



President
Ms. Rachel Ancheta
City of Dixon

Vice President
Mr. Spencer Morrison
City of Yuba City

Treasurer
Ms. Jen Lee
City of Rio Vista

Secretary
Ms. Jennifer Styczynski
City of Marysville

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND BOARD OF DIRECTORS MEETING AGENDA

DATE/TIME: Thursday, June 20, 2024, at 10:00 a.m.

A - Action
I - Information

LOCATION: Rocklin Event Center – Ballroom
2650 Sunset Blvd
Rocklin, CA 95677

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

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. INTRODUCTIONS

C. PUBLIC COMMENTS

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

pg. 6 **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 Board of Directors may request any item to be considered separately.

pg. 7 1. Board of Directors Meeting Minutes - April 18, 2024

pg. 16 2. Check Register from April 1, 2023, to May 31, 2024

3. Investment Reports

pg. 18 a. Chandler Asset Management Short/Long Term – March 2024 to May 2024

pg. 102 b. Local Agency Investment Fund (LAIF) Report as of March 31, 2024

pg. 103 c. Treasurer’s Report as of March 31, 2024

pg. 104 4. Crowe LLP Financial Auditing Services Engagement Letter

pg. 121 5. Letter of Agreement for Strategic Planning Facilitator

pg. 123 6. a. Lexipol Fire FY 24-25

pg. 124 6.b. Lexipol Law Enforcement FY 24-25



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pg.125	E. GENERAL RISK MANAGEMENT ISSUES	I 1
	<i>This is an opportunity for a member to discuss a topic of interest or seek guidance and input from the group about a current issue, risk management topic or exposure the member is facing.</i>	
	F. ADMINISTRATION REPORTS	I
	1. President’s Report	4
	<i>Rachel Ancheta will address the Board on items pertaining to NCCSIF.</i>	
	2. CJPRMA Update	4
	<i>Marcus Beverly will update the Committee on CJPRMA matters pertinent to NCCSIF. Minutes of the meeting can be found at http://www.cjprma.org</i>	
	3. Program Administrator’s Report	
	<i>Alliant will address the Board on items pertaining to NCCSIF.</i>	
	a. Service Provider Survey	
	b. Member Training Fund	
	c. Workplace Violence Reporting	
	d. Fireworks reminder	
pg.126	4. Summary of the May 23, 2024, Executive Committee Meeting	1
	<i>The Board will receive a summary of the actions taken at the May 23, 2024, Executive Committee meeting.</i>	
	G. JPA BUSINESS	
pg.127	1. Cash For Safety Awards	A 1
	<i>The Board will review and may approve the Risk Management Committees recommendations for the Cash for Safety Awards.</i>	



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- | | | |
|---------|---|------------|
| | 2. FY 24/25 Memorandum of Coverage (MOC) | A 1 |
| | <i>Annually, the Board reviews NorCal Cities' MOCs to approve or make changes to the current versions.</i> | |
| pg.152 | a. Liability MOC
<i>The Board will receive the Liability MOC for approval.</i> | |
| pg. 185 | b. Workers' Compensation MOC
<i>The Board will receive the Workers' Compensation MOC for approval.</i> | |
| pg.224 | 3. Property Appraisal RFP
<i>The Board will be asked to review the property appraisal rfp responses and provide direction.</i> | A 1 |
| | 4. FY 24/25 Property Program Renewal | |
| pg. 227 | a. NCCSIF Property Renewal Proposal
<i>The Board will be asked to review and approve the renewal of the Property coverage with Alliant Property Insurance Program (APIP).</i> | A 1 |
| pg.310 | b. APIP Pollution
<i>The Board will be asked to review and approve the renewal of the Pollution coverage with Alliant Property Insurance Program (APIP).</i> | I 1 |
| pg.311 | c. APIP Cyber Coverage Renewals
<i>The Board will review and may approve the renewals of the APIP Cyber Coverage options.</i> | I 1 |
| pg.312 | d. APIP Claims Reporting Acknowledgements
<i>The Board will be provided with an outline and be asked to acknowledge the reporting procedure guidelines that should be followed immediately after a Property, Pollution or Cyber Liability loss or incident.</i> | I 1 |
| pg.314 | e. Alliant Deadly Weapon Response Program (ADWRP)
<i>The Board will review and may approve the renewal of the ADWRP coverage.</i> | A 1 |
| pg.332 | f. Excess Cyber Coverage Renewal
<i>The Board will review options for excess cyber coverage and may approve, reject, or provide direction.</i> | A 2 |



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BREAK FOR LUNCH

- pg.345 5. **Flood Coverage** **A 1**
Members will be reminded of the availability of flood coverage and be asked to acknowledge if interested in receiving coverage quotes.
- pg.347 6. **FY 24/25 Crime Coverage Renewal**
The Board will review a proposal and options for Crime coverage with Alliant Crime Insurance Program (ACIP) for approval or direction.
- pg.362 7. **FY 24/25 Identity Fraud Expense Reimbursement Coverage Renewal** **A 1**
The Board will review and may approve the renewal of ID Fraud Coverage for NCCSIF member employees.
- pg.381 8. **FY 24/25 Trustee Errors & Omissions (APPL) Coverage** **A 1**
The Board is asked to approve the 24-25 APPL proposal as presented and previously recommended for purchase.
- pg.402 9. **FY 24/25 NCCSIF Administrative Budget** **A 1**
The Board will review and approve the Administration Budget as presented or amended.
- pg.405 10. **Adoption of FY 24/25 Program Budget** **A 1**
a. Liability - Approval of the Deposit Calculations for the Liability Program.
- pg.413 *b. Workers' Compensation - Approval of the Deposit Calculations for the Workers' Compensation Program.* **A 1**
- pg.417 11. **Conflict of Interest Code** **A 1**
Review and approve the Conflict of Interest Code as done every even year.
- pg.421 12. **FY 24/25 Meeting Calendar** **A 1**
The Board will be asked to approve the Preliminary FY 24/25 Meeting Calendar.
- pg.423 13. **FY 24/25 Service Calendar** **A 1**
The Board is presented a service calendar to keep abreast with business items and their required completion dates.



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- pg.431 **14. Strategic Planning Day Agenda** **A 1**
The Board will discuss the latest Plan and future needs for programs and services and provide recommendations to Board.
- pg.434 **15. ACI Employee Assistance Program Renewal Engagement Letter** **A 1**
The Board will be review and may approve the engagement letter.
- pg.442 **16. Nomination of Officers** **A 1**
The Board will Nominate Board Officers and nominate the 2024-2025 Claims Committee.
- pg.443 **H. INFORMATION ITEMS** **I 1**
pg.444 1. Glossary of Terms
pg.453 2. NorCal Cities Organizational Chart
pg.454 3. NorCal Cities Resource Contact Guide
pg.472 4. Sedgwick Who's Who in Claims Liability Contacts
pg.473 5. LWP Workers' Compensation Contacts
pg.474 6. 2024 CAJPA Conference September 10-13, 2024
pg.480 7. Workplace Violence Training – July 11, 2024
pg.481 8. Special Events Insurance Requirements Training – July 31, 2024
pg.482 9. Alliant Risk Control – Training Series 24-25 Policy Year
pg.483 10. Ergonomic Evaluation Request Form
pg.484 11. Travel Mileage Reimbursement Form

I. ADJOURNMENT

UPCOMING MEETINGS

- Police Risk Management Committee Meeting - August 1, 2024
- Claims Committee Meeting - September 19, 2024
- Executive Committee Meeting - September 19, 2024
- Risk Management Committee Meeting - October 17, 2024
- Board of Directors Meeting - October 17, 2024

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 Board of Directors less than 72 hours prior to a regular meeting will be available for public inspection and copying at 2180 Harvard Street, Suite 460, 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.



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item D.

CONSENT CALENDAR

ACTION ITEM

ISSUE: Items on the Consent Calendar should be reviewed by the Board. If any item requires clarification or amendment, it may be pulled from the consent agenda for separate discussion.

Items pulled from the Consent Calendar will be placed back on the agenda in an order determined by the President.

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

FISCAL IMPACT: None.

BACKGROUND: Routine items and those that may require no discussion are placed on the Consent Calendar for adoption. The Board may accept the Consent Calendar as presented or pull items for discussion and separate action while accepting the remaining items.

ATTACHMENT(S):

1. Board of Directors Meeting Minutes - April 18, 2024
2. Check Register from April 1, 2024, to May 31, 2024
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term – May 2024 to April 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



**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



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

- 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



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
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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**



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
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APRIL 18, 2024**

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.



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

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.



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
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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 INSURANCE 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**



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
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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.



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
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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



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
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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

Date

Company Name: NCCSIF

Report Name: NCCSIF Check Register Board Report

Created On: 4/30/2024

Check#	Date	Vendor	Account Title	Account Memo	Amount
8889	4/23/2024	Think Outside the Box, Inc	Board Meetings	52503 5.24 PRMC Lunch Catering	466.77
8890	4/24/2024	Paul Young	Board Meetings	52503 4.18.24 BOD and SP Mtg	163.48
			BOD LR Planning	52509 12.14.23 BOD and SP Mtg	159.82
12318	4/5/2024	Manning Kass, Ellrod, Ramirez Trester	Risk Mgmt Comm Svcs	52201 Law Enforcement Trng Day 02/24	5,606.80
12319	4/5/2024	City of Auburn	Member Trng and RM	52207 AED Defibrillators	4,413.82
12320	4/23/2024	Gibbons and Conley	Legal Services	52103 Gen Matters Mar2024	299.81
12321	4/24/2024	City of Anderson	Member Trng and RM	52207 11/15-11/17/23 CalPELRA C White	1,731.91
12322	4/24/2024	City of Lincoln	Police RM Grant Funds	52209 6 V300 body-worn cameras	9,090.00
12323	4/24/2024	Jodi Molinari	RM Comm Mtg Exp	52202 4.18.24 RM Committee	78.52
12324	4/24/2024	Brant Mesker	Board Meetings	52503 4.18.24 BOD Mtg	176.88
12325	4/24/2024	Liz Ehrenstrom	Board Meetings	52503 4.18.24 BOD RMC	80.40
12326	4/24/2024	City of Placerville	Board Meetings	52503 4.18.24 BOD Mtg Dave Warren	52.26
12327	4/24/2024	Kim Stalie	RM Comm Mtg Exp	52202 4.18.24 RM Mtg	64.32
121135040000076	4/8/2024	Sedgwick CMS, Inc	Claims Admin	52300 Mar 2024 Liab Claims	23,141.42
121135040000077	4/8/2024	James Marta and Company LLP	Accounting Services	52403 Monthly Acctg Svcs - 03/24	11,671.00
121135040000078	4/8/2024	LWP Claims Solutions Inc	Claims Admin	52300 Apr 2024 WC Claims	79,166.00
121135040000079	4/8/2024	Alliant Insurance Services Inc	Program Admin Fee	52401 04/24 Monthly Installment	32,106.58
121135040000080	4/23/2024	Jenna Wirkner	Board Meetings	52503 4.18.24 Lunch RMC Mtg	219.25
121135040000081	4/23/2024	CJPRMA	Other Insurance Exp	54150 Drone - Paradise	1,212.00
				Drone - Lincoln	913.00
				Drone - Galt	434.00
121135040000082	4/24/2024	Chandler Asset Mgmt, Inc.	Investment Income	44040 Investment Income	5,925.50
121135040000083	4/24/2024	CJPRMA	Other Insurance Exp	54150 Drone - Yuba	228.00
121135040000084	4/24/2024	Rachel Ancheta	Board Meetings	52503 4.18.24 BOD Mtg R Ancheta	58.96

Company Name: NCCSIF
Report Name: NCCSIF Check Register Board Report
Created On: 5/31/2024

Check#	Date	Vendor	Account Title	Account Memo	Amount
12328	5/7/2024	City of Elk Grove	Member Trng and RM	52207 2.21.24 PARMA RM Conference	1,590.71
12329	5/7/2024	Martin Pineda	Board Meetings	52503 4.18.24 BOD Mtg	69.68
12330	5/7/2024	Crystal Peters	Board Meetings	52503 4.18.24 BOD Mtg Mileage Reimb C Peters	107.20
12331	5/7/2024	City of Dixon	Police RM Grant Funds	52209 Reimb Subscription to Delete Me	8,424.00
12332	5/7/2024	City of Ione	Banking Layer Refund	41050 2023-24 Refund Ione	25,848.00
			Shared Risk Refund	41060 2023-24 Refund Ione	13,395.00
12333	5/7/2024	City of Placerville	Shared Risk Refund	41060 2023-24 Refund Placerville	38,619.00
12334	5/8/2024	Mark J. Wittenberg Trng, Inc	Risk Mgmt Comm Svcs	52201 05.2.24 Improving Police Performance	1,500.00
12335	5/24/2024	Gibbons and Conley	Legal Services	52103 Gen Matters April 2024	1,130.06
12336	5/24/2024	Randy Peters Catering	Board Meetings	52503 6.20.24 BOD Lunch Catering	680.12
121135040000085	5/7/2024	Jenna Wirkner	Risk Mgmt Comm Svcs	52201 Reimb Walking Challenge Lunch and Gift card	69.88
			Board Meetings	52503 5.2.24 PRMC Mtg	78.44
121135040000086	5/7/2024	J Marta and Co LLP	Acctg Svcs	52403 Monthly Acctg Svcs - Apr 2024	11,670.99
121135040000087	5/7/2024	Sedgwick CMS, Inc	Claims Admin	52300 Apr 2024 Liab Claims	23,141.42
121135040000089	5/8/2024	Jenna Wirkner	Risk Mgmt Comm Svcs	52201 Reimb Lunch Red Bluff	234.10
121135040000090	5/8/2024	Alliant Ins Svcs Inc	Program Admin Fee	52401 04/24 Monthly Installment	32,106.58
121135040000091	5/8/2024	City of Elk Grove	Banking Layer Refund	41050 2023-24 Refund Elk Grove	169,751.00
			Shared Risk Refund	41060 2023-24 Refund Elk Grove	282,708.00
121135040000092	5/24/2024	Sedgwick CMS, Inc	On Site	52204 Risk Control Svcs - Apr 2024	15,360.00
121135040000093	5/24/2024	LWP Claims Solutions Inc	Claims Admin	52300 May 2024 WC Claims	79,166.00
121135040000094	5/24/2024	Sedgwick CMS, Inc	On Site	52204 Risk Control Svcs - May 2024	15,360.00
121135040000095	5/24/2024	Chandler Asset Mgmt, Inc.	Investment Income	44040 Investment Income	5,917.80
Voided - 121135040000088	5/8/2024	Jenna Wirkner	Risk Mgmt Comm Svcs	52201 Reimb Lunch Red Bluff	0.00

MONTHLY ACCOUNT STATEMENT

Northern California Cities Self Insurance Fund Short Term | Account #170 | As of March 31, 2024

CHANDLER ASSET MANAGEMENT | chandlerasset.com

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact clientservice@chandlerasset.com

Custodian:

US Bank

PORTFOLIO SUMMARY



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of March 31, 2024

Portfolio Characteristics

Average Modified Duration	2.46
Average Coupon	2.78%
Average Purchase YTM	3.10%
Average Market YTM	4.85%
Average Quality	AA
Average Final Maturity	2.78
Average Life	2.70

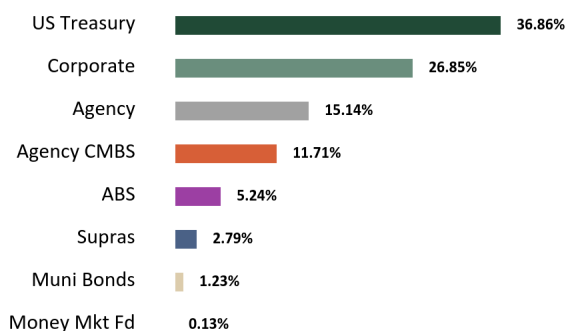
Account Summary

	Beg. Values as of 03/01/2024	End Values as of 03/31/2024
Market Value	49,415,072.98	49,657,056.36
Accrued Interest	236,053.25	227,472.72
Total Market Value	49,651,126.22	49,884,529.08
Income Earned	128,700.18	104,169.89
Cont/WD	4,400.00	0.00
Par	51,286,585.24	51,431,761.93
Book Value	50,803,431.18	50,940,527.38
Cost Value	50,677,487.15	50,801,454.40

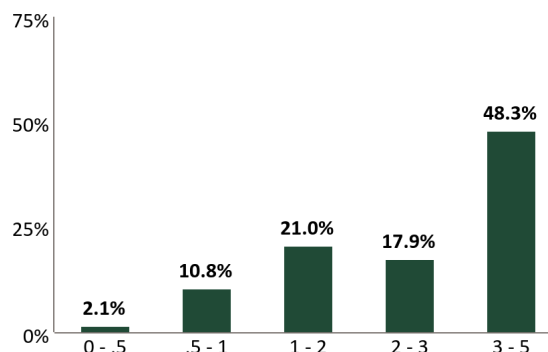
Top Issuers

United States	33.32%
FHLMC	14.55%
FNMA	5.50%
Farm Credit System	4.84%
United States Department of The Trea	3.54%
Federal Home Loan Banks	1.97%
Bank of America Corporation	1.87%
Morgan Stanley	1.83%

Sector Allocation



Maturity Distribution



Credit Quality



AAA 73.1% AA 11.8% A 15.1%

*See Footnote

Performance Review

Total Rate of Return	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (01/01/98)
NCCSIF Short Term Acct	0.47%	0.39%	0.39%	3.85%	1.86%	0.01%	1.42%	1.46%	3.36%
Benchmark Return*	0.36%	(0.01%)	(0.01%)	2.45%	1.02%	(0.58%)	0.96%	1.12%	3.01%
Secondary Benchmark Return*	0.39%	0.06%	0.06%	2.68%	1.13%	(0.51%)	1.05%	1.22%	3.11%

*Periods over 1 year are annualized.

Benchmark: ICE BofA 1-5 Year Unsubordinated US Treasury & Agency Index Secondary Benchmark: ICE BofA 1-5 Year AAA-A Corp/Govt

The credit quality is a weighted average calculation of the highest of S&P, Moody's' and Fitch

Execution Time: 04/12/2024 03:24:28 PM

Chandler Asset Management | info@chandlerasset.com | www.chandlerasset.com | 800.317.4747

CONFIDENTIAL | 2

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of March 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES (CMOS)				
Max % (MV)	100.0	0.0	Compliant	
Max % Issuer (MV)	30.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV)	20.0	5.2	Compliant	
Max % Issuer (MV)	5.0	1.2	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
BANKERS' ACCEPTANCES				
Max % (MV)	40.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	180	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CERTIFICATE OF DEPOSIT PLACEMENT SERVICE (CDARS)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COLLATERALIZED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COMMERCIAL PAPER				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	270	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CORPORATE MEDIUM TERM NOTES				
Max % (MV)	30.0	26.9	Compliant	
Max % Issuer (MV)	5.0	1.9	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of March 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
FDIC INSURED TIME DEPOSITS (NON-NEGOTIABLE CD/ TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
FEDERAL AGENCIES				
Max % (MV)	100.0	15.1	Compliant	
Max % Issuer (MV)	30.0	5.5	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	10	4	Compliant	
LOCAL AGENCY INVESTMENT FUND (LAIF)				
Max Concentration (MV)	75.0	0.0	Compliant	
MONEY MARKET MUTUAL FUNDS				
Max % (MV)	20.0	0.1	Compliant	
Max % Issuer (MV)	20.0	0.1	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
MORTGAGE-BACKED SECURITIES (NON-AGENCY)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, LOCAL AGENCY)				
Max % (MV)	30.0	0.6	Compliant	
Max % Issuer (MV)	5.0	0.6	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, OTHER STATES)				
Max % (MV)	30.0	0.6	Compliant	
Max % Issuer (MV)	5.0	0.6	Compliant	
Max Maturity (Years)	5	2	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUTUAL FUNDS				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	10.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of March 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
Min Rating (AAA by 2)	0.0	0.0	Compliant	
NEGOTIABLE CERTIFICATES OF DEPOSIT (NCD)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1 if > FDIC Limit)	0.0	0.0	Compliant	
REPURCHASE AGREEMENTS				
Max Maturity (Years)	1.0	0.0	Compliant	
SUPRANATIONAL OBLIGATIONS				
Max % (MV)	30.0	2.8	Compliant	
Max % Issuer (MV)	10.0	1.7	Compliant	
Max Maturity (Years)	5	2	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	36.8	Compliant	
Max Maturity (Years)	10	4	Compliant	

RECONCILIATION SUMMARY



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of March 31, 2024

Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	0.00

Principal Paydowns

Month to Date	(135,527.68)
Fiscal Year to Date	(1,700,761.21)

Purchases

Month to Date	1,632,108.10
Fiscal Year to Date	18,751,375.82

Sales

Month to Date	(1,397,327.28)
Fiscal Year to Date	(16,103,757.16)

Interest Received

Month to Date	96,212.21
Fiscal Year to Date	942,680.53

Purchased / Sold Interest

Month to Date	3,590.15
Fiscal Year to Date	26,337.61

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2023)
Beginning Book Value	50,803,431.18	50,000,054.76
Maturities/Calls	0.00	0.00
Principal Paydowns	(135,527.68)	(1,700,761.21)
Purchases	1,632,108.10	18,751,375.82
Sales	(1,397,327.28)	(16,103,757.16)
Change in Cash, Payables, Receivables	27,054.86	22,209.70
Amortization/Accretion	12,948.06	107,266.07
Realized Gain (Loss)	(2,159.86)	(135,860.60)
Ending Book Value	50,940,527.38	50,940,527.38

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2023)
Beginning Market Value	49,415,072.98	47,840,869.42
Maturities/Calls	0.00	0.00
Principal Paydowns	(135,527.68)	(1,700,761.21)
Purchases	1,632,108.10	18,751,375.82
Sales	(1,397,327.28)	(16,103,757.16)
Change in Cash, Payables, Receivables	27,054.86	22,209.70
Amortization/Accretion	12,948.06	107,266.07
Change in Net Unrealized Gain (Loss)	104,887.19	875,714.32
Realized Gain (Loss)	(2,159.86)	(135,860.60)
Ending Market Value	49,657,056.36	49,657,056.36

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of March 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
ABS									
36265MAC9	GMALT 2022-1 A3 1.9 03/20/2025	33,282.89	02/15/2022 1.91%	33,282.60 33,282.82	99.76 3.51%	33,201.96 19.32	0.07% (80.86)	Aaa/NA AAA	0.97 0.07
43813GAC5	HAROT 2021-1 A3 0.27 04/21/2025	4,567.49	02/17/2021 0.27%	4,567.40 4,567.47	99.43 4.70%	4,541.37 0.34	0.01% (26.11)	Aaa/NA AAA	1.06 0.15
89240BAC2	TAOT 2021-A A3 0.26 05/15/2025	17,975.17	02/02/2021 0.27%	17,971.83 17,974.63	99.49 4.63%	17,883.55 2.08	0.04% (91.08)	Aaa/NA AAA	1.12 0.14
02582JIT8	AMXCA 2022-2 A 05/17/2027	615,000.00	-- 4.05%	605,356.10 609,376.57	97.93 5.33%	602,294.59 926.60	1.21% (7,081.98)	NA/AAA AAA	1.12 1.60
44933LAC7	HART 2021-A A3 0.38 09/15/2025	18,922.28	04/20/2021 0.39%	18,920.29 18,921.85	99.18 5.26%	18,767.22 3.20	0.04% (154.63)	NA/AAA AAA	1.46 0.24
89239BAC5	TAOT 2021-C A3 0.43 01/15/2026	151,417.05	12/17/2021 1.04%	149,926.54 150,881.51	97.86 6.04%	148,169.64 28.94	0.30% (2,711.87)	Aaa/AAA NA	1.79 0.57
43815GAC3	HAROT 2021-4 A3 0.88 01/21/2026	78,785.52	-- 1.71%	77,724.03 78,327.38	97.56 5.98%	76,865.50 19.26	0.15% (1,461.88)	Aaa/NA AAA	1.81 0.67
47789QAC4	JDOT 2021-B A3 0.52 03/16/2026	51,514.70	07/13/2021 0.53%	51,510.11 51,513.07	97.64 5.58%	50,301.42 11.91	0.10% (1,211.66)	Aaa/NA AAA	1.96 0.53
89238JAC9	TAOT 2021-D A3 0.71 04/15/2026	47,503.78	11/09/2021 0.71%	47,502.77 47,503.39	97.44 6.15%	46,287.68 14.99	0.09% (1,215.70)	NA/AAA AAA	2.04 0.72
44935FAD6	HART 2021-C A3 0.74 05/15/2026	34,592.90	11/09/2021 0.75%	34,585.18 34,589.93	97.77 6.00%	33,821.19 11.38	0.07% (768.74)	NA/AAA AAA	2.12 0.66
43815BAC4	HAROT 2022-1 A3 1.88 05/15/2026	150,778.19	02/15/2022 1.89%	150,755.51 150,768.05	97.68 6.04%	147,274.08 125.98	0.30% (3,493.98)	Aaa/AAA NA	2.12 0.81
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	95,310.63	05/10/2022 3.23%	95,305.67 95,308.11	98.48 5.71%	93,865.62 50.99	0.19% (1,442.49)	Aaa/AAA NA	2.40 0.93
47787JAC2	JDOT 2022 A3 0.36 09/15/2026	100,680.71	03/10/2022 2.34%	100,658.44 100,669.60	97.90 5.74%	98,566.67 103.81	0.20% (2,102.93)	Aaa/NA AAA	2.46 0.77
362554AC1	GMCAR 2021-4 A3 0.68 09/16/2026	40,894.93	10/13/2021 0.68%	40,893.89 40,894.51	97.10 6.58%	39,710.41 11.59	0.08% (1,184.10)	Aaa/AAA NA	2.46 0.85
448977AD0	HART 2022-A A3 2.22 10/15/2026	124,142.97	03/09/2022 2.23%	124,138.19 124,140.64	97.85 6.00%	121,474.40 122.49	0.24% (2,666.24)	NA/AAA AAA	2.54 0.91
380146AC4	GMCAR 2022-1 A3 1.23 11/16/2026	51,496.68	01/11/2022 1.27%	51,492.20 51,494.60	97.54 6.28%	50,230.71 27.04	0.10% (1,263.89)	NA/AAA AAA	2.63 0.90
47800AAC4	JDOT 2022-B A3 3.74 02/16/2027	150,000.00	07/12/2022 3.77%	149,985.67 149,991.45	98.54 5.73%	147,803.73 249.33	0.30% (2,187.72)	Aaa/NA AAA	2.88 1.04

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of March 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
47800BAC2	JDOT 2022-C A3 5.09 06/15/2027	340,000.00	10/12/2022 5.15%	339,973.62 339,982.37	99.65 5.67%	338,800.89 769.16	0.68% (1,181.49)	Aaa/NA AAA	3.21 1.33
161571HT4	CHAIT 2023-1 A 5.16 09/15/2028	530,000.00	09/07/2023 5.17%	529,853.08 529,869.08	100.51 5.33%	532,701.36 1,215.47	1.07% 2,832.27	NR/AAA AAA	4.46 2.26
Total ABS		2,636,865.88	3.50%	2,624,403.12 2,630,057.03	98.71 5.59%	2,602,561.97 3,713.86	5.24% (27,495.06)	Aaa/AAA AAA	2.55 1.33

AGENCY									
3130A2UW4	FEDERAL HOME LOAN BANKS 2.875 09/13/2024	450,000.00	09/13/2019 1.82%	473,305.50 452,108.23	98.93 5.31%	445,177.30 646.88	0.90% (6,930.93)	Aaa/AA+ AA+	0.45 0.44
3135G0W66	FEDERAL NATIONAL MORTGAGE ASSOCIATION 1.625 10/15/2024	200,000.00	10/17/2019 1.66%	199,658.00 199,963.06	98.11 5.23%	196,213.26 1,498.61	0.40% (3,749.80)	Aaa/AA+ AA+	0.54 0.52
3130AQF40	FEDERAL HOME LOAN BANKS 1.0 12/20/2024	550,000.00	12/21/2021 1.02%	549,642.50 549,914.05	97.04 5.25%	533,701.46 1,543.06	1.07% (16,212.60)	Aaa/AA+ AA+	0.72 0.70
3135G0X24	FEDERAL NATIONAL MORTGAGE ASSOCIATION 1.625 01/07/2025	505,000.00	-- 1.22%	514,840.05 506,567.13	97.36 5.18%	491,669.77 1,914.79	0.99% (14,897.36)	Aaa/AA+ AA+	0.77 0.75
3137EAEPO	FEDERAL HOME LOAN MORTGAGE CORP 1.5 02/12/2025	605,000.00	02/13/2020 1.52%	604,534.15 604,919.08	96.91 5.20%	586,310.15 1,235.21	1.18% (18,608.93)	Aaa/AA+ AA+	0.87 0.84
3135G03U5	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.625 04/22/2025	475,000.00	04/22/2020 0.67%	474,021.50 474,792.93	95.48 5.06%	453,535.45 1,311.20	0.91% (21,257.47)	Aaa/AA+ AA+	1.06 1.03
3135G04Z3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	565,000.00	-- 0.47%	565,574.15 565,173.60	94.84 4.95%	535,817.98 816.11	1.08% (29,355.62)	Aaa/AA+ AA+	1.21 1.18
3137EAEU9	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	320,000.00	07/21/2020 0.48%	318,406.40 319,584.13	94.34 4.90%	301,883.45 233.33	0.61% (17,700.68)	Aaa/AA+ AA+	1.31 1.27
3135G05X7	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025	560,000.00	-- 0.46%	557,801.20 559,374.58	93.93 4.91%	526,024.80 210.00	1.06% (33,349.78)	Aaa/AA+ AA+	1.40 1.37
3137EAEX3	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	555,000.00	-- 0.44%	553,354.65 554,504.32	93.67 4.87%	519,867.84 46.25	1.05% (34,636.48)	Aaa/AA+ AA+	1.48 1.44
3133ENP95	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.25 09/30/2025	1,000,000.00	09/23/2022 4.31%	998,270.00 999,136.58	99.12 4.87%	991,203.73 118.06	2.00% (7,932.85)	Aaa/AA+ AA+	1.50 1.41
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	565,000.00	-- 0.56%	563,434.90 564,499.16	93.47 4.79%	528,121.55 1,130.00	1.06% (36,377.61)	Aaa/AA+ AA+	1.61 1.56
3133EPGW9	FEDERAL FARM CREDIT BANKS FUNDING CORP 3.875 04/25/2028	725,000.00	05/05/2023 3.55%	735,512.50 733,605.88	98.21 4.36%	712,042.13 12,173.96	1.43% (21,563.74)	Aaa/AA+ AA+	4.07 3.66
3133EPQD0	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.25 07/17/2028	700,000.00	07/20/2023 4.18%	702,212.00 701,902.59	99.78 4.30%	698,472.17 6,115.28	1.41% (3,430.41)	Aaa/AA+ AA+	4.30 3.86

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
Total Agency		7,775,000.00	1.91%	7,810,567.50 7,786,045.32	96.77 4.89%	7,520,041.05 28,992.73	15.14% (266,004.28)	Aaa/AA+ AA+	1.71 1.60
AGENCY CMBS									
3137BFE98	FHMS K-041 A2 3.171 10/25/2024	491,240.14	12/15/2021 1.09%	517,107.00 495,885.51	98.68 5.34%	484,734.05 1,298.10	0.98% (11,151.46)	Aaa/AA+ AAA	0.57 0.49
3137BPW21	FHMS K-055 A2 2.673 03/25/2026	170,000.00	12/15/2021 1.35%	178,705.86 173,972.19	95.90 5.16%	163,031.09 378.68	0.33% (10,941.10)	Aaa/AA+ AAA	1.98 1.79
3137FQXJ7	FHMS K-737 A2 2.525 10/25/2026	523,000.00	12/15/2021 1.40%	548,700.55 536,439.06	94.74 5.09%	495,480.94 1,100.48	1.00% (40,958.12)	Aaa/AA+ AAA	2.57 2.30
3137BTUM1	FHMS K-061 A2 3.347 11/25/2026	744,471.22	09/23/2022 4.37%	715,884.69 726,420.59	96.22 5.12%	716,300.73 2,076.45	1.44% (10,119.86)	Aaa/AA+ AAA	2.65 2.34
3137BVZ82	FHMS K-063 A2 3.43 01/25/2027	680,000.00	09/23/2022 4.39%	654,181.25 663,289.83	96.65 5.08%	657,231.49 1,943.67	1.32% (6,058.33)	Aaa/AA+ AAA	2.82 2.50
3137FBU79	FHMS K-069 A2 3.187 09/25/2027	750,000.00	09/23/2022 4.27%	713,701.17 724,780.82	95.40 5.02%	715,477.20 1,991.88	1.44% (9,303.62)	Aaa/AAA AA+	3.49 3.11
3137FEBQ2	FHMS K-072 A2 3.444 12/25/2027	500,000.00	03/29/2023 4.28%	481,953.13 485,810.48	95.98 5.03%	479,912.75 1,435.00	0.97% (5,897.73)	Aaa/AA+ AAA	3.74 3.36
3137F4D41	FHMS K-074 A2 3.6 01/25/2028	600,000.00	04/11/2023 4.06%	587,625.00 590,160.33	96.46 5.04%	578,745.96 1,800.00	1.17% (11,414.37)	Aaa/AA+ AAA	3.82 3.42
3137FETN0	FHMS K-073 A2 3.35 01/25/2028	1,000,000.00	-- 4.31%	959,843.75 967,033.07	95.63 5.03%	956,272.70 2,791.67	1.93% (10,760.37)	Aaa/AA+ AAA	3.82 3.42
3137FGR31	FHMS K-078 A2 3.854 06/25/2028	400,000.00	08/17/2023 4.93%	381,750.00 384,082.24	96.98 5.05%	387,909.88 1,284.67	0.78% 3,827.64	Aaa/AA+ AAA	4.24 3.70
3137H5YC5	FHMS K-748 A2 2.26 01/25/2029	200,000.00	03/25/2024 4.61%	180,109.38 180,155.11	89.90 5.00%	179,798.18 376.67	0.36% (356.93)	Aaa/AA+ AAA	4.82 4.37
Total Agency CMBS		6,058,711.36	3.75%	5,919,561.78 5,928,029.22	96.00 5.08%	5,814,894.98 16,477.25	11.71% (113,134.24)	Aaa/AA+ AAA	3.15 2.80
CASH									
CCYUSD	Receivable	27,749.97	-- 0.00%	27,749.97 27,749.97	1.00 0.00%	27,749.97 0.00	0.06% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		27,749.97	0.00%	27,749.97	1.00 0.00%	27,749.97 0.00	0.06% 0.00	Aaa/AAA AAA	0.00 0.00
CORPORATE									

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
89236TJT3	TOYOTA MOTOR CREDIT CORP 1.45 01/13/2025	160,000.00	01/10/2022 1.50%	159,785.60 159,943.86	97.05 5.34%	155,283.51 502.67	0.31% (4,660.35)	A1/A+ A+	0.79 0.76
90331HPL1	US BANK NA 2.05 01/21/2025	340,000.00	01/16/2020 2.09%	339,275.80 339,883.07	97.34 5.47%	330,943.71 1,355.28	0.67% (8,939.35)	A2/A+ A+	0.81 0.78
747525AFO	QUALCOMM INC 3.45 05/20/2025	350,000.00	12/22/2021 1.23%	372,977.50 356,798.00	98.13 5.16%	343,472.08 4,393.96	0.69% (13,325.92)	A2/A NA	1.14 1.09
89788MAA0	TRUIST FINANCIAL CORP 1.2 08/05/2025	350,000.00	02/03/2022 1.85%	342,314.00 347,040.14	94.53 5.47%	330,855.91 653.33	0.67% (16,184.22)	A3/A- A-	1.35 1.30
46647PBK1	JPMORGAN CHASE & CO 2.083 04/22/2026	200,000.00	02/17/2022 2.73%	196,508.00 198,682.80	96.36 5.68%	192,712.45 1,839.98	0.39% (5,970.35)	A1/A- AA-	2.06 1.02
6174468Q5	MORGAN STANLEY 2.188 04/28/2026	370,000.00	-- 4.50%	348,960.00 361,333.62	96.48 5.61%	356,958.05 3,440.63	0.72% (4,375.57)	A1/A- A+	2.08 1.03
023135BX3	AMAZON.COM INC 1.0 05/12/2026	440,000.00	05/10/2021 1.09%	438,099.20 439,197.41	92.34 4.85%	406,310.47 1,698.89	0.82% (32,886.94)	A1/AA AA-	2.11 2.04
808513BR5	CHARLES SCHWAB CORP 1.15 05/13/2026	200,000.00	12/15/2021 1.48%	197,152.00 198,632.68	92.19 5.09%	184,378.47 881.67	0.37% (14,254.20)	A2/A- A	2.12 2.04
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	355,000.00	-- 1.09%	355,928.75 355,401.40	92.49 4.92%	328,356.84 1,542.28	0.66% (27,044.56)	A2/A+ A	2.12 2.05
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	300,000.00	06/15/2021 1.13%	299,868.00 299,941.59	92.04 4.96%	276,128.37 965.62	0.56% (23,813.22)	A1/A+ A+	2.22 2.14
06051GJD2	BANK OF AMERICA CORP 1.319 06/19/2026	350,000.00	-- 1.42%	349,042.00 349,563.45	95.06 5.58%	332,696.21 1,308.01	0.67% (16,867.24)	A1/A- AA-	2.22 1.18
594918BR4	MICROSOFT CORP 2.4 08/08/2026	350,000.00	12/21/2021 1.37%	365,442.00 357,416.42	94.91 4.71%	332,180.00 1,236.67	0.67% (25,236.42)	Aaa/AAA WR	2.36 2.24
89114TZG0	TORONTO-DOMINION BANK 1.25 09/10/2026	200,000.00	12/15/2021 1.66%	196,202.00 198,039.46	91.25 5.11%	182,493.40 145.83	0.37% (15,546.06)	A1/A AA-	2.45 2.35
037833DN7	APPLE INC 2.05 09/11/2026	270,000.00	-- 1.50%	276,565.80 273,259.26	93.87 4.74%	253,441.35 307.50	0.51% (19,817.90)	Aaa/AA+ NA	2.45 2.34
06368FAC3	BANK OF MONTREAL 1.25 09/15/2026	280,000.00	09/13/2021 1.27%	279,661.20 279,833.57	91.23 5.10%	255,435.74 155.56	0.51% (24,397.83)	A2/A- AA-	2.46 2.37
931142ERO	WALMART INC 1.05 09/17/2026	70,000.00	09/08/2021 1.09%	69,867.70 69,934.87	91.68 4.67%	64,172.61 28.58	0.13% (5,762.26)	Aa2/AA AA	2.47 2.38
78016EZZ3	ROYAL BANK OF CANADA 1.4 11/02/2026	200,000.00	12/15/2021 1.73%	196,850.00 198,328.60	91.34 5.01%	182,677.10 1,158.89	0.37% (15,651.51)	A1/A AA-	2.59 2.47
87612EBM7	TARGET CORP 1.95 01/15/2027	205,000.00	01/19/2022 1.99%	204,651.50 204,804.56	92.95 4.67%	190,553.21 843.92	0.38% (14,251.35)	A2/A A	2.79 2.65

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	140,000.00	03/01/2022 2.47%	139,848.80 139,911.73	93.19 4.98%	130,464.37 266.78	0.26% (9,447.36)	A2/A- A	2.92 2.76
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	410,000.00	03/07/2022 2.30%	409,922.10 409,954.01	94.16 4.43%	386,076.27 419.11	0.78% (23,877.74)	Aa2/AA A+	2.96 2.81
46647PCB0	JPMORGAN CHASE & CO 1.578 04/22/2027	300,000.00	09/23/2022 5.70%	261,462.00 276,978.79	92.71 5.36%	278,134.44 2,090.85	0.56% 1,155.65	A1/A- AA-	3.06 1.97
06051GHT9	BANK OF AMERICA CORP 3.559 04/23/2027	620,000.00	-- 5.10%	589,716.56 602,076.87	96.49 5.38%	598,252.51 9,684.43	1.20% (3,824.36)	A1/A- AA-	3.06 1.93
665859AW4	NORTHERN TRUST CORP 4.0 05/10/2027	330,000.00	-- 3.89%	331,518.15 330,975.73	97.42 4.90%	321,498.67 5,170.00	0.65% (9,477.06)	A2/A+ A+	3.11 2.84
91324PEG3	UNITEDHEALTH GROUP INC 3.7 05/15/2027	155,000.00	05/17/2022 3.69%	155,073.50 155,045.57	96.96 4.76%	150,288.86 2,166.56	0.30% (4,756.71)	A2/A+ A	3.12 2.87
89115A2C5	TORONTO-DOMINION BANK 4.108 06/08/2027	550,000.00	-- 4.60%	538,655.75 542,318.94	97.34 5.00%	535,373.70 7,092.01	1.08% (6,945.23)	A1/A NA	3.19 2.91
61747YEC5	MORGAN STANLEY 1.512 07/20/2027	600,000.00	09/23/2022 5.67%	517,038.00 548,332.72	91.78 5.35%	550,681.17 1,789.20	1.11% 2,348.45	A1/A- A+	3.30 2.21
78016FZS6	ROYAL BANK OF CANADA 4.24 08/03/2027	225,000.00	09/23/2022 5.10%	216,670.50 219,266.71	97.72 4.99%	219,870.30 1,537.00	0.44% 603.60	A1/A AA-	3.34 3.05
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	225,000.00	09/23/2022 4.74%	213,781.50 217,260.50	96.37 4.78%	216,836.84 1,102.50	0.44% (423.66)	A2/A A+	3.37 3.11
24422EWK1	JOHN DEERE CAPITAL CORP 4.15 09/15/2027	500,000.00	09/23/2022 4.67%	488,405.00 491,933.35	98.22 4.71%	491,082.57 922.22	0.99% (850.78)	A1/A A+	3.46 3.18
74340XBV2	PROLOGIS LP 3.375 12/15/2027	400,000.00	01/10/2023 4.54%	379,460.00 384,543.59	94.90 4.90%	379,600.88 3,975.00	0.76% (4,942.72)	A3/A NA	3.71 3.39
91324PEP3	UNITEDHEALTH GROUP INC 5.25 02/15/2028	250,000.00	02/27/2023 4.89%	253,862.50 253,001.52	101.83 4.72%	254,582.79 1,677.08	0.51% 1,581.28	A2/A+ A	3.88 3.39
57636QAW4	MASTERCARD INC 4.875 03/09/2028	305,000.00	03/06/2023 4.90%	304,704.15 304,767.14	101.31 4.52%	308,995.19 908.65	0.62% 4,228.05	Aa3/A+ NA	3.94 3.48
74340XCG4	PROLOGIS LP 4.875 06/15/2028	240,000.00	07/25/2023 5.06%	238,084.80 238,351.96	100.11 4.84%	240,257.87 3,445.00	0.48% 1,905.91	A3/A NA	4.21 3.71
78016HZS2	ROYAL BANK OF CANADA 5.2 08/01/2028	500,000.00	09/12/2023 5.50%	493,525.00 494,251.30	101.00 4.94%	504,978.78 4,333.33	1.02% 10,727.48	A1/A AA-	4.34 3.82
74456QBX3	PUBLIC SERVICE ELECTRIC AND GAS CO 3.65 09/01/2028	500,000.00	01/23/2024 4.61%	480,390.00 481,171.60	95.62 4.76%	478,077.85 1,520.83	0.96% (3,093.75)	A1/A WR	4.42 4.01
26442CAX2	DUKE ENERGY CAROLINAS LLC 3.95 11/15/2028	500,000.00	01/23/2024 4.55%	487,070.00 487,563.34	96.67 4.76%	483,360.25 7,461.11	0.97% (4,203.09)	Aa3/A NA	4.63 4.10

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	635,000.00	01/24/2024 4.64%	633,964.95 633,999.51	99.33 4.75%	630,766.37 4,949.47	1.27% (3,233.14)	A1/A+ NA	4.84 4.26
756109CF9	REALTY INCOME CORP 4.75 02/15/2029	650,000.00	02/15/2024 5.16%	638,313.00 638,575.99	98.77 5.04%	641,987.34 6,432.29	1.29% 3,411.35	A3/A- NA	4.88 4.26
17275RBR2	CISCO SYSTEMS INC 4.85 02/26/2029	270,000.00	02/21/2024 4.86%	269,905.50 269,907.31	100.74 4.68%	271,992.99 1,273.12	0.55% 2,085.68	A1/AA- NA	4.91 4.30
09290DAA9	BLACKROCK FUNDING INC 4.7 03/14/2029	560,000.00	03/05/2024 4.74%	558,986.40 558,996.39	100.07 4.68%	560,366.73 1,242.89	1.13% 1,370.34	Aa3/AA- NA	4.95 4.37
Total Corporate		13,855,000.00	3.67%	13,589,509.21 13,667,219.30	96.32 4.98%	13,332,576.21 91,918.70	26.85% (334,643.09)	A1/A A+	3.23 2.79
MONEY MARKET FUND									
26200X845	DREYFUS INST PRF TO PREM	15,426.83	-- 0.01%	15,426.83 15,426.83	1.00 0.01%	15,426.83 0.00	0.03% (0.00)	Aaa/ AAAm AAA	0.00 0.00
31846V203	FIRST AMER:GVT OBLG Y	48,007.89	-- 4.91%	48,007.89 48,007.89	1.00 4.91%	48,007.89 0.00	0.10% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		63,434.72	3.72%	63,434.72 63,434.72	1.00 3.72%	63,434.72 0.00	0.13% (0.00)	Aaa/ AAAm AAA	0.00 0.00
MUNICIPAL BONDS									
13063DRK6	CALIFORNIA STATE 2.4 10/01/2024	320,000.00	10/16/2019 1.92%	327,350.40 320,745.63	98.53 5.42%	315,296.00 3,840.00	0.63% (5,449.63)	Aa2/AA- AA	0.50 0.49
649791RC6	NEW YORK ST 1.25 03/15/2027	325,000.00	06/17/2022 3.85%	288,284.75 302,082.20	90.81 4.61%	295,142.25 180.56	0.59% (6,939.95)	Aa1/AA+ AA+	2.96 2.85
Total Municipal Bonds		645,000.00	2.85%	615,635.15 622,827.83	94.80 5.03%	610,438.25 4,020.56	1.23% (12,389.58)	Aa2/AA AA	1.69 1.63
SUPRANATIONAL									
459058JL8	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025	910,000.00	-- 1.00%	892,819.20 903,025.82	93.53 4.81%	851,153.97 1,933.75	1.71% (51,871.85)	Aaa/AAA NA	1.58 1.53

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
4581X0DV7	INTER-AMERICAN DEVELOPMENT BANK 0.875 04/20/2026	575,000.00	04/13/2021 0.97%	572,366.50 573,919.77	92.58 4.71%	532,358.77 2,250.09	1.07% (41,561.00)	Aaa/AAA NA	2.05 1.99
Total Supranational		1,485,000.00	0.99%	1,465,185.70 1,476,945.59	93.17 4.77%	1,383,512.74 4,183.84	2.79% (93,432.85)	Aaa/AAA NA	1.76 1.71
US TREASURY									
912828D56	UNITED STATES TREASURY 2.375 08/15/2024	500,000.00	08/29/2019 1.47%	522,167.97 501,663.82	98.90 5.34%	494,506.84 1,500.69	1.00% (7,156.99)	Aaa/AA+ AA+	0.38 0.37
9128283D0	UNITED STATES TREASURY 2.25 10/31/2024	500,000.00	11/07/2019 1.79%	511,308.59 501,324.21	98.31 5.24%	491,533.20 4,728.71	0.99% (9,791.00)	Aaa/AA+ AA+	0.59 0.57
91282CDN8	UNITED STATES TREASURY 1.0 12/15/2024	550,000.00	12/15/2021 0.99%	550,171.88 550,040.50	97.12 5.19%	534,171.38 1,622.95	1.08% (15,869.11)	Aaa/AA+ AA+	0.71 0.69
912828ZC7	UNITED STATES TREASURY 1.125 02/28/2025	450,000.00	03/18/2020 0.81%	456,943.36 451,279.54	96.49 5.09%	434,219.24 440.22	0.87% (17,060.31)	Aaa/AA+ AA+	0.91 0.89
91282CED9	UNITED STATES TREASURY 1.75 03/15/2025	235,000.00	04/08/2022 2.70%	228,702.73 232,948.08	96.94 5.07%	227,798.88 189.98	0.46% (5,149.20)	Aaa/AA+ AA+	0.96 0.93
912828ZF0	UNITED STATES TREASURY 0.5 03/31/2025	565,000.00	01/25/2021 0.32%	569,259.57 566,016.71	95.64 5.03%	540,344.29 7.72	1.09% (25,672.42)	Aaa/AA+ AA+	1.00 0.98
91282CFE6	UNITED STATES TREASURY 3.125 08/15/2025	1,200,000.00	09/23/2022 4.20%	1,164,984.38 1,183,355.95	97.72 4.85%	1,172,671.87 4,739.01	2.36% (10,684.08)	Aaa/AA+ AA+	1.38 1.33
91282CFK2	UNITED STATES TREASURY 3.5 09/15/2025	1,200,000.00	09/26/2022 4.27%	1,174,312.50 1,187,393.22	98.13 4.84%	1,177,593.74 1,940.22	2.37% (9,799.47)	Aaa/AA+ AA+	1.46 1.40
91282CAM3	UNITED STATES TREASURY 0.25 09/30/2025	575,000.00	02/19/2021 0.51%	568,149.41 572,770.81	93.45 4.83%	537,333.01 3.93	1.08% (35,437.80)	Aaa/AA+ AA+	1.50 1.46
91282CAT8	UNITED STATES TREASURY 0.25 10/31/2025	575,000.00	01/11/2021 0.48%	568,800.78 572,955.99	93.15 4.80%	535,603.52 604.22	1.08% (37,352.47)	Aaa/AA+ AA+	1.59 1.55
91282CAZ4	UNITED STATES TREASURY 0.375 11/30/2025	565,000.00	03/26/2021 0.76%	554,869.73 561,391.79	93.04 4.77%	525,648.63 712.04	1.06% (35,743.16)	Aaa/AA+ AA+	1.67 1.63
91282CCJ8	UNITED STATES TREASURY 0.875 06/30/2026	350,000.00	12/22/2021 1.22%	344,708.98 347,370.52	92.20 4.56%	322,710.94 774.04	0.65% (24,659.59)	Aaa/AA+ AA+	2.25 2.18
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	140,000.00	08/04/2021 0.68%	139,622.66 139,823.66	91.39 4.55%	127,946.88 146.63	0.26% (11,876.79)	Aaa/AA+ AA+	2.33 2.27
91282CCW9	UNITED STATES TREASURY 0.75 08/31/2026	150,000.00	09/17/2021 0.86%	149,185.55 149,602.24	91.41 4.54%	137,115.23 97.83	0.28% (12,487.01)	Aaa/AA+ AA+	2.42 2.35
91282CCZ2	UNITED STATES TREASURY 0.875 09/30/2026	850,000.00	-- 1.08%	841,591.80 845,765.89	91.52 4.50%	777,916.01 20.32	1.57% (67,849.88)	Aaa/AA+ AA+	2.50 2.41

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of March 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
91282CEW7	UNITED STATES TREASURY 3.25 06/30/2027	600,000.00	-- 3.13%	603,357.42 602,201.30	96.57 4.44%	579,421.87 4,928.57	1.17% (22,779.43)	Aaa/AA+ AA+	3.25 3.02
91282CFB2	UNITED STATES TREASURY 2.75 07/31/2027	1,090,000.00	-- 3.98%	1,030,896.10 1,049,369.73	94.97 4.39%	1,035,159.38 5,023.28	2.08% (14,210.35)	Aaa/AA+ AA+	3.33 3.13
91282CFH9	UNITED STATES TREASURY 3.125 08/31/2027	1,240,000.00	-- 3.76%	1,204,744.92 1,215,602.73	96.06 4.38%	1,191,175.00 3,369.57	2.40% (24,427.73)	Aaa/AA+ AA+	3.42 3.19
91282CGH8	UNITED STATES TREASURY 3.5 01/31/2028	1,150,000.00	02/07/2023 3.81%	1,133,873.05 1,137,581.01	97.07 4.34%	1,116,353.52 6,745.19	2.25% (21,227.49)	Aaa/AA+ AA+	3.84 3.53
91282CGP0	UNITED STATES TREASURY 4.0 02/29/2028	650,000.00	03/14/2023 3.80%	655,738.28 654,530.39	98.83 4.31%	642,408.20 2,260.87	1.29% (12,122.19)	Aaa/AA+ AA+	3.92 3.58
91282CHE4	UNITED STATES TREASURY 3.625 05/31/2028	750,000.00	06/14/2023 4.00%	737,607.42 739,568.84	97.46 4.29%	730,986.33 9,136.78	1.47% (8,582.51)	Aaa/AA+ AA+	4.17 3.78
91282CHX2	UNITED STATES TREASURY 4.375 08/31/2028	1,350,000.00	-- 4.46%	1,345,000.00 1,345,537.10	100.41 4.27%	1,355,537.11 5,135.87	2.73% 10,000.01	Aaa/AA+ AA+	4.42 3.97
91282CJR3	UNITED STATES TREASURY 3.75 12/31/2028	1,200,000.00	01/23/2024 4.05%	1,184,156.25 1,184,753.80	97.87 4.25%	1,174,406.26 11,373.63	2.37% (10,347.54)	Aaa/AA+ AA+	4.75 4.26
91282CJW2	UNITED STATES TREASURY 4.0 01/31/2029	1,200,000.00	01/26/2024 4.04%	1,197,890.63 1,197,961.06	98.97 4.24%	1,187,625.00 8,043.96	2.39% (10,336.06)	Aaa/AA+ AA+	4.84 4.33
91282CKD2	UNITED STATES TREASURY 4.25 02/28/2029	1,250,000.00	02/27/2024 4.30%	1,247,363.28 1,247,409.49	100.13 4.22%	1,251,660.15 4,619.57	2.52% 4,250.66	Aaa/AA+ AA+	4.91 4.38
Total US Treasury		18,885,000.00	3.09%	18,685,407.24 18,738,218.39	96.97 4.56%	18,301,846.47 78,165.78	36.86% (436,371.92)	Aaa/AA+ AA+	2.94 2.71
Total Portfolio		51,431,761.93	3.10%	50,801,454.40 50,940,527.38	96.44 4.85%	49,657,056.36 227,472.72	100.00% (1,283,471.02)	Aa2/AA- AA	2.78 2.46
Total Market Value + Accrued						49,884,529.08			

MONTHLY ACCOUNT STATEMENT

Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of March 31, 2024

CHANDLER ASSET MANAGEMENT | chandlerasset.com

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact clientservice@chandlerasset.com

Custodian:

US Bank

PORTFOLIO SUMMARY



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of March 31, 2024

Portfolio Characteristics

Average Modified Duration	3.51
Average Coupon	2.35%
Average Purchase YTM	2.52%
Average Market YTM	4.71%
Average Quality	AA
Average Final Maturity	3.96
Average Life	3.91

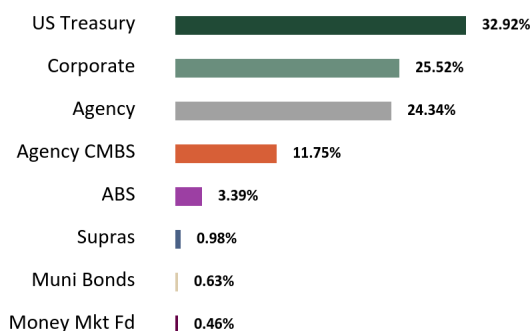
Account Summary

	Beg. Values as of 03/01/2024	End Values as of 03/31/2024
Market Value	28,529,409.46	28,682,646.08
Accrued Interest	137,716.88	134,608.70
Total Market Value	28,667,126.34	28,817,254.78
Income Earned	62,899.01	58,340.35
Cont/WD	1,087.50	0.00
Par	30,639,808.56	30,690,784.61
Book Value	30,365,743.64	30,420,580.37
Cost Value	30,302,494.99	30,353,680.25

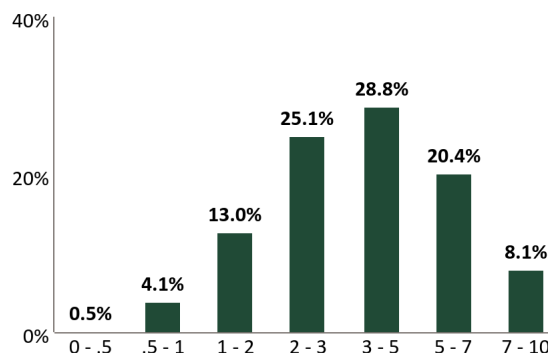
Top Issuers

United States	32.92%
FHLMC	15.51%
Federal Home Loan Banks	10.36%
FNMA	10.22%
Bank of America Corporation	1.79%
Morgan Stanley	1.75%
UnitedHealth Group Incorporated	1.71%
Toyota Motor Corporation	1.66%

Sector Allocation



Maturity Distribution



Credit Quality



AAA 74.2% AA 12.4% A 13.4%

*See Footnote

Performance Review

Total Rate of Return	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (06/01/06)
NCCSIF Long Term Acct	0.52%	0.04%	0.04%	2.64%	0.53%	(0.98%)	1.02%	1.54%	2.94%
Benchmark Return*	0.44%	(0.31%)	(0.31%)	1.63%	0.01%	(1.32%)	0.64%	1.17%	2.57%
Secondary Benchmark Return*	0.53%	(0.17%)	(0.17%)	2.21%	0.28%	(1.14%)	0.88%	1.42%	2.75%

*Periods over 1 year are annualized.

Benchmark: ICE BofA 1-10 Year Unsubordinated US Treasury & Agency Index Secondary Benchmark: ICE BofA 1-10 Year AAA-A US Corporate & Government Index
The credit quality is a weighted average calculation of the highest of S&P, Moody's' and Fitch

Execution Time: 04/12/2024 03:21:00 PM

Chandler Asset Management | info@chandlerasset.com | www.chandlerasset.com | 800.317.4747

CONFIDENTIAL | 2

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of March 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES (CMOS)				
Max % (MV)	100.0	0.0	Compliant	
Max % Issuer (MV)	30.0	0.0	Compliant	
Max Maturity (Years)	10.0	0.0	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV)	20.0	3.4	Compliant	
Max % Issuer (MV)	5.0	0.9	Compliant	
Max Maturity (Years)	5	2	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
BANKERS' ACCEPTANCES				
Max % (MV)	40.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	180	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CERTIFICATE OF DEPOSIT PLACEMENT SERVICE (CDARS)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COLLATERALIZED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COMMERCIAL PAPER				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	270	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CORPORATE MEDIUM TERM NOTES				
Max % (MV)	30.0	25.6	Compliant	
Max % Issuer (MV)	5.0	1.8	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of March 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
FDIC INSURED TIME DEPOSITS (NON-NEGOTIABLE CD/ TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
FEDERAL AGENCIES				
Max % (MV)	100.0	24.3	Compliant	
Max % Issuer (MV)	30.0	10.4	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	10	6	Compliant	
LOCAL AGENCY INVESTMENT FUND (LAIF)				
Max Concentration (MV)	75.0	0.0	Compliant	
MONEY MARKET MUTUAL FUNDS				
Max % (MV)	20.0	0.5	Compliant	
Max % Issuer (MV)	20.0	0.4	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
MORTGAGE-BACKED SECURITIES (NON-AGENCY)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, LOCAL AGENCY)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, OTHER STATES)				
Max % (MV)	30.0	0.6	Compliant	
Max % Issuer (MV)	5.0	0.6	Compliant	
Max Maturity (Years)	5	2	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUTUAL FUNDS				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	10.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of March 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
Min Rating (AAA by 2)	0.0	0.0	Compliant	
NEGOTIABLE CERTIFICATES OF DEPOSIT (NCD)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1 if > FDIC Limit)	0.0	0.0	Compliant	
REPURCHASE AGREEMENTS				
Max Maturity (Years)	1.0	0.0	Compliant	
SUPRANATIONAL OBLIGATIONS				
Max % (MV)	30.0	1.0	Compliant	
Max % Issuer (MV)	10.0	1.0	Compliant	
Max Maturity (Years)	5	2	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	32.9	Compliant	
Max Maturity (Years)	10	9	Compliant	

RECONCILIATION SUMMARY



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of March 31, 2024

Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	0.00

Principal Paydowns

Month to Date	(93,198.33)
Fiscal Year to Date	(947,080.23)

Purchases

Month to Date	741,987.62
Fiscal Year to Date	7,171,562.52

Sales

Month to Date	(591,770.70)
Fiscal Year to Date	(5,748,792.67)

Interest Received

Month to Date	56,762.06
Fiscal Year to Date	472,375.67

Purchased / Sold Interest

Month to Date	256.53
Fiscal Year to Date	1,804.94

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2023)
Beginning Book Value	30,365,743.65	29,976,419.89
Maturities/Calls	0.00	0.00
Principal Paydowns	(93,198.33)	(947,080.23)
Purchases	741,987.62	7,171,562.52
Sales	(591,770.70)	(5,748,792.67)
Change in Cash, Payables, Receivables	4,935.08	5,116.51
Amortization/Accretion	4,429.93	34,339.14
Realized Gain (Loss)	(11,546.87)	(70,984.79)
Ending Book Value	30,420,580.37	30,420,580.37

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2023)
Beginning Market Value	28,529,409.46	27,753,910.29
Maturities/Calls	0.00	0.00
Principal Paydowns	(93,198.33)	(947,080.23)
Purchases	741,987.62	7,171,562.52
Sales	(591,770.70)	(5,748,792.67)
Change in Cash, Payables, Receivables	4,935.08	5,116.51
Amortization/Accretion	4,429.93	34,339.14
Change in Net Unrealized Gain (Loss)	98,399.89	484,575.32
Realized Gain (Loss)	(11,546.87)	(70,984.79)
Ending Market Value	28,682,646.09	28,682,646.09

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of March 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
ABS									
43813GAC5	HAROT 2021-1 A3 0.27 04/21/2025	4,893.73	02/17/2021 0.27%	4,893.64 4,893.72	99.43 4.70%	4,865.75 0.37	0.02% (27.97)	Aaa/NA AAA	1.06 0.15
89240BAC2	TAOT 2021-A A3 0.26 05/15/2025	19,032.53	02/02/2021 0.27%	19,029.00 19,031.96	99.49 4.63%	18,935.52 2.20	0.07% (96.44)	Aaa/NA AAA	1.12 0.14
02582JIT8	AMXCA 2022-2 A 05/17/2027	260,000.00	05/17/2022 3.42%	259,942.49 259,970.36	97.93 5.33%	254,628.61 391.73	0.89% (5,341.75)	NA/AAA AAA	1.12 1.60
36266FAC3	GMALT 2022-2 A3 3.42 06/20/2025	55,566.66	05/03/2022 3.45%	55,560.86 55,564.77	99.65 5.17%	55,373.42 58.07	0.19% (191.35)	NA/AAA AAA	1.22 0.17
47788UAC6	JDOT 2021 A3 0.36 09/15/2025	14,472.15	03/02/2021 0.37%	14,469.37 14,471.44	98.74 5.84%	14,290.36 2.32	0.05% (181.09)	Aaa/NA AAA	1.46 0.28
44933LAC7	HART 2021-A A3 0.38 09/15/2025	19,710.71	04/20/2021 0.39%	19,708.64 19,710.26	99.18 5.26%	19,549.18 3.33	0.07% (161.07)	NA/AAA AAA	1.46 0.24
43815GAC3	HAROT 2021-4 A3 0.88 01/21/2026	54,334.84	11/16/2021 0.89%	54,323.39 54,330.54	97.56 5.98%	53,010.69 13.28	0.18% (1,319.85)	Aaa/NA AAA	1.81 0.67
47789QAC4	JDOT 2021-B A3 0.52 03/16/2026	55,994.24	07/13/2021 0.53%	55,989.25 55,992.47	97.64 5.58%	54,675.45 12.94	0.19% (1,317.02)	Aaa/NA AAA	1.96 0.53
89238JAC9	TAOT 2021-D A3 0.71 04/15/2026	50,298.12	11/09/2021 0.71%	50,297.05 50,297.70	97.44 6.15%	49,010.49 15.87	0.17% (1,287.22)	NA/AAA AAA	2.04 0.72
44935FAD6	HART 2021-C A3 0.74 05/15/2026	37,253.89	11/09/2021 0.75%	37,245.58 37,250.69	97.77 6.00%	36,422.82 12.25	0.13% (827.88)	NA/AAA AAA	2.12 0.66
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	79,425.52	05/10/2022 3.23%	79,421.39 79,423.43	98.48 5.71%	78,221.35 42.49	0.27% (1,202.08)	Aaa/AAA NA	2.40 0.93
47787JAC2	JDOT 2022 A3 0.36 09/15/2026	65,963.22	03/10/2022 2.34%	65,948.63 65,955.95	97.90 5.74%	64,578.17 68.02	0.23% (1,377.78)	Aaa/NA AAA	2.46 0.77
362554AC1	GMCAR 2021-4 A3 0.68 09/16/2026	43,816.00	10/13/2021 0.68%	43,814.88 43,815.54	97.10 6.58%	42,546.86 12.41	0.15% (1,268.67)	Aaa/AAA NA	2.46 0.85
448977AD0	HART 2022-A A3 2.22 10/15/2026	104,119.91	03/09/2022 2.23%	104,115.91 104,117.96	97.85 6.00%	101,881.76 102.73	0.36% (2,236.20)	NA/AAA AAA	2.54 0.91
380146AC4	GMCAR 2022-1 A3 1.23 11/16/2026	44,630.45	01/11/2022 1.27%	44,626.57 44,628.66	97.54 6.28%	43,533.28 23.43	0.15% (1,095.37)	NA/AAA AAA	2.63 0.90
362585AC5	GMCAR 2022-2 A3 3.1 02/16/2027	81,920.35	04/05/2022 3.13%	81,903.23 81,911.23	98.21 5.87%	80,452.26 105.81	0.28% (1,458.97)	Aaa/AAA NA	2.88 1.12
Total ABS		991,432.34	2.25%	991,289.88 991,366.68	98.04 5.70%	971,975.97 867.26	3.39% (19,390.71)	Aaa/AAA AAA	1.92 0.96

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of March 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
AGENCY									
3135G0X24	FEDERAL NATIONAL MORTGAGE ASSOCIATION 1.625 01/07/2025	215,000.00	01/08/2020 1.69%	214,314.15 214,894.34	97.36 5.18%	209,324.75 815.21	0.73% (5,569.59)	Aaa/AA+ AA+	0.77 0.75
3137EAEP0	FEDERAL HOME LOAN MORTGAGE CORP 1.5 02/12/2025	425,000.00	02/13/2020 1.52%	424,672.75 424,943.16	96.91 5.20%	411,870.77 867.71	1.44% (13,072.39)	Aaa/AA+ AA+	0.87 0.84
3135G04Z3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	475,000.00	06/17/2020 0.54%	474,016.75 474,761.74	94.84 4.95%	450,466.44 686.11	1.57% (24,295.30)	Aaa/AA+ AA+	1.21 1.18
3137EAEU9	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	340,000.00	07/21/2020 0.48%	338,306.80 339,558.13	94.34 4.90%	320,751.17 247.92	1.12% (18,806.97)	Aaa/AA+ AA+	1.31 1.27
3137EAEX3	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	370,000.00	09/23/2020 0.44%	368,886.30 369,670.28	93.67 4.87%	346,578.56 30.83	1.21% (23,091.72)	Aaa/AA+ AA+	1.48 1.44
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	530,000.00	11/09/2020 0.57%	528,102.60 529,390.46	93.47 4.79%	495,406.06 1,060.00	1.73% (33,984.40)	Aaa/AA+ AA+	1.61 1.56
3135G0K36	FEDERAL NATIONAL MORTGAGE ASSOCIATION 2.125 04/24/2026	565,000.00	-- 2.18%	562,430.10 564,434.75	95.05 4.67%	537,037.76 5,236.06	1.87% (27,396.99)	Aaa/AA+ AA+	2.07 1.97
3130AGFP5	FEDERAL HOME LOAN BANKS 2.5 06/12/2026	500,000.00	06/17/2019 2.20%	510,085.00 503,170.58	95.65 4.60%	478,251.59 3,784.72	1.67% (24,918.99)	Aaa/AA+ AA+	2.20 2.09
3130A2VE3	FEDERAL HOME LOAN BANKS 3.0 09/11/2026	575,000.00	-- 2.83%	583,719.50 577,284.73	96.30 4.62%	553,748.02 958.33	1.93% (23,536.72)	Aaa/AA+ AA+	2.45 2.32
3135G0Q22	FEDERAL NATIONAL MORTGAGE ASSOCIATION 1.875 09/24/2026	230,000.00	-- 2.70%	212,604.00 225,518.40	93.75 4.57%	215,613.78 83.85	0.75% (9,904.62)	Aaa/AA+ AA+	2.48 2.38
3130ACKB9	FEDERAL HOME LOAN BANKS 2.625 09/10/2027	600,000.00	-- 2.74%	593,685.00 597,734.10	94.37 4.41%	566,220.79 918.75	1.97% (31,513.31)	Aaa/AA+ AA+	3.45 3.24
3135G05Y5	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.75 10/08/2027	600,000.00	-- 0.79%	598,402.20 599,174.78	88.16 4.42%	528,953.02 2,162.50	1.84% (70,221.77)	Aaa/AA+ AA+	3.52 3.39
3130AEB25	FEDERAL HOME LOAN BANKS 3.25 06/09/2028	500,000.00	01/29/2019 3.14%	504,785.00 502,141.91	96.01 4.30%	480,040.07 5,055.56	1.67% (22,101.84)	Aaa/AA+ AA+	4.19 3.83
3130AG3X1	FEDERAL HOME LOAN BANKS 2.875 03/09/2029	380,000.00	-- 2.68%	386,815.50 383,442.77	93.78 4.29%	356,358.67 667.64	1.24% (27,084.10)	Aaa/AA+ AA+	4.94 4.52
3130AGDY8	FEDERAL HOME LOAN BANKS 2.75 06/08/2029	510,000.00	-- 2.47%	523,261.05 516,937.25	92.76 4.32%	473,089.63 4,402.29	1.65% (43,847.62)	Aaa/AA+ AA+	5.19 4.71
3130AGUW3	FEDERAL HOME LOAN BANKS 2.125 09/14/2029	70,000.00	03/05/2020 1.23%	75,742.80 73,288.20	89.52 4.30%	62,666.12 70.24	0.22% (10,622.08)	Aaa/AA+ AA+	5.46 5.05
3135G05Q2	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.875 08/05/2030	610,000.00	-- 0.99%	603,622.55 605,885.85	80.97 4.34%	493,888.59 830.28	1.72% (111,997.26)	Aaa/AA+ AA+	6.35 6.02

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
Total Agency		7,495,000.00	1.77%	7,503,452.05 7,502,231.44	93.32 4.62%	6,980,265.79 27,878.00	24.34% (521,965.66)	Aaa/AA+ AA+	2.92 2.75
AGENCY CMBS									
3137FBBX3	FHMS K-068 A2 3.244 08/25/2027	270,000.00	02/02/2022 1.85%	289,174.22 281,661.68	95.60 5.02%	258,109.47 729.90	0.90% (23,552.21)	Aaa/AA+ AA+	3.40 3.08
3137H1Z33	FHMS K-744 A2 1.712 07/25/2028	224,348.81	02/08/2022 2.07%	219,449.03 221,087.89	89.00 5.03%	199,673.38 320.07	0.70% (21,414.51)	Aaa/AA+ AAA	4.32 3.83
3137H5DX2	FHMS K-747 A2 2.05 11/25/2028	350,000.00	01/19/2022 1.96%	351,635.55 351,109.58	89.33 5.00%	312,644.74 597.92	1.09% (38,464.83)	Aaa/AA+ AAA	4.65 4.25
3137FKZZ2	FHMS K-088 A2 3.69 01/25/2029	275,000.00	07/08/2022 3.57%	276,579.10 276,159.61	96.00 5.02%	263,993.40 845.62	0.92% (12,166.21)	Aaa/AA+ AA+	4.82 4.24
3137FLN91	FHMS K-091 A2 3.505 03/25/2029	150,000.00	11/23/2022 4.35%	143,015.63 144,507.72	95.16 5.01%	142,745.80 438.12	0.50% (1,761.92)	Aaa/AAA AA+	4.98 4.36
3137FNB82	FHMS K-096 A2 2.519 07/25/2029	95,000.00	03/23/2023 4.19%	86,320.12 87,724.25	90.40 4.96%	85,884.32 199.42	0.30% (1,839.93)	Aaa/AA+ AAA	5.32 4.76
3137H9D71	FHMS K-750 A2 3.0 09/25/2029	400,000.00	10/26/2022 4.83%	359,138.80 367,556.82	92.52 5.01%	370,073.44 1,000.00	1.29% 2,516.62	Aaa/AA+ AAA	5.49 4.59
3137FQ3Z4	FHMS K-101 A2 2.524 10/25/2029	300,000.00	06/02/2022 3.32%	284,167.97 288,100.81	89.95 4.96%	269,851.29 631.00	0.94% (18,249.52)	Aaa/AA+ AA+	5.57 4.99
3137HAGZ3	FHMS K-752 A2 4.284 07/25/2030	400,000.00	08/16/2023 2.77%	383,940.40 385,358.37	97.74 5.04%	390,978.08 1,428.00	1.36% 5,619.71	Aaa/AA+ AAA	6.32 5.25
3137H6LN3	FHMS K-139 A2 2.59 01/25/2032	270,000.00	03/01/2022 2.34%	275,647.32 274,458.32	86.62 4.99%	233,880.53 582.75	0.82% (40,577.79)	Aaa/AA+ AA+	7.82 6.79
3137H8U90	FHMS K-148 A2 3.5 07/25/2032	200,000.00	04/26/2023 4.11%	190,804.69 191,727.24	92.03 5.02%	184,060.44 583.33	0.64% (7,666.80)	Aaa/AA+ AA+	8.32 6.95
3137H9M89	FHMS K-152 A2 3.78 11/25/2032	180,000.00	07/27/2023 4.63%	168,693.75 169,513.04	93.70 5.02%	168,655.50 567.00	0.59% (857.54)	Aaa/AA+ AAA	8.65 7.10
3137H9UD9	FHMS K-154 A2 4.35 01/25/2033	500,000.00	09/11/2023 4.96%	477,656.25 478,971.75	97.65 5.02%	488,257.40 1,812.50	1.70% 9,285.65	Aaa/AA+ AAA	8.82 7.10
Total Agency CMBS		3,614,348.81	3.47%	3,506,222.83 3,517,937.09	93.35 5.01%	3,368,807.81 9,735.64	11.75% (149,129.28)	Aaa/AA+ AAA	6.16 5.24
CASH									
CCYUSD	Receivable	5,252.41	-- 0.00%	5,252.41 5,252.41	1.00 0.00%	5,252.41 0.00	0.02% 0.00	Aaa/AAA AAA	0.00 0.00

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Total Cash		5,252.41	0.00%	5,252.41	0.00%	5,252.41 0.00	0.02% 0.00	Aaa/AAA AAA	0.00 0.00
CORPORATE									
002824BB5	ABBOTT LABORATORIES 2.95 03/15/2025	240,000.00	01/28/2022 1.68%	248,580.00 242,112.25	97.93 5.19%	235,040.35 314.67	0.82% (7,071.90)	Aa3/AA- WR	0.96 0.93
06367WB85	BANK OF MONTREAL 1.85 05/01/2025	264,000.00	07/23/2021 0.86%	273,720.48 266,794.46	96.30 5.41%	254,235.50 2,035.00	0.89% (12,558.96)	A2/A- AA-	1.08 1.05
037833DT4	APPLE INC 1.125 05/11/2025	100,000.00	05/04/2020 1.16%	99,821.00 99,960.30	95.75 5.11%	95,748.65 437.50	0.33% (4,211.65)	Aaa/AA+ NA	1.11 1.08
06406HCQ0	BANK OF NEW YORK MELLON CORP 3.95 11/18/2025	160,000.00	04/05/2022 3.21%	163,985.60 161,745.63	97.95 5.27%	156,722.42 2,334.89	0.55% (5,023.21)	A1/A AA-	1.64 1.54
92826CAD4	VISA INC 3.15 12/14/2025	300,000.00	01/28/2022 1.76%	314,679.00 305,900.49	97.25 4.85%	291,736.25 2,808.75	1.02% (14,164.24)	Aa3/AA- NA	1.71 1.62
89114QCP1	TORONTO-DOMINION BANK 0.75 01/06/2026	150,000.00	02/08/2022 2.14%	142,146.00 146,447.52	92.80 5.07%	139,194.56 265.62	0.49% (7,252.96)	A1/A AA-	1.77 1.71
06051GHY8	BANK OF AMERICA CORP 2.015 02/13/2026	380,000.00	-- 1.44%	388,482.70 381,876.33	96.88 5.76%	368,133.65 1,020.93	1.28% (13,742.69)	A1/A- AA-	1.87 0.84
78016EZQ3	ROYAL BANK OF CANADA 1.2 04/27/2026	150,000.00	06/09/2021 1.13%	150,517.50 150,219.67	92.43 5.12%	138,640.76 770.00	0.48% (11,578.91)	A1/A AA-	2.07 1.99
023135BX3	AMAZON.COM INC 1.0 05/12/2026	465,000.00	05/10/2021 1.09%	462,991.20 464,151.82	92.34 4.85%	429,396.29 1,795.42	1.50% (34,755.52)	A1/AA AA-	2.11 2.04
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	75,000.00	06/16/2021 1.07%	75,299.25 75,126.36	92.49 4.92%	69,371.16 325.83	0.24% (5,755.20)	A2/A+ A	2.12 2.05
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	315,000.00	06/15/2021 1.13%	314,861.40 314,938.67	92.04 4.96%	289,934.79 1,013.91	1.01% (25,003.88)	A1/A+ A+	2.22 2.14
61747YET8	MORGAN STANLEY 4.679 07/17/2026	275,000.00	-- 4.64%	275,253.50 275,109.57	98.92 5.55%	272,036.94 2,644.93	0.95% (3,072.64)	A1/A- A+	2.30 1.23
931142ERO	WALMART INC 1.05 09/17/2026	75,000.00	09/08/2021 1.09%	74,858.25 74,930.21	91.68 4.67%	68,756.37 30.62	0.24% (6,173.85)	Aa2/AA AA	2.47 2.38
26442CAS3	DUKE ENERGY CAROLINAS LLC 2.95 12/01/2026	300,000.00	01/13/2022 1.82%	315,051.00 307,877.91	95.32 4.84%	285,959.86 2,950.00	1.00% (21,918.05)	Aa3/A WR	2.67 2.50
87612EBM7	TARGET CORP 1.95 01/15/2027	170,000.00	01/19/2022 1.99%	169,711.00 169,837.92	92.95 4.67%	158,019.73 699.83	0.55% (11,818.19)	A2/A A	2.79 2.65
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	205,000.00	03/01/2022 2.46%	204,946.90 204,968.54	93.19 4.98%	191,037.11 390.64	0.67% (13,931.43)	A2/A- A	2.92 2.76

