



President
Ms. Rachel Ancheta
City of Dixon

Vice President
Ms. Jen 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 CLAIMS COMMITTEE MEETING VIA TELECONFERENCE

DATE / TIME: Thursday, May 21, 2026, at 9:00 a.m.

LOCATION: Zoom Teleconference
Call-in Number: (669) 900 6833
Meeting ID: 919 4428 1991
Passcode: 850955

A – Action
I – Information

1 – Attached
2 – Hand Out
3 – Separate Cover
4 – Verbal

Zoom Link: <https://alliantinsurance.zoom.us/j/91944281991?pwd=muC2dGvsxdwi5i8KCWunCb99doNh5s.1>

This Meeting Agenda shall be posted at the address of the teleconference locations shown below with access for the public via phone/speaker phone.

1. City of Auburn- 1225 Lincoln Way, Auburn, CA 95603
2. City of Colusa- 425 Webster St. Colusa, CA 95932
3. City of Galt- 380 Civic Center Dr. Galt, CA 95632
4. City of Gridley- 685 Kentucky St. Gridley, CA 95948
5. City of Rocklin- 3970 Rocklin Rd, Rocklin, CA 95677
6. City of Yuba City- 1201 Civic Center Blvd. Yuba City, CA 95993

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. ROLL CALL

C. PUBLIC COMMENTS

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



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- pg. 4 **D. CONSENT CALENDAR** **A 1**
All matters listed under the consent calendar are considered routine with no separate discussion necessary. Any member of the public or the Committee may request any item to be considered separately.
- pg. 5 1. Claims Committee Meeting Minutes – March 26, 2026
- pg. 8 **E. CLOSED SESSION TO DISCUSS PENDING CLAIMS** **A 3**
 (Per Governmental Code Section 54956.95)
 *REQUESTING AUTHORITY
Workers Compensation:
1. 1096610041 and 1396610093 v. City of Folsom
 2. 0896610108 v. City of Folsom
 3. 2496600380 v. City of Galt
 4. 24966001120 v. City of Rocklin
 5. 2296610600 v. City of Yuba City
- F. REPORT FROM CLOSED SESSION** **I 4**
The Committee will announce any reportable action taken in closed session
- G. COMMITTEE BUSINESS** **A 1**
- pg. 9 1. **Liability Legal Counsel List Update**
The Committee will be asked to recommend revising the NCCSIF Defense List Liability Attorney List to increase the rates for Porter Scott.
- pg. 14 2. **ALC Workers’ Compensation Audit Proposal** **A**
The Committee will review and may authorize the Program Administrator to sign the renewal engagement letter
- pg. 26 **I. ROUND TABLE DISCUSSION** **I 4**
This is an opportunity for Committee members to ask questions or raise issue on risk exposures common to the members.
- J. ADJOURNMENT**

UPCOMING MEETINGS

- Board of Directors Meeting - June 18, 2026
- Police Risk Management Committee Meeting - August 6, 2026
- Claims Committee Meeting – September 10, 2026
- Executive Committee Meeting - September 10, 2026
- Board of Directors Meeting - October 15, 2026
- Risk Management Committee Meeting- October 15, 2026



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

The Agenda packet will be posted on the NCCSIF website at www.nccsif.org. Documents and material relating to an open session agenda item that are provided to the NCCSIF Claims Committee less than 72 hours prior to a regular meeting will be available for public inspection and copying at 2180 Harvard Street, Suite 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
Claims Committee Meeting
May 21, 2026**

Agenda Item D.

CONSENT CALENDAR

ACTION ITEM

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

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

FISCAL IMPACT: None.

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

ATTACHMENT(S): Claims Committee Meeting Minutes – March 26, 2026



**MINUTES OF THE NCCSIF CLAIMS COMMITTEE MEETING ZOOM
TELECONFERENCE
March 26, 2026**

COMMITTEE MEMBERS PRESENT

Jen Leal, City of Auburn
Tricia Cobey, City of Galt
Patricia Taverner, City of Gridley
Tameka Usher, City of Rocklin
Sheleen Loza, City of Yuba City

COMMITTEE MEMBER ABSENT

Ishrat Aziz-Khan, City of Colusa

CONSULTANTS & GUESTS

Jenna Wirkner, Alliant Insurance Services	Marcus Beverly, Alliant Insurance Services
Alyssa Reese, Sedgwick	Evan Washburn, Alliant Insurance Services
Carlos Acosta, Sedgwick	Stacey Horban, LWP
Summer Simpson, Sedgwick	Dori Zumwalt, Sedgwick
Stacey Bean, LWP	

A. CALL TO ORDER

Chair Jennifer Leal called the meeting to order at 8:30a.m.

