



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
EXECUTIVE COMMITTEE MINUTES
ZOOM TELECONFERENCE
THURSDAY, MARCH 27, 2025**

COMMITTEE MEMBERS PRESENT

Ishrat Aziz-Khan, City of Colusa
Rachel Ancheta, City of Dixon – **Chair**
Allison Garcia, City of Folsom
Martin Pineda, City of Gridley
Dalacie Blankenship, City of Jackson
Elizabeth Ehrenstrom, City of Oroville
Jennifer Schultz, City of Rio Vista
Marti Brown, City of Willows
Crystal Peters, Town of Paradise

COMMITTEE MEMBERS ABSENT

Jen Leal, City of Auburn
Sean Grayson, City of Nevada City

CONSULTANTS & GUESTS

Marcus Beverly, Alliant Insurance Services
Evan Washburn, Alliant Insurance Services
James Marta & Co., James Marta
Sean Rabe, City of Auburn
Jen Lee, City of Rio Vista – Treasurer

Jenna Wirkner, Alliant Insurance Services
Dori Zumwalt, Sedgwick
Brian Davis, Sedgwick
Rachelle Jennings, City of Galt

A. CALL TO ORDER

Chair Rachel Ancheta called the meeting to order at 10:30a.m.

B. ROLL CALL

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

C. PUBLIC COMMENTS

D. CONSENT CALENDAR

1. Executive Committee Meeting Minutes – September 19, 2024
2. Check Register from September 1, 2024, to February 28, 2025
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term –September 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. AllOne Health Quarterly Report
5. Lexipol Renewal Documents



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- a. Fire Pricing
- b. Law Enforcement Pricing

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

MOTION: Marti Brown

SECOND: Dalacie Blankenship

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Aziz-Khan, Ancheta, Garcia, Pineda, Blankenship, Ehrenstrom, Schultz, Brown, Peters

Nays: None

E. GENERAL RISK MANAGEMENT ISSUES

Members had no discussion on General Risk Management Issues.

F. ADMINISTRATION REPORTS

F.1. President's Report

Ms. Rachel Ancheta discussed attending the PARMA conference.

F.2. CJPRMA Update

Ms. Elizabeth Ehrenstrom provided the CJPRMA update. Marinda Griese was elected to CAJPA as the President. Our claims audit came back with excellent results. CJPRMA is paying for Benchmark Analytics and members are encouraged to work with them. The re-insurance market is a hard market, and we may need to look at a higher SIR in the future. The MOC no longer covers airshows.

F.3. Program Administrator's Report.

- a. Form 700 - Last Day to File April 3, 2025
- b. Certificate Holder Updates – NCCSIF, CJPRMA and PRISM

Ms. Jenna Wirkner reminded members to file the annual form 700 and to complete the certificate holder updates.

G. FINANCIAL REPORTS

G.1.a. Actuarial Study for Workers' Compensation Program

Mr. Beverly discussed the Actuarial Study for the Workers' Compensation Program. Funding at 90% CL. Staying at a 1.5% discount rate for now. We gave back a higher dividend from the shared layer last year. ULAE is now in the administration budget. Our outstanding losses have gone down. 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,



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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.

A motion was made to recommend to Board of Directors remain funding at the 80% Confidence Level and request the actuary finalize the report.

MOTION: Elizabeth Ehrenstrom **SECOND:** Allison Garcia **MOTION CARRIED**
Ayes: Aziz-Khan, Ancheta, Garcia, Pineda, Blankenship, Ehrenstrom, Schultz, Brown
Nays: None

G.2.1.b. Actuarial Study for Liability Program

Mr. Beverly discussed the Actuarial Study for the Liability Program. We moved to the \$1,250,000 SIR to cut the surcharge for the group. The group's SIR will likely *decrease* to \$750,000 given the estimated funding for CJPRMA between the \$750,000 and \$1,250,000 SIRs is less than the funding estimates provided by NCC's actuary, resulting in *premium savings for taking on less risk*.

A motion was made to recommend funding at the 80% Confidence Level and request the actuary finalize the report for presentation at the April 17, 2025, Board of Directors Meeting.

MOTION: Elizabeth Ehrenstrom **SECOND:** Marti Brown **MOTION CARRIED**
Ayes: Aziz-Khan, Ancheta, Garcia, Pineda, Blankenship, Ehrenstrom, Schultz, Brown, Peters
Nays: None

G.2.a. Annual Banking Plan Adjustments (Workers' Compensation) - James Marta & Company

Mr. James Marta discussed the Annual Banking Plan adjustments. We have 10x the SIR and funding at the 90% confidence level. We have six members with an assessment in the banking layer. Anderson, Auburn, Corning, Lincoln, Placerville, and Red Bluff.

