



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND  
BOARD OF DIRECTORS MINUTES  
ROCKLIN EVENT CENTER  
JUNE 20, 2024**

**BOARD OF DIRECTORS PRESENT**

Joey Forseth-Deshais, City of Anderson  
Rachel Ancheta, City of Dixon  
Allison Garcia, City of Folsom  
Martin Pineda, City of Gridley  
Carl Simpson, City of Jackson  
Dave Warren, City of Placerville  
Jen Lee, City of Rio Vista  
Spencer Morrison, City of Yuba City

Ishrat Aziz-Khan, City of Colusa  
Melissa Rojas, City of Elk Grove  
Tricia Cobey, City of Galt  
Jodi Stenack, City of Ione  
Elizabeth Ehrenstrom, City of Oroville  
Paul Young, City of Red Bluff  
Marti Brown, City of Willows

**BOARD OF DIRECTORS ABSENT**

Brant Mesker, City of Corning  
Jennifer Styczynski, City of Marysville  
Crystal Peters, Town of Paradise

Veronica Rodriguez, City of Lincoln  
Sean Grayson, City of Nevada City  
Tameka Usher, City of Rocklin

**CONSULTANTS & GUESTS**

Marcus Beverly, Alliant Insurance Services  
Jenna Wirkner, Alliant Insurance Services  
Evan Washburn, Alliant Insurance Services  
Brian Davis, Sedgwick  
Megan Williams, City of Oroville

Conor Boughey, Alliant Insurance Services  
James Marta, James Marta and Company  
Summer Simpson, Sedgwick  
Diona Pope, City of Yuba City

**A. CALL TO ORDER**

Chair Rachel Ancheta called the meeting to order at 10:00 a.m.

**B. INTRODUCTIONS**

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

**C. PUBLIC COMMENTS**

No public comments were made.



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**D. CONSENT CALENDAR**

1. Board of Directors Meeting Minutes - April 18, 2024
2. Check Register from April 1, 2023, to May 31, 2024
3. Investment Reports
  - a. Chandler Asset Management Short/Long Term – April 2024 to May 2024
  - b. Local Agency Investment Fund (LAIF) Report as of March 31, 2024
  - c. Treasurer’s Report as of March 31, 2024
4. Crowe LLP Financial Auditing Services Engagement Letter
5. Letter of Agreement for Strategic Planning Facilitator
- 6.a. Lexipol Fire FY 24-25
- 6.b. Lexipol Law Enforcement FY 24-25

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

**MOTION:** Liz Ehrenstrom

**SECOND:** Ishrat Aziz-Khan

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Forseth-Deshais, Aziz-Khan, Ancheta, Rojas, Garcia, Cobey, Pineda, Stenack, Simpson, Ehrenstrom, Warren, Young, Lee, Brown, Morrison

**Nays:** None

**E. GENERAL RISK MANAGEMENT ISSUES**

Members discussed Workplace Violence Prevention Plans.

**F. ADMINISTRATION REPORTS**

**F.1. President’s Report**

Ms. Rachel Ancheta thanked everyone for participating on the Board of Directors. Ms. Ancheta discussed leveraging human resource and working with other Board Members.

**F.2. CJPRMA Update**

Ms. Liz Ehrenstrom provided an update on CJPRMA. We had an increase in the excess liability rate of 19%. CJPRMA is providing trainings in July and September. The trainings are open to all members at no additional cost.



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**F.3. Program Administrator's Report**

Ms. Wirkner discussed the Program Administrator's Report.

a. Service Provider Survey

Service Provider Surveys will go out in late July. Please make sure to respond to the surveys.

b. Member Training Fund

Members were asked to use Member Training Funds before July 1<sup>st</sup>.

c. Workplace Harassment Best Practices

Members were reminded to reach out to Shane Baird for Workplace Harassment Best Practices.

d. LWP update

Members received an updated in LWP staffing.

e. Fireworks reminder

Members were reminded to request \$5M and the additional insured endorsement from fireworks vendors.

**F.4. Summary of the May 23, 2024, Executive Committee Meeting**

Ms. Washburn provided a summary of the May 23, 2024, Executive Committee Meeting.

**G. JPA BUSINESS**

**G.1. Cash for Safety Awards**

**A motion was made to approve the Cash For Safety Awards for 23/24 (1<sup>st</sup> Place Anderson, 2<sup>nd</sup> Place Jackson and 3<sup>rd</sup> Place is Placerville).**

**MOTION:** Spencer Morrison      **SECOND:** Ishrat Aziz-Khan

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Forseth-Deshais, Aziz-Khan, Ancheta, Rojas, Garcia, Cobey, Pineda, Stenack, Simpson, Ehrenstrom, Warren, Young, Lee, Brown, Morrison

**Nays:** None



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**G.2.a. Liability MOC**

Mr. Beverly discussed the Liability MOC for NCCSIF and CJPRMA. The Executive Committee recommended members continue to purchase drone coverage. We updated the other insurance and coverage section to match the CJPRMA MOC. Removed old endorsement for CJPRMA.