B. ROLL CALL

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

C. PUBLIC COMMENTS

No public comments.

D. CONSENT CALENDAR

1. Claims Committee Meeting Minutes - September 25, 2025
2. Claims Committee Special Meeting Minutes – November 6, 2025
3. Claims Committee Special Meeting Minutes – December 15, 2025
4. Claims Committee Special Meeting Minutes – January 13, 2026

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

MOTION: Patricia Taverner **SECOND:** Tricia Cobey

Ayes: Leal, Cobey, Taverner, Usher, Loza

Nays: None.

**MOTION CARRIED
UNANIMOUSLY**



E.1.a. Revisions to Policy and Procedure C-L4

Mr. Beverly discussed revisions to policy and procedure C-L4.

A motion was made to recommend the revisions to C-L4 to the Executive Committee.

MOTION: Jen Leal **SECOND:** Sheleen Loza **MOTION CARRIED UNANIMOUSLY**

Ayes: Leal, Cobey, Taverner, Usher, Loza

Nays: None.

E.1.b. Revisions to Policy and Procedures C-WC1

Mr. Beverly discussed revisions to policy and procedures C-WC1. We revised the investigation section to reflect the LWP contract. Revised Appendix A to reflect the PRISM guidelines.

Members discussed the plan of action and diary review.

A motion was to recommend revisions to the policy and procedure C-W1 to the executive committee and keeping the diary processing time to 30 days.

MOTION: Tricia Cobey **SECOND:** Sheleen Loza **MOTION CARRIED UNANIMOUSLY**

Ayes: Leal, Cobey, Taverner, Usher, Loza

Nays: None.

E.1.c. Revisions to Policy and Procedure C-7, C-7A and C-7B.

Mr. Beverly discussed Revisions to Policy and Procedures C-7, C-7A and C-7B.

A motion was made to approve policy and procedure revisions to C-7, C-7A and C-7B.

MOTION: Tameka Usher **SECOND:** Jen Leal **MOTION CARRIED UNANIMOUSLY**

Ayes: Leal, Cobey, Taverner, Usher, Loza

Nays: None.

E.2. Liability Program Claims Audit and Sedgwick Response

Mr. Beverly discussed the Liability Program Claims Audit and Sedgwick Response.

A motion was made to accept and file the Liability Claims Audit.

MOTION: Tameka Usher **SECOND:** Patricia Taverner **MOTION CARRIED UNANIMOUSLY**

Ayes: Leal, Cobey, Taverner, Usher, Loza

Nays: None.



F. CLOSED SESSION

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

Liability:

1. Townsend v. City of Colusa
2. Castillo v. City of Dixon
3. James/James v. City of Lincoln
4. Williams v. City of Marysville

Alyssa Reese, Summer Simpson, Dori Zumwalt and Carlos Acosta left the meeting at 9:24a.m.

Workers' Compensation

1. 2496600144 v. City of Anderson
2. 1996610088 v. City of Auburn
3. 0996610162 v. City of Corning
4. 2396600166 v. City of Elk Grove
5. 2396600203 v. City of Red Bluff
6. 2296610629, 2496600334 v. City of Red Bluff

E. REPORT FROM CLOSED SESSION

The meeting resumed to open session at Chair Leal indicated no reportable action was taken as direction was given to the Program and Claims Administrators for the claims referenced above.

F. ROUND TABLE DISCUSSION

Members discussed sidewalk repairs.

G. ADJOURNMENT

The meeting was adjourned at 9:50a.m.

Respectfully Submitted,

Tricia Cobey, Secretary

Date



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Claims Committee Meeting
May 21, 2026**

Agenda Item E.

