



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND  
BOARD OF DIRECTORS MEETING MINUTES  
WEBEX TELECONFERENCE  
DECEMBER 10, 2020**

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**BOARD OF DIRECTORS PRESENT**

|   |                                      |
|---|--------------------------------------|
| Kristina Miller, City of Corning                            | Rachel Ancheta, City of Dixon        |
| Brad Koehn, City of Elk Grove                               | Stephanie Van Steyn, City of Galt    |
| Elisa Arteaga, City of Gridley                              | Dalacie Blankenship, City of Jackson |
| Jennifer Styczynski, City of Marysville( <b>Secretary</b> ) | Loree McCay, City of Nevada City     |
| Liz Ehrenstrom, City of Oroville                            | Crystal Peters, Town of Paradise     |
| Dave Warren, City of Placerville ( <b>Chair</b> )           | Sandy Ryan, City of Red Bluff        |
| Jose Jasso, City of Rio Vista ( <b>Vice Chair</b> )         | Andy Schiltz, City of Rocklin        |
| Spencer Morrison, City of Yuba City                         |                                      |

**OTHER MEMBERS PRESENT**

|                                 |                               |
|---------------------------------|-------------------------------|
| Jim Ramsey, City of Elk Grove   | Susan Walters, City of Folsom |
| Ishra Aziz-Khan, City of Colusa |                               |

**BOARD OF DIRECTORS ABSENT**

|   |                                     |
|---|-------------------------------------|
| Liz Cottrell, City of Anderson                  | Cristina Shafer, City of Auburn     |
| Lori McGraw, City of Ione                       | Veronica Rodriguez, City of Lincoln |
| Jen Lee, City of Rio Vista ( <b>Treasurer</b> ) | Wayne Peabody, City of Willows      |

**CONSULTANTS & GUESTS**

|   |   |
|---|---|
| Marcus Beverly, Alliant Insurance Services    | Dave Beal, Sedgwick                       |
| Michael Simmons, Alliant Insurance Services   | Dori Zumwalt, Sedgwick                    |
| Raychelle Maranan, Alliant Insurance Services | Jill Petrarca, Sedgwick                   |
| Jenna Wirkner, Alliant Insurance Services     | Conor Boughey, Alliant Insurance Services |

**A. CALL TO ORDER**

Chair Dave Warren called the meeting to order at 10:36 a.m.

**B. ROLL CALL**

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

Mr. Dave Warren would like to move H.6 before item H.4., so the Board can discuss the survey results and contract renewal at the end of the meeting.-

**C. PUBLIC COMMENTS**

There were no public comments.



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**D. CONSENT CALENDAR**

1. Board of Directors Meeting Minutes – November 12, 2020
2. Check Register November 2020
3. Investment Reports
  - a. Chandler Asset Management Short/Long Term – October 2020 to November 2020
  - b. Local Agency Investment Fund (LAIF) Report as of October 15, 2020
  - c. Treasurer’s Report as of September 30, 2020
4. FY 21/22 EIA PRISM Excess Workers’ Compensation Premium Estimate

**A motion was made to approve the Consent Calendar as posted.**

**MOTION:** Liz Ehrenstrom

**SECOND:** Andy Schiltz

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Miller, Ancheta, Koehn, Van Steyn, Blankenship, Styczynski, McCay, Ehrenstrom, Warren, Ryan, Jasso, Schiltz, Morrison

**Nays:** None

*Crystal Peters joined the meeting at 10:38 a.m.*

**E. GENERAL RISK MANAGEMENT ISSUES**

Mr. Dave Warren asked members if they had any general risk management issues that they wanted to review with the board. Members discussed pensions for City employees and what they were doing at the City level.

**F. ADMINISTRATION REPORTS**

**F.1. President’s Report**

Dave Warren shared employee morale and the challenges facing public- entities today. This has been a very hard year for everyone. Local government is very important for our Community and democracy. Mr. Warren thanked members and shared some words of encouragement for the members.

**F.2. Program Administrator’s Report**

Marcus Beverly said thank you to Dave Warren for sharing his kind words and wished a Happy Holidays to all of the members.

*Elisa Arteaga joined the meeting at 10:45 a.m.*



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**G. FINANCIAL REPORTS**

**G.1. Quarterly Financial Report for Period Ending September 30, 2020**

**G.2. Budget-to-Actual as of September 30, 2020**

Mr. Beverly reviewed the Quarterly Financial Report for the Period Ending September 30, 2020. The operating income is at \$595,540 and normal for this time of year. The Liability Banking Layer has a Net Position of just over \$4M, with \$2.8M in the Shared Layer. The Liability Program overall has been experiencing good results, particularly in FY 17/18, and that is helping the Shared Layer.

Mr. Beverly discussed the Budget-to Actual as of September 30, 2020. The annual state funding was a little higher than the budget and will be reflected in the next Report, but we are in good shape overall.

Jim Marta's office is now keeping track of Risk Management Reserves and sending out monthly reports. Members can set aside some of their dividends for Risk Management purposes. The Police Risk Management grant is also tracked in the quarterly financials.

Mr. Dave Warren mentioned these are management reports and not audited financial statements.