**A motion was made to approve the Liability MOC for 24/25.**

**MOTION:** Elizabeth Ehrenstrom    **SECOND:** Spencer Morrison

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Forseth-Deshais, Aziz-Khan, Ancheta, Rojas, Garcia, Cobey, Pineda, Stenack, Simpson, Ehrenstrom, Warren, Young, Lee, Brown, Morrison

**Nays:** None

**G.2.b. Workers' Compensation MOC**

Ms. Washburn discussed that the PRISM MOC has undergone significant changes. PRISM changed the definition of an occurrence. We have no changes to the NCCSIF MOC.

**A motion was made to approve the underlying Workers Compensation Memorandum of Coverage.**

**MOTION:** Dave Warren    **SECOND:** Ishrat Aziz-Khan

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Forseth-Deshais, Aziz-Khan, Ancheta, Rojas, Garcia, Cobey, Pineda, Stenack, Simpson, Ehrenstrom, Warren, Young, Lee, Brown, Morrison

**Nays:** None

**G.3.c. Property Appraisal RFP**

Mr. Beverly discussed the Property Appraisal RFP for APIP Members. The underwriter for APIP commissions appraisals every 5 years for buildings over \$5M and WWTPs over 10M gallons per day. This year they performed desktop appraisals with specialized software for properties below \$5M and required adjustments for a few properties with value discrepancies. Mr. Beverly discussed the pricing and RFP responses from the appraisal firms. Program Administrators discussed marketing the program for 25/26. We do trend the APIP values every fall.

**A motion was made to recommend we move forward with the appraisal for 24/25 with HCA.**

**MOTION:** Spencer Morrison    **SECOND:** Liz Ehrenstrom

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Forseth-Deshais, Aziz-Khan, Ancheta, Rojas, Garcia, Cobey, Pineda, Stenack, Simpson, Ehrenstrom, Warren, Young, Lee, Brown, Morrison

**Nays:** None



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**G.4 FY 23/24 Property Program Renewal**

**G.4.a. NCCSIF Property Renewal Proposal**

Ms. Washburn discussed the NCCSIF Property Renewal Proposal for 24/25. The total account rate increased 5.52%. The Boiler and Machinery deductible is increasing to \$25,000, and a \$100,000 water damage deductible has been imposed due to losses. Cyber had a 7.81% decrease and pollution was up 23.57% this year.

**A motion was made to approve the APIP proposal at the \$25,000 deductible and reject TRIA coverage.**

**MOTION:** Liz Ehrenstrom

**SECOND:** Spencer Morrison

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Forseth-Deshais, Aziz-Khan, Ancheta, Rojas, Garcia, Cobey, Pineda, Stenack, Simpson, Ehrenstrom, Warren, Young, Lee, Brown, Morrison

**Nays:** None

**G.4.b. APIP Pollution Renewal Proposal**

Ms. Washburn discussed the APIP pollution renewal and changes for 24/25. Location must be tied to the SOV for coverage to apply. There is a \$500K aggregate sublimit for locations inadvertently left off the schedule, per named insured. Increased Mold Matter Deductible to \$350K and sewer backup limit increased to 2M (up from \$1M).

Information only.

**G.4.c. APIP Cyber Coverage Renewals**

Ms. Washburn discussed the APIP Cyber Coverage Renewal.

In addition to a rate decrease, the limits for Computer Hardware Replacement and Reputational Loss Coverage have increased, from \$100,000 to \$200,000, with the Cryptojacking limit doubled to \$50,000. The total aggregate limit is also increasing from \$45,000,000 to \$55 million.

Information only.

**G.4.d. APIP Claims Reporting Acknowledgements**

Mr. Beverly reminded members to complete the APIP Claims Reporting Acknowledgement form.

Information only.



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**G.4.e. Alliant Deadly Weapon Response Program (ADWRP)**

Ms. Washburn discussed the Alliant Deadly Weapon Response Program (ADWRP) for 24/25. This is for anything considered a threat. The location needs to be listed on the Schedule of Values.