A motion was made to recommend the Board of Directors approve the dividends and assessments as presented with a distribution of 35% of the available funds and the assessment of 20% of the amount below the target benchmark.

MOTION: Elizabeth Ehrenstrom **SECOND:** Marti Brown **MOTION CARRIED**
Ayes: Aziz-Khan, Ancheta, Garcia, Pineda, Blankenship, Ehrenstrom, Schultz, Brown, Peters
Nays: None

G.2.b. Annual Shared Risk Plan Adjustments (Workers' Compensation) - Alliant Insurance Services



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Mr. Beverly discussed the Annual Shared Risk Plan Adjustment. We have \$2,407,000 more than the minimum required assets. The program administrators are recommended a 25% refund.

A motion was made to recommend the Board of Directors approve the dividends and assessments with a distribution of 25% of the available funds.

MOTION: Elizabeth Ehrenstrom **SECOND:** Marti Brown **MOTION CARRIED**
Ayes: Aziz-Khan, Ancheta, Garcia, Pineda, Blankenship, Ehrenstrom, Schultz, Brown, Peters
Nays: None

G.2.c. FY 25/26 Deposit Premium Calculations

Mr. Beverly discussed the 25/26 Workers' Compensation Premium Allocations. Total funding 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.

A motion was made to maintain funding at the 80% confidence level.

MOTION: Elizabeth Ehrenstrom **SECOND:** Ishrat Aziz-Khan **MOTION CARRIED**
Ayes: Aziz-Khan, Ancheta, Garcia, Pineda, Blankenship, Ehrenstrom, Schultz, Brown, Peters
Nays: None

G.3.a. Annual Banking Plan Adjustments (Liability) - James Marta & Company

Mr. Marta discussed the Annual Banking Plan Adjustments for Liability. The available return is \$354,168.

A motion was made recommend to the Board of Directors approve the dividends and assessments as presented with a distribution of 35% of available net position. The assessment at 20% of the amount below the target benchmark.

MOTION: Elizabeth Ehrenstrom **SECOND:** Marti Brown **MOTION CARRIED**
Ayes: Aziz-Khan, Ancheta, Garcia, Pineda, Blankenship, Ehrenstrom, Schultz, Brown, Peters
Nays: None.

G.3.b. Liability Program Annual Shared Risk Plan Adjustments.



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Mr. Beverly discussed the liability program annual shared risk plan adjustments. The key benchmarks are assets above the 90% CL and Net Position at least five times the SIR.

Based on the most recent actuary report, the Fund is estimated to have available assets of \$18,310,000 as of June 30, 2025. This is \$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. The Fund's SIR is expected to decrease from \$1.25M to \$750,000, though the benchmark used for the analysis is set at \$950,000, and the benchmark of five times the SIR is met at that level. Net assets of \$7,338,000 are enough to cover 7.7 times the \$950,000 SIR.

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 assessment installment of \$442,061 from the Shared Layer.

A motion was made to recommend to the Board of Directors not to declare a refund or pay the assessment out of the net position and the pay off the CJPRMA assessment.

MOTION: Elizabeth Ehrenstrom **SECOND:** Dalacie Blankenship **MOTION CARRIED**
Ayes: Aziz-Khan, Ancheta, Garcia, Pineda, Blankenship, Ehrenstrom, Schultz, Brown, Peters
Nays: None

G.3.c. Liability Program Deposit Premium Calculations

Mr. Beverly discussed the liability program deposit premium calculations. We use your DE9 payroll for the calendar year. Our shared layer is going down this year. The excess is driving the premium increases.

A motion was made to recommend to the Board of Directors to maintain funding at 80% confidence level and review the SIR options.

MOTION: Elizabeth Ehrenstrom **SECOND:** Allison Garcia **MOTION CARRIED**
Ayes: Aziz-Khan, Ancheta, Garcia, Pineda, Blankenship, Ehrenstrom, Schultz, Brown, Peters
Nays: None.

G.4. Strategic Planning Meeting Update

Mr. Beverly provided an update on the December 12, 2024, Strategic Planning Meeting.

Reviewing the Liability Program SIR annually remains a goal, in addition to succession planning. Member engagement and education and risk management incentives are the additional goals identified. Discussion held with feedback for the Board.



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G.5. Property Appraisals and Update

Ms. Washburn discussed the property appraisals. We focused on locations between \$100,000 - \$4,999,999 million. As a reminder your property premium is a function of the value and rate, your premium will increase by that percentage. Expect APIP rate increase will be under 10%.