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89114TZT2	TORONTO-DOMINION BANK 2.8 03/10/2027	325,000.00	03/09/2022 2.97%	322,422.75 323,484.72	94.15 4.96%	306,002.89 530.83	1.07% (17,481.83)	A1/A NA	2.94 2.77
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	345,000.00	03/07/2022 2.30%	344,934.45 344,961.30	94.16 4.43%	324,869.06 352.67	1.13% (20,092.24)	Aa2/AA A+	2.96 2.81
89236TJZ9	TOYOTA MOTOR CREDIT CORP 3.05 03/22/2027	195,000.00	03/17/2022 3.05%	194,982.45 194,989.57	95.13 4.83%	185,497.78 148.69	0.65% (9,491.79)	A1/A+ A+	2.97 2.80
46647PCB0	JPMORGAN CHASE & CO 1.578 04/22/2027	400,000.00	08/10/2022 4.36%	363,548.00 378,809.29	92.71 5.36%	370,845.92 2,787.80	1.29% (7,963.36)	A1/A- AA-	3.06 1.97
665859AW4	NORTHERN TRUST CORP 4.0 05/10/2027	125,000.00	05/05/2022 4.03%	124,797.50 124,874.24	97.42 4.90%	121,779.80 1,958.33	0.42% (3,094.44)	A2/A+ A+	3.11 2.84
91324PEG3	UNITEDHEALTH GROUP INC 3.7 05/15/2027	130,000.00	05/17/2022 3.69%	130,060.80 130,037.70	96.96 4.76%	126,048.72 1,817.11	0.44% (3,988.98)	A2/A+ A	3.12 2.87
61747YEC5	MORGAN STANLEY 1.512 07/20/2027	250,000.00	08/15/2022 4.28%	225,837.50 235,295.16	91.78 5.35%	229,450.49 745.50	0.80% (5,844.67)	A1/A- A+	3.30 2.21
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	350,000.00	09/02/2022 3.95%	344,414.00 346,189.11	96.37 4.78%	337,301.75 1,715.00	1.18% (8,887.36)	A2/A A+	3.37 3.11
756109AU8	REALTY INCOME CORP 3.65 01/15/2028	395,000.00	-- 4.77%	376,127.65 380,171.96	95.29 5.03%	376,400.78 3,043.69	1.31% (3,771.18)	A3/A- WR	3.79 3.45
06051GGF0	BANK OF AMERICA CORP 3.824 01/20/2028	150,000.00	02/06/2023 4.97%	143,926.50 145,654.47	96.32 5.25%	144,473.28 1,131.27	0.50% (1,181.19)	A1/A- AA-	3.81 2.60
341081GN1	FLORIDA POWER & LIGHT CO 4.4 05/15/2028	180,000.00	06/06/2023 4.63%	178,187.40 178,486.99	98.92 4.69%	178,055.77 2,992.00	0.62% (431.22)	Aa2/A+ AA-	4.12 3.67
74340XCG4	PROLOGIS LP 4.875 06/15/2028	220,000.00	-- 5.00%	218,836.50 219,014.66	100.11 4.84%	220,236.38 3,157.92	0.77% 1,221.73	A3/A NA	4.21 3.71
91324PEU2	UNITEDHEALTH GROUP INC 4.25 01/15/2029	300,000.00	01/23/2024 4.60%	295,404.00 295,573.47	98.00 4.72%	293,990.89 2,691.67	1.02% (1,582.59)	A2/A+ A	4.79 4.25
24422EXH7	JOHN DEERE CAPITAL CORP 4.5 01/16/2029	300,000.00	01/23/2024 4.61%	298,473.00 298,529.28	99.01 4.73%	297,030.80 3,112.50	1.04% (1,498.47)	A1/A A+	4.80 4.22
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	365,000.00	01/24/2024 4.64%	364,405.05 364,424.91	99.33 4.75%	362,566.49 2,844.97	1.26% (1,858.42)	A1/A+ NA	4.84 4.26
Total Corporate		7,654,000.00	3.03%	7,601,262.33 7,602,494.49	95.68 5.00%	7,318,515.20 48,868.50	25.52% (283,979.28)	A1/A A+	2.91 2.51

MONEY MARKET FUND

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26200X845	DREYFUS INST PRF TO PREM	2,695.27	-- 0.01%	2,695.27 2,695.27	1.00 0.01%	2,695.27 0.00	0.01% 0.00	Aaa/ AAAm AAA	0.00 0.00
31846V203	FIRST AMER:GVT OBLG Y	128,055.78	-- 4.91%	128,055.78 128,055.78	1.00 4.91%	128,055.78 0.00	0.45% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		130,751.05	4.81%	130,751.05 130,751.05	1.00 4.81%	130,751.05 0.00	0.46% 0.00	Aaa/ AAAm AAA	0.00 0.00

MUNICIPAL BONDS									
649791RC6	NEW YORK ST 1.25 03/15/2027	200,000.00	06/30/2022 3.54%	180,128.00 187,501.74	90.81 4.61%	181,626.00 111.11	0.63% (5,875.74)	Aa1/AA+ AA+	2.96 2.85
Total Municipal Bonds		200,000.00	06/30/2022 3.54%	180,128.00 187,501.74	90.81 4.61%	181,626.00 111.11	0.63% (5,875.74)	Aa1/AA+ AA+	2.96 2.85

SUPRANATIONAL									
4581X0DV7	INTER-AMERICAN DEVELOPMENT BANK 0.875 04/20/2026	305,000.00	04/13/2021 0.97%	303,603.10 304,427.01	92.58 4.71%	282,381.61 1,193.52	0.98% (22,045.40)	Aaa/AAA NA	2.05 1.99
Total Supranational		305,000.00	04/13/2021 0.97%	303,603.10 304,427.01	92.58 4.71%	282,381.61 1,193.52	0.98% (22,045.40)	Aaa/AAA NA	2.05 1.99

US TREASURY									
912828ZF0	UNITED STATES TREASURY 0.5 03/31/2025	325,000.00	03/30/2021 0.64%	323,146.48 324,538.20	95.64 5.03%	310,817.51 4.44	1.08% (13,720.69)	Aaa/AA+ AA+	1.00 0.98
912828M56	UNITED STATES TREASURY 2.25 11/15/2025	350,000.00	05/29/2019 2.14%	352,419.92 350,607.80	96.06 4.80%	336,205.08 2,985.58	1.17% (14,402.72)	Aaa/AA+ AA+	1.63 1.56
912828R36	UNITED STATES TREASURY 1.625 05/15/2026	500,000.00	-- 2.20%	475,523.49 494,172.77	93.99 4.63%	469,941.40 3,080.36	1.64% (24,231.37)	Aaa/AA+ AA+	2.12 2.04
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	150,000.00	07/29/2021 0.72%	149,285.16 149,666.49	91.39 4.55%	137,085.94 157.11	0.48% (12,580.55)	Aaa/AA+ AA+	2.33 2.27
912828YG9	UNITED STATES TREASURY 1.625 09/30/2026	100,000.00	12/18/2019 1.85%	98,507.81 99,450.59	93.28 4.50%	93,277.34 4.44	0.33% (6,173.25)	Aaa/AA+ AA+	2.50 2.39
91282CCZ2	UNITED STATES TREASURY 0.875 09/30/2026	600,000.00	-- 1.13%	592,710.94 596,326.04	91.52 4.50%	549,117.19 14.34	1.91% (47,208.85)	Aaa/AA+ AA+	2.50 2.41

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912828ZB9	UNITED STATES TREASURY 1.125 02/28/2027	545,000.00	03/24/2020 0.75%	558,901.76 550,838.63	91.05 4.43%	496,248.05 533.15	1.73% (54,590.58)	Aaa/AA+ AA+	2.91 2.81
91282CAH4	UNITED STATES TREASURY 0.5 08/31/2027	150,000.00	08/06/2021 0.94%	146,121.09 147,814.28	87.84 4.37%	131,765.62 65.22	0.46% (16,048.65)	Aaa/AA+ AA+	3.42 3.32
91282CAL5	UNITED STATES TREASURY 0.375 09/30/2027	300,000.00	10/25/2021 1.32%	283,792.97 290,440.47	87.21 4.35%	261,644.53 3.07	0.91% (28,795.94)	Aaa/AA+ AA+	3.50 3.40
9128283F5	UNITED STATES TREASURY 2.25 11/15/2027	300,000.00	11/07/2019 1.90%	307,957.03 303,594.11	93.02 4.35%	279,046.88 2,559.07	0.97% (24,547.24)	Aaa/AA+ AA+	3.63 3.39
91282CBB6	UNITED STATES TREASURY 0.625 12/31/2027	625,000.00	03/29/2021 1.29%	597,875.98 609,948.20	87.27 4.34%	545,458.99 987.29	1.90% (64,489.22)	Aaa/AA+ AA+	3.75 3.63
91282CBJ9	UNITED STATES TREASURY 0.75 01/31/2028	550,000.00	03/12/2021 1.27%	530,857.42 539,335.61	87.49 4.32%	481,207.03 691.28	1.68% (58,128.57)	Aaa/AA+ AA+	3.84 3.70
91282CCV1	UNITED STATES TREASURY 1.125 08/31/2028	300,000.00	09/03/2021 1.10%	300,457.03 300,289.09	87.44 4.28%	262,324.22 293.48	0.91% (37,964.88)	Aaa/AA+ AA+	4.42 4.22
9128285M8	UNITED STATES TREASURY 3.125 11/15/2028	150,000.00	10/19/2022 4.33%	140,349.61 142,651.26	95.25 4.27%	142,869.14 1,777.13	0.50% 217.89	Aaa/AA+ AA+	4.63 4.19
912828YB0	UNITED STATES TREASURY 1.625 08/15/2029	350,000.00	05/28/2020 0.67%	380,009.77 367,497.53	87.77 4.19%	307,193.36 718.75	1.07% (60,304.17)	Aaa/AA+ AA+	5.38 5.04
91282CFJ5	UNITED STATES TREASURY 3.125 08/31/2029	120,000.00	09/19/2022 3.62%	116,381.25 117,178.60	94.67 4.24%	113,606.25 326.09	0.40% (3,572.35)	Aaa/AA+ AA+	5.42 4.90
91282CFT3	UNITED STATES TREASURY 4.0 10/31/2029	140,000.00	12/30/2022 4.02%	139,868.75 139,892.65	98.82 4.24%	138,342.97 2,353.85	0.48% (1,549.68)	Aaa/AA+ AA+	5.59 4.87
91282CGZ8	UNITED STATES TREASURY 3.5 04/30/2030	280,000.00	05/11/2023 3.37%	282,318.75 282,022.64	96.09 4.23%	269,062.50 4,119.23	0.94% (12,960.14)	Aaa/AA+ AA+	6.08 5.32
912828ZQ6	UNITED STATES TREASURY 0.625 05/15/2030	615,000.00	-- 0.90%	599,593.95 604,962.21	80.76 4.22%	496,684.57 1,457.25	1.73% (108,277.64)	Aaa/AA+ AA+	6.12 5.86
91282CAV3	UNITED STATES TREASURY 0.875 11/15/2030	625,000.00	-- 1.29%	600,808.59 608,541.70	80.94 4.20%	505,883.79 2,073.32	1.76% (102,657.91)	Aaa/AA+ AA+	6.63 6.27
91282CJQ5	UNITED STATES TREASURY 3.75 12/31/2030	800,000.00	01/23/2024 4.10%	783,437.50 783,882.13	97.23 4.23%	777,843.75 7,582.42	2.71% (6,038.38)	Aaa/AA+ AA+	6.75 5.84
91282CJX0	UNITED STATES TREASURY 4.0 01/31/2031	600,000.00	02/23/2024 4.33%	588,093.75 588,258.40	98.69 4.22%	592,125.00 4,021.98	2.06% 3,866.60	Aaa/AA+ AA+	6.84 5.88
91282CKC4	UNITED STATES TREASURY 4.25 02/28/2031	500,000.00	03/20/2024 4.27%	499,277.34 499,280.48	100.17 4.22%	500,859.38 1,847.83	1.75% 1,578.90	Aaa/AA+ AA+	6.91 5.92
91282CFF3	UNITED STATES TREASURY 2.75 08/15/2032	120,000.00	08/29/2022 3.09%	116,484.38 117,044.87	89.69 4.22%	107,629.69 417.03	0.38% (9,415.18)	Aaa/AA+ AA+	8.38 7.30

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of March 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
91282CGM7	UNITED STATES TREASURY 3.5 02/15/2033	770,000.00	-- 3.75%	753,941.41 755,664.52	94.71 4.22%	729,244.14 3,405.77	2.54% (26,420.38)	Aaa/AA+ AA+	8.88 7.47
91282CHC8	UNITED STATES TREASURY 3.375 05/15/2033	300,000.00	06/14/2023 3.78%	290,050.78 290,837.48	93.68 4.22%	281,039.06 3,838.60	0.98% (9,798.41)	Aaa/AA+ AA+	9.12 7.61
91282CHT1	UNITED STATES TREASURY 3.875 08/15/2033	130,000.00	09/25/2023 4.50%	123,545.70 123,881.73	97.34 4.22%	126,546.88 636.61	0.44% 2,665.14	Aaa/AA+ AA+	9.38 7.73
Total US Treasury		10,295,000.00	2.35%	10,131,718.61 10,178,618.46	92.06 4.35%	9,443,070.25 45,954.66	32.92% (735,548.21)	Aaa/AA+ AA+	5.11 4.60
Total Portfolio		30,690,784.61	2.52%	30,353,680.25 30,420,580.37	93.21 4.71%	28,682,646.08 134,608.70	100.00% (1,737,934.29)	Aa2/AA- AA	3.96 3.51
Total Market Value + Accrued						28,817,254.78			

MONTHLY ACCOUNT STATEMENT

Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2024

CHANDLER ASSET MANAGEMENT | chandlerasset.com

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact clientservice@chandlerasset.com

Custodian:

US Bank

PORTFOLIO SUMMARY



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2024

Portfolio Characteristics

Average Modified Duration	2.48
Average Coupon	2.85%
Average Purchase YTM	3.19%
Average Market YTM	5.17%
Average Quality	AA
Average Final Maturity	2.84
Average Life	2.75

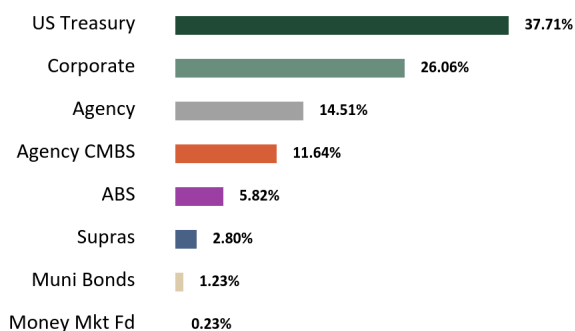
Account Summary

	Beg. Values as of 04/01/2024	End Values as of 04/30/2024
Market Value	49,657,056.36	49,267,863.70
Accrued Interest	227,472.72	270,860.24
Total Market Value	49,884,529.08	49,538,723.95
Income Earned	104,169.89	159,693.77
Cont/WD	0.00	0.00
Par	51,431,761.93	51,499,425.48
Book Value	50,940,527.38	51,002,528.97
Cost Value	50,801,454.40	50,815,818.94

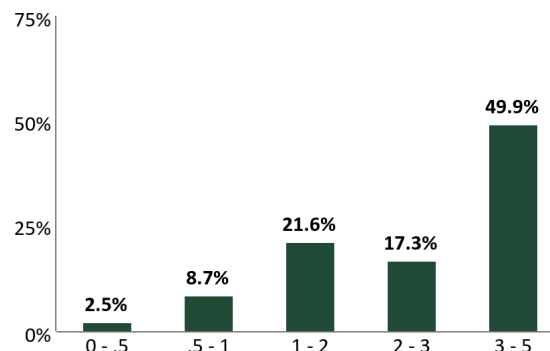
Top Issuers

United States	37.71%
FHLMC	14.50%
FNMA	5.55%
Farm Credit System	4.82%
American Express Company	2.02%
Bank of America Corporation	1.88%
Royal Bank of Canada	1.82%
International Bank for Recon and Dev	1.72%

Sector Allocation



Maturity Distribution



Credit Quality



AAA 73.9% AA 11.7% A 14.4%

*See Footnote

Performance Review

Total Rate of Return	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (01/01/98)
NCCSIF Short Term Acct	(0.69%)	(0.76%)	(0.30%)	2.67%	1.98%	(0.29%)	1.24%	1.37%	3.32%
Benchmark Return*	(0.75%)	(1.11%)	(0.76%)	1.26%	1.07%	(0.88%)	0.77%	1.02%	2.97%
Secondary Benchmark Return*	(0.73%)	(1.04%)	(0.68%)	1.48%	1.22%	(0.81%)	0.86%	1.12%	3.08%

*Periods over 1 year are annualized.

Benchmark: ICE BofA 1-5 Year Unsubordinated US Treasury & Agency Index Secondary Benchmark: ICE BofA 1-5 Year AAA-A Corp/Govt

The credit quality is a weighted average calculation of the highest of S&P, Moody's' and Fitch

Execution Time: 05/02/2024 12:07:58 PM

Chandler Asset Management | info@chandlerasset.com | www.chandlerasset.com | 800.317.4747

CONFIDENTIAL | 2

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES (CMOS)				
Max % (MV)	100.0	0.0	Compliant	
Max % Issuer (MV)	30.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV)	20.0	5.8	Compliant	
Max % Issuer (MV)	5.0	2.0	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
BANKERS' ACCEPTANCES				
Max % (MV)	40.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	180	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CERTIFICATE OF DEPOSIT PLACEMENT SERVICE (CDARS)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COLLATERALIZED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COMMERCIAL PAPER				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	270	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CORPORATE MEDIUM TERM NOTES				
Max % (MV)	30.0	26.1	Compliant	
Max % Issuer (MV)	5.0	1.9	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
FDIC INSURED TIME DEPOSITS (NON-NEGOTIABLE CD/ TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
FEDERAL AGENCIES				
Max % (MV)	100.0	14.5	Compliant	
Max % Issuer (MV)	30.0	5.5	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	10	4	Compliant	
LOCAL AGENCY INVESTMENT FUND (LAIF)				
Max Concentration (MV)	75.0	0.0	Compliant	
MONEY MARKET MUTUAL FUNDS				
Max % (MV)	20.0	0.2	Compliant	
Max % Issuer (MV)	20.0	0.2	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
MORTGAGE-BACKED SECURITIES (NON-AGENCY)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, LOCAL AGENCY)				
Max % (MV)	30.0	0.6	Compliant	
Max % Issuer (MV)	5.0	0.6	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, OTHER STATES)				
Max % (MV)	30.0	0.6	Compliant	
Max % Issuer (MV)	5.0	0.6	Compliant	
Max Maturity (Years)	5	2	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUTUAL FUNDS				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	10.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
Min Rating (AAA by 2)	0.0	0.0	Compliant	
NEGOTIABLE CERTIFICATES OF DEPOSIT (NCD)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1 if > FDIC Limit)	0.0	0.0	Compliant	
REPURCHASE AGREEMENTS				
Max Maturity (Years)	1.0	0.0	Compliant	
SUPRANATIONAL OBLIGATIONS				
Max % (MV)	30.0	2.8	Compliant	
Max % Issuer (MV)	10.0	1.7	Compliant	
Max Maturity (Years)	5	1	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	37.7	Compliant	
Max Maturity (Years)	10	4	Compliant	

RECONCILIATION SUMMARY



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2024

Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	0.00

Principal Paydowns

Month to Date	(127,570.09)
Fiscal Year to Date	(1,828,331.30)

Purchases

Month to Date	2,388,492.15
Fiscal Year to Date	21,139,867.97

Sales

Month to Date	(2,158,369.64)
Fiscal Year to Date	(18,262,126.80)

Interest Received

Month to Date	93,381.96
Fiscal Year to Date	1,036,062.49

Purchased / Sold Interest

Month to Date	9,719.27
Fiscal Year to Date	36,056.88

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2023)
Beginning Book Value	50,940,527.38	50,000,054.76
Maturities/Calls	0.00	0.00
Principal Paydowns	(127,570.09)	(1,828,331.30)
Purchases	2,388,492.15	21,139,867.97
Sales	(2,158,369.64)	(18,262,126.80)
Change in Cash, Payables, Receivables	(27,248.54)	(5,038.84)
Amortization/Accretion	13,205.01	120,471.08
Realized Gain (Loss)	(26,507.30)	(162,367.90)
Ending Book Value	51,002,528.97	51,002,528.97

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2023)
Beginning Market Value	49,657,056.36	47,840,869.42
Maturities/Calls	0.00	0.00
Principal Paydowns	(127,570.09)	(1,828,331.30)
Purchases	2,388,492.15	21,139,867.97
Sales	(2,158,369.64)	(18,262,126.80)
Change in Cash, Payables, Receivables	(27,248.54)	(5,038.84)
Amortization/Accretion	13,205.01	120,471.08
Change in Net Unrealized Gain (Loss)	(451,194.25)	424,520.07
Realized Gain (Loss)	(26,507.30)	(162,367.90)
Ending Market Value	49,267,863.70	49,267,863.70

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
ABS									
36265MAC9	GMALT 2022-1 A3 1.9 03/20/2025	948.08	02/15/2022 1.91%	948.07 948.08	99.81 5.41%	946.27 0.55	0.00% (1.81)	Aaa/NA AAA	0.89 0.05
43813GAC5	HAROT 2021-1 A3 0.27 04/21/2025	2,304.97	02/17/2021 0.27%	2,304.92 2,304.96	99.69 5.61%	2,297.89 0.17	0.00% (7.07)	Aaa/NA AAA	0.97 0.06
89240BAC2	TAOT 2021-A A3 0.26 05/15/2025	9,867.34	02/02/2021 0.27%	9,865.51 9,867.07	99.71 6.47%	9,838.27 1.14	0.02% (28.80)	Aaa/NA AAA	1.04 0.05
02582JIT8	AMXCA 2022-2 A 05/17/2027	615,000.00	-- 4.05%	605,356.10 609,789.04	97.82 5.62%	601,580.39 926.60	1.22% (8,208.65)	NA/AAA AAA	1.04 1.00
44933LAC7	HART 2021-A A3 0.38 09/15/2025	13,702.72	04/20/2021 0.39%	13,701.28 13,702.42	99.41 5.87%	13,621.49 2.31	0.03% (80.93)	NA/AAA AAA	1.38 0.11
89239BAC5	TAOT 2021-C A3 0.43 01/15/2026	135,634.83	12/17/2021 1.04%	134,299.68 135,177.12	98.09 6.22%	133,049.43 25.92	0.27% (2,127.69)	Aaa/AAA NA	1.71 0.33
43815GAC3	HAROT 2021-4 A3 0.88 01/21/2026	71,686.44	-- 1.71%	70,720.59 71,288.53	97.63 6.14%	69,985.56 17.52	0.14% (1,302.97)	Aaa/NA AAA	1.73 0.45
47789QAC4	JDOT 2021-B A3 0.52 03/16/2026	46,107.12	07/13/2021 0.53%	46,103.01 46,105.73	97.81 5.50%	45,095.33 10.66	0.09% (1,010.40)	Aaa/NA AAA	1.88 0.44
89238JAC9	TAOT 2021-D A3 0.71 04/15/2026	43,344.68	11/09/2021 0.71%	43,343.76 43,344.34	97.69 6.20%	42,345.05 13.68	0.09% (999.29)	NA/AAA AAA	1.96 0.42
44935FAD6	HART 2021-C A3 0.74 05/15/2026	31,071.93	11/09/2021 0.75%	31,064.99 31,069.36	97.97 6.16%	30,440.99 10.22	0.06% (628.37)	NA/AAA AAA	2.04 0.37
43815BAC4	HAROT 2022-1 A3 1.88 05/15/2026	139,405.54	02/15/2022 1.89%	139,384.57 139,396.52	97.77 6.15%	136,297.81 116.48	0.28% (3,098.71)	Aaa/AAA NA	2.04 0.52
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	88,319.17	05/10/2022 3.23%	88,314.58 88,316.92	98.54 5.84%	87,029.46 47.25	0.18% (1,287.47)	Aaa/AAA NA	2.32 0.56
47787JAC2	JDOT 2022 A3 0.36 09/15/2026	94,095.44	03/10/2022 2.34%	94,074.63 94,085.41	98.02 5.67%	92,230.42 97.02	0.19% (1,854.99)	Aaa/NA AAA	2.38 0.59
362554AC1	GMCAR 2021-4 A3 0.68 09/16/2026	37,672.87	10/13/2021 0.68%	37,671.91 37,672.50	97.24 6.70%	36,632.41 10.67	0.07% (1,040.08)	Aaa/AAA NA	2.38 0.46
448977AD0	HART 2022-A A3 2.22 10/15/2026	115,046.50	03/09/2022 2.23%	115,042.07 115,044.42	97.95 6.06%	112,683.32 113.51	0.23% (2,361.10)	NA/AAA AAA	2.46 0.53
380146AC4	GMCAR 2022-1 A3 1.26 11/16/2026	47,615.43	01/11/2022 1.27%	47,611.29 47,613.58	97.69 5.94%	46,517.42 25.00	0.09% (1,096.16)	NA/AAA AAA	2.55 0.49
47800AAC4	JDOT 2022-B A3 3.74 02/16/2027	150,000.00	07/12/2022 3.77%	149,985.67 149,991.69	98.48 5.71%	147,718.44 249.33	0.30% (2,273.25)	Aaa/NA AAA	2.80 0.78

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
47800BAC2	JDOT 2022-C A3 5.09 06/15/2027	340,000.00	10/12/2022 5.15%	339,973.62 339,982.83	99.41 5.72%	338,009.91 769.16	0.69% (1,972.91)	Aaa/NA AAA	3.13 1.01
161571HT4	CHAIT 2023-1 A 5.16 09/15/2028	530,000.00	09/07/2023 5.17%	529,853.08 529,871.49	99.34 5.52%	526,492.04 1,215.47	1.07% (3,379.46)	NR/AAA AAA	4.38 2.17
02582JKH2	AMXCA 2024-1 A 5.23 04/16/2029	395,000.00	04/16/2024 5.30%	394,919.03 394,919.39	99.92 5.32%	394,694.67 459.08	0.80% (224.72)	NA/AAA AAA	4.96 2.67
Total ABS		2,906,823.08	3.83%	2,894,538.38 2,900,491.39	98.65 5.70%	2,867,506.57 4,111.75	5.82% (32,984.82)	Aaa/AAA AAA	2.84 1.27

AGENCY									
3130A2UW4	FEDERAL HOME LOAN BANKS 2.875 09/13/2024	100,000.00	09/13/2019 1.82%	105,179.00 100,383.31	99.07 5.41%	99,073.57 383.33	0.20% (1,309.74)	Aaa/AA+ AA+	0.37 0.36
3135G0W66	FEDERAL NATIONAL MORTGAGE ASSOCIATION 1.625 10/15/2024	200,000.00	10/17/2019 1.66%	199,658.00 199,968.69	98.33 5.35%	196,666.15 144.44	0.40% (3,302.54)	Aaa/AA+ AA+	0.46 0.45
3130AQF40	FEDERAL HOME LOAN BANKS 1.0 12/20/2024	550,000.00	12/21/2021 1.02%	549,642.50 549,923.86	97.33 5.31%	535,303.51 2,001.39	1.09% (14,620.35)	Aaa/AA+ AA+	0.64 0.62
3135G0X24	FEDERAL NATIONAL MORTGAGE ASSOCIATION 1.625 01/07/2025	505,000.00	-- 1.22%	514,840.05 506,399.82	97.53 5.33%	492,549.40 2,598.65	1.00% (13,850.42)	Aaa/AA+ AA+	0.69 0.66
3137EAEPO	FEDERAL HOME LOAN MORTGAGE CORP 1.5 02/12/2025	605,000.00	02/13/2020 1.52%	604,534.15 604,926.74	97.10 5.33%	587,455.45 1,991.46	1.19% (17,471.29)	Aaa/AA+ AA+	0.79 0.76
3135G03U5	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.625 04/22/2025	475,000.00	04/22/2020 0.67%	474,021.50 474,809.02	95.65 5.24%	454,347.70 74.22	0.92% (20,461.32)	Aaa/AA+ AA+	0.98 0.95
3135G04Z3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	565,000.00	-- 0.47%	565,574.15 565,161.82	94.87 5.23%	536,001.43 1,051.53	1.09% (29,160.39)	Aaa/AA+ AA+	1.13 1.10
3137EAEU9	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	320,000.00	07/21/2020 0.48%	318,406.40 319,610.34	94.38 5.17%	302,016.86 333.33	0.61% (17,593.48)	Aaa/AA+ AA+	1.22 1.19
3135G05X7	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025	560,000.00	-- 0.46%	557,801.20 559,411.30	93.93 5.19%	526,031.76 385.00	1.07% (33,379.54)	Aaa/AA+ AA+	1.32 1.28
3137EAEX3	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	555,000.00	-- 0.44%	553,354.65 554,531.86	93.60 5.19%	519,453.55 219.69	1.05% (35,078.30)	Aaa/AA+ AA+	1.40 1.36
3133ENP95	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.25 09/30/2025	1,000,000.00	09/23/2022 4.31%	998,270.00 999,183.93	98.75 5.17%	987,530.87 3,659.72	2.00% (11,653.06)	Aaa/AA+ AA+	1.42 1.35
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	565,000.00	-- 0.56%	563,434.90 564,524.85	93.27 5.16%	526,957.13 1,365.42	1.07% (37,567.72)	Aaa/AA+ AA+	1.52 1.47
3133EPGW9	FEDERAL FARM CREDIT BANKS FUNDING CORP 3.875 04/25/2028	725,000.00	05/05/2023 3.55%	735,512.50 733,432.02	96.62 4.82%	700,482.45 468.23	1.42% (32,949.57)	Aaa/AA+ AA+	3.99 3.64

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
3133EPQD0	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.25 07/17/2028	700,000.00	07/20/2023 4.18%	702,212.00 701,866.19	98.05 4.76%	686,348.71 8,594.44	1.39% (15,517.48)	Aaa/AA+ AA+	4.21 3.76
Total Agency		7,425,000.00	1.90%	7,442,441.00 7,434,133.74	96.34 5.15%	7,150,218.53 23,270.85	14.51% (283,915.21)	Aaa/AA+ AA+	1.68 1.57

AGENCY CMBS

3137BFE98	FHMS K-041 A2 3.171 10/25/2024	490,132.04	12/15/2021 1.09%	515,940.55 494,007.11	98.83 5.60%	484,419.55 1,295.17	0.98% (9,587.57)	Aaa/AA+ AAA	0.49 0.40
3137BPW21	FHMS K-055 A2 2.673 03/25/2026	170,000.00	12/15/2021 1.35%	178,705.86 173,801.71	95.46 5.29%	162,274.37 378.68	0.33% (11,527.34)	Aaa/AA+ AAA	1.90 1.70
3137FQXJ7	FHMS K-737 A2 2.525 10/25/2026	523,000.00	12/15/2021 1.40%	548,700.55 535,997.47	93.80 5.32%	490,569.55 1,100.48	1.00% (45,427.92)	Aaa/AA+ AAA	2.49 2.22
3137BTUM1	FHMS K-061 A2 3.347 11/25/2026	743,052.08	09/23/2022 4.37%	714,520.03 725,608.40	95.15 5.45%	707,017.62 2,072.50	1.44% (18,590.79)	Aaa/AA+ AAA	2.57 2.26
3137BVZ82	FHMS K-063 A2 3.43 01/25/2027	680,000.00	09/23/2022 4.39%	654,181.25 663,788.64	95.48 5.26%	649,287.80 1,943.67	1.32% (14,500.84)	Aaa/AA+ AAA	2.74 2.42
3137FBU79	FHMS K-069 A2 3.187 09/25/2027	750,000.00	09/23/2022 4.27%	713,701.17 725,387.05	94.09 5.13%	705,710.85 1,991.88	1.43% (19,676.20)	Aaa/AAA AA+	3.41 3.03
3137FEBQ2	FHMS K-072 A2 3.444 12/25/2027	500,000.00	03/29/2023 4.28%	481,953.13 486,128.39	94.27 5.19%	471,351.45 1,435.00	0.96% (14,776.94)	Aaa/AA+ AAA	3.65 3.27
3137F4D41	FHMS K-074 A2 3.6 01/25/2028	600,000.00	04/11/2023 4.06%	587,625.00 590,375.80	94.65 5.19%	567,923.40 1,800.00	1.15% (22,452.40)	Aaa/AA+ AAA	3.74 3.34
3137FETN0	FHMS K-073 A2 3.35 01/25/2028	1,000,000.00	-- 4.31%	959,843.75 967,754.97	93.89 5.18%	938,920.20 2,791.67	1.91% (28,834.77)	Aaa/AA+ AAA	3.74 3.33
3137FGR31	FHMS K-078 A2 3.854 06/25/2028	400,000.00	08/17/2023 4.93%	381,750.00 384,395.99	95.14 5.18%	380,557.12 1,284.67	0.77% (3,838.87)	Aaa/AA+ AAA	4.15 3.62
3137H5YC5	FHMS K-748 A2 2.26 01/25/2029	200,000.00	03/25/2024 4.61%	180,109.38 180,498.05	88.14 5.15%	176,280.24 376.67	0.36% (4,217.81)	Aaa/AA+ AAA	4.74 4.28
Total Agency CMBS		6,056,184.11	3.74%	5,917,030.68 5,927,743.58	94.72 5.27%	5,734,312.14 16,470.37	11.64% (193,431.43)	Aaa/AA+ AAA	3.06 2.71

CASH

CCYUSD	Receivable	501.43	-- 0.00%	501.43 501.43	1.00 0.00%	501.43 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		501.43	0.00%	501.43	1.00 0.00%	501.43 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
CORPORATE									
89236TJT3	TOYOTA MOTOR CREDIT CORP 1.45 01/13/2025	160,000.00	01/10/2022 1.50%	159,785.60 159,949.72	97.19 5.58%	155,503.10 696.00	0.32% (4,446.62)	A1/A+ A+	0.71 0.68
90331HPL1	US BANK NA 2.05 01/21/2025	340,000.00	01/16/2020 2.09%	339,275.80 339,894.96	97.45 5.68%	331,344.81 1,936.11	0.67% (8,550.15)	A2/A+ A+	0.73 0.70
747525AF0	QUALCOMM INC 3.45 05/20/2025	350,000.00	12/22/2021 1.23%	372,977.50 356,170.49	98.17 5.25%	343,593.81 5,400.21	0.70% (12,576.68)	A2/A NA	1.05 1.00
89788MAA0	TRUIST FINANCIAL CORP 1.2 08/05/2025	350,000.00	02/03/2022 1.85%	342,314.00 347,220.98	94.42 5.84%	330,480.58 1,003.33	0.67% (16,740.40)	A3/A- A-	1.27 1.22
46647PBK1	JPMORGAN CHASE & CO 2.083 04/22/2026	200,000.00	02/17/2022 2.73%	196,508.00 198,785.17	96.41 5.91%	192,823.72 104.15	0.39% (5,961.45)	A1/A- AA-	1.98 0.94
023135BX3	AMAZON.COM INC 1.0 05/12/2026	440,000.00	05/10/2021 1.09%	438,099.20 439,228.64	91.99 5.20%	404,762.33 2,065.56	0.82% (34,466.31)	A1/AA AA-	2.03 1.96
808513BR5	CHARLES SCHWAB CORP 1.15 05/13/2026	200,000.00	12/15/2021 1.48%	197,152.00 198,685.81	91.85 5.43%	183,702.85 1,073.33	0.37% (14,982.97)	A2/A- A	2.04 1.95
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	355,000.00	-- 1.09%	355,928.75 355,385.21	92.05 5.31%	326,789.38 1,882.49	0.66% (28,595.83)	A2/A+ A	2.04 1.96
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	300,000.00	06/15/2021 1.13%	299,868.00 299,943.76	91.52 5.38%	274,570.25 1,246.88	0.56% (25,373.50)	A1/A+ A+	2.13 2.05
06051GJD2	BANK OF AMERICA CORP 1.319 06/19/2026	350,000.00	-- 1.42%	349,042.00 349,592.95	95.03 5.90%	332,603.62 1,692.72	0.68% (16,989.33)	A1/A- AA-	2.14 1.09
594918BR4	MICROSOFT CORP 2.4 08/08/2026	350,000.00	12/21/2021 1.37%	365,442.00 357,126.33	94.22 5.12%	329,774.71 1,936.67	0.67% (27,351.62)	Aaa/AAA WR	2.27 2.16
89114TZG0	TORONTO-DOMINION BANK 1.25 09/10/2026	200,000.00	12/15/2021 1.66%	196,202.00 198,105.40	90.69 5.51%	181,388.29 354.17	0.37% (16,717.10)	A1/A AA-	2.36 2.27
037833DN7	APPLE INC 2.05 09/11/2026	270,000.00	-- 1.50%	276,565.80 273,141.59	93.13 5.17%	251,449.48 768.75	0.51% (21,692.11)	Aaa/AA+ NA	2.37 2.25
06368FAC3	BANK OF MONTREAL 1.25 09/15/2026	280,000.00	09/13/2021 1.27%	279,661.20 279,839.13	90.67 5.49%	253,877.57 447.22	0.52% (25,961.57)	A2/A- AA-	2.38 2.28
931142ERO	WALMART INC 1.05 09/17/2026	70,000.00	09/08/2021 1.09%	69,867.70 69,937.04	91.15 5.04%	63,807.44 89.83	0.13% (6,129.60)	Aa2/AA AA	2.38 2.30
78016EZZ3	ROYAL BANK OF CANADA 1.4 11/02/2026	200,000.00	12/15/2021 1.73%	196,850.00 198,381.66	90.81 5.37%	181,617.93 1,392.22	0.37% (16,763.74)	A1/A AA-	2.51 2.39
87612EBM7	TARGET CORP 1.95 01/15/2027	205,000.00	01/19/2022 1.99%	204,651.50 204,810.31	92.29 5.03%	189,190.22 1,177.04	0.38% (15,620.10)	A2/A A	2.71 2.57

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	140,000.00	03/01/2022 2.47%	139,848.80 139,914.21	92.11 5.48%	128,957.01 552.61	0.26% (10,957.21)	A2/A- A	2.84 2.67
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	410,000.00	03/07/2022 2.30%	409,922.10 409,955.29	93.05 4.92%	381,500.72 1,204.94	0.77% (28,454.58)	Aa2/AA A+	2.87 2.72
46647PCB0	JPMORGAN CHASE & CO 1.578 04/22/2027	300,000.00	09/23/2022 5.70%	261,462.00 277,898.41	92.28 5.76%	276,837.57 118.35	0.56% (1,060.85)	A1/A- AA-	2.98 1.90
06051GHT9	BANK OF AMERICA CORP 3.559 04/23/2027	620,000.00	-- 5.10%	589,716.56 602,791.89	95.95 5.75%	594,887.38 490.35	1.21% (7,904.50)	A1/A- AA-	2.98 1.87
665859AW4	NORTHERN TRUST CORP 4.0 05/10/2027	330,000.00	-- 3.89%	331,518.15 330,949.10	96.55 5.25%	318,619.98 6,270.00	0.65% (12,329.12)	A2/A+ A+	3.03 2.75
91324PEG3	UNITEDHEALTH GROUP INC 3.7 05/15/2027	155,000.00	05/17/2022 3.69%	155,073.50 155,044.33	95.74 5.23%	148,400.36 2,644.47	0.30% (6,643.97)	A2/A+ A	3.04 2.78
89115A2C5	TORONTO-DOMINION BANK 4.108 06/08/2027	550,000.00	-- 4.60%	538,655.75 542,517.07	96.13 5.48%	528,726.43 8,974.84	1.07% (13,790.64)	A1/A NA	3.11 2.82
61747YEC5	MORGAN STANLEY 1.512 07/20/2027	600,000.00	09/23/2022 5.67%	517,038.00 550,177.98	91.32 5.73%	547,920.01 2,545.20	1.11% (2,257.98)	A1/A- A+	3.22 2.12
78016FZS6	ROYAL BANK OF CANADA 4.24 08/03/2027	225,000.00	09/23/2022 5.10%	216,670.50 219,407.81	96.67 5.36%	217,515.75 2,332.00	0.44% (1,892.05)	A1/A AA-	3.26 2.96
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	225,000.00	09/23/2022 4.74%	213,781.50 217,449.57	95.30 5.17%	214,429.75 1,777.50	0.44% (3,019.83)	A2/A A+	3.28 3.02
24422EWK1	JOHN DEERE CAPITAL CORP 4.15 09/15/2027	500,000.00	09/23/2022 4.67%	488,405.00 492,125.11	96.91 5.16%	484,539.37 2,651.39	0.98% (7,585.74)	A1/A A+	3.38 3.08
74340XBV2	PROLOGIS LP 3.375 12/15/2027	400,000.00	01/10/2023 4.54%	379,460.00 384,886.31	93.58 5.35%	374,312.50 5,100.00	0.76% (10,573.81)	A3/A NA	3.63 3.30
91324PEP3	UNITEDHEALTH GROUP INC 5.25 02/15/2028	250,000.00	02/27/2023 4.89%	253,862.50 252,936.45	100.28 5.17%	250,691.96 2,770.83	0.51% (2,244.50)	A2/A+ A	3.80 3.30
57636QAW4	MASTERCARD INC 4.875 03/09/2028	305,000.00	03/06/2023 4.90%	304,704.15 304,772.00	99.48 5.02%	303,424.73 2,147.71	0.62% (1,347.27)	Aa3/A+ NA	3.86 3.45
74340XCG4	PROLOGIS LP 4.875 06/15/2028	240,000.00	07/25/2023 5.06%	238,084.80 238,384.15	98.42 5.31%	236,205.35 4,420.00	0.48% (2,178.80)	A3/A NA	4.13 3.62
78016HZS2	ROYAL BANK OF CANADA 5.2 08/01/2028	500,000.00	09/12/2023 5.50%	493,525.00 494,360.25	99.43 5.35%	497,143.56 6,500.00	1.01% 2,783.31	A1/A AA-	4.25 3.72
74456QBX3	PUBLIC SERVICE ELECTRIC AND GAS CO 3.65 09/01/2028	500,000.00	01/23/2024 4.61%	480,390.00 481,521.57	93.97 5.22%	469,843.16 3,041.67	0.95% (11,678.42)	A1/A WR	4.34 3.91
26442CAX2	DUKE ENERGY CAROLINAS LLC 3.95 11/15/2028	500,000.00	01/23/2024 4.55%	487,070.00 487,784.24	94.65 5.29%	473,242.37 9,106.94	0.96% (14,541.88)	Aa3/A NA	4.54 4.01

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	635,000.00	01/24/2024 4.64%	633,964.95 634,016.50	97.57 5.18%	619,574.61 7,383.64	1.26% (14,441.89)	A1/A+ NA	4.76 4.16
756109CF9	REALTY INCOME CORP 4.75 02/15/2029	650,000.00	02/15/2024 5.16%	638,313.00 638,768.42	96.76 5.53%	628,936.51 9,005.21	1.28% (9,831.91)	A3/A- NA	4.80 4.16
17275RBR2	CISCO SYSTEMS INC 4.85 02/26/2029	270,000.00	02/21/2024 4.86%	269,905.50 269,908.86	98.75 5.14%	266,630.56 2,364.38	0.54% (3,278.30)	A1/AA- NA	4.83 4.21
09290DAA9	BLACKROCK FUNDING INC 4.7 03/14/2029	560,000.00	03/05/2024 4.74%	558,986.40 559,013.04	98.09 5.15%	549,327.75 3,436.22	1.11% (9,685.29)	Aa3/AA- NA	4.87 4.27
Total Corporate		13,485,000.00	3.64%	13,240,549.21 13,310,781.76	95.28 5.37%	12,838,947.43 108,104.93	26.06% (471,834.33)	A1/A A+	3.18 2.75
MONEY MARKET FUND									
26200X845	DREYFUS INST PRF TO PREM	15,496.39	-- 0.01%	15,496.39 15,496.39	1.00 0.01%	15,496.39 0.00	0.03% (0.00)	Aaa/ AAAm AAA	0.00 0.00
31846V203	FIRST AMER:GVT OBLG Y	95,420.47	-- 4.91%	95,420.47 95,420.47	1.00 4.91%	95,420.47 0.00	0.19% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		110,916.86	4.23%	110,916.86 110,916.86	1.00 4.23%	110,916.86 0.00	0.23% (0.00)	Aaa/ AAAm AAA	0.00 0.00
MUNICIPAL BONDS									
13063DRK6	CALIFORNIA STATE 2.4 10/01/2024	320,000.00	10/16/2019 1.92%	327,350.40 320,623.40	98.70 5.56%	315,846.40 640.00	0.64% (4,777.00)	Aa2/AA- AA	0.42 0.41
649791RC6	NEW YORK ST 1.25 03/15/2027	325,000.00	06/17/2022 3.85%	288,284.75 302,719.98	90.03 5.02%	292,591.00 519.10	0.59% (10,128.98)	Aa1/AA+ AA+	2.87 2.76
Total Municipal Bonds		645,000.00	2.85%	615,635.15 623,343.38	94.53 5.30%	608,437.40 1,159.10	1.23% (14,905.98)	Aa2/AA AA	1.60 1.54
SUPRANATIONAL									
459058JL8	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025	910,000.00	-- 1.00%	892,819.20 903,389.69	93.23 5.27%	848,436.54 37.92	1.72% (54,953.15)	Aaa/AAA NA	1.50 1.45

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4581X0DV7	INTER-AMERICAN DEVELOPMENT BANK 0.875 04/20/2026	575,000.00	04/13/2021 0.97%	572,366.50 573,963.04	92.13 5.12%	529,739.67 153.73	1.08% (44,223.37)	Aaa/AAA NA	1.97 1.91
Total Supranational		1,485,000.00	0.99%	1,465,185.70 1,477,352.73	92.81 5.21%	1,378,176.22 191.65	2.80% (99,176.51)	Aaa/AAA NA	1.68 1.63
US TREASURY									
91282CDN8	UNITED STATES TREASURY 1.0 12/15/2024	550,000.00	12/15/2021 0.99%	550,171.88 550,035.79	97.37 5.33%	535,524.90 2,073.77	1.09% (14,510.89)	Aaa/AA+ AA+	0.63 0.61
912828ZC7	UNITED STATES TREASURY 1.125 02/28/2025	450,000.00	03/18/2020 0.81%	456,943.36 451,164.27	96.63 5.30%	434,843.26 852.92	0.88% (16,321.01)	Aaa/AA+ AA+	0.83 0.81
91282CED9	UNITED STATES TREASURY 1.75 03/15/2025	235,000.00	04/08/2022 2.70%	228,702.73 233,124.97	97.01 5.29%	227,972.95 525.24	0.46% (5,152.03)	Aaa/AA+ AA+	0.87 0.85
912828ZF0	UNITED STATES TREASURY 0.5 03/31/2025	565,000.00	01/25/2021 0.32%	569,259.57 565,932.92	95.79 5.25%	541,224.75 239.28	1.10% (24,708.16)	Aaa/AA+ AA+	0.92 0.89
91282CFE6	UNITED STATES TREASURY 3.125 08/15/2025	1,200,000.00	09/23/2022 4.20%	1,164,984.38 1,184,352.60	97.46 5.18%	1,169,484.37 7,829.67	2.37% (14,868.23)	Aaa/AA+ AA+	1.29 1.24
91282CFK2	UNITED STATES TREASURY 3.5 09/15/2025	1,200,000.00	09/26/2022 4.27%	1,174,312.50 1,188,104.13	97.78 5.19%	1,173,328.13 5,364.13	2.38% (14,776.00)	Aaa/AA+ AA+	1.38 1.31
91282CAM3	UNITED STATES TREASURY 0.25 09/30/2025	575,000.00	02/19/2021 0.51%	568,149.41 572,893.07	93.34 5.18%	536,681.64 121.76	1.09% (36,211.43)	Aaa/AA+ AA+	1.42 1.38
91282CAT8	UNITED STATES TREASURY 0.25 10/31/2025	575,000.00	01/11/2021 0.48%	568,800.78 573,062.08	92.99 5.17%	534,705.08 3.91	1.09% (38,357.00)	Aaa/AA+ AA+	1.50 1.46
91282CAZ4	UNITED STATES TREASURY 0.375 11/30/2025	565,000.00	03/26/2021 0.76%	554,869.73 561,569.83	92.83 5.15%	524,478.91 885.71	1.06% (37,090.92)	Aaa/AA+ AA+	1.59 1.54
91282CCJ8	UNITED STATES TREASURY 0.875 06/30/2026	350,000.00	12/22/2021 1.22%	344,708.98 347,466.72	91.63 5.00%	320,701.17 1,026.44	0.65% (26,765.55)	Aaa/AA+ AA+	2.17 2.09
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	140,000.00	08/04/2021 0.68%	139,622.66 139,829.88	90.81 4.99%	127,137.50 218.75	0.26% (12,692.38)	Aaa/AA+ AA+	2.25 2.18
91282CCW9	UNITED STATES TREASURY 0.75 08/31/2026	150,000.00	09/17/2021 0.86%	149,185.55 149,615.77	90.80 4.97%	136,195.31 189.54	0.28% (13,420.46)	Aaa/AA+ AA+	2.34 2.26
91282CCZ2	UNITED STATES TREASURY 0.875 09/30/2026	850,000.00	-- 1.08%	841,591.80 845,905.17	90.82 4.95%	771,939.45 629.95	1.57% (73,965.72)	Aaa/AA+ AA+	2.42 2.34
91282CEW7	UNITED STATES TREASURY 3.25 06/30/2027	600,000.00	-- 3.13%	603,357.42 602,145.57	95.35 4.85%	572,085.94 6,535.71	1.16% (30,059.64)	Aaa/AA+ AA+	3.17 2.93
91282CFB2	UNITED STATES TREASURY 2.75 07/31/2027	1,090,000.00	-- 3.98%	1,030,896.10 1,050,372.12	93.73 4.85%	1,021,704.69 7,493.75	2.07% (28,667.43)	Aaa/AA+ AA+	3.25 3.03

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
91282CFH9	UNITED STATES TREASURY 3.125 08/31/2027	1,240,000.00	-- 3.76%	1,204,744.92 1,216,189.67	94.75 4.85%	1,174,948.43 6,528.53	2.38% (41,241.24)	Aaa/AA+ AA+	3.34 3.10
91282CGH8	UNITED STATES TREASURY 3.5 01/31/2028	1,150,000.00	02/07/2023 3.81%	1,133,873.05 1,137,847.13	95.50 4.82%	1,098,294.92 10,062.50	2.23% (39,552.21)	Aaa/AA+ AA+	3.76 3.43
91282CGP0	UNITED STATES TREASURY 4.0 02/29/2028	650,000.00	03/14/2023 3.80%	655,738.28 654,435.28	97.19 4.81%	631,718.75 4,380.43	1.28% (22,716.53)	Aaa/AA+ AA+	3.84 3.48
91282CHE4	UNITED STATES TREASURY 3.625 05/31/2028	750,000.00	06/14/2023 4.00%	737,607.42 739,774.58	95.74 4.79%	718,037.11 11,365.27	1.46% (21,737.47)	Aaa/AA+ AA+	4.08 3.68
91282CHX2	UNITED STATES TREASURY 4.375 08/31/2028	1,350,000.00	-- 4.46%	1,345,000.00 1,345,620.11	98.47 4.77%	1,329,328.13 9,950.75	2.70% (16,291.98)	Aaa/AA+ AA+	4.34 3.87
91282CJR3	UNITED STATES TREASURY 3.75 12/31/2028	1,200,000.00	01/23/2024 4.05%	1,184,156.25 1,185,017.42	95.87 4.75%	1,150,406.26 15,082.42	2.34% (34,611.16)	Aaa/AA+ AA+	4.67 4.16
91282CJW2	UNITED STATES TREASURY 4.0 01/31/2029	1,200,000.00	01/26/2024 4.04%	1,197,890.63 1,197,995.69	96.89 4.74%	1,162,734.37 12,000.00	2.36% (35,261.32)	Aaa/AA+ AA+	4.76 4.23
91282CKD2	UNITED STATES TREASURY 4.25 02/28/2029	1,250,000.00	02/27/2024 4.30%	1,247,363.28 1,247,452.81	97.96 4.73%	1,224,511.73 8,950.41	2.49% (22,941.08)	Aaa/AA+ AA+	4.83 4.28
91282CKG5	UNITED STATES TREASURY 4.125 03/31/2029	1,500,000.00	-- 4.47%	1,477,089.85 1,477,356.51	97.39 4.73%	1,460,859.38 5,240.78	2.97% (16,497.13)	Aaa/AA+ AA+	4.92 4.38
Total US Treasury		19,385,000.00	3.27%	19,129,020.53 19,217,264.10	95.89 4.93%	18,578,847.12 117,551.61	37.71% (638,416.98)	Aaa/AA+ AA+	3.14 2.87
Total Portfolio		51,499,425.48	3.19%	50,815,818.94 51,002,528.97	95.50 5.17%	49,267,863.70 270,860.24	100.00% (1,734,665.27)	Aa2/AA- AA	2.84 2.48
Total Market Value + Accrued						49,538,723.95			

MONTHLY ACCOUNT STATEMENT

Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2024

CHANDLER ASSET MANAGEMENT | chandlerasset.com

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact clientservice@chandlerasset.com

Custodian:

US Bank

PORTFOLIO SUMMARY



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2024

Portfolio Characteristics

Average Modified Duration	3.49
Average Coupon	2.38%
Average Purchase YTM	2.56%
Average Market YTM	5.07%
Average Quality	AA
Average Final Maturity	3.98
Average Life	3.92

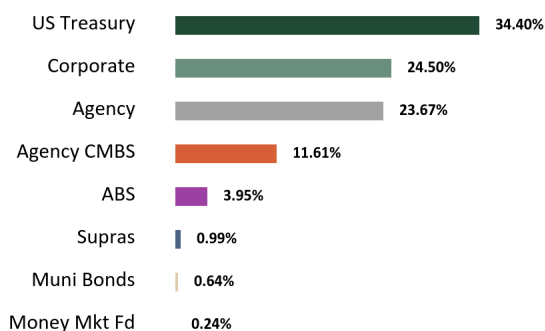
Account Summary

	Beg. Values as of 04/01/2024	End Values as of 04/30/2024
Market Value	28,682,646.08	28,313,428.65
Accrued Interest	134,608.70	158,030.13
Total Market Value	28,817,254.78	28,471,458.78
Income Earned	58,340.35	67,871.25
Cont/WD	0.00	0.00
Par	30,690,784.61	30,727,347.48
Book Value	30,420,580.37	30,448,459.22
Cost Value	30,353,680.25	30,373,497.01

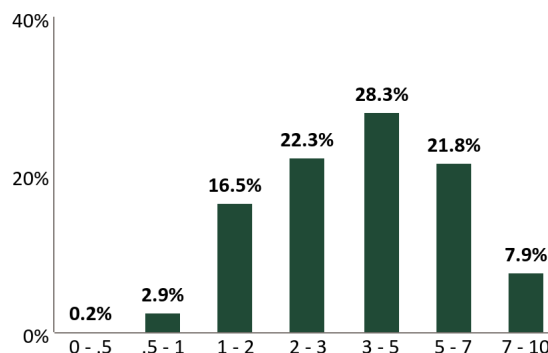
Top Issuers

United States	34.40%
FHLMC	15.42%
Federal Home Loan Banks	10.33%
FNMA	9.52%
Bank of America Corporation	1.81%
American Express Company	1.71%
UnitedHealth Group Incorporated	1.70%
Toyota Motor Corporation	1.67%

Sector Allocation



Maturity Distribution



Credit Quality



AAA 75.2% AA 12.0% A 12.8%

*See Footnote

Performance Review

Total Rate of Return	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (06/01/06)
NCCSIF Long Term Acct	(1.19%)	(1.57%)	(1.15%)	0.79%	0.77%	(1.51%)	0.75%	1.37%	2.86%
Benchmark Return*	(1.27%)	(1.87%)	(1.58%)	(0.20%)	0.16%	(1.86%)	0.37%	1.00%	2.48%
Secondary Benchmark Return*	(1.26%)	(1.72%)	(1.43%)	0.34%	0.53%	(1.70%)	0.61%	1.25%	2.66%

*Periods over 1 year are annualized.

Benchmark: ICE BofA 1-10 Year Unsubordinated US Treasury & Agency Index Secondary Benchmark: ICE BofA 1-10 Year AAA-A US Corporate & Government Index
The credit quality is a weighted average calculation of the highest of S&P, Moody's' and Fitch

Execution Time: 05/02/2024 11:51:45 AM

Chandler Asset Management | info@chandlerasset.com | www.chandlerasset.com | 800.317.4747

CONFIDENTIAL | 2

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES (CMOS)				
Max % (MV)	100.0	0.0	Compliant	
Max % Issuer (MV)	30.0	0.0	Compliant	
Max Maturity (Years)	10.0	0.0	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV)	20.0	3.9	Compliant	
Max % Issuer (MV)	5.0	1.7	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
BANKERS' ACCEPTANCES				
Max % (MV)	40.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	180	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CERTIFICATE OF DEPOSIT PLACEMENT SERVICE (CDARS)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COLLATERALIZED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COMMERCIAL PAPER				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	270	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CORPORATE MEDIUM TERM NOTES				
Max % (MV)	30.0	24.6	Compliant	
Max % Issuer (MV)	5.0	1.8	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
FDIC INSURED TIME DEPOSITS (NON-NEGOTIABLE CD/ TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
FEDERAL AGENCIES				
Max % (MV)	100.0	23.6	Compliant	
Max % Issuer (MV)	30.0	10.4	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	10	6	Compliant	
LOCAL AGENCY INVESTMENT FUND (LAIF)				
Max Concentration (MV)	75.0	0.0	Compliant	
MONEY MARKET MUTUAL FUNDS				
Max % (MV)	20.0	0.2	Compliant	
Max % Issuer (MV)	20.0	0.2	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
MORTGAGE-BACKED SECURITIES (NON-AGENCY)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, LOCAL AGENCY)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, OTHER STATES)				
Max % (MV)	30.0	0.6	Compliant	
Max % Issuer (MV)	5.0	0.6	Compliant	
Max Maturity (Years)	5	2	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUTUAL FUNDS				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	10.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
Min Rating (AAA by 2)	0.0	0.0	Compliant	
NEGOTIABLE CERTIFICATES OF DEPOSIT (NCD)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1 if > FDIC Limit)	0.0	0.0	Compliant	
REPURCHASE AGREEMENTS				
Max Maturity (Years)	1.0	0.0	Compliant	
SUPRANATIONAL OBLIGATIONS				
Max % (MV)	30.0	1.0	Compliant	
Max % Issuer (MV)	10.0	1.0	Compliant	
Max Maturity (Years)	5	1	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	34.4	Compliant	
Max Maturity (Years)	10	9	Compliant	

RECONCILIATION SUMMARY



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2024

Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	0.00

Principal Paydowns

Month to Date	(86,020.42)
Fiscal Year to Date	(1,033,100.65)

Purchases

Month to Date	1,020,113.64
Fiscal Year to Date	8,191,676.16

Sales

Month to Date	(894,115.69)
Fiscal Year to Date	(6,642,908.36)

Interest Received

Month to Date	37,273.02
Fiscal Year to Date	509,648.69

Purchased / Sold Interest

Month to Date	2,704.51
Fiscal Year to Date	4,509.45

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2023)
Beginning Book Value	30,420,580.37	29,976,419.89
Maturities/Calls	0.00	0.00
Principal Paydowns	(86,020.42)	(1,033,100.65)
Purchases	1,020,113.64	8,191,676.16
Sales	(894,115.69)	(6,642,908.36)
Change in Cash, Payables, Receivables	(3,952.14)	1,164.37
Amortization/Accretion	4,472.29	38,811.43
Realized Gain (Loss)	(12,618.83)	(83,603.62)
Ending Book Value	30,448,459.22	30,448,459.22

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2023)
Beginning Market Value	28,682,646.09	27,753,910.29
Maturities/Calls	0.00	0.00
Principal Paydowns	(86,020.42)	(1,033,100.65)
Purchases	1,020,113.64	8,191,676.16
Sales	(894,115.69)	(6,642,908.36)
Change in Cash, Payables, Receivables	(3,952.14)	1,164.37
Amortization/Accretion	4,472.29	38,811.43
Change in Net Unrealized Gain (Loss)	(397,096.29)	87,479.03
Realized Gain (Loss)	(12,618.83)	(83,603.62)
Ending Market Value	28,313,428.65	28,313,428.65

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
ABS									
43813GAC5	HAROT 2021-1 A3 0.27 04/21/2025	2,469.61	02/17/2021 0.27%	2,469.56 2,469.60	99.69 5.61%	2,462.03 0.19	0.01% (7.57)	Aaa/NA AAA	0.97 0.06
89240BAC2	TAOT 2021-A A3 0.26 05/15/2025	10,447.78	02/02/2021 0.27%	10,445.84 10,447.48	99.71 6.47%	10,416.99 1.21	0.04% (30.49)	Aaa/NA AAA	1.04 0.05
02582JIT8	AMXCA 2022-2 A 05/17/2027	260,000.00	05/17/2022 3.42%	259,942.49 259,972.53	97.82 5.62%	254,326.67 391.73	0.90% (5,645.86)	NA/AAA AAA	1.04 1.00
36266FAC3	GMALT 2022-2 A3 3.42 06/20/2025	36,900.16	05/03/2022 3.45%	36,896.31 36,898.99	99.76 5.95%	36,809.78 38.56	0.13% (89.21)	NA/AAA AAA	1.14 0.10
47788UAC6	JDOT 2021 A3 0.36 09/15/2025	12,232.38	03/02/2021 0.37%	12,230.03 12,231.82	98.98 5.37%	12,107.15 1.96	0.04% (124.67)	Aaa/NA AAA	1.38 0.20
44933LAC7	HART 2021-A A3 0.38 09/15/2025	14,273.67	04/20/2021 0.39%	14,272.16 14,273.36	99.41 5.87%	14,189.06 2.41	0.05% (84.30)	NA/AAA AAA	1.38 0.11
43815GAC3	HAROT 2021-4 A3 0.88 01/21/2026	49,438.93	11/16/2021 0.89%	49,428.50 49,435.19	97.63 6.14%	48,265.90 12.09	0.17% (1,169.29)	Aaa/NA AAA	1.73 0.45
47789QAC4	JDOT 2021-B A3 0.52 03/16/2026	50,116.44	07/13/2021 0.53%	50,111.97 50,114.92	97.81 5.50%	49,016.66 11.58	0.17% (1,098.26)	Aaa/NA AAA	1.88 0.44
89238JAC9	TAOT 2021-D A3 0.71 04/15/2026	45,894.37	11/09/2021 0.71%	45,893.39 45,894.00	97.69 6.20%	44,835.93 14.48	0.16% (1,058.07)	NA/AAA AAA	1.96 0.42
44935FAD6	HART 2021-C A3 0.74 05/15/2026	33,462.08	11/09/2021 0.75%	33,454.61 33,459.31	97.97 6.16%	32,782.61 11.01	0.12% (676.71)	NA/AAA AAA	2.04 0.37
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	73,599.31	05/10/2022 3.23%	73,595.48 73,597.44	98.54 5.84%	72,524.55 39.38	0.26% (1,072.89)	Aaa/AAA NA	2.32 0.56
47787JAC2	JDOT 2022 A3 0.36 09/15/2026	61,648.74	03/10/2022 2.34%	61,635.10 61,642.17	98.02 5.67%	60,426.83 63.57	0.21% (1,215.34)	Aaa/NA AAA	2.38 0.59
362554AC1	GMCAR 2021-4 A3 0.68 09/16/2026	40,363.79	10/13/2021 0.68%	40,362.76 40,363.39	97.24 6.70%	39,249.01 11.44	0.14% (1,114.37)	Aaa/AAA NA	2.38 0.46
448977AD0	HART 2022-A A3 2.22 10/15/2026	96,490.62	03/09/2022 2.23%	96,486.90 96,488.87	97.95 6.06%	94,508.59 95.20	0.33% (1,980.27)	NA/AAA AAA	2.46 0.53
380146AC4	GMCAR 2022-1 A3 1.26 11/16/2026	41,266.71	01/11/2022 1.27%	41,263.12 41,265.10	97.69 5.94%	40,315.10 21.67	0.14% (950.00)	NA/AAA AAA	2.55 0.49
362585AC5	GMCAR 2022-2 A3 3.1 02/16/2027	76,988.64	04/05/2022 3.13%	76,972.55 76,980.31	98.19 6.01%	75,593.41 99.44	0.27% (1,386.90)	Aaa/AAA NA	2.80 0.63
02582JKH2	AMXCA 2024-1 A 5.23 04/16/2029	230,000.00	04/16/2024 5.30%	229,952.85 229,953.06	99.92 5.32%	229,822.21 267.31	0.81% (130.85)	NA/AAA AAA	4.96 2.67

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
Total ABS		1,135,593.20	2.91%	1,135,413.64 1,135,487.53	98.43 5.76%	1,117,652.48 1,083.21	3.95% (17,835.05)	Aaa/AAA AAA	2.49 1.04
AGENCY									
3137EAEPO	FEDERAL HOME LOAN MORTGAGE CORP 1.5 02/12/2025	425,000.00	02/13/2020 1.52%	424,672.75 424,948.54	97.10 5.33%	412,675.31 1,398.96	1.46% (12,273.22)	Aaa/AA+ AA+	0.79 0.76
3135G04Z3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	475,000.00	06/17/2020 0.54%	474,016.75 474,777.91	94.87 5.23%	450,620.67 884.03	1.59% (24,157.24)	Aaa/AA+ AA+	1.13 1.10
3137EAEU9	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	340,000.00	07/21/2020 0.48%	338,306.80 339,585.98	94.38 5.17%	320,892.91 354.17	1.13% (18,693.07)	Aaa/AA+ AA+	1.22 1.19
3137EAEX3	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	370,000.00	09/23/2020 0.44%	368,886.30 369,688.60	93.60 5.19%	346,302.37 146.46	1.22% (23,386.23)	Aaa/AA+ AA+	1.40 1.36
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	530,000.00	11/09/2020 0.57%	528,102.60 529,421.71	93.27 5.16%	494,313.76 1,280.83	1.75% (35,107.95)	Aaa/AA+ AA+	1.52 1.47
3135G0K36	FEDERAL NATIONAL MORTGAGE ASSOCIATION 2.125 04/24/2026	565,000.00	-- 2.18%	562,430.10 564,457.27	94.53 5.06%	534,087.92 233.45	1.89% (30,369.35)	Aaa/AA+ AA+	1.98 1.90
3130AGFP5	FEDERAL HOME LOAN BANKS 2.5 06/12/2026	500,000.00	06/17/2019 2.20%	510,085.00 503,051.98	94.92 5.06%	474,617.48 4,826.39	1.68% (28,434.50)	Aaa/AA+ AA+	2.12 2.00
3130A2VE3	FEDERAL HOME LOAN BANKS 3.0 09/11/2026	575,000.00	-- 2.83%	583,719.50 577,207.98	95.53 5.03%	549,307.42 2,395.83	1.94% (27,900.56)	Aaa/AA+ AA+	2.37 2.23
3135G0Q22	FEDERAL NATIONAL MORTGAGE ASSOCIATION 1.875 09/24/2026	230,000.00	-- 2.70%	212,604.00 225,666.80	92.93 5.04%	213,740.74 443.23	0.75% (11,926.05)	Aaa/AA+ AA+	2.40 2.29
3130ACKB9	FEDERAL HOME LOAN BANKS 2.625 09/10/2027	600,000.00	-- 2.74%	593,685.00 597,788.18	93.11 4.87%	558,676.77 2,231.25	1.97% (39,111.41)	Aaa/AA+ AA+	3.36 3.15
3135G05Y5	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.75 10/08/2027	600,000.00	-- 0.79%	598,402.20 599,194.05	87.10 4.87%	522,602.80 287.50	1.85% (76,591.25)	Aaa/AA+ AA+	3.44 3.32
3130AEB25	FEDERAL HOME LOAN BANKS 3.25 06/09/2028	500,000.00	01/29/2019 3.14%	504,785.00 502,099.91	94.34 4.78%	471,724.52 6,409.72	1.67% (30,375.40)	Aaa/AA+ AA+	4.11 3.73
3130AG3X1	FEDERAL HOME LOAN BANKS 2.875 03/09/2029	380,000.00	-- 2.68%	386,815.50 383,385.48	91.86 4.77%	349,065.36 1,578.06	1.23% (34,320.12)	Aaa/AA+ AA+	4.86 4.43
3130AGDY8	FEDERAL HOME LOAN BANKS 2.75 06/08/2029	510,000.00	-- 2.47%	523,261.05 516,827.37	90.52 4.87%	461,640.80 5,571.04	1.63% (55,186.57)	Aaa/AA+ AA+	5.11 4.61
3130AGUW3	FEDERAL HOME LOAN BANKS 2.125 09/14/2029	70,000.00	03/05/2020 1.23%	75,742.80 73,238.68	87.06 4.89%	60,943.22 194.20	0.22% (12,295.46)	Aaa/AA+ AA+	5.38 4.95
3135G05Q2	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.875 08/05/2030	610,000.00	-- 0.99%	603,622.55 605,939.12	78.87 4.82%	481,120.82 1,275.07	1.70% (124,818.31)	Aaa/AA+ AA+	6.27 5.93

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
Total Agency		7,280,000.00	1.77%	7,289,137.90 7,287,279.57	92.30 5.01%	6,702,332.87 29,510.19	23.67% (584,946.70)	Aaa/AA+ AA+	2.89 2.71
AGENCY CMBS									
3137FBBX3	FHMS K-068 A2 3.244 08/25/2027	270,000.00	02/02/2022 1.85%	289,174.22 281,374.21	94.16 5.18%	254,231.70 729.90	0.90% (27,142.51)	Aaa/AA+ AA+	3.32 3.00
3137H1Z33	FHMS K-744 A2 1.712 07/25/2028	224,167.51	02/08/2022 2.07%	219,271.68 220,972.20	87.58 5.18%	196,317.07 319.81	0.69% (24,655.13)	Aaa/AA+ AAA	4.24 3.75
3137H5DX2	FHMS K-747 A2 2.05 11/25/2028	350,000.00	01/19/2022 1.96%	351,635.55 351,089.71	87.66 5.15%	306,810.46 597.92	1.08% (44,279.25)	Aaa/AA+ AAA	4.57 4.16
3137FKZZ2	FHMS K-088 A2 3.69 01/25/2029	275,000.00	07/08/2022 3.57%	276,579.10 276,139.57	94.14 5.10%	258,887.61 845.63	0.91% (17,251.96)	Aaa/AA+ AA+	4.74 4.16
3137FLN91	FHMS K-091 A2 3.505 03/25/2029	150,000.00	11/23/2022 4.35%	143,015.63 144,599.52	93.27 5.09%	139,904.99 438.13	0.49% (4,694.53)	Aaa/AAA AA+	4.90 4.28
3137FNB82	FHMS K-096 A2 2.519 07/25/2029	95,000.00	03/23/2023 4.19%	86,320.12 87,838.11	88.40 5.10%	83,980.67 199.42	0.30% (3,857.45)	Aaa/AA+ AAA	5.24 4.68
3137H9D71	FHMS K-750 A2 3.0 09/25/2029	400,000.00	10/26/2022 4.83%	359,138.80 368,048.63	90.59 5.14%	362,377.64 1,000.00	1.28% (5,670.99)	Aaa/AA+ AAA	5.41 4.51
3137FQ3Z4	FHMS K-101 A2 2.524 10/25/2029	300,000.00	06/02/2022 3.32%	284,167.97 288,278.50	87.86 5.11%	263,566.35 631.00	0.93% (24,712.15)	Aaa/AA+ AA+	5.49 4.91
3137HAGZ3	FHMS K-752 A2 4.284 07/25/2030	400,000.00	08/16/2023 2.77%	383,940.40 385,550.85	95.42 5.17%	381,671.60 1,428.00	1.35% (3,879.25)	Aaa/AA+ AAA	6.24 5.17
3137H6LN3	FHMS K-139 A2 2.59 01/25/2032	270,000.00	03/01/2022 2.34%	275,647.32 274,411.08	83.91 5.16%	226,565.29 582.75	0.80% (47,845.79)	Aaa/AA+ AA+	7.74 6.70
3137H8U90	FHMS K-148 A2 3.5 07/25/2032	200,000.00	04/26/2023 4.11%	190,804.69 191,809.61	89.11 5.15%	178,224.88 583.33	0.63% (13,584.73)	Aaa/AA+ AA+	8.24 6.86
3137H9M89	FHMS K-152 A2 3.78 11/25/2032	180,000.00	07/27/2023 4.63%	168,693.75 169,613.37	90.64 5.16%	163,160.33 567.00	0.58% (6,453.03)	Aaa/AA+ AAA	8.57 7.01
3137H9UD9	FHMS K-154 A2 4.35 01/25/2033	500,000.00	09/11/2023 4.96%	477,656.25 479,169.07	94.35 5.17%	471,736.35 1,812.50	1.67% (7,432.72)	Aaa/AA+ AAA	8.74 7.00
Total Agency CMBS		3,614,167.51	3.47%	3,506,045.48 3,518,894.43	91.09 5.15%	3,287,434.93 9,735.38	11.61% (231,459.50)	Aaa/AA+ AAA	6.07 5.15
CASH									
CCYUSD	Receivable	1,300.27	-- 0.00%	1,300.27 1,300.27	1.00 0.00%	1,300.27 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00

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Total Cash		1,300.27	0.00%	1,300.27	1.00 0.00%	1,300.27 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00
CORPORATE									
002824BB5	ABBOTT LABORATORIES 2.95 03/15/2025	90,000.00	01/28/2022 1.68%	93,217.50 90,699.99	97.84 5.50%	88,058.64 339.25	0.31% (2,641.35)	Aa3/AA- WR	0.87 0.84
06367WB85	BANK OF MONTREAL 1.85 05/01/2025	264,000.00	07/23/2021 0.86%	273,720.48 266,582.22	96.40 5.60%	254,485.61 2,442.00	0.90% (12,096.61)	A2/A- AA-	1.00 0.96
037833DT4	APPLE INC 1.125 05/11/2025	100,000.00	05/04/2020 1.16%	99,821.00 99,963.24	95.75 5.43%	95,745.52 531.25	0.34% (4,217.72)	Aaa/AA+ NA	1.03 0.99
06406HCQ0	BANK OF NEW YORK MELLON CORP 3.95 11/18/2025	160,000.00	04/05/2022 3.21%	163,985.60 161,652.94	97.75 5.48%	156,404.43 2,861.56	0.55% (5,248.52)	A1/A AA-	1.55 1.45
92826CAD4	VISA INC 3.15 12/14/2025	300,000.00	01/28/2022 1.76%	314,679.00 305,567.13	96.88 5.18%	290,629.42 3,596.25	1.03% (14,937.71)	Aa3/AA- NA	1.62 1.54
89114QCP1	TORONTO-DOMINION BANK 0.75 01/06/2026	150,000.00	02/08/2022 2.14%	142,146.00 146,612.76	92.53 5.45%	138,800.75 359.38	0.49% (7,812.01)	A1/A AA-	1.69 1.63
06051GHY8	BANK OF AMERICA CORP 2.015 02/13/2026	380,000.00	-- 1.44%	388,482.70 381,699.32	97.00 5.97%	368,614.52 1,659.02	1.30% (13,084.80)	A1/A- AA-	1.79 0.76
78016EZQ3	ROYAL BANK OF CANADA 1.2 04/27/2026	150,000.00	06/09/2021 1.13%	150,517.50 150,210.95	92.01 5.49%	138,018.05 20.00	0.49% (12,192.90)	A1/A AA-	1.99 1.92
023135BX3	AMAZON.COM INC 1.0 05/12/2026	465,000.00	05/10/2021 1.09%	462,991.20 464,184.82	91.99 5.20%	427,760.19 2,182.92	1.51% (36,424.63)	A1/AA AA-	2.03 1.96
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	75,000.00	06/16/2021 1.07%	75,299.25 75,121.26	92.05 5.31%	69,040.01 397.71	0.24% (6,081.25)	A2/A+ A	2.04 1.96
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	315,000.00	06/15/2021 1.13%	314,861.40 314,940.95	91.52 5.38%	288,298.77 1,309.22	1.02% (26,642.18)	A1/A+ A+	2.13 2.05
61747YET8	MORGAN STANLEY 4.679 07/17/2026	100,000.00	-- 4.64%	100,092.18 100,037.31	98.70 5.80%	98,699.71 1,351.71	0.35% (1,337.61)	A1/A- A+	2.21 1.15
931142ERO	WALMART INC 1.05 09/17/2026	75,000.00	09/08/2021 1.09%	74,858.25 74,932.54	91.15 5.04%	68,365.11 96.25	0.24% (6,567.43)	Aa2/AA AA	2.38 2.30
26442CAS3	DUKE ENERGY CAROLINAS LLC 2.95 12/01/2026	300,000.00	01/13/2022 1.82%	315,051.00 307,610.26	94.41 5.29%	283,216.94 3,687.50	1.00% (24,393.32)	Aa3/A WR	2.59 2.41
87612EBM7	TARGET CORP 1.95 01/15/2027	170,000.00	01/19/2022 1.99%	169,711.00 169,842.70	92.29 5.03%	156,889.45 976.08	0.55% (12,953.25)	A2/A A	2.71 2.57
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	205,000.00	03/01/2022 2.46%	204,946.90 204,969.40	92.11 5.48%	188,829.90 809.18	0.67% (16,139.49)	A2/A- A	2.84 2.67

