2024-2025 CURRENT</u> \$ 3,000,000	<u>2025-2026 PROPOSED</u> \$ 3,000,000
DEDUCTIBLE:	\$ 5,000	\$ 5,000
ANNUAL PREMIUM:	\$ 50,178	\$ 50,026

**2025-2026 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Northern California Cities Self Insurance Fund (NCCSIF)**

Line of Coverage

Government Crime Coverage - Continued

MINIMUM EARNED PREMIUM:	None
POLICY AUDITABLE:	No
DESIGNATED AGENTS AS ENDORSED:	<p>None Reported</p> <p>If your entity has a written agreement in place with any person, partnership or corporation to act as your Designated Agent and needs to be included for coverage, please contact Alliant to request approval.</p>
ENDORSEMENTS (including but not limited to):	<ul style="list-style-type: none"> • California Changes • Additional Named Insured – Identifies individual member limit and deductible • Add Faithful Performance of Duty Coverage for Government Employees – Employee Theft Per Loss Limit • Revision of Discovery and Prior Theft or Dishonesty \$25,000 Sub-Limit, Risk Management Department or other department designated to handle insurance matters for the named insured. • Cancellation of Policy Amended –120 Days • Bonded Employees Exclusion Deleted endorsement • Add Credit, Debit or Charge Card Forgery • Include Specified Non-Compensated Officers as Employees - ALL • Include Chairperson and Members of Specified Committees – ALL • Include Designated Persons or Classes of Persons as Employees – Any Directors or Trustees of any of those named as insured; Any board members of any of those named as insured, Any elected or appointed officials, Any former Employee and/or retired Employee retained on a consulting basis only • Include Volunteer Workers as Employees • Include Treasurers or Tax Collectors as Employees • Include Expenses Incurred to Establish Amount of Covered Loss - \$75,000 Sub-limit • Employee Post Termination Coverage – 90 Days • Cancellation Amendatory (Return Pro-Rata) • Include Leased Workers as Employees Endorsement • Notice of Claim Reporting by Email • Economic Sanctions (excludes loss payments in violation of economic or trade sanctions)

2025-2026 Alliant Crime Insurance Program Government Crime Insurance Proposal Northern California Cities Self Insurance Fund (NCCSIF)

ENDORSEMENTS (including but not limited to) Cont.:

- Omnibus Named Insured
- Vendor Theft - \$1,000,000 Limit excess of vendor insurance policy limit (\$500,000 minimum) required by contract Coverage not applicable if crime insurance is not required in a written agreement.
- Conditions Amended – Subrogation of Faithful Performance of Duty Claims
- Third Party Coverage Identified Employee– Loss of or damage to 'Client Property'– Sublimit \$250,000 with a \$25,000 Deductible.
- Impersonation Fraud Endorsement –Sublimit \$250,000 with \$25,000 Retention
- Blanket Joint Loss Payable- Where legally permissible
- Toll Fraud Coverage- Sublimit \$250,000 with a \$10,000 Deductible

EXCLUSIONS (Including but not limited to):

- Cyberextortion (Resulting Directly)
- Unauthorized disclosure of confidential information
- Governmental Action
- Indirect or Consequential Loss
- Protected Information (Carveback)
- Legal Fees and Expenses
- Nuclear Hazard
- Pollution
- War and Military Action
- Inventory Shortages
- Trading losses
- Accounting or Arithmetical Errors or Omissions
- Exchanges or Purchases
- Fire
- Money Operated Devices
- Motor Vehicles or Equipment and Accessories
- Transfer or Surrender or Property
- Vandalism
- Voluntary Parting of Title to Possession of Property

PROPOSAL VALID UNTIL:

June 20, 2025

**2025-2026 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Northern California Cities Self Insurance Fund (NCCSIF)**

CLAIMS REPORTING PROCEDURE:

AIG
Financial Lines Claims
P.O. Box 25947
Shawnee Mission, KS 66225
Fax: 866-227-1750
Email: c-claim@aig.com

Please forward a copy of the loss to the following Alliant Claim Advocates:

Alliant Insurance Services, Inc.
Attn: Robert Frey, Senior Vice President
560 Mission Street, 6th Floor
San Francisco, CA 94105
Phone: 415-403-1400
Fax: 415-403-1466
E-Mail: rfrey@alliant.com

Alliant Insurance Services, Inc.
Attn: Elaine Tizon, Assistant Vice President
560 Mission Street, 6th Floor
San Francisco, CA 94105
Phone: 415-403-1400
Fax: 415-403-1466
E-Mail: Elaine.Tizon@alliant.com

SUBJECTIVITIES:

- Signed and dated Request to Bind Coverage page
- Payment to Alliant is due within 25 days of effective date

BROKER:

**ALLIANT INSURANCE SERVICES, INC.
Irvine, CA**

Tom E. Corbett, Senior Vice President
Mariana C. Salyer, CISR, Account Executive

See Disclaimer Page for Important Notices and Acknowledgement

**2025-2026 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Northern California Cities Self Insurance Fund (NCCSIF)**

Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

2025-2026 Alliant Crime Insurance Program Government Crime Insurance Proposal Northern California Cities Self Insurance Fund (NCCSIF)

NY Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Other Disclosures / Disclaimers

FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

Guarantee Funds

Established by law in every state, guaranty funds are maintained by a state's insurance commissioner to protect policyholders in the event that an insurer becomes insolvent or is unable to meet its financial obligations. If your insurance carrier is identified as 'Non-Admitted', your policy is not protected by your state's Guaranty Fund.

Claims Reporting:

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another state, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Permanent operations outside the United States, Canada or Puerto Rico.

2025-2026 Alliant Crime Insurance Program Government Crime Insurance Proposal Northern California Cities Self Insurance Fund (NCCSIF)

- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Other Disclosures / Disclaimers - Continued

Certificates / Evidence of Insurance

A Certificate or Evidence is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy, nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or recipient.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a Certificate or Evident of Insurance, you may be required to name your landlord, client or customer on your policy as a loss payee on property insurance or as an additional insured on liability insurance. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.
- An additional insured endorsement will most likely not provide notification of cancellation. Some insurance companies use a "blanket" additional insured endorsement that provides coverage automatically when it is required in a written contract. Most insurance companies do not want to be notified of all additional insureds when there is a blanket endorsement on the policy. If a notice of cancellation is required for the additional insured party, you must notify us immediately and we will request an endorsement from your insurance company. There may be an additional premium for adding a notice of cancellation endorsement for an additional insured.

See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.

**2025-2026 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Northern California Cities Self Insurance Fund (NCCSIF)**

Request to Bind Coverage

Northern California Cities Self Insurance Fund (NCCSIF)

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Coverage Line	Bind Coverage for:	Annual Premium
ACIP Government Crime Program Policy Term: July 1, 2025 - July 1, 2026	<input type="checkbox"/> \$ 5,000 Deductible \$ 3,000,000 Limit	\$ 50,026

Would you like to request options for higher coverage limits (subject to underwriter approval)?

☐ Yes ☐ No If yes, please specify the limit option(s) you would like to request:

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.

Signature of Authorized Insurance Representative

Date

Title

Printed / Typed Name

This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. *The actual terms and conditions of the policy will prevail.*

ALLIANT CRIME INSURANCE PROGRAM (ACIP)
GOVERNMENT CRIME POLICY
JULY 1, 2025 TO JULY 1, 2026

COVERAGE EFFECTIVE DATE: 07/01/2025

INSURED: Northern California Cities Self Insurance Fund (NCCSIF)
2180 Harvard Street, Ste. 460
Sacramento, CA 95815

NAMED INSURED:

Northern California Cities Self Insurance Fund (NCCSIF)
City of Anderson; Anderson Public Financing Authority; Successor Agency; Successor
Agency Oversight Board
City of Auburn
City of Colusa
City of Corning
City of Dixon
City of Galt
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
City of Yuba City
Town of Paradise

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

Product Name:

TOLL FRAUD INSURING AGREEMENT

This endorsement modifies insurance provided under the Discovery Form version of the following:

GOVERNMENT CRIME POLICY

PROVISIONS

In the Declarations, the Insurance Agreements Schedule* is amended to include the following at the end thereof:

Insurance Agreements	Limits of Insurance Per Occurrence	Deductible Amount Per Occurrence
TF. Toll Fraud	\$250,000	\$10,000

*Information required to complete this Schedule, if not shown on this endorsement, will be shown on the Declarations.

It is agreed that the policy is amended as follows:

1. In Section A. Insuring Agreements the following insuring agreement is added to the end thereof:

Toll Fraud Coverage

We will pay for "direct financial loss" resulting from the unauthorized access and use of your "telephone system(s)" located inside the "premises" whether access is initiated on or off the "premises".

2. This Toll Fraud Insuring Agreement is subject to the following additional Conditions, Exclusions, and Definitions:

A. **CONDITIONS:** If you through any means acquire any additional "telephone system(s)" not in use as of the effective date of this endorsement, any insurance afforded by this endorsement shall also apply to those additional systems, but only if you:

1. give us written notice within thirty (30) days thereafter;
2. obtain our written consent to extend the coverage afforded by this endorsement; and
3. pay us an additional premium as required.

B. EXCLUSIONS: Coverage under this endorsement does not apply to:

1. Loss caused by an "employee" as defined in this policy or extended by endorsement, whether acting alone or in collusion with other persons.
2. Indirect or consequential loss including but not limited to the following:
 - a. loss from the theft of any insured property by "computer fraud"; or
 - b. loss from the theft of "money," "securities" or funds from your transfer account at a financial institution through fraudulent transfer instructions communicated to such financial institution.
3. Loss of trade secrets, proprietary information, confidential processing methods or other confidential information of any kind.
4. Claims based upon, arising from, connected with, or related to the following:
 - a. loss of "telephone system(s)" time or use;
 - b. loss due to unintentional errors or omissions;
 - c. loss due to the voluntary giving or surrendering of unauthorized "telephone system(s)" access or usage in a purchase or exchange, whether legitimate or fraudulent.

Further, all exclusions that apply to Insuring Agreement A.3 and/or A.4 in Section D. Exclusions shall also apply to the Toll Fraud Coverage added by this endorsement.

C. DEFINITIONS: For the purposes of this endorsement:

1. "Direct financial loss" means only toll and line charges that you are liable for as a result of unauthorized access and use of your "telephone system(s)". Notwithstanding any provision to the contrary, however, coverage under the Toll Fraud Coverage insuring agreement shall only apply to those toll call charges occurring for a period of not more than **Forty Five (45)** days inclusive of the date on which the first such toll call charge was made.
 2. "Telephone system(s)" means PBX, PABX, CBX, remote access, voice mail or similar systems owned or leased by you and located on the "premises" for the purposes of telecommunications.
3. **Limit of Insurance:** Solely with respect to the Toll Fraud Coverage added by this Endorsement, the first paragraph of Section B. Limit of Insurance is amended by adding the following at the end thereof:

It is further understood and agreed that the most we will pay under the Toll Fraud Coverage added by this Endorsement for all loss caused by acts of any person or in which such person is concerned or implicated in the aggregate is **[s written out aggregate limit]** Dollars (**[\$c insert aggregate limit amount]**) (the "Toll Fraud Aggregate Limit of Insurance"). The Toll Fraud Aggregate Limit of Insurance shall be a part of and not in addition to the Limit of Insurance stated in the Declarations of the Policy. Our liability for loss sustained by any or all of the Insureds shall not exceed the amount for which we would be liable had all such loss been sustained by any one of the Insureds.

The Toll Fraud Aggregate Limit of Insurance shall be reduced by the amount of any payment made under the terms of this policy.

Upon exhaustion of the Toll Fraud Aggregate Limit of Insurance by such payments, we shall have no further liability for loss or losses.

The Toll Fraud Aggregate Limit of Insurance shall not be increased or reinstated by any recovery made and applied in accordance with the recovery wording stated in Paragraph 4 of the TOLL FRAUD INSURING AGREEMENT endorsement.

4. We shall not be liable under the Toll Fraud Coverage added by this Endorsement on account of any loss, except to the extent such loss is in excess of [s insert written out deductible amount] **Deductible:** Dollars (\$[c insert numerical deductible amount]), with the insurance then applying to such excess only, subject otherwise to the Toll Fraud Aggregate Limit of Insurance stated in Paragraph 3 of the TOLL FRAUD INSURING AGREEMENT endorsement.
5. In all events, you shall, within the time and in the manner prescribed in the policy, give us notice of any loss of the kind covered by the Toll Fraud Coverage added by this endorsement, whether or not we are liable therefor or for any part thereof, and upon our request shall file with it a brief statement giving the particulars concerning such loss.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

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____SAMPLE_____
_ AUTHORIZED REPRESENTATIVE



National Union Fire Insurance Company of Pittsburgh, Pa.®
(a capital stock company, herein called the "Company")
Executive Offices: 175 Water Street
New York, NY 10038

**Computer Systems and Transfer Fraud
SUPPLEMENTAL QUESTIONNAIRE**

GENERAL INFORMATION

Name of Applicant: _____

Principal Address: _____

UNDERWRITING INFORMATION

1. How many individuals are authorized to approve or execute funds transfers? _____
2. Is an e-mail filtering solution in place to block or detect:
 - a) Known malicious attachments and suspicious file types? Yes ☐ No ☐
 - b) Suspicious messages based on their content or attributes of the sender? Yes ☐ No ☐
 - c) Spoofed e-mails not originating from your domain? Yes ☐ No ☐
3. Is multi-factor authentication required by policy for employees who are remotely accessing the corporate network, cloud-based email, CRM or any services where banking or payment systems may be accessed? (as used herein, "multi-factor authentication" means authentication which uses at least two different types of the possible authentication factors (something you know, something you have, and something you are) (if no, please explain)
Yes ☐ No ☐

4. Is multi-factor authentication required by policy for independent contractors who are remotely accessing the corporate network, cloud-based email, CRM or any services where banking or payment systems may be accessed? (as used herein, "multi-factor authentication" means authentication which uses at least two different types of the possible authentication factors (something you know, something you have, and something you are) (if no, please explain)
Yes ☐ No ☐

5. Are efforts to mitigate phishing in place? Yes ☐ No ☐
If yes, do they include:
 - a) Security awareness training at least annually? Yes ☐ No ☐
 - b) Simulated phishing attacks at least annually? Yes ☐ No ☐
 - c) E-mails from outside the organization identified as such? Yes ☐ No ☐
 - d) Clear process to report suspicious e-mails? Yes ☐ No ☐
6. How frequently are access reviews conducted for users of banking, payment or funds transfer systems?

 - a) Does access review of these platforms include:
 - i. Who has access to the platform? Yes ☐ No ☐

- ii. Types of transactions permitted? Yes ☐ No ☐
- iii. Value of transactions authorized? Yes ☐ No ☐
- iv. Validation of segregation of duty of authorized personnel? Yes ☐ No ☐
7. What is the dollar threshold for funds transfer transactions requiring dual authorization? \$ _____
8. Are there automated alerts triggered by high-value transaction and high-volume transactions in a short period of time? Yes ☐ No ☐

If no, please explain _____

If yes:

- a) What are the thresholds defined for alerts to be triggered? _____
- b) Who is responsible for reviewing these alerts? _____
- c) By what method are these alerts sent/received? _____
9. With respect to funds transfer requests made by an employee or executive, do policies and procedures require:
- a) The employee who received the request to verify the identity of the requesting employee and his/her authority to request such transfer, payment or delivery of funds (through a call-back to a telephone number on record)? Yes ☐ No ☐
- b) The employee receiving the request to obtain two approval signatures for such transfer, payment or delivery of funds? Yes ☐ No ☐
10. With respect to funds transfer requests from a vendor, do policies and procedures require:
- a) Confirmation that the vendor is in fact owed such requested amounts? Yes ☐ No ☐
- b) An employee to perform a call back to a telephone number on file with an authorized vendor contact in advance of any change to that vendors account information (including payment information)? Yes ☐ No ☐
- c) The employee receiving the request to obtain two approval signatures for such transfer, payment or delivery of funds? Yes ☐ No ☐
11. Are the same controls described in questions 8 and 9 above consistent throughout all locations globally? Yes ☐ No ☐
- If no, please explain _____
12. Are employees who are authorized to approve or execute funds transfer requests required to attest that they have read and understand the policies and procedures described in questions 8 and 9 above? Yes ☐ No ☐
13. Is fraud awareness, detection and prevention training required for all employees at least annually? Yes ☐ No ☐

If yes, does the training include awareness of the risks of fraudulently induced payment scams such as "CEO Fraud", "Fake Presidents", "Business E-Mail Compromise", fraudulent vendor invoices and vendor payment diversion?

All written statements and materials, including this questionnaire, furnished to the underwriting insurance company by or on behalf of the Applicant in conjunction with any application are incorporated by reference into such application and made part of it.

The insurance for which you are applying is subject to approval by the underwriting insurance company. Receipt of a completed application and/or premium payment does not bind the insurance company to issue coverage to you.

Dated at _____ this _____ day of _____, 20____

(Insured) By _____
(Name and Title)

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
Alliant Crime Insurance Program (ACIP)
July 1, 2025 to July 1, 2026

FY 24/25 PREMIUM ALLOCATION			FY 25/26 PREMIUM ALLOCATION		
Limit Options:	\$3 MILLION	\$5 MILLION	Limit Options:	\$3 MILLION	\$5 MILLION
Deductible Options:	\$5,000	\$25,000	Deductible Optio	\$5,000	\$25,000
Premium:	\$50,178	\$63,968	Premium:	\$50,026	\$63,900

Member Entity	# EMPLOYEES	PREMIUM	PREMIUM	# EMPLOYEES	PREMIUM	PREMIUM
Anderson	92	\$1,647	\$2,100	84	\$1,562	\$1,995
Auburn	110	\$1,970	\$2,511	98	\$1,822	\$2,328
Colusa	51	\$913	\$1,164	53	\$985	\$1,259
Corning	92	\$1,647	\$2,100	105	\$1,952	\$2,494
Dixon	166	\$2,973	\$3,789	171	\$3,180	\$4,061
Elk Grove						
Folsom						
Galt	385	\$6,894	\$8,789	211	\$3,923	\$5,011
Gridley	60.5	\$1,083	\$1,381	73	\$1,357	\$1,734
Ione	37.9	\$679	\$865	31	\$576	\$736
Jackson	39	\$698	\$890	59	\$1,097	\$1,401
Lincoln	380.5	\$6,814	\$8,686	320	\$5,950	\$7,600
Marysville	88	\$1,576	\$2,009	109	\$2,027	\$2,589
Nevada City			\$ -			
Oroville	176	\$3,152	\$4,018	199	\$3,700	\$4,726
Paradise	120.15	\$2,152	\$2,743	126	\$2,343	\$2,993
Placerville			\$ -			
Red Bluff	148	\$2,650	\$3,379	161	\$2,994	\$3,824
Rio Vista	52.69	\$944	\$1,203	60	\$1,116	\$1,425
Rocklin	367	\$6,572	\$8,378	297	\$5,522	\$7,054
Willows	83	\$1,486	\$1,895	49	\$911	\$1,164
Yuba City	353.4	\$6,328	\$8,068	484.5	\$9,009	\$11,507
TOTAL:	2802.14	\$50,178	\$63,968	2690.50	\$50,026	\$63,900

PRIOR YEAR CHANGE AT \$3M LIMIT		
% CHANGE	\$ Change	% Change
# EMPLOYEES*	PREMIUM	PREMIUM
-9%	\$86	-5%
-11%	\$148	-7%
4%	(\$72)	8%
14%	(\$305)	19%
3%	(\$207)	7%
-45%	\$2,971	-43%
21%	(\$274)	25%
-18%	\$102	-15%
51%	(\$399)	57%
-16%	\$864	-13%
24%	(\$451)	29%
13%	(\$548)	17%
5%	(\$191)	9%
9%	(\$343)	13%
14%	(\$172)	18%
-19%	\$1,050	-16%
-41%	\$575	-39%
37%	(\$2,680)	42%
-4%	\$152	0%

Don't Participate
Rate Per Employee

\$0.18

\$3M Rate
\$5M Rate

\$0.19
\$0.24

*Employees = Full Time,
Part Time (full time
equivalent),
Elected/Appointed Officials



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.11.

