



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN EVENT CENTER BALLROOM
APRIL 18, 2024**

BOARD OF DIRECTORS PRESENT

Christy White, City of Anderson
Ishrat Aziz-Khan, City of Colusa
Rachel Ancheta, City of Dixon (**Chair**)
Dawn Cortesi, City of Galt
Jodi Steneck, City of Ione
Jennifer Styczynski, City of Marysville
Crystal Peters, Town of Paradise
Paul Young, City of Red Bluff
Marti Brown, City of Willows

Jennifer Leal, City of Auburn
Brant Mesker, City of Corning
Allison Garcia, City of Folsom
Martin Pineda, City of Gridley
Veronica Rodriguez, City of Lincoln
Elizabeth Ehrenstrom, City of Oroville
Daven Warren, City of Placerville
Jennifer Schultz, City of Rio Vista
Spencer Morrison, City of Yuba City

BOARD OF DIRECTORS ABSENT

Kara Reddig, City of Elk Grove
Sean Grayson, City of Nevada City

Dalacie Blankenship, City of Jackson
Tameka Usher, City of Rocklin

CONSULTANTS & GUESTS

Marcus Beverly, Alliant Insurance Services
Evan Washburn, Alliant Insurance Services
Jim Ramsey, City of Elk Grove
James Kim, Bickmore Actuarial

Jenna Wirkner, Alliant Insurance Services
Summer Simpson, Sedgwick
Mike Harrington, Bickmore Actuarial

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.

D. CONSENT CALENDAR

1. Board Meeting Minutes – December 14, 2023
2. Check Register from December 2023 to March, 2024
3. Investment Reports



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- a. Chandler Asset Management Short/Long Term - December 2023 to February 2024
- b. Local Agency Investment Fund (LAIF) Report as of December 31, 2023
- c. Treasurer's Report as of December 31, 2023
4. ACI Specialty Benefits Report
5. Lexipol Renewal Documents
 - a. Fire Pricing
 - b. Law Enforcement Pricing

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

MOTION: Elizabeth Ehrenstrom **SECOND:** Ishrat Aziz-Khan

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Aziz-Khan, Mesker, Ancheta, Garcia, Cortesi, Pineda, Steneck, Rodriguez, Styczynski, Ehrenstrom, Peters, Warren, Young, Schultz, Brown, Morrison

Nays: None.

E. GENERAL RISK MANAGEMENT ISSUES

Presidents Report – Ms. Ancheta discussed attending the PARMA Conference and session on Industrial Disability Retirements (IDRs).

CJPRMA Report- Liz Ehrenstrom discussed that YCPARMIA is leaving CJPRMA effective 7/1/24 and an assessment is being issued payable over three years.

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

F.4. SUMMARY OF MARCH 28, 2024, EXECUTIVE COMMITTEE MEETING

Mr. Beverly provided a summary of the March 28, 2024, Executive Committee Meeting.

G.a. FY 24/25 EXECUTIVE COMMITTEE ROTATION

Mr. Beverly discussed the FY 24/25 Executive Committee Rotation. Members are encouraged to join the Claims Committee.

G.b. APPOINTMENT OF CLAIMS COMMITTEE MEMBER FOR FY 23/24

A motion was made to elect Jennifer Leal to the Claims Committee for the remainder of 23/24



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MOTION: Spencer Morrison **SECOND:** Dave Warren **MOTION CARRIED UNANIMOUSLY**
Ayes: White, Leal, Aziz-Khan, Mesker, Ancheta, Garcia, Cortesi, Pineda, Steneck, Rodriguez, Styczynski, Ehrenstrom, Peters, Warren, Young, Schultz, Brown, Morrison
Nays: None.

H. FINANCIAL REPORTS

H.1. QUARTERLY FINANCIAL REPORT FOR PERIOD ENDING DECEMBER 31, 2023

H.2. BUDGET TO ACTUAL AS OF DECEMBER 31, 2023

Mr. Beverly discussed the Quarterly Financial Report for Period Ending December 31, 2023.

Total NCCSIF administrative expenses year-to-date are currently over budget due to a significant increase in the Workers' Compensation State Funding Assessment. The annual Assessment of \$583,501 was \$233,501 more than the \$350,000 budgeted and \$246,668 more than the assessment last year.

Overall administration expenses are \$1,156,488, with \$399,614 or 26% of the total budget remaining.

A motion was made to approve to accept and file the Quarterly Financial Report for Period Ending December 31, 2023.

MOTION: Spencer Morrison **SECOND:** Marti Brown **MOTION CARRIED UNANIMOUSLY**
Ayes: White, Leal, Aziz-Khan, Mesker, Ancheta, Garcia, Cortesi, Pineda, Steneck, Rodriguez, Styczynski, Ehrenstrom, Peters, Warren, Young, Schultz, Brown, Morrison
Nays: None.

I. JPA BUSINESS

I.1. SEDGWICK LIABILITY ADMINISTRATION SERVICES CONTRACT

Members discussed the Sedgwick Liability Administration Services Contract.