G.6. PRMC Grant Fund

Ms. Washburn discussed maintaining funding for the Police Risk Management Grant Fund at \$100,000 for FY 25/26.

A motion was made to recommend the Board of Directors increase the Police Risk Management Grant Funds at \$100,000.

MOTION: Elizabeth Ehrenstrom **SECOND:** Ishrat Aziz-Khan **MOTION CARRIED**
Ayes: Aziz-Khan, Ancheta, Garcia, Pineda, Blankenship, Ehrenstrom, Schultz, Brown, Peters
Nays: None.

G.7. Policy and Procedure Revisions

- a. G.7.a. New Addition to C-7A – Bradley J Swingle and Joseph Little

Ms. Wirkner discussed additions Bradley J. Swingle and Joseph Little to the Liability Defense Counsel List.

A motion was made to add Bradley J. Swingle and Joseph Little to the liability defense counsel list.

MOTION: Marti Brown **SECOND:** Elizabeth Ehrenstrom **MOTION CARRIED**
Ayes: Aziz-Khan, Ancheta, Garcia, Pineda, Blankenship, Ehrenstrom, Schultz, Brown, Peters
Nays: None.

- b. C-7A Liability Counsel List Review of Legal Panel and Rate Changes

A motion was made to approve the rate increases for the Liability Defense Counsel List.

MOTION: Elizabeth Ehrenstrom **SECOND:** Marti Brown **MOTION CARRIED**
Ayes: Aziz-Khan, Ancheta, Garcia, Pineda, Blankenship, Ehrenstrom, Schultz, Brown, Peters
Nays: None



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G.8. Lexipol Grant Assistance Program

Ms. Washburn discussed the Lexipol Grant Assistance Program. The proposal is for \$18,000 for one year. Members discussed not using Lexipol Grant Assistance Program anymore.

A motion was made to discuss Lexipol contract with the Board of Directors at the April 17th Meeting.

MOTION: Elizabeth Ehrenstrom **SECOND:** Marti Brown **MOTION CARRIED**
Ayes: Aziz-Khan, Ancheta, Garcia, Pineda, Blankenship, Ehrenstrom, Schultz, Brown, Peters
Nays: None.

G.9. FY 25/26 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.

Information only. No action taken.

G.10. FY 25/26 NorCal Cities Executive Committee Rotation & Officers

Mr. Wirkner discussed the FY 25/26 Executive Committee Rotation. The City of Lincoln, City of Galt and Red Bluff will rotate on the Committee. The City of Folsom, City of Nevada City, City of Rio Vista and City of Willows will rotate off.

Information only. No action taken.

G.11. Preliminary 25/26 Meeting Calendar and Locations

Mr. Wirkner discussed the 25/26 Meeting Calendar and Locations.

A motion was made to recommend approval of the 25/26 meeting calendar to the Board of Directors.

MOTION: Marti Brown **SECOND:** Ishrat Aziz -Khan **MOTION CARRIED**
Ayes: Aziz-Khan, Ancheta, Garcia, Pineda, Blankenship, Ehrenstrom, Schultz, Brown, Peters
Nays: None.

G.12. Renewal Updates

Ms. Washburn discussed 25/26 Renewal Updates. We estimate 5-15% rate increases for other programs cyber, ACIP, ADWRP, drones.



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G.13. Revision to Finance Policy and Procedure #F-5: Shared Risk Layer Plan Fund Adjustments

Mr. Beverly discussed revisions to finance policy and procedure F-5.

A motion was made to recommend the board approve the revisions to #F-5.

MOTION: Elizabeth Ehrenstrom **SECOND:** Crystal Peters **MOTION CARRIED**
Ayes: Aziz-Khan, Ancheta, Garcia, Pineda, Blankenship, Ehrenstrom, Schultz, Brown, Peters
Nays: None.

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.

H.2. Budget-to-Actual as of December 31, 2024

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

A motion was made to accept and file the Financial Report as of December 31, 2024

MOTION: Marti Brown **SECOND:** Allison Garcia **MOTION CARRIED**
Ayes: Aziz-Khan, Ancheta, Garcia, Pineda, Blankenship, Ehrenstrom, Schultz, Brown, Peters
Nays: None.

H. INFORMATION ITEMS

1. NCCSIF Organizational Chart
2. NCCSIF 2023-2024 Meeting Calendar

There was no discussion on these items.

I. ADJOURNMENT

The meeting was adjourned at 1:05p.m.

Respectfully Submitted,

Tricia Cobey

Tricia Cobey, Secretary

09/12/2025

Date