**FY 25/26 IDENTITY FRAUD EXPENSE REIMBURSEMENT
COVERAGE RENEWAL**

ACTION ITEM

ISSUE: The Board is providing the attached proposal to renew Identity Fraud Expense Reimbursement coverage for full and part time employees and their spouses, children under 25 years of age, or parents residing in the same household. There was a slight decrease in premium due to a reduction in participation.

ID Fraud Coverage provides tools to recover from ID Theft. The coverage provides:

- Expense reimbursement for expenses associated with resolving a fraud event
- Online education resources to help prevent becoming a victim
- 24/7 access to an expert fraud specialist
- Document replacement help (social security card, birth certificate, passport, etc.)
- Assistance through the resolution process

OPTIONS:

1. Renew coverage as expiring.
2. Decline to renew coverage.
3. Provide different direction to Program Administrators.

RECOMMENDATION: The Program Administrator recommends approval of the FY 25/26 Identity Fraud Reimbursement Coverage Renewal with Travelers Excess and Surplus Lines Company.

FISCAL IMPACT: Premium for FY 25/26 is \$15,551, this is a 2.3% increase over the FY 24/25 premium of \$15,196.35.

BACKGROUND: NCCSIF first purchased ID Fraud coverage for the FY 15/16 policy year. The coverage renews July 1, 2025. The limit of liability is \$25,000 per insured person with \$0 retention per insured person for Identity Fraud Reimbursement Coverage per attached proposal.

ATTACHMENT(S):

1. FY 25/26 Identity Fraud Expense Reimbursement Renewal Proposal
2. Identity Fraud Brochure



Northern California Cities Self Insurance Fund (NCCSIF)

Identity Fraud Expense Reimbursement Insurance Proposal

Presented by Marcus Beverly
Date Presented June 5, 2025

Alliant Insurance Services, Inc.
2180 Harvard Street, Suite 380
Sacramento, CA 95815
O 916 643 2700
F 916 643 2750

CA License No. 0C36861

www.alliant.com

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Company Profile

Alliant provides risk management, insurance, and consulting services to thousands of clients nationwide, delivering tailored products and services engineered to mitigate risk, improve performance, and promote long-term growth. Our core business includes property and casualty insurance services, middle-market brokerage, employee benefits, and underwriting, each staffed with dedicated industry specialists who understand the unique market dynamics facing their clients.

In addition to our 90-plus year legacy of service and results, Alliant is one of the industry's fastest-growing organizations. As America's 10th largest insurance brokerage, we have an active presence in every U.S. market and an extensive arsenal of best-in-class resources and intelligence that moves our clients forward in today's competitive market climate.

Alliant has a broad reach that covers a wide range of industries, including:

- Agriculture
- Aviation
- Construction
- Energy and Marine
- Environmental
- Healthcare
- Financial Institutions
- Law
- Public Entity
- Real Estate
- Tribal Nations
- And many more

Alliant Advantage

	Alliant	Competition
90 years of leadership in meeting the insurance needs of businesses and public entities across the US.	✓	
National presence with best-in-class resources and expertise.	✓	
Privately owned and operated.	✓	
Flat management structure with no bureaucracy, empowering senior leadership to take a hands-on approach to client service that expands the entire lifecycle of the relationship.	✓	
A full-service insurance agency that addresses all of your risk and insurance needs, including property, casualty, life, and health.	✓	
A diverse team of industry specialists who understand the unique needs of your business.	✓	
Considerable buying power through more than 40 insurance carriers, enabling for the delivery of the best coverage at the most competitive pricing	✓	
State-licensed support staff.	✓	
A full-service approach that includes risk management services to help identify hazards and present options.	✓	
Workers' compensation insurance claims management at no additional charge.	✓	

Your Service Team

Marcus Beverly
First Vice President

Marcus.Beverly@alliant.com

Phone: 916 643 2704

Jenna Wirkner, CISR
Account Manager

Jenna.Wirkner@alliant.com

Phone: 916 643 2741

Named Insured

Northern California Cities Self Insurance Fund (NCCSIF)

NAMED INSURED DISCLOSURE

- Name Insured(s) should match State of Incorporation filing. Inform Alliant if there is a difference or change
- The First Named Insured policy status granted includes certain rights and responsibilities. These responsibilities do not apply to other Named Insureds on the policy. Some examples for First Named Insured status include; (1) being designated to act on behalf of all insureds for making policy changes, (2) receiving of correspondence, (3) distributing claim proceeds, and (4) making premium payments
- **Are ALL entities listed as named insureds?** Coverage is **not** automatically afforded to all entities unless specifically named. Confirm with your producer and service team that all entities to be protected are on the correct policy. Not all entities may be listed on all policies based on coverage line.
- Additional named insured is (1) A person or organization, other than the first named insured, identified as an insured in the policy declarations or an addendum to the policy declarations. (2) A person or organization added to a policy after the policy is written with the status of named insured. This entity would have the same rights and responsibilities as an entity named as an insured in the policy declarations (other than those rights and responsibilities reserved to the first named insured).
- Applies to Professional Liability, Pollution Liability, Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability policies (this list not all inclusive). Check your Policy language for applicability. These policies provide protection to the Named Insured for claims made against it alleging a covered wrongful act.

Premium Summary

Coverage	Expiring Premium*		Renewal Premium*	
Identity Fraud Expense Reimbursement	\$	15,196.35	\$	15,551.29
TOTAL	\$	15,196.35	\$	15,551.29

*Excludes TRIA premium, includes surplus lines taxes/fees

Payment Terms

- Premium is due within 30 days of policy inception
- Agency Bill
- Payment Plan: Annual

Options

- None

Identity Fraud Expense Reimbursement Coverage

	Present Coverage	Proposed Coverage
Insurance Company	Travelers Excess and Surplus Lines Company	Travelers Excess and Surplus Lines Company
A.M. Best Rating	A++ (Superior); Financial Size Category: XV (Greater than or Equal to \$2 Billion) as of July 20, 2023	A++ (Superior); Financial Size Category: XV (Greater than or Equal to \$2 Billion) as of August 2, 2024
Standard & Poor's Rating	AA (Very Strong) as of July 19, 2023	AA (Very Strong) as of June 18, 2024
California Status	Non-Admitted	Non-Admitted
Policy/Coverage Term	July 1, 2024 to July 1, 2025	July 1, 2025 to July 1, 2026
Policy #	106127240	TBD

Coverage Form	Identity Fraud Expense Reimbursement Master Policy - ID-1000 Ed. 05-10	Per Policy
Coverage	<ul style="list-style-type: none"> Identity Fraud Expense Reimbursement for Full Time and Part Time Employees and their spouses, children under 25 years of age or parents residing in the same household. Reimburses the costs and expenses associated with identity recovery, including lost wages, attorney fees, and document replacement fees. 	<ul style="list-style-type: none"> Identity Fraud Expense Reimbursement for Full Time and Part Time Employees and their spouses, children under 25 years of age or parents residing in the same household. Reimburses the costs and expenses associated with identity recovery, including lost wages, attorney fees, and document replacement fees.
Limits	\$ 25,000 Per Insured Person	\$ 25,000 Per Insured Person
Retention	\$ 0 Per Insured Person	\$ 0 Per Insured Person

Identity Fraud Expense Reimbursement Coverage - Continued

	Present Coverage	Proposed Coverage
Endorsement (including but not limited to)	<ul style="list-style-type: none"> • Schedule of Membership Programs • Family Coverage Endorsement • Identity Fraud Resolution Services • Certificate of Insurance • Service of Lawsuit Endorsement • Privacy Policy Notice – AZ, CA, CT, GA, ME, MN, MT, NC, NJ, OR 	<ul style="list-style-type: none"> • Schedule of Membership Programs • Family Coverage Endorsement • Identity Fraud Resolution Services • Certificate of Insurance • Service of Lawsuit Endorsement
Exclusions (including but not limited to)	<ul style="list-style-type: none"> • Fraudulent, dishonest or criminal acts • Loss other than expenses • Former employees • Nuclear • War 	<ul style="list-style-type: none"> • Fraudulent, dishonest or criminal acts • Loss other than expenses • Former employees • Nuclear • War
Total Cost Excluding TRIA	\$ 14,728.00 Policy Premium \$ 441.84 CA Surplus Lines Tax (3%) \$ 26.51 CA Stamping Fee (0.18%) \$ 15,196.35 Total Cost	\$ 15,072.00 Policy Premium \$ 452.16 CA Surplus Lines Tax (3%) \$ 27.13 CA Stamping Fee (0.18%) \$ 15,551.29 Total Cost
Total Cost Including TRIA	Not Applicable	Not Applicable
Minimum Earned Premium	Not Applicable	Per Policy
Policy Auditable	Yes	Per Policy
Quote Valid Until	No Longer Applicable	July 1, 2025

Identity Fraud Expense Reimbursement Coverage - Continued

	Present Coverage	Proposed Coverage
Binding Conditions	No Longer Applicable	<ul style="list-style-type: none">• A written request to bind coverage• All Surplus Lines Taxes/Fees are Fully Earned• Surplus Lines Disclosure Form

See Disclaimer Page for Important Notices and Acknowledgment

Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

NY Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at www.alliant.com, and contact your Alliant service team should you have any questions.

Other Disclosures / Disclaimers

FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

Other Disclosures / Disclaimers - Continued

NRRA:

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Guarantee Funds

Established by law in every state, guaranty funds are maintained by a state's insurance commissioner to protect policyholders in the event that an insurer becomes insolvent or is unable to meet its financial obligations. If your insurance carrier is identified as 'Non-Admitted', your policy is not protected by your state's Guaranty Fund.

Claims Reporting:

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another state, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Permanent operations outside the United States, Canada or Puerto Rico.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Other Disclosures / Disclaimers - Continued

Certificates / Evidence of Insurance

A Certificate or Evidence is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy, nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or recipient.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a Certificate or Evident of Insurance, you may be required to name your landlord, client or customer on your policy as a loss payee on property insurance or as an additional insured on liability insurance. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.
- An additional insured endorsement will most likely not provide notification of cancellation. Some insurance companies use a “blanket” additional insured endorsement that provides coverage automatically when it is required in a written contract. Most insurance companies do not want to be notified of all additional insureds when there is a blanket endorsement on the policy. If a notice of cancellation is required for the additional insured party, you must notify us immediately and we will request an endorsement from your insurance company. There may be an additional premium for adding a notice of cancellation endorsement for an additional insured.

See Request to Bind Coverage page for acknowledgement of all disclaimers and disclosures.

Optional Coverages

The following represents a list of insurance coverages that may not be included in this proposal but are optional and may be available with further underwriting information. This list is not inclusive of all coverages and if you have questions contact your Alliant representative. If you would like addition quotes please check Yes/No across from the coverage below, sign and return.

Target Coverages

	Yes	No
CRIME		
Employee Dishonesty	<input type="checkbox"/>	<input type="checkbox"/>
Computer Fraud	<input type="checkbox"/>	<input type="checkbox"/>
Social Engineering	<input type="checkbox"/>	<input type="checkbox"/>
Increased Limits	<input type="checkbox"/>	<input type="checkbox"/>
CYBER RISK	<input type="checkbox"/>	<input type="checkbox"/>
FLOOD INSURANCE	<input type="checkbox"/>	<input type="checkbox"/>
MANAGEMENT LIABILITY		
Directors & Officers Liability	<input type="checkbox"/>	<input type="checkbox"/>
Employment Practices Liability	<input type="checkbox"/>	<input type="checkbox"/>
Fiduciary Liability	<input type="checkbox"/>	<input type="checkbox"/>
UMBRELLA / EXCESS LIABILITY (Increased Liability Limits)	<input type="checkbox"/>	<input type="checkbox"/>
Selecting the "Reject All or Accept All" option will override any selections you have made above	<input type="checkbox"/> Reject All <input type="checkbox"/> Accept All for Consideration	

Signature of Authorized Insurance Representative

Date

Title

Printed / Typed Name

Optional Coverages – Continued

Other Coverage Options

Note some of these coverages may be included with limitations or insured elsewhere. This is a partial listing as you may have additional risks not contemplated here which are unique to your organization.

- Business Income/Extra Expense
- Earthquake
- Employed Lawyers
- Employee Benefits Liability
- Equipment Breakdown
- Food Borne Illness
- Foreign Insurance
- Garagekeepers Liability
- Hired Auto Physical Damage
- Kidnap & Ransom
- Law Enforcement Liability
- Media and Publishers Liability
- Network Security / Privacy Liability and Internet Media Liability
- Non-Owned & Hired Automobile Liability
- Pollution Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Professional Liability
- Property in Transit
- Property of Others (Clients, Employees, Other)
- Special Events Liability
- Spoilage
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workers Compensation & Employers Liability
- Workplace Violence

Glossary of Insurance Terms

Below are links to assist you in understanding the insurance terms you may find within your insurance coverages:

<http://insurancecommunityuniversity.com/university-resources/insurance-glossary-free>

<https://consumers.ambest.com/content.aspx?rec=261613>

<http://www.irmi.com/online/insurance-glossary/default.aspx>

Request to Bind Coverage

Northern California Cities Self Insurance Fund (NCCSIF)

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Coverage Line	Bind Coverage for:
Identity Fraud Expense Reimbursement	<input type="checkbox"/>

Did you know that Alliant works with premium financing companies? Are you interested in financing your annual premium?

Yes, please provide us with a financing quote.	No, we do not wish to finance our premium.
<input type="checkbox"/>	<input type="checkbox"/>

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.

Signature of Authorized Insured Representative

Date

Title

Printed / Typed Name

This proposal does not constitute a binder of insurance. Binding is subject to the final carrier approval. The actual terms and conditions of the policy will prevail.

Identity Fraud

A CONSUMER'S TOP 10 TIPS TO PREVENT IDENTITY FRAUD

Traditional shopping

1. **Review your wallet or purse contents before you go shopping.** Common theft is the easiest way for a criminal to steal your identity and commit fraud. Before you go shopping, think about how much information a thief would obtain if your wallet or purse was stolen.
 - Avoid carrying Social Security cards, birth certificates or passports unless absolutely necessary.
 - Don't carry extra credit cards unless you plan to use them.
2. **Create a list of all your credit card and bank account information and store in a secure place.**
 - Be sure to include account numbers, expiration dates and credit limits. Also include the telephone numbers or emails or the customer service and fraud departments.
 - If you find your card missing or stolen, refer to this list and immediately notify your credit card provider of the loss. This not only prevents fraudulent charges, but it also notifies your provider if the card is used again.
3. **Protect your passwords and PIN numbers.**
 - When creating passwords and PINs, do not use the last four digits of your Social Security number, mother's maiden name, your birth date, middle name, pet's name, consecutive numbers or anything else that could easily be discovered by thieves. It's best to create passwords that combine letters and numbers.
 - Ask your financial institutions to add extra security protection to your account. Most will allow you to use an additional code or password (a number or word) when accessing your account. If asked to create a reminder question, do not use one that is easily answered by others.
 - Memorize all your passwords. Don't record them on anything in your wallet.
4. **Review your credit report now.** One of the easiest ways to see if a criminal is fraudulently using your identity is to review your credit report.
 - Be sure to report mistakes to the credit bureaus. A federal law gives consumers the right to receive one free copy of their credit report every 12 months from each of the three main credit bureaus (Experian, Equifax, TransUnion).



- Order a report today from one bureau and review it, looking for discrepancies. In four months, order another report from a second bureau. In another four months, order a report from the third bureau. Doing this will enable you to see snapshots of your credit throughout the year at no cost.
5. **Never provide confidential information over the phone to an unsolicited caller claiming that they represent a financial institution or creditor.** Criminals often will use your Social Security number to open up fraudulent accounts or gain access to financial information or assets.
 - Do not have your Social Security number printed on your checks and do not allow merchants to write your Social Security number on your checks.
 - If a business requests your Social Security number, ask them why they need it. If it is not a valid reason, don't provide it.
 - If you receive an unsolicited call and are asked to provide information, get the caller's name, location, telephone number and reason that they are calling. Call them back at the phone number on your billing statements to verify the caller's identification.
 6. **Never put outgoing checks or bill payments in your home mailbox, as they are easy to steal.** While sending checks is a popular and desired holiday gift, it also has its risks, as thieves can steal mail containing checks and gain other personal information from bills and financial statements.
 - Where practical, drop all items containing checks or financial information in a secure postal mailbox or at the post office.

- 7. Log off completely when finished with online transactions.** Closing or minimizing your browser or typing a new Web address may not be enough to prevent others from accessing your online information.
 - Instead, click “log off” to terminate your online session. In addition, don’t allow your browser to “remember” your username and password information.
- 8. Increase your own computer’s security.** Personal firewalls and security software packages (with anti-virus, anti-spam and spyware detection features) are a must-have for those who plan on shopping online.
 - Make sure your computer has the latest security patches, and make sure that you access your online financial accounts only on a secure Web page using encryption.
- 9. Avoid emailing personal and financial information.** Although your computer may be “well protected” with proper firewall, antivirus, Internet security or encryption software, the individual or company receiving your information may not have similar security in place.
 - Always confirm with online retailers that they have proper Internet security in place before responding to any email request.
- 10. Delete, without replying to, any suspicious email requests.** Hackers and spammers often impersonate retailers to lure personal financial information.
 - If there is any reason to doubt the authenticity of an email message from a company you do business with, don’t click on links or buttons in the message. Instead, type the Internet address of the company into your browser, log on as you usually do, and examine your account information. You may also telephone a company to ask if an email is legitimate.