*Stephanie Van Steyn left the meeting at 10:51 a.m.*

*Stephanie Van Steyn joined the meeting at 10:55 a.m.*

**A motion was made to approve to receive and file the statement.**

**MOTION:** Jose Jasso

**SECOND:** Jennifer Styczynski

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Miller, Ancheta, Koehn, Van Steyn, Arteaga, Blankenship, Styczynski, McCay, Ehrenstrom, Peters, Warren, Ryan, Jasso, Schiltz, Morrison

**Nays:** None.

**H. JPA BUSINESS**

**H.1. CJPRMA Update & Membership**

Mr. Beverly gave a brief update on CJPRMA funding. Their Board has approved the plan that was recommended. CJPRMA will be changing the formula to the actuary's recommended funding at a 75% CL for FY 21/22, increasing to 80 % in FY 22/23 and to 85% in FY 23/24. They are also recommending a decrease in the Discount Factor from 2% to 1% and eliminating the \$500,000 SIR in FY 22/23.



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This will result in an approximate 12% increase in Liability funding based on current rates. We will have a better estimate of the increase at the April Board of Directors Meeting.

The good news is their Board has approved a reasonable funding plan and there is no need to authorize a notice of withdrawal at this time.

Mike Simmons discussed that CJPRMA's Net Position has decreased by over (-54M) since 2012. This is very common with excess pools. It's not a good time to be changing excess partners during a hard market.

Dave Warren suggested sending a thank you letter to the CJPRMA Board.

## **H.2. Board Officer Handbook**

Mr. Beverly discussed the Board Handbook for NCCSIF and asked if members had any suggestions on making it more helpful for new members. The FPPC and form 700 filing is very important so please let us know if you have Board Members leave so we can have them file the form 700. Mr. Beverly will add a section on Roberts Rules of order information and helpful tips.

Spencer Morrison discussed having a section for claim settlements and how much we will really have to pay for claim settlements.

Members agreed this is a great tool for new Board Members and asked that we include the list of definitions.

### **A motion was made to approve the handbook with revisions.**

**MOTION:** Brad Koehn

**SECOND:** Liz Ehrenstrom

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Miller, Ancheta, Koehn, Van Steyn, Arteaga, Blankenship, Styczynski, McCay, Ehrenstrom, Peters, Warren, Ryan, Jasso, Schiltz, Morrison

**Nays:**

*Kristina Miller joined the call at 11:15 a.m.*

## **H.3. Wildfire Risk Management Services & Best Practices**

Mr. Beverly discussed the Wildfire Risk Management Services and Best Practices for members. The wildfire best practices would be helpful when Sedgwick visits your City for Risk Management Assessments. The Best Practices are only a guideline and not mandatory. Members should share any Wildfire best practices they use or ideas they have to add to the best practices. The Fire Safe Council website offers fire grants. The XMR Fire offers grant writing services and Program Administrators will look into the services XMR fire offers and see if they know of any available grants.



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The members had no discussion. Information only.

**A motion was made to approve the handbook with revisions.**

**MOTION:** Brad Koehn

**SECOND:** Liz Ehrenstrom

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Miller, Ancheta, Koehn, Van Steyn, Arteaga, Blankenship, Styczynski, McCay, Ehrenstrom, Peters, Warren, Ryan, Jasso, Schiltz, Morrison

**Nays:**

Item H.6 was presented before H.4 and H.5.

**H.6. State of the Market**

Conor Boughey gave a presentation on the State of the Public Entity Insurance Market and Emerging Risks. Mr. Boughey reviewed the key industry metrics we use to evaluate the insurance industry. The combined ratio is the total claims cost compared to premiums taken in. This is only from quarter 1 and before COVID-19 and the wildfires. Overall growth for the insurance industry. We have started to see a significant drop during quarter 1. History of Pooling Compared to Net Written Premium. In 1975-78 CA changes legislation and starts WC pool and 1984-87 CA liability pools were formed. We're seeing a very hard market but a JPA is in an entity that was designed for hard markets. It will take a few years to really understand. The new normal for liability and Large Public Entity Verdicts/Settlements. It's important to work with law enforcement and trainings. Deescalating training is very critical for Law Enforcement.

**H.4. Service Provider Survey Results**

Mr. Beverly discussed the Service Provider survey results. We have seen improvement from the first survey we did. Dori Zumwalt and Steven Scott have been very responsive with members and Program Administrators. Jill Petrarca has followed up with members on concerns with the liability claims services. The members wanted to discuss the Service Provider Survey Results so service providers left the meeting and Program Administrators stayed on to review the survey results for Sedgwick Liability Claims Administrator services.

**H.5. Liability Claims Administrator Renewal**

The Liability Claims Administrator contract expires on June 30, 2021. Jill Petrarca from Sedgwick addressed the survey results and their service standards. Members should be getting updates and a report within 30 days of a new claim filing. At every 90 days you should also be getting a status update. Sedgwick should be investigating the claims and should not need prompting. Members should reach out to Jill Petrarca if they have any issues so she can resolve them.



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**A motion was made to negotiate a liability claims administrator contract renewal with Sedgwick.**

**MOTION:** Kristina Miller

**SECOND:** Jose Jasso

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Miller, Ancheta, Koehn, Van Steyn, Arteaga, Blankenship, Styczynski, McCay, Ehrenstrom, Peters, Warren, Ryan, Jasso, Schiltz, Morrison

**Nays:** None

**I. INFORMATION ITEMS**

1. Glossary of Terms
2. NCCSIF Organizational Chart
3. NCCSIF 2020-21 Meeting Calendar
4. NCCSIF Resource Contact Guide
5. York Who's Who in Claims - WC and Liability Contacts

These items were provided as information only.

**M. ADJOURNMENT**

The meeting was adjourned at 12:06 a.m.

**Next Meeting Date:**

Respectfully Submitted,

  
\_\_\_\_\_  
Jennifer Styczynski, Secretary

4-23-2021  
Date