CLOSED SESSION TO DISCUSS PENDING CLAIMS
(Per Governmental Code Section 54956.95)

ACTION ITEM

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

Workers Compensation:

1. 1096610041 and 1396610093 v. City of Folsom
2. 0896610108 v. City of Folsom
3. 2496600380 v. City of Galt
4. 24966001120 v. City of Rocklin
5. 2296610600 v. City of Yuba City

FISCAL IMPACT: Unknown.

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

BACKGROUND: Confidential.

ATTACHMENT(S): None.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Claims Committee Meeting
May 21, 2026**

Agenda Item G.1.

**REVISION TO C-7 ATTACHMENT A: LIABILITY COUNSEL LIST
REVIEW OF LEGAL PANEL & RATE CHANGES**

ACTION ITEM

ISSUE: The Committee reviews the list of approved liability counsel as needed to keep the panel accurate and up to date. Please see the attached revised list with the most recent changes in legal counsel and hourly rates.

RECOMMENDATION: Review, discuss and provide direction as needed.

FISCAL IMPACT: None.

BACKGROUND: The Claims Committee regularly reviews and recommends changes to the Approved List of attorneys based on feedback from members and the claims administrator. Firms that are not being used regularly are reviewed to determine if there is still a need, and those that are being used are reviewed for feedback as well.

ATTACHMENT(S):

1. Policy and Procedure C-7 : Attachment A Defense Attorney List for Liability
2. Policy and Procedure C-7 : Attachment A Defense Attorney List for Liability with rates – *Handout*



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NCCSIF ADMINISTRATIVE POLICY & PROCEDURE #C-7A
ATTACHMENT A - LIABILITY
Approved List of Counsel

Name of Law Firm	Attorneys	Areas of Expertise
Angelo, Kilday & Kilduff 601 University Avenue, Suite 150 Sacramento, CA 95825 (916) 564-6100	Bruce A. Kilday Carolee Kilduff Serena Warner Kevin Dehoff Derick Konz	Police Liability, General Liability, Auto, Personnel, Heavy Trial Ex- perience
Ayres & Associates 930 Executive Way, Suite 200 Redding, CA 96002 (530) 229-1340	William Ayres	Dangerous Condition, Auto, Gen- eral Liability, Environmental Lia- bility
Bertrand, Fox, Elliott et al 2749 Hyde Street San Francisco, CA 94109 (415) 353-0999	Eugene Elliott	
Caulfield Law Firm 1101 Investment Blvd., Suite 120 El Dorado Hills, CA 95762 (916) 933-3200	Rich Caulfield Andrew Caulfield Joseph Little	Same as above, with Construction Defect, Heavy to Medium Trial Experience
Donahue Davies LLP 1 Natoma Street Folsom, CA 95630 (916) 817-2900	Robert E Davies	
Gregory P. Einhorn 48 Hanover Lane, Suite 2 Chico, CA 95973 (530) 898-0228	Gregory P. Einhorn <i>Use for Willows as needed</i>	Employment Law, General Liabil- ity, Municipal



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Name of Law Firm	Attorneys	Areas of Expertise
Kronick, Moskovitz Tiedemann & Girard 400 Capitol Mall, 27 th Floor Sacramento, CA 95814	Christopher Onstott Bruce A. Scheidt * David W. Tyra Mona G. Ebrahimi Kevin A. Flautt Olivia R. Clark	Civil Rights, California Fair Employment and Housing, Tort Claims, California Public Records Employment Practices
Lewis Brisbois Bisgaard & Smith LLP	Tony Sain, Partner	Police, Civil Rights, Extensive Trial Experience
Liebert Cassidy Whitmore 135 Main St #7 San Francisco, CA 94105	Richard Bolanos	Employment Law, Labor Relations & Collective Bargaining, Public Safety, Wage & Hour, Retirement, Health and Disability
Peters, Habib, McKenna Juhl-Rhodes & Cardoza, LLP P.O. Box 3509 Chico, CA 95927 (530) 342-3593	Mark Habib Jim McKenna Lia Juhl	Dangerous Condition, Police Liability, General Liability, Auto, Good Trial Experience
Porter Scott P.O. Box 255428 Sacramento, CA 95865 (916) 929-1481 Fax: (916) 927-3706	John Whitefleet Carl L. Fessenden Will Camry David Norton Derek Haynes	Police, Civil Rights, Dangerous Condition, Inverse Condemnation, Auto, General Liability, Heavy to Light Trial Experience
Matheny Sears Linkert & Jaime, LLP 3638 American River Drive Sacramento, CA 95864 (916) 978-3434 Fax: (916) 978-3430	Matthew Jaime Douglas Sears Richard Linkert	
Ruben Escobedo 731 S. Lincoln St. Santa Maria, CA 93458	Ruben Escobedo	Labor & Employment
The Law Office of Justin N. Tierney 2000 U Street Sacramento, CA 95814	Justin N. Tierney	Dangerous Condition, Auto, Medium Trial Experience