A motion was made to approve the Sedgwick Liability Administration Services Contract.

MOTION: Elizabeth Ehrenstrom **SECOND:** Ishrat Aziz-Khan **MOTION CARRIED UNANIMOUSLY**



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Ayes: White, Leal, Aziz-Khan, Mesker, Ancheta, Garcia, Cortesi, Pineda, Steneck, Rodriguez, Styczynski, Ehrenstrom, Peters, Warren, Young, Schultz, Brown, Morrison

Nays: None.

I.2.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% CL.

I.2.B. ACTUARIAL STUDIES FOR LIABILITY PROGRAM

Mr. James Kin provided an overview of the Liability Actuarial Study

Recommended funding with \$1.25M SIR at 80% CL.

A motion was made to accept and file the Workers' Compensation and Liability Actuarial Reports as presented.

MOTION: Dave Warren

SECOND: Spencer Morrison

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Aziz-Khan, Mesker, Ancheta, Garcia, Cortesi, Pineda, Steneck, Rodriguez, Styczynski, Ehrenstrom, Peters, Warren, Young, Schultz, Brown, Morrison

Nays: None.

I.3.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 increase the grant funds from \$50,000 to \$100,000 for FY 24/25.

Mike Harrington and James Kin left the meeting at 1:01p.m.

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

MOTION: Jennifer Styczynski

SECOND: Elizabeth Ehrenstrom

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Aziz-Khan, Mesker, Ancheta, Garcia, Cortesi, Pineda, Steneck, Rodriguez, Styczynski, Ehrenstrom, Peters, Warren, Young, Schultz, Brown, Morrison

Nays: None.



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I.4. FY 24/25 NCCSIF ADMINISTRATION BUDGET

Ms. Washburn discussed the FY 24/25 Administration Budget.

A motion was made to approve to the FY 24/25 NCCSIF Administration Budget.

MOTION: Jennifer Styczynski **SECOND:** Elizabeth Ehrenstrom **MOTION CARRIED UNANIMOUSLY**
Ayes: White, Leal, Aziz-Khan, Mesker, Ancheta, Garcia, Cortesi, Pineda, Steneck, Rodriguez, Styczynski, Ehrenstrom, Peters, Warren, Young, Schultz, Brown, Morrison
Nays: None.

I.5. WORKERS' COMPENSATION PROGRAM

I.5.A. ANNUAL BANKING PLAN ADJUSTMENTS

Mr. Beverly discussed the Annual Banking Plan Adjustments for 24/25.

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: Spencer Morrison **SECOND:** Dave Warren **MOTION CARRIED UNANIMOUSLY**
Ayes: White, Leal, Aziz-Khan, Mesker, Ancheta, Garcia, Cortesi, Pineda, Steneck, Rodriguez, Styczynski, Ehrenstrom, Peters, Warren, Young, Schultz, Brown, Morrison
Nays: None.

I.5.B. ANNUAL SHARED RISK PLAN ADJUSTMENTS – ALLIANT INSURANCE SERVICES

Mr. Beverly discussed the Annual Shared Risk Plan Adjustments and recommended a distribution of 50% of the available funds.

A motion was made to approve the annual shared risk plan adjustments and provide a dividend of 50% of the available refund.

MOTION: Elizabeth Ehrenstrom **SECOND:** Jennifer Styczynski **MOTION CARRIED UNANIMOUSLY**
Ayes: White, Leal, Aziz-Khan, Mesker, Ancheta, Garcia, Cortesi, Pineda, Steneck, Rodriguez, Styczynski, Ehrenstrom, Peters, Warren, Young, Schultz, Brown, Morrison
Nays: None.



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I.5.C. FY 23/24 DEPOSIT PREMIUM CALCULATIONS

Mr. Beverly discussed the 24/25 Deposit Premium Calculations for 24/25.

Total funding at an 80% Confidence Level (CL) is estimated at \$17,483,883, an increase of 6% over current funding at the 80% CL. Total payroll is increasing 11%, with the underlying rate for the self-insured layers decreasing (-5.2%). The rest of the increase is due to the excess coverage increasing an estimated 28%, or \$778,163. The individual funding increase cap of 40% is not applicable this year.

A motion was made to approve the shared layers 24/25 Deposit Premium Calculation and maintain funding at the 80% confidence level.

MOTION: Ishrat Aziz-Khan

SECOND: Dave Warren

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Aziz-Khan, Mesker, Ancheta, Garcia, Cortesi, Pineda, Steneck, Rodriguez, Styczynski, Ehrenstrom, Peters, Warren, Young, Schultz, Brown, Morrison

Nays: None.

I.6. LIABILITY PROGRAM

I.6.A. ANNUAL BANKING PLAN ADJUSTMENTS – JAMES MARTA AND COMPANY

Mr. Beverly gave an overview of the Annual Banking Plan Adjustments.

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: Spencer Morrison

SECOND: Ishrat Aziz-Khan

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Aziz-Khan, Mesker, Ancheta, Garcia, Cortesi, Pineda, Steneck, Rodriguez, Styczynski, Ehrenstrom, Peters, Warren, Young, Schultz, Brown, Morrison

Nays: None.