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89114TZT2	TORONTO-DOMINION BANK 2.8 03/10/2027	325,000.00	03/09/2022 2.97%	322,422.75 323,527.09	93.06 5.45%	302,448.02 1,289.17	1.07% (21,079.07)	A1/A NA	2.86 2.68
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	345,000.00	03/07/2022 2.30%	344,934.45 344,962.38	93.05 4.92%	321,018.89 1,013.92	1.13% (23,943.48)	Aa2/AA A+	2.87 2.72
89236TJZ9	TOYOTA MOTOR CREDIT CORP 3.05 03/22/2027	195,000.00	03/17/2022 3.05%	194,982.45 194,989.86	94.14 5.26%	183,565.82 644.31	0.65% (11,424.04)	A1/A+ A+	2.89 2.71
46647PCB0	JPMORGAN CHASE & CO 1.578 04/22/2027	400,000.00	08/10/2022 4.36%	363,548.00 379,655.79	92.28 5.76%	369,116.76 157.80	1.30% (10,539.03)	A1/A- AA-	2.98 1.90
665859AW4	NORTHERN TRUST CORP 4.0 05/10/2027	125,000.00	05/05/2022 4.03%	124,797.50 124,877.57	96.55 5.25%	120,689.39 2,375.00	0.43% (4,188.18)	A2/A+ A+	3.03 2.75
91324PEG3	UNITEDHEALTH GROUP INC 3.7 05/15/2027	130,000.00	05/17/2022 3.69%	130,060.80 130,036.67	95.74 5.23%	124,464.81 2,217.94	0.44% (5,571.86)	A2/A+ A	3.04 2.78
61747YEC5	MORGAN STANLEY 1.512 07/20/2027	250,000.00	08/15/2022 4.28%	225,837.50 235,820.33	91.32 5.73%	228,300.00 1,060.50	0.81% (7,520.33)	A1/A- A+	3.22 2.12
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	350,000.00	09/02/2022 3.95%	344,414.00 346,282.21	95.30 5.17%	333,557.38 2,765.00	1.18% (12,724.83)	A2/A A+	3.28 3.02
756109AU8	REALTY INCOME CORP 3.65 01/15/2028	395,000.00	-- 4.77%	376,127.65 380,493.37	93.99 5.46%	371,263.25 4,245.15	1.31% (9,230.13)	A3/A- WR	3.71 3.36
06051GGF0	BANK OF AMERICA CORP 3.824 01/20/2028	150,000.00	02/06/2023 4.97%	143,926.50 145,781.78	95.45 5.65%	143,173.16 1,609.27	0.51% (2,608.62)	A1/A- AA-	3.73 2.51
341081GN1	FLORIDA POWER & LIGHT CO 4.4 05/15/2028	180,000.00	06/06/2023 4.63%	178,187.40 178,517.15	96.98 5.24%	174,571.14 3,652.00	0.62% (3,946.01)	Aa2/A+ AA-	4.04 3.57
74340XCG4	PROLOGIS LP 4.875 06/15/2028	220,000.00	-- 5.00%	218,836.50 219,033.90	98.42 5.31%	216,521.57 4,051.67	0.76% (2,512.33)	A3/A NA	4.13 3.62
91324PEU2	UNITEDHEALTH GROUP INC 4.25 01/15/2029	300,000.00	01/23/2024 4.60%	295,404.00 295,649.36	96.05 5.20%	288,153.28 3,754.17	1.02% (7,496.08)	A2/A+ A	4.71 4.15
24422EXH7	JOHN DEERE CAPITAL CORP 4.5 01/16/2029	300,000.00	01/23/2024 4.61%	298,473.00 298,554.47	97.27 5.16%	291,800.12 4,237.50	1.03% (6,754.35)	A1/A A+	4.71 4.13
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	365,000.00	01/24/2024 4.64%	364,405.05 364,434.68	97.57 5.18%	356,133.44 4,244.14	1.26% (8,301.25)	A1/A+ NA	4.76 4.16
Total Corporate		7,329,000.00	3.01%	7,270,738.51 7,277,244.39	94.70 5.37%	6,936,634.04 59,936.80	24.50% (340,610.36)	A1/A A+	2.88 2.48

MONEY MARKET FUND

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26200X845	DREYFUS INST PRF TO PREM	2,705.97	-- 0.01%	2,705.97 2,705.97	1.00 0.01%	2,705.97 0.00	0.01% 0.00	Aaa/ AAAm AAA	0.00 0.00
31846V203	FIRST AMER:GVT OBLG Y	64,580.53	-- 4.91%	64,580.53 64,580.53	1.00 4.91%	64,580.53 0.00	0.23% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		67,286.50	4.71%	67,286.50 67,286.50	1.00 4.71%	67,286.50 0.00	0.24% 0.00	Aaa/ AAAm AAA	0.00 0.00

MUNICIPAL BONDS									
649791RC6	NEW YORK ST 1.25 03/15/2027	200,000.00	06/30/2022 3.54%	180,128.00 187,849.56	90.03 5.02%	180,056.00 319.44	0.64% (7,793.56)	Aa1/AA+ AA+	2.87 2.76
Total Municipal Bonds		200,000.00	06/30/2022 3.54%	180,128.00 187,849.56	90.03 5.02%	180,056.00 319.44	0.64% (7,793.56)	Aa1/AA+ AA+	2.87 2.76

SUPRANATIONAL									
4581X0DV7	INTER-AMERICAN DEVELOPMENT BANK 0.875 04/20/2026	305,000.00	04/13/2021 0.97%	303,603.10 304,449.96	92.13 5.12%	280,992.35 81.55	0.99% (23,457.61)	Aaa/AAA NA	1.97 1.91
Total Supranational		305,000.00	04/13/2021 0.97%	303,603.10 304,449.96	92.13 5.12%	280,992.35 81.55	0.99% (23,457.61)	Aaa/AAA NA	1.97 1.91

US TREASURY									
91282ZF0	UNITED STATES TREASURY 0.5 03/31/2025	325,000.00	03/30/2021 0.64%	323,146.48 324,576.26	95.79 5.25%	311,323.97 137.64	1.10% (13,252.29)	Aaa/AA+ AA+	0.92 0.89
91282M56	UNITED STATES TREASURY 2.25 11/15/2025	350,000.00	05/29/2019 2.14%	352,419.92 350,577.05	95.74 5.16%	335,083.98 3,634.62	1.18% (15,493.07)	Aaa/AA+ AA+	1.54 1.47
91282R36	UNITED STATES TREASURY 1.625 05/15/2026	500,000.00	-- 2.20%	475,523.49 494,398.63	93.46 5.04%	467,285.16 3,750.00	1.65% (27,113.48)	Aaa/AA+ AA+	2.04 1.95
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	150,000.00	07/29/2021 0.72%	149,285.16 149,678.24	90.81 4.99%	136,218.75 234.38	0.48% (13,459.49)	Aaa/AA+ AA+	2.25 2.18
91282Y9G9	UNITED STATES TREASURY 1.625 09/30/2026	100,000.00	12/18/2019 1.85%	98,507.81 99,468.67	92.51 4.95%	92,511.72 137.64	0.33% (6,956.95)	Aaa/AA+ AA+	2.42 2.32
91282CCZ2	UNITED STATES TREASURY 0.875 09/30/2026	600,000.00	-- 1.13%	592,710.94 596,446.89	90.82 4.95%	544,898.44 444.67	1.92% (51,548.46)	Aaa/AA+ AA+	2.42 2.34

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912828ZB9	UNITED STATES TREASURY 1.125 02/28/2027	545,000.00	03/24/2020 0.75%	558,901.76 550,673.85	90.17 4.88%	491,415.43 1,032.98	1.74% (59,258.42)	Aaa/AA+ AA+	2.83 2.72
91282CAH4	UNITED STATES TREASURY 0.5 08/31/2027	150,000.00	08/06/2021 0.94%	146,121.09 147,866.86	86.77 4.85%	130,148.44 126.36	0.46% (17,718.42)	Aaa/AA+ AA+	3.34 3.23
91282CAL5	UNITED STATES TREASURY 0.375 09/30/2027	300,000.00	10/25/2021 1.32%	283,792.97 290,665.05	86.11 4.83%	258,316.41 95.29	0.91% (32,348.64)	Aaa/AA+ AA+	3.42 3.32
9128283F5	UNITED STATES TREASURY 2.25 11/15/2027	300,000.00	11/07/2019 1.90%	307,957.03 303,512.61	91.68 4.83%	275,050.78 3,115.38	0.97% (28,461.83)	Aaa/AA+ AA+	3.54 3.30
91282CBB6	UNITED STATES TREASURY 0.625 12/31/2027	625,000.00	03/29/2021 1.29%	597,875.98 610,278.05	86.03 4.83%	537,670.90 1,309.24	1.90% (72,607.15)	Aaa/AA+ AA+	3.67 3.53
91282CBJ9	UNITED STATES TREASURY 0.75 01/31/2028	550,000.00	03/12/2021 1.27%	530,857.42 539,564.13	86.19 4.82%	474,052.73 1,031.25	1.67% (65,511.40)	Aaa/AA+ AA+	3.76 3.61
91282CCV1	UNITED STATES TREASURY 1.125 08/31/2028	300,000.00	09/03/2021 1.10%	300,457.03 300,283.72	85.89 4.77%	257,671.88 568.61	0.91% (42,611.84)	Aaa/AA+ AA+	4.34 4.13
9128285M8	UNITED STATES TREASURY 3.125 11/15/2028	150,000.00	10/19/2022 4.33%	140,349.61 142,781.78	93.40 4.76%	140,097.66 2,163.46	0.49% (2,684.13)	Aaa/AA+ AA+	4.54 4.10
912828YB0	UNITED STATES TREASURY 1.625 08/15/2029	350,000.00	05/28/2020 0.67%	380,009.77 367,229.98	85.77 4.69%	300,179.69 1,187.50	1.06% (67,050.29)	Aaa/AA+ AA+	5.29 4.94
91282CFJ5	UNITED STATES TREASURY 3.125 08/31/2029	120,000.00	09/19/2022 3.62%	116,381.25 117,221.39	92.52 4.73%	111,018.75 631.79	0.39% (6,202.64)	Aaa/AA+ AA+	5.34 4.80
91282CFT3	UNITED STATES TREASURY 4.0 10/31/2029	140,000.00	12/30/2022 4.02%	139,868.75 139,894.23	96.51 4.73%	135,110.94 15.22	0.48% (4,783.29)	Aaa/AA+ AA+	5.50 4.87
91282CGZ8	UNITED STATES TREASURY 3.5 04/30/2030	280,000.00	05/11/2023 3.37%	282,318.75 281,995.31	93.70 4.72%	262,346.87 26.63	0.93% (19,648.44)	Aaa/AA+ AA+	6.00 5.32
912828ZQ6	UNITED STATES TREASURY 0.625 05/15/2030	615,000.00	-- 0.90%	599,593.95 605,096.95	78.71 4.72%	484,048.24 1,774.04	1.71% (121,048.71)	Aaa/AA+ AA+	6.04 5.76
91282CAV3	UNITED STATES TREASURY 0.875 11/15/2030	625,000.00	-- 1.29%	600,808.59 608,745.81	78.76 4.68%	492,260.74 2,524.04	1.74% (116,485.07)	Aaa/AA+ AA+	6.54 6.17
91282CJQ5	UNITED STATES TREASURY 3.75 12/31/2030	800,000.00	01/23/2024 4.10%	783,437.50 784,078.29	94.55 4.71%	756,375.00 10,054.95	2.67% (27,703.29)	Aaa/AA+ AA+	6.67 5.73
91282CJX0	UNITED STATES TREASURY 4.0 01/31/2031	600,000.00	02/23/2024 4.33%	588,093.75 588,399.52	95.92 4.71%	575,507.81 6,000.00	2.03% (12,891.71)	Aaa/AA+ AA+	6.76 5.77
91282CKC4	UNITED STATES TREASURY 4.25 02/28/2031	500,000.00	03/20/2024 4.27%	499,277.34 499,289.03	97.36 4.71%	486,796.88 3,580.16	1.72% (12,492.15)	Aaa/AA+ AA+	6.83 5.81
91282CKF7	UNITED STATES TREASURY 4.125 03/31/2031	500,000.00	04/10/2024 4.53%	488,125.00 488,218.32	96.59 4.71%	482,968.75 1,746.93	1.71% (5,249.57)	Aaa/AA+ AA+	6.92 5.91

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
91282CFF3	UNITED STATES TREASURY 2.75 08/15/2032	120,000.00	08/29/2022 3.09%	116,484.38 117,073.86	86.71 4.70%	104,057.81 689.01	0.37% (13,016.05)	Aaa/AA+ AA+	8.29 7.18
91282CGM7	UNITED STATES TREASURY 3.5 02/15/2033	770,000.00	-- 3.75%	753,941.41 755,797.17	91.45 4.70%	704,158.99 5,626.92	2.49% (51,638.18)	Aaa/AA+ AA+	8.80 7.35
91282CHC8	UNITED STATES TREASURY 3.375 05/15/2033	300,000.00	06/14/2023 3.78%	290,050.78 290,920.00	90.38 4.69%	271,125.00 4,673.08	0.96% (19,795.00)	Aaa/AA+ AA+	9.04 7.49
91282CHT1	UNITED STATES TREASURY 3.875 08/15/2033	130,000.00	09/25/2023 4.50%	123,545.70 123,935.35	93.88 4.70%	122,037.50 1,051.79	0.43% (1,897.85)	Aaa/AA+ AA+	9.29 7.59
Total US Treasury		10,795,000.00	2.45%	10,619,843.61 10,668,667.01	90.56 4.81%	9,739,739.21 57,363.56	34.40% (928,927.79)	Aaa/AA+ AA+	5.10 4.55
Total Portfolio		30,727,347.48	2.56%	30,373,497.01 30,448,459.22	92.15 5.07%	28,313,428.65 158,030.13	100.00% (2,135,030.57)	Aa2/AA- AA	3.98 3.49
Total Market Value + Accrued						28,471,458.78			

MONTHLY ACCOUNT STATEMENT

Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2024

CHANDLER ASSET MANAGEMENT | chandlerasset.com

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact clientservice@chandlerasset.com

Custodian:

US Bank

PORTFOLIO SUMMARY



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2024

Portfolio Characteristics

Average Modified Duration	2.53
Average Coupon	2.94%
Average Purchase YTM	3.27%
Average Market YTM	5.00%
Average Quality	AA
Average Final Maturity	2.91
Average Life	2.81

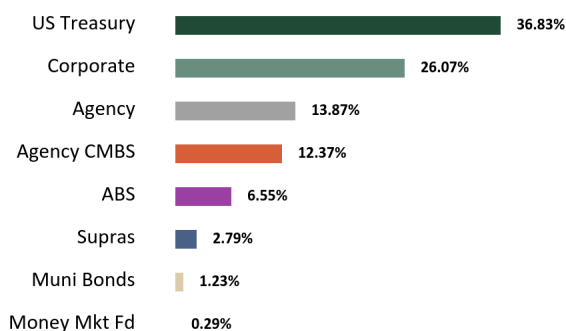
Account Summary

	Beg. Values as of 05/01/2024	End Values as of 05/31/2024
Market Value	49,267,863.70	49,666,708.19
Accrued Interest	270,860.24	310,160.47
Total Market Value	49,538,723.95	49,976,868.66
Income Earned	159,693.77	135,724.60
Cont/WD	0.00	(3,994.90)
Par	51,499,425.48	51,547,389.23
Book Value	51,002,528.97	51,065,700.47
Cost Value	50,815,818.94	50,881,716.92

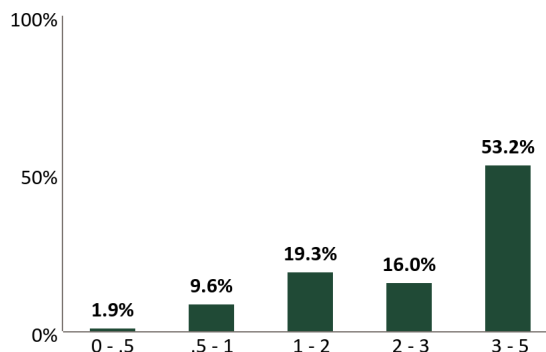
Top Issuers

United States	36.83%
FHLMC	15.22%
FNMA	5.13%
Farm Credit System	4.81%
American Express Company	2.01%
Bank of America Corporation	1.88%
Royal Bank of Canada	1.82%
International Bank for Recon and Dev	1.72%

Sector Allocation



Maturity Distribution



Credit Quality



AAA 73.9% AA 11.7% A 14.4%

*See Footnote

Performance Review

Total Rate of Return	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (01/01/98)
NCCSIF Short Term Acct	0.90%	0.67%	0.59%	3.94%	2.14%	(0.07%)	1.24%	1.42%	3.34%
Benchmark Return*	0.88%	0.48%	0.12%	2.70%	1.20%	(0.65%)	0.75%	1.07%	2.99%
Secondary Benchmark Return*	0.90%	0.54%	0.21%	2.92%	1.35%	(0.58%)	0.85%	1.17%	3.10%

*Periods over 1 year are annualized.

Benchmark: ICE BofA 1-5 Year Unsubordinated US Treasury & Agency Index Secondary Benchmark: ICE BofA 1-5 Year AAA-A Corp/Govt

The credit quality is a weighted average calculation of the highest of S&P, Moody's' and Fitch

Execution Time: 06/04/2024 08:18:52 PM

Chandler Asset Management | info@chandlerasset.com | www.chandlerasset.com | 800.317.4747

CONFIDENTIAL | 2

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES (CMOS)				
Max % (MV)	100.0	0.0	Compliant	
Max % Issuer (MV)	30.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV)	20.0	6.5	Compliant	
Max % Issuer (MV)	5.0	2.0	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
BANKERS' ACCEPTANCES				
Max % (MV)	40.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	180	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CERTIFICATE OF DEPOSIT PLACEMENT SERVICE (CDARS)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COLLATERALIZED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COMMERCIAL PAPER				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	270	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CORPORATE MEDIUM TERM NOTES				
Max % (MV)	30.0	26.1	Compliant	
Max % Issuer (MV)	5.0	1.9	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
FDIC INSURED TIME DEPOSITS (NON-NEGOTIABLE CD/ TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
FEDERAL AGENCIES				
Max % (MV)	100.0	13.9	Compliant	
Max % Issuer (MV)	30.0	5.1	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	10	4	Compliant	
LOCAL AGENCY INVESTMENT FUND (LAIF)				
Max Concentration (MV)	75.0	0.0	Compliant	
MONEY MARKET MUTUAL FUNDS				
Max % (MV)	20.0	0.3	Compliant	
Max % Issuer (MV)	20.0	0.3	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
MORTGAGE-BACKED SECURITIES (NON-AGENCY)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, LOCAL AGENCY)				
Max % (MV)	30.0	0.6	Compliant	
Max % Issuer (MV)	5.0	0.6	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, OTHER STATES)				
Max % (MV)	30.0	0.6	Compliant	
Max % Issuer (MV)	5.0	0.6	Compliant	
Max Maturity (Years)	5	2	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUTUAL FUNDS				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	10.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
Min Rating (AAA by 2)	0.0	0.0	Compliant	
NEGOTIABLE CERTIFICATES OF DEPOSIT (NCD)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1 if > FDIC Limit)	0.0	0.0	Compliant	
REPURCHASE AGREEMENTS				
Max Maturity (Years)	1.0	0.0	Compliant	
SUPRANATIONAL OBLIGATIONS				
Max % (MV)	30.0	2.8	Compliant	
Max % Issuer (MV)	10.0	1.7	Compliant	
Max Maturity (Years)	5	1	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	36.9	Compliant	
Max Maturity (Years)	10	4	Compliant	

RECONCILIATION SUMMARY



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2024

Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	0.00

Principal Paydowns

Month to Date	(114,709.01)
Fiscal Year to Date	(1,943,040.31)

Purchases

Month to Date	3,172,659.43
Fiscal Year to Date	24,312,527.40

Sales

Month to Date	(2,970,164.99)
Fiscal Year to Date	(21,232,291.79)

Interest Received

Month to Date	71,770.89
Fiscal Year to Date	1,107,833.38

Purchased / Sold Interest

Month to Date	11,178.71
Fiscal Year to Date	47,235.59

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2023)
Beginning Book Value	51,002,528.97	50,000,054.76
Maturities/Calls	0.00	0.00
Principal Paydowns	(114,709.01)	(1,943,040.31)
Purchases	3,172,659.43	24,312,527.40
Sales	(2,970,164.99)	(21,232,291.79)
Change in Cash, Payables, Receivables	425.09	(4,613.75)
Amortization/Accretion	13,474.77	133,945.85
Realized Gain (Loss)	(29,138.79)	(191,506.69)
Ending Book Value	51,065,700.47	51,065,700.47

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2023)
Beginning Market Value	49,267,863.70	47,840,869.42
Maturities/Calls	0.00	0.00
Principal Paydowns	(114,709.01)	(1,943,040.31)
Purchases	3,172,659.43	24,312,527.40
Sales	(2,970,164.99)	(21,232,291.79)
Change in Cash, Payables, Receivables	425.09	(4,613.75)
Amortization/Accretion	13,474.77	133,945.85
Change in Net Unrealized Gain (Loss)	335,672.99	760,193.06
Realized Gain (Loss)	(29,138.79)	(191,506.69)
Ending Market Value	49,666,708.19	49,666,708.19

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
ABS									
43813GAC5	HAROT 2021-1 A3 0.27 04/21/2025	140.89	02/17/2021 0.27%	140.89 140.89	99.69 5.61%	140.46 0.01	0.00% (0.43)	Aaa/NA AAA	0.89 0.06
89240BAC2	TAOT 2021-A A3 0.26 05/15/2025	2,048.75	02/02/2021 0.27%	2,048.37 2,048.70	99.95 1.42%	2,047.75 0.24	0.00% (0.95)	Aaa/NA AAA	0.96 0.04
02582JIT8	AMXCA 2022-2 A 05/17/2027	615,000.00	-- 4.05%	605,356.10 610,215.27	98.05 5.54%	602,977.37 926.60	1.21% (7,237.91)	NA/AAA AAA	0.96 0.92
44933LAC7	HART 2021-A A3 0.38 09/15/2025	8,770.73	04/20/2021 0.39%	8,769.80 8,770.55	99.60 5.44%	8,735.94 1.48	0.02% (34.60)	NA/AAA AAA	1.29 0.08
89239BAC5	TAOT 2021-C A3 0.43 01/15/2026	120,017.78	12/17/2021 1.04%	118,836.35 119,632.88	98.28 5.46%	117,954.39 22.94	0.24% (1,678.49)	Aaa/AAA NA	1.63 0.34
43815GAC3	HAROT 2021-4 A3 0.88 01/21/2026	64,729.34	-- 1.71%	63,857.22 64,387.72	97.83 5.79%	63,326.76 15.82	0.13% (1,060.96)	Aaa/NA AAA	1.64 0.44
47789QAC4	JDOT 2021-B A3 0.52 03/16/2026	38,448.68	07/13/2021 0.53%	38,445.25 38,447.57	97.95 5.63%	37,659.60 8.89	0.08% (787.97)	Aaa/NA AAA	1.79 0.40
89238JAC9	TAOT 2021-D A3 0.71 04/15/2026	39,287.59	11/09/2021 0.71%	39,286.75 39,287.29	97.84 5.63%	38,437.89 12.40	0.08% (849.40)	NA/AAA AAA	1.87 0.44
44935FAD6	HART 2021-C A3 0.74 05/15/2026	27,806.39	11/09/2021 0.75%	27,800.18 27,804.18	98.12 5.66%	27,283.22 9.15	0.05% (520.97)	NA/AAA AAA	1.96 0.38
43815BAC4	HAROT 2022-1 A3 1.88 05/15/2026	128,458.39	02/15/2022 1.89%	128,439.07 128,450.44	97.90 5.74%	125,758.26 107.33	0.25% (2,692.17)	Aaa/AAA NA	1.96 0.54
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	81,506.03	05/10/2022 3.23%	81,501.80 81,504.03	98.46 5.96%	80,247.89 43.61	0.16% (1,256.14)	Aaa/AAA NA	2.24 0.56
47787JAC2	JDOT 2022 A3 0.36 09/15/2026	85,966.89	03/10/2022 2.34%	85,947.88 85,958.05	98.11 5.86%	84,341.14 88.64	0.17% (1,616.91)	Aaa/NA AAA	2.29 0.53
362554AC1	GMCAR 2021-4 A3 0.68 09/16/2026	34,459.57	10/13/2021 0.68%	34,458.69 34,459.24	97.48 5.84%	33,589.79 9.76	0.07% (869.44)	Aaa/AAA NA	2.30 0.49
448977AD0	HART 2022-A A3 2.22 10/15/2026	106,207.31	03/09/2022 2.23%	106,203.22 106,205.45	98.07 5.82%	104,162.19 104.79	0.21% (2,043.26)	NA/AAA AAA	2.38 0.53
380146AC4	GMCAR 2022-1 A3 1.26 11/16/2026	43,991.34	01/11/2022 1.27%	43,987.52 43,989.68	97.84 5.32%	43,039.01 23.10	0.09% (950.68)	NA/AAA AAA	2.46 0.53
47800AAC4	JDOT 2022-B A3 3.74 02/16/2027	139,505.54	07/12/2022 3.77%	139,492.21 139,498.05	98.55 5.93%	137,487.02 231.89	0.28% (2,011.03)	Aaa/NA AAA	2.71 0.66
47800BAC2	JDOT 2022-C A3 5.09 06/15/2027	340,000.00	10/12/2022 5.15%	339,973.62 339,983.29	99.59 5.64%	338,589.82 769.16	0.68% (1,393.48)	Aaa/NA AAA	3.04 0.82

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
36269WAD1	GMALT 2024-2 A3 5.39 07/20/2027	180,000.00	05/07/2024 5.85%	179,989.54 179,989.68	99.99 5.45%	179,984.14 404.25	0.36% (5.54)	NA/AAA AAA	3.14 1.78
58770JAD6	MBALT 2024-A A3 5.32 01/18/2028	130,000.00	05/17/2024 5.73%	129,984.79 129,984.89	99.98 5.38%	129,968.98 153.69	0.26% (15.91)	Aaa/NA AAA	3.64 2.07
161571HT4	CHAIT 2023-1 A 5.16 09/15/2028	530,000.00	09/07/2023 5.17%	529,853.08 529,873.99	99.84 5.29%	529,132.02 1,215.47	1.07% (741.97)	NR/AAA AAA	4.29 2.11
437930AC4	HONDO-242-A3 5.27 11/20/2028	170,000.00	05/14/2024 5.27%	169,979.35 169,979.49	99.93 5.35%	169,887.72 248.86	0.34% (91.77)	NA/AAA AAA	4.47 2.09
02582JKH2	AMXCA 2024-1 A 5.23 04/16/2029	395,000.00	04/16/2024 5.30%	394,919.03 394,920.77	100.48 5.10%	396,877.12 918.16	0.80% 1,956.35	NA/AAA AAA	4.88 2.60
Total ABS		3,281,345.21	4.17%	3,269,270.71 3,275,532.10	99.10 5.49%	3,251,628.48 5,316.22	6.55% (23,903.62)	Aaa/AAA AAA	2.93 1.35

AGENCY									
3130AQF40	FEDERAL HOME LOAN BANKS 1.0 12/20/2024	550,000.00	12/21/2021 1.02%	549,642.50 549,933.99	97.73 5.22%	537,514.98 2,459.72	1.08% (12,419.01)	Aaa/AA+ AA+	0.56 0.54
3135G0X24	FEDERAL NATIONAL MORTGAGE ASSOCIATION 1.625 01/07/2025	505,000.00	-- 1.22%	514,840.05 506,226.94	97.88 5.27%	494,271.47 3,282.50	1.00% (11,955.47)	Aaa/AA+ AA+	0.61 0.58
3137EAEPO	FEDERAL HOME LOAN MORTGAGE CORP 1.5 02/12/2025	605,000.00	02/13/2020 1.52%	604,534.15 604,934.65	97.44 5.28%	589,530.43 2,747.71	1.19% (15,404.23)	Aaa/AA+ AA+	0.70 0.68
3135G03U5	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.625 04/22/2025	475,000.00	04/22/2020 0.67%	474,021.50 474,825.65	96.05 5.22%	456,221.35 321.61	0.92% (18,604.30)	Aaa/AA+ AA+	0.89 0.87
3135G04Z3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	565,000.00	-- 0.47%	565,574.15 565,149.64	95.36 5.12%	538,776.90 1,286.94	1.08% (26,372.74)	Aaa/AA+ AA+	1.05 1.01
3137EAEU9	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	320,000.00	07/21/2020 0.48%	318,406.40 319,637.42	94.83 5.10%	303,466.97 433.33	0.61% (16,170.45)	Aaa/AA+ AA+	1.14 1.11
3135G05X7	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.375 08/25/2025	560,000.00	-- 0.46%	557,801.20 559,449.24	94.43 5.09%	528,793.99 560.00	1.06% (30,655.25)	Aaa/AA+ AA+	1.24 1.20
3137EAEX3	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	555,000.00	-- 0.44%	553,354.65 554,560.31	94.09 5.09%	522,179.11 393.13	1.05% (32,381.20)	Aaa/AA+ AA+	1.31 1.28
3133ENP95	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.25 09/30/2025	1,000,000.00	09/23/2022 4.31%	998,270.00 999,232.87	98.97 5.06%	989,663.55 7,201.39	1.99% (9,569.32)	Aaa/AA+ AA+	1.33 1.27

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Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	565,000.00	-- 0.56%	563,434.90 564,551.39	93.81 5.03%	530,023.19 188.33	1.07% (34,528.20)	Aaa/AA+ AA+	1.44 1.39
3133EPGW9	FEDERAL FARM CREDIT BANKS FUNDING CORP 3.875 04/25/2028	725,000.00	05/05/2023 3.55%	735,512.50 733,252.37	97.45 4.59%	706,547.01 2,809.38	1.42% (26,705.36)	Aaa/AA+ AA+	3.90 3.56
3133EPQD0	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.25 07/17/2028	700,000.00	07/20/2023 4.18%	702,212.00 701,828.57	98.92 4.54%	692,460.94 11,073.61	1.39% (9,367.63)	Aaa/AA+ AA+	4.13 3.68
Total Agency		7,125,000.00	1.91%	7,137,604.00 7,133,583.04	96.73 5.03%	6,889,449.88 32,757.66	13.87% (244,133.16)	Aaa/AA+ AA+	1.65 1.54

AGENCY CMBS									
3137BFE98	FHMS K-041 A2 3.171 10/25/2024	482,414.78	12/15/2021 1.09%	507,816.93 485,456.06	99.02 5.58%	477,682.48 1,274.78	0.96% (7,773.58)	Aaa/AA+ AAA	0.40 0.32
3137BPW21	FHMS K-055 A2 2.673 03/25/2026	170,000.00	12/15/2021 1.35%	178,705.86 173,625.55	95.77 5.21%	162,810.56 378.68	0.33% (10,814.98)	Aaa/AA+ AAA	1.82 1.63
3137FQXJ7	FHMS K-737 A2 2.525 10/25/2026	523,000.00	12/15/2021 1.40%	548,700.55 535,541.16	94.43 5.10%	493,851.43 1,100.48	0.99% (41,689.73)	Aaa/AA+ AAA	2.40 2.15
3137BTUM1	FHMS K-061 A2 3.347 11/25/2026	741,538.19	09/23/2022 4.37%	713,064.28 724,720.48	95.72 5.24%	709,814.74 2,068.27	1.43% (14,905.75)	Aaa/AA+ AAA	2.49 2.20
3137BVZ82	FHMS K-063 A2 3.43 01/25/2027	680,000.00	09/23/2022 4.39%	654,181.25 664,304.08	96.03 5.07%	653,034.12 1,943.67	1.31% (11,269.95)	Aaa/AA+ AAA	2.65 2.34
3137FBU79	FHMS K-069 A2 3.187 09/25/2027	750,000.00	09/23/2022 4.27%	713,701.17 726,013.49	94.66 4.97%	709,919.48 1,991.88	1.43% (16,094.01)	Aaa/AAA AA+	3.32 2.96
3137FEBQ2	FHMS K-072 A2 3.444 12/25/2027	500,000.00	03/29/2023 4.28%	481,953.13 486,456.90	95.04 4.97%	475,207.45 1,435.00	0.96% (11,249.45)	Aaa/AA+ AAA	3.57 3.21
3137F4D41	FHMS K-074 A2 3.6 01/25/2028	600,000.00	04/11/2023 4.06%	587,625.00 590,598.45	95.43 4.97%	572,586.36 1,800.00	1.15% (18,012.09)	Aaa/AA+ AAA	3.65 3.27
3137FETN0	FHMS K-073 A2 3.35 01/25/2028	1,000,000.00	-- 4.31%	959,843.75 968,500.94	94.67 4.97%	946,690.80 2,791.67	1.91% (21,810.14)	Aaa/AA+ AAA	3.65 3.25
3137FGR31	FHMS K-078 A2 3.854 06/25/2028	400,000.00	08/17/2023 4.93%	381,750.00 384,720.20	96.00 4.95%	384,009.36 1,284.67	0.77% (710.84)	Aaa/AA+ AAA	4.07 3.55
3137H5YCS	FHMS K-748 A2 2.26 01/25/2029	200,000.00	03/25/2024 4.61%	180,109.38 180,852.42	89.13 4.94%	178,256.64 376.67	0.36% (2,595.78)	Aaa/AA+ AAA	4.65 4.22
3137FKZZ2	FHMS K-088 A2 3.69 01/25/2029	400,000.00	05/21/2024 4.83%	381,125.00 381,214.72	94.98 4.90%	379,921.44 1,230.00	0.76% (1,293.28)	Aaa/AA+ AA+	4.65 4.10

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
Total Agency				6,288,576.30	95.32	6,143,784.86	12.37%	Aaa/AA+	3.08
CMBS		6,446,952.96	3.81%	6,302,004.43	5.07%	17,675.75	(158,219.57)	AAA	2.74
CASH									
CCYUSD	Receivable	926.52	-- 0.00%	926.52 926.52	1.00 0.00%	926.52 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		926.52	0.00%	926.52	0.00%	926.52	0.00%	Aaa/AAA	0.00
CORPORATE									
747525AF0	QUALCOMM INC 3.45 05/20/2025	350,000.00	12/22/2021 1.23%	372,977.50 355,522.07	98.24 5.34%	343,826.60 368.96	0.69% (11,695.46)	A2/A NA	0.97 0.94
89788MAA0	TRUIST FINANCIAL CORP 1.2 08/05/2025	350,000.00	02/03/2022 1.85%	342,314.00 347,407.86	95.00 5.65%	332,500.13 1,353.33	0.67% (14,907.73)	Baa1/A- A-	1.18 1.14
46647PBK1	JPMORGAN CHASE & CO 2.083 04/22/2026	200,000.00	02/17/2022 2.73%	196,508.00 198,890.95	96.86 6.52%	193,717.50 451.32	0.39% (5,173.45)	A1/A- AA-	1.89 0.86
023135BX3	AMAZON.COM INC 1.0 05/12/2026	440,000.00	05/10/2021 1.09%	438,099.20 439,260.91	92.61 5.03%	407,478.66 232.22	0.82% (31,782.25)	A1/AA AA-	1.95 1.88
808513BR5	CHARLES SCHWAB CORP 1.15 05/13/2026	200,000.00	12/15/2021 1.48%	197,152.00 198,740.72	92.41 5.30%	184,822.14 115.00	0.37% (13,918.57)	A2/A- A	1.95 1.88
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	355,000.00	-- 1.09%	355,928.75 355,368.49	92.63 5.16%	328,822.40 181.44	0.66% (26,546.09)	A2/A+ A	1.96 1.89
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	300,000.00	06/15/2021 1.13%	299,868.00 299,946.00	92.23 5.17%	276,689.64 1,528.13	0.56% (23,256.36)	A1/A+ A+	2.05 1.97
06051GJD2	BANK OF AMERICA CORP 1.319 06/19/2026	350,000.00	-- 1.42%	349,042.00 349,623.43	95.50 6.15%	334,261.75 2,077.43	0.67% (15,361.68)	A1/A- AA-	2.05 1.01
594918BR4	MICROSOFT CORP 2.4 08/08/2026	350,000.00	12/21/2021 1.37%	365,442.00 356,826.58	94.76 4.96%	331,666.99 2,636.67	0.67% (25,159.60)	Aaa/AAA WR	2.19 2.07
89114TZG0	TORONTO-DOMINION BANK 1.25 09/10/2026	200,000.00	12/15/2021 1.66%	196,202.00 198,173.53	91.35 5.34%	182,707.15 562.50	0.37% (15,466.38)	A1/A AA-	2.28 2.18
037833DN7	APPLE INC 2.05 09/11/2026	270,000.00	-- 1.50%	276,565.80 273,020.01	93.74 4.99%	253,109.75 1,230.00	0.51% (19,910.26)	Aaa/AA+ NA	2.28 2.17
06368FAC3	BANK OF MONTREAL 1.25 09/15/2026	280,000.00	09/13/2021 1.27%	279,661.20 279,844.89	91.29 5.34%	255,602.78 738.89	0.51% (24,242.10)	A2/A- AA-	2.29 2.20
931142ERO	WALMART INC 1.05 09/17/2026	70,000.00	09/08/2021 1.09%	69,867.70 69,939.29	91.79 4.87%	64,253.70 151.08	0.13% (5,685.59)	Aa2/AA AA	2.30 2.21

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
78016EZZ3	ROYAL BANK OF CANADA 1.4 11/02/2026	200,000.00	12/15/2021 1.73%	196,850.00 198,436.49	91.51 5.18%	183,029.31 225.56	0.37% (15,407.18)	A1/A AA-	2.42 2.32
87612EBM7	TARGET CORP 1.95 01/15/2027	205,000.00	01/19/2022 1.99%	204,651.50 204,816.26	93.01 4.82%	190,669.31 1,510.17	0.38% (14,146.95)	A2/A A	2.63 2.49
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	140,000.00	03/01/2022 2.47%	139,848.80 139,916.78	92.92 5.24%	130,083.23 838.44	0.26% (9,833.55)	A2/A- A	2.76 2.59
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	410,000.00	03/07/2022 2.30%	409,922.10 409,956.62	93.58 4.78%	383,691.41 1,990.78	0.77% (26,265.21)	Aa2/AA A+	2.79 2.64
46647PCB0	JPMORGAN CHASE & CO 1.578 04/22/2027	300,000.00	09/23/2022 5.70%	261,462.00 278,848.69	92.99 5.78%	278,962.70 512.85	0.56% 114.01	A1/A- AA-	2.89 1.82
06051GHT9	BANK OF AMERICA CORP 3.559 04/23/2027	620,000.00	-- 5.10%	589,716.56 603,530.74	96.47 5.93%	598,112.48 2,329.17	1.20% (5,418.26)	A1/A- AA-	2.90 1.79
665859AW4	NORTHERN TRUST CORP 4.0 05/10/2027	330,000.00	-- 3.89%	331,518.15 330,921.59	97.30 5.00%	321,074.58 770.00	0.65% (9,847.01)	A2/A+ A+	2.94 2.73
91324PEG3	UNITEDHEALTH GROUP INC 3.7 05/15/2027	155,000.00	05/17/2022 3.69%	155,073.50 155,043.05	96.53 4.98%	149,613.77 254.89	0.30% (5,429.27)	A2/A+ A	2.96 2.75
89115A2C5	TORONTO-DOMINION BANK 4.108 06/08/2027	550,000.00	-- 4.60%	538,655.75 542,721.81	96.89 5.23%	532,912.33 10,857.67	1.07% (9,809.49)	A1/A NA	3.02 2.74
61747YEC5	MORGAN STANLEY 1.512 07/20/2027	600,000.00	09/23/2022 5.67%	517,038.00 552,084.75	92.05 5.73%	552,321.85 3,301.20	1.11% 237.10	A1/A- A+	3.14 2.04
78016FZS6	ROYAL BANK OF CANADA 4.24 08/03/2027	225,000.00	09/23/2022 5.10%	216,670.50 219,553.61	97.38 5.15%	219,095.36 3,127.00	0.44% (458.24)	A1/A AA-	3.18 2.88
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	225,000.00	09/23/2022 4.74%	213,781.50 217,644.95	95.89 5.00%	215,760.29 2,452.50	0.43% (1,884.66)	A2/A A+	3.20 2.94
24422EWK1	JOHN DEERE CAPITAL CORP 4.15 09/15/2027	500,000.00	09/23/2022 4.67%	488,405.00 492,323.26	97.62 4.94%	488,081.68 4,380.56	0.98% (4,241.59)	A1/A A+	3.29 3.01
74340XBV2	PROLOGIS LP 3.375 12/15/2027	400,000.00	01/10/2023 4.54%	379,460.00 385,240.44	94.70 5.03%	378,814.39 6,225.00	0.76% (6,426.05)	A3/A NA	3.54 3.22
91324PEP3	UNITEDHEALTH GROUP INC 5.25 02/15/2028	250,000.00	02/27/2023 4.89%	253,862.50 252,869.22	101.00 4.95%	252,497.68 3,864.58	0.51% (371.54)	A2/A+ A	3.71 3.22
57636QAW4	MASTERCARD INC 4.875 03/09/2028	305,000.00	03/06/2023 4.90%	304,704.15 304,777.02	100.40 4.75%	306,232.94 3,386.77	0.62% 1,455.93	Aa3/A+ NA	3.77 3.31
74340XCG4	PROLOGIS LP 4.875 06/15/2028	240,000.00	07/25/2023 5.06%	238,084.80 238,417.41	99.23 5.09%	238,150.07 5,395.00	0.48% (267.35)	A3/A NA	4.04 3.54
78016HZS2	ROYAL BANK OF CANADA 5.2 08/01/2028	500,000.00	09/12/2023 5.50%	493,525.00 494,472.83	100.44 5.08%	502,218.37 8,666.67	1.01% 7,745.54	A1/A AA-	4.17 3.65

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
74456QBX3	PUBLIC SERVICE ELECTRIC AND GAS CO 3.65 09/01/2028	500,000.00	01/23/2024 4.61%	480,390.00 481,883.21	94.79 5.02%	473,955.92 4,562.50	0.95% (7,927.29)	A1/A WR	4.25 3.83
26442CAX2	DUKE ENERGY CAROLINAS LLC 3.95 11/15/2028	500,000.00	01/23/2024 4.55%	487,070.00 488,012.51	95.53 5.08%	477,628.75 877.78	0.96% (10,383.76)	Aa3/A NA	4.46 4.01
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	635,000.00	01/24/2024 4.64%	633,964.95 634,034.07	98.64 4.93%	626,342.88 9,817.81	1.26% (7,691.19)	A1/A+ NA	4.67 4.09
756109CF9	REALTY INCOME CORP 4.75 02/15/2029	650,000.00	02/15/2024 5.16%	638,313.00 638,967.27	97.78 5.29%	635,571.74 11,578.13	1.28% (3,395.52)	A3/A- NA	4.71 4.08
17275RBR2	CISCO SYSTEMS INC 4.85 02/26/2029	270,000.00	02/21/2024 4.86%	269,905.50 269,910.47	99.69 4.92%	269,168.29 3,455.63	0.54% (742.17)	A1/AA- NA	4.74 4.13
09290DAA9	BLACKROCK FUNDING INC 4.7 03/14/2029	560,000.00	03/05/2024 4.74%	558,986.40 559,030.25	99.08 4.92%	554,855.26 5,629.56	1.12% (4,174.99)	Aa3/AA- NA	4.79 4.19
89236TMF9	TOYOTA MOTOR CREDIT CORP 5.05 05/16/2029	500,000.00	05/21/2024 5.00%	501,040.00 501,034.85	99.80 5.10%	498,989.91 1,052.08	1.00% (2,044.95)	A1/A+ A+	4.96 4.33
Total Corporate		13,485,000.00	3.76%	13,242,527.81 13,317,012.85	96.09 5.21%	12,947,293.68 108,689.24	26.07% (369,719.18)	A1/A A+	3.26 2.82

MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	143,164.54	-- 4.92%	143,164.54 143,164.54	1.00 4.92%	143,164.54 0.00	0.29% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		143,164.54	4.92%	143,164.54 143,164.54	1.00 4.92%	143,164.54 0.00	0.29% 0.00	Aaa/ AAAm AAA	0.00 0.00

MUNICIPAL BONDS									
13063DRK6	CALIFORNIA STATE 2.4 10/01/2024	320,000.00	10/16/2019 1.92%	327,350.40 320,497.09	98.99 5.46%	316,774.40 1,280.00	0.64% (3,722.69)	Aa2/AA- AA	0.34 0.33
649791RC6	NEW YORK ST 1.25 03/15/2027	325,000.00	06/17/2022 3.85%	288,284.75 303,379.03	90.62 4.89%	294,508.50 857.64	0.59% (8,870.53)	Aa1/AA+ AA+	2.79 2.67
Total Municipal Bonds		645,000.00	2.85%	615,635.15 623,876.12	94.96 5.18%	611,282.90 2,137.64	1.23% (12,593.22)	Aa2/AA AA	1.52 1.46

SUPRANATIONAL

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
459058JL8	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 0.5 10/28/2025	910,000.00	-- 1.00%	892,819.20 903,765.69	93.78 5.13%	853,394.99 417.08	1.72% (50,370.70)	Aaa/AAA NA	1.41 1.37
4581X0DV7	INTER-AMERICAN DEVELOPMENT BANK 0.875 04/20/2026	575,000.00	04/13/2021 0.97%	572,366.50 574,007.75	92.70 4.98%	533,023.21 573.00	1.07% (40,984.54)	Aaa/AAA NA	1.89 1.83
Total Supranational		1,485,000.00	0.99%	1,465,185.70 1,477,773.44	93.36 5.07%	1,386,418.20 990.09	2.79% (91,355.24)	Aaa/AAA NA	1.59 1.55
US TREASURY									
91282CDN8	UNITED STATES TREASURY 1.0 12/15/2024	550,000.00	12/15/2021 0.99%	550,171.88 550,030.92	97.76 5.26%	537,673.34 2,539.62	1.08% (12,357.58)	Aaa/AA+ AA+	0.54 0.52
912828ZC7	UNITED STATES TREASURY 1.125 02/28/2025	450,000.00	03/18/2020 0.81%	456,943.36 451,045.15	97.03 5.21%	436,645.02 1,279.38	0.88% (14,400.13)	Aaa/AA+ AA+	0.75 0.73
91282CED9	UNITED STATES TREASURY 1.75 03/15/2025	235,000.00	04/08/2022 2.70%	228,702.73 233,307.76	97.35 5.21%	228,772.61 871.67	0.46% (4,535.15)	Aaa/AA+ AA+	0.79 0.77
912828ZF0	UNITED STATES TREASURY 0.5 03/31/2025	565,000.00	01/25/2021 0.32%	569,259.57 565,846.33	96.24 5.17%	543,746.29 478.55	1.09% (22,100.04)	Aaa/AA+ AA+	0.83 0.81
91282CFK2	UNITED STATES TREASURY 3.5 09/15/2025	1,200,000.00	09/26/2022 4.27%	1,174,312.50 1,188,838.73	98.03 5.09%	1,176,328.13 8,902.17	2.37% (12,510.60)	Aaa/AA+ AA+	1.29 1.23
91282CAM3	UNITED STATES TREASURY 0.25 09/30/2025	575,000.00	02/19/2021 0.51%	568,149.41 573,019.40	93.88 5.05%	539,803.71 243.51	1.09% (33,215.69)	Aaa/AA+ AA+	1.33 1.30
91282CAT8	UNITED STATES TREASURY 0.25 10/31/2025	575,000.00	01/11/2021 0.48%	568,800.78 573,171.71	93.54 5.04%	537,827.15 125.00	1.08% (35,344.56)	Aaa/AA+ AA+	1.42 1.38
91282CAZ4	UNITED STATES TREASURY 0.375 11/30/2025	565,000.00	03/26/2021 0.76%	554,869.73 561,753.80	93.38 5.01%	527,612.89 5.79	1.06% (34,140.91)	Aaa/AA+ AA+	1.50 1.46
91282CCJ8	UNITED STATES TREASURY 0.875 06/30/2026	350,000.00	12/22/2021 1.22%	344,708.98 347,566.13	92.27 4.82%	322,943.36 1,287.26	0.65% (24,622.77)	Aaa/AA+ AA+	2.08 2.01
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	140,000.00	08/04/2021 0.68%	139,622.66 139,836.30	91.49 4.81%	128,083.59 293.27	0.26% (11,752.71)	Aaa/AA+ AA+	2.17 2.10
91282CCW9	UNITED STATES TREASURY 0.75 08/31/2026	150,000.00	09/17/2021 0.86%	149,185.55 149,629.75	91.46 4.80%	137,191.41 284.31	0.28% (12,438.35)	Aaa/AA+ AA+	2.25 2.18
91282CCZ2	UNITED STATES TREASURY 0.875 09/30/2026	850,000.00	-- 1.08%	841,591.80 846,049.10	91.51 4.76%	777,816.40 1,259.90	1.57% (68,232.69)	Aaa/AA+ AA+	2.33 2.26
91282CEW7	UNITED STATES TREASURY 3.25 06/30/2027	600,000.00	-- 3.13%	603,357.42 602,087.99	96.02 4.65%	576,140.63 8,196.43	1.16% (25,947.36)	Aaa/AA+ AA+	3.08 2.85

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
91282CFB2	UNITED STATES TREASURY 2.75 07/31/2027	1,090,000.00	-- 3.98%	1,030,896.10 1,051,407.92	94.45 4.65%	1,029,539.06 10,046.57	2.07% (21,868.86)	Aaa/AA+ AA+	3.17 2.95
91282CFH9	UNITED STATES TREASURY 3.125 08/31/2027	1,240,000.00	-- 3.76%	1,204,744.92 1,216,796.18	95.46 4.64%	1,183,715.63 9,792.80	2.38% (33,080.55)	Aaa/AA+ AA+	3.25 3.02
91282CGH8	UNITED STATES TREASURY 3.5 01/31/2028	1,150,000.00	02/07/2023 3.81%	1,133,873.05 1,138,122.12	96.32 4.60%	1,107,683.59 13,490.38	2.23% (30,438.53)	Aaa/AA+ AA+	3.67 3.35
91282CGP0	UNITED STATES TREASURY 4.0 02/29/2028	650,000.00	03/14/2023 3.80%	655,738.28 654,337.00	97.97 4.59%	636,822.26 6,570.65	1.28% (17,514.74)	Aaa/AA+ AA+	3.75 3.40
91282CHE4	UNITED STATES TREASURY 3.625 05/31/2028	750,000.00	06/14/2023 4.00%	737,607.42 739,987.18	96.59 4.57%	724,394.54 74.28	1.46% (15,592.64)	Aaa/AA+ AA+	4.00 3.67
91282CHX2	UNITED STATES TREASURY 4.375 08/31/2028	1,350,000.00	-- 4.46%	1,345,000.00 1,345,705.88	99.30 4.56%	1,340,560.54 14,926.12	2.70% (5,145.33)	Aaa/AA+ AA+	4.25 3.80
91282CJR3	UNITED STATES TREASURY 3.75 12/31/2028	1,200,000.00	01/23/2024 4.05%	1,184,156.25 1,185,289.83	96.79 4.53%	1,161,468.74 18,914.84	2.34% (23,821.09)	Aaa/AA+ AA+	4.59 4.09
91282CJW2	UNITED STATES TREASURY 4.0 01/31/2029	1,200,000.00	01/26/2024 4.04%	1,197,890.63 1,198,031.49	97.81 4.52%	1,173,703.13 16,087.91	2.36% (24,328.36)	Aaa/AA+ AA+	4.67 4.15
91282CKD2	UNITED STATES TREASURY 4.25 02/28/2029	1,250,000.00	02/27/2024 4.30%	1,247,363.28 1,247,497.57	98.89 4.51%	1,236,083.99 13,425.61	2.49% (11,413.58)	Aaa/AA+ AA+	4.75 4.21
91282CKG5	UNITED STATES TREASURY 4.125 03/31/2029	1,500,000.00	-- 4.47%	1,477,089.85 1,477,747.56	98.30 4.52%	1,474,570.32 10,481.56	2.97% (3,177.24)	Aaa/AA+ AA+	4.83 4.30
91282CKP5	UNITED STATES TREASURY 4.625 04/30/2029	750,000.00	05/03/2024 4.48%	754,790.04 754,721.61	100.48 4.51%	753,632.81 3,016.30	1.52% (1,088.80)	Aaa/AA+ AA+	4.91 4.34
Total US Treasury		18,935,000.00	3.26%	18,718,826.19 18,791,827.42	96.66 4.72%	18,292,759.13 142,593.89	36.83% (499,068.29)	Aaa/AA+ AA+	3.26 2.96
Total Portfolio		51,547,389.23	3.27%	50,881,716.92 51,065,700.47	96.13 5.00%	49,666,708.19 310,160.47	100.00% (1,398,992.28)	Aa2/AA- AA	2.91 2.53
Total Market Value + Accrued						49,976,868.66			

MONTHLY ACCOUNT STATEMENT

Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2024

CHANDLER ASSET MANAGEMENT | chandlerasset.com

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact clientservice@chandlerasset.com

Custodian:

US Bank

PORTFOLIO SUMMARY



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2024

Portfolio Characteristics

Average Modified Duration	3.54
Average Coupon	2.44%
Average Purchase YTM	2.64%
Average Market YTM	4.88%
Average Quality	AA
Average Final Maturity	4.02
Average Life	3.97

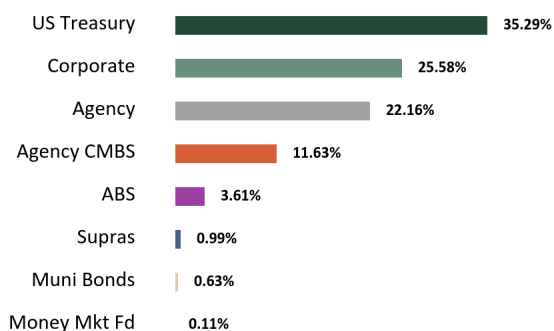
Account Summary

	Beg. Values as of 05/01/2024	End Values as of 05/31/2024
Market Value	28,313,428.65	28,623,290.96
Accrued Interest	158,030.13	165,638.36
Total Market Value	28,471,458.78	28,788,929.31
Income Earned	67,871.25	65,812.81
Cont/WD	0.00	(1,830.23)
Par	30,727,347.48	30,785,346.12
Book Value	30,448,459.22	30,488,966.26
Cost Value	30,373,497.01	30,406,888.75

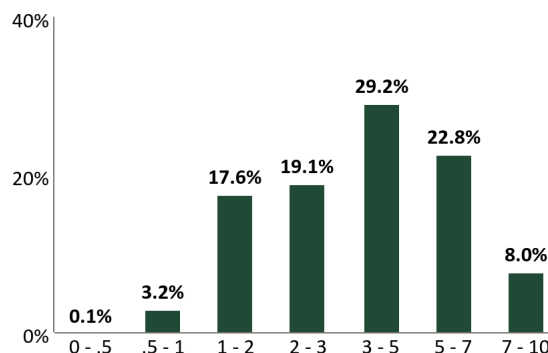
Top Issuers

United States	35.29%
FHLMC	13.97%
Federal Home Loan Banks	10.32%
FNMA	9.50%
Bank of America Corporation	1.80%
American Express Company	1.70%
UnitedHealth Group Incorporated	1.70%
Toyota Motor Corporation	1.66%

Sector Allocation



Maturity Distribution



Credit Quality



AAA 74.1% AA 12.5% A 13.4%

*See Footnote

Performance Review

Total Rate of Return	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (06/01/06)
NCCSIF Long Term Acct	1.12%	0.44%	(0.04%)	2.52%	1.04%	(1.25%)	0.73%	1.40%	2.91%
Benchmark Return*	1.10%	0.25%	(0.50%)	1.65%	0.40%	(1.60%)	0.31%	1.04%	2.53%
Secondary Benchmark Return*	1.15%	0.40%	(0.30%)	2.22%	0.77%	(1.44%)	0.57%	1.28%	2.71%

*Periods over 1 year are annualized.

Benchmark: ICE BofA 1-10 Year Unsubordinated US Treasury & Agency Index Secondary Benchmark: ICE BofA 1-10 Year AAA-A US Corporate & Government Index
The credit quality is a weighted average calculation of the highest of S&P, Moody's' and Fitch

Execution Time: 06/04/2024 08:43:40 PM

Chandler Asset Management | info@chandlerasset.com | www.chandlerasset.com | 800.317.4747

CONFIDENTIAL | 2

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES (CMOS)				
Max % (MV)	100.0	0.0	Compliant	
Max % Issuer (MV)	30.0	0.0	Compliant	
Max Maturity (Years)	10.0	0.0	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV)	20.0	3.6	Compliant	
Max % Issuer (MV)	5.0	1.7	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
BANKERS' ACCEPTANCES				
Max % (MV)	40.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	180	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CERTIFICATE OF DEPOSIT PLACEMENT SERVICE (CDARS)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COLLATERALIZED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COMMERCIAL PAPER				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	270	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CORPORATE MEDIUM TERM NOTES				
Max % (MV)	30.0	25.7	Compliant	
Max % Issuer (MV)	5.0	1.8	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
FDIC INSURED TIME DEPOSITS (NON-NEGOTIABLE CD/ TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
FEDERAL AGENCIES				
Max % (MV)	100.0	22.2	Compliant	
Max % Issuer (MV)	30.0	10.4	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	10	6	Compliant	
LOCAL AGENCY INVESTMENT FUND (LAIF)				
Max Concentration (MV)	75.0	0.0	Compliant	
MONEY MARKET MUTUAL FUNDS				
Max % (MV)	20.0	0.1	Compliant	
Max % Issuer (MV)	20.0	0.1	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
MORTGAGE-BACKED SECURITIES (NON-AGENCY)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, LOCAL AGENCY)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, OTHER STATES)				
Max % (MV)	30.0	0.6	Compliant	
Max % Issuer (MV)	5.0	0.6	Compliant	
Max Maturity (Years)	5	2	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUTUAL FUNDS				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	10.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2024

Rules Name	Limit	Actual	Compliance Status	Notes
Min Rating (AAA by 2)	0.0	0.0	Compliant	
NEGOTIABLE CERTIFICATES OF DEPOSIT (NCD)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1 if > FDIC Limit)	0.0	0.0	Compliant	
REPURCHASE AGREEMENTS				
Max Maturity (Years)	1.0	0.0	Compliant	
SUPRANATIONAL OBLIGATIONS				
Max % (MV)	30.0	1.0	Compliant	
Max % Issuer (MV)	10.0	1.0	Compliant	
Max Maturity (Years)	5	1	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	35.3	Compliant	
Max Maturity (Years)	10	9	Compliant	

RECONCILIATION SUMMARY



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2024

Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	0.00

Principal Paydowns

Month to Date	(88,897.38)
Fiscal Year to Date	(1,121,998.03)

Purchases

Month to Date	1,336,172.24
Fiscal Year to Date	9,527,848.40

Sales

Month to Date	(1,195,722.91)
Fiscal Year to Date	(7,838,631.27)

Interest Received

Month to Date	55,159.37
Fiscal Year to Date	564,808.06

Purchased / Sold Interest

Month to Date	(1,777.19)
Fiscal Year to Date	2,732.26

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2023)
Beginning Book Value	30,448,459.22	29,976,419.89
Maturities/Calls	0.00	0.00
Principal Paydowns	(88,897.38)	(1,121,998.03)
Purchases	1,336,172.24	9,527,848.40
Sales	(1,195,722.91)	(7,838,631.27)
Change in Cash, Payables, Receivables	(950.59)	213.78
Amortization/Accretion	4,822.41	43,633.84
Realized Gain (Loss)	(14,916.74)	(98,520.36)
Ending Book Value	30,488,966.26	30,488,966.26

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2023)
Beginning Market Value	28,313,428.65	27,753,910.29
Maturities/Calls	0.00	0.00
Principal Paydowns	(88,897.38)	(1,121,998.03)
Purchases	1,336,172.24	9,527,848.40
Sales	(1,195,722.91)	(7,838,631.27)
Change in Cash, Payables, Receivables	(950.59)	213.78
Amortization/Accretion	4,822.41	43,633.84
Change in Net Unrealized Gain (Loss)	269,355.28	356,834.31
Realized Gain (Loss)	(14,916.74)	(98,520.36)
Ending Market Value	28,623,290.96	28,623,290.96

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
ABS									
43813GAC5	HAROT 2021-1 A3 0.27 04/21/2025	150.96	02/17/2021 0.27%	150.95 150.96	99.69 5.61%	150.49 0.01	0.00% (0.46)	Aaa/NA AAA	0.89 0.06
89240BAC2	TAOT 2021-A A3 0.26 05/15/2025	2,169.27	02/02/2021 0.27%	2,168.86 2,169.21	99.95 1.42%	2,168.20 0.25	0.01% (1.01)	Aaa/NA AAA	0.96 0.04
02582JIT8	AMXCA 2022-2 A 05/17/2027	260,000.00	05/17/2022 3.42%	259,942.49 259,974.78	98.05 5.54%	254,917.26 391.73	0.89% (5,057.52)	NA/AAA AAA	0.96 0.92
36266FAC3	GMALT 2022-2 A3 3.42 06/20/2025	17,627.05	05/03/2022 3.45%	17,625.21 17,626.53	99.84 6.28%	17,598.25 18.42	0.06% (28.28)	NA/AAA AAA	1.05 0.05
44933LAC7	HART 2021-A A3 0.38 09/15/2025	9,136.17	04/20/2021 0.39%	9,135.21 9,135.99	99.60 5.44%	9,099.94 1.54	0.03% (36.05)	NA/AAA AAA	1.29 0.08
47788UAC6	JDOT 2021 A3 0.36 09/15/2025	9,212.27	03/02/2021 0.37%	9,210.49 9,211.87	99.19 5.80%	9,137.76 1.47	0.03% (74.11)	Aaa/NA AAA	1.29 0.15
43815GAC3	HAROT 2021-4 A3 0.88 01/21/2026	44,640.92	11/16/2021 0.89%	44,631.51 44,637.71	97.83 5.79%	43,673.63 10.91	0.15% (964.08)	Aaa/NA AAA	1.64 0.44
47789QAC4	JDOT 2021-B A3 0.52 03/16/2026	41,792.05	07/13/2021 0.53%	41,788.32 41,790.84	97.95 5.63%	40,934.35 9.66	0.14% (856.49)	Aaa/NA AAA	1.79 0.40
89238JAC9	TAOT 2021-D A3 0.71 04/15/2026	41,598.62	11/09/2021 0.71%	41,597.74 41,598.31	97.84 5.63%	40,698.94 13.13	0.14% (899.37)	NA/AAA AAA	1.87 0.44
44935FAD6	HART 2021-C A3 0.74 05/15/2026	29,945.34	11/09/2021 0.75%	29,938.66 29,942.97	98.12 5.66%	29,381.93 9.85	0.10% (561.04)	NA/AAA AAA	1.96 0.38
05602RAD3	BMWOT 2022-A A3 3.21 08/25/2026	67,921.69	05/10/2022 3.23%	67,918.16 67,920.03	98.46 5.96%	66,873.24 36.34	0.23% (1,046.79)	Aaa/AAA NA	2.24 0.56
47787JAC2	JDOT 2022 A3 0.36 09/15/2026	56,323.13	03/10/2022 2.34%	56,310.68 56,317.35	98.11 5.86%	55,257.99 58.08	0.19% (1,059.36)	Aaa/NA AAA	2.29 0.53
362554AC1	GMCAR 2021-4 A3 0.68 09/16/2026	36,920.97	10/13/2021 0.68%	36,920.03 36,920.61	97.48 5.84%	35,989.07 10.46	0.13% (931.54)	Aaa/AAA NA	2.30 0.49
448977AD0	HART 2022-A A3 2.22 10/15/2026	89,077.10	03/09/2022 2.23%	89,073.67 89,075.54	98.07 5.82%	87,361.84 87.89	0.31% (1,713.70)	NA/AAA AAA	2.38 0.53
380146AC4	GMCAR 2022-1 A3 1.26 11/16/2026	38,125.83	01/11/2022 1.27%	38,122.51 38,124.39	97.84 5.32%	37,300.47 20.02	0.13% (823.92)	NA/AAA AAA	2.46 0.53
362585AC5	GMCAR 2022-2 A3 3.1 02/16/2027	72,246.35	04/05/2022 3.13%	72,231.25 72,238.77	98.48 5.36%	71,145.69 93.32	0.25% (1,093.08)	Aaa/AAA NA	2.71 0.68
02582JKH2	AMXCA 2024-1 A 5.23 04/16/2029	230,000.00	04/16/2024 5.30%	229,952.85 229,953.86	100.48 5.10%	231,093.01 534.62	0.81% 1,139.15	NA/AAA AAA	4.88 2.60

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
Total ABS		1,046,887.71	3.01%	1,046,718.59 1,046,789.70	98.66 5.53%	1,032,782.05 1,297.70	3.61% (14,007.65)	Aaa/AAA AAA	2.46 1.07
AGENCY									
3135G04Z3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 06/17/2025	475,000.00	06/17/2020 0.54%	474,016.75 474,794.62	95.36 5.12%	452,954.03 1,081.94	1.58% (21,840.58)	Aaa/AA+ AA+	1.05 1.01
3137EAEU9	FEDERAL HOME LOAN MORTGAGE CORP 0.375 07/21/2025	340,000.00	07/21/2020 0.48%	338,306.80 339,614.76	94.83 5.10%	322,433.66 460.42	1.13% (17,181.10)	Aaa/AA+ AA+	1.14 1.11
3137EAEX3	FEDERAL HOME LOAN MORTGAGE CORP 0.375 09/23/2025	370,000.00	09/23/2020 0.44%	368,886.30 369,707.53	94.09 5.09%	348,119.41 262.08	1.22% (21,588.12)	Aaa/AA+ AA+	1.31 1.28
3135G06G3	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.5 11/07/2025	530,000.00	11/09/2020 0.57%	528,102.60 529,454.02	93.81 5.03%	497,189.89 176.67	1.74% (32,264.12)	Aaa/AA+ AA+	1.44 1.39
3135G0K36	FEDERAL NATIONAL MORTGAGE ASSOCIATION 2.125 04/24/2026	565,000.00	-- 2.18%	562,430.10 564,480.54	95.03 4.90%	536,905.44 1,233.98	1.88% (27,575.11)	Aaa/AA+ AA+	1.90 1.82
3130AGFP5	FEDERAL HOME LOAN BANKS 2.5 06/12/2026	500,000.00	06/17/2019 2.20%	510,085.00 502,929.43	95.52 4.84%	477,578.37 5,868.06	1.67% (25,351.07)	Aaa/AA+ AA+	2.03 1.92
3130A2VE3	FEDERAL HOME LOAN BANKS 3.0 09/11/2026	575,000.00	-- 2.83%	583,719.50 577,128.66	96.13 4.81%	552,719.51 3,833.33	1.93% (24,409.16)	Aaa/AA+ AA+	2.28 2.15
3135G0Q22	FEDERAL NATIONAL MORTGAGE ASSOCIATION 1.875 09/24/2026	230,000.00	-- 2.70%	212,604.00 225,820.14	93.60 4.83%	215,279.03 802.60	0.75% (10,541.11)	Aaa/AA+ AA+	2.32 2.21
3130ACKB9	FEDERAL HOME LOAN BANKS 2.625 09/10/2027	600,000.00	-- 2.74%	593,685.00 597,844.06	93.92 4.65%	563,505.18 3,543.75	1.97% (34,338.88)	Aaa/AA+ AA+	3.28 3.07
3135G05Y5	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.75 10/08/2027	600,000.00	-- 0.79%	598,402.20 599,213.96	87.92 4.68%	527,544.98 662.50	1.84% (71,668.97)	Aaa/AA+ AA+	3.36 3.23
3130AEB25	FEDERAL HOME LOAN BANKS 3.25 06/09/2028	500,000.00	01/29/2019 3.14%	504,785.00 502,056.51	95.27 4.55%	476,341.55 7,763.89	1.66% (25,714.97)	Aaa/AA+ AA+	4.02 3.65
3130AG3X1	FEDERAL HOME LOAN BANKS 2.875 03/09/2029	380,000.00	-- 2.68%	386,815.50 383,326.29	93.00 4.52%	353,407.37 2,488.47	1.23% (29,918.92)	Aaa/AA+ AA+	4.77 4.35
3130AGDY8	FEDERAL HOME LOAN BANKS 2.75 06/08/2029	510,000.00	-- 2.47%	523,261.05 516,713.82	91.94 4.57%	468,883.58 6,739.79	1.64% (47,830.25)	Aaa/AA+ AA+	5.02 4.54
3130AGUW3	FEDERAL HOME LOAN BANKS 2.125 09/14/2029	70,000.00	03/05/2020 1.23%	75,742.80 73,187.51	88.53 4.59%	61,968.07 318.16	0.22% (11,219.44)	Aaa/AA+ AA+	5.29 4.87
3135G05Q2	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.875 08/05/2030	610,000.00	-- 0.99%	603,622.55 605,994.17	80.06 4.62%	488,376.29 1,719.86	1.71% (117,617.88)	Aaa/AA+ AA+	6.18 5.85

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
Total Agency		6,855,000.00	1.78%	6,864,465.15 6,862,266.02	92.75 4.80%	6,343,206.34 36,955.50	22.16% (519,059.68)	Aaa/AA+ AA+	2.95 2.76
AGENCY CMBS									
3137FBBX3	FHMS K-068 A2 3.244 08/25/2027	270,000.00	02/02/2022 1.85%	289,174.22 281,077.16	94.83 4.99%	256,033.90 729.90	0.89% (25,043.26)	Aaa/AA+ AA+	3.24 2.93
3137H1Z33	FHMS K-744 A2 1.712 07/25/2028	223,975.64	02/08/2022 2.07%	219,084.01 220,848.10	88.54 4.95%	198,318.13 319.54	0.69% (22,529.97)	Aaa/AA+ AAA	4.15 3.68
3137H5DX2	FHMS K-747 A2 2.05 11/25/2028	350,000.00	01/19/2022 1.96%	351,635.55 351,069.17	88.60 4.95%	310,088.10 597.92	1.08% (40,981.07)	Aaa/AA+ AAA	4.49 4.10
3137FKZZ2	FHMS K-088 A2 3.69 01/25/2029	275,000.00	07/08/2022 3.57%	276,579.10 276,118.86	94.98 4.90%	261,195.99 845.63	0.91% (14,922.87)	Aaa/AA+ AA+	4.65 4.10
3137FLN91	FHMS K-091 A2 3.505 03/25/2029	150,000.00	11/23/2022 4.35%	143,015.63 144,694.37	94.14 4.89%	141,210.80 438.13	0.49% (3,483.57)	Aaa/AAA AA+	4.82 4.22
3137FNB82	FHMS K-096 A2 2.519 07/25/2029	95,000.00	03/23/2023 4.19%	86,320.12 87,955.77	89.57 4.86%	85,087.06 199.42	0.30% (2,868.71)	Aaa/AA+ AAA	5.15 4.62
3137H9D71	FHMS K-750 A2 3.0 09/25/2029	400,000.00	10/26/2022 4.83%	359,138.80 368,556.84	91.69 4.90%	366,766.64 1,000.00	1.28% (1,790.20)	Aaa/AA+ AAA	5.32 4.45
3137FQ3Z4	FHMS K-101 A2 2.524 10/25/2029	300,000.00	06/02/2022 3.32%	284,167.97 288,462.11	88.97 4.89%	266,913.81 631.00	0.93% (21,548.30)	Aaa/AA+ AA+	5.40 4.85
3137HAGZ3	FHMS K-752 A2 4.284 07/25/2030	400,000.00	08/16/2023 2.77%	383,940.40 385,749.75	96.60 4.94%	386,395.20 1,428.00	1.35% 645.45	Aaa/AA+ AAA	6.15 5.12
3137H6LN3	FHMS K-139 A2 2.59 01/25/2032	270,000.00	03/01/2022 2.34%	275,647.32 274,362.26	85.37 4.92%	230,508.96 582.75	0.81% (43,853.30)	Aaa/AA+ AA+	7.65 6.65
3137H8U90	FHMS K-148 A2 3.5 07/25/2032	200,000.00	04/26/2023 4.11%	190,804.69 191,894.73	90.53 4.93%	181,061.68 583.33	0.63% (10,833.05)	Aaa/AA+ AA+	8.15 6.82
3137H9M89	FHMS K-152 A2 3.78 11/25/2032	180,000.00	07/27/2023 4.63%	168,693.75 169,717.03	92.10 4.94%	165,774.29 567.00	0.58% (3,942.74)	Aaa/AA+ AAA	8.49 6.97
3137H9UD9	FHMS K-154 A2 4.35 01/25/2033	500,000.00	09/11/2023 4.96%	477,656.25 479,372.98	95.91 4.94%	479,549.85 1,812.50	1.68% 176.87	Aaa/AA+ AAA	8.65 6.97
Total Agency CMBS		3,613,975.64	3.47%	3,505,857.81 3,519,879.13	92.24 4.93%	3,328,904.42 9,735.11	11.63% (190,974.71)	Aaa/AA+ AAA	5.99 5.10
CASH									
CCYUSD	Receivable	349.68	-- 0.00%	349.68 349.68	1.00 0.00%	349.68 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00

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Total Cash		349.68	0.00%	349.68	1.00 0.00%	349.68 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00
CORPORATE									
06367WB85	BANK OF MONTREAL 1.85 05/01/2025	264,000.00	07/23/2021 0.86%	273,720.48 266,362.91	96.72 5.57%	255,337.24 407.00	0.89% (11,025.67)	A2/A- AA-	0.92 0.89
037833DT4	APPLE INC 1.125 05/11/2025	100,000.00	05/04/2020 1.16%	99,821.00 99,966.28	96.16 5.35%	96,159.99 62.50	0.34% (3,806.29)	Aaa/AA+ NA	0.94 0.92
06406HCQ0	BANK OF NEW YORK MELLON CORP 3.95 11/18/2025	160,000.00	04/05/2022 3.21%	163,985.60 161,557.17	98.36 5.13%	157,373.38 228.22	0.55% (4,183.78)	A1/A AA-	1.47 1.40
92826CAD4	VISA INC 3.15 12/14/2025	300,000.00	01/28/2022 1.76%	314,679.00 305,222.66	97.11 5.13%	291,340.86 4,383.75	1.02% (13,881.80)	Aa3/AA- NA	1.54 1.45
89114QCP1	TORONTO-DOMINION BANK 0.75 01/06/2026	150,000.00	02/08/2022 2.14%	142,146.00 146,783.49	93.06 5.34%	139,584.76 453.13	0.49% (7,198.73)	A1/A AA-	1.60 1.54
06051GHY8	BANK OF AMERICA CORP 2.015 02/13/2026	380,000.00	-- 1.44%	388,482.70 381,516.41	97.40 6.11%	370,122.82 2,297.10	1.29% (11,393.59)	A1/A- AA-	1.71 0.68
78016EZQ3	ROYAL BANK OF CANADA 1.2 04/27/2026	150,000.00	06/09/2021 1.13%	150,517.50 150,201.95	92.60 5.33%	138,906.81 170.00	0.49% (11,295.14)	A1/A AA-	1.91 1.84
023135BX3	AMAZON.COM INC 1.0 05/12/2026	465,000.00	05/10/2021 1.09%	462,991.20 464,218.93	92.61 5.03%	430,630.85 245.42	1.50% (33,588.07)	A1/AA AA-	1.95 1.88
91324PEC2	UNITEDHEALTH GROUP INC 1.15 05/15/2026	75,000.00	06/16/2021 1.07%	75,299.25 75,116.00	92.63 5.16%	69,469.52 38.33	0.24% (5,646.48)	A2/A+ A	1.96 1.89
89236TJK2	TOYOTA MOTOR CREDIT CORP 1.125 06/18/2026	315,000.00	06/15/2021 1.13%	314,861.40 314,943.30	92.23 5.17%	290,524.13 1,604.53	1.01% (24,419.18)	A1/A+ A+	2.05 1.97
931142ERO	WALMART INC 1.05 09/17/2026	75,000.00	09/08/2021 1.09%	74,858.25 74,934.95	91.79 4.87%	68,843.25 161.88	0.24% (6,091.70)	Aa2/AA AA	2.30 2.21
26442CAS3	DUKE ENERGY CAROLINAS LLC 2.95 12/01/2026	300,000.00	01/13/2022 1.82%	315,051.00 307,333.68	94.94 5.13%	284,817.35 4,425.00	1.00% (22,516.33)	Aa3/A WR	2.50 2.33
87612EBM7	TARGET CORP 1.95 01/15/2027	170,000.00	01/19/2022 1.99%	169,711.00 169,847.63	93.01 4.82%	158,116.01 1,252.33	0.55% (11,731.62)	A2/A A	2.63 2.49
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	205,000.00	03/01/2022 2.46%	204,946.90 204,970.28	92.92 5.24%	190,479.01 1,227.72	0.67% (14,491.26)	A2/A- A	2.76 2.59
89114Tzt2	TORONTO-DOMINION BANK 2.8 03/10/2027	325,000.00	03/09/2022 2.97%	322,422.75 323,570.86	93.71 5.26%	304,569.81 2,047.50	1.06% (19,001.05)	A1/A NA	2.77 2.60
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	345,000.00	03/07/2022 2.30%	344,934.45 344,963.49	93.58 4.78%	322,862.28 1,675.17	1.13% (22,101.21)	Aa2/AA A+	2.79 2.64