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Name of Law Firm	Attorneys	Areas of Expertise
<p>The Law Office of James A. Wyatt 2130 Eureka Way Redding, CA 96001 (530) 244-6060 P.O. Box 992338 Redding, CA 96099-2338</p>	<p>James A. Wyatt</p>	<p>Dangerous Condition, Civil Rights, Police, Wrongful Termination, Auto Liability, Labor Law, Heavy Trial Experience</p>
<p>Murphy, Campbell, Alliston & Quinn, PLC. 8801 Folsom Boulevard, Suite 230 Sacramento, CA 95826 (916) 400-2300</p>	<p>Stephanie L. Quinn</p>	<p>Auto, Wrongful Deaths, Slip and falls, Fire and Trespassing Experience</p>
<p>Cota Cole LLP 2261 Lava Ridge Court Roseville, CA 95661 (916) 780-9009</p>	<p>Dennis Cota Derek Cole Daniel King</p>	<p>Land Use, civil rights, environmental issues.</p>
<p>Allen, Glaessner, Hazelwood, Werth 180 Montgomery Street, Ste. 1200 San Francisco, CA 94104 (415) 697-2000</p>	<p>Dale Allen Mark Hazelwood Steve Werth</p>	<p>Police liability, ADA, sidewalk, employment practices, general municipal liability</p>
<p>Arthofer and Tonkin, Attorneys At Law 1267 Willis Street Redding, CA 96001 (530) 722-9002</p>	<p>Kenneth Arthofer Griffith Tonkin</p>	<p>Public entity, injury, real estate</p>
<p>Randall Harr 44282 Highway 299 East McArthur, CA 96056 (530) 336-5656 rlh@randallharlaw.com</p>	<p>Randall Harr</p>	
<p>Lenahan, Lee, Slater, Pearse & Majernik LLP 2542 River Plaza Drive Sacramento, CA 95833 (916) 443-1030</p>	<p>Charleton S. Pearse Benjamin D. Oram, Esq. Adam Ambrozy</p>	<p>Dangerous Condition and Vicarious Liability cases</p>



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Name of Law Firm	Attorneys	Areas of Expertise
Lynberg & Watkins 1100 Town & Country Rd., Ste. 1450 Orange, CA 92868 (714) 937-1010	Melissa D. Culp Courtney L. Hylton Norman J. Watkins	
Roy C. Santos	Roy C Santos Michelle Sassano	
SWINGLE, VAN EGMOND & HEITLINGER 1207 I Street Modesto, CA 95354	Bradley J. Swingle	Public entity defense, insurance defense, personal injury, business litigation
David D Newdorf 630 Thomas L. Berkley Way #103 Oakland, CA 94612	David Newdorf	
Maire, Perrine, Powell, Werner 2851 Park Marina Drive, Ste. 300 Redding, CA 96001-2813 (530) 246-6050	Tracey Werner Wayne Maire David Perrine	Local Trial Counsel Insurance Defense Municipal Defense

** Bruce A. Scheidt will be used only as respects the Eaton vs. Rocklin litigation.*

- Revision Date: March 28, 2020**
- Revision Date; March 24, 2022**
- Revision Date; May 23, 2023**
- Revision Date: September 19, 2024**
- Revision Date: April 17, 2025**
- Revision Date: September 25, 2025**
- Revision Date: April 16, 2026**



Northern California Cities Self Insurance Fund
 Claims Committee Meeting
 May 21, 2026

Agenda Item G.2.

ALC WORKERS' COMPENSATION AUDIT PROPOSAL

ACTION ITEM

ISSUE: Attached please find a proposal for Worker's Compensation claims auditing services from ALC Claims Collaborations. The timing, number of claims and total cost of the proposed services are listed below. The audit will cover activity from January 1, 2025, to present.