**Travelers knows ID Fraud.
To learn more, talk to your independent agent or visit travelers.com.**



travelers.com

Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.12.

FY 25/26 APPL COVERAGE

ACTION ITEM

ISSUE: The Board is presented a proposal for Trustee Errors and Omissions Insurance through the Alliant Public Pool Liability Program (APPL). The coverage provides a \$1M limit for claims arising from Wrongful Acts committed by an Insured, including the governing board, officers, and professional liability of the pool.

Typical claims are outlined in the attached and include disputes regarding board decisions such as coverage and membership, board member v. board member actions, and regulatory proceedings.

The policy has a \$25,000 deductible for those claims in which the JPA is able to indemnify the insured member, and no deductible if the claim is solely against a member and/or it may not be indemnified by the JPA. See attached Government Code sections 995 to 996.6 for reference on that topic.

New this year is a \$100,000 EPLI deductible and a carrier change from ASPEN to Beazley.

RECOMMENDATION: Review and approve coverage as presented, reject the coverage, or provide direction.

FISCAL IMPACT: Annual Premium for FY 25/26 is \$18,959.33

BACKGROUND: Members have requested a quote for this coverage in case of a claim against a Board member, officer, or others acting for or on behalf of the organization. While claims are rare, this coverage protects the group's assets when required to indemnify a member and covers the individual's exposure when the JPA is not involved or can't indemnify the member.

ATTACHMENT(S):

1. FY 25/26 APPL JPA Primary Claims Made Trustees Errors and Omissions Proposal
2. APPL Brochure
3. Government Code reference



Northern California Cities Self Insurance Fund

APPL JPA Primary Claims
Made Trustees Errors and
Omissions

Insurance Proposal
2025 – 2026

Presented by:

David Evans, Senior Vice President

Jenna Wirkner, Account Manager

Candice Solarz, Account Manager Lead

Alliant Insurance Services, Inc.

18100 Von Karman Floor 10

Irvine CA 92612

O 949 756 0271

F 619 699 0907

CA License No. 0C36861

www.alliant.com

Named Insured / Additional Named Insureds

Named Insured(s)

Northern California Cities Self Insurance Fund

Additional Named Insured(s)

None Disclosed

NAMED INSURED DISCLOSURE

- The first named insured is granted certain rights and responsibilities that do not apply to other policy named insureds and is designated to act on behalf of all insureds for making policy changes, receiving correspondence, distributing claim proceeds, and making premium payments.
- **Are ALL entities listed as named insureds?** Coverage is **not** automatically afforded to all entities unless specifically named. Confirm with your producer and service team that all entities to be protected are on the correct policy. Not all entities may be listed on all policies based on coverage line.
- Additional named insured is (1) A person or organization, other than the first named insured, identified as an insured in the policy declarations or an addendum to the policy declarations. (2) A person or organization added to a policy after the policy is written with the status of named insured. This entity would have the same rights and responsibilities as an entity named as an insured in the policy declarations (other than those rights and responsibilities reserved to the first named insured).
- Applies to Professional Liability, Pollution Liability, Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability policies (this list not all inclusive). Check your Policy language for applicability. These policies provide protection to the Named Insured for claims made against it alleging a covered wrongful act. Coverage is not afforded to any other entities (unless specifically added by endorsement or if qualified as a "Subsidiary" pursuant to the policy wording) affiliated by common individual insured ownership or to which indemnification is otherwise contractually owed. If coverage is desired for affiliated entities or for contractual indemnities owed, please contact your Alliant Service Team with a full list of entities for which coverage is requested. With each request, include complete financials and ownership information for submission to the carrier. It should be noted, that the underwriter's acceptance of any proposed amendments to the policy, including expansion of the scope of "Insureds" under the policy could result in a potential diminution of the applicable limits of liability and/or an additional premium charge.

Line of Coverage

Primary Claims Made Trustees Errors and Omissions Coverage

	Present Coverage		Proposed Coverage	
INSURANCE COMPANY:	Lloyds of London Syndicate 2623 Beazley		Lloyds of London Syndicate 2623 Beazley	
A.M. BEST RATING:	A (Excellent), Financial Size Category XV (\$2 Billion or greater) as of July 12, 2021		A (Excellent), Financial Size Category XV (\$2 Billion or greater) as of August 8, 2024	
STANDARD & POOR'S RATING:	Not Rated		Not Rated	
CALIFORNIA STATUS:	Non-Admitted		Non-Admitted	
COVERAGE TERM:	July 1, 2024 to July 1, 2025		July 1, 2025 to July 1, 2026	
RETROACTIVE DATE:	July 1, 2022		July 1, 2022	
COVERAGE:	Primary Claims Made Trustees Errors and Omissions		Primary Claims Made Trustees Errors and Omissions	
LIMIT:	\$1,000,000	Any One Claim including Claims Expenses per Individual Organization.	\$1,000,000	Any One Claim including Claims Expenses per Individual Organization.
	\$1,000,000	In the Aggregate including Claims Expenses	\$1,000,000	In the Aggregate including Claims Expenses
	Included in limit	Breach of Confidentiality	Included in limit	Breach of Confidentiality
	Included in limit	Libel and Slander	Included in limit	Libel and Slander

	Present Coverage		Proposed Coverage	
EXTENSIONS OF COVERAGE: (Including but not limited to)	\$1,000,000	One Direct Reinstatement*	\$1,000,000	One Direct Reinstatement*
*Subject to an additional premium equal to 100% of the annual premium	\$100,000	Additional Defense Limit	\$100,000	Additional Defense Limit
Sublimits are a part of and not in addition to the overall policy limit	\$100,000	Loss of Documents Sublimit	\$100,000	Loss of Documents Sublimit**
	\$1,000,000	Employment Practices Violation Sublimit** Any one claim including Claims Expenses / Aggregate	\$1,000,00	Employment Practices Violation Sublimit** Any one claim including Claims Expenses/ Aggregate
DEDUCTIBLES: The Deductibles only apply to Loss incurred by the Organization or for which the Insured Individual is Indemnifiable. For Losses which the Individual Insured is not Indemnifiable by the Organization Nil Deductible(s) shall apply.	\$25,000	Any one claim including Claims Expenses	\$25,000	Any one claim including Claims Expenses
	\$25,000	Employment Practices Violation/Aggregate	\$25,000	Employment Practices Violation/Aggregate
ENDORSEMENTS AND EXCLUSIONS: (Including but not limited to)	<ul style="list-style-type: none"> • Fraud, dishonesty or criminal acts or omissions Exclusion • Actual or alleged failure by any Insured to make an accounting or profit and/or surplus Exclusion • Actual or alleged excessive or unwarranted fees or charges Exclusion • Domestic Partner Coverage Extension • Service of Suit • Innocent Insured – Coverage denials caused by one insured shall not affect coverage for the innocent insureds. • Sanction Limitation and Exclusion Clause – LMA3100 • Lloyd's Privacy Policy Statement – LSW1135B • LMA 5471 – Cyber Risks Endorsement (Affirmative cover) • Small Additional Or Return Premiums Clause (U.S.A) (NMA 1168) 		<ul style="list-style-type: none"> • Same as expiring 	

	Present Coverage	Proposed Coverage
	<ul style="list-style-type: none"> Complaints notice Asbestos Exclusion. LMA 5188 Mold, Mildew & Fungus Clause and Microorganism Exclusion (Time Limit and Sublimit) 	
DEFENSE INSIDE/OUTSIDE THE LIMIT:	Inside the Limits except for the additional defense limit	Inside the Limits except for the additional defense limit
WHO HAS THE DUTY TO DEFEND:	Insurer	Insurer
ANNUAL COST:	\$17,500.00 Annual Premium \$ 525.00 Surplus Lines Tax (3%) <u>\$ 31.50 Service Fee (.18%)</u> \$18,056.50 Total Annual Cost	\$18,375.00 Annual Premium \$ 551.25 Surplus Lines Tax (3%) <u>\$ 33.08 Service Fee (.18%)</u> \$18,959.33 Total Annual Cost
TERRORISM:	1% of Allocated Premium included in Premium shown herein	1% of Allocated Premium included in Premium shown herein
	IMPORTANT NOTICE: THE NONADMITTED & REINSURANCE REFORM ACT (NRRA) GOES INTO EFFECT ON JULY 21, 2011. ACCORDINGLY, SURPLUS LINES TAX RATES AND REGULATIONS ARE SUBJECT TO CHANGE WHICH COULD RESULT IN AN INCREASE OR DECREASE OF THE TOTAL SURPLUS LINES TAXES AND/OR FEES OWED ON THIS PLACEMENT. IF A CHANGE IS REQUIRED, WE WILL PROMPTLY NOTIFY YOU. ANY ADDITIONAL TAXES AND/OR FEES OWED MUST BE PROMPTLY REMITTED TO ALLIANT INSURANCE SERVICES, INC	IMPORTANT NOTICE: THE NONADMITTED & REINSURANCE REFORM ACT (NRRA) GOES INTO EFFECT ON JULY 21, 2011. ACCORDINGLY, SURPLUS LINES TAX RATES AND REGULATIONS ARE SUBJECT TO CHANGE WHICH COULD RESULT IN AN INCREASE OR DECREASE OF THE TOTAL SURPLUS LINES TAXES AND/OR FEES OWED ON THIS PLACEMENT. IF A CHANGE IS REQUIRED, WE WILL PROMPTLY NOTIFY YOU. ANY ADDITIONAL TAXES AND/OR FEES OWED MUST BE PROMPTLY REMITTED TO ALLIANT INSURANCE SERVICES, INC

	Present Coverage	Proposed Coverage
EXTENDED REPORTING PERIOD:	An optional discovery period is available based on the premium schedule shown here: <ul style="list-style-type: none"> • 1 year for 100% of the total premium paid • 2 years for 150% of the total premium paid • 3 years for 200% of the total premium paid 	An optional discovery period is available based on the premium schedule shown here: <ul style="list-style-type: none"> • 1 year for 100% of the total premium paid • 2 years for 150% of the total premium paid • 3 years for 200% of the total premium paid
CHOICE OF LAW:	California	California
TERRITORIAL LIMITS: This insurance applies to any Wrongful Act which takes place anywhere in the world provided that Claim is first made against the Insured during the Policy Period (or Discovery Period, if purchased)	Anywhere in the World	Anywhere in the World
BINDING CONDITIONS:	Not applicable	<ul style="list-style-type: none"> • Signed and currently dated, "Request to Bind" page. • Confirmation of No Material Changes since submission • Payment is due to Alliant within 20 days of binding
PROPOSAL DATE:	Not applicable	June 4, 2025
PROPOSAL VALID UNTIL:	Not applicable	June 30, 2025
CLAIMS REPORTING:	Robert Frey Alliant Insurance Services, Inc. 100 Pine Street, 11 th Floor San Francisco, CA 94111-5101 Phone: 415-403-1445 Fax : 415-402-0773 rfrey@alliant.com	Robert Frey Alliant Insurance Services, Inc. 100 Pine Street, 11 th Floor San Francisco, CA 94111-5101 Phone: 415-403-1445 Fax : 415-402-0773 rfrey@alliant.com

See Disclaimer Page for Important Notices and Acknowledgement

Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

New York Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at www.alliant.com, and contact your Alliant service team should you have any questions.

Other Disclosures/Disclaimers

FATCA

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

NRRA

(Applicable if the insurance company is non-admitted)

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Guarantee Funds

Established by law in every state, guaranty funds are maintained by a state's insurance commissioner to protect policyholders in the event that an insurer becomes insolvent or is unable to meet its financial obligations. *If your insurance carrier is identified as 'Non-Admitted', your policy is not protected by your state's Guaranty Fund.*

Claims Reporting

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Claims Made Policy

(Applicable to any coverage that is identified as claims made)

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another state, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Permanent operations outside the United States, Canada or Puerto Rico.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.

- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Other Disclosures/Disclaimers (continued)

Certificates / Evidence of Insurance

A Certificate or Evidence is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy, nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or recipient.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a Certificate or Evident of Insurance, you may be required to name your landlord, client or customer on your policy as a loss payee on property insurance or as an additional insured on liability insurance. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.
- An additional insured endorsement will most likely not provide notification of cancellation. Some insurance companies use a “blanket” additional insured endorsement that provides coverage automatically when it is required in a written contract. Most insurance companies do not want to be notified of all additional insureds when there is a blanket endorsement on the policy. If a notice of cancellation is required for the additional insured party, you must notify us immediately and we will request an endorsement from your insurance company. There may be an additional premium for adding a notice of cancellation endorsement for an additional insured.

See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.

Optional Coverages

The following represents a list of insurance coverages that may not be included in this proposal but are optional and may be available with further underwriting information. This list is not inclusive of all coverages and if you have questions contact your Alliant representative. If you would like addition quotes please check Yes/No across from the coverage below, sign and return.

Target Coverages

	Yes	No
CRIME		
Employee Dishonesty	<input type="checkbox"/>	<input type="checkbox"/>
Computer Fraud	<input type="checkbox"/>	<input type="checkbox"/>
Social Engineering	<input type="checkbox"/>	<input type="checkbox"/>
Increased Limits	<input type="checkbox"/>	<input type="checkbox"/>
CYBER RISK	<input type="checkbox"/>	<input type="checkbox"/>
UMBRELLA / EXCESS LIABILITY (Increased Liability Limits)	<input type="checkbox"/>	<input type="checkbox"/>
Selecting the "Reject All or Accept All" option will override any selections you have made above	<input type="checkbox"/> Reject All <input type="checkbox"/> Accept All for Consideration	

Signature of Authorized Insurance Representative

Date

Title

Printed / Typed Name

Other Coverage Options

Note some of these coverages may be included with limitations or insured elsewhere. This is a partial listing as you may have additional risks not contemplated here which are unique to your organization.

- Business Income/Extra Expense
- Earthquake
- Employed Lawyers
- Employee Benefits Liability
- Equipment Breakdown
- Food Borne Illness
- Foreign Insurance
- Garagekeepers Liability
- Hired Auto Physical Damage
- Kidnap & Ransom
- Law Enforcement Liability
- Media and Publishers Liability
- Network Security / Privacy Liability and Internet Media Liability
- Non-Owned & Hired Automobile Liability
- Pollution Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Property in Transit
- Property of Others (Clients, Employees, Other)
- Special Events Liability
- Spoilage
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workers Compensation & Employers Liability
- Workplace Violence

Glossary of Insurance Terms

Below are links to assist you in understanding the insurance terms you may find within your insurance policies:

<http://insurancecommunityuniversity.com/university-resources/insurance-glossary-free>

<http://www.ambest.com/resource/glossary.html>

<http://www.irmi.com/online/insurance-glossary/default.aspx>

Request to Bind Coverage

Northern California Cities Self Insurance Fund

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Coverage Line	Bind Coverage for:	Annual Cost
APPL JPA PRIMARY CLAIMS MADE TRUSTEES ERRORS & OMISSIONS Policy Period: July 1, 2025 to July 1, 2026	<input type="checkbox"/>	\$18,959.33

Did you know that Alliant works with premium financing companies?
Are you interested in financing your annual premium?

Yes, please provide us with a financing quote.

No, we do not wish to finance our premium.



This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.

Signature of Authorized Insurance Representative

Date

Title

Printed / Typed Name

This proposal does not constitute a binder of insurance. Binding is subject to the final carrier approval. The actual terms and conditions of the policy will prevail.

ALLIANT PUBLIC POOL LIABILITY PROGRAM (APPL)

Protecting the vision



Your leadership works tirelessly to move your organization forward. Their vision, tenacity, and sense of purpose have propelled you to new levels of success and serve as a roadmap to your future. They are the heart of your organization and must be shielded from liability.

ALLIANT PUBLIC POOL LIABILITY PROGRAM (APPL)

The Alliant Public Pool Liability Program (APPL) provides liability coverage for the leadership of pooling organizations and similar groups. This best-in-class program covers the governing board, officers, and professional liability exposure of the pool, enabling you to conduct your business unencumbered by the confines of liability exposures.

COMPREHENSIVE COVERAGE

Alliant Insurance Services designed APPL to address the unique exposures faced by public pool organizations and their governing bodies. This includes claims arising from:

- Failure to buy adequate insurance
 - Claims handling errors and omissions
 - Board member versus board member actions
 - Member dispute over coverage
 - Member dispute over withdrawal
 - Employment practices arising from a pool employee
 - Non-compliance with statutes/governing documents
 - Unfair claims practices
- We have created a proprietary policy form that will respond to your exposure as it exists. This important coverage is integral to organizations of all sizes. In fact, even pooling organizations with no staff and third-party contracts face a liability exposure simply because they exist.

ELIGIBLE ENTITIES

APPL was designed with the flexibility to cover a broad range of entities. Furthermore, our long-standing experience servicing public sector clients and our high level of sophistication enables us to customize programs to meet the specific needs of the entities we serve. Eligible entities include:

- Risk-sharing pools
- Joint powers authorities (JPAs)
- Joint insurance funds (JIFs)
- Insurance trusts
- Inter-local agreements
- Self-insurance groups (SIGs)
- Group purchasing programs Not-for-profit group captives



PROGRAM FEATURES

APPL's broad range of program features ensures that your entity will receive extensive protection from the myriad liabilities facing both its leadership and its mission, including:

- Basic program limits of \$5 million with flexible deductible options
- Employment practices liability insurance available if organization has employees
- Coverage limits in excess of \$5 million available
- Sub-limits available for the following:
 - Employment practices violation
 - Additional defense limit
 - Loss of documents
 - Breach of confidentiality extension
 - Libel and slander
 - Fidelity and dishonesty
- A.M. Best "A" rating with full financial security of Lloyd's

ALLIANT INSURANCE SERVICES: THE PARTNER YOU DESERVE.

With a history dating back to 1925, Alliant Insurance Services is one of the nation's leading distributors of diversified insurance products and services. Operating through a national network of offices, Alliant provides property and casualty, workers' compensation, employee benefits, surety, and financial products and services to more than 26,000 clients nationwide.

www.alliant.com

Code: Section: [Up^](#)[Add To My Favorites](#)**GOVERNMENT CODE - GOV****TITLE 1. GENERAL [100 - 7931.000]** (Title 1 enacted by Stats. 1943, Ch. 134.)**DIVISION 3.6. CLAIMS AND ACTIONS AGAINST PUBLIC ENTITIES AND PUBLIC EMPLOYEES [810 - 998.3]** (Division 3.6 added by Stats. 1963, Ch. 1681.)**PART 7. DEFENSE OF PUBLIC EMPLOYEES [995 - 996.6]** (Part 7 added by Stats. 1963, Ch. 1683, Sec. 16.)

995. Except as otherwise provided in Sections 995.2 and 995.4, upon request of an employee or former employee, a public entity shall provide for the defense of any civil action or proceeding brought against him, in his official or individual capacity or both, on account of an act or omission in the scope of his employment as an employee of the public entity.