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89236TJZ9	TOYOTA MOTOR CREDIT CORP 3.05 03/22/2027	195,000.00	03/17/2022 3.05%	194,982.45 194,990.16	94.76 5.07%	184,787.98 1,139.94	0.65% (10,202.17)	A1/A+ A+	2.81 2.63
46647PCB0	JPMORGAN CHASE & CO 1.578 04/22/2027	400,000.00	08/10/2022 4.36%	363,548.00 380,530.50	92.99 5.78%	371,950.26 683.80	1.30% (8,580.24)	A1/A- AA-	2.89 1.82
665859AW4	NORTHERN TRUST CORP 4.0 05/10/2027	125,000.00	05/05/2022 4.03%	124,797.50 124,881.00	97.30 5.00%	121,619.16 291.67	0.42% (3,261.85)	A2/A+ A+	2.94 2.73
91324PEG3	UNITEDHEALTH GROUP INC 3.7 05/15/2027	130,000.00	05/17/2022 3.69%	130,060.80 130,035.61	96.53 4.98%	125,482.52 213.78	0.44% (4,553.09)	A2/A+ A	2.96 2.75
61747YEC5	MORGAN STANLEY 1.512 07/20/2027	250,000.00	08/15/2022 4.28%	225,837.50 236,363.01	92.05 5.73%	230,134.10 1,375.50	0.80% (6,228.91)	A1/A- A+	3.14 2.04
14913R3A3	CATERPILLAR FINANCIAL SERVICES CORP 3.6 08/12/2027	350,000.00	09/02/2022 3.95%	344,414.00 346,378.41	95.89 5.00%	335,627.11 3,815.00	1.17% (10,751.30)	A2/A A+	3.20 2.94
756109AU8	REALTY INCOME CORP 3.65 01/15/2028	395,000.00	-- 4.77%	376,127.65 380,825.51	94.88 5.22%	374,779.48 5,446.61	1.31% (6,046.02)	A3/A- WR	3.63 3.29
06051GGF0	BANK OF AMERICA CORP 3.824 01/20/2028	150,000.00	02/06/2023 4.97%	143,926.50 145,913.33	96.14 5.89%	144,207.44 2,087.27	0.50% (1,705.89)	A1/A- AA-	3.64 2.43
341081GN1	FLORIDA POWER & LIGHT CO 4.4 05/15/2028	180,000.00	06/06/2023 4.63%	178,187.40 178,548.31	97.74 5.04%	175,928.30 352.00	0.61% (2,620.01)	Aa2/A+ AA-	3.96 3.57
74340XCG4	PROLOGIS LP 4.875 06/15/2028	220,000.00	-- 5.00%	218,836.50 219,053.79	99.23 5.09%	218,304.23 4,945.42	0.76% (749.56)	A3/A NA	4.04 3.54
91324PEU2	UNITEDHEALTH GROUP INC 4.25 01/15/2029	300,000.00	01/23/2024 4.60%	295,404.00 295,727.77	96.80 5.03%	290,413.09 4,816.67	1.01% (5,314.68)	A2/A+ A	4.63 4.07
24422EXH7	JOHN DEERE CAPITAL CORP 4.5 01/16/2029	300,000.00	01/23/2024 4.61%	298,473.00 298,580.51	98.00 4.99%	294,012.86 5,362.50	1.03% (4,567.65)	A1/A A+	4.63 4.05
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	365,000.00	01/24/2024 4.64%	364,405.05 364,444.78	98.64 4.93%	360,023.86 5,643.31	1.26% (4,420.92)	A1/A+ NA	4.67 4.09
78016HZV5	ROYAL BANK OF CANADA 4.95 02/01/2029	250,000.00	05/24/2024 5.15%	247,875.00 247,878.73	99.13 5.16%	247,831.73 4,537.50	0.87% (47.00)	A1/A AA-	4.67 4.04
74460DAD1	PUBLIC STORAGE OPERATING CO 3.385 05/01/2029	300,000.00	05/24/2024 5.05%	278,523.00 278,558.83	92.95 5.02%	278,851.78 846.25	0.97% 292.95	A2/A NA	4.92 4.43
Total Corporate		7,689,000.00	3.16%	7,603,826.83 7,614,220.23	95.30 5.22%	7,323,092.00 62,236.77	25.58% (291,128.24)	A1/A A+	2.97 2.58

MONEY MARKET FUND

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31846V203	FIRST AMER:GVT OBLG Y	30,133.09	-- 4.92%	30,133.09 30,133.09	1.00 4.92%	30,133.09 0.00	0.11% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		30,133.09	4.92%	30,133.09 30,133.09	1.00 4.92%	30,133.09 0.00	0.11% 0.00	Aaa/ AAAm AAA	0.00 0.00
MUNICIPAL BONDS									
649791RC6	NEW YORK ST 1.25 03/15/2027	200,000.00	06/30/2022 3.54%	180,128.00 188,208.97	90.62 4.89%	181,236.00 527.78	0.63% (6,972.97)	Aa1/AA+ AA+	2.79 2.67
Total Municipal Bonds		200,000.00	06/30/2022 3.54%	180,128.00 188,208.97	90.62 4.89%	181,236.00 527.78	0.63% (6,972.97)	Aa1/AA+ AA+	2.79 2.67
SUPRANATIONAL									
4581X0DV7	INTER-AMERICAN DEVELOPMENT BANK 0.875 04/20/2026	305,000.00	04/13/2021 0.97%	303,603.10 304,473.68	92.70 4.98%	282,734.05 303.94	0.99% (21,739.63)	Aaa/AAA NA	1.89 1.83
Total Supranational		305,000.00	04/13/2021 0.97%	303,603.10 304,473.68	92.70 4.98%	282,734.05 303.94	0.99% (21,739.63)	Aaa/AAA NA	1.89 1.83
US TREASURY									
91282ZF0	UNITED STATES TREASURY 0.5 03/31/2025	325,000.00	03/30/2021 0.64%	323,146.48 324,615.59	96.24 5.17%	312,774.41 275.27	1.09% (11,841.18)	Aaa/AA+ AA+	0.83 0.81
91282M56	UNITED STATES TREASURY 2.25 11/15/2025	350,000.00	05/29/2019 2.14%	352,419.92 350,545.28	96.12 5.05%	336,410.16 363.79	1.18% (14,135.12)	Aaa/AA+ AA+	1.46 1.40
91282R36	UNITED STATES TREASURY 1.625 05/15/2026	500,000.00	-- 2.20%	475,523.49 494,632.02	93.99 4.88%	469,941.41 375.34	1.64% (24,690.62)	Aaa/AA+ AA+	1.96 1.89
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	150,000.00	07/29/2021 0.72%	149,285.16 149,690.39	91.49 4.81%	137,232.42 314.22	0.48% (12,457.97)	Aaa/AA+ AA+	2.17 2.10
91282YGY9	UNITED STATES TREASURY 1.625 09/30/2026	100,000.00	12/18/2019 1.85%	98,507.81 99,487.34	93.14 4.77%	93,140.63 275.27	0.33% (6,346.72)	Aaa/AA+ AA+	2.33 2.24
91282CCZ2	UNITED STATES TREASURY 0.875 09/30/2026	600,000.00	-- 1.13%	592,710.94 596,571.78	91.51 4.76%	549,046.87 889.34	1.92% (47,524.90)	Aaa/AA+ AA+	2.33 2.26
91282ZB9	UNITED STATES TREASURY 1.125 02/28/2027	545,000.00	03/24/2020 0.75%	558,901.76 550,503.58	90.90 4.69%	495,417.77 1,549.47	1.73% (55,085.81)	Aaa/AA+ AA+	2.75 2.64

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91282CAH4	UNITED STATES TREASURY 0.5 08/31/2027	150,000.00	08/06/2021 0.94%	146,121.09 147,921.20	87.64 4.64%	131,466.80 189.54	0.46% (16,454.40)	Aaa/AA+ AA+	3.25 3.15
91282CAL5	UNITED STATES TREASURY 0.375 09/30/2027	300,000.00	10/25/2021 1.32%	283,792.97 290,897.11	87.02 4.62%	261,058.59 190.57	0.91% (29,838.52)	Aaa/AA+ AA+	3.33 3.24
9128283F5	UNITED STATES TREASURY 2.25 11/15/2027	300,000.00	11/07/2019 1.90%	307,957.03 303,428.40	92.51 4.62%	277,535.16 311.82	0.97% (25,893.24)	Aaa/AA+ AA+	3.46 3.26
91282CBB6	UNITED STATES TREASURY 0.625 12/31/2027	625,000.00	03/29/2021 1.29%	597,875.98 610,618.88	86.99 4.61%	543,701.18 1,641.91	1.90% (66,917.71)	Aaa/AA+ AA+	3.59 3.46
91282CBJ9	UNITED STATES TREASURY 0.75 01/31/2028	550,000.00	03/12/2021 1.27%	530,857.42 539,800.27	87.15 4.60%	479,316.41 1,382.55	1.67% (60,483.86)	Aaa/AA+ AA+	3.67 3.53
91282CCV1	UNITED STATES TREASURY 1.125 08/31/2028	300,000.00	09/03/2021 1.10%	300,457.03 300,278.16	86.89 4.55%	260,671.88 852.92	0.91% (39,606.29)	Aaa/AA+ AA+	4.25 4.05
9128285M8	UNITED STATES TREASURY 3.125 11/15/2028	150,000.00	10/19/2022 4.33%	140,349.61 142,916.66	94.34 4.54%	141,503.91 216.54	0.49% (1,412.76)	Aaa/AA+ AA+	4.46 4.09
912828YB0	UNITED STATES TREASURY 1.625 08/15/2029	350,000.00	05/28/2020 0.67%	380,009.77 366,953.51	86.84 4.48%	303,953.13 1,671.88	1.06% (63,000.39)	Aaa/AA+ AA+	5.21 4.86
91282CFJ5	UNITED STATES TREASURY 3.125 08/31/2029	120,000.00	09/19/2022 3.62%	116,381.25 117,265.61	93.58 4.51%	112,293.75 947.69	0.39% (4,971.86)	Aaa/AA+ AA+	5.25 4.72
91282CFT3	UNITED STATES TREASURY 4.0 10/31/2029	140,000.00	12/30/2022 4.02%	139,868.75 139,895.86	97.52 4.52%	136,532.81 486.96	0.48% (3,363.05)	Aaa/AA+ AA+	5.42 4.79
91282CGZ8	UNITED STATES TREASURY 3.5 04/30/2030	280,000.00	05/11/2023 3.37%	282,318.75 281,967.07	94.79 4.51%	265,398.44 852.17	0.93% (16,568.63)	Aaa/AA+ AA+	5.91 5.24
912828ZQ6	UNITED STATES TREASURY 0.625 05/15/2030	615,000.00	-- 0.90%	599,593.95 605,236.17	79.96 4.50%	491,759.77 177.56	1.72% (113,476.41)	Aaa/AA+ AA+	5.96 5.71
91282CAV3	UNITED STATES TREASURY 0.875 11/15/2030	625,000.00	-- 1.29%	600,808.59 608,956.73	79.95 4.49%	499,682.62 252.63	1.75% (109,274.11)	Aaa/AA+ AA+	6.46 6.13
91282CJQ5	UNITED STATES TREASURY 3.75 12/31/2030	800,000.00	01/23/2024 4.10%	783,437.50 784,280.99	95.73 4.51%	765,812.50 12,609.89	2.68% (18,468.49)	Aaa/AA+ AA+	6.59 5.65
91282CJX0	UNITED STATES TREASURY 4.0 01/31/2031	600,000.00	02/23/2024 4.33%	588,093.75 588,545.35	97.11 4.51%	582,656.25 8,043.96	2.04% (5,889.10)	Aaa/AA+ AA+	6.67 5.70
91282CKC4	UNITED STATES TREASURY 4.25 02/28/2031	500,000.00	03/20/2024 4.27%	499,277.34 499,297.87	98.56 4.50%	492,792.97 5,370.24	1.72% (6,504.90)	Aaa/AA+ AA+	6.75 5.74
91282CKF7	UNITED STATES TREASURY 4.125 03/31/2031	500,000.00	04/10/2024 4.53%	488,125.00 488,362.97	97.81 4.50%	489,062.50 3,493.85	1.71% 699.53	Aaa/AA+ AA+	6.83 5.84
91282CKN0	UNITED STATES TREASURY 4.625 04/30/2031	250,000.00	05/03/2024 4.49%	251,962.89 251,942.88	100.73 4.50%	251,835.94 1,005.43	0.88% (106.94)	Aaa/AA+ AA+	6.91 5.85

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2024

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P Fitch	Maturity Duration
91282CFF3	UNITED STATES TREASURY 2.75 08/15/2032	120,000.00	08/29/2022 3.09%	116,484.38 117,103.82	88.08 4.50%	105,698.44 970.05	0.37% (11,405.38)	Aaa/AA+ AA+	8.21 7.11
91282CGM7	UNITED STATES TREASURY 3.5 02/15/2033	770,000.00	-- 3.75%	753,941.41 755,934.25	92.85 4.50%	714,926.95 7,922.12	2.50% (41,007.30)	Aaa/AA+ AA+	8.71 7.28
91282CHC8	UNITED STATES TREASURY 3.375 05/15/2033	300,000.00	06/14/2023 3.78%	290,050.78 291,005.27	91.78 4.50%	275,343.75 467.73	0.96% (15,661.52)	Aaa/AA+ AA+	8.96 7.56
91282CHT1	UNITED STATES TREASURY 3.875 08/15/2033	130,000.00	09/25/2023 4.50%	123,545.70 123,990.76	95.30 4.50%	123,885.94 1,480.80	0.43% (104.83)	Aaa/AA+ AA+	9.21 7.53
Total US Treasury		11,045,000.00	2.50%	10,871,806.50 10,922,645.76	91.79 4.61%	10,100,853.32 54,581.55	35.29% (821,792.43)	Aaa/AA+ AA+	5.07 4.53
Total Portfolio		30,785,346.12	2.64%	30,406,888.75 30,488,966.26	93.11 4.88%	28,623,290.96 165,638.36	100.00% (1,865,675.30)	Aa2/AA- AA	4.02 3.54
Total Market Value + Accrued						28,788,929.31			

California State Treasurer
Fiona Ma, CPA



Local Agency Investment Fund
 P.O. Box 942809
 Sacramento, CA 94209-0001
 (916) 653-3001

May 02, 2024

[LAIF Home](#)
[PMIA Average Monthly Yields](#)

NORTHERN CALIFORNIA CITIES
 SELF-INSURANCE FUND
 FINANCIAL CONSULTANT
 701 HOWE AVENUE
 SUITE E3
 SACRAMENTO, CA 95825

[Tran Type Definitions](#)

Account Number: 35-11-001

March 2024 Statement

Effective Date	Transaction Date	Tran Type	Confirm Number	Web Confirm Number	Authorized Caller	Amount
3/7/2024	3/7/2024	RW	1748796	1709228	JAMES MARTA	-161,000.00
3/14/2024	3/14/2024	RW	1748981	1709415	JAMES MARTA	-323,000.00
3/20/2024	3/19/2024	RW	1749139	1709562	JAMES MARTA	-115,000.00
3/21/2024	3/21/2024	RD	1749212	1709647	JAMES MARTA	348,000.00
3/27/2024	3/27/2024	RW	1749403	1709830	JAMES MARTA	-200,000.00
3/28/2024	3/28/2024	RW	1749420	1709854	JAMES MARTA	-270,000.00

Account Summary

Total Deposit:	348,000.00	Beginning Balance:	11,558,286.32
Total Withdrawal:	-1,069,000.00	Ending Balance:	10,837,286.32

NCCSIF

Northern California Cities Self Insurance Fund

c/o Alliant Insurance Services, Inc.

Corporate Insurance License No. 0C36861

Main Location: 2180 Harvard Street, Suite 460, Sacramento, CA 95815 * (916) 643-2700 * Facsimile: (916) 643-2750


Accounting Location: Mr. James Marta, James Marta & Company, 701 Howe Avenue, Suite E3, Sacramento, CA 95825 * (916) 993-9494

INVESTMENT REPORT FOR THE QUARTER ENDING MARCH 31, 2024

	<u>MARKET VALUE</u>
CASH:	
(1) Tri Counties Checking	\$ (27,369)
(2) Local Agency Inv Fund (LAIF)	<u>\$ 10,774,335</u>
Total Cash	<u>\$ 10,746,966</u>
INVESTMENTS (Unrestricted):	
(3) Chandler Investments	
Account no. 170	\$ 49,657,056
Account no. 171	<u>\$ 28,682,646</u>
Total Unrestricted Investments	<u>\$ 78,339,702</u>
TOTAL CASH AND INVESTMENTS	<u><u>\$ 89,086,669</u></u>

- (1) This consists of one checking account and two pass-thru accounts (liability and workers comp claims).
- (2) The LAIF rate of return as of quarter ended March 31, 2024 4.232
- (3) See attached Investment Activity Reports.

THIS PORTFOLIO IS IN COMPLIANCE WITH NCCSIF'S INVESTMENT POLICY AND IS LIQUID ENOUGH TO MEET EXPECTED CASH FLOW NEEDS OVER THE NEXT SIX MONTHS. THE QUARTERLY REPORT IS IN ACCORDANCE WITH GOVERNMENT CODE §53646 .



Jen Lee, Treasurer

JUNE 8, 2024

Date

A Joint Powers Authority

Members: Cities of Anderson, Auburn, Colusa, Corning, Dixon, Elk Grove, Folsom, Galt, Gridley, Ione, Jackson, Lincoln, Marysville, Nevada City, Oroville, Town of Paradise, Placerville, Red Bluff, Rio Vista, Rocklin, Willows and Yuba City.



Crowe LLP
Independent Member Crowe Global

100 High Street, Suite 2301
Boston, MA 02110
Tel +1 877 600 2253
Fax +1 800 599 2214
www.crowe.com

May 2, 2024

Mr. Marcus Beverly
Northern California Cities Self Insurance Fund
2150 Harvard Street, Suite 460
Sacramento, California 95815-4320

Dear Mr. Beverly:

This letter confirms the arrangements for Crowe LLP (“Crowe” or “us” or “we” or “our”) to provide the professional services discussed in this letter to Northern California Cities Self Insurance Fund (“you”, “your” or “Client”). The attached Crowe Engagement Terms, and any other attachments thereto, are integral parts of this letter, and such terms are incorporated herein.

AUDIT SERVICES

Our Responsibilities

We will audit and report on the financial statements of the Client for the year ending June 30, 2024.

In addition to our report on the financial statements, we plan to evaluate the presentation of the following supplementary information in relation to the financial statements as a whole, and to report on whether this supplementary information is fairly stated, in all material respects, in relation to the financial statements as a whole.

- Combining Statement of Net Position and Combining Statement of Revenues, Expenses and Change in Net Position

In addition to our report on the financial statements, we also plan to perform specified procedures in order to describe in our report whether the following required supplementary information is presented in accordance with applicable guidelines. However, we will not express an opinion or provide any assurance on this information due to our limited procedures.

- Management’s Discussion and Analysis
- Reconciliation of Claims Liability by Type of Contract
- Claims Development Information

The objective of the audit is the expression of an opinion on the financial statements. We will plan and perform the audit in accordance with auditing standards generally accepted in the United States of America, and the standards for financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we obtain reasonable, rather than absolute, assurance about whether the financial statements are free of material misstatement whether caused by error or fraud. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting

from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Because of inherent limitations of an audit, together with the inherent limitations of internal control, an unavoidable risk that some material misstatements may not be detected exists, even though the audit is properly planned and performed in accordance with applicable standards. An audit is not designed to detect error or fraud that is immaterial to the financial statements.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment including the assessment of the risks that the financial statements could be misstated by an amount that we believe would influence the judgment made by a reasonable user of these financial statements. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. As required by the standards, we will maintain professional skepticism throughout the audit.

In making our risk assessments, we obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the Client's internal control. However, we will communicate in writing to those charged with governance and management concerning any significant deficiencies or material weaknesses in internal control relevant to the audit of the financial statements that we have identified during the audit. We will communicate to management other deficiencies in internal control identified during the audit that have not been communicated to management by other parties and that, in our professional judgment, are of sufficient importance to merit management's attention. We will also communicate certain matters related to the conduct of the audit to those charged with governance, including (1) fraud involving senior management, and fraud (whether caused by senior management or other employees) that causes a material misstatement of the financial statements, (2) illegal acts that come to our attention (unless they are clearly inconsequential) (3) disagreements with management and other significant difficulties encountered in performing the audit and (4) various matters related to the Client's accounting policies and financial statements. Our engagement is not designed to address legal or regulatory matters, which matters should be discussed by you with your legal counsel.

As part of our audit, we will conclude, based on the audit evidence obtained, whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Client's ability to continue as a going concern for a reasonable period of time.

We expect to issue a written report upon completion of our audit of the Client's financial statements. Our report will be addressed to those charged with governance of the Client. Circumstances may arise in which it is necessary for us to modify our opinion, add an emphasis of matter or other matter paragraph or a separate section in the auditor's report, or withdraw from the engagement.

In addition to our report on the financial statements and supplemental information, we plan to issue the following reports:

- Independent Auditor's Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with *Government Auditing Standards* — The purpose of this report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Client's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

As part of obtaining reasonable assurance about whether the financial statements are free of material misstatement, we will also perform tests of your compliance with applicable laws, regulations, contracts and grants. However, because of the concept of reasonable assurance and because we will not perform

a detailed examination of all transactions, there is a risk that material errors, irregularities, or illegal acts, including fraud or defalcations, may exist and not be detected by us. However, the objective of our audit of compliance relative to the financial statements will not be to provide an opinion on overall compliance with such provisions, and we will not express such an opinion. We will advise you, however, of any matters of that nature that come to our attention, unless they are clearly inconsequential.

Our audit and work product are intended for the benefit and use of the Client only. The audit will not be planned or conducted in contemplation of reliance by any other party or with respect to any specific transaction and is not intended to benefit or influence any other party. Therefore, items of possible interest to a third party may not be specifically addressed or matters may exist that could be assessed differently by a third party.

The working papers for this engagement are the property of Crowe and constitute confidential information.

However, we may be requested to make certain working papers available to your oversight agency or grantors pursuant to authority given to them by law, regulation, or contract. If requested, access to such working papers will be provided under the supervision of our personnel. Furthermore, upon request, we may provide photocopies of selected working papers to your oversight agency or grantors. The working papers for this engagement will be retained for a minimum of three years after the date our report is issued or for any additional period requested by the oversight agency or pass-through entity. If we are aware that a federal awarding agency, pass-through entity, or auditee is contesting an audit finding, we will contact the party contesting the audit finding for guidance prior to destroying the working papers.

Government Auditing Standards require that we provide you with a copy of our most recent peer review report, which accompanies this letter.

The Client's Responsibilities

The Client's management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America. Management is also responsible for the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to error or fraud.

The Client's management is also responsible for complying with applicable laws, regulations, contracts and grants and such responsibility extends to identifying the requirements and designing internal control policies and procedures to provide reasonable assurance that compliance is achieved. Client's management is responsible for taking timely and appropriate steps to remedy fraud and noncompliance with provisions of laws, regulations, contracts, and grant agreements that the auditor reports. Additionally, it is management's responsibility to follow up and take corrective action on reported audit findings, to establish and maintain a process for tracking the status of findings and recommendations, and to prepare a summary schedule of prior audit findings, which should be available for our review, and a corrective action plan.

Management has the responsibility to adopt sound accounting policies, maintain an adequate and efficient accounting system, to safeguard assets, and to design and implement programs and controls to prevent and detect fraud. Management's judgments are typically based on its knowledge and experience about past and current events and its expected courses of action. Management's responsibility for financial reporting includes establishing a process to prepare the accounting estimates included in the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Client's ability to continue as a going concern for one year from the date the Financial Statements are available to be issued.

Management is responsible for providing to us, on a timely basis, all information of which management is aware that is relevant to the preparation and fair presentation of the financial statements, such as records, documentation, and other matters. Management is also responsible for providing such other additional information we may request for the purpose of the audit, and unrestricted access to persons within the Client from whom we determine it necessary to obtain audit evidence. Additionally, those charged with governance are responsible for informing us of their views about the risks of fraud within the Client, and their knowledge of any fraud or suspected fraud affecting the Client.

Management is responsible for adjusting the financial statements to correct material misstatements related to accounts or disclosures. As part of our audit process, we will request from management written confirmation concerning representations made to us in connection with the audit, including that the effects of any uncorrected misstatements aggregated by us during the audit are immaterial, both individually and in the aggregate, to the financial statements, and to the Client's compliance with the requirements of its Federal programs. Management acknowledges the importance of management's representations and responses to our inquiries, and that they will be utilized as part of the evidential matter we will rely on in forming our opinion. Because of the importance of such information to our engagement, you agree to waive any claim against Crowe and its personnel for any liability and costs relating to or arising from any inaccuracy or incompleteness of information provided to us for purposes of this engagement.

Management is responsible for the preparation of the supplementary information identified above in accordance with the applicable criteria. As part of our audit process, we will request from management certain written representations regarding management's responsibilities in relation to the supplementary information presented, including but not limited to its fair presentation in accordance with the applicable criteria, the method of measurement and presentation and any significant assumptions or interpretations underlying the supplementary information. In addition, it is management's responsibility to include the auditor's report on supplementary information in any document that contains the supplementary information and that indicates that we have reported on such supplementary information. It is also management's responsibility to present the supplementary information with the audited financial statements or, if the supplementary information will not be presented with the audited financial statements, to make the audited financial statements readily available to the intended users of the supplementary information no later than the date of issuance by Client of the supplementary information and the auditor's report thereon.

Management is responsible for the preparation of the required supplementary information identified above in accordance with the applicable guidelines. We will request from management certain written representations regarding management's responsibilities in relation to the required supplementary information presented, including but not limited to whether it has been measured and presented in accordance with prescribed guidelines, the method of measurement and presentation and any significant assumptions or interpretations underlying the supplementary information.

Management is responsible for report distribution responsibilities, including determining which officials or organizations will receive the report and making the report available to the public as applicable when the audit organization is responsible for report distribution.

OTHER SERVICES

Financial Statement Preparation

The Client will provide us with the necessary information to assist in the preparation of the draft financial statements including the notes thereto. We are relying on the Client to provide us with the detailed trial balance, note disclosure information and any other relevant report information in a timely fashion and ensure the data is complete and accurate. Management is solely responsible for the presentation of the financial statements.

With respect to the above other services, we will perform the services in accordance with applicable professional standards. We, in our sole professional judgment, reserve the right to refuse to do any

procedure or take any action that could be construed as making management decisions or assuming management responsibilities. In connection with performing the above other services, you agree to: assume all management responsibilities including making all management decisions; oversee the service by designating an individual, preferably within senior management, who possesses suitable skill, knowledge, and/or experience; evaluate the adequacy and results of the services performed; and accept responsibility for the results of the services.

In delivering services to Client, Crowe may use subsidiaries owned and controlled by Crowe within and outside the United States. Crowe subsidiaries are subject to the same information security policies and requirements as Crowe LLP and will meet the requirements set forth in the confidentiality and data protection provisions of this Agreement.

FEES

Our fees are outlined below.

Description of Services	Fee Amount
Audit of the Client's financial statements for the year ending June 30, 2024	\$28,800

We will invoice you as our services are rendered.

To offset various overhead expenses associated with providing professional services that are not directly invoiced, a business services fee will be billed at 5% of total invoiced fees and expenses prior to tax. The business services fee reflects our estimate of costs including but not limited to technology, data security, administrative support, processing support, and other related support on this engagement.

Our invoices are due and payable upon receipt. Invoices that are not paid within 30 days of receipt are subject to a monthly interest charge of one percent per month or the highest interest rate allowed by law, whichever is less, which we may elect to waive at our sole discretion, plus costs of collection including reasonable attorneys' fees. If any amounts invoiced remain unpaid 30 days after the invoice date, you agree that Crowe may, in its sole discretion, cease work until all such amounts are paid or terminate this engagement.

The fees outlined above are based on certain assumptions. Those assumptions may be incorrect due to incomplete or inaccurate information provided, or circumstances may arise under which we must perform additional work, which in either case will require additional billings for our services. Examples of such circumstances include, but are not limited to:

- Changing service requirements
- New professional standards or regulatory requirements
- New financial statement disclosures
- Work caused due to the identification of, and management's correction of, inappropriate application of accounting pronouncements
- Erroneous or incomplete accounting records
- Evidence of material weakness or significant deficiencies in internal controls
- Substantial increases in the number of significant deficiencies in internal controls
- Regulatory examination matters
- Change in your organizational structure or size due to merger and acquisition activity or other events
- Change in your controls
- New or unusual transactions
- Agreed-upon level of preparation and assistance from your personnel not provided
- Numerous revisions to your information
- Lack of availability of appropriate Client personnel during fieldwork.

- Additional audit procedures relating to the impact of COVID-19 on Client or additional regulatory requirements relating thereto.

Additionally, to accommodate requests to reschedule fieldwork without reasonable notice, additional billings for our services could be required, and our assigned staffing and ability to meet agreed upon deadlines could be impacted.

Due to such potential changes in circumstance, we reserve the right to revise our fees. However, if such a change in circumstances arises or if some other significant change occurs that causes our fees to exceed our estimate, we will advise management.

Our fees are exclusive of taxes or similar charges, as well as customs, duties or tariffs, imposed in respect of the Services, any work product or any license, all of which Client agrees to pay if applicable or if they become applicable (other than taxes imposed on Crowe's income generally), without deduction from any fees or expenses invoiced to Client by Crowe.

The Client and Crowe agree that the Client may periodically request Crowe to provide additional services for accounting and reporting advice regarding completed transactions and potential or proposed transactions. The fees for such additional services will be based on Crowe's hourly billing rates plus expenses or as mutually agreed upon between the Client and Crowe.

To facilitate Crowe's presence at Client's premises, Client will provide Crowe with internet access while on Client's premises. Crowe will access the internet using a secure virtual private network. Crowe will be responsible for all internet activity performed by its personnel while on Client's premises. In the event Client does not provide Crowe with internet access while on Client's premises, Client will reimburse Crowe for the cost of internet access through other means while on Client's site.

MISCELLANEOUS

For purposes of this Miscellaneous section, the Acceptance section below, and all of the Crowe Engagement Terms, "Client" will mean the entity(ies) defined in the first paragraph of this letter and will also include all related parents, subsidiaries, and affiliates of Client who may receive or claim reliance upon any Crowe deliverable.

Crowe will provide the services to Client under this Agreement as an independent contractor and not as Client's partner, agent, employee, or joint venturer under this Agreement. Neither Crowe nor Client will have any right, power or authority to bind the other party.

This engagement letter agreement (the "Agreement") reflects the entire agreement between the parties relating to the services (or any reports, deliverables or other work product) covered by this Agreement. The engagement letter and any attachments (including without limitation the attached Crowe Engagement Terms) are to be construed as a single document, with the provisions of each section applicable throughout. This Agreement may not be amended or varied except by a written document signed by each party. No provision of this Agreement will be deemed waived, unless such waiver will be in writing and signed by the party against which the waiver is sought to be enforced. It replaces and supersedes any other proposals, correspondence, agreements and understandings, whether written or oral, relating to the services covered by this letter, and each party agrees that in entering this Agreement, it has not relied on any oral or written representations, statements or other information not contained in or incorporated into this Agreement. Any non-disclosure or other confidentiality agreement is replaced and superseded by this Agreement. Each party shall remain obligated to the other party under all provisions of this Agreement that expressly or by their nature extend beyond and survive the expiration or termination of this Agreement. If any provision (in whole or in part) of this Agreement is found unenforceable or invalid, this will not affect the remainder of the provision or any other provisions in this Agreement, all of which will continue in effect as if the stricken portion had not been included. This Agreement may be executed in two or more actual, scanned, emailed, or electronically copied counterparts, each and all of which together are one and the same instrument. Accurate transmitted copies (transmitted copies are

reproduced documents that are sent via mail, delivery, scanning, email, photocopy, facsimile or other process) of the executed Agreement or signature pages only (whether handwritten or electronic signature), will be considered and accepted by each party as documents equivalent to original documents and will be deemed valid, binding and enforceable by and against all parties. This Agreement, including any dispute arising out of or related to this Agreement and the parties' relationship generally, will be governed and construed in accordance with the laws of the State of Illinois applicable to agreements made and wholly performed in that state, without giving effect to its conflict of laws rules to the extent those rules would require applying another jurisdiction's laws.

* * * * *

We are pleased to have this opportunity to serve you, and we look forward to a continuing relationship. If the terms of this Agreement and the attached Crowe Engagement Terms are acceptable to you, please sign below and return one copy of this letter at your earliest convenience. Please contact us with any questions or concerns.

(Signature Page Follows)

ACCEPTANCE

I have reviewed the arrangements outlined above and in the attached "Crowe Engagement Terms," and I accept on behalf of the Client the terms and conditions as stated. By signing below, I represent and warrant that I am authorized by Client to accept the terms and conditions as stated.

IN WITNESS WHEREOF, Client and Crowe have duly executed this Agreement effective the date first written above.

Crowe LLP and the Engagement Authorized Signer below are licensed or otherwise authorized by the California Board of Accountancy.

Northern California Cities Self Insurance Fund

Crowe LLP

Signature

Signature

Ryan Deming

Printed Name

Printed Name

Partner

Title

Title

Date

Date

Crowe Engagement Terms

Crowe wants Client to understand the terms under which Crowe provides its services to Client and the basis under which Crowe determines its fees. These terms are part of the Agreement and apply to all services described in the Agreement as well as all other services provided to Client (collectively, the "Services"), unless and until a separate written agreement is executed by the parties for separate services. Any advice provided by Crowe is not intended to be, and is not, investment advice.

CLIENT'S ASSISTANCE – For Crowe to provide Services effectively and efficiently, Client agrees to provide Crowe timely with information requested and to make available to Crowe any personnel, systems, premises, records, or other information as reasonably requested by Crowe to perform the Services. Access to such personnel and information are key elements for Crowe's successful completion of Services and determination of fees. If for any reason this does not occur, a revised fee to reflect additional time or resources required by Crowe will be mutually agreed. Client agrees Crowe will have no responsibility for any delays related to a delay in providing such information to Crowe. Such information will be accurate and complete, and Client will inform Crowe of all significant tax, accounting and financial reporting matters of which Client is aware.

PROFESSIONAL STANDARDS – As a regulated professional services firm, Crowe must follow professional standards when applicable, including the Code of Professional Conduct of the American Institute of Certified Public Accountants ("AICPA"). Thus, if circumstances arise that, in Crowe's professional judgment, prevent it from completing the engagement, Crowe retains the right to take any course of action permitted by professional standards, including declining to express an opinion or issue other work product or terminating the engagement.

REPORTS – Any information, advice, recommendations or other content of any memoranda, reports, deliverables, work product, presentations, or other communications Crowe provides under this Agreement ("Reports"), other than Client's original information, are for Client's internal use only, consistent with the purpose of the Services. Client will not rely on any draft Report. Unless required by an audit or other attestation professional standard, Crowe will not be required to update any final Report for circumstances of which we become aware or events occurring after delivery.

CONFIDENTIALITY – Except as otherwise permitted by this Agreement or as agreed in writing, neither Crowe nor Client may disclose to third parties the contents of this Agreement or any information provided by or on behalf of the other that ought reasonably to be treated as confidential and/or proprietary. Client use of any Crowe work product will be limited to its stated purpose and to Client business use only. However, Client and Crowe each agree that either party may disclose such information to the extent that it: (i) is or becomes public other than through a breach of this Agreement, (ii) is subsequently received by the recipient from a third party who, to the recipient's knowledge, owes no obligation of confidentiality to the disclosing party with respect to that information, (iii) was known to the recipient at the time of disclosure or is thereafter created independently, (iv) is disclosed as necessary to enforce the recipient's rights under this Agreement, or (v) must be disclosed under applicable law, regulations, legal process or professional standards.

CLIENT-REQUIRED CLOUD USAGE – If Client requests that Crowe access files, documents or other information in a cloud-based or web-accessed hosting service or other third-party system accessed via the internet, including, without limitation iCloud, Dropbox, Google Docs, Google Drive, a data room hosted by a third party, or a similar service or website (collectively, "Cloud Storage"), Client will confirm with any third parties assisting with or hosting the Cloud Storage that either such third party or Client (and not Crowe) is responsible for complying with all applicable laws relating to the Cloud Storage and any information contained in the Cloud Storage, providing Crowe access to the information in the Cloud Storage, and protecting the information in the Cloud Storage from any unauthorized access, including without limitation unauthorized access to the information when in transit to or from the Cloud Storage. Client represents that it has authority to provide Crowe access to information in the Cloud Storage and that providing Crowe with such access complies with all applicable laws, regulations, and duties owed to third parties.

DATA PROTECTION – If Crowe holds or uses Client information that can be linked to specific individuals who are Client’s customers (“Personal Data”), Crowe will treat it as confidential as described above and comply with applicable US state and federal law and professional regulations (including, for financial institution clients, the objectives of the Interagency Guidelines Establishing Information Security Standards) in disclosing or using such information to carry out the Services. The parties acknowledge and understand that while Crowe is a service provider as defined by the California Consumer Privacy Act of 2018 and processes information on behalf of Client and pursuant to this Agreement, Crowe retains its independence as required by applicable law and professional standards for purposes of providing attest services and other related professional services. Crowe will not (1) sell Personal Data to a third party, or (2) retain, use or disclose Personal Data for any purpose other than for (a) performing the Services and its obligations on this Agreement, (b) as otherwise set forth in this Agreement, (c) to detect security incidents and protect against fraud or illegal activity, (d) to enhance and develop our products and services, including through machine learning and other similar methods and (e) as necessary to comply with applicable law or professional standards. Crowe has implemented and will maintain physical, electronic and procedural safeguards reasonably designed to (i) protect the security, confidentiality and integrity of the Personal Data, (ii) prevent unauthorized access to or use of the Personal Data, and (iii) provide proper disposal of the Personal Data (collectively, the “Safeguards”). Client warrants (i) that it has the authority to provide the Personal Data to Crowe in connection with the Services, (ii) that Client has processed and provided the Personal Data to Crowe in accordance with applicable law, and (iii) will limit the Personal Data provided to Crowe to Personal Data necessary to perform the Services. To provide the Services, Client may also need to provide Crowe with access to Personal Data consisting of protected health information, financial account numbers, Social Security or other government-issued identification numbers, or other data that, if disclosed without authorization, would trigger notification requirements under applicable law (“Restricted Personal Data”). In the event Client provides Crowe access to Restricted Personal Data, Client will consult with Crowe on appropriate measures (consistent with legal requirements and professional standards applicable to Crowe) to protect the Restricted Personal Data, such as: deleting or masking unnecessary information before making it available to Crowe, using encryption when transferring it to Crowe, or providing it to Crowe only during on-site review on Client’s site. Client will provide Crowe with Restricted Personal Data only in accordance with mutually agreed protective measures. Crowe and Client will each allow opportunistic TLS encryption to provide for secure email communication, and each party will notify the other in writing if it deactivates opportunistic TLS encryption. If Client fails to allow opportunistic TLS encryption, Client agrees that each party may use unencrypted electronic media to correspond or transmit information, and Client further agrees that such use of unencrypted media will not in itself constitute a breach of any confidentiality or other obligation relating to this Agreement. Otherwise, Client and Crowe agree each may use unencrypted electronic media to correspond or transmit information and such use will not in itself constitute a breach of any confidentiality obligations under this Agreement. Crowe will reasonably cooperate with Client in responding to or addressing any request from a consumer or data subject, a data privacy authority with jurisdiction, or the Client, as necessary to enable Client to comply with its obligations under applicable data protection laws and to the extent related to Personal Data processed by Crowe. Client will promptly reimburse Crowe for any out-of-pocket expenses and professional time (at Crowe’s then-current hourly rates) incurred in connection with providing such cooperation. Client will provide prompt written notice to Crowe (with sufficient detailed instructions) of any request or other act that is required to be performed by Crowe. As appropriate, Crowe shall promptly delete or procure the deletion of the Personal Data, after the cessation of any Services involving the processing of Client’s Personal Data, or otherwise aggregate or de-identify the Personal Data in such a way as to reasonably prevent reidentification. Notwithstanding the foregoing, Crowe may retain a copy of the Personal Data as permitted by applicable law or professional standards, provided that such Personal Data remain subject to the terms of this Agreement. If Crowe uses a third-party provider, Crowe will include terms substantially similar to those set forth in this Data Protection Paragraph into an agreement with the provider.

GENERAL DATA PROTECTION REGULATION COMPLIANCE – If and to the extent that Client provides personal data to Crowe subject to the European Union General Data Protection Regulation (“GDPR”), then in addition to the requirements of the above Data Protection section, this section will apply to such

personal data (“EU Personal Data”). The parties agree that for purposes of processing the EU Personal Data, (a) Client will be the “Data Controller” as defined by the GDPR, meaning the organization that determines the purposes and means of processing the EU Personal Data; (b) Crowe will be the “Data Processor” as defined by GDPR, meaning the organization that processes the EU Personal Data on behalf of and under the instructions of the Data Controller; or (c) the parties will be classified as otherwise designated by a supervisory authority with jurisdiction. Client and Crowe each agree to comply with the GDPR requirements applicable to its respective role. Crowe has implemented and will maintain technical and organizational security safeguards reasonably designed to protect the security, confidentiality and integrity of the EU Personal Data. Client represents it has secured all required rights and authority, including consents and notices, to provide such EU Personal Data to Crowe, including without limitation authority to transfer such EU Personal Data to the U.S. or other applicable Country or otherwise make the EU Personal Data available to Crowe, for the duration of and purpose of Crowe providing the Services. The types of EU Personal Data to be processed include name, contact information, title, and other EU Personal Data that is transferred to Crowe in connection with the Services. The EU Personal Data relates to the data subject categories of individuals connected to Client, Client customers, Client vendors, and Client affiliates or subsidiaries (“Data Subjects”). Crowe will process the EU Personal Data for the following purpose: (x) to provide the Services in accordance with this Agreement, (y) to comply with other documented reasonable instructions provided by Client, and (z) to comply with applicable law. In the event of a Crowe breach incident in connection with EU Personal Data in the custody or control of Crowe, Crowe will promptly notify Client upon knowledge that a breach incident has occurred. Client has instructed Crowe not to contact any Data Subjects directly, unless required by applicable law. In the event that a supervisory authority with jurisdiction makes the determination that Crowe is a data controller, Client will reasonably cooperate with Crowe to enable Crowe to comply with its obligations under GDPR.

INTELLECTUAL PROPERTY – Any deliverables, works, inventions, working papers, or other work product conceived, made or created by Crowe in rendering the Services under this Agreement (“Work Product”), and all intellectual property rights in such Work Product will be owned exclusively by Crowe. Upon full payment by Client, Crowe grants to Client a license to use for its business purposes any deliverables, including any other Work Product incorporated in such deliverables. Crowe will retain exclusive ownership or control of all intellectual property rights in any ideas, concepts, methodologies, data, software, designs, utilities, tools, models, techniques, systems, Reports, or other know-how that it develops, owns or licenses in connection with this Agreement as well as any enhancements to any of the above (“Materials”). The foregoing ownership will be without any duty of accounting.

CLIENT DATA USAGE – Client shall retain full ownership of all data provided to Crowe by or on behalf of Client in connection with this Agreement, and Crowe will maintain the confidentiality and protection of Client data as set forth in this Agreement. Client agrees that Crowe may, in its discretion, use any Client information or data provided to Crowe for the purpose of (a) performing the Services and its obligations under this Agreement; (b) as otherwise agreed upon in writing; (c) to further improve or develop our products and services; or (d) as necessary to comply with applicable law or professional standards.

DATA AGGREGATION & BENCHMARKING – Client agrees that Crowe may, in its discretion, aggregate Client content and data with content and data from other clients, other sources, or third parties (“Data Aggregations”) for purposes including, without limitation, product and service development, commercialization, industry benchmarking, or quality improvement initiatives. Prior to, and as a precondition for, disclosing Data Aggregations to other Crowe customers or prospects, Crowe will anonymize any Client data or information in a manner sufficient to prevent such other customer or prospect from identifying Client or individuals who are Client customers. All Data Aggregations will be the sole and exclusive property of Crowe.

USE OF THIRD PARTIES IN CROWE OPERATIONS – Crowe uses third-party providers and third-party solutions in the ordinary course of Crowe business operations. Third-party providers and solutions used in the ordinary course of Crowe business operations include without limitation email providers, cyber-security providers, data hosting centers, operating systems, tools with machine learning or artificial intelligence components (including generative artificial intelligence products or services), and other third-party products and solutions used to perform the Services or generate Work Product, or components

thereof. Crowe also uses its subsidiaries (owned and controlled by Crowe) within and outside the United States for various administrative and support roles. Crowe subsidiaries and any third-party providers used in the ordinary course of Crowe business operations will meet the confidentiality and data protection requirements in this Agreement. The limitations in this Agreement on Client's remedies will also apply to any such third-party providers and Crowe subsidiaries.

USE OF SUBCONTRACTORS FOR SERVICE DELIVERY – Crowe may engage third-party subcontractors in delivering Services to Client. Third-party subcontractors are not owned or controlled by Crowe (including without limitation Crowe Global member firms). If Crowe engages such a subcontractor to deliver Services to Client, Crowe will execute an agreement for the protection of Client's confidential information consistent with the provisions of this Agreement. Crowe will be solely responsible for the provision of Services (including those provided by subcontractors) and for the protection of Client's confidential information. The limitations in this Agreement on Client's remedies will also apply to any subcontractors.

LEGAL AND REGULATORY CHANGE – Crowe may periodically communicate to Client changes in laws, rules or regulations. However, Client has not engaged Crowe, and Crowe does not undertake an obligation, to advise Client of changes in (a) laws, rules, regulations, industry or market conditions, or (b) Client's own business practices or other circumstances (except to the extent required by professional standards). The scope of Services and the fees for Services are based on current laws and regulations. If changes in laws or regulations change Client's requirements or the scope of the Services, Crowe's fees will be modified to a mutually agreed amount to reflect the changed level of Crowe's effort.

PUBLICATION – Client agrees to obtain Crowe's specific permission before using any Report or Crowe work product or Crowe's firm's name in a published document, and Client agrees to submit to Crowe copies of such documents to obtain Crowe's permission before they are filed or published.

CLIENT REFERENCE – From time to time Crowe is requested by prospective clients to provide references for Crowe service offerings. Client agrees that Crowe may use Client's name and generally describe the nature of Crowe's engagement(s) with Client in marketing to prospects, and Crowe may also provide prospects with contact information for Client personnel familiar with Crowe's Services.

NO PUNITIVE OR CONSEQUENTIAL DAMAGES – Any liability of Crowe will not include any consequential, special, incidental, indirect, punitive, or exemplary damages or loss, nor any lost profits, goodwill, savings, or business opportunity, even if Crowe had reason to know of the possibility of such damages.

LIMIT OF LIABILITY – Except where it is judicially determined that Crowe performed its Services with recklessness or willful misconduct, Crowe's liability will not exceed fees paid by Client to Crowe for the portion of the work giving rise to liability. A claim for a return of fees paid is the exclusive remedy for any damages. This limit of liability will apply to the full extent allowed by law, regardless of the grounds or nature of any claim asserted, including, without limitation, to claims based on principles of contract, negligence or other tort, fiduciary duty, warranty, indemnity, statute or common law. This limit of liability will also apply after this Agreement.

INDEMNIFICATION FOR THIRD-PARTY CLAIMS – In the event of a legal proceeding or other claim brought against Crowe by a third party, except where it is judicially determined that Crowe performed Services with recklessness or willful misconduct, Client agrees to indemnify and hold harmless Crowe and its personnel against all costs, fees, expenses, damages and liabilities, including attorney fees and any other fees or defense costs, associated with such third-party claim, relating to or arising from any Services performed or work product provided by Crowe that Client uses or discloses to others or this engagement generally. This indemnification is intended to apply to the full extent allowed by law, regardless of the grounds or nature of any claim, liability, or damages asserted, including, without limitation, to claims, liability or damages based on principles of contract, negligence or other tort, fiduciary duty, warranty, indemnity, statute or common law. This indemnification will also apply after termination of this Agreement.

NO TRANSFER OR ASSIGNMENT OF CLAIMS – No claim against Crowe, or any recovery from or against Crowe, may be sold, assigned or otherwise transferred, in whole or in part.

TIME LIMIT ON CLAIMS – In no event will any action against Crowe, arising from or relating to this Agreement or the Services provided by Crowe relating to this engagement, be brought after the earlier of 1) one (1) year after the date on which occurred the act or omission alleged to have been the cause of the injury alleged; or 2) the expiration of the applicable statute of limitations or repose.

RESPONSE TO LEGAL PROCESS – If Crowe is requested by subpoena, request for information, or through some other legal process to produce documents or testimony pertaining to Client or Crowe's Services, and Crowe is not named as a party in the applicable proceeding, then Client will reimburse Crowe for its professional time, plus out-of-pocket expenses, as well as reasonable attorney fees, Crowe incurs in responding to such request.

MEDIATION – If a dispute arises, in whole or in part, out of or related to this engagement, or after the date of this agreement, between Client or any of Client's affiliates or principals and Crowe, and if the dispute cannot be settled through negotiation, Client and Crowe agree first to try, in good faith, to settle the dispute by mediation administered by the American Arbitration Association, under its mediation rules for professional accounting and related services disputes, before resorting to litigation or any other dispute-resolution procedure. The results of mediation will be binding only upon agreement of each party to be bound. Costs of any mediation will be shared equally by both parties. Any mediation will be held in Chicago, Illinois.

JURY TRIAL WAIVER – FOR ALL DISPUTES RELATING TO OR ARISING BETWEEN THE PARTIES, THE PARTIES AGREE TO WAIVE A TRIAL BY JURY TO FACILITATE JUDICIAL RESOLUTION AND TO SAVE TIME AND EXPENSE. EACH PARTY AGREES IT HAS HAD THE OPPORTUNITY TO HAVE ITS LEGAL COUNSEL REVIEW THIS WAIVER. THIS WAIVER IS IRREVOCABLE, MAY NOT BE MODIFIED EITHER ORALLY OR IN WRITING, AND APPLIES TO ANY SUBSEQUENT AMENDMENTS, RENEWALS, OR MODIFICATIONS TO THIS AGREEMENT. IN THE EVENT OF LITIGATION, THIS AGREEMENT MAY BE FILED AS WRITTEN CONSENT TO A BENCH TRIAL WITHOUT A JURY. HOWEVER, AND NOTWITHSTANDING THE FOREGOING, IF ANY COURT RULES OR FINDS THIS JURY TRIAL WAIVER TO BE UNENFORCEABLE AND INEFFECTIVE IN WAIVING A JURY, THEN ANY DISPUTE RELATING TO OR ARISING FROM THIS ENGAGEMENT OR THE PARTIES' RELATIONSHIP GENERALLY WILL BE RESOLVED BY ARBITRATION AS SET FORTH IN THE PARAGRAPH BELOW REGARDING "ARBITRATION."

ARBITRATION – If any court rules or finds that the JURY TRIAL WAIVER section is not enforceable, then any dispute between the parties relating to or arising from this Agreement or the parties' relationship generally will be settled by binding arbitration in Chicago, Illinois (or a location agreed in writing by the parties). Any issues concerning the extent to which any dispute is subject to arbitration, or concerning the applicability, interpretation, or enforceability of any of this Section, will be governed by the Federal Arbitration Act and resolved by the arbitrator(s). The arbitration will be governed by the Federal Arbitration Act and resolved by the arbitrator(s). Regardless of the amount in controversy, the arbitration will be administered by JAMS, Inc. ("JAMS"), pursuant to its Streamlined Arbitration Rules & Procedures or such other rules or procedures as the parties may agree in writing. In the event of a conflict between those rules and this Agreement, this Agreement will control. The parties may alter each of these rules by written agreement. If a party has a basis for injunctive relief, this paragraph will not preclude a party seeking and obtaining injunctive relief in a court of proper jurisdiction. The parties will agree within a reasonable period of time after notice is made of initiating the arbitration process whether to use one or three arbitrators, and if the parties cannot agree within fifteen (15) business days, the parties will use a single arbitrator. In any event the arbitrator(s) must be retired federal judges or attorneys with at least 15 years commercial law experience and no arbitrator may be appointed unless he or she has agreed to these procedures. If the parties cannot agree upon arbitrator(s) within an additional fifteen (15) business days, the arbitrator(s) will be selected by JAMS. Discovery will be permitted only as authorized by the arbitrator(s), and as a rule, the arbitrator(s) will not permit discovery except upon a showing of substantial need by a party. To the

extent the arbitrator(s) permit discovery as to liability, the arbitrator(s) will also permit discovery as to causation, reliance, and damages. The arbitrator(s) will not permit a party to take more than six depositions, and no depositions may exceed five hours. The arbitrator(s) will have no power to make an award inconsistent with this Agreement. The arbitrator(s) will rule on a summary basis where possible, including without limitation on a motion to dismiss basis or on a summary judgment basis. The arbitrator(s) may enter such prehearing orders as may be appropriate to ensure a fair hearing. The hearing will be held within one year of the initiation of arbitration, or less, and the hearing must be held on continuous business days until concluded. The hearing must be concluded within ten (10) business days absent written agreement by the parties to the contrary. The time limits in this section are not jurisdictional. The arbitrator(s) will apply substantive law and may award injunctive relief or any other remedy available from a judge. The arbitrator(s) may award attorney fees and costs to the prevailing party, and in the event of a split or partial award, the arbitrator(s) may award costs or attorney fees in an equitable manner. Any award by the arbitrator(s) will be accompanied by a reasoned opinion describing the basis of the award. Any prior agreement regarding arbitration entered by the parties is replaced and superseded by this agreement. The arbitration will be governed by the Federal Arbitration Act, 9 U.S.C. §§ 1 et seq., and judgment upon the award rendered by the arbitrator(s) may be entered by any court having jurisdiction thereof. All aspects of the arbitration will be treated by the parties and the arbitrator(s) as confidential.

NOTIFICATION OF NON-LICENSEE OWNERSHIP (For California Engagements) – Crowe (“the Firm”) and certain owners of the Firm are licensed by the California State Board of Accountancy. However, the Firm has owners not licensed by the California State Board of Accountancy who may provide Services under this agreement. If Client has any questions regarding licensure of the personnel performing Services under this engagement, please do not hesitate to contact Crowe.

NON-SOLICITATION – Each party acknowledges that it has invested substantially in recruiting, training and developing the personnel who render services with respect to the material aspects of the engagement (“Key Personnel”). The parties acknowledge that Key Personnel have knowledge of trade secrets or confidential information of their employers that may be of substantial benefit to the other party. The parties acknowledge that each business would be materially harmed if the other party was able to directly employ Key Personnel. Therefore, the parties agree that during the period of this Agreement and for one (1) year after its expiration or termination, neither party will solicit Key Personnel of the other party for employment or hire the Key Personnel of the other party without that party’s written consent unless the hiring or engaging party pays to the other party a fee equal to the hired or engaged Key Personnel’s compensation for the prior twelve-month period with the other party.

CROWE AND EQUAL OPPORTUNITY – Crowe abides by the principles of equal employment opportunity, including without limitation the requirements of 41 CFR 60-741.5(a) and 41 CFR 60-300.5(a). These regulations prohibit discrimination against qualified individuals based on their status as protected veterans or individuals with disabilities, and prohibit discrimination against all individuals based on their race, color, religion, sex, or national origin. Moreover, these regulations require that covered prime contractors and subcontractors take affirmative action to employ and advance in employment individuals without regard to race, color, religion, sex, national origin, protected veteran status or disability. Crowe also abides by 29 CFR Part 471, Appendix A to Subpart A. The parties agree that the notice in this paragraph does not create any enforceable rights for any firm, organization, or individual.

CROWE GLOBAL NETWORK – Crowe LLP and its subsidiaries are independent members of Crowe Global, a Swiss organization. “Crowe” is the brand used by the Crowe Global network and its member firms, but it is not a worldwide partnership. Crowe Global and each of its members are separate and independent legal entities and do not obligate each other. Crowe LLP and its subsidiaries are not responsible or liable for any acts or omissions of Crowe Global or any other Crowe Global members, and Crowe LLP and its subsidiaries specifically disclaim any and all responsibility or liability for acts or omissions of Crowe Global or any other Crowe Global member. Crowe Global does not render any professional services and does not have an ownership or partnership interest in Crowe LLP or any other member. Crowe Global and its other members are not responsible or liable for any acts or omissions of Crowe LLP and its subsidiaries and specifically disclaim any and all responsibility or liability for acts or

omissions of Crowe LLP and its subsidiaries. Visit www.crowe.com/disclosure for more information about Crowe LLP, its subsidiaries, and Crowe Global.



Report on the Firm's System of Quality Control

To the Partners of Crowe LLP
and the National Peer Review Committee

We have reviewed the system of quality control for the accounting and auditing practice of Crowe LLP (the "Firm") applicable to engagements not subject to Public Company Accounting Oversight Board ("PCAOB") permanent inspection in effect for the year ended March 31, 2022. Our peer review was conducted in accordance with the Standards for Performing and Reporting on Peer Reviews established by the Peer Review Board of the American Institute of Certified Public Accountants ("Standards").

A summary of the nature, objectives, scope, limitations of, and the procedures performed in a system review as described in the Standards may be found at www.aicpa.org/prsummary. The summary also includes an explanation of how engagements identified as not performed or reported on in conformity with applicable professional standards, if any, are evaluated by a peer reviewer to determine a peer review rating.

Firm's Responsibility

The Firm is responsible for designing and complying with a system of quality control to provide the Firm with reasonable assurance of performing and reporting in conformity with the requirements of applicable professional standards in all material respects. The Firm is also responsible for evaluating actions to promptly remediate engagements deemed as not performed or reported on in conformity with the requirements of applicable professional standards, when appropriate, and for remediating weaknesses in its system of quality control, if any.

Peer Reviewer's Responsibility

Our responsibility is to express an opinion on the design of and compliance with the Firm's system of quality control based on our review.

Required Selections and Considerations

Engagements selected for review included engagements performed under *Government Auditing Standards*, including compliance audits under the Single Audit Act; audits of employee benefit plans; audits performed under Federal Deposit Insurance Corporation Improvement Act of 1991 (FDICIA); and examinations of service organizations (SOC 1® and SOC 2® engagements).

As a part of our peer review, we considered reviews by regulatory entities as communicated by the Firm, if applicable, in determining the nature and extent of our procedures.

Opinion

In our opinion, the system of quality control for the accounting and auditing practice of Crowe LLP applicable to engagements not subject to PCAOB permanent inspection in effect for the year ended March 31, 2022, has been suitably designed and complied with to provide the Firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Firms can receive a rating of *pass*, *pass with deficiency(ies)*, or *fail*. Crowe LLP has received a peer review rating of *pass*.

Cherry Bekaert LLP September 29, 2022

A handwritten signature in black ink that reads "Cherry Bekaert LLP".

cbh.com



National Peer
Review Committee

October 20, 2022

Mark Baer Crowe LLP
225 W Wacker DR Ste 2600
Chicago, IL 60606-1228

Dear Mark Baer:

It is my pleasure to notify you that on October 13, 2022, the National Peer Review Committee accepted the report on the most recent System Review of your firm. The due date for your next review is September 30, 2025. This is the date by which all review documents should be completed and submitted to the administering entity.

As you know, the report had a peer review rating of pass. The Committee asked me to convey its congratulations to the firm.

Thank you for your cooperation.

Sincerely,

A handwritten signature in black ink that reads "Michael Wagner". The signature is fluid and cursive.

Michael Wagner
Chair, National PRC

+1.919.402.4502

cc: Jeffrey Sabetta, Jennifer Allen

Firm Number: 900010014904

Review Number: 592839

220 Leigh Farm Road, Durham, NC 27707-8110
T: +1.919.402.4502 F: +1.919.419.4713
aicpaglobal.com | cimaglobal.com | aicpa.org | cima.org

LETTER OF AGREEMENT

Northern California Cities Self Insurance Fund

This Letter summarizes an agreement by PRISM and Northern California Cities Self Insurance Fund (NCCSIF) to design and facilitate a strategic planning process.

Plan of Work (Contract Period: 5/15/2024 through 12/31/2024)

Facilitation scope of work includes the following:

1. Design and implement a research strategy to gather pertinent external environment, constituent and internal operating information to provide the planning group with the input, information and insight needed to make sound strategic decisions.
2. Conduct phone interviews prior to creating a background data report of up to five people designated by NCCSIF Administrator.
3. Summarize research results in a planning background data report for distribution to the planning group one week before the planning session.
4. Design and facilitate a one-day planning session to be held December 12, 2024, with NCCSIF Board, select management team members and others as determined by NCCSIF.
5. Draft and deliver a NCCSIF Plan Document resulting from the process within two weeks after the planning session.
6. Create a dynamic strategic thinking environment that will stimulate dialog in which all points of view can be expressed and consensus can emerge.

Scope of Project

PRISM and NCCSIF have determined the scope of this project shall reflect project goals of facilitating the establishment of goals and milestones to move the JPA towards their Vision. If during the course of project work, the parties determine apparent needs or priorities have changed, PRISM and NCCSIF agree that:

- Any decision to reduce or increase the scope of the project shall be agreed to by both PRISM and NCCSIF along with an assessment of any adjustment needed to the timeline, consultant fees and expenses, or other NCCSIF requirements.
- If NCCSIF terminates the project up to 30 days before the strategic planning session, PRISM shall be reimbursed for work completed up to the date of termination upon submission of all work products and background materials.
- If NCCSIF terminates the project within 30 days of the strategic planning session and does not reschedule, PRISM will be reimbursed for work completed up to the date of termination, as well as one-half of the on-site facilitation fee for that session and any pre-paid expenses or penalties incurred.

Relationship

PRISM and NCCSIF intend, to the maximum extent permissible by law, that this Agreement does not constitute an employment agreement. PRISM and NCCSIF are independent contracting parties with respect to all services rendered under this Agreement. This Agreement shall not be construed as a partnership or any other form of entity.

Payment Terms

Based on the current plan of work, consultant fees are estimated at \$2,500, including one day of facilitation and approximately 16 hours of development work (eight hours pre and eight hours post meeting). Payment shall be made in one installment upon submission of the draft Plan Document.

Absent significant changes to the scope of work, PRISM will complete the work within the estimated timeline and at a flat fee.

Hotel expenses and any meals not provided by the meeting are not included, but travel is included.

Responsible Parties and Contacts

- For PRISM, Rick Brush will be the principal contact for communication associated with this project.
- For the NCCSIF, Marcus Beverly, Administrator, will be the principal contact for communication associated with this project.

Signatures

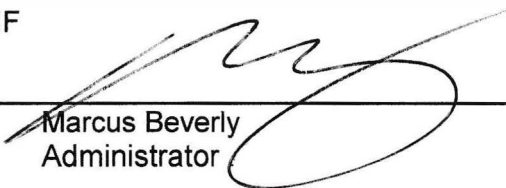
For PRISM



Signature _____ Date 5/29/2024

Rick Brush
Chief Member Services Officer

For NCCSIF



Signature _____ Date 5/28/24

Marcus Beverly
Administrator

Lexipol Fire 24-25

Agency	F/T Firefighters	Volunteer FF's	Adjusted Staffing for Pricing	2024 Standard Price List	2024 Standard Price w/50%
City of Auburn	14	5	15	\$7,062.00	\$3,531.00
City of Colusa	5	20	7	\$5,305.00	\$2,652.50
City of Dixon	22	5	23	\$9,784.00	\$4,892.00
City of Jackson	6	12	7	\$5,305.00	\$2,652.50
City of Lincoln	16	8PT+4V	21	\$9,784.00	\$4,892.00
City of Marysville	15	0	15	\$7,062.00	\$3,531.00
City of Red Bluff	14	12	15	\$7,062.00	\$3,531.00
City of Rio Vista	11	8	12	\$7,849.00	\$3,924.50
City of Rocklin	31	8	32	\$10,921.00	\$5,460.50
City of Willows	5	10	6	\$5,305.00	\$2,652.50
				\$75,439.00	\$37,719.50

Lexipol - LE for 24/25

Company	State	RMA	Num Sworn Officers	LE Policy DTB Status	LE Policy Manual Start Date	LE Policy Manual Renewal Date	LE Policy DTB Start Date	LE Policy DTB Renewal Date	2019 Pricing	2020 Pricing	2021 Pricing	2022 Pricing	2023 Pricing	2024 Pricing
Anderson PD-CA	CA	NCCSIF	18	Yes	7/10/1998	7/1/2023	6/1/2009	7/1/2023	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70
Auburn PD-CA	CA	NCCSIF	20	Yes	7/10/1998	7/1/2023	12/7/2015	7/1/2023	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70
Colusa PD-CA	CA	NCCSIF	9	Yes	7/10/1998	7/1/2023	7/3/2018	7/1/2023	3,983	4,104	4,227.00	4,354.00	4,484.62	4,619.16
Corning PD-CA	CA	NCCSIF	15	Yes	3/16/2005	7/1/2023	6/1/2010	7/1/2023	5,383	5,544	5,712.00	5,882.00	6,058.46	6,240.21
Dixon PD-CA	CA	NCCSIF	24	Yes	7/10/1998	7/1/2023	8/1/2008	7/1/2023	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70
Elk Grove PD-CA	CA	NCCSIF	133	Yes	6/28/2005	7/1/2023	6/20/2018	7/1/2023	10,960	11,289	11,628.00	11,977.00	12,336.31	12,706.40
Folsom PD-CA	CA	NCCSIF	75	Yes	5/15/1998	7/1/2023	5/1/2010	7/1/2023	10,960	11,289	11,628.00	11,977.00	12,336.31	12,706.40
Galt PD-CA	CA	NCCSIF	38	Yes	7/10/1998	7/1/2023	8/1/2008	7/1/2023	7,792	8,025	8,265.00	8,513.00	8,768.39	9,031.44
Gridley-Biggs PD-CA	CA	NCCSIF	14	Yes	7/10/1998	7/1/2023	8/1/2009	7/1/2023	5,383	5,544	5,712.00	5,882.00	6,058.46	6,240.21
Ione PD-CA	CA	NCCSIF	6	Yes	1/31/2007	7/1/2023	6/18/2014	7/1/2023	3,407	3,510	3,615.00	3,723.00	3,834.69	3,949.73
Jackson PD-CA	CA	NCCSIF	11	Yes	7/10/1998	7/1/2023	7/3/2018	7/1/2023	3,983	4,104	4,227.00	4,354.00	4,484.62	4,619.16
Lincoln PD-CA	CA	NCCSIF	22	Yes	7/10/1998	7/1/2023	5/1/2007	7/1/2023	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70
Marysville PD-CA	CA	NCCSIF	18	Yes	7/10/1998	7/1/2023	5/10/2021	7/1/2023	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70
Nevada City PD-CA	CA	NCCSIF	9	Yes	7/10/1998	7/1/2023	7/1/2009	7/1/2023	3,983	4,104	4,227.00	4,354.00	4,484.62	4,619.16
Oroville PD-CA	CA	NCCSIF	25	Yes	7/10/1998	7/1/2023	8/1/2009	7/1/2023	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70
Paradise PD-CA	CA	NCCSIF	23	Yes	11/3/2002	7/1/2023	6/1/2008	7/1/2023	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70
Placerville PD-CA	CA	NCCSIF	22	Yes	9/2/2002	7/1/2023	3/1/2009	7/1/2023	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70
Red Bluff PD-CA	CA	NCCSIF	25	Yes	7/10/1998	7/1/2023	9/1/2008	7/1/2023	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70
Rio Vista PD-CA	CA	NCCSIF	16	Yes	7/10/1998	7/1/2023	7/1/2008	7/1/2023	6,248	6,435	-	-	-	-
Rocklin PD-CA	CA	NCCSIF	58	Yes	7/10/1998	7/1/2023	7/1/2009	7/1/2023	10,960	11,289	11,628.00	11,977.00	12,336.31	12,706.40
Yuba City PD-CA	CA	NCCSIF	64	Yes	7/10/1998	7/1/2023	3/11/2015	7/1/2023	10,960	11,289	11,628.00	11,977.00	12,336.31	12,706.40
									140,234	144,441	142,140	146,404.00	150,796.12	155,319.97



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item E.

GENERAL RISK MANAGEMENT ISSUES

INFORMATION ITEM

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

RECOMMENDATION: None.

FISCAL IMPACT: None.

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

ATTACHMENT(S): None



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item F.4.

**SUMMARY OF THE MAY 23, 2024
EXECUTIVE COMMITTEE MEETING**

INFORMATION ITEM

ACTIONS TAKEN:

- **FY 24/25 Crime Coverage Renewal**
The Committee recommended approval of the FY 24/.25 Crime Coverage proposal.
- **Drones**
The Committee recommend making Drone coverage required.
- **Strategic Planning Meeting**
The committee recommended the draft agreement and approval of the facilitator.
- **ACI Employee Assistance Program**
A motion was made to recommend the Board renew the agreement.
- **Nomination of Officers**
A motion was made to nominate the current officers for another term.



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item. G.1.

**RISK MANAGEMENT REPORT
AND CASH FOR SAFETY AWARD**

ACTION ITEM

ISSUE: The Risk Management Committee met prior to the Board meeting on April 18, 2024, to review the most recent risk control activities and plans for FY 24/25.

A list of available trainings was reviewed and upcoming sessions for Traffic Control, Aquatics, and Playground inspections were announced. The Program Managers will work with members and consultants to establish a regular calendar of training topics timed for upcoming member needs and/or regulatory requirements. Trainers for new behind-the-wheel licensing requirements were discussed, with members sharing resources for instructors.

The Committee also reviewed the nominations for the first “Cash for Safety Culture” program and recommended City of Anderson, City of Jackson and City of Placerville for the awards, in first, second and third order. The Executive Committee has also reviewed and made a recommendation to the Board for approval.

RECOMMENDATION: Approve as requested.

FISCAL IMPACT: None. Cash awards totaling \$10,000 in budget for FY 23/24.

BACKGROUND: The Risk Management Committee meets twice a year, prior to Board meetings in October and April, to review risk management activities and make recommendations to the Executive Committee and/or Board. The Cash for Safety Culture program was approved last year and nominations for the award were solicited throughout FY 24/25

ATTACHMENT(S):

1. Cash for Safety Culture Presentation
2. Cash for Safety Award Certificates

NCCSIF

Cash for Safety Culture
Program



Presented by: Shane Baird CSP, CHST

NCCSIF Risk Manager



Cash SAFETY for CULTURE



- Open to all 22 NCCSIF members.
- Submissions can be submitted anytime.
- Members are reminded of the program monthly.
- Members have access to the application via the NCCSIF website.

Cash SAFETY for CULTURE



- Designed to recognize and reward members for promoting a positive safety culture.
- Members are encouraged to identify risk.
- Develop mitigations to eliminate or minimize the risk.
- Describe the results of the mitigation.

Cash SAFETY for CULTURE



AWARDS:

- Most Outstanding = **\$5,000.00**
- Outstanding = **\$3,000.00**
- Good = **\$2,000.00**
- All other submissions receive an Honorable Mention certificate

- Top three entries will be shared at the Board Meeting and will be posted on the NCCSIF website.



SUBMISSIONS

Total Submissions: Six

Cash SAFETY for CULTURE



Describe the hazard or problem:

The [REDACTED] Swimming Pool has a policy that if a child is going to wear a flotation device during public swim, it must be a Coast Guard Approved life jacket. We do not allow the inflatable water wings, because they can deflate, slip off and they do not keep a child's face out of the water, however, beyond requiring that an adult be within arms length reach, there was no additional protection for a child who did not bring the proper flotation device with them. In addition, sometimes a camp or day care will bring groups of children and they do not realize that children are not very good swimmers until they arrive and for those programs, it can be challenging to have eyes on all of the kids the entire time that they are at the swimming pool.

Provide details about your idea and solutions:

Our local Kiwanis Club asked what the swimming pool needed and we recommended lifejackets. They donated approximately 25 Coast Guard approved water wings and lifejackets. The jackets are checked out to the public as they need them. They simply give us a shoe in exchange for the borrowed lifejacket. The shoe insures that they will remember to return their lifejacket to us before they leave the facility. Sometimes a child will still bring their own jacket, but it does not fit properly or it's not Coast Guard approved, so it's great to have a solution rather than just saying "I'm sorry, we don't allow that."

Describe the results:

The jackets are used daily for kids who don't have access to a proper flotation device or who bring the non-approved kind to the pool. The public is so grateful for the service because lifejackets can be expensive, especially if you only swim occasionally. It is also helpful for the times that a family forgets their lifejacket or if a grandparent or babysitter brings a child to the pool and realizes they need a little extra help in being sure the child is safe.

Loaning out lifejackets has also helped to initiate conversations about the swim lessons that we offer at the swimming pool. Drowning is one of the leading causes of accidental death for toddlers, so by providing lifejackets and encouraging children to learn to swim, we are keeping them safe around water. [REDACTED] has lots of lakes and rivers that our community enjoys regularly, so swimming is an important skill for children to have.

HAZARD/PROBLEM: The city requires flotation devices to be Coast Guard approved, but the pool users are not using the approved flotation devices.

MITIGATION: Added 25 Coast Guard approved lifejackets to lend out to the users.

RESULTS: Users are provided the approved flotation devices, if needed, which help to prevent drownings.

Cash SAFETY for CULTURE



Describe the hazard or problem:

The sidewalk from City Hall to the Parking Garage Stairs where most City Hall Employees park on the 3rd floor, does not have a striped crosswalk. Cars exiting the garage and/or entering the garage do not always see employees or others going from the sidewalk to the garage stairs or into the first floor of the garage. This creates a hazard for employees or others visiting City Hall if they are not alert, or drivers are not alert to the potential pedestrian crossing. (See attached photos)

Provide details about your idea and solutions:

Install two pedestrian crossing signs to alert cars both exiting and entering the garage. The first should be located on the entrance to the garage to alert cars entering. The second should be inside the garage near the exit to alert cars exiting the garage. A crosswalk should be painted from the end of the sidewalk adjacent to to identify the pathway to the garage and the stairs.

Describe the results:

Making the pedestrian path more visible through painting the crosswalk and placing warning signs to alert drivers should have a noticeable affect to get drivers to slow down and avoid an accident.

HAZARD/PROBLEM: Sidewalks at the parking garage pose a threat to pedestrians because there isn't any warnings nor are they painted.

MITIGATION: Install two pedestrian crossing signs at bot the entrance and exit. Also paint a crosswalk to identify the pathway to the garage to the stairs.

RESULTS: Making the pedestrian path more visible through painting the crosswalk and placing warning signs to alert drivers should have a noticeable affect to get drivers to slow down and avoid an accident.

Cash SAFETY for CULTURE



Cash SAFETY for CULTURE



Cash SAFETY for CULTURE



Cash for SAFETY CULTURE



Describe the hazard or problem:

As of July 2023, no safety program was in place for the [REDACTED]. There was no OSHA compliance, no tailgate meetings for the Public Works staff, and no updated or corrected IIPP. We were severely behind as a City, and although the original IIPP stated, "no function at the [REDACTED] is so critical as to require or justify a compromise of safety and health," this was not the case. There was a lack of safety culture and safety was not in the forefront of staff's minds. You only know what you know, so they were left with a gaping hole in the knowledge of PPE, housekeeping, reporting, correct recordkeeping and documentation, training, communication, and policies to keep our staff safe and their responsibilities going smoothly. Unfortunately, it even caused a divide among our staff. Since so little communication went to the Public Works staff, their communication and team-building skills were practically non-existent. We all had to figure out a way to develop a safety program while learning how to communicate and bond with one another, building relationships. Trust is a huge part of safety. If you can't trust your partner to keep you safe, that adds another obstacle for you to be on the lookout for instead of accomplishing the risky task.

Provide details about your idea and solutions:

The [REDACTED] created a Safety Committee Team to mediate the lack of safety awareness. This team comprised the superintendents, Public Works Director, City Manager, and Engineering Technician. We wrote an entirely new IIPP, developed over 14 new safety policies, and developed a training schedule. We implemented weekly tailgate meetings based on either OSHA-related topics or hazards in the Public Works line of work. In the beginning, the management staff would conduct the meetings. Still, as we further developed our safety program, we emphasized the importance of staff taking their safety into their own hands and responsibilities. This prompted each staff member to research and teach their coworkers about a safety topic each week at the tailgate meetings. From here, we developed an employee safety bonding schedule. Once a quarter, the public works staff and employees partake in a team-building exercise that promotes safety awareness and communication. For example, this morning, we had everyone pull random numbers for a partner to team up and drive through a distracted driving course. The driving employee was blindfolded, and the passenger needed to communicate the directions to run through the course successfully and clearly. This exercise prompted a conversation about driving safety and communication/trust between coworkers. Additionally, we created a Safety Inspection Team (SIT) to inspect all of the City-owned buildings. We created a checklist of every safety hazard to inspect and ensure our buildings are in the safest condition possible. Another aspect we worked on was our record-keeping. We developed safety binders to hold the sign-in sheets and tailgate topics, along with any safety issues that need to be addressed, and an onboarding process to ensure that before an employee even begins work that is prepared and equipped with all the safety tools and initiatives they need to successfully and safely complete their jobs. This also created a safety suggestion folder for our staff to anonymously report any safety suggestions or safety concerns without fear of retaliation. These folders are posted in inconspicuous places at each yard for anonymity. We developed an Incident Report for employees to fill out if there is an injury, incident, car accident, or even something weird. These incident reports are for the employee's safety, well-being, and record-keeping, especially in terms of an injury. The Incident Reports go through items such as the date, time, and nature of the incident while also allowing a portion for the employee to state their interpretation of what happened and the supervisor's investigation of the incident. Finally, for transparency and access for all employees, we created a webpage on the [REDACTED] Website so all

employees have access to the IIPP, all city policies, safety policies, incident reports, workers' compensation forms, incident/injury/accident matrices, and even IIPP training and quizzes.