Task	Estimated Start Date	Estimated Completion Date
ALC Set Up (loss run/standards/system access)	05/25/26	06/05/26
ALC provides audit selection list	06/29/26	06/29/26
Individual File Audits	07/06/26	07/17/26
Final Rebuttals Due	07/20/26	07/24/26
Report Writing	07/27/26	08/07/26
Report Publish Date	08/10/26	08/10/26 ¹
Number of Files to be Audited	70	
Cost Per File	\$245.00	
Project Cost	\$17,150.00	

¹Any extension to the audit or rebuttal periods may extend the report publish date by an equivalent amount of time.

RECOMMENDATION: Approve proposal as presented, revised, or provide direction.

FISCAL IMPACT: \$17,150 for seventy files audited at \$245 each and included in FY 26/27 budget.

BACKGROUND: NCC contracts for a Workers' Compensation claims audit every two years. ALC has performed the last three audits, dating back to 2020.

ATTACHMENT(S): ALC Workers' Compensation Audit Proposal



Independent.
Trusted.
Objective.

Workers' Compensation Claims Audit Proposal

Northern California Cities Self Insurance Fund (NCCSF)

ALC Claims Collaborations Contacts

Angela Mudge, CEO and President
916.224.8351 | Email: angela@myalcteam.com

Tera Martin Del Campo, COO
626.905.2129 | Email: tera@myalcteam.com



Dear NCCSF Team,

ALC Claims Collaborations solely represents the interests of risk payers in their WC programs. Our consulting services include claims auditing, claims oversight, data collection, data analysis, benchmark reporting, training, operational review, program management, in pro per settlement concierge, and handling of special projects.

We are an elite team of California WC claims experts with the demonstrated competence, ability, capacity, and skills to provide the claims consulting services requested.

ALC was founded in 2009 by Angela Livingston Mudge, Chief Executive Officer and sole owner of ALC; a woman owned, and women operated business.

- Angela Livingston Collaborations, Inc. dba **ALC Claims Collaborations**, a California Corporation, tax ID #27-0948473 and is operating as an “S” Corp and was incorporated 09/15/09 in the State of California.
- We are a Californian Corporation in good standing, headquartered in Laguna Niguel, CA, with locations in Los Angeles, Orange, and San Diego Counties.
- There have been no mergers, acquisitions, or initial public offerings since the inception of the business.
- There have been no bankruptcies, insolvency or receivership proceedings, and no lawsuits filed since the inception of the business.
- ALC has never defaulted on any contract and has never been terminated from a contract.
- ALC has never defaulted in fulfilling all of its obligations relating to the payment of county taxes, fees, or other obligations.
- ALC Claims Collaborations maintains the **insurance coverages** required and will provide proof of same upon request.

ALC has sufficient finances and other resources to provide all the services noted in this proposal.

ALC is completely independent. We have no affiliations to third-party administrators, carriers, copy service firms, investigation firms, managed care companies, law firms, or any other industry-based service provider.

Pricing commitment. We agree to be bound by the price estimate and enter into a contract in a form approved by NCCSF. Our pricing is valid for six months from the date of submission of the RFP.

Angela Mudge

Sincerely,

Angela Mudge, CEO & Owner

Team Overview

ALC performs our audit work remotely, with a corporate mailing address of 205 De Anza Blvd., #46 San Mateo, CA 94402-3989. We are able to service the entire State of California. The dedicated team for the audit will be Fernando, Mindy, and Veronica.

Angela Mudge, Owner, President & CEO



Angela is the CEO of ALC and a recognized leader in workers' compensation claims training, leadership development, and strategic consulting, with more than 36 years of industry experience. She has supported thousands of claims professionals and leaders in strengthening performance, leadership capability, and outcomes across complex claim environments and is widely regarded as a trusted advisor on claims best practices, operational strategy, and career development. Angela founded ALC more than 16 years ago to address a critical industry need: aligning the goals of claims professionals with the objectives of employers and risk payers. Under her leadership, ALC delivers practical training, coaching, and strategic collaboration designed to reduce claim duration, control costs, and improve the consistency and quality of claim outcomes while supporting fair and effective results for injured employees. Outside of work, Angela enjoys the beach cities of Orange County, California, along with art, yoga, meditation, travel, hiking, gardening, entertaining, and cooking.