**A motion was made to approve the FY 24/25 Alliant Deadly Weapon Response Program renewal as presented.**

**MOTION:** Melissa Rojas

**SECOND:** Marti Brown

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Forseth-Deshais, Aziz-Khan, Ancheta, Rojas, Garcia, Cobey, Pineda, Stenack, Simpson, Ehrenstrom, Warren, Young, Lee, Brown, Morrison

**Nays:** None

**G.4. f. Excess Cyber Coverage Renewal**

Mr. Beverly discussed the Excess Cyber Coverage Renewal. We have an 8% decrease for the Excess Cyber Coverage Renewal for 24/25. Members were reminded of security requirements for certain coverage to apply.

**A motion was made to approve the FY 24/25 Excess Cyber Coverage for 24/25.**

**MOTION:** Elizabeth Ehrenstrom

**SECOND:** Ishrat Aziz-Khan

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Forseth-Deshais, Aziz-Khan, Ancheta, Rojas, Garcia, Cobey, Pineda, Stenack, Simpson, Ehrenstrom, Warren, Young, Lee, Brown, Morrison

**Nays:** None

**G.5. Flood Coverage**

Ms. Washburn reminded members that coverage is available. Please let the program administrators know if you would like a quote.

Information only.

**G.6. FY 24/25 Crime Coverage Renewal**

Mr. Beverly gave an overview of the 24/25 Crime Coverage Renewal.

**A motion was made to approve the FY 24/25 Crime Coverage Renewal at \$3M limit.**



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Mr. Beverly discussed the FY 24/25 Crime Coverage Renewal at \$3M limit. No other changes to the coverage for FY 24/25.

**MOTION:** Elizabeth Ehrenstrom   **SECOND:** Spencer Morrison                                   **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Forseth-Deshais, Aziz-Khan, Ancheta, Rojas, Garcia, Cobey, Pineda, Stenack, Simpson, Ehrenstrom, Warren, Young, Lee, Brown, Morrison  
**Nays:** None

No discussion

**G.7. FY 24/25 Identity Fraud Expense Reimbursement Coverage Renewal**

Ms. Wirkner discussed the FY 24/25 Identity Fraud Expense Reimbursement Coverage renewal.  
No discussion

**A motion was made to renew the FY 24/25 Identity Fraud Expense Reimbursement coverage as presented.**

**MOTION:** Ishrat Aziz Khan           **SECOND:** Marti Brown                                   **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Forseth-Deshais, Aziz-Khan, Ancheta, Rojas, Garcia, Cobey, Pineda, Stenack, Simpson, Ehrenstrom, Warren, Young, Lee, Brown, Morrison  
**Nays:** None

**G.8. FY 24/25 Alliant Public Pool Liability Program (APPL) Coverage Renewal**

Ms. Wirkner discussed the FY 24/25 Alliant Public Pool Liability Program Coverage Renewal.

**A motion was made to approve the FY 24/25 APPL proposal as presented.**

**MOTION:** Liz Ehrenstrom           **SECOND:** Spencer Morrison                                   **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Forseth-Deshais, Aziz-Khan, Ancheta, Rojas, Garcia, Cobey, Pineda, Stenack, Simpson, Ehrenstrom, Warren, Young, Lee, Brown, Morrison  
**Nays:** None

**G.9. FY2425 NCCSIF Administrative and Group Purchase Program Budget**

Mr. Beverly discussed the FY 24/25 administrative budget. The OSIP number should be accurate. The Excess Workers’ Compensation premium will go down a bit.





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**A motion was made to approve the FY 24/25 Administrative Budget.**

**MOTION:** Spencer Morrison      **SECOND:** Dave Warren      **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Forseth-Deshais, Aziz-Khan, Ancheta, Rojas, Garcia, Cobey, Pineda, Stenack, Simpson,  
Ehrenstrom, Warren, Young, Lee, Brown, Morrison  
**Nays:** None.

**G.10.a.      Adoption of FY 24/25 Liability Program Budget**

Mr. Beverly discussed the Liability Program Budget. Shared and excess are going up this year. The net increase is an average of 7%. NCC has been assessed \$1.3M by CJPRMA, with 1/3 of that amount included in the budget.

**A motion was made to approve the liability program budget as presented .**

**MOTION:** Ishrat Aziz Khan      **SECOND:** Allison Garcia      **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Forseth-Deshais, Aziz-Khan, Ancheta, Rojas, Garcia, Cobey, Pineda, Stenack, Simpson,  
Ehrenstrom, Warren, Young, Lee, Brown, Morrison  
**Nays:**

**G.10.b.      Adoption of FY 24/25 Workers' Compensation Program Budget**

Mr. Beverly discussed the Worker's Compensation Program Budget. The Excess Workers Compensation premium is down from the estimate. Payroll increased for most members for 24/25. The highest WCRIB rate is public works followed by fire and police.