Describe the results:

The City employees have never had this type of safety-promoted environment before. Initially, it was an adjustment; however, now, the employees are safer than ever. Safety Culture is on the forefront of their minds. We implemented a new safety dogan, "Working Safely does not happen by Accident" to help promote that accidents can happen easily but working safely takes intentional steps and thought. Their families and they appreciate the work and effort the safety committee has put towards getting them home safely each night. Creating and renewing the IIPP created redundancy and policy for employees. Now that there is an updated IIPP in place, the employees and supervisors must promote a safety-first attitude and have checks and balances for reprimands if safety is not followed. The IIPP has also helped the employees with questions about what conditions they can work in and what PPE to wear to complete a task safely. The policies have had the same result but for more specific topics. An example would be the hand and portable power tools policy. Previously, when using a chainsaw, the employee would have no PPE to protect them, whereas now it is a policy to have chaps, eye protection, hearing protection, and gloves to use the chainsaw. The tailgate meetings have been awesome for improving communication and having the employees take charge of their safety. The safety culture is now strong at Anderson, and weekly reminders on specific topics play a major part. It has also been very rewarding to see the employees go from being timid and unsure about safety topics to researching them, teaching their fellow staff about the topic, and becoming safety experts themselves. Team bonding has brought a similar effect. Since the City Hall Public Works staff was so divided from the Field Public Works Staff, and each field staff was divided, there was slight animosity towards one another. The team bonding has squashed that. Always having random partners during different activities, getting to know everyone, and trusting everyone you work with changes the whole workplace dynamic. It promotes healthy communication, having fun while working, and having the ability to feel comfortable enough with someone to let them know if the way they are going about a project is unsafe. The Safety Inspection Team has pointed out and alleviated physical work hazards at the different buildings and even asked for housekeeping to be improved in the yard. One of the best examples of the SIT inspections was the lack of eyewashes in all the wells. Now, all six wells in the City have eye wash stations that are inspected, flushed, and recorded weekly. The safety folders have been an awesome way for the supervisors to keep track of their employees' training and certifications, as well as the staff to go back and remember what trainings they attended or what certification CEUs they have taken. The Incident Report has helped in a couple of situations. The biggest one would be when the Sweeper caught fire while the operator was still driving. He filled out the Incident Report and wrote down his recollection of what happened. When we got the report from [REDACTED] Fire District back, we were proud to know he did everything exactly how he was supposed to and what he reflected in the incident report. He used the fire extinguisher we had a tailgate meeting on. When the extinguisher ran out, and there was still fire, he adapted and used the water on the sweeper to extinguish the fire. He immediately called the fire department and his supervisor, who met him there. We were very proud that our training had a real-time effect and recall in his head and kept him cool, calm, and collected in a very stressful incident. If he had panicked, the 250k sweeper would have burned up. He saved himself, the sweeper, and taxpayers' dollars through a safety-first culture. Finally, the webpage has been awesome for staff access. Previously, they had no access to the IIPP or any city policies unless they asked the City Clerk, but now they can have access to and reference the policies or the IIPP at any time if needed. If awarded safety grants, we would be able to continue to develop our safety program and actually invest in the safety of our staff. We have started from the ground up and have come a long way, but there is still much to do. The [REDACTED] now has a strong safety culture, which is an important part of our day-to-day operations.

HAZARD/PROBLEM: The City did not have any safety programs in place and lacked a safety culture.

MITIGATION: The City created a safety committee team, implemented 14 new policies, conducts weekly tailgate meetings, holds quarterly team building exercises, inspects buildings, in addition to other changes.

RESULTS: This has changed the safety culture of all COA employees. The employees now have a better understanding of why safety matters are encouraged to participate in events and meetings and bring up safety matters that may arise on a daily basis.

Cash SAFETY for CULTURE



Cash SAFETY for CULTURE



Describe the hazard or problem:

Security vulnerabilities in City Hall. Areas identified:

- Absence of locking mechanism on door between the lobby and staff offices.
- Double sided key locks on five doors.
- Counter area and plans examining area do not have security glass in place.
- There are not any surveillance cameras.
- No identified emergency egress.
- Staff has not been trained for emergency situations.
- Utilize police department that is located next door to City Hall as an added security feature.

Provide details about your idea and solutions:

- Provide keypad, card, combination entry to inner office. Code only known to staff.
- Replace double sided key locks immediately.
- Have glass contractor give proposal for providing security glass in two counter areas.
- Research camera locations and type.
- Find a viable and reasonable emergency exit for staff.
- Work with police and fire to schedule emergency trainings.
- Install a "panic button" that is located inside the inner office that will alert PD that City Hall is having an emergency. It could be a sound or a flashing light.

Describe the results:

- Lobby/staff door has since been provided with keypad entry.
- All doors with double sided key locks have been replaced with interior thumb turn locks. Now up to code!
- Lobby area has been replaced with glass. Plans examining area is waiting for glass to come in.
- Three to four areas have been identified for cameras. Waiting on cameras for installation.
- Emergency egress has been created. Waiting on floor plan drawing to display in two places.
- The City has scheduled two trainings with PD, Active Shooter and Alice.
- Future install is a button or a light switch which will notify PD that there is a problem.

HAZARD/PROBLEM: The City has identified security vulnerabilities at City Hall.

MITIGATION: The City has implemented security measures at City Hall to include keypads, card, combination entry to inner office replace double sided key locks, work with PD and FD to schedule emergency trainings and install a panic button that will alert PD and FD.

RESULTS: Lobby/ staff doors have been provided keypads, door locks have been replaced with thumb turn locks, lobby areas has been replaced with glass Camera location have been determined and waiting on cameras to install, etc.

Cash SAFETY for CULTURE



New glass installed at reception window.



Glass to be installed in the plans examining area.



Cash SAFETY for CULTURE

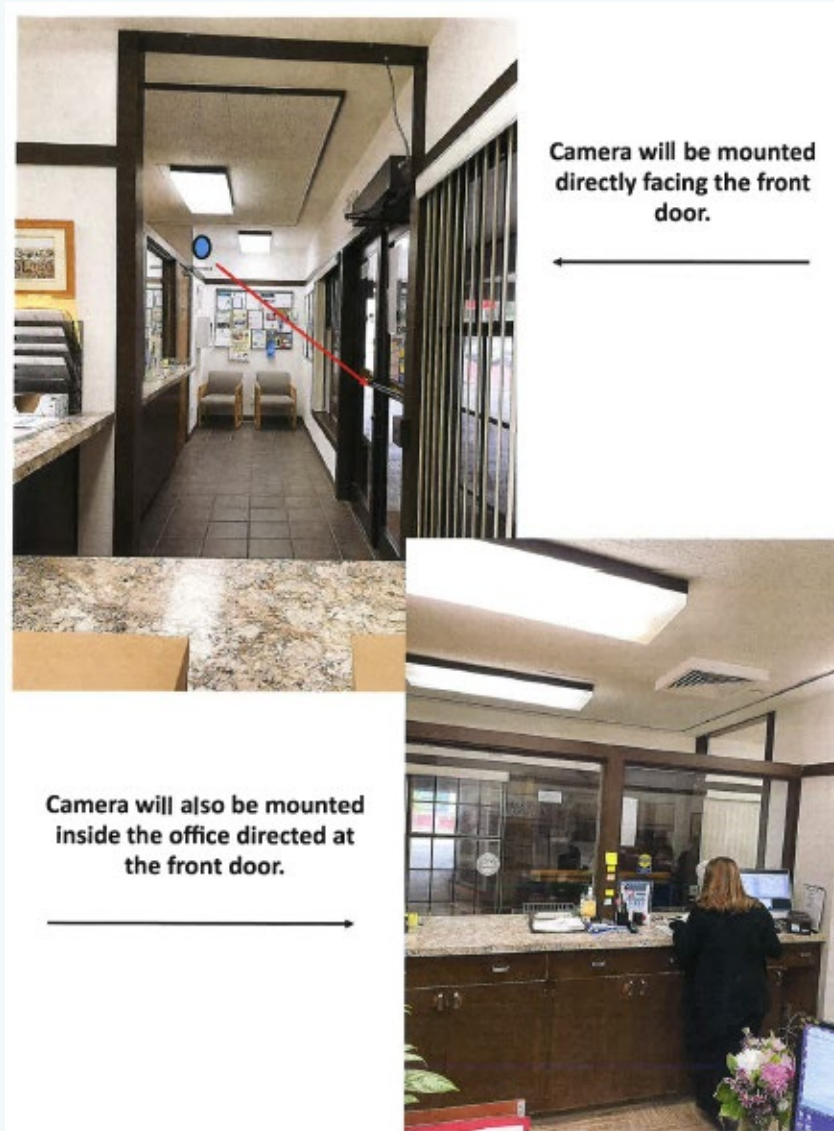


New combination keypad installed. No access to the inner office without a code.

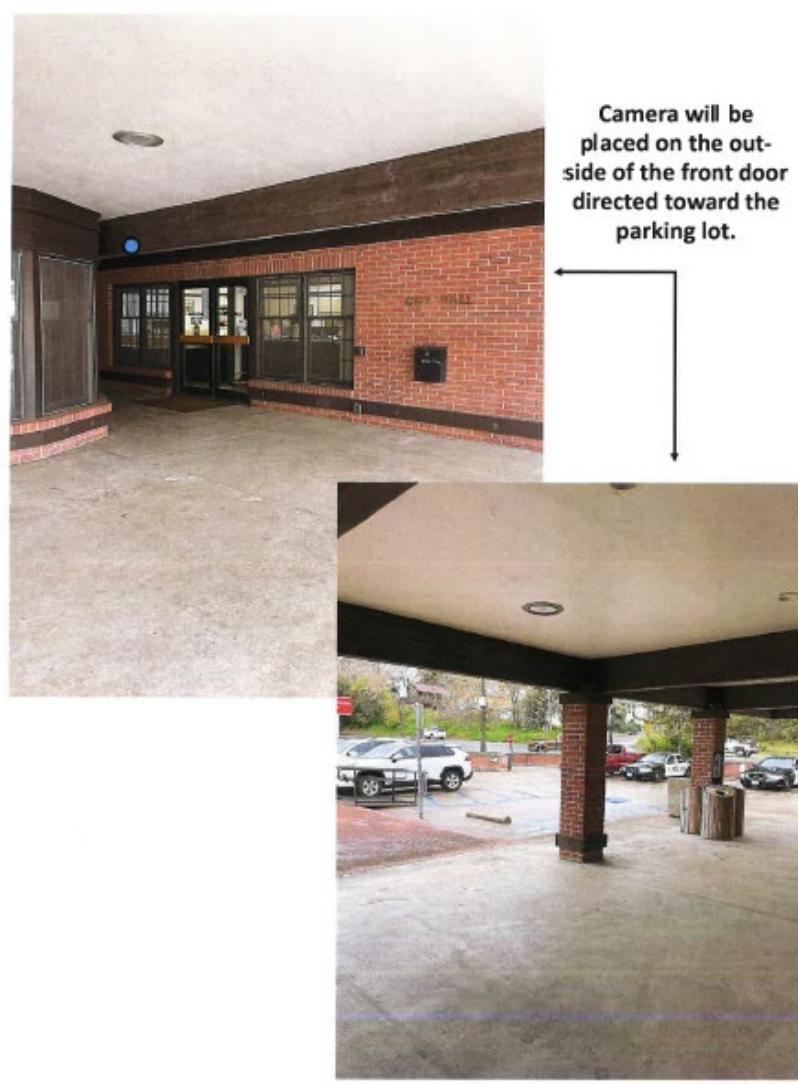
A total of five doors received thumb-turn locking devices on the inside. Prior to this there were key locks on both sides of the door. Faster, easier locking and up to code as well.



Cash SAFETY for CULTURE



Cash SAFETY for CULTURE



Cash SAFETY for CULTURE



Describe the hazard or problem:

As a recreation department, we unfortunately have a very high turnover rate when it comes to lifeguards we employ over the summer. This is mainly because most of our lifeguards are teenagers who intend to pursue college or other careers instead of keeping a seasonal job. This always means that most lifeguards are fresh out of training and have and will probably never see (hopefully) an emergency situation. This environment limits the collective experience and knowledge for preparedness for if an actual situation arises.

Provide details about your idea and solutions:

The Recreation Department and first responders (Fire department, Police, EMS, etc...) have implemented an annual "Simulation" where we will re-enact an emergency situation so lifeguards can get that experience BEFORE an actual event occurs. This will give the lifeguards more confidence and capacity to handle these difficult scenarios and make the pool a much safer place for the community.

The coordination between everyone will also help us reveal where there are other problem areas before the season starts so that we can make those adjustments.

Describe the results:

As expected, instead of seeing the look of fear in lifeguards' faces when bringing up the potential for an emergency event, you can see confidence being instilled in them. We also will be adding other elements to the training to include other scenarios to even more fully be prepared for more than just drowning events (Slips, falls, criminality, etc..)

HAZARD/PROBLEM: The City has a high turnover of lifeguards and have very little real-life experience and not prepared for an actual situation if one were to occur.

MITIGATION: The city has implemented an annual "simulation" to re-enact an emergency working with first responders, so the lifeguards get that experience before an actual event.

RESULTS: The lifeguards have become more confident instead of having the fear and are better prepared for an actual real-life event.

Cash SAFETY for CULTURE



Describe the hazard or problem:

Our city has a small pool facility that is available for the community. In the past, people were given either a code to the keypad on the door or a physical key. This is mainly for members who purchase a membership pass for "Adult Swim" but can also be for other people for various other reasons. The "Adult Swim" program is only for certain hours of the day and those who purchase the pass get a code to be able to enter the pool facility. Unfortunately, this process has been taken advantage of by some people and we have experienced abusers of this process who have decided they should be able to have unfettered access to the pool whenever they like with no repercussions. We also have been informed that sometimes, the door to the facility would be left open by a member to allow non-members to access the facility. Also, we employ teenagers as lifeguards over our summer season. Sometimes, adults would be in the facility when they should not be and are there when lifeguards arrive for work, creating anxiety around their safety and security.

We can also use this program for our general-purpose hall that we rent out for events. When this facility is rented, they get a physical key. We have had issues before where people encroach on each other and creates a very bad environment for renters.

Provide details about your idea and solutions:

We recently purchased a new facility access program. What it does is allow the City to grant access to a much more secure and defined range (Instead of an honor system) by having members utilize an app on their phone. If say, a member has signed up for Adult Swim, we at the city can control when that user can ACTUALLY open the door. We also now have the ability to see a timestamp of who exactly opened the door so if there are any issues, we are able to narrow it down to the person. This would allow us to monitor and control who has access to our facilities and when. We can see who opened the door at what time and if it is being left open. If we see suspicious activity, we can revoke the abuser's credentials immediately with a stroke of a key.

Describe the results:

Members/citizens now have more accountability, and we even can capture metrics we never had the opportunity to capture before (Usage, etc.). Also, lifeguards have expressed feeling safer knowing they have a more secure and controlled workplace environment. We intend to expand this out to more facilities as we see continued success of this new process.

HAZARD/PROBLEM: Access to the pool and the general-purpose hall have been taken advantage of because members have allowed nonmembers to access these areas and have also let access doors/gates open to allow nonmember usage. The city has recognized the system was being taken advantage of and recognized this has created an unsafe work environment which has been expressed by the lifeguards on duty.

MITIGATION: The city has implemented a new facility access program. The program requires the members to download an app on their phone. This app grants permission to the members and is monitored by the city. The City can create "permissions" and track who enters, time the entered, if the gate/door is left open. In addition, if suspicious activity is noticed, the City can revoke/suspend their credentials.

RESULTS: Members/citizens now have more accountability. The city can capture metrics that was not available to them before (usage, time spent, etc.). Also, the lifeguards have expressed feeling safer because the facilities are more secure and controlled. The City plans on implementing this process at other facilities.



NORTHERN CALIFORNIA CITIES SELF-INSURANCE FUND
CASH FOR SAFETY CULTURE

This Certificate and a \$5,000 Grant are Presented to

City of Anderson

For Recognition of the City's Dedication to
Safety and Risk Management Best Practices

PRESIDENT, Rachel Ancheta

SECRETARY, JENNIFER STYCZYNSKI

Thank you for your support of municipal risk pooling!



NORTHERN CALIFORNIA CITIES SELF-INSURANCE
CASH FOR SAFETY CULTURE

This Certificate and a \$3,000 Grant are Presented to

City of Jackson

For Recognition of the City's Dedication to
Safety and Risk Management Best Practices

PRESIDENT, Rachel Ancheta

SECRETARY, JENNIFER STYCZYNSKI

Thank you for your support of municipal risk pooling!



NORTHERN CALIFORNIA CITIES SELF-INSURANCE
CASH FOR SAFETY CULTURE

This Certificate and a \$2,000 Grant are Presented to

City of Placerville

For Recognition of the Town's Dedication to
Safety and Risk Management Best Practices

PRESIDENT, Rachel Ancheta

SECRETARY, JENNIFER STYCZYNSKI

Thank you for your support of municipal risk pooling!



NORTHERN CALIFORNIA CITIES SELF-INSURANCE
CASH FOR SAFETY CULTURE

This Certificate is Presented to

City of Colusa

For Recognition of the City's Dedication to
Safety and Risk Management Best Practices

PRESIDENT, Rachel Ancheta

SECRETARY, JENNIFER STYCZYNSKI

Thank you for your support of municipal risk pooling!



NORTHERN CALIFORNIA CITIES SELF-INSURANCE
CASH FOR SAFETY CULTURE

This Certificate is Presented to

City of Nevada City

For Recognition of the City's Dedication to
Safety and Risk Management Best Practices

PRESIDENT, Rachel Ancheta

SECRETARY, JENNIFER STYCZYNSKI

Thank you for your support of municipal risk pooling!



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item G.2.a.

**FY 24/25 NCCSIF MEMORANDUM OF COVERAGE - LIABILITY
ACTION ITEM**

ISSUE: The Board annually reviews and approves the Liability Memorandum of Coverage (MOC). The NorCal Cities MOC is an “underlying” form that incorporates the excess Memorandum of Coverage provided by the California Joint Powers Risk Management Authority (CJPRMA).

There are two significant changes to the CJPRMA Memorandum of Coverage (MOC). The Employment Practices Liability (EPL) sublimit of \$12.5M is going away, so the full limit of \$40M will be applicable. Drone coverage is also being updated to cover them within the MOC, subject to a \$9.5M sublimit, meaning the member’s retention would apply. The separate drone coverage now in place is still encouraged to provide first-dollar coverage and avoid exposure to NCC, and the Executive Committee has recommended making the drone coverage mandatory.

The proposed changes to the NCCSIF MOC involve updating the “Other Insurance or Coverage” section to match the language in the CJPRMA MOC. This language intends to make it clear that NCC provides coverage, not insurance, and the provisions apply to all Covered Parties, not just the Member.

The endorsement for Violent Event Coverage is updated to state the coverage applies to the costs associated with a response to a Violent Event. While this coverage overlaps somewhat with the Deadly Weapons coverage is not tied to an insured location in the Property Program. The only other changes are to the edition date and the Shared Layer limit, from \$1,000,000 to \$1,250,000.

RECOMMENDATION: Approve the NorCal Cities Liability MOC as presented or revised.

FISCAL IMPACT: None expected from this action.

BACKGROUND: NorCal Cities annually reviews and approves the Liability Memorandum of Coverage (MOC), including any recommended changes based on member feedback and/or changes made to the excess MOC provided by CJPRMA. Each member maintains a Banking Layer to pay the first \$50,000 of any claim (\$100,000 for Folsom), with NCCSIF providing coverage in the Shared Layer up to the CJPRMA SIR, currently \$1,000,000 and increasing to \$1,250,000 on July 1, 2024.

ATTACHMENT(S):

1. FY 24/25 NorCal Cities Liability MOC, with sample declarations page
2. FY 24/25 CJPRMA Agenda Bill & Changes to Liability MOC
3. FY 24/25 Auto ID Card



LIABILITY

UNDERLYING MEMORANDUM OF COVERAGE

The Northern California Cities Self Insurance Fund (hereinafter called NCCSIF) is an intergovernmental agency, risk sharing, joint powers authority, duly formed pursuant to California Government Code Sections 6500-6512, and other provisions of law.

This Memorandum of Coverage is a contract between the NCCSIF and its Members which sets forth certain duties, responsibilities, and obligations of each party. This Memorandum of Coverage is not an insurance policy or document and is not necessarily subject to the particular rules of law which apply to an insurance policy or to interpretation of insurance policies or insurance related documents.

1. COVERAGE AGREEMENT

In consideration of the payment of the required deposit and subject to all the terms of this Memorandum of Coverage, NCCSIF agrees to pay on behalf of the Member a Loss resulting from any occurrence covered by the terms of the California Joint Powers Risk Management Authority (CJPRMA) Memorandum of Coverage effective for the Coverage Period under Item 4. of the Declarations to this Memorandum, except for the Limits of Liability and defense provisions and as amended within this Memorandum or by endorsement. The coverage afforded by this Memorandum shall be primary unless Other Insurance is applicable.

2. LIMIT OF LIABILITY

The Limit of Liability applicable to this Memorandum is as stated under Item 7 of the Declarations.

In the event of a coverage dispute, under no circumstances shall the NCCSIF be liable for consequential damages, “bad faith” damages, or any sums beyond the amounts due under CJPRMA Memorandum of Coverage Section I - Coverages, plus interest at the same rate as NCCSIF earned on investments for the time period involved.

3. EXCLUSIONS



- A. Exclusions No. 25 and No. 36, dealing with Transit Systems, of the CJPRMA Memorandum of Coverage do not apply to this Memorandum of Coverage.
- B. Exclusion No. 22 of the CJPRMA Memorandum of Coverage does not apply under this Memorandum to inverse condemnation liability arising from accidentally caused physical injury to or destruction of tangible property, including all resulting loss of use of such property, for which the “Covered Party” may be legally responsible.
- C. As stated under “Covered Party” definition, coverage does not apply to loss resulting from any employee or volunteer who has five or more violation points as valued and enumerated on the Department of Motor Vehicles Negligent Operator Count list within the three years immediately preceding the loss.

However, this exclusion shall apply to the covered employee or volunteer only, and not the vicarious liability of the Member, except that if the Member knowingly permits a covered employee or volunteer to operate after accumulating five or more violation points, this exclusion applies to the Member as well.

4. DEFINITIONS

The conditions of this Memorandum of Coverage shall be applied as if the definitions of words listed below had been included with the word or words each time they appear in this Memorandum.

COVERED PARTY:

- (a) A member entity of NCCSIF. This includes all entities named in the Declarations page, including any and all commissions, agencies, districts, authorities, boards (including the governing board) or similar entities coming under the entity’s direction or control, or for which the entity’s board members sit as the governing body, except a hospital board or commission, regardless of how it is denominated.
- (b) Any person or entity identified as a “Covered Party” holding a certificate of coverage duly issued by the Authority, for occurrences during the coverage period identified in the certificate of coverage; if a particular activity is identified in the certificate of coverage, the person or entity is a “Covered Party” only for occurrences arising out of the described activity.



- (c) Any person who is an official, employee or volunteer of a person or entity covered by (a) or (b) herein, whether or not compensated, while acting in an official capacity for or on behalf of such person or entity, including while acting on any commission, regardless of how such body is denominated. “Covered Party” shall not include any person whose conduct is not within the course and scope of his or her employment or office with the “Covered Party” at the time of the act or acts that give rise to liability.
- (d) With respect to any automobile owned or leased by a “Covered Party” (described in (a) or (b) above), or loaned to or hired for use by or on behalf of the “Covered Party”, any person, while using such automobile, and any person or organization legally responsible for the use thereof, provided the actual use is with the express permission of the “Covered Party”, but this protection does not apply to the an “Covered Party” as respects:
- 1) any employee or volunteer who has five or more violation points, as valued and enumerated on the Department of Motor Vehicles Negligent Operator Count list within the three years immediately preceding the “loss.”
 - 2) any person or organization, or any agent or employee thereof, operating an automobile sales agency, repair shop, service station, storage garage or public parking place, with respect to an occurrence arising out of the operation thereof; or
 - 3) the owner or any lessee, other than the “Covered Party”, of any automobile hired by or loaned to the “Covered Party” or to any agent or employee of such owner or lessee.

This agreement does not provide uninsured or underinsured motorist coverage.

LOSS: The total of all defense costs incurred by the covered parties and all damages for which the covered parties are liable either by adjudication or by compromise with the written consent of NCCSIF, after making proper deduction for all recoveries and salvages, arising from an occurrence to which this coverage applies. Loss does not include attorneys’ fees or costs awarded to the prevailing party in a suit except where such attorneys’ fees or costs are attributable to a claim for damages covered by this Memorandum.



Additionally, for any claim or suit seeking damages that would be potentially covered by this Memorandum of Coverage but for the operation of an Exclusion, NCCSIF shall, upon request, include within the definition of loss, damages for which the covered parties are liable either by adjudication or by compromise up to the limit of coverage in the Member City's Banking Layer shown on the Declarations.

5. OTHER COVERAGE or INSURANCE ~~or COVERAGE~~

If insurance or any other coverage with any insurer, joint powers authority or other source respectively is available to the "Covered Party" covering a loss also covered hereunder (whether on primary, excess, or contingent basis), the coverage hereunder shall be in excess of, and shall not contribute with, such other insurance or coverage. This coverage shall be in excess of, and shall not contribute with, any insurance or coverage designed to cover the operator of an automobile or watercraft. This coverage shall be in excess of, and shall not contribute with, any insurance or coverage which names a "Covered Party" herein as an additional "Covered Party" or additional insured party, where coverage is extended to a loss also covered hereunder.

~~The coverage afforded by this Memorandum shall be excess over any other valid and collectible insurance or coverage available to the Member City and applicable to any part of the loss, whether such other insurance or coverage is stated to be primary, excess, contingent or otherwise, unless such other insurance or coverage specifically applies as excess insurance or coverage over the limits provided in this Memorandum of Coverage.~~

6. NOTICE OF OCCURRENCE

Upon the happening of any occurrence likely to involve NCCSIF under this Memorandum, the Member shall give notice, either written or oral, as soon as practicable to the Claims Administrator of NCCSIF as listed in Item 10 of the Declarations. Such notice shall contain particulars sufficient to identify the Member and fullest information obtainable at the time. If legal proceedings are begun, the Member shall forward to the NCCSIF Claims Administrator each paper therein, or a copy thereof, received by the Member or the Member's representative, together with copies of reports or investigations with respect to such claim proceedings.

7. DEFENSE

NCCSIF shall assume charge of the investigation, settlement or defense of any claims made, or suits brought, or proceedings instituted against the Member that in the opinion of



NCCSIF may create liability on the part of NCCSIF under the terms of this Memorandum of Coverage.

Additionally, for any claim or suit seeking Damages that would be potentially covered by this Memorandum of Coverage but for the operation of Exclusion, NCCSIF shall, upon request, reimburse the Member's cost of defense of the claim, up to the limit of coverage in the Member's Banking Layer shown in the Declarations. This supplemental defense cost coverage shall not apply to coverage in the pooled risk sharing layer shown in the Declarations.

8. PAYMENT OF LOSS

Upon final determination of Loss, NCCSIF will promptly pay on behalf of the Member the amount of Loss falling within the terms of this Memorandum of Coverage.

9. SUBROGATION

In the event of any payment under this Memorandum of Coverage, NCCSIF will be subrogated to all the Member City's rights of recovery against any person or organization and NCCSIF shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights.

The amount recovered as subrogation shall be apportioned in the inverse order of payment of the Loss to the extent of the actual payment. The expenses of all such recovery proceedings shall be apportioned in the ratio of the respective recoveries.

10. CANCELLATION

This Memorandum of Coverage may be canceled in accordance with the terms of the JPA Agreement and Bylaws of NCCSIF.

11. ARBITRATION OF COVERAGE DISPUTES

COVERAGE DETERMINATIONS



The Claims Committee shall make the initial determination whether to deny coverage on all or part of a claim, or to reserve the Authority’s right to deny coverage on all or part of a claim, if a loss subsequently exceeds the retained limit.

A decision by the Claims Committee to deny coverage can be appealed to the Board of Directors. Notice of such appeal shall be submitted in writing within thirty (30) calendar days of the date of the Claims Committee’s written notice of decision.

The appeal shall be considered by the Board of Directors at the next regular or special meeting following receipt of the written appeal; if the appeal is received too late for inclusion in the agenda packet, it can be postponed to the next following Board meeting. The Program Administrator in conjunction with the Claims Committee and the “Covered Party” will have the right to submit written materials and present oral argument to the Board, subject to reasonable time constraints. Any dispute concerning a decision by the Board to deny coverage for all or part of a claim shall not be subject to any court action, but may instead be submitted to binding arbitration in accordance with the procedures set forth below. Notice of a request for binding arbitration by the “Covered Party” must be submitted within thirty (30) calendar days from the date of the noticed decision by the Board of Directors.

Under no circumstances shall the NCCSIF be liable for consequential damages, “bad faith” damages, or any sums beyond the amounts due under CJPRMA Memorandum of Coverage Section I – Coverages, plus interest at the same rate as NCCSIF earned on investments for the time period involved.

(a) **ARBITRATION PROCEDURES FOR RESOLVING DISPUTES**

1) **Selection of Arbitrators:**

If an appeal of a Board decision is submitted to arbitration, each side shall, within ten (10) calendar days, select one (1) arbitrator and submit his or her name in writing to the other side. Within ten (10) calendar days after their selection, these two arbitrators shall select a third independent arbitrator. If the two sides cannot agree on the selection of the third arbitrator within ten (10) calendar days, either side may petition the Sacramento County Superior Court for the appointment of the third arbitrator pursuant to the provisions of section 1281.6 of the California Code of Civil Procedure. The third arbitrator shall be an attorney and preside as the Chairperson of the



arbitration panel. No arbitrator shall be employed or affiliated with the Authority or the “Covered Party” or parties.

The arbitration hearing shall commence within forty-five (45) calendar days from the date of the selection of the Chairperson, unless both sides agree to an extension. Each side shall pay the cost of its selected arbitrator and one half of the cost of the third selected arbitrator. In addition, each side shall be responsible for its own cost and expense of arbitration.

Except for notification of appointment and as provided in the California Code of Civil Procedure, there shall be no communication between either side and the arbitrator(s) relating to the subject of the arbitration other than at oral hearings.

- 2) Discovery
The procedures set forth in Code of Civil Procedure section 1283.05 relating to depositions and discovery shall apply to any arbitration pursuant to this paragraph (b).
- 3) Testimony Under Oath
The testimony of witnesses shall be given under oath.
- 4) Length of Hearing
The panel will endeavor to confine the length of the hearing to two (2) days. A decision of the panel shall be reported in writing. The written decision of the panel shall be given to both sides within thirty (30) calendar days of the close of the hearing.
- 5) Certified Shorthand Reporter
Either side wishing a certified shorthand reporter record shall make arrangements directly with a certified shorthand reporter and notify the other side of such arrangements in advance of the hearing. The requesting side shall pay the cost of recording the hearing if no transcript is ordered. If a transcript is ordered, the cost of the transcript and of recording the hearing shall be prorated equally among the parties ordering copies.

(b) FUNDING OF DEFENSE AND PAYMENT OF CLAIMS PENDING RESOLUTION OF DISPUTE



During the course of the arbitration proceedings provided herein, the “Covered” Party will be responsible for all fees and expenses for investigation, defense or litigation of a claim or lawsuit. In the event the arbitration panel determines that coverage applies for such defense costs, the Authority will reimburse the “Covered Party” as directed by the panel.

(c) EFFECTS OF ARBITRATION DECISIONS

All decisions on appeals, whether by the Board of Directors (after the time to request arbitration has expired) or by the arbitration panel, shall be final and binding upon the parties and shall not be subject to any further appeal or court action, except as provided in Code of Civil Procedures sections 1286.2 and 1286.4 (relating to fraud or corruption, etc.).

(d) GENERAL LAW

Except as provided otherwise above, arbitration shall be conducted as provided in Title 9 of the Code of Civil Procedure (commencing with section 1280).

07/01/2024
Date

Rachel Ancheta NCCSIF President



LIABILITY AMENDATORY ENDORSEMENT
UNDERLYING MEMORANDUM OF COVERAGE

TRANSIT SYSTEMS

This endorsement is issued to:

The City of Auburn

The City of Dixon

It is understood and agreed that Section 3, **Exclusion A** is deleted and replaced with the following:

With respect to the Members named above, Exclusions No. 24 and No. 35, dealing with Transit Systems, of the **California Joint Powers Risk Management Authority Memorandum of Coverage** do not apply to the **Northern California Cities Self Insurance Fund (NCCSIF) Underlying Memorandum of Coverage** for Liability. Notwithstanding what is stated in the applicable declarations, the limit of coverage described in this exception will be subject to a sublimit of \$250,000 each occurrence.

All other terms and conditions of this underlying memorandum of coverage are unchanged. If this endorsement is issued after the effective date of this underlying memorandum of coverage, then it must be signed by an Officer of NCCSIF.

Rachel Ancheta, NCCSIF President

Endorsement Effective Date: July 1, 2024



LIABILITY AMENDATORY ENDORSEMENT

UNDERLYING MEMORANDUM OF COVERAGE

VIOLENT EVENT COVERAGE

It is understood and agreed that after a **Violent Event** requiring emergency service response from any Member, such Member may elect payment up to the amount of their Banking Layer [for costs associated with such response](#).

Violent Event is defined as an individual or group of individuals who has used or attempted to use deadly force on other persons and continues to do so while having unrestricted access to additional victims.

Notwithstanding what is stated in the applicable declarations, the limit of coverage described in this endorsement shall not exceed the Member's Banking Layer per **Violent Event** or in the aggregate for the applicable Program Year.

All other terms and conditions of this underlying memorandum of coverage are unchanged. If this endorsement is issued after the effective date of this underlying memorandum of coverage, then it must be signed by an Officer of NCCSIF.

Rachel Ancheta, NCCSIF President

Endorsement Effective Date: July 1, 2024



LIABILITY

UNDERLYING MEMORANDUM OF COVERAGE

DECLARATIONS

1. **Memorandum Number:** NCCL-24
2. **Member City:** City of Anderson
1887 Howard Street
Anderson, California 96007
3. **Participating Agencies:** Anderson Public Financing Authority
Anderson Redevelopment Agency
4. **Coverage Period:** July 1, 2024, through June 30, 2025
5. **Banking Layer:** \$0 to \$50,000 each covered occurrence

\$0 to \$75,000 each covered occurrence for any claim(s) arising out of any fireworks display or demonstration sponsored or controlled by a covered party, if the covered party has not secured an additional insured endorsement in its favor from the fireworks vendor's insurance or coverage provider with limits in an amount of at least \$5 million dedicated, project specific aggregate limit.
6. **Shared Risk Layer:** \$50,000 to \$1,250,000 each covered occurrence
7. **Limit of Liability:** \$1,200,000 each covered occurrence, as respects liability imposed by law for damages excess of banking layer because of bodily injury, property damage, personal injury, employment practices liability or public officials' errors and omissions.
8. **Deductible:** None
9. **Terms and Conditions:** The terms and conditions of this Memorandum of Coverage shall apply.

It is agreed that this Declaration and the Memorandums of Coverage, together with the terms of any endorsements and any specified sections of the JPA Agreement or Bylaws, constitute the entire coverage agreement.



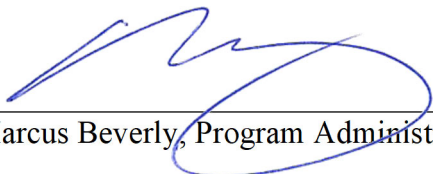
10. Claims Administrator: Sedgwick
PO Box 14433
Lexington, KY 40512
(800)922-5020
7374NCCSIF@sedgwick.com

11. Excess Memorandum of Coverage:

California Joint Powers Risk Management Authority (CJPRMA)
Excess Limits of Liability: see MOC declarations

FORMS AND ENDORSEMENTS
FORMING PART OF THE POLICY AT INCEPTION:

NCCSIF: NCCL-24; Transit Systems; Violent Event Coverage
CJPRMA: MOC 7/1/2024



Marcus Beverly, Program Administrator

July 1, 2024
Date

It is agreed that this Declaration and the Memorandums of Coverage, together with the terms of any endorsements and any specified sections of the JPA Agreement or Bylaws, constitute the entire coverage agreement.

**CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY**

AGENDA BILL

ITEM: 13	TITLE: APPROVE MODIFICATIONS TO THE MEMORANDUM OF COVERAGE
MEETING: 05/22 – 05/24/2024	
GENERAL MANAGER: A.B.G.	

Recommended Actions

Approve modifications to the Program Year 2024-25 Memorandum of Coverage.

Strategic Direction

- Strategic Goal #6: “Evaluate the evolving needs of our members and optimize services to meet their needs.”
- Strategic Goal #7: “Identify and assess future risks and create a plan to address those risks.”

Item Explanation

The proposed changes are described below.

Drone Coverage

- Delete the drone endorsement and move all coverage into the body of the MOC.
- Add the definition of Unmanned Aerial Vehicle to “Definitions.”
- Add the drone sublimit from the endorsement to the body of the MOC. The reinsurance provides \$2 million per occurrence and aggregate for a total of \$9.5 million per occurrence coverage. Drone coverage is provided via an exception to Exclusion #1 (Aircraft)
- Coverage is no longer limited to bodily injury and property damage.
- The endorsement reduced the retained limit to \$650, which was related to members who purchase separate drone coverage. The member’s standard retention will apply. If a member purchases separate drone coverage, losses paid on the policy can meet the member’s retained limit.

Limit of Coverage

- Changed example that explains how ultimate net loss works with the retained limit. Changed retained limit from \$500,000 to \$1,000,000 since we no longer have the \$500,000 retention option.
- Added language to state that CJPRMA will not be responsible for payment if a reinsurer fails to pay for damages or defense costs due to insolvency.
- Deletion of the EPL Sublimit. Safety National has no EPL sublimit, and Alliant negotiated it out of all the subsequent layers.

Conditions

- In the notice criteria under a covered member’s duties, change the phrase “closed head injury” to “vegetative state/coma.” “Closed head injury” includes all minor concussions, which has resulted in members reporting many claims with closed head injuries that are minor claims that will never pierce the member’s retained limit.

Endorsements

- Delete Endorsement #1 as it applies only to YCPARMIA.
- Renumber remaining endorsements.
- Delete West Sacramento from Endorsement #3 (newly numbered).
- Delete Drone Endorsement.

Staff recommends that the Board of Directors approved the proposed modifications to the Program Year 2024-25 Memorandum of Coverage.

Fiscal Impact

None

Exhibits

1. Proposed Modification to 2024-2025 CJPRMA Liability MOC - Redlined

2024 – 2025 Memorandum of Coverage



California Joint Powers
Risk Management Authority

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CALIFORNIA JOINT POWERS RISK MANAGEMENT AUTHORITY

MEMORANDUM OF COVERAGE

PROGRAM YEAR: 2024 - 2025

This coverage document shall be in effect from July 1, 2024, through June 30, 2025.

In consideration of the payment of the deposit premium, the *Authority* agrees with the *covered parties* as follows:

SECTION I - COVERAGES

The *Authority* will pay up to the *limit of coverage* those sums for *ultimate net loss* in excess of the *retained limit* that the *covered parties* become legally obligated to pay as *damages* because of *bodily injury, property damage, personal injury, public officials errors and omissions or employment practices liability* as those terms are herein defined and to which this agreement applies, caused by an *occurrence* during the coverage period, except as otherwise excluded.

This Memorandum of Coverage does not provide insurance, but instead provides for pooled self-insurance pursuant to California Government Code section 990.8. This Memorandum is a negotiated agreement among the *members* of the *Authority* and none of the parties to the Memorandum is entitled to rely on any contract interpretation principles that require interpretation of ambiguous language against the drafter of such agreement. This Memorandum shall be applied according to the principles of contract law, giving full effect to the intent of the *members* of the *Authority*, acting through the Board of Directors in adopting this Memorandum. As the *Authority* is not an insurer, it has no obligation to issue reservation of rights letters, nor does it have an obligation to provide "Cumis" counsel to a *covered party* in disputed coverage situations under California Civil Code section 2860. Finally, failure to provide notice to a *covered party* of any coverage dispute shall not operate to waive any of the provisions of this Memorandum.

SECTION II - DEFINITIONS

- 1) **Aircraft** means a vehicle designed for the transport of persons or property principally in the air. Aircraft does not include Small Unmanned Aircraft as defined in 14 Code of Federal Regulations Section 107.3.
- 2) **Airport** means an area of land or water used or intended to be used for the landing and taking off of *aircraft*; including an appurtenant area used or

adjudication or by compromise with the written consent of the *Authority*, arising from an *occurrence* to which this coverage applies. However, *ultimate net loss* does not include defense expenses incurred by the *Authority* after the *Authority* assumes control of the negotiation, investigation, defense, appeal or settlement of any claim or proceeding. *Ultimate net loss* also does not include attorney's fees or costs awarded to the prevailing party in a suit except where such attorney's fees or costs are attributable to a claim for compensatory damages covered by this Memorandum.

30) Unmanned Aerial Vehicle (UAV) or "drone" means an Aircraft (including its aerial system or control device) that is not controlled directly by a person from within or on the aircraft and falls within the definition of Small Unmanned Aircraft under 14 Code of Federal Regulations section 107.3.

30)31) Wrongful termination means termination of an employment relationship in a manner which is against the law and wrongful or in breach of an implied agreement to continue employment.

SECTION III - DEFENSE AND SETTLEMENT

The *Authority* shall have no duty to assume charge of investigation or defense of any claim. However, the *Authority*, at its own expense, shall have the right to assume the control of the negotiation, investigation, defense, appeal or settlement of any claim which the *Authority* determines, in its sole discretion, to have a reasonable possibility of resulting in an *ultimate net loss* in excess of the applicable *retained limit*. The *covered party* shall fully cooperate in all matters pertaining to such claim or proceeding.

If the *Authority* assumes the control of the handling of a claim, the *covered parties* shall be obligated to pay at the direction of the *Authority* any sum necessary for the settlement of a claim, or to satisfy liability imposed by law, up to the applicable *retained limit*.

No claim shall be settled for an amount in excess of the *retained limit* without the prior written consent of the *Authority* and the *Authority* shall not be required to contribute to any settlement to which it has not consented.

In the alternative, if a settlement demand acceptable to the *Authority* is not acceptable to the *covered party*, and the *Authority* tenders to the *covered party* an amount equal to the difference between the remainder of the *retained limit* and said settlement demand (or up to the applicable Limit of Coverage, whichever is less), then the *Authority's* agreement to indemnify or to pay on behalf of the *covered party* for the *ultimate net loss* hereunder shall be discharged and terminated, and the *Authority* shall have no further obligations with respect thereto.

SECTION IV - THE AUTHORITY'S LIMIT OF COVERAGE

The *limit of coverage* is the most the *Authority* will pay for *ultimate net loss* arising out of any *occurrence*, and the amount payable for *ultimate net loss* under this agreement shall be reduced by the amount of the *retained limit*. (For example, if the *covered party* has a \$40,000,000 *limit of coverage* and a \$51,000,000 *retained limit*, the *Authority* will pay not more than \$39,500,000 after exhaustion of the *retained limit*.) For each *occurrence*, there shall be only one *limit of coverage* regardless of the number of claimants or *covered parties* against whom a claim is made.

For any person or entity that is a covered party under Definition 8(c), or 8(c) and (d), pursuant to a certificate of coverage duly issued by the Authority, the limit of coverage will be the lower of: (1) the Limit stated in the Declarations page for the Member Entity; (2) any limit stated in the Additional Covered Party certificate or (3) the amount required to be provided by contract or agreement with the Member Entity.

Where this Agreement, or an endorsement or declaration, lists a "sublimit," that sublimit operates as the *limit of coverage*. (For example, if the *covered party* has a \$2,000,000 sublimit and a \$1,000,000 *retained limit*, the *Authority* will pay not more than \$1,000,000 after exhaustion of the *retained limit*.)

Should it appear to the Board of Directors that the total exposure for all claims in a *coverage period* may exceed a general aggregate limit for the reinsurance, the aggregate limit will be prorated between the *member entities*, on the basis of the *member entities'* respective premium contributions for the *coverage period* at issue. For purposes of determining whether the aggregate limit has been exhausted, the Board retains full discretion regarding placement of reserves, and payment of claims in order to equitably allocate the general aggregate limit. Once the general aggregate limit for such claims occurring during a *coverage period* has been exhausted, the *Authority* will have no further obligation to pay for covered ultimate net loss for such claims within the reinsurance, but this will not limit coverage which may be available within CJPRMA's retained layer.

Coverage provided under this Memorandum is funded through Member Entity contributions for a pooled layer of coverage, and backed by reinsurance purchased by the Authority on behalf of its Member Entities for higher layers of coverage, per Government Code section 990.8(d). In the event of failure by the reinsurer to pay or reimburse for Damages or Defense Costs within the reinsured layer of coverage, due to insolvency, the maximum Limit of Coverage will be not more than the pooled layer of coverage, provided that this limitation shall not relieve any reinsurer of its obligations under its reinsurance agreement, and shall not relieve the Authority of its coverage obligations if reinsurance coverage is established and is collectible. In the event of a failure by the reinsurer to pay or reimburse for Damages or Defense Costs within the

reinsured layer of coverage, due to the application of an exclusion in the reinsurance agreement, no coverage shall apply under this Memorandum within that layer.

EPL Sublimit

~~A sublimit applies to employment practices liability. For any claims arising out of employment practices liability, the limit of coverage will be \$12,500,000 per occurrence all allegations by an employee or former employee or applicant for employment in the same claim shall be considered as one occurrence for the purpose of the limit of coverage. All claims by all employees or former employees or applicants for employment arising from the same act, policy, or course of conduct by a covered party shall be considered as one occurrence for the purpose of the limit of coverage. All claims which allege employment practices liability for occurrences extending to a duration of more than one coverage period shall be treated as a single occurrence arising during the first coverage period when the occurrence begins.~~

~~The sublimit of coverage is \$7,500,000 per occurrence in CJPRMA's retained layer and \$5,000,000 in reinsurance, subject also to a \$5,000,000 annual aggregate collectively in the reinsurance only, for all covered parties in a coverage period.~~

~~Limit of coverage is the most the Authority will pay for all ultimate net loss arising out of employment practices liability for any covered party (inclusive of its employees, commissions, agencies, districts, authorities or boards), as defined in Section II(8)(a) or (b) for any coverage period.~~

Subsidence Sublimit

For *bodily injury, property damage or personal injury* arising out of the subsidence of land or earth, the sublimit will be \$7,500,000 per *occurrence*. Subsidence means the movement of land or earth, including, but not limited to, sinking or settling of land, earth movement, earth expansion and/or contraction, *landslide*, slipping, falling away, caving in, eroding, earth sinking, and earth rising or shifting or tilting.

Communicable Disease Sublimit

For *bodily injury, property damage or personal injury* arising out of communicable disease, the sublimit will be \$7,500,000 per *occurrence*.

“Communicable Disease” means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

Fungal Pathogens Sublimit/Aggregate Limit

A sublimit applies to any loss, cost or expense directly or indirectly arising out of or related to exposure to “fungal pathogens,” whether or not there is another cause of loss that may have contributed concurrently or in any sequence to the loss. The sublimit will be \$12,500,000 per occurrence, subject also to a \$5,000,000 annual aggregate collectively in the reinsurance only, for all covered parties in a *coverage period*. The designated general aggregate limit of \$5,000,000 is the most the *Authority* will pay from the reinsurance because of such claims for all *covered parties*, combined, in any *coverage period*.

“Fungal pathogens” as used herein, shall mean any fungus or mycota or any byproduct or type of infestation produced by such fungus or mycota, including, but not limited to, mold, mildew, mycotoxins, and spores.

Sexual Abuse – Daycare Operations Sublimit/Aggregate Limit

A sublimit applies to “sexual abuse” arising out of daycare operations. The sublimit will be \$12,500,000 per occurrence, subject also to a \$5,000,000 annual aggregate collectively in the reinsurance only, for all covered parties in a *coverage period*. The designated general aggregate limit of \$5,000,000 is the most the *Authority* will pay from the reinsurance because of such claims for all *covered parties*, combined, in any *coverage period*. All claims based on or arising out of “sexual abuse” as respects daycare operations by the covered party’s employee and/or volunteer, or more than one of the covered party’s employees and/or volunteers acting in concert, will be considered as arising out of one occurrence regardless of:

- (1) the number of persons sexually abused;
- (2) the number of locations where the sexual abuse occurred;
- (3) the number of acts of sexual abuse; or
- (4) the period of time over which the sexual abuse took place.

An *occurrence* which extends to a duration of more than one *coverage period* shall be treated as a single *occurrence* arising during the first *coverage period* when the occurrence began.

As used herein, “sexual abuse” means any actual or alleged criminal sexual conduct of a person or persons acting in concert, which causes physical and/or mental injuries. “Sexual abuse” includes sexual molestation, sexual assault, sexual exploitation or sexual injury.

Terrorism Sublimit/Aggregate Limit

A sublimit applies to any loss, cost or expense directly or indirectly arising out of any act or multiple, related acts of *terrorism*, regardless of any other cause or event contributing concurrently or in sequence to the loss. The sublimit will be \$12,500,000 per occurrence, subject also to a \$5,000,000 annual aggregate collectively in the reinsurance only for all covered parties in a *coverage period*. The designated general aggregate limit of \$5,000,000 is the most the Authority will pay from the reinsurance because of such claims for all *covered parties*, combined, in any *coverage period*.

As used in this sublimit, “terrorism” shall mean any activity that:

- (1) is declared by any authorized governmental official to be or to involve “terrorism,” terrorist activity or acts of terrorism; or,
- (2) includes, involves or is associated with the use or threatened use of force, violence or harm to human life, tangible or intangible property, the environment, natural resources, or the infrastructure or includes, involves or is associated with, in whole or in part, the use or threatened use of, or release or threatened release of, any biological, chemical, radioactive or nuclear agents, materials, devices or weapons, and
- (3) is intended, in whole or in part, to (i) intimidate, coerce, or frighten a civilian population; or (ii) disrupt or interfere with any segment of a local, national or global economy; or (iii) influence, disrupt or interfere with any government related operations, activities or policies; or (iv) promote, further or express opposition to any political, ideological, racial, ethnic, social or religious cause or objective.

Unmanned Aerial Vehicle (UAV) “Drone” Sublimit/Aggregate Limit

With respect to damages arising out of, and caused by, the use of an Unmanned Aerial Vehicle (UAV), the Limit of Coverage shall be subject to a Sublimit of \$9,500,000 per Occurrence, and further subject to a \$2,000,000 annual aggregate limit collectively in the reinsurance only, for all Covered Parties.

For coverage to apply, the UAV must be operated by a remote pilot certified with a small UAS rating, pursuant to FAA regulations. Unlicensed operation of a UAV is not covered under this Memorandum of Coverage.

Airports, Pollution, and Property of a Covered Party Sublimits/Aggregate Limits

Exclusions 2 (Airports), 27 (Pollution) and 29 (Property of a Covered Party) contain additional sublimits/aggregate limits.

SECTION V - COVERAGE PERIOD AND TERRITORY

This agreement applies to *bodily injury, personal injury, property damage, public officials errors and omissions* and *employment practices liability* which occurs anywhere in the world during the coverage period identified in the applicable declaration or certificate of coverage.

SECTION VI - EXCLUSIONS

(Captions provided for the exclusions are descriptive only and do not serve to either expand or limit coverage.)

This agreement does not apply to:

1) **Aircraft**

Claims arising out of the ownership, operation, use, maintenance or entrustment to others of any *aircraft* by a *covered party*. "Ownership, operation, use or maintenance" as used herein does not include static displays of *aircraft* in a park or museum setting.

This exclusion does not apply to *Unmanned Aerial Vehicles (UAV)* owned or operated by a *Covered Party*, but coverage is subject to the *Limit of Coverage* sublimit stated herein.

2) **Airports**

Claims arising out of ownership, maintenance, management, supervision or the condition of any *airport*. However, this exclusion does not apply to *public officials errors and omissions* or *employment practices liability* coverage arising from the ownership, maintenance, management, supervision or the condition of any *airport*. Notwithstanding what is stated in the applicable declarations, *public officials errors and omissions* coverage described in this exception will be subject to a sublimit of \$7,500,000.

3) **Airshows**

Claims arising out of any air show sponsored or controlled by the *covered party*.

For any motorized watercraft owned, operated, rented, or loaned to a *covered party*, to (1) *bodily injury or property damage* arising out of the use of watercraft unless such use is by an entity *employee* acting within the course and scope of employment; and (2) to watercraft being used to carry persons or property for a charge. Charge, as used herein, includes any payment or fee, including a donation. Use includes operation and loading or unloading. Use does not include static displays of watercraft.

40) **Willful Violation of Statute**

Claims arising out of the willful violation of a statute or ordinance committed by the *covered party* or with its consent.

SECTION VII - CONDITIONS

1) **Covered party's Duties in the Event of Occurrence, Claim or Suit**

(a) The *covered party* shall notify the *Authority* within 30 days upon receipt of notice of a claim, or the setting of a reserve on any claim or suit including multiple claims or suits arising out of one *occurrence*, such claim or reserve amounting to fifty percent or more of the *retained limit*; Title 42 USC 1983 cases in which a complaint has been served and the plaintiff is represented by legal counsel or with reserves of fifty percent or more of the *retained limit*; or regardless of reserve, any claim involving:

- 1) one or more fatalities;
- 2) loss of a limb;
- 3) loss of use of any sensory organ;
- 4) paralysis;
- 5) third degree burns involving ten percent or more of the body;
- 6) serious facial disfigurement; or
- 7) ~~closed head injuries~~vegetative state/coma.

Written notice containing particulars sufficient to identify the *covered party* and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the *covered party* and of available witnesses, shall be given by or for the *covered party* to the *Authority* or any of its authorized agents as soon as possible.

(b) The *covered party* shall notify the *Authority* within 30 days upon receipt of lawsuit containing allegations involving *employment practices liability*, fatalities, paralysis, or Title 42 USC 1983 cases in which plaintiff is represented by legal counsel. Where any lawsuit is reported after the 30-day period as required by this provision, all *defense costs* incurred prior to the date of late

~~CALIFORNIA JOINT POWERS RISK MANAGEMENT AUTHORITY~~

~~PROGRAM YEAR 2023—2024~~

~~ENDORSEMENT NO. 1~~

~~Exclusions number 25 (Multi-Passenger Vehicles) and 36 (Transit Authorities), set forth in Section VI of the Memorandum of Coverage, are hereby modified by exempting therefrom the *member entity* listed below:~~

~~The school bus system operated by the Esparto Unified School District (YCPARMIA).~~

~~This endorsement is issued to:~~

- ~~1. The Yolo County Public Agency Risk Management Insurance Authority (YCPARMIA)~~

~~This endorsement forms a part of the Memorandum of Coverage for the program year indicated above.~~

~~Effective date: July 1, 2023~~

~~July 1, 2023~~

~~Date~~



~~Tony Giles, General Manager~~

CALIFORNIA JOINT POWERS RISK MANAGEMENT AUTHORITY

PROGRAM YEAR 2024 - 2025

ENDORSEMENT NO. 23

With respect to *bodily injury or property damage* arising out of, and caused by, a “Special Event,” the *Retained Limit* stated in the Declarations Page is amended to \$25,000.

For purposes of this Endorsement, “Special Event” means an event described below for which a third party (“Event Sponsor”), by written contract (including by permit agreement executed by the Event Sponsor), agrees to use facilities of the Covered Party for a specified period of time and activity, and agrees by the contract to indemnify and hold harmless the Covered Party from risk of loss arising from the event.

The indemnity and hold harmless agreement must provide that the Event Sponsor “agrees to indemnify and hold harmless [covered party] and its agents and employees from and against any injury, damage, claims, actions or suits arising out of the [Special Event], including those caused by negligence of the parties being indemnified and/or any dangerous condition of property of the parties being indemnified, and further agrees to defend and indemnify [covered party] from and against any injury, damage, claims, actions or suits arising out of or connected with the [special event].”

“Special event” includes:

1. Aerobics – Jazzercise demonstrations
2. Animal Acts/Shows (not Zoos or Circuses)
3. Antique Shows
4. Art Festivals
5. Art Shows
6. Auctions
7. Automobile Shows
8. Awards Presentations
9. Ballets
10. Banquets
11. Bazaars
12. Beauty Pageants
13. Bingo/Casino games
14. Block Parties, including those with Street Closures
15. Boat Shows
16. Body Building Contests
17. Business Meetings

18. Business Shows
19. Carnivals (not including mechanized rides)
20. Casino and Lounge Shows
21. Charity benefits, auctions and sales; fund raisers
22. Civic clubs and group meetings
23. Community Fairs
24. Concerts with total attendance of less than 1500
25. Consumer Shows
26. Conventions in Buildings
27. Craft Shows
28. Dance Shows/Recitals
29. Dances and Parties (except with Rap or Heavy Metal)
30. Debutante Balls
31. Dinner Theater
32. Dog Shows
33. Drill Team exhibitions
34. Educational exhibitions
35. Electronics Conventions
36. Ethnic Fairs or Celebrations
37. Evangelistic meetings
38. Expositions
39. Farmers' Markets
40. Fashion Shows
41. Fishing Shows or contests
42. Flea Markets
43. Flower Shows
44. Food concessions
45. Garden Shows
46. Graduations
47. Harvest Festivals
48. Holiday Shows
49. Home Shows
50. Horse Shows
51. Housing Shows
52. Instructional Classes
53. Job Fairs
54. Ladies Club events
55. Lectures
56. Livestock Shows
57. Luncheon Meetings
58. Mobile Home Shows
59. Musicals
60. Night Club Shows
61. Operas

62. Organized Sight Seeing Tours
63. Pageants
64. Parties with total attendance of less than 500
65. Picnics
66. Plays
67. Political Rallies
68. Proms
69. Quinceaneras
70. RV Shows
71. Religious Assemblies
72. Reunions
73. Rummage Sales
74. Scavenger Hunts
75. Scouting Jamborees
76. Seminars
77. Sidewalk Sales
78. Soap Box Derbies
79. Social Receptions or Gatherings
80. Speaking Engagements
81. Sporting events if non-professional, non-league, non-contact (bicycle races/rallies, equestrian events, golf, gymnastics, tennis, handball or racquetball, roller skating, handball, marathons, fun runs, 10K races, gymnastic competitions, ice skating shows, ski events)
82. Sporting events if non-professional, non-league, limited contact (baseball or softball, soccer, roller hockey, basketball)
83. Street Fairs
84. Swap Meets
85. Symphony Concerts
86. Teleconferences
87. Telethons
88. Theatrical Stage Performances
89. Trade Shows
90. Union Meetings
91. Vacation Shows
92. Voter Registration
93. Walk a Thons
94. Weddings and Receptions

“Special Event” does not include:

1. Aircraft/aviation events (static displays are not excluded)
2. All terrain boarding
3. Ballooning or balloon rides
4. Base jumping

5. Bouldering
6. Bungee Jumping
7. Carnival rides
8. Circuses
9. Concerts over 6 hours
10. Diving
11. Football (except passing camps with no contact drills)
12. Hang gliding/ parachuting/ parasailing
13. Jousting
14. Kayaking, rafting or canoeing in greater than Class 3 rapids
15. Lacrosse and Rugby
16. Mechanical amusement rides or services
17. Motorized sporting equipment including speed or demolition events
18. Mosh Pits
19. Mountain Biking
20. Parades
21. Power Boat Racing
22. Professional Sporting Activities: games, racing, or contest of a professional nature
23. Pyrotechnics or explosives
24. Rap or Heavy Metal concerts
25. Raves
26. Rock Climbing
27. Rodeo or Roping Events
28. Scuba Diving
29. Sporting events if part of a league
30. Sporting events if non-professional, full contact (football, ice hockey, rugby, boxing, wrestling, contact karate, contact martial arts)
31. Tractor or Truck Pulls
32. Trampolines
33. Zoos

Exclusion for participants. This endorsement does not apply to “bodily injury” or “property damage” to any person while practicing for or participating in any sports or athletic contest or exhibition, or while performing in any concert, show, or theatrical event.

Exclusion for sale alcohol. This endorsement does not apply to “bodily injury” or “property damage” arising from or caused, in whole or in part, by the Covered Party or Event Sponsor furnishing alcoholic beverages for which consumers are specifically charged by a third party vendor or caterer.

This Endorsement does not apply to liability arising from *Public Officials Errors and Omissions*.

This Endorsement does not eliminate the operation of any Exclusion in the Memorandum of Coverage.

This endorsement does not provide drop down coverage or reduce the retained limit under the reinsurance program.

This Endorsement forms a part of the Memorandum of Coverage for the program year indicated above.

Effective date: July 1, 2023

July 1, 2023

Date



Tony Giles, General Manager

CALIFORNIA JOINT POWERS RISK MANAGEMENT AUTHORITY

PROGRAM YEAR 2023—2024

ENDORSEMENT NO. 5

Scheduled Unmanned Aerial Vehicle, with Sublimit

Unmanned Aerial Vehicle (UAV) or “drone” means an *Aircraft* (including its aerial system or control device) that is not controlled directly by a person from within or on the aircraft, and falls within the definition of Small Unmanned Aircraft under 14 Code of Federal Regulations section 107.3.

For UAVs owned or operated by a *Covered Party* that are scheduled for coverage pursuant to this endorsement, Exclusion 1 (Aircraft) is deleted, for *Bodily Injury* and *Property Damage* coverage, only, but subject to the *Retained Limit* and *Limit of Coverage* sublimit stated herein.

With respect to *bodily injury* or *property damage* arising out of, and caused by, the use of a scheduled UAV, the *Retained Limit* shall be as stated in this endorsement.

With respect to *bodily injury* or *property damage* arising out of, and caused by, the use of a scheduled UAV, the *Limit of Coverage* shall be subject to a Sublimit of \$9,500,000 per *Occurrence*, and further subject to a \$2,000,000 annual aggregate limit collectively in the reinsurance only, for all *Covered Parties*.

In order to be a scheduled UAV for purposes of this Endorsement, the *Member* must report to CJPRMA the size, weight, type, manufacturer, and value of the UAV, and it must be endorsed for coverage. In the event of a loss involving a UAV not scheduled and endorsed for coverage, there will be no coverage under this Endorsement.

In order for coverage to apply, the UAV must be operated by a remote pilot certified with a small UAS rating, pursuant to FAA regulations. Unlicensed operation of a UAV is not covered under this Endorsement.

This Endorsement forms a part of the Memorandum of Coverage for the Program Year indicated above.

Retained Limit: \$65

Effective date: July 1,



July 1, 2023

Date

Tony Giles, General Manager

STATE		COVERAGE IDENTIFICATION CARD	
California			
COMPANY	POLICY NO.	EFFECTIVE DATE	EXPIRATION DATE
NCCSIF	NCCL-24	July 1, 2024	June 30, 2025
YEAR	MAKE/MODEL	VEHICLE IDENTIFICATION NUMBER	
All	All City Owned vehicles	All City owned vehicles	
AGENCY/COMPANY ISSUING CARD			
Alliant Insurance Services, Inc. 2180 Harvard Street, Suite 460 Sacramento, CA 95815 Phone: (916) 643-2700			
INSURED			
Member cities of Northern California Cities Self Insurance Fund (NCCSIF) Anderson, Auburn, Colusa, Corning, Dixon, Folsom, Galt, Gridley, Ione, Jackson, Lincoln, Marysville, Oroville, Town of Paradise, Red Bluff, Rio Vista, Rocklin, Willows, Yuba City			

STATE		COVERAGE IDENTIFICATION CARD	
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This vehicle is owned or leased by **Member City of NCCSIF**, which is a public entity as defined by California Government Code Section 811.2.

NCCSIF self-insures automobile liability per accident. This statement is intended to meet the requirements of California Motor Vehicle Code, Section 16020(b)(4) pertaining to proof of evidence of financial responsibility.

REPORT ALL ACCIDENTS TO THE POLICE

- To file a claim for damages to the city vehicle (*first-party claim*), complete the attached accident form and contact your supervisor and/or NCCSIF Board Representative on how to file a Property claim.
- To file a new Liability claim (*third-party claim*) against the city for damages, complete the attached accident form and email it to: 7374NCCSIF@sedgwick.com

Sedgwick
NCCSIF's Third-Party Liability Claims Administrator
To report a new Liability Claim by phone:
During Office Hours (916) 960-0980 | After Hours (916) 971-2701

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Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024

Agenda Item G.2.b.

**FY 24/25 NCCSIF MEMORANDUM OF COVERAGE
WORKERS' COMPENSATION**

ACTION ITEM

ISSUE: The Board annually reviews and adopts any needed changes to the NorCal Cities Workers' Compensation Memorandum of Coverage (MOC) based on member or Program Administrator feedback and/or changes made to the excess coverage provided by PRISM.

The PRISM Memorandum of Coverage (MOC) is being updated regarding the number of losses involving multiple "covered parties" (previously "members") and the definition of occurrence. PRISM has released the draft amendments (attached). Changes to Endorsements U-3 and U-5 have been provided in red line strike-out with a summary of changes provided on page 2 of the document.

Also attached is the NorCal Cities Workers' Compensation MOC with no changes other than the edition and coverage dates. Note, NCCSIF does not cover a member's obligation to pay any portion of Labor Code 4850 benefits, including Salary Continuation (SC) and Temporary Disability (TD), the amount that would be payable in TD if 4850 did not apply. The excess coverage provided by PRISM does not cover the 4850 Salary Continuation portion but does cover the WC related TD expenses. The claims administrator issues vouchers in lieu of checks for those benefits and keeps track of both types of payments to assure proper credit.

RECOMMENDATION: Review and approve the FY 24/25 Workers' Compensation MOC.

FISCAL IMPACT: None directly from this item.

BACKGROUND: NCCSIF annually reviews and approves the Workers' Compensation MOC, including any recommended changes based on member feedback and/or changes made to the excess MOC provided by PRISM (formerly CSAC-EIA). Each member maintains a Banking Layer to pay the first \$100,000 of any claim, with NCCSIF providing coverage from \$100,000 to \$500,000 in the Shared Layer. PRISM provides excess coverage from \$500,000 to Statutory Limits for Part One – Workers' Compensation, with a \$5,000,000 limit for Coverage Part Two - Employer's Liability.

ATTACHMENT(S):

1. FY 24/25 NCCSIF Workers' Compensation MOC, with sample Declarations Page
2. PRISM Excess Workers' Compensation Memorandum of Coverage Proposed Amendments



WORKERS' COMPENSATION & EMPLOYER'S LIABILITY

MEMORANDUM OF COVERAGE

The Northern California Cities Self Insurance Fund (hereinafter called NCCSIF) is an intergovernmental agency, risk sharing, joint powers authority, duly formed pursuant to California Government Code Sections 6500-6512, and other provisions of law.

This Memorandum of Coverage is a contract between the NCCSIF and its Members that sets forth certain duties, responsibilities and obligations of each party. This Memorandum of Coverage is not an insurance policy or document, and is not necessarily subject to the particular rules of law that apply to an insurance policy or to interpretation of insurance policies or insurance related documents.

INTRODUCTION

In return for the payment of the premium and subject to all terms and conditions of this agreement, Northern California Cities Self Insurance Fund (NCCSIF) agrees with you (the Member agency named in the Declarations) as follows:

GENERAL SECTION

A. THE AGREEMENT

This agreement includes the Declarations and all endorsements and schedules attached to it. It is a coverage agreement between you and us. The only agreements relating to this coverage are stated in this coverage agreement.

The terms of this agreement may not be changed or waived except by endorsement issued by us to be part of this agreement. You are responsible for telling us at once when the information contained in this agreement is no longer accurate for your operations.

This agreement, including the Declarations, endorsements and schedules attached to it, and any specified section of the JPA Agreement or Bylaws constitutes the entire coverage agreement. No condition, provision, agreement or understanding not stated in this coverage agreement will affect any rights, duties or privileges in connection with this coverage agreement.



Under no circumstances shall NCCSIF be liable for consequential damages, “bad faith” damages, or any sums beyond the Limit of Liability shown in the Declarations.

B. WHO IS COVERED

The Member Agency named in the Declarations is covered for liability to its employees, subject to the provisions of this agreement.

C. WORKERS’ COMPENSATION LAW

Workers’ compensation law means the Workers’ Compensation Laws of the State of California (which include injury by both accident and disease). It includes any amendments to that law that are in effect during the coverage period. It does not include the provisions of any law that provide non-occupational disability benefits. The term “Workers’ Compensation Law” shall also include the United States’ Longshore and Harbor Workers Compensation Act, also known as LHWCA (33 USC Sections 901-950).

D. LOCATIONS

This agreement covers all of your workplaces in California and in other states if listed unless you have other insurance, are self-insured or covered under another Joint Powers Authority for such workplaces.

E. WHO IS ELIGIBLE FOR BENEFITS

Your employees (or in the event of their death, their dependents) are eligible for benefits under this agreement, except that employees who are excluded under Workers’ Compensation Law are not eligible for benefits under this agreement unless they have been included on the Declarations or by endorsement.

PART ONE — WORKERS’ COMPENSATION COVERAGE

A. HOW THIS COVERAGE APPLIES

This workers’ compensation coverage applies to bodily injury by accident or bodily injury by disease, including resulting death, subject to the following conditions:

1. Bodily injury by accident must occur during the coverage period.



2. Bodily injury by disease must be caused or aggravated by the conditions of your employment. Your employee's exposure to those conditions causing or aggravating such bodily injury by disease must occur during the coverage period.

B. WE WILL PAY

We will pay promptly when due to those eligible under this agreement the benefits required of you by the workers' compensation law, in excess of the Member Retention specified in Item 3 of the Schedule and subject to the limit specified in Item 5 of the Schedule. As respects the United States and Longshore and Harbor Workers Compensation Act (33 USC Sections 901-950), coverage for loss shall be limited, by amount and time of payment, to the benefits which would be available under the Workers' Compensation Act of the state where the injured employee is normally employed, if that law applied.

C. RIGHT TO ASSOCIATE IN DEFENSE

We have no duty to investigate, handle, settle or defend any claims, suits or proceedings against you. We have the discretionary right—and shall be given the opportunity by you—to associate with you in the defense, investigation or settlement of any claim, suit or proceeding that appears to involve indemnity by NCCSIF. In such association, you and NCCSIF shall cooperate in all aspects of defense, investigation, or settlement.

D. WE WILL ALSO PAY

Subject to the Member Retention specified in Item 4 and limit specified in Item 6 of the Schedule, we will also pay these costs, in addition to other amounts payable under this coverage as part of any claim, proceeding or suit we defend:

1. Reasonable expenses incurred at our request, but not loss of earnings
2. Premiums for bonds to release attachments and for appeal bonds in bond amounts up to twice the amount payable under this coverage
3. Litigation costs taxed against you
4. Interest on an award or judgment as required by law
5. Expenses we incur

E. OTHER INSURANCE



We will not pay more than our share of benefits and costs covered by this agreement and other insurance or self-insurance. All shares will be equal until the loss is paid.

F. LIMIT OF LIABILITY

Our liability to pay for damages is limited. Our limit of liability is shown in Item 6 of the Schedule of Declarations. It is the most we will pay for all damages covered by this coverage because of bodily injury to one or more employees in any one accident or occurrence, or series of accidents or occurrences, arising out of any one event. We will not pay any claims for damages after we have paid the limit of our liability under this coverage as explained above.

G. PAYMENTS YOU MUST MAKE

You are responsible for any payments of benefits required under the Workers' Compensation Law within the retention and those payments in excess of the benefits regularly provided by the workers' compensation law including, but not limited to, those required because:

1. of your serious and willful misconduct;
2. you knowingly employ an employee in violation of law;
3. you fail to comply with a health or safety law or regulation;
4. you discharge, coerce or otherwise discriminate against any employee in violation of the law;
5. of injury to an employee under the minimum age specified in the workers' compensation law and illegally employed at the time of injury;
6. of your obligation to pay salary in lieu of temporary disability benefits as required under Labor Code Section 4850, including to the extent you would be responsible for temporary disability benefits if Labor code Section 4850 did not apply;
7. of your obligations pursuant to Labor Code Section 4856;
8. of your obligations arising out of operations for which you have rejected any Workers' Compensation Law; or
9. of your obligations for discrimination against any employee for the filing of a claim for Workers' Compensation coverage, or for discrimination of an employee that has agreed to testify in another employee's workers' compensation claim.



H. RECOVERY FROM OTHERS

We may enforce your rights, and the rights of persons entitled to the benefits of this coverage, to recover our payments from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

I. STATUTORY PROVISIONS

These statements apply where they are required by law:

1. As between an injured worker and us, we have notice of injury when you have notice.
2. We are directly and primarily liable to any person entitled to the benefits payable by this coverage, subject to the provisions, conditions and limitations of this agreement.
3. Jurisdiction over you is jurisdiction over us for purposes of the workers' compensation law. We are bound by decisions against you under that law, subject to the provisions of this agreement that are not in conflict with that law.
4. Terms of this coverage that conflict with the workers' compensation insurance law are changed by this statement to conform to that law.
5. Your employee has a first lien upon any amount that becomes owing to you by us because of this agreement and in the case of your legal incapacity or inability to receive the money and pay it to the claimant; we will pay it directly to the claimant.

Nothing in these paragraphs relieves you of your duties under this agreement.

PART TWO — EMPLOYER'S LIABILITY COVERAGE

A. HOW THIS COVERAGE APPLIES

This employer's liability coverage applies to bodily injury by accident or bodily injury by disease, including resulting death, subject to the following conditions:

1. The bodily injury must arise out of and in the course of the injured employee's employment by you.
2. The employment must be necessary or incidental to your work in the State of California.
3. Bodily injury by accident must occur during the coverage period.



4. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of exposure to the conditions causing or aggravating such bodily injury by disease OR the date upon which the employee first suffered disability and either knew, or in the exercise of reasonable diligence should have known, that such disability was caused by his or her employment whichever comes first and must occur during the coverage period.
5. If you are sued, the suit and any related legal actions for damages for bodily injury by accident or by disease must be brought under the laws of the State of California.

B. WE WILL PAY

We will pay all sums over the amount stated as the Members' Retained Limit in Item 3 of the Schedule you legally must pay as damages because of bodily injury to your employees eligible for benefits under this agreement, provided the bodily injury is covered by this employer's liability coverage and subject to the limit specified in Item 6 of the Schedule.

The damages we will pay over the amount stated as the Members' Retained Limit in Item 3 of the Schedule, where recovery is permitted by law, include damages:

1. for which you are liable to a third party by reason of a claim or suit against you by that third party to recover the damages claimed against such third party as a result of injury to your employee;
2. for care and loss of services; and
3. for consequential bodily injury to a spouse, child, parent, brother or sister of the injured employee;

provided that these damages are the direct consequence or bodily injury that arises out of and in the course of the injured employee's employment by you, and

4. because of bodily injury to your employee that arises out of and in the course of employment claimed against you in a capacity other than as employer.

C. EXCLUSIONS

This agreement does not cover:



1. liability assumed under a contract. This exclusion does not apply to a warranty that your work will be done in a workmanlike manner;
2. punitive or exemplary damages where coverage for such liability is prohibited by law or contrary to public policy;
3. bodily injury to an employee while employed in violation of law with your actual knowledge or the actual knowledge of any of your executive officers;
4. any obligation imposed by a workers' compensation, occupational disease, unemployment compensation or disability benefits law, or any similar law;
5. bodily injury intentionally caused or aggravated by you;
6. damages arising out of the discharge of, coercion, criticism, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination against, or termination of any employee, or any personnel practices, policies, acts or omissions;
7. damages for discrimination against any employee for the filing of a claim or for discrimination of an employee that has agreed to testify in another employee's workers' compensation claim.

D. RIGHT TO ASSOCIATE IN DEFENSE

We have no duty to investigate, handle, settle or defend any claims, suits or proceedings against you.

We have the discretionary right—and shall be given the opportunity by you—to associate with you in the defenses, investigation, or settlement of any claim, suit or proceeding which appears to involve indemnity by NCCSIF. In such association, you and NCCSIF shall cooperate in all aspects of defense, investigation or settlement.

E. WE WILL ALSO PAY

Subject to the Member Retention specified in Item 3 of the Schedule and subject to the limit specified in Item 6 of the Schedule, we will also pay these costs, in addition to other amounts payable under this coverage, as part of any claim, proceeding or suit we defend;

1. reasonable expenses incurred at our request, but not loss of earnings;
2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to twice the limit of our liability under this coverage;
3. litigation costs taxed against you;



4. interest on a judgment as required by law; and
5. expenses we incur.

F. OTHER INSURANCE

We will not pay more than our share of damages and costs covered by this coverage and any other insurance, self-insurance or any other employers' liability by a Joint Powers Authority. Subject to any limits of liability that apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance and self insurance will be equal until the loss is paid.

G. LIMIT OF LIABILITY

Our liability to pay for damages is limited. Our limit of liability is shown in Item 6 of the Schedule of Declarations. It is the most we will pay for all damages covered by this coverage because of bodily injury to one or more employees in any one accident or occurrence, or series of accidents or occurrences, arising out of any one event.

We will not pay any claims for damages after we have paid the limit of our liability under this coverage as explained above.

H. RECOVERY FROM OTHERS

We may enforce your rights to recover our payment from anyone liable for an injury covered by this coverage. You will do everything necessary to protect those rights for us and to help us enforce them.

I. ACTIONS AGAINST US

There will be no right of action against us under this coverage unless;

1. you have complied with all the terms of this agreement; and
2. the amount you owe has been determined with our consent or by actual trial and final judgment.

This coverage does not give anyone the right to add us as a defendant in an action against you to determine your liability.



PART THREE — COVERAGE OUTSIDE OF CALIFORNIA

This coverage is identical to Part One (Workers' Compensation Coverage) of this agreement. It applies to your employees who are hired in California and are eligible for benefits under this agreement while they are working anywhere outside of California.

PART FOUR — YOUR DUTIES IF INJURY OCCURS

Tell us at once if injury occurs which may be covered by this agreement. Your other duties are listed here:

1. Provide for immediate medical and other services required by the workers' compensation law.
2. Give us or our representative the names and addresses of the injured persons and of witnesses, and other information we may need.
3. Promptly give us all notices, demands and legal papers related to the injury, claim, proceeding or suit.
4. Cooperate with us and assist us, as we may request, in the investigation, settlement or defense of any claim, proceeding or suit.
5. Do nothing after an injury occurs that would interfere with our right to recover from others.
6. Do not voluntarily make payments, assume obligations or incur expenses within our layer of coverage, except at your own cost.

PART FIVE — PREMIUM

A. PREMIUM

1. All premiums for this agreement will be determined by the Northern California Cities Self Insurance Fund.
2. Remuneration is part of the premium basis. This premium basis includes payroll and all other remuneration paid or payable during the coverage period for the services of:
 - a. all your employees eligible for benefits under this agreement while engaged in work covered by this agreement; and



- b. all other persons engaged in work that could make us liable under Part One (Worker's Compensation Coverage) of this agreement. If you do not have the payroll records for these persons, the contract price for their services and materials may be used as the premium basis. This paragraph will not apply if you give us proof that the employers of these persons lawfully secured their workers' compensation obligations.

B. PREMIUM PAYMENTS

You will pay all premium when due.

C. FINAL PREMIUM

The premium shown on the Declarations and on the schedules and endorsements, if any, is an estimate. The final premium will be determined after this agreement ends by using the actual, not the estimated, premium basis and actual losses. If the final premium is more than the premium you paid to us, you must pay us the balance. If it is less, we will refund the balance to you. The final premium will not be less than the minimum premium for this agreement as determined by the various layer funding formulas.

D. RECORDS

You will keep records of information needed to compute premium. You will provide us with copies of those records when we ask for them.

E. AUDIT

You will let us examine and audit all your records that relate to this agreement. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records and programs for storing and retrieving data. We may conduct the audits during regular business hours during the coverage period and within three years after the coverage period ends. Information developed by audit will be used to determine final premium.