Tera Martin Del Campo, COO



Tera is a trusted executive and strategic leader in the workers' compensation industry, bringing over 25 years of experience, technical depth, and forward-thinking vision to her role as Chief Operating Officer at ALC. She is highly regarded for her expertise in public entities, her ability to craft tailored programs that deliver measurable results, and her commitment to mentoring the next generation of industry professionals. Known for blending big-picture thinking with a sharp eye for the details that drive outcomes, Tera has played a key role in strengthening ALC's collaborative, client-centered approach. Under the mentorship of Angela Mudge, she has led initiatives that accelerate resolution timelines and reduce claims costs for risk payers. Her leadership extends beyond the industry—she serves as a Councilwoman for the City of Duarte and was elected Mayor in 2026, reflecting her deep commitment to public service and responsible governance. Tera holds WCCA, WCCP, and OSIP certifications. Outside of work, she enjoys photography, off-roading, fitness, fashion, and cheering on her sons at the baseball field.

Fernando Rodriguez, Director of Audits



Fernando is a respected leader in the workers' compensation industry, known for his steady leadership, sharp analytical skills, and commitment to elevating those around him. With over a decade of experience, he brings deep expertise in claims oversight, auditing, settlement operations, and performance analytics. He began his career in 2013 through a formal adjuster training program and quickly advanced, combining a legal support background with natural leadership ability and a strong work ethic. As Director of Auditing at ALC, Fernando leads with integrity and vision—managing all aspects of audit operations, from client communications and compliance reviews to report development and team guidance. He was a key contributor to the development of ALC's Settlement Concierge unit and is a subject matter expert in settlement facilitation. He is especially proud of the mentorship he provides to collaborators, ensuring his team is equipped with the tools and support they need to thrive. Fernando is fluent in English and Spanish and is valued for his ability to build strong client relationships grounded in professionalism and trust. He holds a Bachelor of Science in Business Administration and is certified through OSIP and LEAD. Outside of work, he enjoys traveling, trying new restaurants, playing video games, and working out

Mindy Irby, Senior Collaborator



Mindy is a distinguished workers' compensation strategist with over 18 years of experience managing high-exposure, litigated California claims. She began her career on the operational side of claims administration and quickly advanced through senior roles in adjusting, mentoring, and complex claims oversight. Her deep understanding of the claim lifecycle, paired with a sharp analytical lens, has positioned her as a trusted expert in both technical execution and strategic resolution. As a Senior Collaborator at ALC, she leads high-impact audits and Settlement Concierge services, providing risk payers with an independent, detail-driven evaluation of program performance, reserve integrity, and resolution strategy. Known for her ability to build trust across stakeholders, Mindy consistently drives compliance and optimal outcomes. She holds a OSIP and the WCCP designation, and is respected for her precision, professionalism, and unwavering commitment to doing things the right way. Outside of work, she enjoys Padres baseball, pickleball, experimenting with new recipes, and spending time with her family and pets.

Veronica Orrin, Collaborator



Veronica is a versatile workers' compensation professional with over 15 years of experience spanning claims administration, finance, and human resources. Her career began on the employer side, where she first developed her passion for claims handling and injury management. Since then, she has advanced through increasingly more technical roles, including senior claim examiner, before transitioning into her current role as a Collaborator at ALC. With specialized expertise in ADR and carve-out programs, 4850 and salary continuation benefits, and life pension claims. Veronica plays a key role the ALC audit unit. Achieving her long-held goal of becoming an auditor is one of her proudest professional milestones, aligning perfectly with her detail-driven approach and analytical mindset. She holds a Bachelor of Science in Business Administration with a minor in Accounting from Cal Poly Pomona and is SIP certified. Outside of work, Veronica enjoys live music, fantasy football, wine tasting in Temecula, and relaxing getaways to Palm Springs with her husband and children.

Recent Relevant Experience

We have a track record for successfully assisting public entities with controlling workers' compensation. A list of our clients for which similar types of **workers' compensation claim program auditing services** within the past five (5) years have been provided (*listed entity and TPA*).