For the purposes of this part, a cross-action, counterclaim or cross-complaint against an employee or former employee shall be deemed to be a civil action or proceeding brought against him.

(Added by Stats. 1963, Ch. 1683, Sec. 16.)

995.2. (a) A public entity may refuse to provide for the defense of a civil action or proceeding brought against an employee or former employee if the public entity determines any of the following:

- (1) The act or omission was not within the scope of his or her employment.
- (2) He or she acted or failed to act because of actual fraud, corruption, or actual malice.
- (3) The defense of the action or proceeding by the public entity would create a specific conflict of interest between

the public entity and the employee or former employee. For the purposes of this section, "specific conflict of interest" means a conflict of interest or an adverse or pecuniary interest, as specified by statute or by a rule or regulation of the public entity.

(b) If an employee or former employee requests in writing that the public entity, through its designated legal counsel, provide for a defense, the public entity shall, within 20 days, inform the employee or former employee whether it will or will not provide a defense, and the reason for the refusal to provide a defense.

(c) If an actual and specific conflict of interest becomes apparent subsequent to the 20-day period following the employee's written request for defense, nothing herein shall prevent the public entity from refusing to provide further defense to the employee. The public entity shall inform the employee of the reason for the refusal to provide further defense.

(Amended by Stats. 1982, Ch. 1046, Sec. 1.)

995.3. (a) If a state employee provides his or her own defense against an action brought for an alleged violation of Section 8547.3, and if it is established that no violation of Section 8547.3 occurred, the public entity shall reimburse the employee for any costs incurred in the defense.

(b) A public entity which does provide for the defense of a state employee charged with a violation of Section 8547.3 shall reserve all rights to be reimbursed for any costs incurred in that defense. If a state employee is found to have violated Section 8547.3, he or she is liable for all defense costs and shall reimburse the public entity for those costs.

(Amended by Stats. 1995, Ch. 277, Sec. 1. Effective January 1, 1996.)

995.4. A public entity may, but is not required to, provide for the defense of:

(a) An action or proceeding brought by the public entity to remove, suspend or otherwise penalize its own employee or former employee, or an appeal to a court from an administrative proceeding by the public entity to remove, suspend or otherwise penalize its own employee or former employee.

(b) An action or proceeding brought by the public entity against its own employee or former employee as an individual and not in his official capacity, or an appeal therefrom.

(Added by Stats. 1963, Ch. 1683, Sec. 16.)

995.6. A public entity is not required to provide for the defense of an administrative proceeding brought against an employee or former employee, but a public entity may provide for the defense of an administrative proceeding

brought against an employee or former employee if:

- (a) The administrative proceeding is brought on account of an act or omission in the scope of his employment as an employee of the public entity; and
- (b) The public entity determines that such defense would be in the best interests of the public entity and that the employee or former employee acted, or failed to act, in good faith, without actual malice and in the apparent interests of the public entity.

(Added by Stats. 1963, Ch. 1683, Sec. 16.)

995.8. A public entity is not required to provide for the defense of a criminal action or proceeding (including a proceeding to remove an officer under Sections 3060 to 3073, inclusive, of the Government Code) brought against an employee or former employee, but a public entity may provide for the defense of a criminal action or proceeding (including a proceeding to remove an officer under Sections 3060 to 3073, inclusive, of the Government Code) brought against an employee or former employee if:

- (a) The criminal action or proceeding is brought on account of an act or omission in the scope of his employment as an employee of the public entity; and
- (b) The public entity determines that such defense would be in the best interests of the public entity and that the employee or former employee acted, or failed to act, in good faith, without actual malice and in the apparent interests of the public entity.

(Added by Stats. 1963, Ch. 1683, Sec. 16.)

995.9. Notwithstanding any other provision of law, upon a request made in writing to a public entity, the public entity may defend or indemnify or defend and indemnify any witness who has testified on behalf of the public entity in any criminal, civil, or administrative action. The decision of the public entity to defend or indemnify or defend and indemnify such a witness shall rest within the sound discretion of the public entity and may be based on any relevant factors, including, but not limited to, whether the provision of defense or indemnity would serve the public interest. The public entity may defend or indemnify or defend and indemnify the witness only if it is determined by the public entity that the action being brought against the witness is based directly upon the conduct which the public entity requested of the witness related to the witness' testimony or provision of evidence. The public entity has the discretion to provide a defense alone apart from indemnity, and the public entity may offer to defend or indemnify or defend and indemnify while reserving all rights to subsequently withdraw these offers upon reasonable notice.

Neither defense nor indemnification shall be provided if the testimony giving rise to the action against the witness was false in any material respect, or was otherwise not given by the witness with a good faith belief in its truth; nor shall representation or indemnification under this section be offered or promised unless the action has been commenced and the witness has requested the public entity to act for the witness' benefit under this section. The public entity shall not be liable for indemnification of a defendant witness for punitive damages awarded to the plaintiff in such an action. If the plaintiff prevails in a claim for punitive damages in an action defended at the expense of the public entity, the defendant shall be liable to the public entity for the full costs incurred by the public entity in providing representation to the defendant witness.

(Added by Stats. 1995, Ch. 799, Sec. 2. Effective January 1, 1996.)

996. A public entity may provide for a defense pursuant to this part by its own attorney or by employing other counsel for this purpose or by purchasing insurance which requires that the insurer provide the defense. All of the expenses of providing a defense pursuant to this part are proper charges against a public entity. A public entity has no right to recover such expenses from the employee or former employee defended.

(Added by Stats. 1963, Ch. 1683, Sec. 16.)

996.4. If after request a public entity fails or refuses to provide an employee or former employee with a defense against a civil action or proceeding brought against him and the employee retains his own counsel to defend the action or proceeding, he is entitled to recover from the public entity such reasonable attorney's fees, costs and expenses as are necessarily incurred by him in defending the action or proceeding if the action or proceeding arose out of an act or omission in the scope of his employment as an employee of the public entity, but he is not entitled to such reimbursement if the public entity establishes (a) that he acted or failed to act because of actual fraud, corruption or actual malice, or (b) that the action or proceeding is one described in Section 995.4.

Nothing in this section shall be construed to deprive an employee or former employee of the right to petition for a writ of mandate to compel the public entity or the governing body or an employee thereof to perform the duties imposed by this part.

(Added by Stats. 1963, Ch. 1683, Sec. 16.)

996.6. The rights of an employee or former employee under this part are in addition to and not in lieu of any rights he may have under any contract or under any other enactment providing for his defense.

(Added by Stats. 1963, Ch. 1683, Sec. 16.)



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025

Agenda Item H.13.

**FY 25/26 NCCSIF ADMINISTRATIVE AND
GROUP PURCHASE PROGRAM BUDGET**

ACTION ITEM

ISSUE: Attached is the draft Administration budget for review and discussion. The Administrative Costs are discussed in more detail below.

Administrative Expenses

- Claim Audits - Every year either the Liability or Workers' Compensation claims are audited. The Liability Claims audit is budgeted at \$8,000 for FY 25/26.
- Accounting Services are expected to increase \$18,480 (12.8%), including software licensing, per current contract.
- Sedgwick's Risk Control services are increasing to \$204,640 (\$20,320 or 11%) based on the 2025 renewal agreement.
- Lexipol Police Manual Update pricing is up 3% to \$159,980.
- State Funding/Fraud Assessment has been estimated at \$400,000 v. \$450,000 last year. This is hard to predict as it is based on the amount of indemnity payments during the year but is expected to increase. The actual FY 24/25 cost was \$364,693.
- The Program Administration and Brokerage Fee is increasing by \$14,447 (3.75%) per the terms of the current agreement.
- The claims administration funding has been added to the administration budget rather than being included in the actuary projections. Total claims adjustment fees are increasing by \$38,026 (3%) based on contract terms, with a decrease in the claims administration fee due to charge last year for data conversion.
- *Per 4/17/25 Board direction, the Lexipol Grant Finder Service will be discontinued and the \$18,000 budget moved to Safety Services to increase risk management incentives. The EC suggested using \$8,000 of the budget to increase the Member training fund.*

RECOMMENDATION: Approve as presented or revised or provide direction.

FISCAL IMPACT: Total administrative expenses are estimated to be \$3,073,726, an increase of \$78,049 (2.1%) over FY 24/25, *without the addition of the Briefing Room expense.*

BACKGROUND: None

ATTACHMENT: Draft Administration Budget as of 6.6.25

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

ADMIN BUDGET - Draft 6/6/25

July 1, 2025 to June 30, 2026

		WORK COMP	LIABILITY	GROUP PURCHASE	FY 25/26 TOTAL	FY 24/25 TOTAL	\$ CHANGE	% CHANGE
REVENUES								
	WC Program Banking Layer	\$7,763,000			\$7,763,000	\$7,217,000	\$546,000	8%
	WC Program Shared Layer	\$4,865,000			\$4,865,000	\$4,520,000	\$345,000	8%
	WC Program Admin Expense	\$2,163,003			\$2,163,003	\$2,146,665	\$16,338	1%
	Excess WC Coverage (PRISM)	\$3,806,000			\$3,806,000	\$3,806,000	\$0	0%
	Liability Program Banking Layer		\$2,977,000		\$2,977,000	\$2,773,000	\$204,000	7%
	Liability Program Shared Layer		\$6,675,000		\$6,675,000	\$6,292,000	\$383,000	6%
	Liability Program Admin Expense		\$918,369		\$918,369	\$849,012	\$69,357	8%
	Excess Liability Coverage (CJPRMA)		\$8,013,976		\$8,013,976	\$7,209,285	\$804,691	11%
	Group Purchase Property Coverage (APIP)			\$8,501,781		\$8,151,416	\$350,366	4%
	Group Purchase Crime Coverage (ACIP)			\$50,026	\$50,026	\$50,074	(\$48)	0%
	Group Purchase Coverage (ADWRP)				\$19,000	\$17,144	\$1,856	11%
	Pass through Cost - Lexipol Fire Manuals				\$40,172	\$37,720	\$2,453	7%
	Pass through Cost - Appraisal Services			N/A	N/A	N/A		
	Pass through Cost - Drone Coverage				N/A	N/A		
	Total Revenues	\$18,597,003	\$18,584,345	\$8,551,807	\$37,290,546	\$37,146,962		
EXPENSES								
Administrative Expenses:								
Consultants								
52101	Claims Audit	\$17,000	\$0		\$8,000	\$17,000	(\$9,000)	-52.9%
52102	Financial Audit	\$18,500	\$18,500		\$37,000	\$28,800	\$8,200	28.5%
52103	Legal Services	\$2,000	\$15,000		\$17,000	\$17,000	\$0	0.0%
52104	Actuarial Review	\$6,780	\$8,780		\$15,560	\$15,040	\$520	3.5%
52106	CAJPA Accreditation (every 3 years; 2024)							
52109	Misc. Consulting/Contingency	\$2,500	\$2,500		\$5,000	\$5,000	\$0	0.0%
TBD	Lexipol Grant Finder Services	\$0				\$18,000	(\$18,000)	-100.0%
	Total Consultant Expenses	\$46,780	\$44,780		\$91,560	\$100,840	(\$9,280)	-9.2%

Completed in 2025

\$650 per drone for liability, 5% RCV for Physical Damage

Biannual GL audit is less expensive than WC

Per engagement letter, FY 24/25 actual \$31,500

Per engagement letter including 6/30 Updates

Paid in 23/24, pending new accred.

Moved to Safety Services & Member Training Budgets

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

ADMIN BUDGET - Draft 6/6/25

July 1, 2025 to June 30, 2026

		WORK COMP	LIABILITY	GROUP PURCHASE	FY 25/26 TOTAL	FY 24/25 TOTAL	\$ CHANGE	% CHANGE	
Safety Services:									
52204	Risk Control Services Agreement	\$102,320	\$102,320		\$204,640	\$184,320	\$20,320	11.0%	Per 2022 to 2025 contract
52201	Outside Training & Safety Award	\$29,000	\$29,000		\$50,000	\$30,000	\$20,000	66.7%	Adding \$10,000 for DKF Training & moved \$10,000 from discontinued Grant Finder Services for 1st Responder Safety Award
52202	Risk Mgmt Comm Mtg Expense	\$750	\$750		\$1,500	\$1,500	\$0	0.0%	
52207	Member Training and Risk Management	\$50,000	\$60,000		\$110,000	\$88,000	\$22,000	25.0%	Increase to \$5,000 per member annual allocation for training/conferences - \$8,000 from discontinued Grant Finder
52208	Lexipol Police Manual Updates & DTBs	\$159,980			\$159,980	\$155,320	\$4,660	3.0%	increased 3%
52209	Police Risk Management Funds	\$50,000	\$50,000		\$100,000	\$100,000	\$0	0.0%	Per BOD approval
	Total Safety Services Expenses	\$392,050	\$242,070		\$626,120	\$559,140	\$66,980	12.0%	
Claims Administration									
52302	Claims Administration Fee (Reports, etc.) Annu	\$5,000	\$0		\$5,000	\$10,000	(\$5,000)		Annual LWP Admin Fee
52303	Claims Adjustment Fee*	\$1,007,855	\$297,699		\$1,305,554	\$1,267,528	\$38,026	3.0%	Moved from actuary report to admin budget eff. 23/24
52304	State Funding/Fraud Assessment	\$400,000			\$400,000	\$450,000	(\$50,000)	-11.1%	Actual 24/25 = \$364,693
	Total Claims Admininstration Expenses	\$1,412,855	\$297,699		\$1,710,554	\$1,727,528	(\$16,974)	-1.0%	
Program Administration									
52401	Program Administration and Brokerage Fee	\$188,493	\$226,192		\$414,685	\$399,696	\$14,989	3.75%	Per 2024-29 contract
52403	Accounting Services	\$81,600	\$81,600		\$163,200	\$144,720	\$18,480	12.8%	Per 2025-28 contract + software
	Total Program Admininstration Expenses	\$270,093	\$307,792		\$577,885	\$544,416	\$33,469	6.1%	
Board Expenses									
52501	Executive Committee	\$1,250	\$1,250		\$2,500	\$2,500	\$0	0.0%	
52502	Executive Committee Member Travel	\$2,000	\$2,000		\$4,000	\$4,000	\$0	0.0%	
52503	Board of Directors Meetings (includes Travel)	\$4,000	\$4,000		\$8,000	\$8,000	\$0	0.0%	
52509	Board of Directors Long Range Planning (every 3 years, last LRP October 2022)	\$4,000	\$4,000		\$8,000	\$8,000	\$0	0.0%	Includes Board Training Day in December
52506	Trustee's E&O Coverage (APPL)	\$9,028	\$9,028		\$19,000	\$18,056	\$944	5.2%	Coverage approved 7/1/22
52504	Association Memberships (CAJPA, AGRIP)	\$5,750	\$5,750		\$11,500	\$8,000	\$3,500	43.8%	2025 AGRIP and CAJPA membership increased
	Total Board Expenses	\$26,028	\$26,028		\$52,056	\$48,556	\$3,500	7.2%	
OTHER Administration Expenses									
(Not identified with above budget line items)									
52000	Administrative Expense - Website Upgrade	\$0	\$0		\$0	\$0	\$0	0.0%	
52001	Administration Expense - Other	\$0	\$0		\$0	\$0	\$0	0.0%	
52900	Member Identity Theft Protection	\$15,197	\$0		\$15,551	\$15,197	\$354	2.3%	
	Total Other Admin	\$15,197	\$0		\$15,551	\$15,197	\$354	0.0%	
	Total Admin Expenses	\$2,163,003	\$918,369		\$3,073,726	\$2,995,677	\$78,049	2.6%	



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.14.a.

ADOPTION OF FY 25/26 LIABILITY PROGRAM BUDGET

ACTION ITEM

ISSUE: Attached please find the *updated* Liability Program budget based on the draft funding allocation previously approved by the Board, with a \$1M retention at the 80% Confidence Level (CL). The good news is the excess coverage is \$487,561,000 *less* than originally budgeted, resulting in a *net rate change under 1%* and total premium increase of \$1,448,548.

The excess layer funding is estimated to increase 11%, representing 55% of the total increase of \$1,461,048. The excess funding does not include an assessment or surcharge as it did for FY 24/25, with the remaining CJPRMA assessment of \$913,577.09 paid from the Shared Layer.

The full \$40M limit will still be available for Employment Practices Liability (EPL) claims, and a \$9.5M sublimit will apply to drones. Members are encouraged to continue purchasing the separate drone liability coverage through CJPRMA, with a \$5M limit for \$650 and no deductible, to provide primary coverage and protect the pool from any claims arising from their use. Physical Damage coverage is 5% of the drone's replacement cost with all equipment.

RECOMMENDATION: Approve budget as presented or revised.

FISCAL IMPACT: No financial impact expected from this item.

BACKGROUND: Given the recent volatility in the liability insurance funding, members revised the annual 30% cap on funding increases to a cap that varies by market conditions and member to assure they contribute at least half of their projected Banking Layer funding for the year. Since amounts over the cap reduce a member's contribution to their Banking Layer, the Board agreed to limit the amount capped to half of the Banking Layer funding to avoid a situation where a member is not building up their own funding.