F. RATE CHANGES

This agreement is issued by us and accepted by you with the agreement that you will accept any increase in premium or in the rates of premium which may be promulgated under any rating plan approved by the Northern California Cities Self Insurance Fund, and that the effective date of any



such increase shall be the effective date thereof fixed in accordance with the provisions of any such rating plan approved by the Executive Committee. Also the rates used to determine the premium are subject to increase during the term of the agreement if an increase in rates applicable to agreements in force is approved by the Executive Committee of Northern California Cities Self Insurance Fund, and that the effective date of any such increase shall be the date fixed by the Executive Committee.

PART SIX — CONDITIONS

A. INSPECTION

We have the right, but are not obliged, to inspect your workplaces at any reasonable time. Our inspections relate to the workplaces and the premiums to be charged. We may give you reports on the conditions we find. We may also recommend changes. While they may help to reduce losses, we do not undertake to perform the duty of any person to provide for the health and safety of your employees or the public. We do not warrant that your workplaces are safe or healthful or that they comply with laws regulations, codes or standards.

B. LONG TERM POLICY

If this policy is written for a period longer than one year, all the provisions of this agreement shall apply separately to each consecutive twelve month period, or if the first or last period is less than twelve months, in the same manner as if a separate agreement had been written for each consecutive period. Until your policy terminates, your deposit premium will be transferred to each consecutive coverage period to act as a deposit in the same manner as if a separate agreement had been written.

C. TRANSFER OF YOUR RIGHTS AND DUTIES

Your rights or duties under this agreement may not be transferred without our written consent.

D. OUR NOTICE TO YOU

Mailing documents that relate to this agreement to you at the mailing address shown in the Declarations will be sufficient to prove notice to you of that document.

E. CANCELLATION AND WITHDRAWAL



You may withdraw as a party to this agreement and as a participant in the coverage provided you meet the requirements, as specified in the Joint Exercise of Power Agreement, Bylaws and Participation Agreement.

If cancellation by Northern California Cities Self Insurance Fund or you is effective before the end of the coverage year, Northern California Cities Self Insurance Fund will return to you the amount of any unearned premium payment from you for the coverage year. Such amount will be computed on a pro-rata basis from the effective date of cancellation.

F. ARBITRATION OF COVERAGE DISPUTES

1. Coverage Determinations

The Third Party Administrator or JPA Counsel shall make the initial determination whether to deny coverage on all or part of a claim, or to reserve the Northern California Cities Self Insurance Fund's right to deny coverage on all or part of a claim, if a loss subsequently exceeds the retained limit.

A decision to deny coverage can be appealed to the Board of Directors. Notice of such appeal shall be submitted in writing within thirty (30) calendar days of the date of written notice of decision.

The appeal shall be considered by the Board of Directors at the next regular or special meeting following receipt of the written appeal; if the appeal is received too late for inclusion in the agenda packet, it can be postponed to the next following Board meeting. The Program Administrator and the covered party will have the right to submit written materials and present oral argument to the Board, subject to reasonable time constraints. Any dispute concerning a decision by the Board to deny coverage for all or part of a claim shall not be subject to any court action, but may instead be submitted to binding arbitration in accordance with the procedures set forth below. Notice of a request for binding arbitration by the covered party must be submitted within thirty (30) calendar days from the date of the noticed decision by the Board of Directors.

(a) Arbitration Procedures for Resolving Disputes

1) Selection of Arbitrators

If an appeal of a Board decision is submitted to arbitration, each side shall, within ten (10) calendar days, select one (1) arbitrator and submit his or her name in writing to the other side. Within ten (10) calendar days after their selection, these



two arbitrators shall select a third independent arbitrator. If the two sides cannot agree on the selection of the third arbitrator within ten (10) calendar days, either side may petition the Sacramento County Superior Court for the appointment of the third arbitrator pursuant to the provisions of section 1281.6 of the California Code of Civil Procedure. The third arbitrator shall be an attorney and preside as the Chairperson of the arbitration panel. No arbitrator shall be employed or affiliated with you or NCCSIF.

The arbitration hearing shall commence within forty-five (45) calendar days from the date of the selection of the Chairperson, unless both sides agree to an extension.

Each side shall pay the cost of its selected arbitrator and one-half of the cost of the third selected arbitrator. In addition, each side shall be responsible for its own cost and expense of arbitration.

Except for notification of appointment and as provided in the California Code of Civil Procedure, there shall be no communication between either side and the arbitrator(s) relating to the subject of the arbitration other than at oral hearings.

2) Discovery

The procedures set forth in Code of Civil Procedure section 1283.05 relating to depositions and discovery shall apply to any arbitration pursuant to this paragraph (b).

3) Testimony Under Oath

The testimony of witnesses shall be given under oath.

4) Length of Hearing

The panel will endeavor to confine the length of the hearing to two (2) days. A decision of the panel shall be reported in writing. The written decision of the panel shall be given to both sides within thirty (30) calendar days of the close of the hearing.

5) Certified Shorthand Reporter

Either side wishing a certified shorthand reporter record shall arrange directly with a certified shorthand reporter and notify the other side of such arrangements in advance of the hearing. The requesting side shall pay the cost of recording the



hearing if no transcript is ordered. If a transcript is ordered, the cost of the transcript and of recording the hearing shall be prorated equally among the parties ordering copies.

(b) **Funding of Defense and Payment of Claims Pending Resolution of Dispute**

During the course of the arbitration proceedings provided herein, the *covered party* will be responsible for all fees and expenses for investigation, defense or litigation of a claim or lawsuit. In the event the arbitration panel determines that coverage applies for such *defense costs*, the *Authority* will reimburse the *covered party* as directed by the panel.

(c) **Effects of Arbitration Decisions**

All decisions on appeals, whether by the Board of Directors (after the time to request arbitration has expired) or by the arbitration panel, shall be final and binding upon the parties and shall not be subject to any further appeal or court action, except as provided in Code of Civil Procedures sections 1286.2 and 1286.4 (relating to fraud or corruption, etc.).



(a) **General Law**

Except as provided otherwise above, arbitration shall be conducted as provided in Title 9 of the Code of Civil Procedure (commencing with section 1280).

July 1, 2024
Date

Rachel Ancheta , NCCSIF President



ENDORSEMENT NO. 1

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND WORKERS' COMPENSATION MEMORANDUM OF COVERAGE

OFF-DUTY PEACE OFFICER INJURY (AB 1749) ENDORSEMENT

It is understood and agreed that this Memorandum shall not apply to bodily injury or occupational disease sustained by a "peace officer" who was at the time of the occurrence:

- a. off-duty,
- b. not acting under the immediate direction of his or her employer, and
- c. outside the state of California.

However, this exclusion shall not apply to bodily injury or occupational disease sustained by a peace officer under such circumstances if:

- a. the peace officer was engaging in the apprehension or attempted apprehension of law violators or suspected law violators, or protection or preservation of life or property, or the preservation of the peace; and
- b. prior to the occurrence, the Governing Board of the Covered Party has adopted a resolution, as provided for in California Labor Code Section 3600.2, subdivision (b)(4), accepting liability for such injury under the Workers' Compensation Act.

"Peace officer" for purposes of this Endorsement has the definition stated in Section 50920 of the California Government Code.

It is further agreed that nothing herein shall act to increase NCCSIF's limit of indemnity.

This endorsement is part of the Memorandum of Coverage and takes effect on the effective date of the Memorandum of Coverage unless another effective date is shown below. All other terms and conditions remain unchanged.

Effective Date: July 1, 2020

Memorandum No.: NCCWC-20

Issued to: ALL MEMBERS

Issue Date: July 1, 2020

Authorized Representative
Northern California Cities SIF



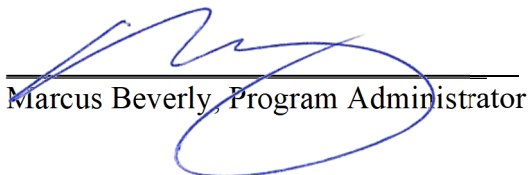
**WORKERS' COMPENSATION
MEMORANDUM OF COVERAGE
DECLARATIONS**

1. **Memorandum Number:** NCCWC-24
2. **Member Entity:** City of Anderson
1887 Howard Street
Anderson, California 96007
3. **Coverage Period:** July 1, 2024, to June 30, 2025
4. **Banking Layer:** \$0 to \$100,000 each accident or each employee for disease
5. **Shared Risk Layer:** \$100,000 to \$500,000 each accident or each employee for disease
6. **NCCSIF Shared Risk Layer Limit of Liability:** \$400,000 each accident or each employee for disease:
a) Workers' Compensation (Coverage Part I)
b) Employers' Liability (Coverage Part II)
7. **Payroll Reporting and Adjusting Period:** Annual
8. **Loss Reporting:** LWP Claims Solutions
PO Box 349016
Sacramento, CA 95834
(800)-565-5694
9. **Excess Memorandum of Coverage:**
PRISM Excess Insurance Authority MOC #: PRISM-PE 24 EWC-48
Excess Limits of Liability: Workers Compensation: Statutory, less \$500,000 Retention
Employers' Liability: \$5,000,000, less \$500,000 Retention

FORMS AND ENDORSEMENTS FORMING PART OF THE POLICY AT INCEPTION:

NCCSIF: NCCWC-24

PRISM: PRISM-PE 24 EWC-48



Marcus Beverly, Program Administrator

July 1, 2024
Date

It is agreed that this Declaration and the Memorandum of Coverage, together with the terms of any endorsements and any specified sections of the JPA Agreement or Bylaws, constitute the entire coverage agreement.

Excess Workers' Compensation Memorandum of Coverage Proposed Amendments

At its March 1, 2024 meeting, the Board of Directors approved the circulation of draft amendments to the Excess Workers' Compensation Memorandum of Coverage (EWC MOC) Endorsements U-3 and U-5.

Attached for review and comment by the EWC Program Membership are the following:

Background Information	Page 2
Summary of Proposed Amendments	Page 2
MOC Endorsement U-3 Proposed Amendments	Page 3
MOC Endorsement U-5 Proposed Amendments	Page 5
MOC Clean Version with Proposed Amendments	Page 7

Excess Workers' Compensation Memorandum of Coverage Proposed Amendments

Background Information:

The Definition of Occurrence was amended via an Amendatory Endorsement U-5 to the EWC MOC for the 23/24 fiscal year policies to further clarify the occurrence period for a single event resulting in multiple claims. The amendatory language provides parameters surrounding this type of scenario, including setting time limits on the occurrence period versus leaving it open ended.

At its August 2023 Joint Underwriting and Claims Review Committee meeting, the Committee reviewed the EWC MOC as it relates to the Endorsements for Claims Involving Multiple Members (U-3) along with the updated Definition of Occurrence (U-5). Specifically, the Committee discussed whether or not the provision to apply an adjustment to members' self-insured retention (SIR) should remain as outlined in Endorsement U-3. Ultimately it was determined that the applicability and intent of this application did not make sense any more for these types of occurrences.

Summary of Recommended EWC MOC Amendments:

Endorsement U-3: Losses Involving Multiple Members

New:

- Changing references to "Members" to "Covered Parties" as Members are not defined in the EWC MOC.
- Removed language referencing SIR adjustments.
- Adding language, there may be a delay in reimbursement to each Covered Party until occurrence period can be determined.
- Adding language, the timing of reimbursements may differ than the timeframe specified in Conditions: Loss Payable.

Clarifying Language:

- Adding language to clarify Losses are for all Covered Parties within each Tower.
 - Example: Core Tower I, Core Tower II, Ed Tower I, Ed Tower II.
- Adding language to clarify Losses collectively determine the occurrence period per definition of occurrence.
- Adding language there may be policy limits and clarification of each Covered Party's pro rata share of such.

Endorsement U-5: Occurrence Definition

New:

- Adding "or alleged" into occurrence definitions.
- Adding language to clarify that the continuation of the seven day period for the end of fiscal year cross-over only applies to Members with continuing EWC Program coverage, meaning if you leave the EWC Program on 7/1, your claims occurring on 7/2 will not fall under the prior year's coverage.

EWC MOC Proposed Amendments

Review & Comment by EWC Program Membership

If Amendments approved by Board of Directors on June 7, 2024, effective date is July 1, 2024

ENDORSEMENT NO. U-3

PUBLIC RISK INNOVATION, SOLUTIONS, AND MANAGEMENT (PRISM) EXCESS WORKERS' COMPENSATION

LOSSES INVOLVING MULTIPLE COVERED PARTIES MEMBERS

It is understood and agreed that this Memorandum shall apply, as follows, to losses involving multiple Excess Workers' Compensation Program members Covered Parties in accordance with the definition of occurrence:

For an occurrence in which multiple Covered Parties exceed their retention specified in the Declarations of this Memorandum, the combined Losses will be considered one Loss for each Tower under the Excess Workers' Compensation Program.

Each Covered Party's Losses will collectively determine the occurrence period as outlined in the definition of occurrence. This may result in delayed reimbursement to each Covered Party until the occurrence periods can be confirmed at a later date, and contrary to the terms listed in CONDITIONS, Part VI: Loss Payable.

Should the maximum Program limits apply, each Covered Party within a particular Tower involved in the occurrence will be evaluated five years from the end of the coverage period in which the Loss occurs, and will be used as the "final Loss evaluation" for determination of each Covered Party's pro rata percentage share of the "final Loss evaluation". The retention specified for each Covered Party in the Declarations of this Memorandum issued will be used as part of this determination. This may result in each Covered Party not receiving full reimbursement for their Loss.

~~Each member's final retention allocation will be calculated based on its pro-rata percentage share of the "final loss valuation" times its retention specified in the Declarations of this Memorandum. The retention specified in the Declarations of this Memorandum will be applied until the "final loss valuation" is determined, as outlined below.~~

~~The total incurred for all members in a particular tower involved in the loss will be evaluated five years from the end of the coverage period in which the loss occurs, and will be used as the "final loss valuation" for determination of the final retention and limits allocations.~~

~~If the total loss for all members in a particular tower involved in a single occurrence exceeds the maximum Program limit of indemnity, allocation of liability for the excess amount will also be determined based on each member's pro-rata percentage share of the "final loss valuation".~~

It is further agreed that nothing herein shall act to increase PRISM's limit of indemnity.

This endorsement is part of the Memorandum of Coverage and takes effect on the effective date of the Memorandum of Coverage unless another effective date is shown below. All other terms and conditions remain unchanged.

Effective Date:

Memorandum No.: TBD

Issued to: ALL MEMBERS

Issue Date: TBD

Authorized Representative
Public Risk Innovation, Solutions and Management

DRAFT

ENDORSEMENT NO. U-5

PUBLIC RISK INNOVATION, SOLUTIONS AND MANAGEMENT (PRISM) EXCESS WORKERS' COMPENSATION

OCCURRENCE DEFINITION AMENDATORY ENDORSEMENT

It is understood and agreed that the DEFINITIONS section of the Memorandum of Coverage is amended as follows:

Section VIII. **OCCURRENCE** is hereby deleted and replaced by the following:

VIII. **OCCURRENCE:**

(A) All **bodily injury** sustained or alleged by one or more **employees** involving one or more **Covered Parties**, from any one disaster, accident or event, or any series of disasters, accident, or events, and is traceable to the same single disaster, accident or event, or series of disasters, accidents or events, shall be deemed to arise from a single **occurrence**; however, any one **occurrence** shall be limited to no more than seven calendar days such that each individual employee claimant's date of injury must fall within the seven calendar day period. PRISM may choose the date when any such seven calendar day period begins, provided that it is not earlier than the date and time of the first recorded employee claimant's date of injury, and provided that no two periods overlap. Should this Memorandum expire or terminate while an **occurrence** covered hereunder is in progress, PRISM will be responsible for its portion of **loss** arising from such **occurrence** under this Memorandum through the conclusion of the seven calendar day period, even if such period extends beyond the term of this Memorandum, subject to the terms and conditions hereof, provided that no amount of **loss** for the same **occurrence** shall be claimed against any renewal or replacement of this Memorandum, and provided the EWC Program Covered Party has continued coverage under the subsequent policy period.

(B) **Occupational disease** and **communicable disease** sustained or alleged by each **employee** shall be deemed to arise from a separate **occurrence**, and the **occurrence** shall be deemed to take place on the last day of the last exposure, in the employment of the **Covered Party**, to conditions causing or aggravating the disease OR the date upon which the **employee** first suffered disability and either knew, or in the exercise of reasonable diligence should have known, that such disability was caused by his or her employment with the **Covered Party**, whichever comes first.

It is further agreed that nothing herein shall act to increase PRISM's limit of indemnity.

This endorsement is part of the Memorandum of Coverage and takes effect on the effective date of the Memorandum of Coverage unless another effective date is shown below. All other terms and conditions remain unchanged.

Effective Date:

Memorandum No.: TBD

Issued to: ALL MEMBERS

|

Issue Date: TBD

Authorized Representative
Public Risk Innovation, Solutions and Management

DRAFT

PUBLIC RISK INNOVATION, SOLUTIONS, AND MANAGEMENT (PRISM)

EXCESS WORKERS' COMPENSATION PROGRAM MEMORANDUM OF COVERAGE

Public Risk Innovation, Solutions, and Management (hereinafter PRISM) agrees with the **Covered Party** named in the Declarations made a part hereof, in consideration of the payment of the premium and subject to all of the terms of this Memorandum, as follows:

COVERAGE AGREEMENTS

I. APPLICATION OF MEMORANDUM: This Memorandum applies to **loss** sustained by the **Covered Party** because of liability imposed upon the **Covered Party** by:

A. The **Workers' Compensation Act** of California or the **Workers' Compensation Act** of any state other than California, provided that California is the injured **employee's** normal state of employment or residence, or

B. "Employers' Liability"

on account of **bodily injury or occupational disease** sustained by **employees** of the **Covered Party**, while engaged in operations of the **Covered Party**, as a result of **occurrences** taking place during the coverage period and while this Memorandum is in force.

The indemnity afforded by this Memorandum under Coverage Agreement I.B. for **loss** because of liability imposed by "Employers' Liability" applies only as respects such operations in California including **employees** who are regularly engaged in such operations in California but who may be temporarily outside California in connection with such operations. As respects liability imposed by "Employers' Liability", PRISM shall have no obligation to indemnify the **Covered Party** for damages imposed in any lawsuit brought in, or any judgment rendered by, any court outside of the United States of America, its territories or possession, or Canada, or to any action on such judgment wherever brought.

PRISM's liability under Coverage Agreement I.B. includes **bodily injury or occupational disease** to the master and members of the crew of a vessel, subject to the following:

A. The **bodily injury or occupational disease** must occur in the territorial limits of, or the operation of a vessel sailing directly between the ports of the Continental United States of America, Alaska, Hawaii, or Canada.

B. This coverage does not apply to:

1. **bodily injury or occupational disease** covered by a

protection and indemnity coverage or similar policy issued to or on behalf of the **Covered Party**

2. The duty to provide transportation, wages, and maintenance.
- II. **RETENTION AND INDEMNITY:** As respects **loss**, which the **Covered Party** sustains as a result of each **occurrence**, the **Covered Party** shall retain **loss** in the amount of the **Covered Party's** Retention specified in the Declarations, and PRISM agrees to indemnify the **Covered Party** against **loss** in excess of such Retention. Notwithstanding the application of this Memorandum to **loss** sustained by the **Covered Party** under Coverage Agreements I.A. or I.B., and regardless of the number of entities named in the Declarations, or otherwise qualifying as **Covered Parties**, the maximum amount of the **Covered Party's** Retention and the maximum limit of PRISM's indemnity hereunder shall not exceed the amounts specified in the Declarations.

DEFINITIONS

Wherever used in this Memorandum, the following definition of terms shall apply:

- I. **BODILY INJURY:** The term **bodily injury** shall include death resulting therefrom but shall not include **occupational disease**.
- II. **COMMUNICABLE DISEASE** shall mean a disease caused by an infectious organism, which is transmissible from one source to another, directly or indirectly.
- III. **COVERED PARTY** shall include all entities named in the Declarations and any related "employer" as defined by any applicable **Workers' Compensation Act**.
- IV. **EMPLOYEE:** The term **employee** shall mean any person performing work which renders the **Covered Party** liable under any **Workers' Compensation Act** for **bodily injury** or **occupational disease** sustained by such person.
- V. **JOINT POWERS AGREEMENT** or **AGREEMENT** shall mean the Joint Powers Agreement, as amended, creating PRISM.
- VI. **LOSS:** The term **loss** shall mean only such amounts as are actually paid by the **Covered Party** as benefits under the applicable **Workers' Compensation Act**, or in payment of amounts imposed upon the **Covered Party** by "Employers' Liability", in settlement of claims for such benefits or damages, or satisfaction of awards or judgments for such benefits and damages, including court costs, interest upon awards or judgments, and allocated investigation, adjustment and legal expenses, but the term **loss** shall not include as expenses, salaries paid to **employees** of the **Covered Party**, nor fees and retainers paid to any service organization.

Notwithstanding the foregoing, **loss** does not include any amounts paid by the **Covered Party** as benefits, or in payment of amounts imposed upon the **Covered Party** by Employers' Liability, deriving solely from any **Covered Party's** enactment, resolution or other act establishing either a presumption of work-related illness or

injury or any other expansion of benefits beyond those prescribed by the applicable **Workers' Compensation Act**. Despite any such enactment resolution or act, the **Covered Party** shall retain the burden of establishing **loss** within the Memorandum of Coverage.

- VII. **OCCUPATIONAL DISEASE:** The term **occupational disease** shall include death resulting therefrom and cumulative injuries.
- VIII. **OCCURRENCE:** (A) All **bodily injury** sustained by one or more **employees**, as a result of a single accident or event, shall be deemed to arise from a single **occurrence**. (B) **Occupational disease** sustained by each **employee** shall be deemed to arise from a separate **occurrence**, and the **occurrence** shall be deemed to take place on the last day of the last exposure, in the employment of the **Covered Party**, to conditions causing or aggravating the disease or the date upon which the employee first suffered disability and either knew, or in the exercise of reasonable diligence should have known, that such disability was caused by his or her employment with the **Covered Party**, whichever comes first. (C) All **occupational disease** sustained by one or more **employees** as a result of an outbreak of the same **communicable disease** shall be deemed to arise from a single **occurrence**. An outbreak of the same **communicable disease** that spans more than one coverage period shall be deemed to take place during the first such coverage period.
- IX. **WORKERS' COMPENSATION ACT:** The term **Workers' Compensation Act** shall include any separate occupational disease act, but shall not include the non-occupational disability benefit provisions of any such act. The term **Workers' Compensation Act** includes the United States Longshore and Harbor Workers Compensation Act (33 USC Sections 901-950). Coverage for **loss** shall be limited, by amount and time of payment, to the benefits, which would be available under the **Workers' Compensation Act** of the state where the injured employee is normally employed, if that law applied.

EXCLUSIONS

Liability under Coverage Agreement I.A. does not apply to:

- I. The **Covered Party's** obligation to pay salary in lieu of temporary disability benefits as required by Labor Code Section 4850 or the **Covered Party's** obligation to pay wages or salary as required by Education Code Sections 44984 and 45192, except to the extent that the **Covered Party** would be obligated to pay temporary disability benefits if Labor Code Section 4850 or Education Code Sections 44984 and 45192 did not apply;
- II. The **Covered Party's** obligations pursuant to Labor Code Section 4856;
- III. Punitive or Exemplary Damages, fines or penalties assessed against or imposed upon the **Covered Party**:
 - A. On account of **bodily injury** or **occupational disease** sustained by any

employee; or

- B. On account of the conduct of the **Covered Party** or any of its agents (i) in the investigation, trial or settlement of any claim for benefits under the applicable **Workers' Compensation Act** or for damages at law, or (ii) in failing to pay or delaying the payment of any such benefits or damages; or
- C. On account of violation of any statute or regulation; or
- D. On account of **bodily injury** or **occupational disease** intentionally caused or aggravated by the **Covered Party**; or
- E. On account of **bodily injury** arising out of termination of employment; or
- F. On account of **bodily injury** arising out of the coercion, demotion, reassignment, discipline, defamation, harassment or humiliation of, or discrimination against any **employee**.

Liability under Coverage Agreement I.B. does not apply to:

- I. Liability assumed by the **Covered Party** under any contractual agreement;
- II. **Bodily injury** or **occupational disease** to an employee while employed in violation of law with the actual knowledge of the **Covered Party**;
- III. Any obligation imposed by a workers' compensation, occupational disease, unemployment compensation, or disability benefits law, or any similar law;
- IV. **Bodily injury** or **occupational disease** intentionally caused or aggravated by the **Covered Party**;
- V. Loss arising out of the coercion, criticism, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination against or termination of any **employee** or any personnel practices, policies, acts or omissions;
- VI. Fines or penalties assessed against or imposed upon the **Covered Party** on account of violation of any statute or regulation;
- VII. Loss arising out of operations for which the **Covered Party** has violated or failed to comply with any Workers' Compensation Law;
- VIII. Loss arising out of operations for which the **Covered Party** has rejected any Workers' Compensation Law;
- IX. Punitive or Exemplary Damages, fines or penalties assessed against or imposed upon the **Covered Party**.

CONDITIONS

- I. **PREMIUMS:** The Board of Directors of PRISM shall assess the premium for the Excess Workers' Compensation Program to participating **Covered Parties**. Such premiums shall be calculated in accordance with Article 14 of the **Joint Powers Agreement**.
- II. **VOLUNTEERS:** This Memorandum shall apply to **loss** on account of **bodily injury** or **occupational disease** sustained by volunteer workers while acting within the scope of their duties for or on behalf of the **Covered Party**, provided that, prior to the **occurrence**, the Governing Board of the **Covered Party** has adopted a resolution as provided in Division 4, Part 1, Chapter 2, Article 2, of the California Labor Code, declaring such volunteer workers to be **employees** of the **Covered Party** for purposes of the **Workers' Compensation Act**; or provided that such volunteer workers are statutorily deemed by the **Workers' Compensation Act** to be **employees** for the purposes of workers' compensation.
- III. **ADMINISTRATION AND REPORTING OF CLAIMS:** The **Covered Party** shall be responsible for the investigation, settlement, defense or appeal of any claim made or suit brought, or proceeding instituted against the **Covered Party**, and the **Covered Party** shall have the duty to give immediate notice to PRISM upon learning of any of the following:
 - A. Any **occurrence** for which total incurred (paid to date plus remaining reserves) exceeds 50% of the **Covered Party's** Retention;
 - B. Any **occurrence** which causes serious injury to two or more employees;
 - C. Any **occurrence** which results in:
 1. A fatality;
 2. An amputation of a major extremity;
 3. Any serious head injury (including skull fracture or loss of sight of either or both eyes);
 4. Any injury to the spinal cord;
 5. Any second or third degree burn of 25% or more of the body;
 6. A permanent total disability as defined in the **Workers' Compensation Act** of the State of California;
 - D. The reopening of any case in which a further award might exceed 50% of the **Covered Party's** retention.

The **Covered Party** shall not make any voluntary settlement or voluntarily make a lump sum payment or commutation or one-time payment in lieu of periodic indemnity payments to **employees** or their dependents involving **loss** to PRISM except with the prior written consent of PRISM.

The **Covered Party** shall promptly forward to PRISM any requested information on

individual **occurrences** claims, or cases, and shall provide such information to PRISM within thirty (30) days in a form satisfactory to PRISM, including the amounts paid and the estimated future payments or outstanding reserves.

PRISM, at its own election and expense, shall have the right to participate with the **Covered Party** in, or to assume in the name of the **Covered Party**, control over the investigation, settlement, defense, or appeal of any claim, suit, or proceeding, which might involve liability of PRISM.

- IV. **SERVICE ORGANIZATION:** As a condition precedent to recovery hereunder, it is agreed that the **Covered Party** will engage one or more service organizations and/or in-house staff acceptable to PRISM to perform on behalf of the **Covered Party**, and without charge to PRISM, such services as may be acceptable to PRISM during the currency of this Memorandum and until the final settlement of all claims arising out of **occurrences** which take place while this Memorandum is in force. The performance of such services shall not constitute any undertaking on behalf of PRISM, nor relieve the **Covered Party** of any of its obligations under the terms of this Memorandum.
- V. **ASSISTANCE AND COOPERATION:** In the event PRISM elects to participate with the **Covered Party** in, or to assume in the name of the **Covered Party**, control over the investigation, defense, or appeal of any claim, suit, or proceeding, the **Covered Party** shall cooperate to the fullest extent with PRISM and its representatives.

Upon PRISM's request, the **Covered Party** shall direct its service organization and/or other representatives to cooperate with and assist PRISM in all matters relative to such investigation, settlement, defense, or appeal.

If PRISM elects to assume control as described above, PRISM shall give written notice of such election to the **Covered Party**. Upon receipt of such written notice, the **Covered Party** shall not, except at its own cost, voluntarily make any payment, assume any obligation, or incur any expense other than such immediate medical or other services at the time of injury as are required by the **Workers' Compensation Act** or such immediate medical and surgical relief as may become imperative at the time of an **occurrence**.

- VI. **LOSS PAYABLE:** PRISM shall pay any **loss** for which it may be liable under this Memorandum in the following manner:
- A. As respects Coverage Agreements I.A., payment shall first be made by the **Covered Party** in accordance with the provisions of the **Workers' Compensation Act**, and PRISM shall reimburse the **Covered Party** for such **loss** periodically, at intervals of not less than one (1) month, upon receipt from the **Covered Party** of proofs of payment which is acceptable to PRISM in content and form.
 - B. As respects Coverage Agreement I.B., liability under this Memorandum with respect to any **occurrence** shall not attach unless and until PRISM's

liability shall have been fixed and rendered certain either by final judgment against the **Covered Party** after actual trial or by written agreement of the **Covered Party**, the claimant, and PRISM. Such **losses** shall be due and payable within thirty (30) days after they are respectively claimed and proven in conformity with this Memorandum.

VII. **PAYMENTS THE COVERED PARTY MUST MAKE:** The **Covered Party** shall be responsible for any payments in excess of the benefits regularly provided by the **Workers' Compensation Act**, including but not limited to those required because:

- A. of serious and willful misconduct on the part of the **Covered Party**;
- B. the **Covered Party** knowingly employs an employee in violation of the law;
- C. the **Covered Party** fails to comply with a health or safety law or regulation; however, this does not apply to recommendations promulgated by the Joint Commission for Accreditation of Health;
- D. of discharge, coercion, or discrimination against any employee in violation of the **Workers' Compensation Act**;
- E. of claims relating to or in any way arising out of California Labor Code Section 132(a);
- F. of the unreasonable delay or failure to make payments of compensation by or on behalf of the **Covered Party**, including the legal fees associated with defending resulting claims or suits;
- G. the **Covered Party** violates or fails to comply with the **Workers' Compensation Act**.

If PRISM makes any payments on behalf of the Covered Party in excess of the benefits regularly provided by the Workers' Compensation Act, the Covered Party will reimburse PRISM promptly.

VIII. **SUBROGATION:** In the event of any payment under this Memorandum, PRISM shall be subrogated, to the extent of such payment, to all the **Covered Party's** rights of recovery therefore, and the **Covered Party** shall execute all papers required and shall do everything that may be necessary to secure such rights. Any amount recovered as a result of such proceedings, together with all expenses necessary to the recovery of any such amount shall be apportioned as follows: PRISM shall first be reimbursed to the extent of its actual payment hereunder. If any balance then remains, said balance shall be applied to reimburse the **Covered Party**. The expenses of all proceedings necessary to the recovery of such amount shall be apportioned between the **Covered Party** and PRISM in the ratio of their respective recoveries as finally settled. If there should be no recovery in proceedings instituted solely on the initiative of PRISM, the expenses thereof shall be borne by PRISM.

- IX. **INSPECTION AND AUDIT:** PRISM shall be permitted but not obligated to inspect the **Covered Party's** operations at any time. Neither PRISM's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking on behalf of or for the benefit of the **Covered Party** or others to determine or warrant that such operations are safe or harmful, or are in compliance with any law, rule or regulation. PRISM may examine and audit the **Covered Party's** books and records at any time during the currency hereof and until three (3) years after the final settlement of all claims or payments made on account of accident or disease occurring during the term of this Memorandum as far as such books and records relate to the subject matter of this Memorandum.
- X. **OTHER COVERAGE:** If the **Covered Party** has other coverage against a **loss** covered by this Memorandum, PRISM's coverage shall apply in excess of any other coverage.
- XI. **BANKRUPTCY AND INSOLVENCY:** In the event of the bankruptcy or insolvency of the **Covered Party** or any entity comprising the **Covered Party**, PRISM shall not be relieved thereby of the payment of any claims under this Memorandum because of such bankruptcy or insolvency.
- XII. **ASSIGNMENT:** No assignment of the **Covered Party's** interest hereunder shall be binding upon PRISM unless its consent is endorsed hereon.
- XIII. **NOTICE OR PAYMENT:** If more than one entity qualifies as a **Covered Party** under the definition of **Covered Party** or by endorsement to this Memorandum, all notices, stipulations and payments to or by the entity first named in the Declarations shall be binding upon all other **Covered Parties**.
- XIV. **CHANGE OR WAIVER:** The terms of this Memorandum shall not be waived or changed except by endorsement issued to form a part hereof, signed by a duly authorized representative of PRISM.
- XV. **CANCELLATION:** This Memorandum may be canceled by the **Covered Party** only at the end of the Memorandum Period and pursuant to the provisions of Article 20(b) of the **Joint Powers Agreement**. PRISM may cancel this agreement pursuant to the provisions of Article 21 (a)(1) and (a)(2) of the **Joint Powers Agreement** or PRISM's invoice and premium payment policy as established by the Board of Directors. This Memorandum does not apply to any **loss** as a result of any **occurrences** taking place at or after the effective date of any such cancellation.

Any return of unearned premium in the event of cancellation by PRISM shall be determined pursuant to Article 22 of the **Joint Powers Agreement**.

- XVI. **ACCEPTANCE:** By acceptance of this Memorandum, the **Covered Party** agrees that each of the persons, firms or organizations named in the Declarations as the **Covered Party** is, or upon learning of the necessity therefore will become, qualified to operate with the permission of the proper authorities as a self-insurer under the **Workers' Compensation Act** of California; that the statements in the application for this Memorandum are the **Covered Party's** agreements and representations; that this Memorandum embodies all agreements existing between the **Covered Party** and PRISM or any of its agents relating to this coverage; and that full compliance by the **Covered Party** with all the terms of this Memorandum is a condition precedent to PRISM's liability hereunder.
- XVII. **CONFORMANCE WITH WORKERS' COMPENSATION ACT:** Any term of this Memorandum which conflicts with any provision of the California **Workers' Compensation Act** is changed by this provision to conform to said law.
- XVIII. **CARVE OUTS:** In the event a **Covered Party** is considering entering into a labor management agreement that establishes an alternative dispute resolution process pursuant to Labor Code Section 3201.7, with one or more bargaining unit(s), to amend any portion of the Workers' Compensation claims process, that proposed carve out agreement must be submitted to PRISM for review prior to implementation. Failure to provide such documentation prior to implementation may result in the benefits provided under such carve out agreement, and any expenses related thereto, not being covered under this Memorandum of Coverage.

IN WITNESS WHEREOF, PRISM has caused this Memorandum to be executed and attested, but this Memorandum shall not be valid unless countersigned by an authorized representative of PRISM.

ENDORSEMENT NO. U-1

**PUBLIC RISK INNOVATION, SOLUTIONS, AND MANAGEMENT (PRISM)
EXCESS WORKERS' COMPENSATION**

WAR AMENDATORY ENDORSEMENT

It is understood and agreed that this Memorandum shall not apply to **loss** directly or indirectly caused by, resulting from or in connection with war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, regardless of any other cause or event contributing concurrently or in any sequence to the **loss**.

This Memorandum shall also not apply to **loss** directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

It is further agreed that nothing herein shall act to increase PRISM's limit of indemnity.

This endorsement is part of the Memorandum of Coverage and takes effect on the effective date of the Memorandum of Coverage unless another effective date is shown below. All other terms and conditions remain unchanged.

Effective Date:

Memorandum No.: TBD

Issued to: ALL MEMBERS

Issue Date: TBD

Authorized Representative
Public Risk Innovation, Solutions and Management

ENDORSEMENT NO. U-2

**PUBLIC RISK INNOVATION, SOLUTIONS, AND MANAGEMENT (PRISM)
EXCESS WORKERS' COMPENSATION**

WAIVER OF SUBROGATION ENDORSEMENT

It is understood and agreed that Section VIII. **SUBROGATION** of the **CONDITIONS** section of the Memorandum of Coverage is deleted in its entirety and replaced by the following:

VIII. SUBROGATION: In the event of any payment under this Memorandum, PRISM shall be subrogated, to the extent of such payment, to all the **Covered Party's** rights of recovery therefore, and the **Covered Party** shall execute all papers required and shall do everything that may be necessary to secure such rights. Any amount recovered as a result of such proceedings, together with all expenses necessary to the recovery of any such amount shall be apportioned as follows: PRISM shall first be reimbursed to the extent of its actual payment hereunder. If any balance then remains, said balance shall be applied to reimburse the **Covered Party**. The expenses of all proceedings necessary to the recovery of such amount shall be apportioned between the **Covered Party** and PRISM in the ratio of their respective recoveries as finally settled. If there should be no recovery in proceedings instituted solely on the initiative of PRISM, the expenses thereof shall be borne by PRISM.

However, in the event of any loss payment under this Memorandum for which you have waived the right of recovery in a written contract entered into prior to the loss, we hereby agree to also waive our right of recovery but only with respect to such loss.

It is further agreed that nothing herein shall act to increase PRISM's limit of indemnity.

This endorsement is part of the Memorandum of Coverage and takes effect on the effective date of the Memorandum of Coverage unless another effective date is shown below. All other terms and conditions remain unchanged.

Effective Date:

Memorandum No.: TBD

Issued to: ALL MEMBERS

Issue Date: TBD

Authorized Representative
Public Risk Innovation, Solutions and Management

ENDORSEMENT NO. U-3

PUBLIC RISK INNOVATION, SOLUTIONS, AND MANAGEMENT (PRISM) EXCESS WORKERS' COMPENSATION

LOSSES INVOLVING MULTIPLE COVERED PARTIES

It is understood and agreed that this Memorandum shall apply, as follows, to losses involving multiple Excess Workers' Compensation Program **Covered Parties** in accordance with the definition of **occurrence**:

For an **occurrence** in which multiple **Covered Parties** exceed their retention specified in the Declarations of this Memorandum, the combined **Losses** will be considered one **Loss** for each Tower under the Excess Workers' Compensation Program.

Each **Covered Party's Losses** will collectively determine the **occurrence** period as outlined in the definition of **occurrence**. This may result in delayed reimbursement to each **Covered Party** until the **occurrence** periods can be confirmed at a later date, and contrary to the terms listed in **CONDITIONS, Part VI: Loss Payable**.

Should the maximum Program limits apply, each **Covered Party** within a particular Tower involved in the **occurrence** will be evaluated five years from the end of the coverage period in which the **Loss** occurs, and will be used as the "final **Loss** evaluation" for determination of each **Covered Party's** pro rata percentage share of the "final **Loss** evaluation". The retention specified for each **Covered Party** in the Declarations of this Memorandum issued will be used as part of this determination. This may result in each **Covered Party** not receiving full reimbursement for their **Loss**.

It is further agreed that nothing herein shall act to increase PRISM's limit of indemnity.

This endorsement is part of the Memorandum of Coverage and takes effect on the effective date of the Memorandum of Coverage unless another effective date is shown below. All other terms and conditions remain unchanged.

Effective Date:

Memorandum No.: TBD

Issued to: ALL MEMBERS

Issue Date: TBD

Authorized Representative
Public Risk Innovation, Solutions and Management

ENDORSEMENT NO. U-4

**PUBLIC RISK INNOVATION, SOLUTIONS, AND MANAGEMENT (PRISM)
EXCESS WORKERS' COMPENSATION**

**OFF-DUTY, OUT-OF-STATE PEACE OFFICER INJURY (AB 1749)
ENDORSEMENT**

It is understood and agreed that this Memorandum shall not apply to **bodily injury** or **occupational disease** sustained by a peace officer who was at the time of the **occurrence**:

- a. off-duty,
- b. not acting under the immediate direction of his or her employer, and
- c. outside the state of California.

However, this exclusion shall not apply to **bodily injury** or **occupation disease** sustained by a peace officer under such circumstances if:

- a. the peace officer was engaging in the apprehension or attempted apprehension of law violators or suspected law violators, or protection or preservation of life or property, or the preservation of the peace; and
- b. prior to the **occurrence**, the Governing Board of the **Covered Party** has adopted a resolution, as provided for in California Labor Code Section 3600.2, subdivision (b)(4), accepting liability for such injury under the **Workers' Compensation Act**.

"Peace officer" for purposes of this Endorsement has the definition stated in Section 50920 of the California Government Code.

It is further agreed that nothing herein shall act to increase PRISM's limit of indemnity.

This endorsement is part of the Memorandum of Coverage and takes effect on the effective date of the Memorandum of Coverage unless another effective date is shown below. All other terms and conditions remain unchanged.

Effective Date:

Memorandum No.: TBD

Issued to: ALL MEMBERS

Issue Date: TBD

Authorized Representative
Public Risk Innovation, Solutions and Management

ENDORSEMENT NO. U-5

PUBLIC RISK INNOVATION, SOLUTIONS AND MANAGEMENT (PRISM) EXCESS WORKERS' COMPENSATION

OCCURRENCE DEFINITION AMENDATORY ENDORSEMENT

It is understood and agreed that the DEFINITIONS section of the Memorandum of Coverage is amended as follows:

Section VIII. **OCCURRENCE** is hereby deleted and replaced by the following:

VIII. **OCCURRENCE:**

(A) All **bodily injury** sustained or alleged by one or more **employees** involving one or more **Covered Parties**, from any one disaster, accident or event, or any series of disasters, accident, or events, and is traceable to the same single disaster, accident or event, or series of disasters, accidents or events, shall be deemed to arise from a single **occurrence**; however, any one **occurrence** shall be limited to no more than seven calendar days such that each individual employee claimant's date of injury must fall within the seven calendar day period. PRISM may choose the date when any such seven calendar day period begins, provided that it is not earlier than the date and time of the first recorded employee claimant's date of injury, and provided that no two periods overlap. Should this Memorandum expire or terminate while an **occurrence** covered hereunder is in progress, PRISM will be responsible for its portion of **loss** arising from such **occurrence** under this Memorandum through the conclusion of the seven calendar day period, even if such period extends beyond the term of this Memorandum, subject to the terms and conditions hereof, provided that no amount of **loss** for the same **occurrence** shall be claimed against any renewal or replacement of this Memorandum, and provided the EWC Program **Covered Party** has continued coverage under the subsequent policy period.

(B) **Occupational disease** and **communicable disease** sustained or alleged by each **employee** shall be deemed to arise from a separate **occurrence**, and the **occurrence** shall be deemed to take place on the last day of the last exposure, in the employment of the **Covered Party**, to conditions causing or aggravating the disease OR the date upon which the **employee** first suffered disability and either knew, or in the exercise of reasonable diligence should have known, that such disability was caused by his or her employment with the **Covered Party**, whichever comes first.

It is further agreed that nothing herein shall act to increase PRISM's limit of indemnity.

This endorsement is part of the Memorandum of Coverage and takes effect on the effective date of the Memorandum of Coverage unless another effective date is shown below. All other terms and conditions remain unchanged.

Effective Date:

Memorandum No.: TBD

Issued to: ALL MEMBERS

Issue Date: TBD

Authorized Representative
Public Risk Innovation, Solutions and Management

DRAFT



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item G.3.

**PROPERTY APPRAISAL RFP
ACTION ITEM**

ISSUE: The Program Administrators issued an RFP for appraisal services for all buildings and contents for locations valued between \$100,000 and \$4,999,999. Four responses were received and reviewed, with an overview of the proposals provided as a handout.

The cost per building ranges from \$135 to \$175, with a range of prices for appraisal of historic buildings. The estimated funding for the Property Program includes more than enough to cover the cost. The Program Administrators are considering the pros and cons of conducting the appraisals over the next six months and provide the following for Board consideration.

Reasons for going forward with the appraisals include keeping on track with the five-year schedule, improving the group's marketability, obtaining appraisals for members interested in the property program, updating values for new or remodeled locations, and avoiding potentially larger increases when appraisals are eventually conducted.

Reasons for delaying the appraisals include desk appraisals were conducted last year on properties between \$1,000,000 and \$5,000,000, with adjustments made to undervalued locations. There is concern the appraisals will not be completed, approved, and uploaded in time to be included in marketing coverage next year. And while the values have been trended for inflation each year, the appraisals are likely to increase the overall values and thereby premium.

The Program Administrators believe delaying the appraisals would not jeopardize coverage for FY 24/25 or marketing efforts for FY 25/26. However, members may want to have appraisals on select properties, including those members who have expressed interest in joining the Property Program.

RECOMMENDATION: Review and provide direction regarding the scope of property appraisals and recommended appraisal firm.

FISCAL IMPACT: Varies by member – see attached estimate.

BACKGROUND: The Property Program underwriters provide appraisals for select properties (TIV over \$5M or WWTP over 10 MGD) on a five-year schedule, most recently in 2023. NCC has traditionally supplemented the underwriter's appraisals with ones of their own. However, the last underwriter appraisals included "desk audits" of properties between \$1M and \$5M that reduce the need for NCC to contract for additional appraisals.

ATTACHMENT(S): Summary of Appraisal Proposals



President
Ms. Rachel Ancheta
City of Dixon

Vice President
Mr. Spencer Morrison
City of Yuba City

Treasurer
Ms. Jen Lee
City of Rio Vista

Secretary
Ms. Jennifer Styczynski
City of Marysville

Values and Locations submitted for Property Appraisal RFP:

City	Real Property Value	Personal Property Value	# of Locations between \$100K - \$4.99M
City of Anderson	\$ 38,635,120	\$ 5,947,637	43
City of Auburn	\$ 61,959,480	\$ 10,328,230	38
City of Colusa	\$ 50,151,919	\$ 17,233,510	40
City of Dixon	\$ 85,513,828	\$ 22,677,490	81
City of Folsom	\$ 308,109,161	\$ 24,801,027	125
City of Galt	\$ 126,261,054	\$ 23,332,475	93
City of Gridley	\$ 29,251,506	\$ 14,038,628	41
City of Ione	\$ 29,383,890	\$ 5,184,165	29
City of Jackson	\$ 16,615,706	\$ 27,399,000	19
City of Lincoln	\$ 150,525,542	\$ 31,240,931	57
City of Marysville	\$ 24,849,888	\$ 5,621,287	34
City of Oroville	\$ 62,107,984	\$ 8,008,095	51
Town of Paradise	\$ 15,525,758	\$ 3,416,108	15
City of Red Bluff	\$ 60,255,767	\$13,531,906	77
City of Rio Vista	\$ 55,887,104	\$13,873,359	64
City of Rocklin	\$ 80,970,907	\$ 9,415,583	62
City of Yuba City	\$ 263,539,205	\$42,463,240	57



President
Ms. Rachel Ancheta
City of Dixon

Vice President
Mr. Spencer Morrison
City of Yuba City

Treasurer
Ms. Jen Lee
City of Rio Vista

Secretary
Ms. Jennifer Styczynski
City of Marysville

Estimated Cost per City, based on responses received:

City	# of Locations between \$100K - \$4.99M	Estimated Cost: Low Range	Estimated Cost: High Range
City of Anderson	43	\$5,590	\$7,525
City of Auburn	38	\$4,940	\$6,650
City of Colusa	40	\$5,200	\$7,000
City of Dixon	81	\$10,530	\$14,175
City of Folsom	125	\$16,250	\$21,875
City of Galt	93	\$12,090	\$16,275
City of Gridley	41	\$5,330	\$7,175
City of Ione	29	\$3,770	\$5,075
City of Jackson	19	\$2,470	\$3,325
City of Lincoln	57	\$7,410	\$9,975
City of Marysville	34	\$4,420	\$5,950
City of Oroville	51	\$6,630	\$8,925
Town of Paradise	15	\$1,950	\$2,625
City of Red Bluff	77	\$10,010	\$13,475
City of Rio Vista	64	\$8,320	\$11,200
City of Rocklin	62	\$8,060	\$10,850
City of Yuba City	57	\$7,410	\$9,975



Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024

Agenda Item G.4.a.

FY 24/25 PROPERTY PROGRAM RENEWAL PROPOSAL

ACTION ITEM

ISSUE: The Board annually reviews and approves the Property Renewal Proposal. NCCSIF Property Program members are covered through the Alliant Property Insurance Program (APIP), renewing on July 1, 2024. For FY 24/25 the APIP minimum “All Risk” deductible will continue to be \$25,000 for all property and all vehicles valued under \$250,000, with police vehicle deductibles at \$50,000. The deductible for other vehicles:

- \$100,000 for all vehicles with Replacement Cost Value (RCV) of \$250,000 to \$750,000,
- \$250,000 for all vehicles with RCV in Excess of \$750,000

New deductible changes for this renewal are as follows:

- \$25,000 for Boiler & Machinery – new APIP minimum deductible for B&M coverage.
- **\$100,000 for all Water Damage**

A table summarizing the changes in the Total Insured Values (TIV), rates and premiums is below:

Year-over-Year Rate and Premium Comparison

<u>Northern California Cities Self Insurance Fund</u>	<u>2023-2024</u> (at 11/06/2023)	<u>2024-2025</u>	<u>Variance</u>
Total Insurable Values (TIV):	\$ 1,733,054,225	\$ 1,862,122,317	7.45%
Earthquake TIV:	Not Applicable	Not Applicable	N/A
Earthquake Limit:	Not Covered	Not Covered	N/A
*Property Annual Cost:	\$ 7,064,482.00	\$ 8,031,336.75	13.69%
Cyber Liability Annual Cost:	\$ 109,652.48	\$ 101,085.45	-7.81%
Pollution Liability Annual Cost:	\$ 15,370.72	\$ 18,993.37	23.57%
Total Account Rate (\$/100):	0.4148459	0.4377487	5.52%
**Total Annual Cost:	\$ 7,189,505.20	\$ 8,151,415.57	13.38%



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item G.4.a. *continued*

Total Insurable Values (TIV) increased 7.45%, from \$1,733,054,225 to \$1,862,122,317, as compared to a 2.5% increase last year. Values were trended 5% this year to keep in line with inflation. The Total Account Rate increased 5.52%, compared to 36% from the prior year, from \$0.415 to \$0.438 per \$100 of TIV. These changes result in a total premium increase of 13.38%, from \$7,189,505 to \$8,151,416.

RECOMMENDATION: Approval of the FY 24/25 Property Program Renewal with the Alliant Property Insurance Program as presented or revised.

FISCAL IMPACT: Proposed total premium with \$25,000 deductible = \$8,151,415.57.

BACKGROUND: NCCSIF provides optional property insurance for their members through the Alliant Property Insurance Program. This is a joint purchase insurance program currently providing members up to \$1,000,000,000 in limits. Premiums are based on each member's Total Insured Values (TIV) which are provided via a schedule of insured locations.

ATTACHMENT(S):

1. 24/25 NCCSIF Property Deposit Calculations - Deductible Options: \$25,000
2. 24/25 APIP Property Proposal Packet
 - a. APIP Executive Summary
 - b. Named Insured List
 - c. APIP Property Proposal
 - d. APIP Boiler and Machinery Proposal
 - e. APIP Cyber Liability Coverage Proposal
 - f. APIP Pollution Liability Coverage Proposal
 - g. APIP Schedule of Carriers
 - h. APIP TRIA Selection Form
 - i. D1 Form Surplus Lines Affidavit
 - j. APIP Disclosures, Disclaimers and Loss Notification Requirements
 - k. Flood Offering
 - l. Electronic Delivery Option Form
 - m. APIP Brochure

*Property Annual Cost includes: all premiums, underwriting fees, commissions, loss control expenses, program administration charges, and applicable taxes

** Total Annual Cost includes the following: Property Annual Cost, Cyber and Pollution when purchased

Member Entity	Property Deductible	Real Property Values	Personal Property Values	BI/Rents Values	Equipment	Tax Interruption Values	Fine Arts Values
Rate Per \$100/Amount							
Anderson	\$25,000	\$38,635,120	\$5,947,637	\$715,767	\$1,059,079	\$600,000	\$0
Auburn	\$25,000	\$61,959,480	\$10,328,230	\$0	\$46,503		
Colusa	\$25,000	\$50,151,919	\$17,233,510	\$203,880	\$0	\$0	\$0
Corning							
Dixon	\$25,000	\$85,513,828	\$22,677,490	\$2,424,647	\$2,194,047	\$0	\$0
Elk Grove							
Folsom	\$25,000	\$308,109,161	\$24,801,027	\$2,237,954	\$4,192,057	\$0	\$578,000
Galt	\$25,000	\$126,623,867	\$23,344,475	\$2,500,320	\$958,445	\$0	\$0
Gridley	\$25,000	\$29,251,506	\$14,038,628	\$428,720	\$3,872,800	\$0	\$0
Ione	\$25,000	\$29,383,890	\$5,184,165	\$101,520	\$362,031	\$0	\$0
Jackson	\$25,000	\$16,615,706	\$27,399,000	\$5,000	\$391,500	\$0	\$0
Lincoln	\$25,000	\$150,525,542	\$31,240,931	\$3,393,881	\$2,134,470	\$0	\$0
Marysville	\$25,000	\$24,849,888	\$5,621,287	\$1,984,571	\$454,865	\$0	\$40,000
Nevada City							
Oroville	\$25,000	62,107,984	8,008,095	0	\$2,058,372		
Paradise	\$25,000	\$15,525,758	\$3,416,108	\$183,751	\$4,031,847	\$0	\$0
Placerville							
Red Bluff	\$25,000	\$60,255,767	\$13,531,906	\$491,139	\$2,662,058	\$0	\$0
Rio Vista	\$25,000	\$55,887,104	\$13,873,359	\$517,057	\$585,000		
Rocklin	\$25,000	\$80,970,907	\$9,415,583	\$6,200,000	\$13,037,161	\$0	\$0
Willows							
Yuba City	\$25,000	\$263,539,205	\$42,463,240	\$6,628,952	\$5,748,800		

Totals		\$1,459,906,632	\$278,524,671	\$28,017,159	\$43,789,035	\$600,000	\$618,000
23-24 Totals	\$	1,345,814,916	\$ 258,122,432	\$ 28,768,159	\$ 40,470,195	\$ 600,000	\$ 578,000
Difference		\$114,091,716	\$20,402,239	(\$751,000)	\$3,318,840	\$0	\$40,000

Member Entity	Vehicle Values	Total without Vehicles	Total (Real, Pers, BI, Equip, Tax, Arts)	Property Premium	Vehicle Premium	Cyber	Pollution
Rate Per \$100/Amount				\$0.38916	\$0.81100	\$0.00543	\$0.00102
Anderson	\$0	\$46,957,603	\$46,957,603	\$ 182,741.90	\$ -	\$ 2,549.10	\$ 478.96
Auburn	\$1,062,447	\$72,334,213	\$73,396,660	\$ 281,498.44	\$ 8,616.45	\$ 3,984.34	\$ 748.63
Colusa	\$0	\$67,589,309	\$67,589,309	\$ 263,033.00	\$ -	\$ 3,669.09	\$ 689.40
Corning							
Dixon	\$0	\$112,810,012	\$112,810,012	\$ 439,015.52	\$ -	\$ 6,123.90	\$ 1,150.65
Elk Grove							
Folsom	\$27,960,619	\$339,918,199	\$367,878,818	\$ 1,322,837.95	\$ 226,760.62	\$ 19,970.33	\$ 3,752.31
Galt	\$0	\$153,427,107	\$153,427,107	\$ 597,082.47	\$ -	\$ 8,328.80	\$ 1,564.93
Gridley	\$0	\$47,591,654	\$47,591,654	\$ 185,209.40	\$ -	\$ 2,583.52	\$ 485.43
Ione	\$3,551,402	\$35,031,606	\$38,583,008	\$ 136,330.26	\$ 28,801.87	\$ 2,094.48	\$ 393.54
Jackson	\$0	\$44,411,206	\$44,411,206	\$ 172,832.25	\$ -	\$ 2,410.87	\$ 452.99
Lincoln	\$0	\$187,294,824	\$187,294,824	\$ 728,883.30	\$ -	\$ 10,167.31	\$ 1,910.38
Marysville	\$0	\$32,950,611	\$32,950,611	\$ 128,231.79	\$ -	\$ 1,788.73	\$ 336.09
Nevada City							
Oroville	\$6,402,964	\$72,174,451	\$78,577,415	\$ 280,876.70	\$ 51,928.04	\$ 4,265.58	\$ 801.48
Paradise	\$0	\$23,157,464	\$23,157,464	\$ 90,120.42	\$ -	\$ 1,257.10	\$ 236.20
Placerville							
Red Bluff	\$3,084,388	\$76,940,870	\$80,025,258	\$ 299,425.87	\$ 25,014.39	\$ 4,344.18	\$ 816.25
Rio Vista	\$0	\$70,862,520	\$70,862,520	\$ 275,771.14	\$ -	\$ 3,846.78	\$ 722.79
Rocklin	\$0	\$109,623,651	\$109,623,651	\$ 426,615.36	\$ -	\$ 5,950.93	\$ 1,118.14
Willows							
Yuba City	\$8,605,000	\$318,380,197	\$326,985,197	\$ 1,239,019.88	\$ 69,786.55	\$ 17,750.42	\$ 3,335.20

Totals	\$50,666,820	\$1,811,455,497	\$1,862,122,317	\$ 7,049,525.66	\$ 410,907.91	\$ 101,085.45	\$ 18,993.37
23-24 Totals	\$ 59,300,523		\$ 1,733,054,225	\$ 480,690	\$ 106,273.00	\$ 14,897.00	
Difference	(\$8,633,703)		\$129,068,092	\$ (69,782.09)	\$ (5,187.55)	\$ 4,096.37	

Property less columns L-T totals

\$ 8,151,415.57 \$ 7,049,525.66

Member Entity	Surplus Lines T&F's	ABS Fee	COC Values	COC Premium	Flood Values	Flood Premium	Total Annual Premium
Rate Per \$100/Amount	\$0.01337	\$0.00378		\$0.25701		\$0.05215	
Anderson	\$ 6,280.50	\$ 1,775.90	0	\$0.00	0	\$0.00	\$ 193,826
Auburn	\$ 9,816.67	\$ 2,775.80	0	\$0.00	73,396,660	\$38,279.00	\$ 345,719
Colusa	\$ 9,039.95	\$ 2,556.17	0	\$0.00	0	\$0.00	\$ 278,988
Corning							
Dixon	\$ 15,088.14	\$ 4,266.39	0	\$0.00	0	\$0.00	\$ 465,645
Elk Grove							
Folsom	\$ 49,203.14	\$ 13,912.89	0	\$0.00	0	\$0.00	\$ 1,636,437
Galt	\$ 20,520.60	\$ 5,802.49	\$ 19,377	\$49.80	0	\$0.00	\$ 633,349
Gridley	\$ 6,365.30	\$ 1,799.88	0	\$0.00	0	\$0.00	\$ 196,444
Ione	\$ 5,160.41	\$ 1,459.18	\$ 964,287	\$2,478.32	38,583,008	\$20,122.43	\$ 196,840
Jackson	\$ 5,939.92	\$ 1,679.60	0	\$0.00	0	\$0.00	\$ 183,316
Lincoln	\$ 25,050.35	\$ 7,083.34	0	\$0.00	0	\$0.00	\$ 773,095
Marysville	\$ 4,407.09	\$ 1,246.17	0	\$0.00	32,950,611	\$17,184.93	\$ 153,195
Nevada City							
Oroville	\$ 10,509.59	\$ 2,971.74	0	\$0.00	0	\$0.00	\$ 351,353
Paradise	\$ 3,097.27	\$ 875.80	0	\$0.00	0	\$0.00	\$ 95,587
Placerville							
Red Bluff	\$ 10,703.24	\$ 3,026.49	0	\$0.00	0	\$0.00	\$ 343,330
Rio Vista	\$ 9,477.74	\$ 2,679.96	0	\$0.00	0	\$0.00	\$ 292,498
Rocklin	\$ 14,661.97	\$ 4,145.88	0	\$0.00	0	\$0.00	\$ 452,492
Willows							
Yuba City	\$ 43,733.69	\$ 12,366.32	0	\$0.00	332,305,197	\$173,309.12	\$ 1,559,301

Totals	\$ 249,055.57	\$ 70,424.00	\$ 983,664	\$ 2,528.12		\$248,895.48	\$ 8,151,415.57
23-24 Totals	\$ 219,659.20	\$ 62,324.00	\$ 22,602,666	\$ 58,091.00		\$ 226,697.00	\$ 7,189,505.00
Difference	\$ 29,396.37	\$ 8,100.00	\$(21,619,002)	-\$55,562.88		\$22,198.48	\$ 961,910.57

**Invoiced
Amount**

Member Entity	2023/24 Final Adjusted Premium	% Premium Change	2023/24 Total TIV	TIV % Change
Rate Per \$100/Amount				
Anderson	\$ 157,595	23%	41,218,413	14%
Auburn	\$ 276,612	25%	62,667,994	17%
Colusa	\$ 236,427	18%	61,644,513	10%
Corning				
Dixon	\$ 483,476	-4%	126,909,856	-11%
Elk Grove				
Folsom	\$ 1,371,595	19%	328,753,529	12%
Galt	\$ 529,629	20%	138,336,941	11%
Gridley	\$ 163,487	20%	43,240,911	10%
Ione	\$ 179,743	10%	37,998,300	2%
Jackson	\$ 161,086	14%	42,048,927	6%
Lincoln	\$ 623,764	24%	163,359,029	15%
Marysville	\$ 132,209	16%	30,648,988	8%
Nevada City				
Oroville	\$ 297,090	18%	71,409,402	10%
Paradise	\$ 77,134	24%	21,675,851	7%
Placerville				
Red Bluff	\$ 299,062	15%	76,088,681	5%
Rio Vista	\$ 252,966	16%	66,183,690	7%
Rocklin	\$ 407,954	11%	111,183,791	-1%
Willows				
Yuba City	\$ 1,539,678	1%	309,685,409	6%
Totals	\$ 7,189,505	13%	1,733,054,225	7%

23-24 Totals
Difference



Northern California Cities Self Insurance Fund



2024-2025

Alliant Property Insurance Program

Presented on May 30, 2024 by:

Marcus Beverly, CPCU, AIC,
ARM-P
First Vice President

Jenna Wirkner
Assistant Account Manager

ALLIANT PROPERTY INSURANCE PROGRAM (APIP)

July 1, 2024 – July 1, 2025

EXECUTIVE SUMMARY

Attached please find the annual renewal summary of the Alliant Property Insurance Program (APIP) for the 7/1/2024 renewal. An overview of the most significant issues is discussed here.

After multiple years of a difficult property market with double digit rate increases, the property market is significantly improving as we approach the 7/1/2024 APIP renewal. While the market is much better this year, we do expect most insureds in the APIP program to have single digit rate increases at renewal. Generally, Insured's that are loss free and/or non-Catastrophe (CAT) exposed will have lower than average rate increases while insured's that are loss challenged and/or CAT exposed will have higher than average rate increases.

For the 2024/25 renewal, Berkshire Hathaway Specialty Insurance (BHSI) will lead the first \$30,000,000 of the program. Maximum program limits are \$1,000,000,000 and will be placed with worldwide markets rated at A.M. Best A- VII or higher. Insureds should note several key highlights for this year's renewal:

- Boiler & Machinery cover for participating insureds of the APIP Boiler Program will be maintained with Hartford Steam Boiler (HSB), who will also continue to perform required jurisdictional inspections.
- Cyber (Privacy Liability) Coverage for both 1st and 3rd parties will be provided by Beazley Syndicate at Lloyd's, A.M. Best Rated A XV, (for those eligible insureds) with coverage as outlined on the following proposal which includes a summary of proposed changes for this renewal. Additional excess options are available, if requested for insureds with good security controls in place. The Cyber market has stabilized somewhat after being extremely volatile in the past few years due to a pronounced increase in ransomware claims and worldwide unrest. Due to the difficulty of even maintaining Cyber coverage for many public entities, we believe the Cyber coverage provided by APIP represents one of the best values in the marketplace. **Please note claims reporting timeframe limitations for this coverage**
- Pollution Coverage for both 1st and 3rd parties will be provided by Ironshore Specialty Insurance Company, A.M. Best Rated A XV, (for those eligible insureds) with coverage as outlined on the following proposal which includes a summary of proposed changes for this renewal. **Please note claims reporting timeframe limitations for this coverage**
- Vehicles/Contractor's Equipment – please note on the attached proposal whether the vehicle/contractors equipment valuation is Replacement Cost (new) or Actual Cash Value (ACV). If Replacement Cost (new) valuation is needed, the insured must submit a schedule of vehicles or a vehicle valuation reporting form (provided in the pre-renewal packet) and vehicles must be valued at today's Replacement Cost (new). If values are not reported at Replacement Cost (new), the vehicle/contractor's equipment valuation basis will be ACV

Alliant Business Services (ABS) continues to play a significant role not only in providing various types of loss control services, but also in providing appraisal services, business interruption values consultation, and infrared testing. Please see inserts for further details on ABS services provided. For the program, property valuations continue to be a key focus. As a reminder, it is underwriters' intent to have all buildings with a scheduled value of \$5,000,000 or more appraised once every seven to ten years. This service is included in the total program cost. Insureds may also choose to have lower valued buildings appraised. The cost to have all, or specific buildings appraised that are valued on an insureds schedule between \$25,000 and \$5,000,000 will be quoted at the time the request is made.

Additionally, Alliant as a company is excited to introduce our Cyber Resilience Services Subscription Bundle available to APIP clients. The Alliant Cyber Consulting Practice helps clients identify, evaluate, remediate, transfer, and respond to the cyber risks that matter most, driving better cyber risk management, resilience and insurability outcomes. Brochure is included, ask your Alliant representative for more details.

Please review important Disclosure and Loss Notification information included in your renewal materials. Your review and acknowledgement of these documents are required via your signature once you authorize a request to bind coverage with your Alliant representative. Although this proposal is as complete as possible, the program is being negotiated up to the 7/1/2024 effective date. We will endeavor to provide any known material changes prior to renewal. All coverage items currently under review with APIP markets to be effective on 7/1/2024, are listed at the end of each coverage proposal being quoted.

ALLIANT PROPERTY INSURANCE PROGRAM (APIP)
July 1, 2024 – July 1, 2025
EXECUTIVE SUMMARY

The following table depicts key financial statistics relative to last year:

Year-over-Year Rate and Premium Comparison

<u>Northern California Cities Self Insurance Fund</u>	<u>2023-2024</u> (at 11/06/2023)	<u>2024-2025</u>	<u>Variance</u>
Total Insurable Values (TIV):	\$ 1,733,054,225	\$ 1,862,122,317	7.45%
Earthquake TIV:	Not Applicable	Not Applicable	N/A
Earthquake Limit:	Not Covered	Not Covered	N/A
*Property Annual Cost:	\$ 7,064,482.00	\$ 8,031,336.75	13.69%
Cyber Liability Annual Cost:	\$ 109,652.48	\$ 101,085.45	-7.81%
Pollution Liability Annual Cost:	\$ 15,370.72	\$ 18,993.37	23.57%
Total Account Rate (\$/100):	0.4148459	0.4377487	5.52%
**Total Annual Cost:	\$ 7,189,505.20	\$ 8,151,415.57	13.38%

*Property Annual Cost includes: all premiums, underwriting fees, commissions, loss control expenses, program administration charges, and applicable taxes

** Total Annual Cost includes the following: Property Annual Cost, Cyber and Pollution when purchased

Thank you for your continued support of APIP. We look forward to working with you this next year. Please let us know if you have any questions about your renewal.

ALLIANT PROPERTY INSURANCE PROGRAM
2024-2025
NAMED INSURED SCHEDULE
AS OF 05/30/2024

THE NAMED INSURED IS:

Northern California Cities Self Insurance Fund
c/o Alliant Insurance Services, Inc.
2180 Harvard St., Ste. 460
Sacramento, CA 95815

Named Insured shall be deemed the sole agent of each and every Named Insured for the purpose of:

- (1) Giving notice of cancellation,
- (2) Giving instructions for changes in the Policy and accepting changes in this Policy
- (3) The payment of assessments / premiums or receipt of return assessments / premiums.

Member(s), entity(ies), agency(ies), organization(s), enterprise(s) and/or individual(s) for whom the Named Insured has extended coverage is as follows:

NAMED INSURED MEMBER(S)

Northern California Cities Self-Insurance
Fund
City of Anderson
City of Auburn
City of Colusa
City of Dixon
City of Folsom
City of Galt
City of Gridley
City of Lone

City of Jackson
City of Lincoln
City of Marysville
City of Oroville
City of Red Bluff
City of Rio Vista
City of Rocklin
City of Yuba City
Town of Paradise

**ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)
PROPERTY PROPOSAL**

TYPE OF INSURANCE: Insurance Reinsurance

NAMED INSURED: Northern California Cities Self Insurance Fund

DECLARATION: 4-Cities 4

POLICY PERIOD: July 1, 2024 to July 1, 2025

COMPANIES: See Attached List of Companies

**TOTAL INSURED
VALUES:** \$ 1,862,122,317 as of May 30, 2024

**ALL RISK
COVERAGES &
SUB-LIMITS:**

\$ 1,000,000,000 Per Occurrence: all Perils, Coverages (subject to policy exclusions) and all Named Insureds (as defined in the policy) combined, per Declaration, regardless of the number of Named Insureds, coverages, extensions of coverage, or perils insured, subject to the following per occurrence and/or aggregate sub-limits as noted below.

\$ 52,000,000 \$15,000,000 For City of Marysville only; \$10,000,000 For City of Yuba City only; \$17,000,000 For City of Auburn only; \$10,000,000 For City of Lone only Flood Limit - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage).

\$ 52,000,000 \$15,000,000 For City of Marysville only; \$10,000,000 For City of Yuba City only; \$17,000,000 For City of Auburn only; \$10,000,000 For City of Lone only Per Occurrence and in the Annual Aggregate for scheduled locations in Flood Zones A & V (inclusive of all 100 year exposures). This Sub-limit does not increase the specific flood limit of liability for those Named Insured(s) that purchase this optional dedicated coverage.

Not Applicable Per Occurrence for losses to locations in Tier 1 and/or Tier 2 Counties and resulting from a Named Windstorm.

Not Covered Earthquake Shock - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage).

**ALL RISK
COVERAGES &
SUB-LIMITS:
(continued)**

\$ 100,000,000 Combined Business Interruption, Rental Income and Tuition Income (and related fees). However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to \$500,000 per Named Insured subject to maximum of \$2,500,000 Per Occurrence, Per Declaration for Business Interruption, Rental Income and Tuition Income combined. Coverage for power generating plants is excluded, unless otherwise specified.

\$	50,000,000	Extra Expense.
	Per Bound TIV	\$10,000,000 Miscellaneous Unnamed Locations for Named Insureds with total insurable values greater than or equal to \$250,000,000 at time of binding or \$5,000,000 Miscellaneous Unnamed Locations for Named Insureds with total insurable values less than \$250,000,000 at time of binding excluding Earthquake coverage for Alaska and California locations. If Flood coverage is purchased for scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.
	180 Days	Extended Period of Indemnity
	See Policy Provisions	\$50,000,000, or a Named Insured's Policy Limit of Liability if less than \$50,000,000, Automatic Acquisition for 120 days except: <ul style="list-style-type: none"> - \$25,000,000 Automatic Acquisition for 90 days for new sub-member and/or entity of an existing Pools, JPA or Group; - \$25,000,000 Automatic Acquisition for 90 days for Vacant properties; - \$10,000,000 Automatic Acquisition for 120 days for Licensed Vehicles; - \$2,500,000 Automatic Acquisition for 60 days for additional property and/or interests in Tier 1 Wind Counties, Parishes and Independent Cities for the states of Virginia, North Carolina, South Carolina, Georgia, Alabama, Mississippi, Louisiana, Texas and/or situated anywhere within the states of Florida and Hawaii; - The peril of Earthquake is excluded for the states of Alaska and California; - If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.
\$	1,000,000	Unscheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf; however, replacement of trees, plants and shrubs will be limited to the actual size of the destroyed plant, tree or shrub at the time of the loss up to a maximum size of 25 gallons per item but not to exceed \$25,000 per item for existing Named Insureds excluding Earthquake coverage for Alaska and California locations. If Flood coverage is purchased for scheduled locations, this extension includes Flood coverage for any location not situated in Flood Zones A or V.
ALL RISK COVERAGES & SUB-LIMITS: (continued)	\$	5,000,000 or 110% of the scheduled values, whichever is greater, for Scheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf; however, replacement of trees, plants and shrubs will be limited to the actual size of the destroyed plant, tree or shrub at the time of the loss up to a maximum size of 25 gallons per item but not to exceed \$25,000 per item.
	\$	5,000,000 or 120% of the scheduled values, whichever is less, for Scheduled Landfills (as more fully defined in the policy).
	\$	50,000,000 Errors & Omissions - This extension does not increase any more specific limit stated elsewhere in this policy or Declarations.

\$	25,000,000	Course of Construction and Additions (including new) for projects with completed values not exceeding the sub-limit shown. Projects valued greater than \$15,000,000 require underwriting approval and a premium charge.
\$	500,000	Money & Securities for named perils only as referenced within the policy, however fraudulent impersonation, fraudulent instruction or similar events are excluded.
\$	2,500,000	Unscheduled Fine Arts.
\$	250,000	Accidental Contamination per occurrence and annual aggregate per Named Insured with \$500,000 annual aggregate for all Named Insureds per Declaration. Coverage shall not attach or become insurance upon any property which at the time of loss is more specifically described and covered under any other policy form until the liability of such other insurance has first been exhausted and shall then cover only the excess of value of such property over and above the amount payable under such other insurance, whether collectible or not.
\$	750,000	Unscheduled infrastructure including but not limited to tunnels, bridges, dams, catwalks (except those not for public use), roadways, highways, streets, sidewalks, culverts, channels, levees, dikes, berms, embankments, landfills (as more fully defined in the policy), docks, piers, wharves, street lights, traffic signals, meters, roadway or highway fencing (including guardrails), and all similar property unless a specific value has been declared. Unscheduled infrastructure coverage is excluded for the peril of Earthquake and excluded for Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs.
\$	50,000,000	Increased Cost of Construction due to the enforcement of building codes/ ordinance or law (includes All Risk and Boiler & Machinery) except \$2,500,000 for vacant properties.
\$	25,000,000	Transit - Physical Damage only.
\$	2,500,000	Unscheduled Animals; not to exceed \$50,000 per Animal, per Occurrence.
\$	2,500,000	Unscheduled Watercraft up to 27 feet.

**ALL RISK COVERAGES & SUB-LIMITS:
(continued)**

	Included	Per Occurrence for Off Premises Vehicle Physical Damage.
\$	25,000,000	Off Premises Services Interruption including Extra Expense resulting from a covered peril at non-owned/operated locations.
\$	5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of \$10,000,000 for Earthquake Shock on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Earthquake Shock coverage, and/or where specific values for such items are not covered for optional dedicated Earthquake Shock

coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc..

- \$ 5,000,000 Per Occurrence Per Named Insured subject to an Annual Aggregate of \$10,000,000 for Flood on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Flood coverage, and/or where specific values for such items are not covered for optional dedicated Flood coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc..
- \$ 3,000,000 Contingent Business Interruption, Contingent Extra Expense, Contingent Rental Values and Contingent Tuition Income separately.
- \$ 3,000,000 Tax Revenue Interruption – Per Policy Provisions. However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to \$1,000,000 Per Occurrence – Per Policy Provisions.
- \$ 500,000 Jewelry, Furs, Precious Metals and Precious Stones Separately.
- \$ 1,000,000 Claims Preparation Expenses.
- \$ 50,000,000 Expediting Expenses.
- \$ 100,000 Per Occurrence with a \$1,000,000 Annual Aggregate per Declaration for Mold/Fungus Resultant Damage as more fully defined in the policy.
- \$ 100,000,000 Ingress/Egress Per Occurrence, Per Named Insured for the actual loss sustained during the period of time not exceeding 30 days when, as a direct result of physical loss or damage caused by a covered peril(s) specified by this Policy and occurring at property located within a 10 mile radius of covered property, ingress to or egress from the covered property by this Policy is prevented.
- \$ 100,000,000 Interruption By Civil Authority Per Occurrence, Per Named Insured for the actual loss sustained during the period of time not exceeding 30 days when, as a direct result of physical loss or damage caused by a covered peril(s) specified by this Policy and occurring at property located within a 10 mile radius of covered property, access to the covered property is specifically prohibited by order of a civil authority.
- \$ 10,000,000 Electronic Data Processing Media.
- \$ 1,000,000 Personal Property Outside of the USA (including associated Business Interruption).

Not Covered Per Occurrence Per Declaration Upgrade to Green Coverage subject to the lesser of, the cost of upgrade, an additional 25% of the applicable limit of liability shown in the schedule of values or this sub limit.

Not Covered for Communicable Disease.

\$ 100,000 Per Occurrence while in Storage and In Transit coverage subject to \$10,000 Deductible for Unmanned Aircraft as more fully defined in the Policy. Not Covered while in Flight.

See Policy Provisions Scheduled Vacant Building per Conditions in Section IV., part 1

\$ 2,500,000 Unscheduled Vacant Building per Policy Provisions Section IV., part 1

VALUATION:

- Repair or Replacement Cost (RCV)
- Actual Loss Sustained for Time Element Coverages
- Contractor’s Equipment /Vehicles either Replacement Cost (RCV) or Actual Cash Value (ACV) as declared by each insured. If not declared, valuation will default to Actual Cash Value (ACV)

**EXCLUSIONS
(Including but not limited to):**

- Seepage & Contamination
- Cost of Clean-up for Pollution
- Mold

Deductibles: If two or more deductible amounts provided in the Declaration Page apply for a single occurrence the total to be deducted shall not exceed the largest per occurrence deductible amount applicable. (The Deductible amounts set forth below apply Per Occurrence unless indicated otherwise).

**“ALL RISK”
DEDUCTIBLE:**

\$ 25,000 Except \$2,500,000 for Wildfire for Town of Paradise Per Occurrence, which will apply in the event a more specific deductible is not applicable to a loss.