DIRECT CONTRACTS

- Alliance of Schools for Cooperative Insurance Programs (ASCIP) – Athens and Sedgwick
- Breckpoint PA – Self Administered
- CIGA – Sedgwick
- California Insurance Pool Authority (CIPA) – Keenan and Admisure
- City and County of SF – Self Administered
- City of Burbank – Self Administered
- City of Carlsbad – Admisure
- City of Fontana – Self Administered
- City of Merced – TriStar
- City of Milpitas – Sedgwick
- City of Torrance – Self Administered
- City of Ventura – Athens
- County of Orange – Sedgwick
- County of San Mateo – Athens
- Finish Line and Post Time Self Insured Group – Self Administered
- Fontana Unified School District – Self Administered
- Northern California Cities Self Insurance Fund (NCCSF) – Sedgwick
- MERMA – Intercare
- Municipal Pooling Authority (MPA) – Self Administered
- Public Entity Risk Management Authority (PERMA) – Admisure/Corvel/Sedgwick
- Schools Insurance Group (SIG) – AIMS
- State Compensation Insurance Fund – AIMS
- Ventura County Schools Self-Funding Authority – Athens
- YCPARMIA – LWP

PRISM CONTRACT

- Alameda County – York/Sedgwick
- Antelope Valley Transit Authority – York/Sedgwick
- Butte County – York/Sedgwick
- California Risk Management Authority - Intercare
- California State University System – Sedgwick
- CAPRI – York/Sedgwick
- City of Carmel by the Sea - LWP
- City of Calexico – York/Sedgwick
- City of Carlsbad - Adminsire
- City of Corona – Sedgwick
- City of El Cajon – York/Sedgwick
- City of Fairfield – IWC
- City of Fontana – JT2
- City of Fresno – RISICO
- City of Hemet – York/Sedgwick
- City of Imperial Beach - Adminsire
- City of Lancaster – York/Sedgwick
- City of Manhattan Beach - Adminsire
- City of Oceanside – Adminsire
- City of Pomona - Adminsire
- City of Redding – Self-Administered
- City of Redondo Beach - Adminsire
- City of Rialto – LWP Claims Solutions
- City of Torrance – Self Administered
- City of Santa Clara – Sedgwick
- County of Placer - Intercare
- County of Shasta – Self-Administered
- City of Stockton – Athens
- County of San Bernardino – Self Administered
- County of Santa Barbara – CorVel
- County of San Mateo – Athens
- CSAC PWC – Intercare
- CSAC PWC – CorVel
- CSAC PWC – Hazelrigg
- CSAC PWC – LWP Claims Solutions
- CSAC PWC – York/Sedgwick
- Eastside Union School District – York
- El Dorado County – York/Sedgwick
- Evergreen Elementary School District – Intercare
- Gold Coast Transit - York/Sedgwick
- Golden Empire Transit District - RISICO
- GRSMA – Self-Administered
- Humboldt County - CorVel
- Humboldt Transit Authority – Intercare

- Huntington Beach USD – York/Sedgwick
- Irvine Ranch Water District - York/Sedgwick
- Kings County – ICW
- Kings County Waste & Recycling – Intercare
- Lake County – Intercare
- MERMA – Intercare
- Monterey Bay Area SIA – AIMS
- Monterey County – Intercare
- Mt. Diablo USD - LWP
- Nevada County – Intercare
- Ontario-Montclair School District - York/Sedgwick
- Orange County Fire Authority – CorVel
- Riverside County – Self Administered
- San Diego County – Self Administered
- San Luis Obispo County – Intercare
- San Luis Obispo Regional Transit Authority – Intercare
- SCSRM - York/Sedgwick
- Shasta County – Self Administered
- SIRMA - York/Sedgwick
- Sonoma County – Intercare
- SDRMA – York/Sedgwick
- South County Area Transit – Intercare
- Sutter County - LWP
- Tahoe Transit District - LWP
- Town of Colma – Intercare
- Trindel – Self Administered
- West San Gabriel WC JPA – York/Sedgwick

REFERENCES

City of Ventura

Lisa Oland, Risk Manager

(805) 654-7760 | loland@cityofventura.net

Start and completion date: August 2016 and ongoing

Alliance of Schools Cooperative Insurance Programs (ASCIP)