ATTACHMENTS:

1. Final FY 25/26 Liability Deposit Calculations at the 80% CL
2. Liability Program Funding Changes FY 24/25 to FY 25/26

FY 25/26 NCCSIF General Liability Funding Allocation

FY 25/26 NCCSIF General Liability Funding Allocation

DRAFT 6/5/2025

DRAFT 6.5.25

80% Confidence Level

Total Admin Expense = \$918,369

A	B	C	D	E	F	G	H	L	J	K		
Formula/ Allocation	Payroll (P)	Member Weighted Share Last 5 Years 25% Payroll, 75% Losses	Member Share of EX MOD Adjusted Payroll X Total Funding	Member Weighted Share Last 5 Years 75% Payroll, 25% Losses	(Admin/2) X Member % of Total Payroll	(Admin/2) ÷ 19 Equal Shares	C+D+E+F+G	H - Max 50% of Member Est. Banking Layer Deposit	H-I	J/I		
Member	2024 Calendar Year Payroll (DE 9)	BANKING LAYER \$0 to \$50K (*Folsom \$0 to \$100K)	SHARED LAYER \$50K to \$1,000,000 at 80% CL	CJPRMA EXCESS LAYER \$1M to \$40M*	ADMIN EXPENSE 50%	ADMIN EXPENSE 50%	FY 25/26 TOTAL DEPOSIT 80% CL	FY 24/25 TOTAL DEPOSIT 80% CL	\$ Change Overall	% Change Overall	2024 Payroll Increase from 2023	Net % Increase
Rate/Amount	Exposure Base	\$2,977,000	\$6,675,000	\$8,013,976	\$459,185	\$459,185						
Anderson	\$7,034,441	\$73,093	\$198,819	\$220,274	\$12,765	\$24,168	\$529,118	\$579,745	-\$50,627	-10%	-9%	0%
Auburn	\$9,830,213	\$87,639	\$251,738	\$278,564	\$17,838	\$24,168	\$659,947	\$678,023	-\$18,076	-3%	-2%	-1%
Colusa	\$3,322,922	\$57,322	\$102,174	\$121,929	\$6,030	\$24,168	\$311,622	\$274,408	\$37,214	12%	17%	-5%
Corning	\$4,403,062	\$52,679	\$127,482	\$145,298	\$7,990	\$24,168	\$357,616	\$338,914	\$18,702	5%	9%	-4%
Dixon	\$13,168,602	\$151,433	\$375,685	\$420,106	\$23,896	\$24,168	\$995,287	\$933,781	\$61,507	6%	4%	2%
Elk Grove												
Folsom	\$58,797,644	\$878,599	\$1,584,070	\$2,053,578	\$106,694	\$24,168	\$4,647,108	\$3,815,063	\$832,046	18%	7%	11%
Galt	\$15,872,638	\$143,163	\$377,762	\$453,931	\$28,802	\$24,168	\$1,027,826	\$1,026,041	\$1,784	0%	12%	-12%
Gridley	\$4,881,049	\$85,392	\$172,590	\$186,144	\$8,857	\$24,168	\$477,150	\$493,319	-\$16,168	-3%	6%	-9%
Ione	\$2,290,588	\$49,695	\$68,357	\$90,070	\$4,156	\$24,168	\$236,446	\$183,389	\$53,057	22%	14%	9%
Jackson	\$4,026,586	\$59,700	\$116,730	\$137,698	\$7,307	\$24,168	\$345,602	\$376,699	-\$31,097	-9%	12%	-21%
Lincoln	\$24,145,446	\$281,340	\$654,605	\$731,004	\$43,814	\$24,168	\$1,734,930	\$1,472,437	\$262,494	15%	11%	4%
Marysville	\$6,488,632	\$115,541	\$212,217	\$237,655	\$11,774	\$24,168	\$601,355	\$642,791	-\$41,435	-7%	10%	-17%
Nevada City												
Oroville	\$8,539,389	\$125,680	\$277,345	\$292,297	\$15,495	\$24,168	\$734,985	\$840,189	-\$105,204	-14%	16%	-30%
Paradise	\$8,764,279	\$60,031	\$191,459	\$215,515	\$15,904	\$24,168	\$507,076	\$462,682	\$44,394	9%	13%	-5%
Placerville												
Red Bluff	\$10,265,165	\$107,866	\$256,556	\$294,614	\$18,627	\$24,168	\$701,831	\$661,864	\$39,967	6%	16%	-10%
Rio Vista	\$3,919,948	\$66,643	\$145,561	\$165,864	\$7,113	\$24,168	\$409,349	\$427,883	-\$18,534	-5%	-3%	-2%
Rocklin	\$29,299,565	\$256,675	\$726,898	\$858,176	\$53,167	\$24,168	\$1,919,083	\$1,628,114	\$290,969	15%	12%	3%
Willows	\$1,512,600	\$49,610	\$46,890	\$73,296	\$2,745	\$24,168	\$196,709	\$223,310	-\$26,601	-14%	13%	-26%
Yuba City	\$36,488,701	\$274,900	\$788,061	\$1,037,962	\$66,212	\$24,168	\$2,191,303	\$2,064,646	\$126,658	6%	3%	3%
Total:	\$253,051,472	\$2,977,000	\$6,675,000	\$8,013,976	\$459,185	\$459,185	\$18,584,345	\$17,123,297	\$1,461,048	8%	8%	0.2%
Actuary/Verification	\$ 253,051,472	\$2,977,000	\$6,675,000	\$8,013,976	\$459,185	\$459,185	\$18,584,345					
FY 24/25 Totals	\$ 234,972,627	\$ 2,773,000	\$ 6,292,000	\$ 7,209,285	\$ 425,999	\$ 425,999	\$17,123,297					
Change	8%	7%	6%	11%	8%	8%	9%					
RATE Per \$100 Payroll		\$1.18	\$2.64	\$ 3.17	\$ 0.18	\$ 0.18	\$ 7.34					
Don't Participate In GL Program												

* Amount capped does not exceed 50% of Banking Layer funding

NCCSIF Liability Program Funding Changes 25/26 to 24/25 Draft 6.6.25

	FY 25/26	FY 24/25	Difference	
Base Rate*	\$ 3.81	\$ 3.86	-1.1%	

*\$1M SIR v. \$1.25M, Confidence Level Remains at 80%

	FY 25/26	FY 24/25	Difference	
Excess Insurance	\$ 8,013,976	\$ 7,209,285	11%	
% of total increase =			55%	\$804,691

Deposit Premium Change				Payroll			Banking Layer Losses \$0-\$50K (\$100K Folsom)			Shared Layer Losses \$75k XS \$5K			Experience Mod			Rate Per \$100 Payroll
Member Entity	Current Year FY 25/26 \$1M SIR 80% CL; No Cap	Prior Year FY 24/25 \$1.25M SIR 80% CL; No Cap	% Change	2024 Calendar Year Payroll	2023 Calendar Year Payroll	% Change	5-Year Avg FY 2019-23	5-Year Avg FY 2018-22	% Change	Shared Layer Totals FY 2019-23	Shared Layer Totals FY 2018-22	% Change	FY 25/26	FY 24/25	% Change	
City of Anderson	\$529,118	\$579,745	-9%	\$7,034,441	\$7,736,509	-9%	\$35,663	\$56,121	-36%	\$206,169	\$353,893	-42%	0.98	1.14	-14%	\$ 7.52
City of Auburn	\$659,947	\$678,023	-3%	\$9,830,213	\$10,007,891	-2%	\$41,367	\$70,582	-41%	\$250,753	\$400,016	-37%	0.96	1.11	-13%	\$ 6.71
City of Colusa	\$311,622	\$274,408	14%	\$3,322,922	\$2,850,456	17%	\$32,865	\$24,448	34%	\$188,287	\$155,801	21%	1.10	1.06	4%	\$ 9.38
City of Corning	\$357,616	\$338,914	6%	\$4,403,062	\$4,026,622	9%	\$26,999	\$18,247	48%	\$135,118	\$89,116	52%	0.99	0.94	6%	\$ 8.12
City of Dixon	\$995,287	\$933,781	7%	\$13,168,602	\$12,607,643	4%	\$77,380	\$70,102	10%	\$422,780	\$386,052	10%	1.01	0.98	3%	\$ 7.56
Elk Grove																
City of Folsom	\$4,647,108	\$3,815,063	22%	\$58,797,644	\$55,029,193	7%	\$485,943	\$330,851	47%	\$1,728,480	\$1,107,810	56%	0.95	0.71	34%	\$ 7.90
City of Galt	\$1,027,826	\$1,026,041	0%	\$15,872,638	\$14,117,348	12%	\$67,682	\$71,905	-6%	\$337,127	\$427,593	-21%	0.88	0.96	-7%	\$ 6.48
City of Gridley	\$477,150	\$493,319	-3%	\$4,881,049	\$4,608,843	6%	\$48,525	\$62,252	-22%	\$335,629	\$366,515	-8%	1.20	1.21	-1%	\$ 9.78
City of Ione	\$236,446	\$183,389	29%	\$2,290,588	\$2,017,270	14%	\$30,000	\$13,119	129%	\$180,000	\$85,000	112%	1.15	1.02	12%	\$ 10.32
City of Jackson	\$345,602	\$376,699	-8%	\$4,026,586	\$3,592,443	12%	\$33,197	\$39,065	-15%	\$170,691	\$215,032	-21%	1.06	1.10	-4%	\$ 8.58
City of Lincoln	\$1,734,930	\$1,472,437	18%	\$24,145,446	\$21,706,167	11%	\$148,530	\$115,197	29%	\$758,113	\$548,804	38%	1.04	0.91	15%	\$ 7.19
City of Marysville	\$601,355	\$642,791	-6%	\$6,488,632	\$5,888,970	10%	\$67,028	\$95,841	-30%	\$384,122	\$596,335	-36%	1.21	1.42	-15%	\$ 9.27
Nevada City																
City of Oroville	\$734,985	\$840,189	-13%	\$8,539,389	\$7,363,012	16%	\$69,653	\$84,559	-18%	\$435,218	\$491,049	-11%	1.18	1.21	-3%	\$ 8.61
Town of Paradise	\$507,076	\$462,682	10%	\$8,764,279	\$7,731,769	13%	\$25,954	\$19,154	36%	\$142,908	\$74,023	93%	0.90	0.85	6%	\$ 5.79
Placerville																
City of Red Bluff	\$701,831	\$661,864	6%	\$10,265,165	\$8,857,238	16%	\$55,564	\$66,125	-16%	\$276,701	\$353,391	-22%	0.99	1.06	-7%	\$ 6.84
City of Rio Vista	\$409,349	\$427,883	-4%	\$3,919,948	\$4,023,929	-3%	\$35,886	\$89,929	-60%	\$194,482	\$620,569	-69%	1.05	1.48	-29%	\$ 10.44
City of Rocklin	\$1,919,083	\$1,628,114	18%	\$29,299,565	\$26,121,921	12%	\$117,075	\$90,123	30%	\$723,784	\$525,572	38%	0.88	0.75	18%	\$ 6.55
City of Willows	\$196,709	\$223,310	-12%	\$1,512,600	\$1,342,821	13%	\$31,551	\$41,530	-24%	\$225,000	\$300,000	-25%	1.24	1.31	-5%	\$ 13.00
City of Yuba City	\$2,191,303	\$2,064,646	6%	\$36,488,701	\$35,342,582	3%	\$113,932	\$123,365	-8%	\$703,457	\$774,831	-9%	0.76	0.80	-5%	\$ 6.01
Grand Total	\$18,584,345	\$17,123,297	8.5%	\$253,051,472	\$234,972,627	7.7%	\$1,544,792	\$1,482,514	4%	\$7,798,819	\$7,871,402	-1%				\$ 7.34
Total Rate	\$ 7.34	\$ 7.29	0.8%													



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025

Agenda Item H.14.b.

**ADOPTION OF FY 25/26 WORKERS' COMPENSATION
PROGRAM BUDGET**

ACTION ITEM

ISSUE: Each year the Board reviews the actuary's recommended funding levels for the upcoming fiscal year and approves the Deposit Premium.

Total funding for a \$500,000 SIR at an 80% Confidence Level (CL) is estimated at \$18,637,903 an **increase of 7.7%** over current funding at the 80% CL. Total *payroll is increasing 7.1%, with the underlying rate for the self-insured layers increasing 0.4%%. The rest of the increase is due to the excess coverage increasing an estimated 11%, or \$387,158.* The individual funding increase cap of 40% is not applicable this year.

The attached PRISM excess coverage estimate as of February 2025 is \$3,806,000, compared to the current premium of \$3,418,842, a rate increase of 6.6%, in addition to a 4.7% increase in estimated payroll. This is a conservative estimate and lower than the 10% PRISM rate increase this year. We expect to receive the final premium and billing at the end of June.

RECOMMENDATION: Maintain funding at the 80% Confidence Level and \$500,000 SIR.

FISCAL IMPACT: TBD, based on final excess and admin expenses.

BACKGROUND: Members have steadily increased the Confidence Level of annual funding over the years, from 65% to 70%, 75%, and as of FY 18/19 the current 80% CL. Over the same period the Discount Factor has decreased from 3% to 1.5%. Both of these changes have contributed to an increase in total funding, in addition to increases in payroll. NCCSIF's Funding Policy sets a goal of annual funding at an 80% CL.

ATTACHMENTS:

1. Final FY 25/26 Workers' Compensation Deposit Calculations at the 80% CL
2. Workers' Compensation Program Funding Changes FY 24/25 to FY 25/26
3. FY 25/26 Net Program Funding Summary

FY 25/26 NCCSIF Workers' Compensation Allocation Draft as of 6.5.25

80% Confidence Level			Total Admin Expense = \$2,163,003										
A	B	C	D	E	F	G	H	I	J				
		Member Share of: Last 5 Years Average Losses, Weighted 75%; 2024 WCIRB Loss Rate Premium, Weighted 25%	Member Share of EX MOD Adjusted Payroll	Member Share of: Last 5 Years Average Losses, Weighted 25%; 2024 WCIRB Loss Rate Premium, Weighted 75%	Member Share of Banking, Shared & Excess Premium	22 Equal Shares	C+D+E+F+G						
Formula/Allocation													
	FY 25/26 Estimated PAYROLL (P)	BANKING LAYER \$0 to \$100K	SHARED LAYER \$100K to \$500K	PRISM EXCESS LAYER \$500K TO STATUTORY	Variable ADMIN EXPENSE 65%	Fixed ADMIN EXPENSE 35%	Preliminary FY 25/26 DEPOSIT	FY 24/25 DEPOSIT	% Change DEPOSIT	Estimated Payroll Change from FY 24/25	Net Change	Rate Per \$100 Payroll	FY 24/25 Estimated PAYROLL (P)
Rate/Amount	Exposure Base	\$7,763,000	\$4,865,000	\$3,806,000	\$1,405,952	\$757,051	80% CL	80% CL					Exposure Base
Anderson	\$6,874,099	\$191,283	\$101,613	\$92,030	\$32,931	\$34,411	\$452,269	\$395,334	14.4%	-7.7%	22.1%	\$6.58	\$7,444,191
Auburn	\$9,850,191	\$264,715	\$155,904	\$119,276	\$46,189	\$34,411	\$620,496	\$557,352	11.3%	28.3%	-17.0%	\$6.30	\$7,676,004
Colusa	\$3,811,641	\$60,239	\$46,487	\$48,112	\$13,247	\$34,411	\$202,497	\$202,893	-0.2%	10.4%	-10.5%	\$5.31	\$3,454,075
Corning	\$4,007,955	\$119,952	\$70,179	\$49,500	\$20,501	\$34,411	\$294,544	\$245,040	20.2%	-0.7%	20.9%	\$7.35	\$4,037,999
Dixon	\$15,369,650	\$379,110	\$240,921	\$212,715	\$71,243	\$34,411	\$938,400	\$965,756	-2.8%	0.7%	-3.5%	\$6.11	\$15,269,973
Elk Grove	\$54,604,536	\$1,125,447	\$815,298	\$425,726	\$202,455	\$34,411	\$2,603,337	\$2,296,640	13.4%	12.1%	1.2%	\$4.77	\$48,703,755
Folsom	\$58,912,413	\$1,467,653	\$801,119	\$749,396	\$258,209	\$34,411	\$3,310,788	\$3,040,958	8.9%	5.9%	3.0%	\$5.62	\$55,656,391
Galt	\$17,280,389	\$239,325	\$183,261	\$169,458	\$50,650	\$34,411	\$677,105	\$923,190	-26.7%	6.0%	-32.7%	\$3.92	\$16,300,859
Gridley	\$6,521,569	\$132,312	\$78,297	\$73,900	\$24,340	\$34,411	\$343,260	\$314,130	9.3%	18.4%	-9.2%	\$5.26	\$5,505,900
Ione	\$2,467,697	\$28,245	\$29,609	\$26,346	\$7,203	\$34,411	\$125,815	\$108,180	16.3%	28.6%	-12.3%	\$5.10	\$1,918,349
Jackson	\$2,967,247	\$39,431	\$44,543	\$26,472	\$9,449	\$34,411	\$154,307	\$180,364	-14.4%	20.8%	-35.2%	\$5.20	\$2,456,899
Lincoln	\$23,894,465	\$339,667	\$254,711	\$236,176	\$71,055	\$34,411	\$936,021	\$813,940	15.0%	11.6%	3.4%	\$3.92	\$21,409,508
Marysville	\$6,313,044	\$185,638	\$93,470	\$81,818	\$30,878	\$34,411	\$426,214	\$394,861	7.9%	1.2%	6.8%	\$6.75	\$6,240,035
Nevada City	\$3,837,192	\$105,021	\$52,779	\$49,954	\$17,774	\$34,411	\$259,939	\$196,130	32.5%	28.4%	4.1%	\$6.77	\$2,988,331
Oroville	\$10,328,048	\$209,130	\$136,690	\$96,858	\$37,872	\$34,411	\$514,961	\$390,160	32.0%	-1.8%	33.8%	\$4.99	\$10,519,950
Paradise	\$9,217,222	\$106,831	\$99,622	\$53,620	\$22,250	\$34,411	\$316,734	\$279,721	13.2%	6.5%	6.7%	\$3.44	\$8,653,280
Placerville	\$9,126,296	\$233,347	\$146,806	\$112,310	\$42,131	\$34,411	\$569,005	\$518,040	9.8%	-1.8%	11.7%	\$6.23	\$9,296,493
Red Bluff	\$11,883,178	\$493,683	\$210,820	\$188,337	\$76,384	\$34,411	\$1,003,635	\$1,047,832	-4.2%	7.6%	-11.8%	\$8.45	\$11,045,470
Rio Vista	\$4,648,840	\$89,577	\$76,582	\$71,590	\$20,340	\$34,411	\$292,499	\$310,724	-5.9%	-2.2%	-3.7%	\$6.29	\$4,752,372
Rocklin	\$30,036,447	\$1,150,159	\$721,026	\$396,249	\$193,982	\$34,411	\$2,495,827	\$2,208,654	13.0%	2.0%	11.0%	\$8.31	\$29,449,771
Willows	\$1,269,543	\$18,113	\$21,640	\$13,876	\$4,588	\$34,411	\$92,628	\$125,566	-26.2%	-10.9%	-15.4%	\$7.30	\$1,424,511
Yuba City	\$38,087,593	\$784,123	\$483,622	\$512,281	\$152,284	\$34,411	\$1,966,722	\$1,787,041	10.1%	8.1%	2.0%	\$5.16	\$35,235,998
Total:	\$331,309,255	\$7,763,000	\$4,865,000	\$3,806,000	\$1,405,952	\$757,051	\$18,597,003	\$17,302,507	7.5%	7.1%	0.4%	\$5.61	\$309,440,114
Actuary/Verification													
FY 24/25	\$309,400,000	\$7,217,000	\$4,520,000	\$3,585,000	\$1,405,224	\$756,659							
\$ Difference	\$21,909,255	\$546,000	\$345,000	\$221,000	\$728	\$392							

NCCSIF Workers' Compensation Program Funding Changes 24/25 to 25/26 as of 6.5.25

	FY 25/26	FY 24/25	Difference
Base Rate*	3.81	\$ 3.79	0.4%
<i>*Confidence Level Remains at 80%</i>			

	FY 25/26	FY 24/25	Difference	
Excess Insurance	\$ 3,806,000	\$ 3,418,842	\$ 387,158	11%
Rate per \$100 Payroll		\$ 1.10	\$ 1,294,496	29%