**DEDUCTIBLES FOR
SPECIFIC PERILS
AND COVERAGES:**

\$ 100,000 All Flood Zones Per Occurrence excluding Flood Zones A & V.

\$ 500,000 Per Occurrence for Flood Zones A & V (inclusive of all 100 year exposures).

Not Applicable for losses to locations in Tier 1 and/or 2 Counties and resulting from a Named Windstorm.

**DEDUCTIBLES FOR
SPECIFIC PERILS
AND COVERAGES:
(continued)**

Not Covered Earthquake Shock: If the stated deductible is a flat dollar amount, the deductible will apply on a Per Occurrence basis, unless otherwise stated. If the stated deductible is on a percentage basis, the deductible will apply Per Occurrence on a Per Unit basis, as defined in the policy form, subject to the minimum deductible per occurrence.

\$ 1,000 Per Occurrence for Specially Trained Animals.

- \$ 500,000 Unscheduled infrastructure including but not limited to tunnels, bridges, dams, catwalks (except those not for public use), roadways, highways, streets, sidewalks, culverts, channels, levees, dikes, berms, embankments, landfills (as more fully defined in the policy), docks, piers, wharves, street lights, traffic signals, meters, roadway or highway fencing (including guardrails), and all similar property unless a specific value has been declared. Unscheduled infrastructure coverage is excluded for the peril of Earthquake and excluded for Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs.
- \$ 10,000 Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to \$100,000 Maximum Per Occurrence, Per Named Insured for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits.
- \$ 50,000 Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits.
- \$ 10,000 Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to \$100,000 Maximum Per Occurrence, Per Named Insured for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits.
- \$ 50,000 Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits.
- 24 Hour Waiting Period for Service Interruption for All Perils and Coverages.

2.5% of Annual Tax Revenue Value per Location for Tax Interruption.
- 24 Hour Waiting Period for Ingress/Egress
- 24 Hour Waiting Period for Civil Authority
- \$ 25,000, Except 50,000 for police vehicles with RCV under 250,000 for City of Auburn, City of Yuba City, City of Lone, City of Red Bluff, City of Folsom, and City of Oroville for RCV; \$100,000 for All Vehicles with RCV of \$250,000 to \$750,000; \$250,000 for All Vehicles with RCV in Excess of \$750,000. Not Covered for All Other members. Per Occurrence for Off Premises Vehicle Physical Damage. If Off-Premises coverage is included/purchased, the stated deductible will apply to vehicle physical damage both on and off-premises on a Per Occurrence basis, unless otherwise stated. If Off-Premises coverage is not included, On-Premises/In-Yard coverage is subject to the All Risk (Basic) deductible.
- See Special Terms Vehicle Valuation Basis
- \$ 5,000 Per Occurrence for Contractor's Equipment.
- Replacement Cost Contractor's Equipment Valuation Basis
- \$ 100,000 Per Occurrence for Water Damage.

SPECIAL TERMS AND CONDITIONS:

It is understood and agreed that notwithstanding anything contained herein to the contrary the following shall apply to this Policy:

SPECIAL TERMS 1: Valuation for Vehicles and CE is Replacement Cost; except Lincoln is Actual Cash Value for CE, Paradise is Actual Cash Value for all Vehicles in Yard, Jackson is Actual Cash Value for CE, and Rio Vista is Actual Cash Value for CE.

Per Policy Limits Special Terms Limit

Per Policy Deductible Special Terms Deductible

SPECIAL TERMS 2: Wildfire(s) is defined as: Firestorms, brush fires and any other fires or series of fires, irrespective of origin, which spread through trees, grassland or other vegetation.

Per Policy Limits Special Terms Limit

\$ 2,500,000 for Town of Paradise only Special Terms Deductible

SPECIAL TERMS 3: It is hereby agreed that Section II, D. 7 of the policy is amended as follows:

On Vehicles less than ten years old, on or off premises, where Replacement Cost (New) values are specified, loss or damage shall be based on 100% of the Replacement Cost (New) at the time of loss. Partial losses shall be based on the cost of repairing or replacing the damaged portion, up to the fair market value of the Vehicle and/or Equipment. However, should these costs exceed the fair market value then recovery shall be based upon the Replacement Cost (New). **All vehicles ten years or older will have a 120% margin clause applicable based on the values reported per schedule on file with Alliant Insurance Services.** Under no circumstances will the company pay more than 120% of the reported values.

If the values, provided by the Named Insured, provides a valuation based on Replacement Cost (New), then recovery will be on the same basis, if replaced. If not replaced, the basis of recovery shall be Actual Cash Value.

These terms only apply to Northern California Cities Self Insurance Fund

Values reported per schedule on file with Alliant Insurance Services Special Terms Limit

Per Policy Deductibles Special Terms Deductible

The following stand-alone coverages are provided by the APIP program but are not covered in the Limit of Liability or the Sub-Limits of Liability above or attached to the Master Policy Form Wording. However, the coverage costs are included in the APIP Total Cost noted below. Carriers providing these coverages are included in the Schedule of Carriers.

\$ 100,000,000 Per Named Insured Per Occurrence subject to \$200,000,000 Annual Aggregate of Declarations 1-14, 18-30 and 32-35 combined as respects Property Damage, Business Interruption, Rental Income and Extra Expense Combined for Terrorism (Primary Layer).

\$ 25,000 Except \$2,500,000 for Wildfire for Town of Paradise Per Occurrence Deductible for Primary Terrorism.

- \$ 600,000,000 Per Named Insured for Terrorism (Excess Layer) subject to;
- \$ 1,100,000,000 Per Occurrence, All Named Insureds combined in Declarations 1-14, 18-21, 23-30 and 32-35 for Terrorism (Excess Layer) subject to;
- \$ 1,400,000,000 Annual Aggregate shared by all Named Insureds combined in Declarations 1-14, 18-21, 23-30 and 32-35, as respects Property Damage, Business Interruption, Rental Income and Extra Expense combined for Terrorism (Excess Layer).
- \$ 500,000 Per Occurrence Deductible for Excess Terrorism (Applies only if the Primary Terrorism Limit is exhausted).
- Included Information Security & Privacy Insurance with Electronic Media Liability Coverage. See attached Cyber Coverage Summary for applicable Limits. (Cyber Liability) If, insured purchases such coverage.
- \$ 25,000,000 Per Named Insured, Per occurrence subject to an Annual Aggregate of \$50,000,000 combined for Declarations 1-14, 18-30 and 32-35 as respects Personal and Real property for Cyber Attack Resultant Damage.
- Included Pollution Liability Insurance Coverage. See attached Pollution Liability Insurance Coverage Document for applicable limits and deductibles. If, insured purchases such coverage. If, insured purchases such coverage.

TERMS & CONDITIONS:

Sub-limits, terms and conditions are subject to change.

25% Minimum Earned Premium and cancellations subject to 10% penalty

Except Cyber Liability Premium is calculated on a pro-rata basis, unless there is a claim in which case the premium is deemed fully earned. If, insured purchases such coverage.

Except Pollution Liability Premium is 100% Earned at Inception. If, insured purchases such coverage.

NOTICE OF CANCELLATION:

90 Days except 10 Days for non-payment of premium

	Annual Cost*
Total Property Premium:	\$ 7,692,391.00
Excess Boiler:	\$ 23,167.00
Cyber Liability Premium:	\$ 97,970.00
Pollution Liability Premium:	\$ 18,408.00
ABS Fee:	\$ 70,424.00
SLT&F's (Estimate)	\$ 249,055.57
Broker Fee:	\$ 0.00
TOTAL COST †: (Including Taxes and Fees)	\$ 8,151,415.57

*Premiums are based on valid selectable options and the TIV's above. Changes in TIV's will require a premium

adjustment. Please refer to invoice for new lock box remittance for address and account information.

† TOTAL COST includes: premiums, underwriting fees, commissions, loss control expenses, program administration charges, and applicable taxes (excluding the Cyber Enhancement premium - should you have elected to purchase this coverage)

PRINT DATE: May 30, 2024

PROPOSAL VALID UNTIL: July 1, 2024

BROKER: **ALLIANT INSURANCE SERVICES, INC.**
License No. 0C36861
Marcus Beverly, CPCU, AIC, ARM-P
First Vice President

Jenna Wirkner
Assistant Account Manager

NOTES:

- **Some coverage, limits, sub-limits, terms and conditions will change, as negotiations are ongoing. Changes will be documented and accompany the Binder Confirmation for July 1, 2024 bound terms. Coverage outlined in this Proposal is subject to the terms and conditions being negotiated with the policy. To be finalized and presented at Program Inception.**
- **The program expects to continue purchasing Cyber Resultant Physical Damage cover which is provided to insureds purchasing Terrorism within the program – limits to be determined. See expiring Policy No. PF2309084 for current coverage details.**
- **This proposal is based on the current loss experience and is subject to change if this insured's loss ratio deteriorates further and/or if the markets suffer a catastrophic event**
- **Change in Total Insurable Values will result in adjustment in premium**
- **Each line of coverage is rated separately. Increases in TIV's on highly rated coverages such as Vehicles, CE, EQ or 100 year Flood Zones, etc. may increase the insured's average account rate.**
- **The flood zones provided on the Schedule of Values (SOVs) are for rating purposes only. The actual flood zone will be determined at the time of loss.**
- **Please refer to invoice for new lock box remittance for address and account information.**

APIP SUMMARY OF PROPOSED PROPERTY CHANGES

BELOW IS A SUMMARY OF PROPOSED CHANGES FOR THE 2024-2025 POLICY PERIOD

Coverage	2023-2024	2024-2025
Sub-limit: Unscheduled Landscaping	Unscheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf <u>and further subject to \$25,000 / 25 gallon maximum per item</u> for existing Named Insureds excluding Earthquake coverage for Alaska and California locations. If Flood coverage is purchased for scheduled locations, this extension includes Flood coverage for any location not situated in Flood Zones A or V.	Unscheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf; <u>however, replacement of trees, plants and shrubs will be limited to the actual size of the destroyed plant, tree or shrub at the time of the loss up to a maximum size of 25 gallons per item but not to exceed \$25,000 per item</u> for existing Named Insureds excluding Earthquake coverage for Alaska and California locations. If Flood coverage is purchased for scheduled locations, this extension includes Flood coverage for any location not situated in Flood Zones A or V.
Sub-limit: Scheduled Landscaping	Scheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf; <u>and further subject to \$25,000 / 25 gallon maximum per item.</u>	Scheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf; <u>however, replacement of trees, plants and shrubs will be limited to the actual size of the destroyed plant, tree or shrub at the time of the loss up to a maximum size of 25 gallons per item but not to exceed \$25,000 per item.</u>
Sub-limit: Scheduled Vacant Building	Vacant buildings sub-limited under Auto Acquisition	See Policy Provisions Scheduled Vacant Building per Conditions in Section IV., part 1.
Sub-limit: Unscheduled Vacant Building	Vacant buildings sub-limited under Miscellaneous Unnamed Locations	\$2,500,000 Unscheduled Vacant Building per Policy Provisions Section IV., part 1.
MASTER POLICY FORM WORDING: 2023-2024		2024-2025
Policy Period	July 1, 2023 to July 1, 2024	July 1, 2024 to July 1, 2025
USA Form No.	19	20
Section I, E. 2 Sub-Limits of Liability	I. Prize Giveaways solely as respects Named Insured(s) that participate in this optional coverage;	Deleted in its entirety as it does not apply to majority of program insureds.
Section I, E. 2 Sub-Limits of Liability		Breaking out sub-limits for Vacant Buildings from Miscellaneous Unnamed Locations and Auto Acquisition
Section I, E. 2 Sub-Limits of Liability	Sequence a. – ag.	Sequence reduced to a. – ah.
Section II, B. 2. a. Extensions of Coverage	Project involves only real property on new or existing locations (excluding dams, roads, and bridges).	Project involves only real property on new or existing locations (excluding dams, roads, <u>tunnels, piers, and bridges without prior underwriting approval</u>).
Section II, D. 4	See Policy	See policy for details. Revision made to first sentence for clarity on intent.
Section II, D. 6	Library contents	Library contents value increased per 22.3% inflation value
Section IV, H. Permits and Privileges, 5.	See Policy	See policy for details. Item H has been revised to breakout and define Vacant Buildings as item I. Vacant Buildings
Section IV, AG. Definition, 1. b.	See Policy	See policy for details. The following wording has been revised to provide clarity on intent. <ol style="list-style-type: none"> 1. <u>tsunami, overflow of inland or tidal water;</u> 2. <u>unusual and rapid accumulation of run off if surface waters from any natural source; mudslide or mudflow, which is a river or flow of liquid mud caused by flooding.</u>

**ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)
BOILER AND MACHINERY PROPOSAL**

NAMED INSURED:	Northern California Cities Self Insurance Fund	
POLICY PERIOD:	July 1, 2024 to July 1, 2025	
COMPANIES:	See Attached List of Companies	
TOTAL INSURED VALUES:	\$ 1,862,122,317 as of May 30, 2024	
STATUS/RATING:	See Attached List of Companies	
COVERAGES & LIMITS:	\$ 100,000,000	Boiler Explosion and Machinery Breakdown, (for those Named Insureds that purchase this optional dedicated coverage) as respects Combined Property Damage and Business Interruption/Extra Expense (Including Bond Revenue Interest Payments where Values Reported and excluding Business Interruption for power generating facilities unless otherwise specified). Limit includes loss adjustment agreement and electronic computer or electronic data processing equipment with the following sub-limits:
		Included Jurisdictional and Inspections.
	\$ 10,000,000	Per Occurrence for Service/Utility/Off Premises Power Interruption.
		Included Per Occurrence for Consequential Damage/Perishable Goods/Spoilage.
	\$ 10,000,000	Per Occurrence for Electronic Data Processing Media and Data Restoration.
	\$ 2,000,000	Per Occurrence, Per Named Insured and in the Annual Aggregate per Declaration for Earthquake Resultant Damage for Named Insureds who purchase Dedicated Earthquake Coverage.
	\$ 10,000,000	Per Occurrence for Hazardous Substances / Pollutants / Decontamination.
		Included Per Occurrence for Machine or Apparatus used for Research, Diagnosis, Medication, Surgical, Therapeutic, Dental or Pathological Purposes.

NEWLY ACQUIRED LOCATIONS:

\$ 25,000,000 Automatic Acquisition for Boiler & Machinery values at newly acquired locations. Values greater than \$25,000,000 or Power Generating Facilities must be reported within 120 days and must have prior underwriting approval prior to binding

VALUATION:

Repair or Replacement except Actual Loss sustained for all Time Element coverages

EXCLUSIONS

(Including but not limited to):

- Testing
- Explosion, except for steam or centrifugal explosion
- Explosion of gas or unconsumed fuel from furnace of the boiler

OBJECTS EXCLUDED:

(Including but not limited to):

- Insulating or refractory material
- Buried Vessels or Piping

NOTICE OF CANCELLATION:

90 days except 10 days for non-payment of premium

DEDUCTIBLES:

\$ 25,000	Except as shown for Specific Objects or Perils.
\$ 25,000	Electronic Data Processing Media.
\$ 25,000	Consequential Damage.
\$ 25,000	Objects over 200 hp, 1,000 KW/KVA/Amps or Boilers over 5,000 square feet of heating surface.
\$ 50,000	Objects over 350 hp, 2,500 KW/KVA/Amps or Boilers over 10,000 square feet of heating surface.
\$ 100,000	Objects over 500 hp, 5,000 KW/KVA/Amps or Boilers over 25,000 square feet of heating surface.
\$ 250,000	Objects over 750 hp, 10,000 KW/KVA/Amps or Boilers over 75,000 square feet of heating surface.
\$ 350,000	Objects over 25,000 hp, 25,000 KW/KVA/Amps or Boilers over 250,000 square feet of heating surface.
\$ 10 per foot / \$2,500 Minimum	Deep Water Wells.
24 Hour Waiting Period	Utility Interruption.
24 Hours	Business Interruption/Extra Expense Except as noted below.
30 Days	Business Interruption - Revenue Bond.
5 x 100% of Daily Value	Business Interruption - All objects over 750 hp or 10,000 KW/KVA/Amps or 10,000 square feet heating surface.
5 x 100% of Daily Value	Business interruption - All Objects at Waste Water Treatment Facilities and All Utilities.

Annual Cost

COST: Cost is included on Property Proposal

PRINT DATE: May 30, 2024

PROPOSAL VALID UNTIL: July 1, 2024

BROKER: **ALLIANT INSURANCE SERVICES, INC.**
License No. 0C36861

Marcus Beverly, CPCU, AIC, ARM-P
First Vice President

Jenna Wirkner
Assistant Account Manager

NOTES:

- ***Some coverage, limits, sub-limits, terms and conditions will change, as negotiations are ongoing. Changes will be documented and accompany the Binder Confirmation for July 1, 2024 bound terms.***
- ***Coverage outlined in this Proposal is subject to the terms and conditions being negotiated with the policy. To be finalized and presented at Program Inception.***

**ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)
CYBER INSURANCE PROPOSAL
CORE COVERAGE**

TYPE OF COVERAGE: Information Security & Privacy Insurance with Electronic Media Liability Coverage

PROGRAM: **Alliant Property Insurance Program (APIP) inclusive of Public Entity Property Insurance Program (PEPIP), and Hospital All Risk Property Program (HARPP)**

NAMED INSURED: APIP Cyber and Pollution Programs, Inc. which may include any member(s), entity(ies), agency(ies), organization(s), enterprise(s) and/or individual(s), attaching to each Declaration insured under the ALLIANT PROPERTY INSURANCE PROGRAM (APIP), inclusive of PUBLIC ENTITY PROPERTY INSURANCE PROGRAM (PEPIP) and HOSPITAL ALL RISK PROPERTY PROGRAM (HARPP) as their respective rights and interests may appear which now exist or which hereafter may be created or acquired and which are owned, financially controlled or actively managed by the herein named interest, all jointly, severally or in any combination of their interests, for account of whom it may concern (all hereinafter referred to as Member(s) / Entity(ies)).

DECLARATION: Various Declarations as on file with Insurer

POLICY PERIOD: July 1, 2024 to July 1, 2025

TERRITORY: WORLD-WIDE

RETROACTIVE DATE: **APIP/PEPIP**

For new members – the retro active date will be the date of addition

July 1, 2023 For existing members included on the July 1, 2023/24 policy

July 1, 2022 For existing members included on the July 1, 2022/23 policy

July 1, 2021 For existing members included on the July 1, 2021/22 policy

July 1, 2020 For existing members included on the July 1, 2020/21 policy

July 1, 2019 For existing members included on the July 1, 2019/20 policy

July 1, 2018 For existing members included on the July 1, 2018/19 policy

July 1, 2017 For existing members included on the July 1, 2017/18 policy

July 1, 2016 For existing members included on the July 1, 2016/17 policy

July 1, 2015 For existing members included on the July 1, 2015/16 policy

July 1, 2014 For existing members included on the July 1, 2014/15 policy

July 1, 2013 For existing members included on the July 1, 2013/14 policy

July 1, 2012 For existing members included on the July 1, 2012/13 policy

July 1, 2011 For existing members included on the July 1, 2011/12 policy

July 1, 2010 For existing members included on the July 1, 2010/11 policy

July 1, 2010 For existing insured's included on the July 1, 2010/11 policy

CSU

July 1, 2008 California State University and CSU Auxiliary Organizations

INSURER: Lloyd's of London - Beazley Syndicate:
 Syndicates 2623 - 623 - 100%
 Liberty Surplus Insurance Corporation (Ironshore)
 Associated Industries Insurance Company, Inc. (AmTrust Financial)

COVERAGES & LIMITS:	Ai.	\$	55,000,000	Annual Policy and Program Aggregate Limit of Liability (subject to policy exclusions) for all Insureds/Members combined (Aggregate for all coverages combined, including Claims Expenses), subject to the following limits and sub-limits as noted.
	Aii.	\$	2,000,000	Insured/Member Annual Aggregate Limit of Liability (subject to policy exclusions) for each Insured/Member, within the Annual Policy and Program Aggregate Limit of Liability and JPA/Pool Annual Aggregate Limit of Liability (Aggregate for all coverages combined, including Claim Expenses) subject to the following limits and sub-limits as noted.

BREACH RESPONSE

Breach Response Costs:	\$	500,000	Aggregate Limit of Liability for each Insured/Member (Limit is increased to \$1,000,000 if Beazley Nominated Services Providers are used)
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FIRST PARTY LOSS

Business Interruption and Dependent Business Interruption Aggregate Sub-Limit:	\$	750,000	Aggregate Limit of Liability for each Insured/Member
Business Interruption Loss Resulting from Security Breach	\$	750,000	Aggregate Limit of Liability for each Insured/Member (Within the \$750,000 Business Interruption and Dependent Business Interruption Aggregate Sublimit)
Business Interruption Loss Resulting from System Failure:	\$	500,000	Aggregate Limit of Liability for each Insured/Member (Within the \$750,000 Business Interruption and Dependent Business Interruption Aggregate Sublimit)

Dependent Business Loss Resulting from Security Breach:	\$	750,000	Aggregate Limit of Liability for each Insured/Member (Within the \$750,000 Business Interruption and Dependent Business Interruption Aggregate Sublimit)
Dependent Business Loss Resulting from System Failure:	\$	100,000	Aggregate Limit of Liability for each Insured/Member (Within the \$750,000 Business Interruption and Dependent Business Interruption Aggregate Sublimit)
Cyber Extortion Loss:	\$	750,000	Aggregate Limit of Liability for each Insured/Member
Data Recovery Costs:	\$	750,000	Aggregate Limit of Liability for each Insured/Member
Data & Network Liability:	\$	2,000,000	Aggregate Limit of Liability for each Insured/Member for all Damages and Claims Expenses
Regulatory Defense & Penalties:	\$	2,000,000	Aggregate Limit of Liability for each Insured/Member
Payment Card Liabilities & Costs:	\$	2,000,000	Aggregate Limit of Liability for each Insured/Member
Media Liability:	\$	2,000,000	Aggregate Limit of Liability for each Insured/Member for all Damages and Claims Expenses
 eCRIME			
Fraudulent Instruction:	\$	75,000	Aggregate Limit of Liability for each Insured/Member
Funds Transfer Fraud:	\$	75,000	Aggregate Limit of Liability for each Insured/Member
Telephone Fraud:	\$	75,000	Aggregate Limit of Liability for each Insured/Member
 CRIMINAL REWARD			
Criminal Reward:	\$	25,000	Aggregate Limit of Liability for each Insured/Member
 COVERAGE ENDORSEMENT(S)			
Reputation Loss:	\$	200,000	Aggregate Limit of Liability for each Insured/Member
Claims Preparation Costs for Reputation Loss Claims Only:	\$	50,000	Aggregate Limit of Liability for each Insured/Member

Computer Hardware Replacement Costs:	\$	200,000	Aggregate Limit of Liability for each Insured/Member
Invoice Manipulation:	\$	100,000	Aggregate Limit of Liability for each Insured/Member
Cryptojacking:	\$	50,000	Aggregate Limit of Liability for each Insured/Member
 RETENTION:	 \$	 TBD	 CSU Auxiliary Organizations only
	\$	50,000	Per Claim for each Member/Insured with Total Insured Value (TIV) up to \$250,000,000 at the time of policy inception
			8 Hour waiting period for Dependent/Business Interruption Loss
	\$	100,000	Per Claim for each Member/Insured with Total Insured Value (TIV) greater than \$250,000,000 and up to \$750,000,000 at the time of policy inception
			8 Hour waiting period for Dependent/Business Interruption Loss
	\$	250,000	Per Claim for each Member/Insured with Total Insured Value (TIV) greater than \$750,000,000 at the time of policy inception
			8 Hour waiting period for Dependent/Business Interruption Loss

NOTICES: Policy coverage of this policy provides coverage on a claims made and reported basis; except as otherwise provided, coverage under noted coverage schedule applies only to claims first made against the Insured/Member and reported to underwriters during the policy period. Claims expenses shall reduce the applicable limit of liability and are subject to the applicable retention.

This is a shared limit policy among the Named Insureds. The per Insured/Member policy limits are on a per claim or incident for each Insured/Member basis, sub-limits listed are aggregated per Insured/Member and are within the total Insured/Member aggregate limit. In the event of a claim/incident with multiple Insureds/Members exhausting the program aggregate limit provided by the Insurer to Insureds/Members, payment to all Insureds/Members for the claim/incident will be determined by the Insurer. Where coverages are aggregated, sub-limit and limits apply to all Insureds/Members for the entire Policy Period unless specifically stated otherwise. The policy aggregate limit is not a per Insured/Member maximum limit.

EXTENDED REPORTING PERIOD: For Named Insured - To be determined at the time of election (additional premium will apply)

SPECIFIC COVERAGE PROVISIONS:

A. Breach Response indemnifies the Insured/Member for Breach Response Costs incurred by the Insured/Member because of an actual or reasonably suspected Data Breach or Security Breach that the Insured first discovers during the Policy Period.

B. First Party Loss

Business Interruption Loss indemnifies the Insured/Member for a Business Interruption Loss sustained as a result of a Security Breach or System Failure that the Insured first discovers during the Policy Period.

Dependent Business Interruption Loss indemnifies the Insured/Member for a Dependent Business Interruption Loss sustained as a result of a Security Breach or a System Failure that the Insured first discover during the Policy Period.

Cyber Extortion Loss indemnifies the Insured/Member for a Cyber Extortion Loss incurred as a result of an Extortion Threat first made against the Insured/Member during the Policy Period.

Data Recovery Costs indemnifies the Insured/Member for Data Recovery Costs incurred as a direct result of a Security Breach or System Failure that the Insured first discovers during the Policy Period.

C. Liability

Data & Network Liability pays Damages and Claims Expenses, which the Insured is legally obligated to pay because of any Claim first made against any Insured during the Policy Period for a Data Breach, a Security Breach, the Insured's failure to disclose a Data Breach or Security Breach, or failure of the Insured to comply with the part of a Privacy Policy that specifically is related to disclosure, access or procedures related to Personally Identifiable Information.

Regulatory Defense & Penalties pays Penalties and Claims Expenses, which the Insured is legally obligated to pay because of a Regulatory Proceeding first made against any Insured during the Policy Period for a Data Breach or a Security Breach.

Payment Card Liabilities & Costs indemnifies the Insured/Member for PCI Fines, Expenses and Costs which it is legally obligated to pay because of a Claim first made against any Insured during the Policy Period.

Media Liability pays Damages and Claims Expenses, which the Insured is legally obligated to pay because of any Claim first made against any Insured during the Policy Period for electronic Media Liability.

D. eCrime indemnifies the Insured/Member for any direct financial loss sustained resulting from:

- *Fraudulent Instruction*
- *Funds Transfer Fraud*
- *Telephone Fraud*

That the Insured first discovers during the Policy Period.

E. Criminal Reward indemnifies the Insured/Member for Criminal Reward Funds.

**Coverage
Endorsement(s)**

Reputational Loss indemnifies the Insured Organization for Reputation Loss that the Insured Organization sustains solely as a result of an Adverse Media Event that occurs during the Policy Period, concerning: a Data Breach, Security Breach, or Extortion Threat that the Insured first discovers during the Policy Period

Computer Hardware Replacement Costs is part of the Extra Expense coverage. Extra Expense means reasonable and necessary expenses incurred by the Insured Organization during the Period of Restoration to minimize, reduce or avoid Income Loss, over and above those expenses the Insured Organization would have incurred had no Security Breach, System Failure, Dependent Security Breach or Dependent System Failure occurred; and includes reasonable and necessary expenses incurred by the Insured Organization to replace computers or any associated devices or equipment operated by, and either owned by or leased to, the Insured Organization that are unable to function as intended due to corruption or destruction of software or firmware directly resulting from a Security Breach

Invoice Manipulation indemnifies the Insured Organization for Direct Net Loss resulting directly from the Insured Organization's inability to collect Payment for any goods, products or services after such goods, products or services have been transferred to a third party, as a result of Invoice Manipulation that the Insured first discovers during the Policy Period. Invoice Manipulation means the release or distribution of any fraudulent invoice or fraudulent payment instruction to a third party as a direct result of a Security Breach or a Data Breach.

Cryptojacking indemnifies the Insured Organization for any direct financial loss sustained resulting from Cryptojacking that the Insured first discovers during the Policy Period. Cryptojacking means the Unauthorized Access or Use of Computer Systems to mine for Digital Currency that directly results in additional costs incurred by the Insured Organization for electricity, natural gas, oil, or internet.

EXCLUSIONS:
(Including but not limited to)

Coverage does not apply to any claim or loss from:

- Bodily Injury or Property Damage
- Trade Practices and Antitrust
- Gathering or Distribution of Information
- Prior Known Acts & Prior Noticed Claims
- Racketeering, Benefit Plans, Employment Liability & Discrimination
- Sale or Ownership of Securities & Violation of Securities Laws
- Criminal, Intentional or Fraudulent Acts
- Patent, Software Copyright, Misappropriation of Information
- Governmental Actions
- Other Insureds & Related Enterprises
- Trading Losses, Loss of Money & Discounts
- Media-Related Exposures – Contractual liability or obligation
- Nuclear Incident
- Radioactive Contamination
- Sanctions Limitation
- War and Civil War
- Asbestos, Pollution and Contamination
- First Party Loss – with respects: 1. seizure, nationalization, confiscation, or destruction of property or data by order of any governmental or public authority; 2. costs or expenses incurred by the Insured to identify or remediate software program errors or vulnerabilities or update, replace, restore, assemble, reproduce, recollect or enhance data or Computer Systems to a level beyond that which existed prior to a Security Breach, System Failure, Dependent Security Breach, Dependent System Failure or Extortion Threat; 3. failure or malfunction of satellites or of power, utility, mechanical or telecommunications (including internet) infrastructure or services that are not under the Insured Organization's direct operational control; or 4. fire, flood, earthquake, volcanic eruption, explosion, lightning, wind, hail, tidal wave, landslide, act of God or other physical event.
- Website Tracking Exclusion specific to hospitals as defined by: A health facility with overall administrative and professional responsibility and an organized medical staff that provides 24-hour inpatient care, including the following services: medical, nursing, surgical, anesthesia, laboratory, pharmacy, and dietary services.

NOTICE OF CLAIM:

- **IMMEDIATE NOTICE** must be made to Beazley NY of all potential claims and circumstances (assistance, and cooperation clause applies)
- Claim notification under this policy is to:
 - Beazley Group
 - Attn: TMB Claims Group
 - 45 Rockefeller Plaza, 16th Floor
 - New York, NY 10111
 - bbr.claims@beazley.com

NOTICE OF CANCELLATION: 10 days for non-payment of premium

OTHER SERVICES Unlimited Access to Beazley Breach Solutions website

BROKER: ALLIANT INSURANCE SERVICES, INC.

License No. 0C36861

NOTES:

- **Some coverage, limits, sub-limits, terms and conditions will change, as negotiations are ongoing. Changes will be documented and accompany the Binder Confirmation for July 1, 2024 bound terms. Coverage outlined in this Proposal is subject to the terms and conditions being negotiated with the policy. To be finalized and presented at Program Inception.**
- **Please refer to Policy for specific terms, conditions and exclusions**
- **Change in Total Insurable Values will result in adjustment in premium**

SUMMARY OF CYBER INSURANCE CHANGES

THE FOLLOWING ITEMS ARE BOUND CHANGES FOR THE 2024-2025 POLICY TERM

Coverage	2023-2024	2024-2025 Proposed Changes
Beazley Breach Response Endorsement	Coverage offered to new and existing Members – Underwriting required	Coverage offered to new and existing Members – Underwriting required
Retention Buy Down	Coverage is being offered to new and existing members; underwriting required	Coverage is being offered to new and existing members; underwriting required
New members to APIP Cyber Core-Mid Term Transactions	New this year; no underwriting, all members requesting core coverage are eligible. Ransomware application, statement of no losses, and AFB warranty required.	No underwriting, all members requesting core coverage are eligible. Ransomware application, statement of no losses, and AFB warranty required.
Beazley Core Coverage-Website Tracking Exclusion	Not included	Website Pixel Tracking Exclusion specific to Hospitals defined as a Health Facility with overall administrative and professional responsibility and organized medical staff that provides 24-hour inpatient care, including the following services: Medical, nursing, surgical, anesthesia, laboratory, pharmacy, and dietary services.
Beazley Core Coverage-New Boost offering	Not Included	By endorsement and included only with the BBR purchase. Open to all members. Provides full limit coverage for some First Party Limits; Business Interruption, Cyber Extortion, and Data Recovery.
Beazley Core Coverage- increased sublimit	Computer Hardware \$100,000 Reputational Loss \$100,000 Cryptojacking \$25,000	Increased Computer Hardware Replacement to \$200,000. Increased Reputational Loss Coverage to \$200,000 Increased Cryptojacking to \$50,000
APIP Program Aggregate Change	Program Aggregate \$45,000,000	Increased this year to \$55,000,000

**ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)**

POLLUTION LIABILITY COVERAGE PROPOSAL

TYPE OF INSURANCE: Insurance Reinsurance

TYPE OF COVERAGE: Claims Made and Reported Pollution Liability

PROGRAM: **Alliant Property Insurance Program (APIP)**

NAMED INSURED: Any member(s), entity(ies), agency(ies), organization(s), enterprise(s), pool(s), Joint Powers Authority(ies) and/or individual(s) attached to each Declaration insured as per Named Insured Schedule on file with Insurer, listed below.

POLICY PERIOD: July 1, 2024 to July 1, 2025

RETROACTIVE DATE: This coverage shall only apply if the Pollution Incident or Disinfection Event giving rise to the Claim, Loss, Business Interruption Expenses or Extra Expenses commenced, in its entirety, on or after July 1, 2011, or the date that the Insured first joined the Alliant Property Insurance Program (APIP) for environmental or pollution insurance coverage, whichever is later, except for the following coverages:

- July 1, 2024 for Products Pollution and Exposure Liability;
- July 1, 2024 for Contractor’s Pollution
- July 1, 2024 for Mold Matter

COMPANY: Ironshore Specialty Insurance Company

A.M. BEST INSURANCE RATING:: A, Excellent, Financial Size Category XV (\$2 Billion or greater)
Effective August 10, 2023

STANDARD & POORS RATING: A (Strong) as of February 28, 2024

ADMITTED STATUS: Non-Admitted in all states.

COVERED PROPERTY: Per the following Statements of Values (SOVs) submitted and on file with carrier:

<ol style="list-style-type: none"> 1. PEPIC DEC 1 – SOVs 2. PEPIC DEC 2 – SOVs 3. PEPIC DEC 3 – SOVs 4. PEPIC DEC 4 – SOVs 5. PEPIC DEC 5 – SOVs 6. PEPIC DEC 11 – SOVs 7. PEPIC DEC 12 – SOVs 8. PEPIC DEC 14 – SOVs 9. PEPIC DEC 19 – SOVs 10. PEPIC DEC 23 – SOVs 11. PEPIC DEC 24 – SOVs 	<ol style="list-style-type: none"> 12. PEPIC DEC 26 – SOVs 13. PEPIC DEC 27 – SOVs 14. PEPIC DEC 28 – SOVs 15. PEPIC DEC 29 – SOVs 16. PEPIC DEC 30 – SOVs 17. PEPIC DEC 32 – SOVs (Excludes SPIP, except as endorsed) 18. PEPIC DEC 33 – SOVs 19. PEPIC DEC 34 – SOVs 20. PEPIC DEC 35 – SOVs 21. PEPIC DEC 96 – SOVs – Excluding HARPP members
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Covered locations are defined as any location identified in one of the SOVs listed above, on file with the Insurer, as of Policy Inception, including, but not limited to, any subsurface potable water, wastewater or storm water pipelines to or from a Covered Location provided that such pipelines are located within a one thousand (1,000) foot radius of such Covered Location. Also includes any inadvertently omitted location and any location scheduled to this policy by endorsement.

COVERAGES & LIMITS:	\$25,000,000 \$ 2,000,000 \$ 2,000,000 \$ 2,000,000	Policy Program Aggregate (all insureds combined) Per Pollution Incident Per Named Insured Aggregate Per JPA/Pool Aggregate
SUB-LIMITS:	\$ 100,000 \$ 100,000 \$ 250,000 \$ 250,000 \$ 2,000,000 \$ 1,000,000 \$ 1,000,000 \$ 2,000,000 \$ 2,000,000 \$ 250,000 \$ 2,000,000 \$ 5,000,000 \$ 1,000,000 \$ 2,000,000 \$ 2,000,000 \$ 5,000,000 \$ 5,000,000 \$ 500,000	Disinfection Event Expenses Per Pollution Incident* Disinfection Event Expenses Program Aggregate* Image Restoration Expenses Per Pollution Incident* Image Restoration Expenses Program Aggregate* Mold Matter Loss, Business Interruption and Extra Expense Program Aggregate* Mold Matter Restoration Costs, Business Interruption Expenses and Extra Expenses Program Aggregate* Legionella Per Named Insured Aggregate* Sewer Backup and Overcharge Program Aggregate* Lead or Lead Containing Materials Program Aggregate – All Claims* Any Punitive, Exemplary and Multiplied Damages and Civil Fines, Penalties and Assessments* Products Pollution and Exposure Liability Per Pollution Incident* Products Pollution and Exposure Liability Program Aggregate* Contractor’s Pollution Per Pollution Incident - Herbicide, Insecticide, Pesticide Applications Only* Contractor’s Pollution Program Aggregate - Herbicide, Insecticide, Pesticide Applications Only* Contractor’s Pollution Per Pollution Incident - All other Operations* Contractors Pollution Program Aggregate* - All other Operations* Wildfire Program Aggregate Sublimit* Inadvertently Omitted Location Per Named Insured Aggregate Sublimit*

*Note: the above sub-limits payable under this coverage do not increase and are not in addition to the applicable limit of liability.

EXTENDED REPORTING PERIOD:

Automatic Extended Reporting Period

The Named Insured shall be entitled to an Automatic Extended Reporting Period for a period of ninety (90) days following the effective date of termination of this Policy for no additional premium. This automatic ERP does not apply if the insured has purchased other insurance to replace the insurance provided by this policy.

SPECIFIC COVERAGE PROVISIONS:

CLAIMS MADE AND REPORTED

Coverage A – Third Party Claims for Bodily Injury, Property Damage or Remediation Expenses:
Coverage for loss that the Insured becomes legally obligated to pay as a result of claims for Bodily Injury, Property Damage or Remediation Expenses directly resulting from a Pollution Incident, provided that the claim is first made against the Insured and reported to the Insurer, in writing, during the policy period.

**SPECIFIC COVERAGE
PROVISIONS -
CONTINUED:**

Coverage B – Onsite First Party Remediation Expenses:

Coverage for Remediation Expenses incurred exclusively for remediation of pollutants that are on, at or under a covered location, provided that the pollution incident is first discovered by the Insured during the policy period, the Insured reports the pollution incident to the Insurer, in writing, during the policy period, and the pollution incident is promptly reported by the Insured to the appropriate governmental authority if and as required by environmental law.

Coverage C – Emergency Response Expenses:

To pay on behalf of the Insured, Emergency Response Expenses incurred by or on behalf of the Insured in response to an imminent and substantial threat to human health or the environment resulting from a Pollution Incident on, at, under or migrating from a Covered Property or arising from Transportation that commences, in its entirety, during the policy period. The Emergency Response Expenses must: (i) be incurred within seven (7) days of the commencement of such Pollution Incident; and (ii) be reported to the Insurer within fourteen (14) days of such commencement. For this Coverage to apply, the Pollution Incident giving rise to the Emergency Response Expenses must be unexpected and unintended from the standpoint of the Insured.

Coverage for Transportation is included in Emergency Response Expenses above.

Coverage D – Business Interruption:

Coverage for the Insured's Business Interruption Expenses and Extra Expenses during the Period of Interruption that directly result from a Pollution Incident on, at or under a Covered Property.

This Coverage shall apply only if the Pollution Incident giving rise to the Business Interruption Expenses or Extra Expenses is first discovered by the Insured and reported to the Insurer, in writing, during the Policy Period, and such Pollution Incident results in Remediation Expenses covered under this Policy. Discovery of a Pollution Incident happens when a Responsible Insured first becomes aware of the Pollution Incident. Further, if the interruption results from a Pollution Incident and any other cause(s), the Company shall only pay that portion of Business Interruption Expenses and Extra Expenses solely attributable to the Pollution Incident. In the event of a Period of Interruption, it is a condition precedent to Coverage that the Named Insured notifies the Company of the interruption within thirty (30) days of its commencement and that the Named Insured resume normal operation of the business as soon as possible and use all reasonable efforts to mitigate any Business Interruption Expenses and Extra Expenses.

Coverage E – Coverage for Disinfection Event Expenses

To pay on behalf of the Insured, Disinfection Expenses that directly result from a Disinfection Event at a Covered Property, provided that the Disinfection Event commences, in its entirety, during the Policy Period; such Disinfection Expenses are incurred within thirty (30) days of the first discovery of such Disinfection Event by a Responsible Insured; and the Insured reports the Disinfection Event to the Insurer, in writing, during the Policy Period and within fourteen (14) days of a Responsible Insured's first discovery of such Disinfection Event.

Disinfection Expenses means reasonable fees and costs incurred by the Insured to retain third party qualified vendors to disinfect the actual presence of bacteria or virus at a Covered Property after a Disinfection Event.

**SPECIFIC COVERAGE
PROVISIONS -
CONTINUED:**

Coverage F – Coverage for Image Restoration Expenses

To pay on behalf of the Insured, Image Restoration Expenses that directly result from an Image Restoration Event, provided that the Pollution Incident giving rise to the Image Restoration Event is on, at, under or migrating from a Covered Property or results from Transportation or Waste Disposal Activities; the Pollution Incident giving rise to the Image Restoration Expenses commenced, in its entirety, during the Policy Period; such Image Restoration Expenses are incurred by the Insured within fourteen (14) days of the first newspaper or magazine publication or television news broadcast associated with the Pollution Incident giving rise to the Image Restoration Event; and the Pollution Incident giving rise to the Image Restoration Expenses is reported to the Company, in writing, during the Policy Period and within fourteen (14) days of a Responsible Insured's first discovery of such Image Restoration Event.

Image Restoration Expenses are defined as reasonable and necessary public relations expenses to restore public reputation and consumer confidence. Image Restoration Expenses shall include fees and expenses incurred by public relations or crisis management firms and reasonable and necessary printing, mailing of materials and travel by directors, officers, employees or agents of the Named Insured at the direction of such firms. Image Restoration Expenses shall not include the costs to purchase advertising on television, in newspapers or in any other media.

Supplemental coverage for Contractors Pollution is included. This coverage covers third-party claims arising out of "your work", provided the claim is first made and reported during the policy period. The Contractor's Pollution must have commenced on or after 7/1/2024.

Supplemental coverage for Products Pollution and Exposure Liability is included. This coverage covers third-party claims arising out of product pollution, provided the claim is first made and reported during the policy period. The Products Pollution must have commenced on or after 7/1/2024.

Insured's Products are defined as:

- Potable water manufactured, sold, handled or distributed by the Insured or others trading under the Insured's name, and includes containers (other than automobiles, rolling stock, vessels or aircraft), materials, parts or equipment furnished in connection therewith, and includes warranties or representations made at any time with respect to the fitness, quality, durability, performance or use thereof, or the failure to provide warnings or instructions; or
- Biosolid-derived fertilizers manufactured, sold, handled or distributed by the Insured or others trading under the Insured's name, and includes containers (other than automobiles, rolling stock, vessels or aircraft), materials, parts or equipment furnished in connection therewith, and includes warranties or representations made at any time with respect to the fitness, quality, durability, performance or use thereof, or the failure to provide warnings or instructions.

Illicit Abandonment is included in the definition of pollution condition.

Other Insurance Condition

Any Loss covered under any other valid and collectible insurance, whether primary, excess, contingent, self-insurance, deductible or any other basis, including but not limited to any stand-alone policies purchased by a Named Insured, this insurance shall apply in excess of.

Mold matter and Legionella is included in the definition of Pollutant. Mold matter is defined as mold, mildew and fungi, whether or not such microbial matter is living. Legionella means legionella pneumophila.

Wildfire is defined as any hostile fire, wildland fire, forest fire, brush fire, vegetation fire, grass fire, peat fire, bushfire, hill fire, desert fire, veldfire, escaped prescribed fire or escaped wildland fire.

SPECIFIC COVERAGE PROVISIONS CONTINUED: -

Automatic Acquisition – Coverage for mid-term transactions for values that are less than \$25,000,000 shall be added as a covered location, upon the closing date of such acquisition, or the effective date of such lease, management, rental or occupation right or obligation, respectively, for no additional premium. An application and notification of title or occupancy must be provided to Ironshore within 180 days.

Property valued at more than \$25,000,000 purchased, leased or otherwise acquired by the Insured needs to be reported to the Insurer within 180 days, along with a completed and signed Site Pollution Incident Legal Liability Select Application and shall be added as a covered location upon the closing date of such acquisition subject to an additional premium of \$0.009885 per \$1,000 of Total Insurable Values, pro-rated with a minimum premium of \$450. There will be no additional premium for any Covered Property with Total Insurable Values which are less than \$25,000,000.

Coverage does not apply to any Remediation Expenses or Emergency Response Expenses incurred for the remediation of Mold Matter at such Acquired Real Property which is the result of any water intrusion or moisture condition prior to the Insured taking title or occupancy of such property. Any water-intrusion or moisture condition shall include, but not be limited to, any roof or building envelope leak, any heating, ventilation and air conditioning (HVAC) system improvement, replacement or upgrade or any plumbing or pipe leak.

Coverage is limited for Coverages A, B and D to Sudden and Accidental only for any location with Current or Historic use as an Airport or any associated facility. The pollution incident giving rise to such Remediation Expenses or Business Interruption Expenses and Extra Expenses must be discovered by the Insured during the policy period and within seven (7) days of commencement, the Pollution Incident is demonstrable as commencing on a specific date, and must be reported to the Insurer in writing during the policy period and no later than twenty-one (21) days following the discovery of such Pollution Incident.

Blanket Underground Storage Tank coverage included, with a deductible of \$500,000 for storage tanks less than twenty-five years old, and a deductible of \$1,000,000 for storage tanks older than twenty-five years. **Note: Does not meet financial assurance requirements.**

Loss covered pursuant to any state storage tank fund, state administered insurance program or restoration funding for any underground storage tank(s) whose owners qualify for reimbursement, or any self-insurance fund established for the purpose of funding clean-up costs for pollution conditions from any underground storage tank(s), shall be considered primary insurance, to which the coverage afforded pursuant to this policy shall apply in excess.

SPECIFIC COVERAGE PROVISIONS CONTINUED: -

Additional Insureds are as follows:

- Any Entity
- If any Named Insured pursuant to this Policy is a Public Entity, the following entities are additional insureds:
 - A governmental agency or subdivision, department, municipal body, commission or board, or a not-for profit corporation which is owned or controlled by any Named Insured;
 - An individual while acting in the capacity as a director of, officer of, trustee of, employee of, temporary or leased worker of, or staff member of, any Named Insured;
 - A volunteer, but solely while acting within the scope of such duties and at the direction of any Named Insured;
 - A paramedic or emergency technician, but solely while acting within the course and scope of employment or while acting as a volunteer pursuant to the direction of any Named Insured;
 - An elective or appointive officer or a member of any such commission, board or agency of any Named Insured but solely while acting within the scope of duties as such; or
 - A joint venture or partnership, including a mutual assistance pact, joint powers agreement or similar association, but only with respect to the conduct of the business of any named Insured on behalf of that entity or association and only to the extent of such Named Insured's participation or interest in that entity or association.

If the Named Insured is an Educational Entity, the following persons or entities are additional insureds, individually and collectively, when acting solely within the scope of their duties, office, or employment for, and pursuant to the supervision of, any Named Insured:

- Members of the School Board;
- Officers;
- Employees;
- Temporary or Leased Workers;
- Authorized individual volunteers; or
- Student Body Organizations pursuant to the jurisdiction of the governing board, but only while pursuant to the supervision required by the governing board.

EXCLUSIONS (including but not limited to):

Coverage does not apply to any claim or loss from:

- Aircraft, Auto or Watercraft – does not apply to Transportation
- Asbestos, PCBs and Lead –
 - Any asbestos, asbestos containing materials, lead, lead containing materials, including but not limited to leadbased paint, polychlorinated biphenyls (PCBs) or materials containing PCBs in, on, at, within or applied to any building, utility, structure or building material. This exclusion does not apply to Claims for Bodily Injury or Property Damage, or Remediation Expenses for the remediation of any soil, groundwater body, surface water body or sediment; or
 - Any asbestos, asbestos containing materials, lead or lead-containing materials, other metals, including but not limited to copper, or metal containing materials in, on or applied to any water supply or collection equipment, system or infrastructure, including but not limited to water service lines; this does not apply to third-party claims for bodily injury or property damage, or for remediation expenses of any groundwater body, surface water body or sediment;

Further, this exclusion shall not apply to Remediation Expenses solely incurred for the remediation of asbestos, asbestos containing materials or lead-based paint which has been inadvertently displaced (not including any displacement associated with demolition, renovation or abatement) by an accident which occurs, in its entirety, during the Policy Period and is demonstrable by the Insured as commencing during the Policy Period, provided that such accident is reported to the Company within thirty (30) days of its commencement. However, there shall be no coverage for any costs incurred to: remove, abate, repair, dispose of or otherwise address any asbestos, asbestos containing materials or lead-based paint that has not been displaced by such accident, or to remove or dispose of any building, construction or demolition debris. Asbestos is fully excluded under Products Pollution and Exposure Liability coverage.

- Contractual Liability – This exclusion does not apply to liability that the Insured would have had in the absence of the contract or agreement or to liability assumed in an Insured Contract.
- Criminal Punishments
- Divested Property – does not apply to any Covered Property owned by an Insured as of Policy Inception which is leased to a third party, even if the Insured has relinquished operation or management control of such Covered Property, provided that such covered property was disclosed to the Insurer.
- Employer Liability – This exclusion applies whether the Insured may be liable as an employer or in any other capacity, and to any obligation to share damages with or repay someone else who must pay damages because of such Bodily Injury.
- Insured's Internal Expenses
- Insured's Non-Compliance
- Insured vs. Insured
- Insured's Professional Services – any professional services performed or rendered on behalf of the Insured, including but not limited to, medical services, recommendations, opinions and strategies rendered for architectural, consulting and engineering work, such as drawings, designs, maps, reports, surveys, change orders, plan specifications, assessment work, remedy selections site maintenance and equipment selection, and supervisory, inspection or engineering service.
- Material Change In Use – This exclusion shall not apply if the Insured submits prior written notice no less than thirty (30) days prior to such material change, and the Company approves such material change in an endorsement to this Policy issued within thirty (30) days of such notice.

EXCLUSIONS (including but not limited to):

Coverage does not apply to any claim or loss from:

- Non-Disclosure – does not apply to any Inadvertently Omitted Locations
- Nuclear or Radiological Material
- Property Damage to Conveyances
- War
- Workers Compensation, Unemployment, Social Security, Disability and Similar Laws
- Waste Processing, Treatment or Disposal – does not apply to waste disposal activities at a non-owned disposal site.
- Airports – defined as any airport where enplanement occurs and/o cargo is moved for a fee and storage, transportation and the dispensing of fuel and/or de-icing solution operations are conducted. This exclusion shall not apply to passenger airports with less than 2,500 passenger boardings per year.
- Oil and/or Gas Operations – only applies to oil and/or gas producing and refining facilities
- Firearms, Explosives or Military Weapons
- Activity Use Limitation
- Landfill Closure, Post-Closure and Reclamation Costs – any closure, post closure or reclamation costs or obligations, including but not limited to any costs associated with landfill caps or gas or leachate systems. Does not apply to claims for Bodily Injury or Property Damage.
- Combined Sewer Overflow – defined as any discharge of stormwater and / or wastewater into any body of water, including surface water or groundwater, arising from a sewer system (including but not limited to sewer lines, pipes, pumping stations, appurtenances and treatment plants) that handles both wastewater and stormwater due to the volume of stormwater and/or wastewater exceeding the capacity of such sewer system.
- Commercial Ports – Any commercial port where ships load and unload cargo.
- Landfill
- Odor - Solely with respect to any Pollution Incident on, at, under or migrating from any location used (in whole or part) at any time (currently or historically) for the collection, treatment, recycling, management, incineration or disposal of waste materials, any Claim, in whole or part, due to or in any way associated with any odor; any Claim for Bodily Injury or Property Damage due to or associated with any gas or emissions that have migrated beyond the boundaries of a Covered Property; or any Claim for public or private nuisance due to or associated with any odor or any gas or emissions migration.
- Impoundments
- Engineering Controls / Operation and Maintenance (O&M) Costs
- Groundwater and Surface Water Monitoring Costs
- COVID-19
- Capital Improvement – Applies to all locations, also applies to removal, replacement, repair or upgrade of an underground storage tank.
- Voluntary Site Investigation – Applies to all locations.
- Expected or Intended Injury or Damage (Product Pollution and Covered Operations only)
- Known Injury or Damage (Product Pollution and Covered Operations only)
- Product Disposal (Product Pollution Only)
- Products as Waste (Product Pollution Only)
- Transportation (Product Pollution only)
- Damage to the Insured's Product (Product Pollution Only)
- Drinking Water Standards Exceedance (Product Pollution Only)
- Material Change in Potable Water Supply Source (Product Pollution Only)
- Conveyance (Covered Operations only)
- Business Interruption (Covered Operations Only)
- Damage to Property (Covered Operations Only)
- Damage to Your Work (Covered Operations Only)

EXCLUSIONS (including but not limited to, Cont.):

- Any perfluoroalkyl or polyfluoroalkyl substance (PFAS), including but not limited to perfluoroalkyl acids (PFAAs), perfluorooctanoic acid (PFOA), perfluorooctane sulfonate (PFOS), perfluoroheptanoic acid (PFHpA), perfluorononanoic acid (PFNA), perfluorohexanesulfonic acid (PFHxS), GenX, “C8”, “ADONA,” perfluoroalkane sulfonyl fluoride (PASF), perfluorobutanesulfonic acid (PFBS), polytetrafluoroethylene (PTFE), perfluoropolyethers (PFPEs), fluoropolymers, perfluorononanoic acid or ammonium perfluorooctanoate, or any associated salts, acids, alcohols, precursor chemicals or related higher homologue chemicals. Further, Pollutants shall not include aqueous film forming foam (AFFF) containing PFAS (at any concentration) or any additives or component materials contained therein or degradation by-products thereof.

DEDUCTIBLE: \$ 250,000 Each Pollution Incident After July 1, 2021
 \$ 500,000 Each Pollution Incident Prior to July 1, 2021

Any payments for covered loss paid by other insurance shall also be applied against the deductible amount.

SPECIFIC DEDUCTIBLES:

\$ 250,000	Disinfection Event Expenses
\$ 250,000	Image Restoration Expenses
\$ 250,000	Products Pollution and Exposure Liability
\$ 250,000 *	Covered Operations
\$ 350,000	Mold Matter (*or \$50,000 per room impacted, whichever is greater – a room is considered equal to 250 sq ft of floor space, education, healthcare and hospitality locations only)
\$ 500,000	Legionella
\$ 500,000	Sewer Backup and Overcharge deductible
\$ 500,000	Underground Storage Tanks (less than 25 years old)
\$ 1,000,000	Underground Storage Tanks (more than 25 years old)
\$ 1,000,000	Wildfire Deductible
5 Days	Business Interruption Waiting Period

CLAIMS REPORTING NOTICE

PLEASE NOTE THAT POLLUTION LIABILITY POLICIES CONTAIN EXTREMELY STRICT CLAIM REPORTING PROCEDURES. Below please find your policy specific claim reporting requirements - Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

THIS IS A CLAIMS MADE POLICY

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy’s requirements could result in a disclaimer of coverage by the insurer.

LOSS REPORTING REQUIREMENTS: Written notice of any claim or pollution condition, within seven (7) days of discovery for pollution conditions requiring immediate emergency response. Concurrently, please send to:

1) Ironshore Environmental Claims CSO
 28 Liberty Street, 5th Floor
 New York, NY 10005 Office
 By phone via: 24 Hour Claims Phone Number (888) 292-0249
 FAX to: 646-826-6601
 Email: USClaims@ironshore.com

2) Akbar Sharif
 Alliant Insurance Services, Inc.
 18100 Von Karman Avenue
 10th Floor
 Irvine, CA 92612
 949 260-5088
 949 756-2713 – fax
Akbar.Sharif@alliant.com

NOTICE OF CANCELLATION: 90 days except 10 days for non-payment of premium

REINSTATEMENT PROVISIONS: Not Provided

POLLUTION LIABILITY COST: Cost is included in Total Property Premium
 100% Earned Premium at Inception

QUOTE VALID UNTIL: July 1, 2024

BROKER: **ALLIANT INSURANCE SERVICES, INC.**
 License No. **0C36861**

NOTES:

- **Some coverage, limits, sub-limits, terms and conditions will change, as negotiations are ongoing. Changes will be documented and accompany the Binder Confirmation for July 1, 2024 bound terms.**
- **We reserve the right to request any additional information and make any modifications to the premiums, terms or conditions should there be any adverse claims activity between now and 6/01/2024.**
- **This proposal is based on the current loss experience and is subject to change if this insured’s loss ratio deteriorates further and/or if the markets suffer a catastrophic event.**
- **Change in Total Insurable Values will result in adjustment in premium.**

SUMMARY OF PROPOSED CHANGES

THE FOLLOWING ITEMS ARE PENDING CHANGES FOR THE 2024-2025 POLICY TERM

Coverage	2023-2024	2024-2025 Pending Changes
Pollution Liability Policy Term	July 1, 2023 to July 1, 2024	July 1, 2024 to July 1, 2025
Retroactive Date	<p>This coverage shall only apply if the Pollution Incident or Disinfection Event giving rise to the Claim, Loss, Business Interruption Expenses or Extra Expenses commenced, in its entirety, on or after July 1, 2011, or the date that the Insured first joined the Alliant Property Insurance Program (APIP) for environmental or pollution insurance coverage, whichever is later, except for the following coverages:</p> <ul style="list-style-type: none"> • July 1, 2023 for Products Pollution and Exposure Liability; • July 1, 2023 for Contractor's Pollution • July 1, 2023 for Mold Matter 	<p>This coverage shall only apply if the Pollution Incident or Disinfection Event giving rise to the Claim, Loss, Business Interruption Expenses or Extra Expenses commenced, in its entirety, on or after July 1, 2011, or the date that the Insured first joined the Alliant Property Insurance Program (APIP) for environmental or pollution insurance coverage, whichever is later, except for the following coverages:</p> <ul style="list-style-type: none"> • July 1, 2024 for Products Pollution and Exposure Liability; • July 1, 2024 for Contractor's Pollution • July 1, 2024 for Mold Matter
A.M. Best Insurance Rating	A, Excellent, Financial Category XV (\$2 Billion or greater) Effective July 27, 2022	A, Excellent, Financial Category XV (\$2 Billion or greater) Effective August 8, 2023
Covered Property	Covered locations include any real property owned, leased, rented, operated or occupied by the Insured at policy inception. New form automatically covers sewer and stormwater lines, no need to schedule.	Covered locations are defined as any location identified in one of the SOVs listed above, on file with the Insurer, as of Policy Inception, including, but not limited to, any subsurface potable water, wastewater or storm water pipelines to or from a Covered Location provided that such pipelines are located within a one thousand (1,000) foot radius of such Covered Location. Also includes any inadvertently omitted location and any location scheduled to this policy by endorsement.
Sub-Limits	\$1,000,000 Mold Matter Restoration Costs Program Aggregate*	\$1,000,000 Mold Matter Restoration Costs, Business Interruption Expenses and Extra Expenses Program Aggregate*
	\$1,000,000 Sewer Backup or Overcharge Per Pollution Incident*	\$2,000,000 Sewer Backup and Overcharge Program Aggregate*
	\$2,000,000 Lead or Lead Containing Materials Program Aggregate*	\$2,000,000 Lead or Lead Containing Materials Program Aggregate – All Claims*
	<i>New Sub-limit</i>	\$500,000 Inadvertently Omitted Location Per Named Insured Aggregate Sublimit*
Specific Coverage Provisions (Continued)	Supplemental coverage for Products Pollution and Exposure Liability is included. This coverage covers third-party claims arising out of product pollution, provided the claim is first made and reported during the policy period. The Products Pollution must have commenced on or after 7/1/2023.	Supplemental coverage for Products Pollution and Exposure Liability is included. This coverage covers third-party claims arising out of product pollution, provided the claim is first made and reported during the policy period. The Products Pollution must have commenced on or after 7/1/2024.

SUMMARY OF PROPOSED CHANGES

THE FOLLOWING ITEMS ARE PENDING CHANGES FOR THE 2024-2025 POLICY TERM

Coverage	2023-2024	2024-2025 Pending Changes
	<i>Not Previously Listed</i>	<p>Insured's Products are defined as:</p> <ul style="list-style-type: none"> • Potable water manufactured, sold, handled or distributed by the Insured or others trading under the Insured's name, and includes containers (other than automobiles, rolling stock, vessels or aircraft), materials, parts or equipment furnished in connection therewith, and includes warranties or representations made at any time with respect to the fitness, quality, durability, performance or use thereof, or the failure to provide warnings or instructions; or • Biosolid-derived fertilizers manufactured, sold, handled or distributed by the Insured or others trading under the Insured's name, and includes containers (other than automobiles, rolling stock, vessels or aircraft), materials, parts or equipment furnished in connection therewith, and includes warranties or representations made at any time with respect to the fitness, quality, durability, performance or use thereof, or the failure to provide warnings or instructions.
	<p>Automatic Acquisition - Coverage for mid-term transactions for values that are less than \$25,000,000 shall be added as a covered location, upon the closing date of such acquisition, or the effective date of such lease, management, rental or occupation right or obligation, respectively, for no additional premium. An application and notification of title or occupancy must be provided to Ironshore within 180 days.</p> <p>Property valued at more than \$25,000,000 purchased, leased or otherwise acquired by the Insured needs to be reported to the Insurer within 180 days, along with a completed and signed Site Pollution Incident Legal Liability Select Application and shall be added as a covered location upon the closing date of such acquisition subject to an additional premium of \$0.008596 per \$1,000 of Total Insurable Values, pro-rated with a minimum premium of \$450. There will be no additional premium for any Covered Property with Total Insurable Values which are less than \$25,000,000.</p>	<p>Automatic Acquisition - Coverage for mid-term transactions for values that are less than \$25,000,000 shall be added as a covered location, upon the closing date of such acquisition, or the effective date of such lease, management, rental or occupation right or obligation, respectively, for no additional premium. An application and notification of title or occupancy must be provided to Ironshore within 180 days.</p> <p>Property valued at more than \$25,000,000 purchased, leased or otherwise acquired by the Insured needs to be reported to the Insurer within 180 days, along with a completed and signed Site Pollution Incident Legal Liability Select Application and shall be added as a covered location upon the closing date of such acquisition subject to an additional premium of \$0.009885 per \$1,000 of Total Insurable Values, pro-rated with a minimum premium of \$450. There will be no additional premium for any Covered Property with Total Insurable Values which are less than \$25,000,000.</p> <p>Coverage does not apply to any Remediation Expenses or Emergency Response Expenses incurred for the remediation of Mold Matter at such Acquired Real Property which is the result of any water intrusion or moisture condition prior to the Insured taking title or occupancy of such property. Any water-intrusion or moisture condition shall include, but not be limited to, any roof or building envelope leak, any heating, ventilation and air conditioning (HVAC) system improvement, replacement or upgrade or any plumbing or pipe leak.</p>
Specific Coverage Provisions (Continued)	<i>Not Previously Listed</i>	<p>Coverage is limited for Coverages A, B and D to Sudden and Accidental only for any location with Current or Historic use as an Airport or any associated facility. The pollution incident giving rise to such Remediation Expenses or Business Interruption Expenses and Extra Expenses must be discovered by the Insured during the policy period and within seven (7) days of commencement, the Pollution Incident is</p>

SUMMARY OF PROPOSED CHANGES

THE FOLLOWING ITEMS ARE PENDING CHANGES FOR THE 2024-2025 POLICY TERM

Coverage	2023-2024	2024-2025 Pending Changes
		demonstrable as commencing on a specific date, and must be reported to the Insurer in writing during the policy period and no later than twenty-one (21) days following the discovery of such Pollution Incident.
	<p align="center"><i>Not Previously Listed</i></p>	<p>Additional Insureds are as follows:</p> <ul style="list-style-type: none"> • Any Entity • If any Named Insured pursuant to this Policy is a Public Entity, the following entities are additional insureds: <ul style="list-style-type: none"> ○ A governmental agency or subdivision, department, municipal body, commission or board, or a not-for profit corporation which is owned or controlled by any Named Insured; ○ An individual while acting in the capacity as a director of, officer of, trustee of, employee of, temporary or leased worker of, or staff member of, any Named Insured; ○ A volunteer, but solely while acting within the scope of such duties and at the direction of any Named Insured; ○ A paramedic or emergency technician, but solely while acting within the course and scope of employment or while acting as a volunteer pursuant to the direction of any Named Insured; ○ An elective or appointive officer or a member of any such commission, board or agency of any Named Insured but solely while acting within the scope of duties as such; or ○ A joint venture or partnership, including a mutual assistance pact, joint powers agreement or similar association, but only with respect to the conduct of the business of any named Insured on behalf of that entity or association and only to the extent of such Named Insured's participation or interest in that entity or association.

SUMMARY OF PROPOSED CHANGES

THE FOLLOWING ITEMS ARE PENDING CHANGES FOR THE 2024-2025 POLICY TERM

Coverage	2023-2024	2024-2025 Pending Changes
Specific Coverage Provisions (Continued)	<i>Not Previously Listed</i>	Additional Insureds (Continued): If the Named Insured is an Educational Entity, the following persons or entities are additional insureds, individually and collectively, when acting solely within the scope of their duties, office, or employment for, and pursuant to the supervision of, any Named Insured: <ul style="list-style-type: none"> • Members of the School Board; • Officers; • Employees; • Temporary or Leased Workers; • Authorized individual volunteers; or • Student Body Organizations pursuant to the jurisdiction of the governing board, but only while pursuant to the supervision required by the governing board.
	Supplemental coverage for Contractors Pollution is included. This coverage covers third-party claims arising out of “your work”, provided the claim is first made and reported during the policy period. The Contractor’s Pollution must have commenced on or after 7/1/2023.	Supplemental coverage for Contractors Pollution is included. This coverage covers third-party claims arising out of “your work”, provided the claim is first made and reported during the policy period. The Contractor’s Pollution must have commenced on or after 7/1/2024.
Exclusions	Oil and/or Gas Producing and Refining Facilities	Oil and/or Gas Operations – only applies to oil and/or gas producing and refining facilities
	Non-Disclosure	Non-Disclosure – does not apply to any Inadvertently Omitted Locations
	Firing Ranges	Firearms, Explosives or Military Weapons
	Damage to Your Product (Product Pollution Only)	Damage to the Insured’s Product (Product Pollution Only)
	Landfill Closure, Post-Closure and Reclamation Costs	Landfill Closure, Post-Closure and Reclamation Costs – any closure, post closure or reclamation costs or obligations, including but not limited to any costs associated with landfill caps or gas or leachate systems. Does not apply to claims for Bodily Injury or Property Damage.
	Prior Claims (prior to July 1, 2021)	<i>Deleted</i>
Specific Deductibles	\$250,000	\$350,000
	<i>Not Previously Listed</i>	5 Days
		Business Interruption Waiting Period

**Alliant Property Insurance Program
2024-2025 Policy Year
Schedule of Insurers (Proposed)**

Company	A.M. Best's I.D. #	A.M. Best's Guide Rating	Standard and Poor's
Allied World Assurance Company (U.S.) Inc.	012525	A, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 05/03/23)	A (As of 12/04/23)
Arch Specialty Insurance Company	012523	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 03/11/24)	A+ (As of 06/23/22)
Aspen Specialty Insurance Company	012630	A, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 06/16/23)	Not Rated (As of 04/22/24)
Associated Industries Insurance Company Inc.	011693	A-, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 08/23/23)	Not Rated (As of 04/22/24)
Ategrity Specialty Insurance Company	020603	A-, Excellent; Financial Size Category 9; \$250,000,000 to Less than \$500,000,000 (As of 12/13/23)	Not Rated (As of 04/22/24)
AXA XL Reinsurance Ltd	074684	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 09/07/23)	AA- (As of 04/02/21)
Axis Surplus Insurance Company	012515	A, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 09/07/23)	A+ (As of 07/20/22)
Beazley Lloyd's Syndicates 2623 & 623 (Cyber)	048946 048937	A s, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 07/27/23)	Not Rated (As of 04/22/24)
Canopius US Insurance, Inc.	013830	A-, Excellent; Financial Size Category 12; \$1,000,000,000 to Less than \$1,250,000,000 (As of 02/08/24)	Not Rated (As of 04/22/24)
Crum & Forster Specialty Insurance Company	011123	A, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 08/03/23)	A (As of 12/04/23)
Endurance Worldwide Insurance Limited	083234	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 09/21/23)	A+ (As of 04/26/18)
Evanston Insurance Company	003759	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 10/27/23)	A (As of 07/27/17)

**Alliant Property Insurance Program
2024-2025 Policy Year
Schedule of Insurers (Proposed)**

Company	A.M. Best's I.D. #	A.M. Best's Guide Rating	Standard and Poor's
Great American Insurance Company	002213	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 12/15/23)	A+ (As of 10/05/10)
Hamilton Re, Ltd.	091712	A-, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 05/26/23)	Not Rated (As of 04/22/24)
Harleystown Insurance Company of New York	012051	A, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 12/07/23)	A+ (As of 04/23/13)
HDI Global Insurance Company	002878	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 12/20/23)	A+ (As of 12/11/07)
HDI Global Specialty SE	086486	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 12/20/23)	A+ (As of 05/18/18)
Homeland Insurance Company of Delaware	014398	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 05/18/23)	Not Rated (As of 04/22/24)
Homeland Insurance Company of New York	010604	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 05/18/23)	Not Rated (As of 04/22/24)
Houston Casualty Company	003286	A++, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 12/08/23)	A+ (As of 04/24/20)
Hudson Excess Insurance Company	014995	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 07/06/23)	A (As of 12/04/23)
Hudson Insurance Company	003081	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 07/06/23)	Not Rated (As of 04/22/24)
Ironshore Specialty Insurance Company	013866	A, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 08/10/23)	A (As of 02/28/24)
James River Insurance Company	012604	A-, Excellent; Financial Size Category 10; \$500,000,000 to \$750,000,000 (As of 12/20/23)	Not Rated (As of 04/22/24)

**Alliant Property Insurance Program
2024-2025 Policy Year
Schedule of Insurers (Proposed)**

Company	A.M. Best's I.D. #	A.M. Best's Guide Rating	Standard and Poor's
Landmark American Insurance Company	012619	A++, Superior; Financial Size Category 14; \$1,500,000,000 to \$2,000,000,000 (As of 02/01/24)	AA+ (As of 10/19/22)
Lancashire Insurance Company (UK) Limited	078390	A, Excellent; Financial Size Category 13; \$1,250,000,000 to \$1,500,000,000 (As of 12/13/23)	A- (As of 02/28/18)
Liberty Surplus Insurance Corporation	012078	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 08/10/23)	A (As of 02/28/24)
Mitsui Sumitomo Insurance Company of America	004377	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 06/09/23)	A+ (As of 05/20/16)
National Fire & Marine Insurance Company	002428	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 03/28/24)	AA+ (As of 09/26/18)
Navigators Specialty Insurance Company	010761	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 08/24/23)	A+ (As of 08/15/22)
Old Republic Union Insurance Company	003769	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 04/25/24)	A+ (As of 09/15/11)
Palms Specialty Insurance Company, Inc.	021278	A-, Excellent; Financial Size Category 9; \$250,000,000 to Less than \$500,000,000 (As of 06/08/23)	Not Rated (As of 04/29/24)
QBE Specialty Insurance Company	012562	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 03/05/23)	A+ (As of 01/30/18)
SCOR Reinsurance Company	003599	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 03/15/24)	A+ (As of 11/17/22)
Starr Surplus Lines Insurance Company	013977	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/13/23)	Not Rated (As of 04/22/24)
StarStone Specialty Insurance Company	011432	A-, Excellent; Financial Size Category 12; \$1,000,000,000 to \$1,250,000,000 (As of 08/11/23)	Not Rated (As of 04/22/24)

**Alliant Property Insurance Program
2024-2025 Policy Year
Schedule of Insurers (Proposed)**

Company	A.M. Best's I.D. #	A.M. Best's Guide Rating	Standard and Poor's
Steadfast Insurance Company	003557	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 11/22/23)	AA (As of 03/15/21)
Sutton Specialty Insurance Company	020810	A- u, Excellent; Financial Size Category 8; \$100,000,000 to \$250,000,000 (As of 11/16/23)	Not Rated (As of 04/22/24)
Swiss Re Corporate Solutions America Insurance Corporation	001866	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 09/08/23)	AA- (As of 08/16/23)
The Princeton Excess and Surplus Lines Insurance Company	012170	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 07/13/23)	AA- (As of 08/16/23)
U.S. Specialty Insurance Company	000747	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/08/23)	A+ (As of 04/24/20)
Westchester Surplus Lines Insurance Company	004433	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/07/23)	AA (As of 06/24/16)
Westfield Specialty Insurance Company	020985	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 02/26/24)	Not Rated (As of 04/22/24)
Zurich American Insurance Company	002563	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 11/22/23)	AA (As of 03/15/21)

ALLIANT INSURANCE SERVICES

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

May 30, 2024

Named Insured: **Northern California Cities Self Insurance Fund**

We are required to send you this notice pursuant to federal legislation concerning terrorism insurance. The below is for TRIA coverage as issued by the United States of America and is not tied to or representative of the Terrorism coverage offered in our property insurance program.

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act.* The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% BEGINNING ON JANUARY 1, 2020, OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAYBE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE CAN BE REQUESTED BELOW AND WILL NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

SELECTION OR REJECTION OF THE TERRORISM RISK INSURANCE ACT, as AMENDED (A.K.A.: TRIA, TRIEA, TRIPRA, TRIP OR TRIPA. We refer to these collectively as “TRIA”.)

THIS COVERAGE IS OUTSIDE OF THE PROGRAM’S TERRORISM COVERAGES AND LIMITS. IT IS PROVIDED AND OVERSEEN BY THE U.S. GOVERNMENT.

THIS COVERAGE IS CONSIDERED RESTRICTIVE COMPARED TO THE APIP TERRORISM LIMITS AND COVERAGES AVAILABLE. THIS ACT DOES NOT FOLLOW OUR PROGRAM’S TERRORISM POLICIES.

HOWEVER, IF YOU’D LIKE A QUOTE FOR TRIA COVERAGE, PLEASE CHECK THE “I AM INTERESTED” BOX. OTHERWISE, PLEASE CHECK THE “DECLINE” BOX. YOUR SIGNATURE FOR CONFIRMATION OF RECEIPT IS REQUIRED. ANY QUESTIONS PLEASE CALL YOUR ALLIANT SERVICE TEAM MEMBER.

	I am interested in receiving a quote for Terrorism Risk Insurance Act coverage as required by law to be offered under the last amended Act. Please provide me with a quote.
	I hereby decline to purchase Terrorism Risk Insurance Act coverage as required by law to be offered under the last amended Act.

Policyholder/applicant signature

Print Name

Date

Northern California Cities Self Insurance Fund

IMPORTANT NOTICE:

- 1. The insurance policy that you are applying to purchase is being issued by an insurer that is not licensed by the State of California. These companies are called “nonadmitted” or “surplus line” insurers.**
- 2. The insurer is not subject to the financial solvency regulation and enforcement that apply to California licensed insurers.**
- 3. The insurer does not participate in any of the insurance guarantee funds created by California law. Therefore, these funds will not pay your claims or protect your assets if the insurer becomes insolvent and is unable to make payments as promised.**
- 4. The insurer should be licensed either as a foreign insurer in another state in the United States or as a non-United States (alien) insurer. You should ask questions of your insurance agent, broker, or “surplus line” broker or contact the California Department of Insurance at the toll-free number 1-800-927-4357 or internet website www.insurance.ca.gov. Ask whether or not the insurer is licensed as a foreign or non-United States (alien) insurer and for additional information about the insurer. You may also visit the NAIC’s internet website at www.naic.org. The NAIC—the National Association of Insurance Commissioners—is the regulatory support organization created and governed by the chief insurance regulators in the United States.**
- 5. Foreign insurers should be licensed by a state in the United States and you may contact that state’s department of insurance to obtain more information about that insurer. You can find a link to each state from this NAIC internet website: https://naic.org/state_web_map.htm.**

6. For non-United States (alien) insurers, the insurer should be licensed by a country outside of the United States and should be on the NAIC’s International Insurers Department (IID) listing of approved nonadmitted non-United States insurers. Ask your agent, broker, or “surplus line” broker to obtain more information about that insurer.

7. California maintains a “List of Approved Surplus Line Insurers (LASLI).” Ask your agent or broker if the insurer is on that list, or view that list at the internet website of the California Department of Insurance: www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm.

8. If you, as the applicant, required that the insurance policy you have purchased be effective immediately, either because existing coverage was going to lapse within two business days or because you were required to have coverage within two business days, and you did not receive this disclosure form and a request for your signature until after coverage became effective, you have the right to cancel this policy within five days of receiving this disclosure. If you cancel coverage, the premium will be prorated and any broker’s fee charged for this insurance will be returned to you.

Date: _____

Insured: _____

D-1 (Effective January 1, 2020)

Disclosures / Disclaimers

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them via this www.AmBest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

New York Regulation 194 and General Broker Compensation Disclosure

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York and other States. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including

the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

Disclosures / Disclaimers Cont.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Declaration Limit Disclosure

Unless stated otherwise, coverage limits of liability and sub-limits of liability are shared across the Named Insured(s) designated in a single Declaration. Exceptions include:

- Terrorism coverage, if purchased by a specific Named Insured, is provided on a combined basis with a sub-limit of liability that is shared across Named Insureds covered under multiple relevant Declarations.
- Flood and Earthquake sub-limits of liability, if purchased by a specific Named Insured and except as indicated below, are dedicated by Named Insured and cannot be reduced by losses sustained by other Named Insureds.

If a single Occurrence causes direct physical loss or damage to property of multiple Named Insureds covered by the same Declaration (or all relevant Declarations as respects Terrorism coverage), it is possible that the applicable shared limit of liability or sub-limit of liability may be insufficient to fully indemnify the physical loss or damage as sustained by multiple Named Insureds.