**A motion was made to approve the 24-25 Workers' Compensation deposits as presented.**

**MOTION:** Dave Warren      **SECOND:** Spencer Morrison      **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Forseth-Deshais, Aziz-Khan, Ancheta, Rojas, Garcia, Cobey, Pineda, Stenack, Simpson,  
Ehrenstrom, Warren, Young, Lee, Brown, Morrison  
**Nays:** None

**G.11. Conflict of Interest Code**

Mr. Beverly encouraged members to file form 700 electronically moving forward.





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**A motion was made to approve the conflict-of-interest code.**

**MOTION:** Ishrat Aziz-Khan

**SECOND:** Marti Brown

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Forseth-Deshais, Aziz-Khan, Ancheta, Rojas, Garcia, Cobey, Pineda, Stenack, Simpson, Ehrenstrom, Warren, Young, Lee, Brown, Morrison

**Nays:** None

**G.12. FY 24/25 Meeting Calendar**

Mr. Beverly discussed the FY 24/25 Meeting Calendar. Recommend moving the June Board date from Thursday, June 19 to June 18 due to conflict.

**A motion was made to approve the 24/25 Meeting Calendar and move June 18<sup>th</sup>.**

**MOTION:** Liz Ehrenstrom

**SECOND:** Ishrat Khan

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Forseth-Deshais, Aziz-Khan, Ancheta, Rojas, Garcia, Cobey, Pineda, Stenack, Simpson, Ehrenstrom, Warren, Young, Lee, Brown, Morrison

**Nays:** None

**G.13. FY 24/25 Service Calendar**

Mr. Beverly discussed the FY 24/25 Service Calendar.

**A motion was made to approve the 24/25 Service Calendar.**

**MOTION:** Dave Warren

**SECOND:** Marti Brown.

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Forseth-Deshais, Aziz-Khan, Ancheta, Rojas, Garcia, Cobey, Pineda, Stenack, Simpson, Ehrenstrom, Warren, Young, Lee, Brown, Morrison

**Nays:** None

**G.14. Strategic Plan Update**

Mr. Beverly discussed the Strategic Plan Update for the December Meeting. The cost of the facilitator is \$2,500. A member survey to prepare for the strategic planning meeting was reviewed and will be sent prior to the next meeting. Members discussed training and succession planning for members moving forward. Members also discussed training resources for City Council and Risk Management 101 for City Council.



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**A motion was made to approve the strategic plan contract with PRISM.**

*Liz Ehrenstrom left the meeting at 12:45p.m.*

**MOTION:** Ishrat Aziz-Khan      **SECOND:** Marti Brown      **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Forseth-Deshais, Aziz-Khan, Ancheta, Rojas, Garcia, Cobey, Pineda, Stenack, Simpson,  
Warren, Young, Lee, Brown, Morrison  
**Nays:** None

**G.15. ACI Employee Assistance Program Renewal Engagement Letter.**

Members discussed ACI Employee Assistance Program.

**A motion was made to improve the ACI Employee assistance program renewal engagement letter.**

**MOTION:** Ishrat Aziz Khan      **SECOND:** Spencer Morrison      **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Forseth-Deshais, Aziz-Khan, Ancheta, Rojas, Garcia, Cobey, Pineda, Stenack, Simpson,  
Warren, Young, Lee, Brown, Morrison  
**Nays:** None

**G.16. Nomination of President, Vice President, and Claims Committee**

**A motion was made to nominate Rachel Ancheta as the Chair, Spencer Morrison as the Vice Chair, Jen Lee Treasurer and Jennifer Styczynski as Secretary. Claims Committee: Ishrat-Aziz-Khan, Jen Leal, Jennifer Styczynski, Elizabeth Ehrenstrom, Cystal Peters and Tameka Usher.**

**MOTION:** Marti Brown      **SECOND:** Dave Warren      **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Forseth-Deshais, Aziz-Khan, Ancheta, Rojas, Garcia, Cobey, Pineda, Stenack, Simpson,  
Warren, Young, Lee, Brown, Morrison  
**Nays:** None



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**I. INFORMATION ITEMS**

**INFORMATION ITEMS**

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 Contacts
6. 2024 CAJPA Conference September 10-13, 2024
7. Workplace Violence Training – July 11, 2024
8. Special Events Insurance Requirements Training – July 31, 2024
9. Alliant Risk Control – Training Series 24-25 Policy Year
10. Ergonomic Evaluation Request Form
11. Travel Mileage Reimbursement Form

**K. ADJOURNMENT**

The meeting was adjourned at 1:03p.m.

**Next Meeting Date:**

**BOD Approval Date of Minutes:**

Respectfully Submitted,

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

11-9-24  
Date