	Deposit Premium Change		
Member Entity	Current Year FY 25/26 80% CL	Prior Year FY 24/25 80% CL	% Change
Anderson	\$452,269	\$395,334	14.4%
Auburn	\$620,496	\$557,352	11.3%
Colusa	\$202,497	\$202,893	-0.2%
Corning	\$294,544	\$245,040	20.2%
Dixon	\$938,400	\$965,756	-2.8%
Elk Grove	\$2,603,337	\$2,296,640	13.4%
Folsom	\$3,310,788	\$3,040,958	8.9%
Galt	\$677,105	\$923,190	-26.7%
Gridley	\$343,260	\$314,130	9.3%
Ione	\$125,815	\$108,180	16.3%
Jackson	\$154,307	\$180,364	-14.4%
Lincoln	\$936,021	\$813,940	15.0%
Marysville	\$426,214	\$394,861	7.9%
Nevada City	\$259,939	\$196,130	32.5%
Oroville	\$514,961	\$390,160	32.0%
Paradise	\$316,734	\$279,721	13.2%
Placerville	\$569,005	\$518,040	9.8%
Red Bluff	\$1,003,635	\$1,047,832	-4.2%
Rio Vista	\$292,499	\$310,724	-5.9%
Rocklin	\$2,495,827	\$2,208,654	13.0%
Willows	\$92,628	\$125,566	-26.2%
Yuba City	\$1,966,722	\$1,787,041	10.1%
Total	\$18,597,003	\$ 17,302,507	7.5%

Payroll		
Estimated WC FY 25/26 Payroll	Estimated WC FY 24/25 Payroll	% Change
\$6,874,099	\$7,444,191	-8%
\$9,850,191	\$7,676,004	28%
\$3,811,641	\$3,454,075	10%
\$4,007,955	\$4,037,999	-1%
\$15,369,650	\$15,269,973	1%
\$54,604,536	\$48,703,755	12%
\$58,912,413	\$55,656,391	6%
\$17,280,389	\$16,300,859	6%
\$6,521,569	\$5,505,900	18%
\$2,467,697	\$1,918,349	29%
\$2,967,247	\$2,456,899	21%
\$23,894,465	\$21,409,508	12%
\$6,313,044	\$6,240,035	1%
\$3,837,192	\$2,988,331	28%
\$10,328,048	\$10,519,950	-2%
\$9,217,222	\$8,653,280	7%
\$9,126,296	\$9,296,493	-2%
\$11,883,178	\$11,045,470	8%
\$4,648,840	\$4,752,372	-2%
\$30,036,447	\$29,449,771	2%
\$1,269,543	\$1,424,511	-11%
\$38,087,593	\$35,235,998	8%
\$331,309,255	\$309,440,114	7%

Banking Layer Losses \$0-\$100K		
5-Year Avg FY 2019-23	5-Year Avg FY 2018-22	% Change
\$133,717	\$99,866	34%
\$190,759	\$174,380	9%
\$28,599	\$36,829	-22%
\$89,652	\$65,117	38%
\$243,603	\$283,097	-14%
\$868,503	\$805,827	8%
\$995,398	\$935,424	6%
\$128,937	\$217,380	-41%
\$85,258	\$71,102	20%
\$10,735	\$10,721	0%
\$22,266	\$46,931	-53%
\$186,056	\$189,336	-2%
\$135,066	\$131,536	3%
\$73,820	\$53,811	37%
\$148,848	\$82,347	81%
\$73,111	\$64,681	13%
\$163,092	\$140,173	16%
\$379,850	\$438,716	-13%
\$42,494	\$62,617	-32%
\$914,996	\$821,943	11%
\$9,016	\$29,214	-69%
\$452,772	\$445,098	2%
\$5,376,549	\$5,206,144	3%

Shared Layer Losses \$20-\$120K		
Total Incurred Losses FY 2019-23	Total Incurred Losses FY 2018- 22	% Change
\$414,728	\$256,569	62%
\$735,804	\$593,346	24%
\$68,217	\$140,924	-52%
\$379,962	\$247,942	53%
\$863,638	\$1,002,004	-14%
\$2,970,896	\$2,674,278	11%
\$2,821,982	\$2,751,795	3%
\$366,808	\$774,940	-53%
\$321,918	\$303,623	6%
\$10,534	\$10,534	0%
\$64,972	\$161,418	-60%
\$668,879	\$670,246	0%
\$443,670	\$422,879	5%
\$276,691	\$176,691	57%
\$514,772	\$171,038	201%
\$208,776	\$186,990	12%
\$605,328	\$576,072	5%
\$1,322,977	\$1,607,641	-18%
\$140,887	\$180,500	-22%
\$3,339,925	\$2,909,848	15%
\$5,225	\$105,225	-95%
\$1,719,816	\$1,672,291	3%
\$18,266,407	\$17,596,794	4%

Experience Mod			Rate
FY 25/26	FY 24/25	% Change	Rate Per \$100 Payroll
1.03	0.96	6%	\$ 6.58
1.11	1.05	5%	\$ 6.30
0.92	0.97	-5%	\$ 5.31
1.08	1.01	7%	\$ 7.35
0.97	1.04	-7%	\$ 6.11
0.95	0.89	6%	\$ 4.77
0.88	0.88	-1%	\$ 5.62
0.77	0.96	-20%	\$ 3.92
1.02	1.01	1%	\$ 5.26
0.93	0.93	-1%	\$ 5.10
0.93	1.00	-7%	\$ 5.20
0.80	0.83	-4%	\$ 3.92
1.07	1.07	-1%	\$ 6.75
1.06	1.00	6%	\$ 6.77
1.00	0.82	22%	\$ 4.99
0.88	0.89	-1%	\$ 3.44
1.04	1.03	1%	\$ 6.23
1.39	1.55	-11%	\$ 8.45
0.90	0.91	-2%	\$ 6.29
1.46	1.32	11%	\$ 8.31
0.95	1.01	-7%	\$ 7.30
0.94	0.96	-3%	\$ 5.16
1.00			\$ 5.61

FY 25/26 NCCSIF Net Program Funding Summary as of 6.5.25

Member Entity	Work Comp Funding 80% CL					
	Work Comp Deposit	DIVIDEND		Assessment		NET AMOUNT
		Banking Layer	Shared Layer	Banking Layer	Shared Layer	
Anderson	\$452,269		\$12,952	\$12,927		\$452,244
Auburn	\$620,496		\$20,488	\$17,572		\$617,580
Colusa	\$202,497	\$31,500	\$7,180			\$163,817
Corning	\$294,544		\$9,517	\$14,872		\$299,899
Dixon	\$938,400	\$137,920	\$28,407			\$772,074
Elk Grove	\$2,603,337	\$20,064	\$65,355			\$2,517,918
Folsom	\$3,310,788	\$224,825	\$114,658			\$2,971,305
Galt	\$677,105	\$186,136	\$30,687			\$460,282
Gridley	\$343,260	\$152,594	\$12,047			\$178,619
Ione	\$125,815	\$14,893	\$4,484			\$106,439
Jackson	\$154,307	\$26,352	\$6,964			\$120,991
Lincoln	\$936,021		\$35,734	\$10,811		\$911,098
Marysville	\$426,214	\$3,191	\$11,980			\$411,043
Nevada City	\$259,939	\$11,757	\$7,909			\$240,274
Oroville	\$514,961	\$75,479	\$24,422			\$415,061
Paradise	\$316,734	\$162,923	\$18,974			\$134,837
Placerville	\$569,005		\$18,548	\$51,111		\$601,568
Red Bluff	\$1,003,635		\$23,944	\$25,010		\$1,004,701
Rio Vista	\$292,499	\$54,805	\$9,865			\$227,830
Rocklin	\$2,495,827	\$65,114	\$56,285			\$2,374,429
Willows	\$92,628	\$40,268	\$7,009			\$45,351
Yuba City	\$1,966,722	\$235,549	\$74,344			\$1,656,828
Total:	\$18,597,003	\$1,443,370	\$601,750	\$132,303	\$0	\$16,684,186

Liability Deposit	Liability Funding 80% CL \$750,000 SIR					
	Liability Deposit	DIVIDEND		Assessment		NET AMOUNT
		Banking Layer	Shared Layer *	Banking Layer	Shared Layer	
\$529,118				\$7,415		\$536,533
\$659,947	\$52,016					\$607,931
\$311,622				\$10,000		\$321,622
\$357,616	\$7,471					\$350,145
\$995,287				\$37,457		\$1,032,744
\$4,647,108	\$17,826					\$4,629,282
\$1,027,826				\$10,935		\$1,038,761
\$477,150				\$10,000		\$487,150
\$236,446				\$10,000		\$246,446
\$345,602				\$16,402		\$362,004
\$1,734,930	\$12,653					\$1,722,277
\$601,355	\$30,116					\$571,239
\$734,985				\$10,000		\$744,985
\$507,076	\$40,992					\$466,084
\$701,831	\$19,206					\$682,625
\$409,349	\$10,675					\$398,674
\$1,919,083	\$57,937					\$1,861,146
\$196,709				\$10,000		\$206,709
\$2,191,303	\$105,276					\$2,086,027
\$18,584,345	\$354,168		\$0	\$122,209	\$0	\$18,352,386

Net Dividends and Assessments
(\$7,390)
\$54,932
\$28,680
\$2,116
\$128,870
\$85,419
\$328,548
\$206,823
\$154,641
\$2,975
\$16,914
\$37,576
\$45,287
\$19,666
\$89,901
\$222,889
(\$32,563)
\$18,140
\$75,345
\$179,336
\$37,277
\$415,169
\$2,110,548



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.15.

FY 25/26 MEETING CALENDAR

ACTION ITEM

ISSUE: The proposed NCCSIF 25/26 Meeting Calendar is presented for review to determine if any dates should be modified due to conflicts.

In addition, members have requested consideration of holding some meetings by videoconference, given the recent experience during the COVID pandemic and traveling distances for some members.

The Board meets four times a year, with the December meeting primarily a planning and/or training day, so that would be best in person.

The October meeting usually focuses on the group's finances, including the audit, investments, and related benchmarks. It is preceded by a Risk Management Committee meeting.

The April and June Board meetings focus primarily on the budgets for the upcoming program renewals. The April meeting includes the actuarial estimates and preliminary budgets and adjustments for the Workers' Compensation and Liability Programs and is preceded by a Risk Management Committee meeting. The June meeting includes the final budgets for all the programs, including property, excess cyber, and crime.

The Executive and Claim Committees meet three times per year and most often the Executive Committee agenda is a preview of the items to be presented to the Board. The Executive Committee has been holding videoconference meetings regularly since the pandemic.

RECOMMENDATION: Review the proposed dates and recommend a Meeting Calendar and locations to the Board of Directors for approval.

FISCAL IMPACT: None.

BACKGROUND: Annually, the Executive Committee reviews and recommends the meeting calendar for NCCSIF Board, Executive, Risk Management, Claims, Police Risk Management and Finance Committees.

ATTACHMENT(S): Preliminary 25/26 Meeting Calendar



PROGRAM YEAR 25/26 MEETING CALENDAR

Thursday, August 7, 2025, **Police Risk Management Committee** at 10:00 a.m.

Thursday, September 25, 2025, ** **Claims Committee** at 9:00 a.m.
Executive Committee at 10:30 a.m.

Thursday, October 16, 2025, *** **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12 noon

Thursday, November 13, 2025, ** **Police Risk Management Committee** at 10:00 a.m.

Thursday, December 11, 2025, * **Board of Directors** at 10:00 a.m.

Thursday, February 5, 2026, **Police Risk Management Committee** at 10:00 a.m.

Thursday, March 26, 2026, ** **Claims Committee** at 9:00 a.m.
Executive Committee at 10:30 a.m.

Thursday, April 16, 2026, * **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12 noon

Thursday, May 14, 2026, **Police Risk Management Committee** at 10:00 a.m.

Thursday, May 21, 2026, ** **Claims Committee** at 9:00 a.m.
Executive Committee at 10:30 a.m.

Thursday, June 18, 2026, * **Board of Directors** at 10:00 a.m.

Meeting Location: Rocklin Event Center - Garden Room
Rocklin Community Center ***
5480 5th St. Rocklin, CA 95677
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.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.16.

EXECUTIVE COMMITTEE ROTATION

ACTION ITEM

ISSUE: Attached please find a draft Executive Committee Rotation Schedule for the Fiscal Years 26/27 to 35/36. The current schedule expires at the end for FY 25/26.

The goal is to maintain a mix of large, medium and small members, with a suggested change to reduce the current number of medium members. Galt and Dixon will move into the large category and Rio Vista and Corning will be moved into the small category. The resulting schedule balances them out with at least two members from each category on the Committee each year.

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

FISCAL IMPACT: No fiscal impact from this item.

BACKGROUND: NCC has traditionally rotated members of the Executive Committee by member city, regardless of the Board member's tenure, to maintain a balanced workload and experience among the members. At one point the rotation was by geography and the meeting location rotated as a result. Beginning with the current schedule that was changed to distribute the committee members based on the member city size as measured by payroll, with geography a secondary consideration.

ATTACHMENT(S): Draft Executive Committee Rotation Schedule FY 26/27 to FY 35/36

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
2025/26-2034/35 Executive Committee Rotation Schedule by Size

BOD Approved: 12/14/2017
Revised: 6/12/2025 Draft

Member	# Emp	2025/26 Estimated	Payroll Rank	Size	Geography	FY 25/26	FY 26/27	FY27/28	FY 28/29	FY 29/30	FY 30/31	FY 31/32	FY 32/33	FY 33/34	FY 34/35	# Years
Folsom, City of	511	\$ 58,912,413	1	Large	East							x	x			2
Elk Grove, City of	486	\$ 54,604,536	2	Large	South			x	x							2
Yuba City, City of	387	\$ 38,087,593	3	Large	North			x	x					x	x	4
Rocklin, City of	289.9	\$ 30,036,447	4	Large	East					x	x					2
Lincoln, City of	304.5	\$ 23,894,465	5	Large	East	x	x							x	x	4
Galt, City of	287	\$ 17,280,389	6	Large	South	x	x					x	x			4
Dixon, City of	180	\$ 15,369,650	7	Large	South					x	x					2
Red Bluff, City of	137	\$ 11,883,178	8	Medium	West	x	x							x	x	4
Oroville, City of	148	\$ 10,328,048	9	Medium	North	x					x	x				3
Auburn, City of	106	\$ 9,850,191	10	Medium	East				x	x						2
Paradise, Town of	113.75	\$ 9,217,222	11	Medium	North	x						x	x			3
Placerville, City of	82.5	\$ 9,126,296	12	Medium	East			x	x							3
Anderson, City of	83	\$ 6,874,099	13	Medium	West					x	x					2
Gridley, City of	55	\$ 6,521,569	14	Medium	North	x						x	x			3
Marysville, City of	98	\$ 6,313,044	15	Medium	North		x	x						x	x	4
Rio Vista, City of	52.48	\$ 4,648,840	16	Small	South		x	x					x	x		4
Corning, City of	95	\$ 4,007,955	17	Small	West				x	x					x	3
Nevada City, City	42.5	\$ 3,837,192	18	Small	North		x	x					x	x		4
Colusa, City of	49	\$ 3,811,641	19	Small	West	x						x	x			3
Jackson, City of	54	\$ 2,967,247	20	Small	South	x					x	x				3
Ione, City of	55	\$ 2,467,697	21	Small	South				x	x					x	3
Willows, City of	82	\$ 1,269,543	22	Small	West					x	x					2
	3699	\$ 205,535,454			Total	8	6	6	6	7	6	7	7	6	7	
					Big	2	2	2	2	2	2	2	2	2	2	
					Medium	4	2	2	2	2	2	3	2	2	3	
					Small	2	2	2	2	3	2	2	3	2	2	



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.17.

FY 25/26 SERVICE CALENDAR

INFORMATION ITEM

ISSUE: An annual *Service Calendar* is provided to the Board showing a timeline of the annual activities to be completed on behalf of the organization. The calendar serves several purposes, including notifying members of meetings and typical agenda topics, when to expect requests for information and deadlines for responding, and giving members a fuller understanding of all the “behind the scenes” activities completed by the Program Administrators.

Note we have highlighted the *meetings in blue*, *requests for information in yellow*, and *training conferences in grey* to make it easier for members to spot the key items that require their participation. Feedback regarding the color highlighting and use of the calendar is appreciated.

FISCAL IMPACT: None expected from this item.

RECOMMENDATION: None - Information Only

BACKGROUND: None.