I.6.B. ANNUAL SHARED RISK PLAN ADJUSTMENTS – ALLIANT INSURNANCE SERVICES

Mr. Beverly discussed the Annual Shared Risk Plan Adjustments. No assessment or dividend is recommended based on the current Net Position of the Layer.

A motion was made approve no shared risk plan adjustments with no refund.

MOTION: Elizabeth Ehrenstrom

SECOND: Marti Brown

**MOTION CARRIED
UNANIMOUSLY**



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Ayes: White, Leal, Aziz-Khan, Mesker, Ancheta, Garcia, Cortesi, Pineda, Steneck, Rodriguez, Styczynski, Ehrenstrom, Peters, Warren, Young, Schultz, Brown, Morrison

Nays: None.

I.6.C. FY 23/25 DEPOSIT PREMIUM CALCULATIONS

Mr. Beverly discussed the FY 24/25 deposit premium calculations.

Total funding at an 80% Confidence Level (CL) and \$1,250,000 SIR is estimated at \$17,582,646 (\$13,641,822), an increase of 28% over FY 23/24 funding. A payroll increase of 13%, excess coverage *decrease* of (-7%) that includes the minimum assessment of \$442,061 but no surcharge, and 10.5% increase in the base rate (including increase of \$250,000 in the SIR) are the factors driving the funding.

A motion was made to approve the FY 24/25 Deposit Premium Calculations and move to a \$1.25 SIR and 80% confidence level.

MOTION: Jennifer Styczynski

SECOND: Jen leal

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Aziz-Khan, Mesker, Ancheta, Garcia, Cortesi, Pineda, Steneck, Rodriguez, Styczynski, Ehrenstrom, Peters, Warren, Young, Schultz, Brown, Morrison

Nays: None.

I.7. PROPERTY PROGRAM

Ms. Washburn discussed a renewal update and discussed changes for 24/25. Ms. Washburn discussed marketing the program next year for members.

Program Administrator will send out an RFP to have locations appraised in the APIP program.

I.8. RENEWAL UPDATES

Mr. Washburn provided renewal updates for 24/25.

Property premium *increases* are finally starting to decrease. NorCal Cities is once again on the loss leader list with a loss ratio of 111% (program target is under 75%) as a result, underwriters have advised to expect a 15% to 25% rate increase as well as mandating an increased Water Damage deductible of \$100,000 (up from \$25,000). As respects changes to terms, APIP underwriters have advised that the minimum Boiler & Machinery deductible will be increasing from \$10,000 to \$25,000 – this is a new program minimum and is not specific to NCC.

We anticipate a 10-15% increase for cyber and crime insurance and a 25% increase on drone premiums for hull and liability.



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**I.9.a. CLAIMS POLICY AND PROCEDURE REVISIONS – EMPLOYMENT PRACTICES
RECOMMENDED INVESTIGATORS**

Ms. Washburn discussed revisions to Policy and Procedure C-7C.

No discussion from members.

**I.9.b. CLAIMS POLICY AND PROCEDURE REVISIONS – WORKERS’ COMPENSATION
CLAIMS ADMINISTRATION GENERAL GUIDELINES AND STANDARDS**

Ms. Washburn discussed revisions to policy and procedure C-W1.

A motion was made approve the revisions to C-7C and C-W1.

MOTION: Elizabeth Ehrenstrom **SECOND:** Ishrat Aziz-Khan **MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Aziz-Khan, Mesker, Ancheta, Garcia, Cortesi, Pineda, Steneck, Rodriguez, Styczynski, Ehrenstrom, Peters, Warren, Young, Schultz, Brown, Morrison

Nays: None.

I.10 Meeting Calendar

Ms. Wirkner discussed the 24/25 Meeting Calendar. We will continue to have virtual meetings for the Claims Committee and Executive Committee.

A motion was made approve the meeting Calendar for 24/25.

MOTION: Elizabeth Ehrenstrom **SECOND:** Jennifer Styczynski **MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Aziz-Khan, Mesker, Ancheta, Garcia, Cortesi, Pineda, Steneck, Rodriguez, Styczynski, Ehrenstrom, Peters, Warren, Young, Schultz, Brown, Morrison

Nays: None.

J. INFORMATION ITEMS

These items were provided as information only.

INFORMATION ITEMS

1. Glossary of Terms
2. NCCSIF Organizational Chart
3. NCCSIF 2023-2024 Meeting Calendar



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4. NCCSIF Resource Contact Guide
5. Sedgwick Who's Who in Claims – Liability Contacts
6. LWP Workers' Compensation Contact List
7. Heat Illness Prevention Webinar – April 25, 2024
8. Aquatic Risk Management Webinar – April 30, 2024
9. Certificate Request Form
10. Travel Mileage Reimbursement Form

K. ADJOURNMENT

The meeting was adjourned at 2:02p.m.

Next Meeting Date:

Respectfully Submitted,

Jennifer Styczynski, Secretary

8-9-24
Date