Nidra Kumaradas, Senior Director of Workers' Compensation

(562) 916-6645 | Kumaradas@ascip.org

Start and completion date: April 2022 and ongoing

PRISM

Jen Hamelin, Chief Claims Officer

(916) 850-7300 | jhamelin@prismrisk.gov

Start and completion date: July 2012 and ongoing

Claim Handling Performance Audit Scope

ALC’s audit philosophy is to create an audit format that is objectively measured and supported. Individual file results are provided to the claims handler and/or manager, to allow for ongoing dialogue throughout the audit so that there are no surprises as to the findings when the audit report is published. We believe that professional and collaborative engagement with the handling agency is paramount to ensure that the audit findings can be effectively used for performance enhancement. Our team approach ensures that audit assignments are completed quickly and effectively. Ensuring that the file audits, rebuttals, and reports are done quickly allows the client to get the maximum benefit from the audit.

Audit Selection & Strategy

You may elect to add additional audit criteria, as listed below (45-point audit template), at no additional cost. Our audit findings are quantified with specific comments to back up our scores (to support that the file did or did not meet the criteria). Every audit worksheet goes through a rigorous internal QA process to ensure accuracy and consistency in the audit process. **We utilize a collaborative and interactive process when auditing.** The moment the individual file audit is completed, an electronic worksheet is sent to the designated client representatives and designated TPA representatives for review, comment, and rebuttal.

The ALC 45-Point audit template encompasses review of the following claim handling categories:

1. Timely plan of action updates
2. Quality of plan of action based upon current facts
3. Timely supervisor review updates
4. Quality of supervision based upon the current facts
5. Initial employer contact (timeliness & quality)
6. Initial employee contact (timeliness & quality)
7. Initial physician contact (timeliness & quality)
8. Appropriate ongoing communication with the employer
9. Appropriate ongoing communication with the employee
10. Claim delayed timely and appropriately
11. Initial investigation completed timely and appropriately
12. Claim acceptance or denial timely and justified
13. TD/PD benefits paid timely
14. Proper benefit notices sent timely
15. Awards paid timely
16. Self-imposed penalties paid on late payments
17. Penalty reimbursements plan if the penalty was the TPA’s fault
18. Return to work and/or maximum medical improvement aggressively pursued
19. Medical treatment managed appropriately
20. Proper use of utilization review

21. Proper use of medical case management
22. MPN managed or disputed appropriately
23. Timely and appropriate defense attorney referral
24. Case assigned to approved defense counsel
25. Proactive and timely litigation management
26. Ongoing investigation timely and appropriate
27. Suspected fraud pursued timely and appropriately
28. Indexing completed
29. Subrogation potential recognized and pursued
30. Apportionment potential recognized and pursued
31. Contribution potential recognized and pursued
32. Timely initial report to excess
33. Timely excess updates
34. Excess authority timely sought
35. Timely excess reimbursement requests
36. Resolution pursued 30 days from triggering event
37. Settlement valued appropriately
38. Client settlement authority secured, where required
39. Timely continuing settlement efforts
40. Claim closed timely
41. Initial reserves posted timely
42. Reserve adjusted timely with a triggering event
43. Current reserves are appropriate
44. Future medical is reserved consistent with OSIP's standards
45. Reserve variance recommendation

Audit Reports

ALC will prepare and submit, electronically, a report that includes an executive summary, as well as the individual claim file audit details.

COST PROPOSAL | Scope of Work

Auditing Fees

Auditing fees \$245 flat fee per file, all inclusive

This all-inclusive price includes the following

- ✓ Audit preparation
- ✓ Virtual Audit Kick Off & Wrap Up meetings
- ✓ Document review
- ✓ Claim file audits
- ✓ Real time audit results as the audit is being performed
- ✓ Formal audit report to include an audit score

In Person Meeting Costs

- ✓ \$150 per hour, including travel time from Orange County, CA
- ✓ Reasonable travel to include roundtrip air at the lowest available cost



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Claims Committee Meeting
May 21, 2026**

Agenda Item I.

**ROUND TABLE DISCUSSION
INFORMATION ITEM**

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

RECOMMENDATION: None.

FISCAL IMPACT: None.

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

ATTACHMENT(S): None.