ATTACHMENT(S): FY 25/26 NCCSIF Service Calendar



2025-2026 SERVICE CALENDAR

AS = Alliant Insurance Services	BD = Board of Directors
JM = James Marta & Company, CPAs	EC = Executive Committee
SCA = Sedgwick Claims Administrator	RM = Risk Management
SRC = Sedgwick Risk Control	PRM = Police Risk Management
LCA = LWP WC Claims Administrator	FC = Finance Committee
CA = Claims Auditor	PA = Property Appraiser
FA = Financial Auditor	

JULY 2025		
07/01/25	NCCSIF Joint Powers Authority 46th Anniversary	ALL
07/03/25	Send Program Invoices to James Marta & Company for payment	AS
07/03/25	Email Renewal Binders to Members including: GL, WC, Property, Crime <ul style="list-style-type: none"> • GL (NCCSIF & CJPRMA) - MOC, Dec Page & Summary • WC (NCCSIF & PRISM) - MOC, Dec Page & Summary • Property (APIP) - Summary of Insurance • Crime (ACIP) - Summary of Insurance (Upload binders to AlliantConnect pending receipt of the Policy)	AS
07/12/25	Request Certificate of Insurance from Service Providers and Contractors: Sedgwick, Marta	AS
07/14/25	Collect Q2 DE9 (6/30) from members	AS
07/24/25	Annual Report due by October Meeting	
07/29/25	PRMC Agenda for 8/7/2025 meeting - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, BM
07/29/25	Request 06/30 Quarterly Financial Report, Treasurer's Report and LAIF Report from James Marta & Company	AS
7/31/25	Send OSIP Questionnaire to Members – Due by Sept. 1	AS

AUGUST 2025		
08/01/25	NCCSIF Financial Audit - begin preparation of documents	AS, JM, FA
08/07/25	Police Risk Management Committee Meeting	PRM
08/03/25	Send PRISM 26/27 WC Renewal application to Members - due 09/06/25	AS
08/05/25	Send Service Providers Survey to Members (Alliant, Sedgwick WC, Sedgwick GL, Sedgwick RC)	AS
08/05/25	Finance Committee Meeting (determine need)	AS
08/05/25	Submit Q2 (6/30) DE9 reports to CJPRMA	AS
08/22/25	Begin Public Self-Insurer's Annual Report on DIR OSIP website (need total employee count and 6/30 payroll)	AS

SEPTEMBER 2025		
09/04/25	Investment Policy - review and update	JM
09/04/25	Financial Audit - review and update	JM
Mtg	Finance Committee Meeting (if needed)	FC
Mtg	Review audit or DRAFT	FC
Mtg	Investment portfolio - review	FC
Mtg	Investment policy - review	FC
09/04/25	PRISM WC Renewal Application deadline from Members	AS
09/04/25	PRISM WC Renewal Additional Covered parties deadline from Members	AS
09/20/25	WC Payroll Audit due to PRISM	AS
09/12/25	1 st Installment of Assessments - begin collecting as needed	JM



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CA = Claims Auditor	PA = Property Appraiser
FA = Financial Auditor	

09/16-09/18/25	CAJPA 2025 Fall Conference - Monterey, CA	
09/12/25	EC & Claims Committee Agendas for 09/25/25 meetings - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SCA, LCA
09/3/25	ALL Service Providers Survey due from members	AS
09/25/25	EC & Claims Committee Meetings	EC
N/A	Status of CAJPA Accreditation (every 3 years: last accreditation 2024, next 2027)	EC
Mtg	Quarterly Investment Report (06/30) - submit for approval	EC
Mtg	Review financial audit or DRAFT	FC, EC
Mtg	Investment policy - review	FC, EC
Mtg	FY 24/25 GL Claims Auditor Proposal - submit for approval Note: (GL odd-numbered years WC even-numbered years)	EC
09/19/25	Compile and complete PRISM Renewal Application on PRISM website	AS

OCTOBER 2025		
10/01/25	Annual Report of Financial Transactions - deadline	JM
10/01/25	OSIP Filing	
10/01/25	Public Self Insurer's Annual Report for JPA & Members - deadline to file	AS, LCA, SCA
10/01/25	Multi-County Agency Biennial Notice (Conflict of Interest Code) - deadline to FPPC every even-numbered years	AS
10/08/25	APIP Pre-Renewal - trending of Property Schedules	AS
10/18/25	File Controller's Report with the State of California	AS, JM
10/11/25	Collect Q3 DE9 (9/30) from members	AS
10/10/25	RMC & BOD Agendas for 10/16/25 meeting - email to Board and Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS
10/21/25	Opt Out Letter	AS
10/17/25	Risk Management Committee (Claims Analysis Focus) & BOARD (Finance Focus) Meetings	ALL
Mtg	Quarterly Investment Reports (06/30) - submit for approval	BD
Mtg	Quarterly Financial Report (06/30) - submit for approval	BD
Mtg	CAJPA Final Accreditation report (every 3 years: last accreditation 2024, next 2027)	BD
Mtg	FY 24/25 Financial Audit - submit for approval	BD
Mtg	LAIF Report - submit for approval	BD
Mtg	Investment portfolio - review	FC, EC
Mtg	Target Equity Presentation	BD
Mtg	Loss Analysis charts (as of 06/30)	RM
Mtg	Alliant Commission Disclosure Letter and Facts Retail v. Wholesale Commissions	BD
Mtg	Sedgwick Workers' Compensation Quarterly Claims Report	SCA
Mtg	ALL Service Providers Survey Result - submit for review	BD
Mtg	Resolution for Authorizing Treasurer to Invest and Reinvest Funds	BD
10/28/25	PRMC Agenda for 11/13/25 meeting - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SRC



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LCA = LWP WC Claims Administrator	FC = Finance Committee
CA = Claims Auditor	PA = Property Appraiser
FA = Financial Auditor	

10/31/25	Request 09/30 Quarterly Financial Report, Treasurer's Report and LAIF Report from James Marta	AS
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NOVEMBER 2025		
11/01/25	Prepare NCCSIF Annual Report	AS
11/13/25	Police Risk Management Committee Meeting	PRM
11/04/25	Law Enforcement Training Day	AS
11/04/25	Alliant Opt out Commission Letter	AS
11/04/25	Submit Q3 (9/30) DE9 reports to CJPRMA	AS
11/17-21/25	CalPELRA 2025 Annual Conference - Monterey, CA	
TBD	Perform FY 24/25 GL Claims Audit	CA

DECEMBER 2025		
12/02/25	Mail out Christmas Cards to Members	AS
12/05/25	BOD Agenda for 12/11/25 meeting - email to Board members and upload agenda packet to AlliantConnect and NCCSIF website	AS
12/11/25	Board of Directors and Strategic Planning Meeting	RM, BD
Mtg	Review & Update Strategic Goals	BD
Mtg	Training Session for Board	BD
Mtg	Review Current Bylaws and Funding Formula	BD
Mtg	Review and Revise Policies and Procedures	BD, CA
Mtg	LWP Workers' Compensation Quarterly Claims Report	LCA
12/04/25	2 nd Installment of Assessments - begin collecting (as needed)	JM
12/13/25	Financial Audit - confirm with Marta's office the date they filed to State Controller's office and members' County Auditors	JM
12/20/25	Statement of Facts - Roster of Public Agencies - file with State and County	AS
12/20/25	Determine WCIRB Class Codes Rates from WCIRB.com (update Member Payroll Allocations spreadsheet and Budget)	AS

JANUARY 2026		
01/3/26	Request Loss Runs (as of 12/31) from SCA for Liability and WC (separate 4850) - deadline 1/17/26	AS
01/10/26	Preparation for CAJPA Accreditation (every 3 years: last accreditation 2024, next 2027)	AS
01/10/26	Form 700 electronic filing through FPCC's eDisclosure system - email reminder to BOD, Board Alternates and Service Provider Consultants - April 2026	AS
01/15/26	Begin working on Preliminary FY 26/27 Budget	AS, BD
01/15/26	Property Program - prepare and send property schedule to members to review/update - deadline 30 days	AS
01/17/26	Loss and Renewal Instructions - send to Actuary and Marta	AS
01/18/26	Request 12/31 Quarterly Financial Report, Treasurer's Report and LAIF Report from James Marta	AS
01/18/26	Liability and WC renewal loss information - deadline for receipt from SCA & LCA	AS



2025-2026 SERVICE CALENDAR

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01/18/26	Collect Q4 DE9 (12/31) from members	AS
01/17/26	Input loss data into Budget Spreadsheet	AS
01/17/26	Review service providers/contractors' agreements regarding renewal terms	AS
01/24/26	25/26 APIP Property Policy Notebook (post to AlliantConnect)	AS
02/06/26	PRMC Agenda for 02/5/26 meeting - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SRC

FEBRUARY 2026		
02/05/26	Renewal Certificate Holder List - send spreadsheet to members to review/update - due 03/01/26	AS
02/06/26	Police Risk Management Committee Meeting	PRM
02/06/26	Submit Q4 (12/31) DE9 reports to CJPRMA	AS
02/07/26	Receive Dividend Calculations and info from CJPRMA Premium Funding	AS, BD
02/07/26	PA to meet to discuss updates to Administrative Costs for Budget	AS
02/07/26	Crime Program - follow up with ACIP for specification, prepare and send renewal applications to Members - due 03/03/26	AS
02/07/26	ID Fraud Renewal Questionnaire - follow up with Travelers for specification, prepare and send to Members - due 03/03/26	AS
02/07/26	EAP - follow up with ACI for renewal specification	
02/07/26	Airport Liability - prepare and send renewal applications to Members - due 03/03/26	AS
02/07/26	Pollution Program - prepare and send renewal applications to Members - due 03/03/26	AS
02/14/26	Property Schedule Renewal due from Members	AS
02/21/26	Property Program - prepare specifications and input to Oasys	AS
02/21/26	Actuarial Study - receive draft and send to Jim Marta	AS, Actuary
02/21/26	Reminder: Form 700s to BOD, Board Alternates and Service Provider Consultants	AS
02/01/26-03/03/26	Banking and Shared Risk Layer Program Deposits - prepare preliminary worksheets, and Shared Risk layer adjustments for FY 24/25	AS
02/21/26	Request Banking Layer adjustments from Jim Marta	AS
02/24-27/26	PARMA Annual Risk Management Conference – Monterey, CA	

MARCH 2026		
03/03/26	Certificate Holder list due from members	AS
03/06/26	Crime Renewal App (including Treasurer Crime) - prepare and submit renewal applications to ACIP for quotation	AS
03/06/26	ID Fraud Coverage - prepare and submit renewal applications to Travelers for quotation	AS
03/06/26	EAP - confirm headcount for quotation	AS
03/06/26	Airport Liability - prepare and submit renewal applications	AS
03/06/26	Pollution Program - prepare and submit renewal applications	AS
03/16/26	Reminder: Form 700s to BOD, Board Alternates, RM Committee members and Service Provider Consultants	AS



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03/20/26	EC & Claims Committee Agendas for 03/26/26 meetings - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SCA, LCA
03/26/26	Executive & Claims Committee Meetings	EC
Mtg	Quarterly Investment Reports (12/31) - submit for review	EC
Mtg	Review and approve actuarial studies	EC
Mtg	Preliminary FY 26/27 Budget - submit for review	EC
Mtg	Liability and WC Banking & Shared Layer - preliminary deposit calculation for review	EC
Mtg	FY 24/25 GL Claims Audit Report - for review and approval - auditor makes presentation	EC, CA
Mtg	FY 24/25 Claims Audit for GL - evaluate and consider RFP for Claims Auditor (GL odd-numbered years WC even-numbered years)	EC
Mtg	Accounting Services Contract – 2025/2026	JM
03/28/26	Renewal Certificate Holder List updates due to CJPRMA and PRISM	AS

APRIL 2026		
04/01/26	Form 700s deadline to FPPC	AS
04/10/26	RMC & BOD Agendas for 04/16/24 meetings - email to Board and Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS
4/01/26	Cash for Safety Applications Due to Sedgwick	SRC
04/16/26	Collect Q1 DE9 (03/31) from members	AS
04/16/26	Risk Management Committee & Board Meetings	RM, BD
Mtg	26/27 Officers - submit for election	BD
Mtg	26/27 Meeting Calendar - submit for approval	BD
Mtg	26/27 Service Calendar - information	BD
Mtg	Quarterly Investment Reports (12/31) - submit for approval	BD
Mtg	Quarterly Financial Report (12/31) - submit for approval	BD
Mtg	Preliminary FY 26/27 Budget - submit for review	BD
Mtg	Liability and WC Banking & Shared Risk Layers - deposit calculations for review (excess WC & Liability & Admin costs pending)	BD
Mtg	Banking Plan Fund Adjustments - submit for approval	BD
Mtg	Shared Risk Layer Plan Fund Adjustments - submit for approval	BD
Mtg	Actuarial Study - submit for approval	BD
Mtg	LWP Workers' Compensation Quarterly Claims Report	LCA
Mtg	FY 24/25 WC Claims Audit Report - for review and approval - auditor makes presentation	CA, SCA
04/24/26	PRMC Agenda for 05/14/26 meeting - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SCA
04/30/26	Request 03/31 Quarterly Financial Report, Treasurer's Report and LAIF Report from James Marta	AS

MAY 2026		
05/02/26	Banking and Shared Risk Layer Adjustments/Assessments - mail to JM for distribution to members	AS
05/02/26	WC Renewal Quotations - check status	AS



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FA = Financial Auditor	

05/03/26	Submit Q1 (03/31) DE9 reports to CJPRMA	AS
05/14/26	Police Risk Management Committee Meeting	PRM
05/15/26	EC & Claims Committee Agendas for 05/21/26 meetings - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SCA, LCA
05/21/26	Executive & Claims Committee Meetings	EC
Mtg	2026 Nominating Committee - select & nominate	EC
Mtg	2026/2027 Officers - select & recommend to BOD	EC
Mtg	2026/2027 EC Rotation Schedule - submit for approval	EC
Mtg	Preliminary 2026/2026 Meeting Calendar - submit for approval and recommend to BOD	EC
Mtg	Quarterly Investment Reports (03/31) - submit for approval	EC
Mtg	Liability and WC Program Deposits - review 26/27 revisions	EC
Mtg	FY 26/27 Budget - submit for review	EC
Mtg	Program Administration Contract - submit for approval (<i>as needed</i>)	EC
Mtg	Safety & Risk Control Services Contract - submit for approval (<i>as needed</i>)	EC
Mtg	Liability Claims Administration Contract - submit for approval (<i>as needed</i>)	EC
Mtg	WC Claims Administration Contract - submit for approval (<i>as needed</i>)	EC
Mtg	Accounting Services Contract - submit for approval (<i>as needed</i>)	EC
Mtg	Legal Services Contract - submit for approval (<i>as needed</i>)	EC
Mtg	Conflict of Interest Code-submit for approval (every even year)	EC
Mtg	Property renewal status review	EC
Mtg	Crime renewal quotations review	EC
Mtg	ACI renewal quotations - EAP - submit for approval (as needed)	EC
Mtg	FY 26/27 Liability Memorandum of Coverage - submit for approval	EC
Mtg	FY 26/27 WC Memorandum of Coverage - submit for approval	EC
05/23/26	Obtain necessary signatures to finalize contracts with consultants	AS
05/30/26	Property Program - receive preliminary renewal quotation	AS

JUNE 2026		
06/12/26	RMC and BOD Agendas for 06/18/26 meeting - email to Board and Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS
06/18/26	Board Meeting	BD
Mtg	Risk Management Budget - submit for approval	RM
Mtg	Quarterly Investment Reports (03/31) - submit for approval	BD
Mtg	Quarterly Financial Report (03/31) - submit for approval	BD
Mtg	FY 26/27 Budget - submit final for approval	BD
Mtg	FY 26/27 Liability and WC Banking & Shared Risk Layer Program Deposits - submit final for approval	BD
Mtg	FY 26/27 Liability Memorandum of Coverage - submit for approval	BD
Mtg	FY 26/27 WC Memorandum of Coverage - submit for approval	BD
Mtg	Conflict of Interest Code - submit for approval (every even years)	BD
Mtg	APIP Property Program - provide report and allocations on renewal quotes	BD
Mtg	ACIP Crime Program - provide report and allocations on renewal quotes	AS



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Mtg	LWP Workers' Compensation Quarterly Claims Report	LCA
06/21/26	Generate and email Auto ID Cards to Members	AS
06/25/26	Generate Certificate Holder Renewal Certificates	AS
06/27/26	Mail Renewal Certificates to Certificate Holders and email scan copy to Members	AS



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.18.

STRATEGIC PLAN UPDATE

INFORMATION ITEM

ISSUE: Attached please find an updated Strategic Goals and Action Plan worksheet based on feedback from the December 12, 2024, Board planning meeting and more recently the Board meeting on April 17, when the Board addressed the Liability Program SIR options by agreeing to a \$1M SIR for FY 25/26.

In addition to continued focus on the Liability Program and Succession Planning, two additional goals were identified and discussed - Member Engagement and Education and Incentives for Implementing Risk Management. At the last Board meeting members agreed to increase funding for risk management incentives by diverting the \$18,000 budgeted for discontinued grant services.

Members were asked to review and provide feedback regarding the actions identified to meet the goals, particularly those around incentives for implementing risk management, at the last Board meeting. Members suggested a special one hour Zoom meeting in July to spend time reviewing and providing feedback. A Doodle poll has been sent to members with dates in late July and we expect to nail down the meeting date by the time of this meeting.

RECOMMENDATION: Review and provide feedback for revising the attached draft and/or meeting dates in July.

FISCAL IMPACT: None expected from this item.

ATTACHMENT(S): NCCSIF Strategic Goals and Action Plan as of 6.5.25

NCCSIF STRATEGIC GOALS & ACTION PLAN

Goals Drafted: 12/12/24 BOD Long Range Planning meeting

Updated

6/5/25

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					
Liability Program - Flattening the curve of increasing premiums and risk	Evaluate SIR options for CJPRMA coverage annually	Alliant/BOD	Draft budget to BOD in April each year	Moving to \$1M SIR for FY 25/26	
	<i>Will review \$750K, \$1M and \$1.25M options for FY 25/26. Moved to \$1.25M SIR FY 24/25.</i>				
	Focus on managing risks for loss leaders and trends	Sedgwick/Alliant	Ongoing and Annually in October	Risk Control Consultant meetings with members	
	<i>Notes: Continue focus on police; more emphasis on defensive driving; dangerous conditions; at pool and member level</i>				
LRP-2					
Board Feedback	Greater access to knowledge/resources				18
	Heightened sense of awareness of risk, how to mitigate it and share best practice to create greater understanding of NCC & putting thought to mitigate risk				15
	Make everyone a risk manager				15
	Stakeholder buy-in				10
Member Engagement and Education	1. Continue Regular Schedule of Member Visits - Personal and Videoconference	Sedgwick/Alliant	Road trips and videoconferences continue. Meet with all new Board members in person.	Underway- list of member visits	
	2. Increase knowledge and expertise of members with an education plan which includes: * Building relationships to accept, promote and utilize NCCSIF training: three-deep distribution list * NCCSIF staff to attend city council meetings or have videos created and viewed, papers read (time certain, once or twice) each year.	Sedgwick/Alliant	Ongoing - complete by January BOD training	Added Training Link for PW and Utility Ees; expanding distribution list; attending council meetings and updating powerpoint	
	3. Create and deliver presentations to City Councils specific to their risk, in person, videos, white paper on value of NCCSIF	Alliant	Update current presentation by June BOD		
	Alliant and/or consultants to attend member Safety/Health Fairs			For discussion	
	Risk Management 101; Dangerous Conditions; + Annual Topic Training & Recording On demand	Alliant	By October 2025	On approved training calendar	

GOAL	ACTION/TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS	VOTES
LRP-3					
Succession Planning Goals	Continue to Expand Board Member Academy Training Materials	Alliant/BOD	Add another update by June 2025 BOD meeting	Presentations at each BOD meeting, webinar in July 2025	7
	<i>Note: The Academy includes education on Board member responsibilities, Program details, and build on the existing Board Member Guidebook. A presentation on JPAs and pooling will be presented in July 2025 with more to follow.</i>				
	Provide training opportunities for Board alternates and plan for those expected to leave or retire within two years.	Alliant/BOD	Identify key alternates by June BOD meeting	Request feedback re list and training at April BOD meeting	
LRP-4					
Risk Management & Incentives	Create proactive risk control plans by member. Reach out with "I've put something together for you" versus "How can I help you?"	Alliant, Sedgwick		For discussion - provide resources to complete Scorecard or training needs	
	Members should make risk management goals a part of their city's strategic plan	Member, Sedgwick, Alliant	Submit once a year	Part of annual assessment/review in Risk Management Framework	
	Consider creating incentives for service utilization and if met, the member gets a boost to their training fund	Alliant, Members	Every April RMC Meeting	Added additional Safety Grant Program for First Responders	
	Consider multiple options/ways that members can bolstering their training fund or risk management fund			For discussion - Safety Culture Awards by Dept.?	
	Consider infrastructure resources as a starting place			For discussion - other suggestions?	
LRP-5					
Blue Sky Projects	1. Staffing to support member agencies			For discussion	13
	2. Vetting of Ai products				
	o Creation and sharing of sample policies/ procedures			in process	11
	3. Infrastructure-Roadways			for discussion	8
	4.Electric Vehicle fleets			for discussion	6
	5.Managing Wildfire risk			for discussion	
	6.Should we expand membership beyond cities?			not currently	



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item H.19.

**NOMINATIONS OF NCCSIF
CLAIMS COMMITTEE MEMBERS**

ACTION ITEM

ISSUE: Member are asked to elect the Claims Committee for FY 25/26 from the following list of volunteer nominees. NCC Vice President Jennifer Leal of Auburn will serve as the Committee Chair.

Claims Committee Nominations:

Ishrat Aziz-Khan, City of Colusa
Melissa Rojas, City of Elk Grove
Tricia Cobey, City of Galt
Patricia Taverner, City of Gridley
Tameka Usher, City of Rocklin
Sheleen Loza, City of Yuba City

RECOMMENDATION: Approve Claims Committee nominations.

FISCAL IMPACT: None expected from this item.

BACKGROUND: None.

ATTACHMENT(S): None



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2025**

Agenda Item I.

INFORMATION ITEMS

INFORMATION ITEM

ISSUE: The following items are being presented as information for NCCSIF members.

RECOMMENDATION: None. This item is offered as information only.

FISCAL IMPACT: None.

BACKGROUND: None

ATTACHMENT(S):

1. Glossary of Terms
2. NorCal Cities Organizational Chart
3. NorCal Cities Resource Contact Guide
4. Sedgwick Who's Who in Claims - Liability Contacts
5. LWP Workers' Compensation Directory
6. 2025 CAJPA Conference September 16-19, 2025
7. Training – Understanding Your JPA – July 15, 2025
8. Training- Managing Sidewalk Liability – August 14, 2025
9. Training: JPA Finance 101 – August 25, 2025
10. NorCal Cities 25/26 Training Calendar
11. Certificate Request Form
12. Travel Mileage Reimbursement form

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
24/25 Organizational Chart
Updated as of 5/15/25

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/VP	*Jennifer Leal (Vice-Chair)	Sean Rabe	Jennifer Leal	Chief Bryan Morrison
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 Craig Bassett
City of DIXON	P	**Rachel Ancheta (Chair)	Kate Zawadzki	Rachel Ancheta Kim Staile Jim Ramsey	Chief Robert Thompson
City of ELK GROVE		*Melissa Rojas	Kara Reddig	Anjmin Mahil - Alternate	Assistant Chief Paul Soloman
City of FOLSOM	*EC	Allison Garcia	Steven Wang	Allison Garcia	Commander Brian Lockhart Lt. Lou Wright
City of GALT	*EC/S	Tricia Cobey	Rachelle Jennings	Tricia Cobey	Chief Brian Kalinowksi
City of GRIDLEY	*EC	Martin Pineda	Patricia Taverner	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		Anissa Leung	Kathy Magenheimer	Anissa Leung	Chief Vance Nabeta
City of NEVADA CITY	*EC	Sean Grayson	Gabrielle Christakes	Sean Grayson	Chief Dan Foss
City of OROVILLE	*EC/CC	Liz Ehrenstrom	Megan Williams	Liz Ehrenstrom	Asst Chief Jess Darnell
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 Quintan Ortega
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		Diona Pope	Sheleen Loza	Sheleen Loza	Chief James Runyen

OFFICERS		
		Term of Office
President (P)	Rachel Ancehta	7/1/2024- 6/30/2026
Vice President (VP)	Jennifer Leal	12/14/2024- 6/30/2026
Treasurer (T)	Jen lee	7/1/2024- 6/30/2026
Secretary (S)	Tricia Cobey	12/14/2024- 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)	Robert Patton	James Marta, CPA (Accountant)
		Brian Davis (Liability)		



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

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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



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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.



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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
Team Building	Haakenson Consulting Dan Haakenson Email: dan@haakensonconsulting.com Webbite: www.haakensonconsulting.com	<i>Thriving Teams & Growing Leaders</i> Consulting & Coaching for your Success
Team Building	League of California Cities https://www.calcities.org/	
Team Building	Regional Government Services https://rgsjpa.org/	
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



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Wildfire Risk Management	https://www.besewersmart.com/nccsif-wildfires	<i>Free wildfire resources for NCC members</i> <ul style="list-style-type: none">• Training videos• AQI Basics• Cal/OSHA Regs & Resources
Workers' Comp Care & Management	Work Health Solutions https://workhealthsolutions.com/ (877) 899-9959	<ul style="list-style-type: none">• Injury Triage• Treatment & Management• On-site and Mobile-Med Services• Near Site Clinics
Workers' Comp First Report Triage	Company Nurse https://www.companynurse.com/	<i>Master contract for NCC members</i> <ul style="list-style-type: none">• First reporting of Work Comp claims• Nurse triage to appropriate care• Notice to employer, treater and TPA



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 Services offered at an additional cost:</p> <ul style="list-style-type: none"> ▪ Review of Pre-Placement Medical Exams ▪ Job Analysis ▪ Maintaining a network of qualified and trained medical providers and medical specialists for necessary exams ▪ Conducting job analyses and preparing job profiles and medical examination profiles ▪ Providing orientation of client staff in the legal/medical/risk management and human resources aspects of our service ▪ Scheduling and harvesting of pre-placement medical exams ▪ Organizing and managing return-to-work and fitness-for-duty exams ▪ Evaluating medical information in relation to the essential duties of jobs in a legally defensible manner (EXAMQA®) ▪ Communicating directly with applicants to obtain the confidential medical information that is needed for clearance for a particular job (RDQA) ▪ Developing “Occu-Panels” with a national laboratory that allows for the selection of only those tests for the blood chemistry panel that are compliant with state law for each job class ▪ Performing bill review for the medical exams performed by clinics ▪ Providing customized services such as OSHA Respirator Questionnaire Evaluations, Bloodborne Pathogen Programs, and clinic trainings
Employee Assistance Program	<p>ACI Services offered at an additional cost:</p> <ul style="list-style-type: none"> ▪ Employee Assistance Program (Additional cost to members) Employees and their family members can receive up to three counseling visits per year. The family members do not need to be within the same residence. The visits are considered short-term resolution. If the person needs additional counseling, ACI will help them transition into their private insurance plan. ▪ Legal and Financial Services (Additional cost to members) Employees and their family members have unlimited access to telephonic legal and financial services.

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 Examiner

Alyssa.Reese@Sedgwick.com

Phone: 916.746.8802

Cell: 530.708.5506

Christine Salvatore, Claims Examiner

Christine.Salvatore@Sedgwick.com

Phone: 714.572.4852

Carlos Acosta, Claims Examiner

Carlos.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

Melissa Faria, Claims Examiner

MELISSA.FARIA@sedgwick.com

Phone: 714.572.4811

Serves All Members

Members Served

City of Folsom
City of Galt
City of Lincoln
City of Rocklin
City of Yuba City

To File a New Claim

Email 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

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 Examiner

B_minton@lwpclaims.com
Phone: 916-610-1856

Amanda Jinks, Claims Examiner

a_jinks@lwpclaims.com
Phone: 916-609-3655

Ned Popovic, Claims Examiner

n_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



[HOME](#)[SEE MONTEREY!](#)[GOLF](#)[SPONSORSHIP OPPORTUNITIES](#)[HOTEL](#)[ATTENDEE REGISTRATION](#)

MODERN TIDES: ANCHORING TOMORROW'S SUCCESS

Mark your calendars for September 16-19, 2025, for the California Association of Joint Powers Authorities (CAJPA) Annual Conference. Let's make this an event to remember, celebrating 40 years of innovation and progress in the pooling industry.

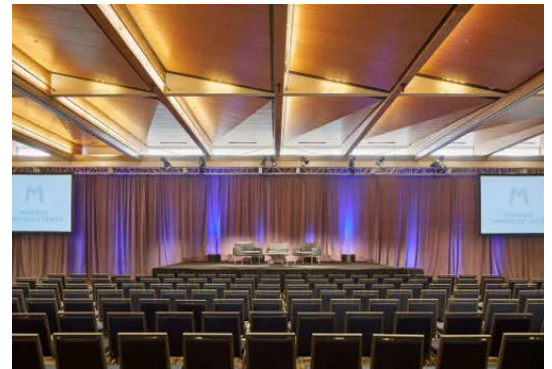
ATTENDEE REGISTRATION

SAME GREAT CONFERENCE - FABULOUS NEW LOCATION!

See you in Monterey at the Monterey
Convention Center!

1 Portola Plaza, Monterey, CA 93940

The Monterey Conference Center is the focal
point for welcoming and encouraging
cultural and economic prosperity for the City
of Monterey.



[LEARN MORE ABOUT THE NEW VENUE!](#)

EXHIBITOR & SPONSORSHIP OPPORTUNITIES

Your Ideal Target Audience: Decision Makers

When you exhibit or sponsor the CAJPA Fall Conference, you will be provided
with many opportunities to build and develop quality relationships with
current clients and new prospects. You will meet face-to-face with general

managers, executive directors, board members, workers' compensation and liability claim managers, risk managers, loss control personnel, business managers, accounting personnel and other JPA staff. Those who attend the CAJPA Fall Conference are the leaders and decision makers in the risk management pooling industry, making this your perfect target audience for the pooling industry.

SPONSORSHIP REGISTRATION

GOLF TOURNAMENT

The CAJPA 37th Annual Frank James Invitational Golf Tournament benefiting the Joseph Farrell Memorial Scholarship.

Already registered for the conference? Then you should join us for a round of golf! Be sure to sign up for our 37th Annual Frank James Invitational Golf Tournament on Tuesday, September 16, 2025.

Located on the stunning Monterey Peninsula, the Bayonet Black Horse Golf Course offers a championship-caliber experience with breathtaking views of the Pacific Ocean. Set atop rolling coastal terrain, this renowned course—originally designed for the military and later refined for elite play—features challenging fairways, strategic bunkering, and undulating greens that test golfers of all skill levels. With its rich history, dramatic elevation changes, and sweeping vistas, Bayonet Black Horse provides an unforgettable golf experience along California's iconic coastline.

REGISTER TO PLAY GOLF

GOLF SPONSORSHIP INFO

SEEK THE COAST. SHAPE YOUR PATH.

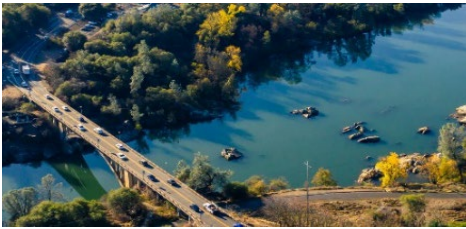
Explore the treasures of California's central coast and chart your own course to adventure. Monterey County's cultural riches and iconic landscapes await, from the rugged coastlines of Big Sur to the world-renowned wonders of Monterey Bay Aquarium. Charming coastal towns and endless adventures await, beckoning generations of travelers back for romantic retreats, weekend getaways, family vacations and more. Choose your path, plan your Monterey County trip and get ready to stay inspired.

SEE MONTEREY!

HOTEL ACCOMMODATIONS

Hotel room blocks with special group rates will be available at these hotels:

Portola Hotel and Spa	Monterey Marriott	Hotel Pacific
\$349 plus taxes	\$349 plus taxes	\$289 plus taxes
Single/Double Occupancy*	Single/Double Occupancy	Single/Double Occupancy
King Bed or Two Queen Beds	King Bed or Two Queen Beds	King Bed or Two Queen Beds
*Additional person fee is \$20 per room, per night.		



SAVE THE DATE | July 15th —REGIONAL TRAINING

Understanding Your JPA Insurance Pool

Topic Includes: a brief history of insurance pools in California and how pools have developed over time. The session will include a description of Memorandums of Coverage, Bylaws, and the types of services available to your agency. This session will also provide an explanation of key practices such as SIR's, layering, excess, endorsements, actuarial reports, deductibles and other pooling concepts. This session is designed for all persons in an organization that deal with risk management and loss control.

Learning Objectives:

1. Understand the importance of risk pooling and how it impacts your agency.
2. Tools to identify the services provided by your JPA that will have a positive impact on your agency risk reduction efforts.
3. Using analytics to evaluate the overall health of your pool and a methodology of comparing your risk management programs to other like members of your JPA.

Who Should Attend: Board members and alternates, risk managers, supervisors, and anyone responsible for claims and safety in your agency.

Date and Time:

Tuesday July 15th
10:00a.m. – 11:30a.m.

Location: Zoom Webinar

Register:

<https://alliantinsurance.zoom.us/meeting/register/owHEZf14QA-SrN-rWYv4kg>

Please reach out to Jenna.Wirkner@alliant.com if you have any questions

Presenter: David Clovis

David Clovis retired as the General Manager for the California Joint Powers Risk Management Authority in Livermore, CA December 2018. In his role as General Manager, he worked with the members in all areas of risk management and was responsible for the operations of the organization.

Mr. Clovis worked as a Risk Manager in the public sector since 1989. He has worked for Cities, a Sanitation District and a Park and Recreation District. His responsibilities have included all aspects of Risk Management.

David served as president for both Public Agency Risk Manager's Association and the California Association of Joint Powers Authority. David presented sessions regarding Contractual Risk Transfer, supervision, police liability, and numerous other Risk Management related issues.

Since retiring from CJPRMA in late 2018, David has developed a custom practice for public agencies serving as a consultant in the areas of Risk Management, Pool Management, Organizational Development and Strategic Planning. David continues to provide training to public sector professionals on all aspects of Risk Management.

**OPEN TO ALL JPA MEMBERS
SPONSORED BY NCCSIF**





SAVE THE DATE | AUGUST 14th

REGIONAL VIRTUAL TRAINING

Managing Sidewalk Liability

*Presented by Marcus Beverly, Alliant Insurance Services
and Joseph Ortega, Precision Concrete Cutting*

Topics Include:

Sidewalk Claims & Ordinance – the cost of sidewalk claims; adjoining landowner responsibility for maintaining sidewalk; and why considering an ordinance making owner responsible for claims arising from failing to maintain the sidewalk is a good idea.

Sidewalk Inspection and Maintenance Best Practices- including *sample ordinance and programs* suitable for customizing to your city.

Inspection, Maintenance and Repair Services – including *concrete cutting* under a master contract with the group.

New Asset Management Services – available for street signs, traffic signals, curbs, gutters, and more.

Data works Demo – to use as stand-alone or *upload data to your GIS system*.

Target Audience: Public Works Directors, City Attorneys, Risk Managers, Maintenance Supervisors, Finance Directors, and anyone dealing with the impact of sidewalk maintenance and related claims.

Date and Time:

Thursday, August 14th 10:00a.m. – 11:30a.m.

Location: Zoom Webinar

Register:

<https://alliantinsurance.zoom.us/join/joinMeeting/register/vvT-vTaDSk6xrLVHywfrCQ>

Please reach out to Jenna.Wirkner@alliant.com if you have any questions.

Presenters:

Joseph Ortega, Precision Concrete Cutting

Joseph Ortega has been with Precision Concrete Cutting for more than 15 years. He is the Vice President of Precision Concrete Cutting Northern California Franchise. His role is to manage the company's Business Development and Co-Manages Field Operations company wide. In addition, Joseph works with local agencies to implement and execute Sidewalk Asset Management Programs. He has served as the President for the NCVC Chapter of the MSA and President for American Public Works Association Northern California Chapter.

Marcus Beverly, Alliant Insurance Services

Marcus is the Director for a number of risk sharing pools and has over 25 years of claims, insurance and risk management experience, including helping cities improve their sidewalk risk management programs.



OPEN TO ALL JPA MEMBERS
Sponsored By NorCal Cities SIF



SAVE THE DATE | AUGUST 26th

REGIONAL VIRTUAL TRAINING

JPA FINANCE 101

Presented by James Marta and Ritesh Sharma

James Marta & Company LLP

Topics Include:

JPA Financial Statements

Understanding the Annual Funding. Liabilities, and
Member Banking Plan Balances

- Banking Layer
 - Funding
 - What to show on your financial statements
 - Refunds and Assessments
- Shared Layer
 - Funding
 - Refunds and Assessments

Member Benefits

- Training funds
- Risk management funds
- Police Risk Management funds

Target Audience: Member users- finance and JPA representatives

Date and Time:

Tuesday, August 26th 9:00a.m. – 10:00 a.m.

Location: Zoom Webinar

Register:

<https://alliantinsurance.zoom.us/j/4bs6YVToSAaEJofcmdrXXA>

Please reach out to Jenna.Wirkner@alliant.com if you have any questions.

Presenters:

James Marta, CPA, CGMA, ARPM

James Marta is the founder and Managing Partner of James Marta & Company LLP. James leverages 30 years of experience to interpret audit results and the financial implications of strategic decisions. James provides CFO services for several agencies and is a resource to his clients. James Marta is the Northern California Cities Self Insurance Fund CFO.



OPEN TO ALL JPA MEMBERS
Sponsored By NorCal Cities SIF



2025-2026 TRAINING CALENDAR

AS	Alliant Insurance Services
SRC	Sedgwick Risk Control
DKF	DKF Solutions
OV	Outside Vendor
LWP	LWP
SC	Sedgwick Claims
JM	James Marta & Co.

JULY 2025		
AS	Understanding your JPA Insurance Pool	Virtual
AS/OV	Managing Sidewalk Liability	Webinar
August 2025		
SRC	Temporary Traffic Control and Flagging	Regional
JM	JPA Finance 101	Virtual
OCTOBER 2025		
DKF	2025 Sewer Summit	Virtual
LWP	Workers' Compensation 101	Virtual
NOVEMBER 2025		
AS	Law Enforcement Training Day	In-person
AS	Risk Management/Insurance 101	Virtual
DECEMBER 2025		
SC	Liability Claims 101	Virtual
JANUARY 2026		
AS	AMVP v. APIP Training – Marcus Beverly	Virtual
AS	Board Roles, Responsibilities and Questions to Ask	Virtual
FEBRUARY 2026		
AS	Insurance Requirements in Contracts Training – Marcus Beverly	Virtual
AS	Understanding the NorCal Cities Budget	Virtual
MARCH 2026		
OV	AB 1234 and AB 1825 *every odd year	Virtual
OV	34 th Street Consulting Virtual Training	Virtual
APRIL 2026		
SRC	Heat Illness Prevention Training – Virtual	Virtual
SRC	Flagger Training – Regional Training	In-person
MAY 2026		
SRC	Playground Safety Inspection Training	In-person
OV	Aquatic Risk Management	Virtual
AS	Special Events Risk Management	Virtual



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 _____