In the event of a loss or accumulation of losses whereby the amount of loss exceeds the applicable shared limit of liability or sub-limit of liability, the recovery available will be allocated on a proportional basis among individual Named Insureds under the same Declaration (or all relevant Declarations as respects Terrorism coverage). This allocation applies until exhaustion of limits on a per Occurrence basis and on an Annual Aggregate basis (if applicable). If a Named Insured's claim reporting is delayed, such Named Insured's recovery may be reduced or eliminated.

Furthermore, any Annual Aggregate limit of liability or sub-limit that is shared across all Named Insureds covered under a particular Declaration (or all relevant Declarations as respects Terrorism coverage) may be reduced or exhausted by the prior payment of claims arising out of separate Occurrences in the same Policy Period. As a result, it is possible that there may be no remaining limit available to pay a specific Named Insured's claim under the Policy.

To the extent actually covered, the Annual Aggregate limits are as follows:

- Accidental Contamination
- Mold/Fungus Resultant Damage
- Terrorism
- Flood and Earthquake damage to Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts for Named Insured(s) that do not purchase optional dedicated Earthquake or Flood coverage

Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at www.alliant.com and contact your Alliant service team should you have any questions.

FATCA

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

Disclosures / Disclaimers Cont.

NRRA

(Applicable if the insurance company is non-admitted)

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Mergers and/or acquisition and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Loss Notification Requirements:

Your policy will come with specific claim reporting requirements. Please make sure your organization understands these obligations and time limitations which are outlined in the attached Loss Notification documents. Contact your Alliant Service Team with any questions.

Binding Requirements Recap

Required with Binding Request:

- Signed and dated Request to Bind Coverage form (below)
- Signed and dated Surplus Lines forms as required by your state and attached to this proposal*
- Signed and dated APIP Claims Reporting Acknowledgement(s) Receipt Form
- Signed and dated Terrorism Risk Insurance ACT

*- only required for coverage in the following states: AR, CA, CT, FL, KS, MA, MT, NE, NY, ND, OH, RI, WV, WY

Request to Bind Coverage

Northern California Cities Self Insurance Fund

We have reviewed the proposal and agree to the terms and conditions of the coverages presented.

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers, disclosures, and loss notification requirements including exposures used to develop insurance terms, contained within this proposal.

X

Signature of Authorized Insured Representative

Date

Title

Print / Type Insured Representative Full Name

This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. *The actual terms and conditions of the policy will prevail.*

LOSS NOTIFICATION REQUIREMENT ALLIANT PROPERTY INSURANCE PROGRAM (APIP)

Claim notifications need to be sent to Robert Frey, Diana Walizada and Sandra Doig. In the event this is a *Cyber* loss please include item III contact, for a *Pollution* loss please include item IV contact in addition to Alliant Insurance Services contacts.

- I. During regular business hours (between 8:30 AM and 5:00 PM PST), First Notice of Claim should be reported to Alliant Insurance Services via telephone, fax, mail or e-mail to our San Francisco Office:

Robert A. Frey, RPA
Senior Vice President,
Regional Claims Director
Voice: (415) 403-1445
Email: rfrey@alliant.com

Diana L. Walizada, AIC, CPIW, RPA, AINS
Vice President, Claims Unit Manager

Voice: (415) 403-1453
Email: dwalizada@alliant.com

Address: Alliant Insurance Services, Inc.
560 Mission Street, 6th Floor
San Francisco CA 94105
Toll Free Voice: (877) 725-7695 Fax: (415) 403-1466

- II. Please be sure to include APIP's Claim Administrator as a CC on all Claims correspondence:

Sandra Doig
McLaren's Global Claims Services
18100 Von Karman Avenue, 10th Floor
Irvine, CA 92612
Voice: (949) 757-1413 Fax: (949) 757-1692
Email: sandra.doig@mclarens.com

Address:

- III. Cyber Liability Carrier Beazley NY needs to also be provided with Notice of Claim immediately (if purchased):

Beazley Group
1270 Avenue of the America's, Suite 1200
New York, NY 10020
Fax: (546) 378-4039
Email: bbr.claims@beazley.com

Address:

Elaine G. Tizon, V.P. CISR, E-mail: elaine.tizon@alliant.com
Donna Peterson, E-mail: donna.peterson@alliant.com
560 Mission Street, 6th Floor
San Francisco, CA 94105
Voice: (415) 403-1458 Fax: (415) 403-1466

Address:

- IV. Pollution Liability Carrier Ironshore Specialty Insurance Company (if purchased):

Ironshore Environmental Claims CSO
28 Liberty Street, 5th Floor
New York, NY 10005
In emergency call: (888) 292-0249
Fax: (646) 826-6601
Email: USClaims@ironshore.com

Address:

Akbar Sharif
Claims Advocate
18100 Von Karman Avenue, 10th Floor
Irvine, CA 92612
Voice: (949) 260-5088 Fax: (415) 403-1466
Email: akbar.sharif@alliant.com

Address:

Please include the Insured /JPA name along with the following information when reporting claims:

- Time, date and specific location of property damaged
- A description of the incident that caused the damage (such as fire, theft or water damage)
- Estimated amount of loss in dollars
- Contact person for claim including name, title, voice & fax numbers
- Complete and return the Property Loss Notice for processing.
- Mortgagee or Loss Payee name, address, and account number

APIP Claims Reporting Acknowledgement(s) Receipt Form

The Claims Reporting Forms are being included with your packet to ensure claims reporting procedures are known and available for future reference. Please review the information. We ask that you share these critical documents with all members of your team (and Pool Members and their staffs where applicable.)

We request that you review the items indicated as attached, then complete the bottom portion, sign and submit to your Alliant Insurance Services representative either by a scanned e-mail or mail to have it be included in your insurance records.

- APIP Property Claims Reporting
- Cyber Claims Reporting (*this is a claims made policy*) if coverage is purchased
- Pollution Liability Claims Reporting (*this is a claims made policy*) if coverage is purchased

Acknowledgement for Claims reporting procedures under Alliant Property Insurance Programs In effect: July 1, 2024 until further notice

I have read and been informed about these separate reporting requirements under the coverage parts that apply to our entity as indicated above and provided through APIP by Alliant.

Insured Entity Name: Northern California Cities Self Insurance Fund

X

Signature of Authorized Insured Representative

Title

Date

Print / Type Insured Representative Full Name:

Applicable in Arizona

For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Applicable in Arkansas, Delaware, District of Columbia, Kentucky, Louisiana, Maine, Michigan, New Jersey, New Mexico, New York, North Dakota, Pennsylvania, South Dakota, Tennessee, Texas, Virginia and West Virginia

Any person who knowingly and with intent to defraud any insurance company or another person, files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact, material thereto, commits a fraudulent insurance act, which is a crime, subject to criminal prosecution and [NY: substantial] civil penalties. In DC, LA, ME, TN and VA, insurance benefits may also be denied.

Applicable in California

For your protection, California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Applicable in Colorado

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in Florida and Idaho

Any person who Knowingly and with the intent to injure, Defraud, or Deceive any Insurance Company Files a Statement of Claim Containing any False, Incomplete or Misleading information is Guilty of a Felony.*

* In Florida - Third Degree Felony

Applicable in Hawaii

For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

Applicable in Indiana

A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

Applicable in Minnesota

A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

Applicable in Nevada

Pursuant to NRS 686A.291, any person who knowingly and willfully files a statement of claim that contains any false, incomplete or misleading information concerning a material fact is guilty of a felony.

Applicable in New Hampshire

Any person who, with purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

Applicable in Ohio

Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Applicable in Oklahoma

WARNING: Any person who knowingly and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

IN THE EVENT OF A
PROPERTY LOSS:

- 1) *Follow your organization procedures for reporting and responding to an incident*
- 2) *Alert local emergency authorities, as appropriate*
- 3) *Report the incident to Alliant Insurance Services immediately at:*

877-725-7695

All property losses must be reported as soon as practicable upon knowledge within the risk management or finance division of the insured that a loss has occurred.

Be prepared to give basic information about the location and nature of the incident, as well as steps which have been taken in response to the incident.

- 4) *Report the incident to McLarens Global Claims Services AND your Alliant representative*

PROPERTY FIRST NOTICE OF LOSS FORM

SEND TO: Alliant Insurance Services, Inc.
 BY MAIL: 560 Mission Street, 6th Floor, San Francisco, CA 94105
 BY FAX: (415) 403-1466
 BY EMAIL: rfrey@alliant.com AND dwalizada@alliant.com
 Carbon Copy APIP Claims Administrator: sandra.doig@mclarens.com and your Alliant representative

Today's Date: _____

Type of Claim: (check all that apply)

- Real Property Vehicles
 Personal Property Other

Insured's Name & Contact Information

Insured's Name: _____ Point of Contact: _____

Address: _____

Phone #: _____ Email Address: _____

Broker/Agent's Name & Contact Information

Company Name: Alliant Insurance Services - Claims Point of Contact: Robert A. Frey & Diana L. Walizada

Address: 560 Mission Street, 6th Floor, San Francisco, CA 94105

Phone #: 877-725-7695 Fax #: 415-403-1466

Policy Information

Policy Number: APIP2023 (Dec 04) Policy Period: July 1, 2024- July 1, 2025

Limits of Liability: _____ per _____ agg Self-Insured Retention/Deductible: _____

Loss Information

Date of Incident/Claim: _____ Location: _____

Description of Loss: _____

Please list all attached or enclosed documentation: (check if none provided) _____

Name of Person Completing This Form: _____ Signature: _____

Per the Master Policy Wording, Section IV General Conditions;

K. NOTICE OF LOSS

In the event of loss or damage insured against under this Policy, the Insured shall give notice thereof to ALLIANT INSURANCE SERVICES, INC., 560 Mission Street, 6th Floor, San Francisco, CA 94105. TEL NO. (877) 725-7695, FAX NO. (415) 403-1466 of such loss. Such notice is to be made as soon as practicable after the inception of loss.

IN THE EVENT OF A
CYBER LOSS:

- 1) *Follow your organizations procedures for reporting and responding to an incident*
- 2) *Alert authorities, as appropriate*
- 3) *Report the incident to Beazley Group immediately at:*

bbr.claims@beazley.com

(866)567-8570

All Cyber losses must be reported as soon as practicable upon knowledge by the insured that a loss has occurred.

Be prepared to give basic information about the location and nature of the incident, as well as steps which have been taken in response to the incident.

- 4) *Report the incident to Alliant Claims Department and your Alliant representative*

SPECIAL NOTE REGARDING PRIVACY NOTIFICATION COSTS:

The policy provides a \$500,000 Aggregate Limit for Privacy Notification Costs. If you utilize a Beazley vendor, the limit is increased to \$1,000,000.

Please contact Beazley for a list of approved vendors.

CYBER FIRST NOTICE OF LOSS FORM

SEND TO: Beazley Group
BY MAIL: 1270 Avenue of the America's, Suite 1200, New York, NY 10020
BY FAX: (546) 378-4039
BY EMAIL: bbr.claims@beazley.com
CC Alliant Claims Department:
elaine.tizon@alliant.com, Donna.Peterson@alliant.com and your Alliant representative

Today's Date: _____

Insured's Name & Contact Information

Insured's Name: _____ Point of Contact: _____

Address: _____

Phone #: _____ Email Address: _____

Broker/Agent's Name & Contact Information

Company Name: Alliant Insurance Services – Claims Point of Contact: Elaine Tizon

Address: 560 Mission Street, 6th Floor, San Francisco, CA 94105

Phone #: 877-725-7695 Fax #: 415-403-1466

Policy Information

Policy Number: _____ Policy Period: July 1, 2024- July 1, 2025

Limits of Liability: _____ per _____ agg Self-Insured Retention/Deductible _____

Loss Information

Date of Incident/Claim: _____ Location: _____

Description of Loss: _____

Please list all attached or enclosed documentation: (check if none provided) _____

Name of Person Completing This Form: _____ Signature: _____

A. NOTICE OF CLAIM, LOSS OR CIRCUMSTANCE THAT MIGHT LEAD TO A CLAIM

1. If any **Claim** is made against the **Insured**, the **Insured** shall, as soon as practicable upon knowledge by the **Insured**, forward to the Underwriters through persons named in Item 9.A. of the Declarations written notice of such **Claim** in the form of a telecopy, or express or certified mail together with every demand, notice, summons or other process received by the **Insured** or the **Insured's** representative; provided that with regard to coverage provided under Insuring Agreements I.A. and I.C., all **Claims** made against any **Insured** must be reported no later than the end of the **Policy Period**, in accordance with the requirements of the **Optional Extension Period** (if applicable), or within thirty (30) days after the expiration date of the **Policy Period** in the case of **Claims** first made against the Insured during the last thirty (30) days of the **Policy Period**.
2. With respect to Insuring Agreement I.B. for a legal obligation to comply with a **Breach Notice Law** because of an incident (or reasonably suspected incident) described in Insuring Clause I.A.1 or I.A.2, such incident or reasonably suspected incident must be reported as soon as practicable during the **Policy Period** after discovery by the Insured. For such incidents or suspected incidents discovered by the **Insured** within 60 days prior to expiration of the Policy, such incident shall be reported as soon as practicable, but in no event later than 60 days after the end the **Policy Period**, provided; if this Policy is renewed by Underwriters and covered **Privacy Notification Costs** are incurred because of such incident or suspected incident reported during the 60 day post **Policy Period** reporting period, then any subsequent **Claim** arising out of such incident or suspected incident is deemed to have been made during the **Policy Period**.
3. With respect to Insuring Agreements I.A. and I.C., if during the **Policy Period**, the **Insured** first becomes aware of any circumstance that could reasonably be the basis for a **Claim** it may give written notice to Underwriters in the form of a telecopy, or express or certified mail through persons named in Item 9.A. of the Declarations as soon as practicable during the **Policy Period** of:
 - a. the specific details of the act, error, omission, or **Security Breach** that could reasonably be the basis for a **Claim**;
 - b. the injury or damage which may result or has resulted from the circumstance; and
 - c. the facts by which the **Insured** first became aware of the act, error, omission or **Security Breach**

Any subsequent **Claim** made against the **Insured** arising out of such circumstance which is the subject of the written notice will be deemed to have been made at the time written notice complying with the above requirements was first given to the Underwriters.
4. A **Claim** or legal obligation under section X.A.1 or X.A.2 above shall be considered to be reported to the Underwriters when written notice is first received by Underwriters in the form of a telecopy, or express or certified mail or email through persons named in Item 9.A. of the Declarations of the **Claim** or legal obligation, or of an act, error, or omission, which could reasonably be expected to give rise to a **Claim** if provided in compliance with sub-paragraph X.A.3. above.

POLLUTION LIABILITY

IN THE EVENT OF AN

ENVIRONMENTAL EMERGENCY:

- 1) *Follow your organization procedures for reporting and responding to an incident*
- 2) *Alert local emergency authorities, as appropriate*
- 3) *Report the incident immediately at:*

888-292-0249

- 4) *Report the incident to Alliant*

Akbar Sharif
Claims Advocate
949-260-5088
415-403-1466 – fax
akbar.sharif@alliant.com

Be prepared to give basic information about the location and nature of the incident, as well as steps which have been taken in response to the incident.

DO follow your organization's detailed response plan
DO contact your management as well as appropriate authorities
DO ensure anyone who could come in contact with a spill or release is kept away

DO NOT ignore a potential spill or leak
DO NOT attempt to respond beyond your level of training or certification

SEND TO: IRONSHORE ENVIRONMENTAL CLAIMS CSO
BY MAIL: 28 Liberty Street, 5th Floor, New York, NY 10005
BY PHONE: (888) 292-0249
BY FAX: (646) 826-6601
BY EMAIL: USClaims@ironshore.com
CC Alliant Insurance: akbar.sharif@alliant.com and your Alliant Representative

Today's Date: _____

Notice of: (check all that apply)

- Pollution Incident Potential Claim Other _____
 Third-Party Claim Litigation Initiated

Insured's Name & Contact Information

Company Name: _____ Point of Contact: _____

Address: _____

Phone #: _____ Email Address: _____

Broker/Agent's Name & Contact Information

Company Name: Alliant Insurance Services - Claims Point of Contact: Akbar Sharif

Address: 18100 Von Karman Ave., 10th Floor, Irvine, CA 92612

Phone #: 949-260-5088

Policy Information

Policy Number: _____ Policy Period: July 1, 2024- July 1, 2025

Limits of Liability: _____ per _____ agg. Self-Insured Retention/Deductible _____

Loss Information

Date of Incident/Claim: _____ Location: _____

Claimant Name/Address: _____

Description of Loss: _____

Please list all attached or enclosed documentation: (check if none provided) _____

Name of Person Completing This Form: _____ Signature: _____

Flood Offering

Flooding is a serious threat to both personal and commercial clients. Flooding can happen anywhere, not just zone referred to as high-risk areas (Special Flood Hazard Area). Your Alliant team is ready to explain how it works and the associated costs.

Basic Facts

Congress created the NFIP in 1968 in response to the rising cost of taxpayer-funded disaster relief for flood victims and the increasing amount of damage caused by floods. The NFIP makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage. The NFIP is self-supporting for the average historical loss year. This means that unless there is a widespread disaster, operating expenses and flood insurance claims are financed through premiums collected.

Commercial buildings or residential dwellings owned by commercial entities are considered commercial property. All others are residential dwellings

The [FEMA Summary for Commercial Property](#) and [FEMA Standard Summary of Coverage](#) provides information on the following:

- Types of Flood Insurance Coverage
- What is a Flood- “a General and temporary condition of partial or complete inundation of two or more acres of normally dry land area”...
- Deductibles – various options to meet your financial needs
- What is Covered and What is Not
- The valuation of the Property – Actual Cash Value or Replacement Cost

Additional Information

- Flood Zones-
 - <https://www.fema.gov/flood-zones>
- Excess Flood Insurance (contact your Producer for additional information)
 - Increased limits over the maximum flood limit provided by NFIP

FEMA Glossary of Flood Terms

<https://www.fema.gov/national-flood-insurance-program/definitions>

If you do NOT wish to purchase flood insurance your signature is required below:

Signature: _____

Date: _____

Name Printed / Typed: _____

Company Name: _____

Electronic Delivery Option Form

Alliant Insurance Services, Inc. may be required by law to obtain consent from insureds prior to providing electronic delivery of documents, including the policy. You may change your option at any time. Please select one of the following:

- ELECTION OF ELECTRONIC INSURANCE DOCUMENT DELIVERY**
I elect to receive all my documents electronically and acknowledge I may no longer receive paper copies unless I sign a new form requesting both electronic and paper copies or specifically request them.
- ELECTION OF ELECTRONIC INSURANCE DOCUMENT DELIVERY AND PAPER DELIVERY**
I elect to receive both electronic and paper copies of my insurance policy and supporting documents.
- REJECTION OF ELECTRONIC INSURANCE DOCUMENT DELIVERY**
I reject the option to receive my insurance policy and supporting documents electronically. I will receive paper copies of such documents.
- ELECTION TO WITHDRAW CONSENT OF ELECTRONIC DELIVERY**
I withdraw my previous consent of electronic delivery of my insurance policy and supporting documents. I elect to receive paper copies of such document going forward.

Named Insured = Northern California Cities Self Insurance Fund

Named Insured:

Print Name of Authorized Representative

Title

Signature of Authorized Representative

Date Signed

If you have selected electronic document delivery, please provide the email address for the individual(s) who should receive these documents. If this information changes, please provide updated details to your service team.

This selection remains intact until revised by you.



PROPERTY INSURANCE PROGRAM FOR PUBLIC ENTITIES

PUBLIC ENTITY



The property public entities oversee are incredibly diverse and complex. Because of this, Alliant created the Alliant Property Insurance Program (APIP) to give public entities across the country access to thoughtful insurance solutions and price stability through APIP's group purchasing power. This strength is fueled by APIP's nearly 10,000 covered entities in 38 states and \$540 billion in total insurance values (TIV). APIP is among the largest property placements worldwide.

This strength is fueled by APIP's nearly 10,000 covered entities in 38 states and \$500 billion in total insurance values (TIV).

Exclusive price controls, innovative program design, and responsive service APIP coverage is significantly broader and typically 10% to 20% less expensive than similar placements offered by competitors. **The program offers per occurrence limits up to \$1 billion.** APIP's size gives insureds competitive pricing and access to large earthquake, flood, and wind limits with a carefully managed spread of risk.

In addition, APIP insureds can count on getting their claims paid in a timely manner. Highly rated global insurers and reinsurers with minimum AM Best rating of A- category VII provide coverage that includes:

- Per occurrence limits up to \$1 billion
- Broad insuring agreements
- Coverage for all property of every description of an insurable nature—both real and personal—of the insured
- Coverage for property of others in the care, custody, or control of the insured for which the insured is liable wherever located in the United States
- Replacement costs for physical damage, including comprehensive and collision damage as an option for automobiles
- Automatic acquisition of new locations which allows entities to grow without having to wait for underwriting approval
- Blanket fine arts coverage (if scheduled)
- Municipal bond and tax revenue interruption coverage
- Course of construction coverage including delay in start-up
- Property appraisals for all real property over \$5 million
- Boiler and machinery coverage
- Access to Alliant's proprietary OASYS-Net software system, the program provides property schedules, claims, vendor certificates, and places certificate requests online. It allows clients to update their property locations, report a claim, or request a certificate of insurance.



Coverage for Boiler and Machinery

APIP includes coverage for boilers and machinery with limits up to \$100 million. Established boiler and machinery authorized inspection agencies are used for both jurisdictional and consultative services. This ensures you receive board-certified engineering expertise in machinery, equipment, electronics, and HVAC through a nationwide field network.

To manage a wide range of critical exposures, the program also provides our clients with electrical loss prevention surveys, infrared thermography, industry and technical consultation, a key account service plan, transformer oil gas analysis, boiler operation and maintenance training, and boiler and pressure vessel inspection services for non-code vessels (and vessels located in jurisdictions that do not require inspections).

Environmental Risk Coverage

Our team of dedicated underwriters has extensive experience in environmental risk and a strong understanding of the unique needs of public entities. To protect your organization from the catastrophic impacts environmental liabilities can have on the physical and financial infrastructure of an organization, APIP insureds receive first and third party pollution protection against the broad range of environmental risks facing public entities. This coverage includes premises, covered operations, transportation, bodily injury/property damage from pollution conditions, pollution clean-up, mold, and both above-ground storage tanks (ASTs) and underground storage tanks (USTs) coverage.

ABOUT ALLIANT INSURANCE SERVICES

Alliant Insurance Services is one of the nation's leading and fastest growing distributors of diversified insurance products and services. In the face of increasing complexity, our approach is simple: bring on the best people and invest more deeply in the industries and clients we serve. We operate through a network of specialized national platforms and regional offices to offer a comprehensive portfolio of services to our clients. Our goal is to ensure that they get the most innovative products—and the most innovative thinking—in the industry. www.alliant.com

Cyber Risk Coverage

Cyber liability looms larger than ever and coverage against it is essential to protect the health of your organization. As an APIP insured, our cyber risk specialists will help you assess exposures that threaten your organization, and deliver first and third party coverage to match your risk profile to shield your agency from the ever-changing world of technology-related risks.

The Alliant Advantage

The Alliant public entity team is comprised of 150 professionals with targeted expertise servicing a broad range of public entities throughout the U.S. We ensure that our clients have access to time-tested expertise and powerful risk resources regardless of location.



Risk Control and Safety Services

Helping public entities take a stand against the unexpected





In the public sector, the possibility of an accident or loss always looms large. Unannounced and indiscriminate, these incidents can unleash a wave of lost productivity, damaged property, and significant legal and medical expenses that can impact your organization for years.

It's true, these incidents happen all the time. But do they have to?

Alliant works hand-in-hand with public entities across the nation, delivering meticulous analysis and actionable strategies that reduce costly accidents and losses. We'll leverage the full strength of our technological and intellectual resources to deliver sophisticated solutions that enhance safety, increase productivity, and reduce insurance costs.

▶ Power Through Prevention

Our mission is simple. We aim to prevent costly accidents and losses before they can play havoc with your organization. Underlying this commitment is an extensive infrastructure of people, ideas, and resources, all working together to protect your organization. When you work with Alliant, you unlock access to:

- A nationwide network of highly experienced consultants who understand the risks and regulatory climate of your particular market.
- Risk professionals averaging 15 years of experience with a range of certifications and credentials.
- Alliant's extensive library of educational materials, safety resources, and webinars.
- The power and resources of one of the nation's largest specialty insurance and risk management organizations.
- Time-tested methods and expertise that consistently yield lower loss ratios, and in turn, lower insurance costs.
- People who understand your business, its risks, and how they affect your long-term success.

▶ Get the "Big Picture" on Risk Control

We believe that effective risk control is not simply a series of tactics but a hub of interconnected strategies bound together by an ambitious, "big picture" perspective. To achieve this, we combine the following best-in-class services tailored for each of our clients.



Comprehensive Risk Assessment

- Loss analysis
- Operational assessment
- Stakeholder interviews
- Risk impact modeling
- Contract review
- Strategic planning



Implement Solutions

- Fire and life safety
- Casualty and workers' compensation
- Regulatory compliance
- Environmental
- Ergonomics and IH
- Fleet safety
- Behavioral safety



Critical Success Factors

- Personalize critical success factors
- Develop dashboard tools
- Align solutions with operational and risk goals
- Enterprise risk management



Monitor Results

- Monitor and adjust solutions
- Quantify value of outcomes
- Communicate success and improvement opportunities

▶ It's Your Choice. And It's an Important One.

Your charge is twofold: to protect your organization and secure its success. Working with a risk consultant can help you achieve both of these objectives, but you must choose the right partner for your organization. How to find the right fit? Make sure your consultant has:

- In-depth experience handling risks in your industry.
- The courage to tell you what you need to know, not what you want to hear.
- Vast resources at their disposal and the availability to handle the job when and how you need it.
- The support of a team of experts to assist in areas like regulatory citation, claims handling, and litigation.

These exemplify the Alliant approach to risk control and guide all of our actions as we seek to protect our clients from ever-shifting risks.

▶ Key Services

- **On-site hazard/risk assessments:** We perform an in-depth audit of your organization, identifying key areas of liability exposure, followed by detailed findings and recommendations.
- **Risk assessment:** We quantify your exposures by providing C.O.P.E. (construction, occupancy, protection, and exposure) along with natural catastrophe data, risk quality ratings, recommendations, and facility programs.
- **Ergonomics:** To help reduce workers' compensation costs, we provide engineering and administrative solutions that address core ergonomic issues; then we work with your team to build a self-sustaining risk improvement process through workplace studies, office evaluations, and ongoing training and education.
- **Loss estimates:** Our team can provide customized estimates that cover machinery, equipment, earthquake, wind, or flood in probable maximum loss (PML) and maximum feasible loss (MFL) formats.
- **Industrial hygiene:** Our consultants will anticipate, identify, evaluate, and recommend control strategies for chemical or biological hazards that may cause work-related illnesses.
- **Business interruption analysis and continuity planning:** We assist you in assessing the risk of a disaster on company operations and identifying its potential impact on your business, suppliers, and customers; and provide a disaster action plan.
- **Fleet safety analysis:** Our research-based transportation safety programs include full safety assessments, fleet training, accident investigation, and other regulatory audits.
- **Infrared and ultrasonic testing:** These important tests detect electrical problems and other critical loss exposures using highly sophisticated diagnostic technologies to prevent unscheduled maintenance, reduce operational interruptions, and improve energy usage.
- **General liability:** We help to prevent accidents, reduce injuries, and control insurance costs by pinpointing and mitigating risk to the public.
- **Risk management center:** This web-based risk reduction platform allows you to reduce risk and enable employee safety by creating an effective human resources and risk management program.
- **Training services:** Knowledge is power, and we offer a full range of educational resources customized for your organization. This includes a high-impact webinar series.
- **Fire system evaluation:** We analyze the adequacy of your system and then provide recommendations for ongoing maintenance and testing.

RISK CONTROL CONSULTING

Training Series for Alliant Clients 2024-25 Policy Year

Alliant’s goal is aimed at educating our clients in property protection and occupational safety and health. Our new series is offered to all clients at no additional cost.

August 14, 2024	How Can Alliant Help Your Organization?	Safeguarding your property can feel daunting, but fear not! Dive into our workshop to discover how our range of services and resources can streamline the process for you. We'll share tips, tricks, and tools to save you time while ensuring you're up to speed with the latest best practices, standards, and regulations.
September 11, 2024	Property Protection Basics:	Make sure your fire and life safety systems are in top shape to perform when needed most. Discover how to enhance their efficiency and safety while minimizing the risk of business disruptions caused by equipment failures.
October 9, 2024	Preventing Water Damage:	Water damage is the most common and expensive type of property loss we face. Thanks to technological advances, we now have better chances of preventing such claims. Dive into this conversation with a top provider of leak detection systems to learn why investing in them is a smart move.
November 13, 2024	Fleet Telematics:	Discover the operational and safety advantages of telematic systems! See how numerous business partners have thrived with Samsara's technology, effectively cutting accidents and fleet costs.
December 11, 2024	Maintaining Vacant Buildings:	Curious about what hides within your empty buildings? Prepare to be amazed by our discoveries over the years!
January 15, 2025	Crime Prevention Through Environmental Design (CPTED):	For nearly three decades, the CPTED approach has been transforming communities, making them safer. Explore how your organization can integrate these strategies into your facilities.
February 12, 2025	Business Continuity:	Learn how to safeguard your business from catastrophic losses beyond just IT. Tune in as we chat with a BCP expert to discover strategies for reducing impact and ensuring continuity.
March 12, 2025	Wildfire:	Let's shift the spotlight from residential areas to commercial spaces. While much attention is given to how wildfires affect homes and communities, it's crucial to recognize that the same mitigation strategies can safeguard commercial properties. Join our team as we delve into essential factors for minimizing fire and smoke damage in commercial settings.
May 14, 2025	Hazardous Materials Safety and Storage:	Make sure you're storing paper goods, hand sanitizer, propane, paint, lubricants, and gasoline properly. It's crucial for safety and efficiency. Join us to find a strategy that works for you!
June 11, 2025	Workplace Violence:	Explore the new California workplace violence regulation that kicked in on July 1, 2024. Uncover the key elements of an effective workplace violence program that significantly cut down incidents on the job.

All training sessions are offered at no additional cost and will be held from 10am – 11am Pacific Standard Time. [You may register for any of the topics by clicking on the title to be directed to the registration page.](#) All presentations are recorded for on-demand playback (register to ensure you receive an e-mail with the link to the post-event recording).



▼ About Alliant Insurance Services

Alliant Insurance Services is one of the nation's leading and fastest growing distributors of diversified insurance products and services. In the face of increasing complexity, our approach is simple: bring on the best people and invest more deeply in the industries and clients we serve. We operate through a network of specialized national platforms and regional offices to offer a comprehensive portfolio of services to our clients. Our goal is to ensure that they get the most innovative products—and innovative thinking—in the industry.

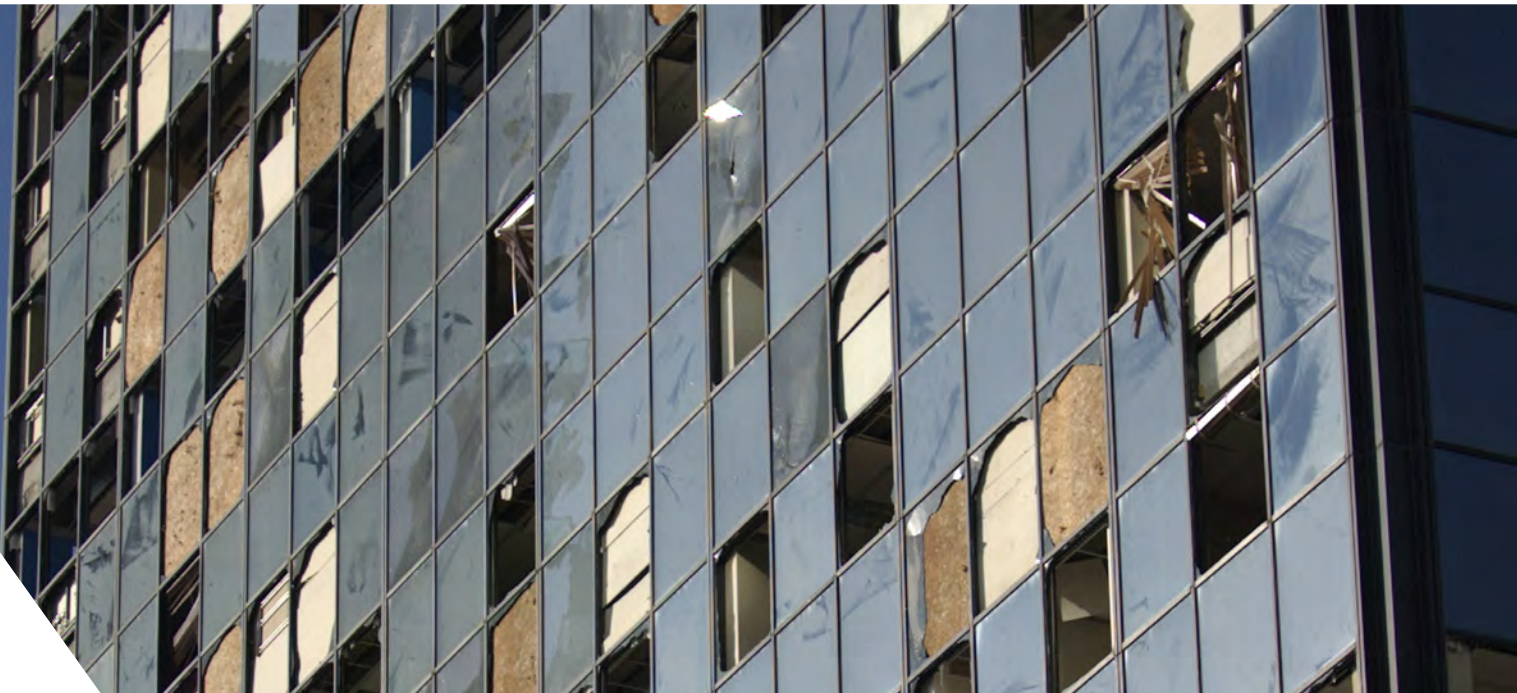
alliant.com

Tim Leech, CSP, ARM

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Risk Control Consulting
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APPRAISAL SERVICES

After a property loss you don't need another unpleasant surprise



Suffering a property loss is bad enough without discovering the property was undervalued and you won't recover enough to replace or restore it. The reason for your dilemma: an inaccurate or poorly documented appraisal of the property that created a false sense of security that you were fully covered for the loss.

APPRAISAL SERVICES

If your assets are undervalued, or the values cannot be defended, the replacement costs paid by your insurance carrier will not adequately cover your losses. To ensure that commercial and public sector organizations do not face this kind of unpleasant surprise, Alliant Appraisal Services provides clients with accurate, fully documented appraisals they can trust.

Each property valuation is conducted by a licensed, experienced real estate appraiser who utilizes valuation techniques that conform to the federal reporting requirements of the Uniform Standards of Professional Appraisal Practice (USPAP). To ensure accuracy, all appraisals are submitted for peer review.

CLIENT BENEFITS

Clients benefit from our appraisals in a variety of ways, including:

- Identifying inaccuracies in value based on occupancy or building characteristics
- Identifying inaccuracies in square footage, which impacts value
- Updating values to include building additions and renovations and to capture buildings not previously recorded
- Flagging demolished, relocated, or out-of-service structures, thereby reducing insured value
- Documenting and updating COPE (Construction, Occupancy, Protection, Exposures) data, which may help to lower premiums
- Collecting additional data as requested, including secondary earthquake characteristics and GPS coordinates

COMMERCIAL APPRAISALS

The depth and diversity of our commercial appraisal knowledge and experience set Alliant Appraisal Services apart from other consultants. Besides our own vast knowledge base, we are able to capitalize on our access to Alliant's vast nationwide appraisal and cost databases to meet specialized appraisal needs for nearly every type of commercial client.

In addition to appraising income-producing real property—including industrial, office, multifamily, and commercial—we have extensive expertise in appraising such unique assets as medical facilities, entertainment venues, hospitality sites, construction equipment, and power generation plants, to name only a few.

PUBLIC ENTITY APPRAISALS

Establishing accurate replacement values for such public sector assets as infrastructure, public facilities, and specialized equipment requires extensive knowledge of both the type of public entity and type of property. Among the unique public assets we appraise are water distribution systems, sewage treatment facilities, power generation plants, medical treatment facilities, school gymnasiums, fire-fighting equipment, communication towers, roadways, bridges, and many others.

REPORT FORMATS

Our appraisal reports can be customized to a client's particular requirements, ranging from a spreadsheet that summarizes key data to standalone reports for each asset. Clients can be confident that our appraisal reports will be consistent and supported by reliable market data.

ALLIANT INSURANCE SERVICES: THE PARTNER YOU DESERVE.

With a history dating back to 1925, Alliant Insurance Services is one of the nation's leading distributors of diversified insurance products and services. Operating through a national network of offices, Alliant provides property and casualty, workers' compensation, employee benefits, surety, and financial products and services to more than 26,000 clients nationwide.

www.alliant.com

CONTACT

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Appraisal Manager
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Alliant»Connect

The power of Alliant at your fingertips



Your business is a dynamic enterprise, moving with speed and agility to meet the ever-changing needs of your clients, employees, and industry. Decisions are made in real time and information must be accessed at a moment's notice. With AlliantConnect, convenience, security, and service are always at your fingertips and waiting for policy information is never part of the equation.

AlliantConnect is a customized online portal providing instant access to all of your insurance information. With its simple interface and intuitive design, you can manage your documents, access informational materials, stay up to date on policy changes, pay premiums, and interact with a service professional. Simply stated, it's a central hub where you can manage all aspects of your insurance policy.

AlliantConnect seamlessly melds the power of Alliant with the convenience of a secure online portal by empowering you to:


- **Access** all of your insurance information via a transparent and easy-to-use online interface
- **Manage** your documents, including certificates of insurance, in real time
- **Learn** through a comprehensive library of fact sheets, white papers, and presentations
- **Watch** training videos designed to help you better manage risk
- **Locate** a summary of your policy changes
- **Track** important dates and announcements
- **Pay** your premiums quickly and easily using an integrated payment component
- **Communicate** quickly and easily with your Alliant service team

PUT YOUR POLICY IN YOUR POCKET

With AlliantConnect Mobile, your policy follows you wherever business takes you. You enjoy 24/7 on-the-go-access to insurance information in a secure mobile platform through the following features:

- **One-click "Help" button** that will notify the entire service team if you experience an urgent issue
- **On-demand access** to policy documents, schedules, and endorsements
- **Offline access to documents** once they are downloaded
- **Contact information** of the entire service team

With AlliantConnect, you can rest assured that your information is stored in a secure location.



YOUR INFORMATION IS ALWAYS SECURE

With AlliantConnect, you can rest assured that all your information is secure, including payment transactions that are protected with the highest encryption levels possible. In addition, all data is secured to the appropriate account teams, our database and all backups are stored in a highly encrypted format, and all document changes are archived for audit history. As a company that insures clients against cyber risks, Alliant understands the importance of protecting client information in an online environment and how to maximize the security of your information.

REAL PEOPLE, ALWAYS WITHIN REACH

We believe that technology is only as successful as the people behind it. This is why we designed AlliantConnect not as a means of removing people from the process, but to bring them closer. In addition to accessing a service professional via the online portal, we also offer a toll-free helpline, where you will have direct access to the AlliantConnect support team. Simply give

us a call, let us know you are an AlliantConnect client, and we will be on the phone to help you get the most out of your account. AlliantConnect offers value and convenience by combining cutting-edge technology, optimum security, and personal service.

ALLIANT INSURANCE SERVICES: THE PARTNER YOU DESERVE.

With a history dating back to 1925, Alliant Insurance Services is one of the nation's leading distributors of diversified insurance products and services. Operating through a national network of offices, Alliant provides property and casualty, workers' compensation, employee benefits, surety, and financial products and services to more than 26,000 clients nationwide.

www.alliant.com

CONTACT

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APIP - INSURANCE & FEMA CLAIM PREPARATION SERVICES

In a time of unprecedented frequency and scale of natural disasters, historic pandemics and cyber threats, it is more important than ever for **APIP Insureds** to be both knowledgeable and prepared to quickly and professionally quantify and present financial losses for reimbursement through all areas of potential recovery.

Imperium has extensive expertise in claim preparation services for many public entities, municipalities, K-12 schools, and hospitals in the U.S. Imperium offers a full continuum of claim preparation, forensic accounting, and risk management services that are designed specifically for APIP Insureds. These offerings coupled with decades of experience in handling both pre-loss risk management and post loss claims recoveries for public entities around the country for a variety of losses makes Imperium uniquely qualified to support your needs.

The APIP Policy Coverage for “Claim Preparation”

The APIP program provides \$1,000,000 in coverage for claim preparation services, following a covered loss. Therefore, the costs for Imperium services may be fully reimbursable up to this limit if applicable. These services are intended to support APIP policy holders in preparing, quantifying, and presenting claims to the Insurance Company(s) and their representatives.

Post-Loss

- **Insurance Claim Support** – Imperium's team has experience in supporting organizations following an insurable triggering event. Imperium's multi-disciplined team includes building consultants, forensic accountants, engineers, among others, who can support you in organizing, quantifying, and presenting your loss to the Insurer(s).
- **Builders Risk & Construction Issues** – Claim preparation takes not only expertise but also time and resources. Imperium helps alleviate the unplanned claim preparation burdens typically placed on a project team after a loss. We apply expertise in both construction project management and insurance claim preparation to help establish the status of the project at the time of a loss and then prepare the claim documentation required for financial recovery.

Pre-Loss

- **Business Interruption Value (BIV)** – Imperium's BIV Updates can be tailored to meet the needs of an organization's risk tolerance and help in decision making in setting coverage limits for annual policy premiums. When an insured sets their insurable values too high, they pay more in premiums for coverage they will never use. When BIV is too low, full financial recovery after a loss may not be achieved.

Other Services

- **FEMA Expertise**– In addition to insurance claims, our team has the knowledge and expertise to support eligible Applicants with their FEMA claims through the FEMA Public Assistance Program. Our team has extensive experience in project development, damage estimating, appeals, and project close-out.

- **Capital Project and Construction Claims Auditing** – public organizations often require an outside review of construction spending, adding stewardship to ongoing projects, or as part of a dispute avoidance and early claims resolution process. Imperium’s team of schedule, scope and cost experts design and implement audit plans for public projects and serve as on-call claims auditors to help facilitate successful completion to projects that experience changes.
- **Cyber risk quantification** - is a pre-loss valuation associated with specific threats such as a ransomware attack, business email compromise, and data exfiltration.
- **Litigation / Appraisals / Arbitration** – Imperium employs a broad range of testifying experts with considerable experience in quantifying economic damages. With decades of real-world experience, we achieve exceptional results in providing the technical and financial consultations required to resolve complex disputes across a broad range of industries.

Some Client Examples Include:

- Supporting various municipalities following winter storms in filing an insurance claim through the APIP program for unscheduled roads / cleanup inclusive of both internal and third-party expenses.
- Preparing a complex hurricane insurance claim with FEMA component for one of Florida's largest K-12 school systems.
- COVID-19 Cost Preparation and FEMA Claims Management for the largest public health care system in the United States.
- Preparing a complex Higher Education property and business interruption claim following a fire at a research building.
- Preparing the largest FEMA claim in history for a significant public housing authority in North America providing consulting services for the NFIP, insurance, and FEMA claims.

Prior to the commencement of an engagement, Imperium will provide a detailed scope of work and estimated costs for approval by the client for each of the services described above.

ABOUT IMPERIUM

Imperium Consulting Group, LLC, is a specialized advisory business that works with clients to better manage commercial risks and resolve complex claims and disputes. Our team of forensic accountants, project schedulers, engineers, cyber specialists, and other industry experts quantifies economic loss for risk management decision making as well as for recovery. Our services span pre-loss risk quantification and business interruption modeling, project auditing, litigation support, and expert witness services. We are retained by public and private organizations to help navigate claims under commercial and government contract forms, as well as recoveries under FEMA. Our experts also specialize in measuring loss under policies such as property and business interruption, builders’ risk, subcontractor default insurance, cyber, fidelity, M&A, environmental, among others. For more information about Imperium’s resiliency solutions, please visit www.imperiumCG.com



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item G.4.b.

APIP POLLUTION

INFORMATION ITEM

ISSUE: The APIP program has traditionally included pollution coverage as part of its group purchase of property coverage. This year the policy is renewing with the same insurer, Ironshore Specialty.

Coverages changes for this year are:

- Location must be tied to the SOV in order for coverage to apply.
- \$500K aggregate sublimit for locations inadvertently left off the schedule, per named insured.
- Increased Mold Matter Deductible to \$350K (up from \$250K).
- Sewer backup limit increased to \$2M (up from \$1M)

The proposal and remaining changes per the attached will be reviewed during the meeting.

RECOMMENDATION: Review and continue to include purchase of the APIP Pollution coverage as part of the annual renewal.

FISCAL IMPACT: None from this item. Total cost of \$18,993.37 (\$15,370.72 last year) included in the overall APIP renewal.

BACKGROUND: The APIP coverage has included pollution insurance since 2012/13.

ATTACHMENT(S): Pollution Liability Coverage Proposal (*page 259*)



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item G.4.c.

APIP CYBER COVERAGE RENEWALS

INFORMATION ITEM

ISSUE: Members of the Property Program are also provided Cyber Coverage with a \$2M Insured/Member aggregate limit of liability. Various sublimits apply to certain coverages including Cyber Extortion, Business Interruption from a Security Breach, and Hardware Replacement Costs.

The Cyber Coverage proposal is attached and contains a review of the changes in the coverage for FY 24/25. The Cyber market has dramatically improved over the past few years; however, insureds can continue to expect underwriter scrutiny of their cyber security systems, with Multi-Factor Authentication (MFA) a critical component of those measures.

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.

The proposal and remaining changes will be reviewed during the meeting.

RECOMMENDATION: Review and continue to include purchase of the APIP Cyber coverage as part of the annual renewal.

FISCAL IMPACT: None from this item. Total cost of \$101,085.45 (was \$109,652.48 for 23/24) included in the overall APIP renewal, a *decrease* of (-7.81%) net of the TIV increases.

BACKGROUND: The JPA's property policy through APIP includes Cyber Liability coverage. Each member of the JPA has its own \$2 million Cyber Liability annual aggregate limit with sublimits of up to \$1 million for Breach Response Costs if Beazley Nominated Services Providers are used. Other sublimits apply for Cyber Extortion, Data Recovery, Business Interruption, and Fraudulent Instruction, among others.

ATTACHMENT(S): APIP Cyber Insurance Summary Proposal (*page 250*)



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item G.4.d.

APIP CLAIMS REPORTING ACKNOWLEDGEMENTS

INFORMATION ITEM

ISSUE: Members are asked to review and acknowledge receipt of the Claims Reporting Requirements for the Alliant Property Insurance Program (APIP). It is critical that members and their staff recognize and respond to property claims in a timely manner to mitigate the damages and ensure they receive the full benefits of their property coverage.

It is especially important that city staff who may be first to notice a pollution incident or cyber breach know of the coverage available and the need to report claims immediately for professional assistance in mitigating the loss and to preserve coverage under these claims-made policies. Please distribute claim reporting information to applicable public works and IT staff or consultants.

RECOMMENDATION: Review and acknowledge receipt by each Member signing a copy of the attached notice.

FISCAL IMPACT: None.

BACKGROUND: Given the importance of responding quickly to property claims, and the threat of reduced or denied coverage for late reporting of claims, Alliant has requested that all APIP members understand and acknowledge the claim reporting requirements. Members can sign and return this document at the meeting or respond to an email that will be sent later in June to those that have not signed.

ATTACHMENT(S): APIP Claims Reporting Acknowledgements Receipt Form

APIP Claims Reporting Acknowledgement(s) Receipt Form

The Claims Reporting Forms are being included with your packet to ensure claims reporting procedures are known and available for future reference. Please review the information. We ask that you share these critical documents with all members of your team (and Pool Members and their staffs where applicable.)

We request that you review the items indicated as attached, then complete the bottom portion, sign and submit to your Alliant Insurance Services representative either by a scanned e-mail or mail to have it be included in your insurance records.

- APIP Property Claims Reporting
- Cyber Claims Reporting (*this is a claims made policy*) if coverage is purchased
- Pollution Liability Claims Reporting (*this is a claims made policy*) if coverage is purchased

Acknowledgement for Claims reporting procedures under Alliant Property Insurance Programs In effect: July 1, 2024 until further notice

I have read and been informed about these separate reporting requirements under the coverage parts that apply to our entity as indicated above and provided through APIP by Alliant.

Insured Entity Name: Northern California Cities Self Insurance Fund

X

Signature of Authorized Insured Representative

Title

Date

Print / Type Insured Representative Full Name:



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item G.4.e.

ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP)

ACTION ITEM

ISSUE: Attached is a proposal to renew Deadly Response Coverage as expiring and offered as a stand-alone coverage to members of APIP. The coverage provides a \$500,000 per occurrence limit with a \$2,500,000 policy aggregate for the pool and \$10,000 deductible.

The coverage is a combination of first and third-party coverages, with sub-limits of \$250,000 for crisis management services, counseling services, funeral expenses, and demo/clearance/memorialization. The coverage includes Medical Expenses of \$25,000 and Accidental Death and Dismemberment of \$50,000 Per Person and with a \$500,000 annual aggregate.

The coverage is primary for property and business interruption, coverages also provided by APIP, and adds coverage to include crisis management, counseling and funeral services for events happening on insured property. *The event must occur at a location on a member's APIP Schedule of Values.*

RECOMMENDATION: Review and discuss option and renew coverage, decline, or provide direction.

FISCAL IMPACT: NCCSIF's FY 24/25 premium is \$17,144.39, a decrease of 4% from NCCSIF's FY 23/24 premium of \$17,868.71.

BACKGROUND: This type of insurance, often labeled "Active Shooter" Coverage, has been purchased by the Property Program members since FY 18/19. Elk Grove has also elected to purchase the coverage and share in the group cost though they are not in the Property Program.

NCCSIF members have also opted to provide themselves a specific type of this coverage tailored to their unique responsibilities in responding to these events. Members added a Violent Event Coverage endorsement to the Liability Program MOC, using a similar "trigger" for coverage, and it is not limited to an event at an insured location. The coverage only requires that a Violent Event occurred requiring emergency response, though it is limited to a Member's Banking Layer.

ATTACHMENT(S):

1. Alliant Deadly Weapon Response Program (ADWRP) FY 24/25 Renewal Proposal
2. FY 24/25 ADWRP Member allocation of premium
3. ADWRP Brochure



Northern California Cities Self Insurance Fund (NCCSIF)

2024 - 2025

Alliant Deadly Weapon Response Program (ADWRP) Proposal

Issued on May 20, 2024

Alliant Insurance Services, Inc
18100 Von Karman Avenue 10th Floor
Irvine, CA 92612
O (949) 756-0271
CA License No. 0C36861

ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL

INSURED	Northern California Cities Self Insurance Fund (NCCSIF)
INSURANCE COMPANY:	Underwriters at Lloyd's of London
LLOYD'S CONSORTIUM:	Deadly Weapon Protection Consortium 9779 Comprising 100%: 50.0000% Lloyd's Syndicate 2623 AFB 10.9800% Lloyd's Syndicate 0623 AFB 12.2000% Lloyd's Syndicate 4472 LIB 12.2000% Lloyd's Syndicate 1969 APL 07.3100% Lloyd's Syndicate 1301 IGO 07.3100% Lloyd's Syndicate 1686 AXS
A.M. BEST RATING:	A (Excellent) XV; Greater than \$2,000,000,000
STANDARD AND POOR'S RATING:	A+, Strong Financial Security
STATE LICENSE STATUS:	Non-Admitted
POLICY TERM:	July 1, 2024 – July 1, 2025
COVERAGE FORM:	Claims Made & Reported
COVERAGE TYPE:	Third Party Bodily Injury Liability, First Party Property Damage, Business Interruption & Crisis Management for events occurring at a location appearing on your Schedule of Values on file with Alliant Insurance Services, Inc.
LIMITS:	
Each and Every Deadly Weapon Event including Claim Expenses	\$ 500,000
Annual Aggregate (Shared by Members of Pool/JPA)	\$ 2,500,000
RETENTION:	\$10,000 Each and every Deadly Weapon Event including Claims Expenses
RETROACTIVE DATE:	7/1/2018
PRE-EVENT SERVICES (OPTIONAL):	<ul style="list-style-type: none">• Deadly Weapon Protection Webinars• Deadly Weapon Post-Underwriting Consultation

ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL – CONTINUED

SUB-LIMITS:

(Each Sublimit is part of the Overall Limit of Liability and not in addition to it)

\$ 500,000	1 st Party Property Damage – Each and every event
\$ 250,000	Crisis Management Services - specified in endorsement
\$ 250,000	Crisis Management Services – unspecified
\$ 250,000	Counseling Services (\$15,000 per person maximum)
\$ 250,000	Funeral Expenses (\$15,000 per person maximum)
\$ 250,000	Business Interruption
\$ 250,000	Demo/Clearance/Memorialization
\$ 250,000	Extra Expense
\$ 250,000	Threat
\$ 500,000	Transit Extension – Bus, Coach, Train owned by insured and reported to Alliant
\$ 25,000	Per Person for Medical Expenses with a \$500,000 annual aggregate
\$ 50,000	Per Person Deadly Weapon Death and Dismemberment with a \$500,000 annual aggregate
Included	Circumstantial Costs for Prevention Services (\$0 Deductible)

ENDORSEMENTS: (Including But Not Limited To)

- Crisis Management Services
- Circumstance Extension
- Property Damage Extension
- Counselling Services
- Funeral Expenses
- Short Rate Cancellation Table
- Premium Payment Clause
- Reinsurers Liability Clause
- Lloyd’s Privacy Policy
- Sanction Limitation & Exclusion Clause
- Notice of Terrorism Insurance Coverage
- Business Interruption (*if applicable*)
- Automatic Acquisitions limit – locations up to \$25,000,000
- 90 day grace period for reporting of new locations
- **NEW 2024:** Events hosted on insured property with 2,500 people or more are excluded, unless approved by underwriting and additional premium may be charged

ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL – CONTINUED

ENDORSEMENTS - CONTINUED:

(Including But Not Limited To)

EXCLUSIONS:

(Including But Not Limited To)

- Offsite events coverage for K-12 School insureds (Field Trips) only – No Liability coverage applies.
- E&O clause – to cover locations not exceeding \$10,000,000 in value unintentionally not included in SOV provided to insurer
- Crisis Management/Event Responder Fees *do not erode policy limits*
- Crisis Services Provided by **CrisisRisk:**
<https://www.crisisrisk.com/>
- Confiscation, nationalization, requisition or destruction of or damage to property by government, public or local authority
- Loss of market, loss of use or any other consequential loss at property physically lost or damaged
- Euthanasia
- Fraudulent Claims
- Any actual or alleged negligent act, error, omission, misstatement, misleading statement, neglect or breach of duty by the Directors or Officers, in the discharge of their duties solely in their capacity as Directors or Officers of the Named Insured
- Any vehicle not defined as a road vehicle
- Any weapon mounted (or designed to be mounted) on a vehicle
- Any weapon, device or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone

ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL – CONTINUED

EXCLUSIONS - CONTINUED:

(Including But Not Limited To)

- Injury or death to any employees of any third party whom the Named insured has contracted for services.
- Any claim or claims made by or on behalf of an Assailant.
- Use or operation as a means to inflict harm of any computer, computer system, computer software, malicious code, computer virus or any other electronic system.
- Workers Compensation
- Employment Practices
- Ionizing radiations or contamination by radioactivity from nuclear waste or fuel
- Radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor, assembly or component
- Mercy Killing(s)
- Cross Suits
- Strikes, labor unrest, riots or civil commotion
- Suicide
- War, insurrection, civil commotion
- Mental injury or mental anguish related claim where no Bodily Injury occurred to claimant (Except as included by endorsement for counselling services)
- Any weapon or device employing atomic or nuclear fission, fusion or other like reaction or force or matter
- Loss, injury or damage caused by or resulting from Named Insured's recklessness or deliberate misconduct
- Chemical, biological, bio-chemical or electromagnetic weapon
- Nuclear reaction, radiation or contamination, however caused
- Any Pollutant or Contaminant however introduced or arisen
- **NEW 2024:** Swatting and any other fictitious event or hoax

ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL – CONTINUED

EXCLUSIONS - CONTINUED:
(Including But Not Limited To)

- Property Damage in care, custody or control of Named Insured or person under contract (except as maybe provided by the 1st Party Property coverage)
- Punitive or exemplary damages, sanctions or additional damages
- COVID19
- Any Deadly Weapon Event that occurs at a Location(s) which has been specifically leased or loaned by the Named Insured to any other entity or individual to host a permitted event planned and ticketed for more than 500 attendees over the duration of the event, except with the prior written agreement of the Underwriters. Agreement to add any event as covered may incur additional premium.

ADDITIONAL EXCLUSIONS RELATING TO PROPERTY & BUSINESS INTERRUPTION:
(Including But Not Limited To)

- Land or land values
- Aircraft, watercraft or any vehicle licensed for highway use
- Animals
- Money, currency, checks, coins, stamps, securities, valuable papers, evidences of debt, precious stones, precious metals (unless forming an integral part of Insured Property), jewelry, furs, fine arts and antiques
- Electronic data
- Any property in Transit
- Increase in loss caused by suspension, lapse, cancellation of any lease, license, contract or order, unless loss results directly from the insured Interruption of Business
- Fines, penalties or damages incurred by or imposed upon the Named Insured at order of any Government Agency, Court or other Authority

ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL – CONTINUED

ANNUAL PREMIUM:	\$ 16,616.00 Premium \$ 498.48 Surplus Lines Taxes <u>\$ 29.91</u> Surplus Lines Fees \$ 17,144.39 Total Cost
DEFENSE INSIDE/OUTSIDE THE LIMITS:	Inside
MINIMUM EARNED PREMIUM:	25% Minimum Earned Premium
PROPOSAL VALID UNTIL:	No expiry date, however, insurers may withdraw it at any time without notice.
CLIENT SCHEDULE TOTAL:	\$2,084,057,349
SUBJECTIVITIES:	<ul style="list-style-type: none">• Completed and Signed Request to Bind Coverage Form (See last page)• Completed and Signed Surplus Lines Document(s) (If applicable)• Complete Schedule of Values on file to share with the carrier.<ul style="list-style-type: none">○ If the binding Schedule of Values fluctuates by 20% in either direction than what was quoted the premium may be adjusted.• No known or reported losses or incidents likely to give rise to a claim over the last 12 months.• Payment is required 20 days prior to the settlement due date of 60 days from inception to enable us to pay insurers in a timely manner. If payment is not received by insurers on this date they may issue notice of cancellation of coverage. In the event of cancellation for non payment of premium, the time on risk premium will be due and payable, calculated at pro rata from inception to the date cancellation is effective.

See Disclaimer Page for Important Notices and Acknowledgement

Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

New York Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at www.alliant.com, and contact your Alliant service team should you have any questions.

Other Disclosures/Disclaimers

FATCA

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

NRRA

(Applicable if the insurance company is non-admitted)

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Guarantee Funds

Established by law in every state, guaranty funds are maintained by a state's insurance commissioner to protect policyholders in the event that an insurer becomes insolvent or is unable to meet its financial obligations. *If your insurance carrier is identified as 'Non-Admitted', your policy is not protected by your state's Guaranty Fund.*

Other Disclosures / Disclaimers - Continued

Claims Reporting

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Claims Made Policy

(Applicable to any coverage that is identified as claims made)

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another state, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Permanent operations outside the United States, Canada or Puerto Rico.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Certificates / Evidence of Insurance

A Certificate or Evidence is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy, nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or recipient.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a Certificate or Evident of Insurance, you may be required to name your landlord, client or customer on your policy as a loss payee on property insurance or as an additional insured on liability insurance. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.
- An additional insured endorsement will most likely not provide notification of cancellation. Some insurance companies use a “blanket” additional insured endorsement that provides coverage automatically when it is required in a written contract. Most insurance companies do not want to be notified of all additional insureds when there is a blanket endorsement on the policy. If a notice of cancellation is required for the additional insured party, you must notify us immediately and we will request an endorsement from your insurance company. There may be an additional premium for adding a notice of cancellation endorsement for an additional insured.

See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.

Optional Coverages

The following represents a list of insurance coverages that may not be included in this proposal but are optional and may be available with further underwriting information. This list is not inclusive of all coverages and if you have questions contact your Alliant representative. If you would like addition quotes please check Yes/No across from the coverage below, sign and return.

Servicer - Remove any coverage lines that are currently insured.

Target Coverages

	Yes	No
CRIME		
Employee Dishonesty	<input type="checkbox"/>	<input type="checkbox"/>
Computer Fraud	<input type="checkbox"/>	<input type="checkbox"/>
Social Engineering	<input type="checkbox"/>	<input type="checkbox"/>
Increased Limits	<input type="checkbox"/>	<input type="checkbox"/>
CYBER RISK	<input type="checkbox"/>	<input type="checkbox"/>
MANAGEMENT LIABILITY		
Directors & Officers Liability	<input type="checkbox"/>	<input type="checkbox"/>
Employment Practices Liability	<input type="checkbox"/>	<input type="checkbox"/>
Fiduciary Liability	<input type="checkbox"/>	<input type="checkbox"/>
UMBRELLA / EXCESS LIABILITY (Increased Liability Limits)	<input type="checkbox"/>	<input type="checkbox"/>
Selecting the "Reject All or Accept All" option will override any selections you have made above	<input type="checkbox"/> Reject All <input type="checkbox"/> Accept All for Consideration	

Signature of Authorized Insurance Representative

Date

Title

Printed / Typed Name

Other Coverage Options

Note some of these coverages may be included with limitations or insured elsewhere. This is a partial listing as you may have additional risks not contemplated here which are unique to your organization.

- Business Income/Extra Expense
- Earthquake
- Employed Lawyers
- Employee Benefits Liability
- Equipment Breakdown
- Food Borne Illness
- Foreign Insurance
- Garagekeepers Liability
- Hired Auto Physical Damage
- Kidnap & Ransom
- Law Enforcement Liability
- Media and Publishers Liability
- Network Security / Privacy Liability and Internet Media Liability
- Non-Owned & Hired Automobile Liability
- Pollution Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Professional Liability
- Property in Transit
- Property of Others (Clients, Employees, Other)
- Special Events Liability
- Spoilage
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workers Compensation & Employers Liability
- Workplace Violence

Glossary of Insurance Terms

Below are links to assist you in understanding the insurance terms you may find within your insurance policies:

<http://insurancecommunityuniversity.com/university-resources/insurance-glossary-free>

<http://www.ambest.com/resource/glossary.html>

<http://www.irmi.com/online/insurance-glossary/default.aspx>

Request to Bind Coverage

Northern California Cities Self Insurance Fund (NCCSIF)

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Coverage Line	Annual Premium	Bind	Decline
DEADLY WEAPON RESPONSE PROGRAM			
Limit \$500,000 Annual Aggregate (Shared by Members of Pool/JPA) \$2,500,000	\$17,144.39	<input type="checkbox"/>	<input type="checkbox"/>

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.

Signature of Authorized Insurance Representative

Date

Title

Printed / Typed Name

This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. *The actual terms and conditions of the policy will prevail.*

24/25 ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP)
July 1, 2024 to July 1, 2025

Formula or Allocation			% Total TIV x Premium
Members in the Property Program (APIP)	Deductible	ALL RISK (TIV) (Real, Personal, BI/Rents, and Fine Arts, Minus COC)	24/25 ADWRP Member Premium Allocation
		Values	\$17,144
Anderson	\$10,000	46,957,603	\$387
Auburn	\$10,000	73,396,660	\$605
Colusa	\$10,000	67,589,309	\$557
Corning			
Dixon	\$10,000	112,810,012	\$930
Elk Grove	\$10,000	217,232,290	\$1,791
Folsom	\$10,000	367,878,818	\$3,033
Galt	\$10,000	153,427,107	\$1,265
Gridley	\$10,000	47,591,654	\$392
Ione	\$10,000	38,583,008	\$318
Jackson	\$10,000	44,411,206	\$366
Lincoln	\$10,000	187,294,824	\$1,544
Marysville	\$10,000	32,950,611	\$272
Nevada City			
Oroville	\$10,000	78,577,415	\$648
Paradise	\$10,000	23,157,464	\$191
Placerville			
Red Bluff	\$10,000	80,025,258	\$660
Rio Vista	\$10,000	70,862,520	\$584
Rocklin	\$10,000	109,623,651	\$904
Willows			
Yuba City	\$10,000	326,985,197	\$2,696
	TOTAL	\$2,079,354,607	\$17,144

Don't Participate



Deadly Weapons Response Program

In the modern world, threats come from many sources. One of the most difficult to defend against is the incursion of an armed individual intent on inflicting harm. Your organization may have a “duty of care” to maintain a secure environment for your staff, students, patients, visitors and the general public. In the event of a deadly attack, you could be liable for regulatory or civil actions.

There are significant challenges to securing places of business, particularly ones where visitors come and go frequently.

In addition to the tragic human costs associated with a deadly weapons attack, many organizations are also concerned about the financial impact associated with such events. While general liability, property and workers’ compensation policies can respond meaningfully to such events, not all anticipated costs will be covered in every situation. These costs can be significant, and for this reason, the **Alliant Deadly Weapons Response Program (ADWRP)** is designed to grant immediate access to crisis management resources and to address uncovered expenses.

How and when does my General Liability policy respond?

General liability insurance is designed to cover financial loss when the insured is deemed negligent in causing or contributing to the injuries of a third party. It is not always immediately clear in a deadly weapons event if an employer or property owner was negligent in such situations. Further, general liability insurance is not designed to cover first-party expenses such as funeral costs, crisis management consultants, public relations expenses or immediate counseling of victims and their families, which can all arise from such an event. Lastly, liability claims can take many rounds of negotiating to settle a matter, usually well after a deadly weapon event has occurred. **ADWRP** grants swift access to crisis management resources and tools not offered under a standard General Liability policy.

What about my Property policy?

If your operations need to cease temporarily, or even permanently because of an event, your building must sustain direct physical damage in order for your commercial property policy to compensate you for lost revenue. Without physical damage, there still can be stigma associated with an event site which not only is hard to quantify, but also creates difficulty in continuing on as before, which a property policy is not designed to address. Coverage afforded under the **ADWRP** policy will respond to loss of revenue claims, related to a deadly weapon event, even if **no physical damage** to insured assets has occurred. Memorialization coverages are built in as a means to honor victims.

INDUSTRIES EXPOSED

Municipalities: Counties, Cities, Townships

Education: Elementary Schools, High Schools, Universities

Healthcare: Hospitals, Nursing Homes, Clinics

Hospitality: Hotels, Resorts, Nightclubs

Special events including: Sports, Parades, Graduations, Rodeos, Concerts

Retail: Malls, Shopping Centers

Religious: Churches, Synagogues

Amusement Parks and Attractions

Condominium Associations, Public Works



Since 2002, no incident has been declared as a “Certified Terrorist Attack.”

How would Workers’ Compensation apply?

While workplace injuries sustained in the course and scope of employment are covered, there can be delays in assisting employees with trauma when no obvious physical injury has been sustained. Employers will want crisis counseling services provided immediately.

Won’t Terrorism cover us?

Insureds may also believe that deadly weapon incidents are covered by the Terrorism Risk Insurance Program Reauthorization Act of 2015 (TRIPRA) or a stand-alone terrorism insurance policy. However, not all violent actions fall neatly into the definition of Terrorism which normally requires some ideological motivation on the part of the perpetrator. TRIPRA requires significant financial thresholds to be breached before this coverage can be made available and events must be declared a “Certified Terrorist Attack” by the heads of three federal agencies to qualify. Since 2002, no incident has been declared as a “Certified Terrorist Attack.”

How can Alliant help me?

As the nation’s premier specialty retail insurance brokerage company, Alliant Insurance Services has developed the **Alliant Deadly Weapon Response Program**. Deadly weapons protection insurance aims to address an entity’s needs after a violent incident.

Why purchase Deadly Weapons Protection?

The coverage offered is a three-fold product providing Third Party Liability (inclusive of Defense and Settlements), Physical Damage to your assets (including Business Interruption whether or not there is physical damage sustained) and Crisis Management Services component before and after an incident. Key benefits are to provide immediate access to resources after a deadly weapon event. The limits identified here-in are all customizable to meet the buyer’s needs.

As the number of violent incidents continues to grow, the ADWRP option secures valuable services, obtains some level of liability coverage and/or can act as a buy-down for a large retention liability program. No applications or lengthy underwriting process is necessary. A proposal can be turned around in just a few days based on a statement of values. For more information please contact the program managers below.

ABOUT ALLIANT INSURANCE SERVICES

Alliant Insurance Services is one of the nation’s leading and fastest growing distributors of diversified insurance products and services. In the face of increasing complexity, our approach is simple: bring on the best people and invest more deeply in the industries and clients we serve. We operate through a network of specialized national platforms and regional offices to offer a comprehensive portfolio of services to our clients. Our goal is to ensure that they get the most innovative products—and the most innovative thinking—in the industry. www.alliant.com

COVERAGE

Standard Offering

Policy Limit of \$500,000 per Deadly Weapon Event/Annual Aggregate (Pool aggregate \$2,500,000)

Policy Limit includes Property Damage coverage; *not sub-limited*

Sublimits for:

- \$250,000 Crisis Management Services –Specified & Unspecified
- \$250,000 Counseling Services/\$1M Aggregate
 - \$15,000 per person max
- \$250,000 Funeral Expenses/\$1M Aggregate
 - \$15,000 per person max
- \$250,000 Business Interruption
- \$250,000 Demo/Clearance and Memorialization
- \$250,000 Threat
- \$25,000 Medical Expense per person, \$500,000 annual aggregate
- \$50,000 Accidental Death and Dismemberment per person, \$500,000 annual aggregate
- Circumstantial costs for Prevention Services and Crisis Response by Crisis Mgmt Firm *included (\$0 Deductible)*
- Crisis Management/Event Responder Fees *do not erode policy limits*

\$10,000 Policy Deductible per Deadly Weapon Event including Claim Expenses

CONTACT

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**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item G.4.f.

EXCESS CYBER COVERAGE RENEWAL

ACTION ITEM

ISSUE: The proposal for excess cyber coverage is attached, and we are pleased to present a decrease of (-8%) in the total premium with the same terms as expiring.

The challenge continues to be implementing the recommended security standards as well as best practices to prevent the most common types of claims. **Please note there are conditions precedent to the coverage in Group 1 and Group 2 as outlined in the proposal.**

Options:

1. Maintain the limit of \$2M xs \$2M with a \$4M aggregate
2. Decline the excess option for the Program group.

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

FISCAL IMPACT: \$344,042, compared to \$373,826 for FY 23/24.

BACKGROUND: The Property Program Members purchased an option for Excess Cyber Coverage effective April 23, 2020, due to concern about the adequacy of the APIP cyber limits, given the increasing frequency and severity of claims. Members chose an option covering the program members that effectively doubled the various coverage sublimits. The market continues to stabilize, and unlike the three years from 2020/21 to 2022/23, these last two have seen premium decreases of (-10%) and (-8%). Last year members took the opportunity to increase the aggregate limit from \$3M to \$4M. This year the only option is to renew as expiring. Purchasing the coverage as a group lowers the premium to about half of the per Member rates.

ATTACHMENT(S):

1. 24-25 Excess Cyber Proposal *with conditions precedent*
2. 24-25 Excess Cyber Premium Allocation
3. Select Cyber Application Responses

**ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)**

APIP CYBER PROGRAM - OPTIONAL COVERAGES

Type of Coverage	APIP Cyber Excess Policy – Claims Made & Reported			
Program	Alliant Property Insurance Program (APIP) inclusive of Public Entity Property Insurance Program (PEPIP), and Hospital All Risk Property Program (HARPP)			
Named Insured	Northern California Cities Self Insurance Fund and its membership (NCCSIF)			
Policy Period	July 1, 2024 to July 1, 2025			
Retroactive Date	Follows APIP Cyber Underlying Policy			
Coverage Form	Follow Form – Claims Made & Reported			
Insurance Company	Liberty Surplus Insurance Corporation			
A.M. Best Rating	A (Excellent), Financial Size Category: XV (Greater than or Equal to USD 2.00 Billion) as of August 10, 2023			
Standard & Poor’s Rating	A (Strong) as of February 28, 2024			
Admitted Status	Non-Admitted			
Underlying Insurance	Layer	Insurer	Limits	Retention
	Primary	Beazley	\$2,000,000	Follows APIP Cyber

COVERAGES & LIMITS

Dedicated Limits in Excess of APIP Core

Option 1 - \$2M xs \$2M **\$2,000,000** Each Member Aggregate
\$4,000,000 Policy Aggregate

SUB-LIMITS (Per Member and Policy Aggregate)

Option 1

	<u>Dedicated Limits in Excess of Underlying</u>
Breach Response/Notification Expense Costs:\$	500,000 (Non-Beazley Vendors)
	\$ 1,000,000 (Beazley Vendors)
Business Interruption resulting from a Security Breach:\$	750,000
Business Interruption resulting from a System Failure:\$	500,000
Dependent Business Interruption resulting from a Security Breach:\$	750,000
Dependent Business Interruption resulting from a System Failure:\$	100,000
Cyber Extortion Loss:\$	750,000
Data Recovery Loss:\$	750,000
Fraudulent Instruction:\$	75,000
Funds Transfer Fraud:\$	75,000
Telephone Fraud:\$	75,000
Computer Hardware Replacement (Bricking):\$	200,000
Reputation Loss:\$	200,000
Invoice Manipulation\$	100,000
Cryptojacking:\$	50,000
Criminal Reward:\$	Nil
Claims Preparation Cost for Reputation Loss Claims Only:\$	Nil

****Business Interruption from Security Breach, Business Interruption from System Failure, Cyber Extortion, and Data Recovery become full limit coverage with the purchase of BBR + Boost.***

For NCCSIF members, there are 2 groups of drop downs that have qualifiers for coverage.

Sub-limits subject to Qualifiers, Group 1:

- Breach Response Costs
- Business Interruption System Failure
- Business Interruption Security Breach
- DBI System Failure
- DBI Security Breach
- Cyber Extortion Loss
- Data Recovery Costs
- Computer Hardware Replacement
- Reputational Loss
 - Group 1, As a condition precedent to the coverage specified in Group 1, the Insured must have satisfied the following conditions prior to the occurrence of such incident, Claim or Loss:
 - Enforce Multifactor Authentication for all remote and privileged access
 - Close all RDP ports if not in use
 - If RDP ports are in use:
 - Restrict RDP access by IP addresses via firewall rules and only allow trusted IP addresses to access the port
 - Place all RDP services behind a VPN and protect them using Two-factor authentication

Sub-limits subject to Qualifiers, Group 2:

- Fraudulent Instruction
- Telephone Fraud
- Funds Transfer Fraud
- Invoice Manipulation
- Cryptojacking
 - Group 2, As a condition precedent to the coverage specified in Group 2, the Insured must have satisfied the following conditions prior to the occurrence of such incident, Claim or Loss:
 - Provided formal training to employees with respect to computer crime and social engineering.
 - Required multiple forms of verification for all fund transfers and all changes to client, vendor or supplier details such as routing numbers, account numbers and phone numbers.

Endorsements & Exclusions (including but not limited to):

- Sanction Limitation and Exclusion Clause-1
- Cancellation and Nonrenewal Endorsement - California
- Policyholder Disclosure - Terrorism Insurance Premium Notice
- CA-Service of Suit Clause
- Disclosure - Terrorism Risk Insurance Act
- Cap on Losses from Certified Acts of Terrorism
- Pending & Prior Litigation Endorsement
- Follow Specified Sublimits - With Conditions

Notes:

1. **If you are a member of a JPA and your JPA purchases a group excess cyber policy above APIP cyber, the excess limit quotes provided above will be excess of your JPA's group excess cyber policy.**
2. 6 month minimum premiums
3. BI and DBI coverages subject to \$750k aggregate sublimit, as per underlying Beazley policy* If BBR plus boost is purchased, this aggregate limit would change to \$2,000,000 and is a part of the per member aggregate.

Term Premium:

7/1/2024 – 7/1/2025	Premium	AmWINS Fee	SL Taxes & Fees	Total Cost
Option 1 \$2M xs \$2M / \$4M Agg	\$333,099.00	\$350.00	\$10,592.55	\$344,041.55

Proposal Valid Until **July 1, 2024**

Subjectivities

- *Copy of all Underlying Binders Prior to Binding Coverage*
- *Copy of all Underlying Policies Prior to Policy Issuance*
- *Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted*

Binding Conditions

- A written request to bind coverage
- Completion of subjectivity request(s) by the Insured/Member and satisfactory review of information and agreement to remove subjectivities by Underwriter

Broker **ALLIANT INSURANCE SERVICES, INC.**
License No. 0C36861

NOTES: Coverage outlined in this Proposal is subject to the terms and conditions set forth in the quote. Please refer to quote for specific terms, conditions and exclusions.

See Disclaimer Page for Important Notices and Acknowledgement

Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

NY Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at www.alliant.com, and contact your Alliant service team should you have any questions.

Other Disclosures / Disclaimers

FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

NRRA:

(Applicable if the insurance company is non-admitted)

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Other Disclosures / Disclaimers - Continued

Guarantee Funds

Established by law in every state, guaranty funds are maintained by a state's insurance commissioner to protect policyholders in the event that an insurer becomes insolvent or is unable to meet its financial obligations. *If your insurance carrier is identified as 'Non-Admitted', your policy is not protected by your state's Guaranty Fund.*

Claims Reporting:

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Claims Made Policy:

(Applicable to any coverage that is identified as claims made)

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another state, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Permanent operations outside the United States, Canada or Puerto Rico.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Other Disclosures / Disclaimers - Continued

Certificates / Evidence of Insurance

A Certificate or Evidence is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy, nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or recipient.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a Certificate or Evident of Insurance, you may be required to name your landlord, client or customer on your policy as a loss payee on property insurance or as an additional insured on liability insurance. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.
- An additional insured endorsement will most likely not provide notification of cancellation. Some insurance companies use a “blanket” additional insured endorsement that provides coverage automatically when it is required in a written contract. Most insurance companies do not want to be notified of all additional insureds when there is a blanket endorsement on the policy. If a notice of cancellation is required for the additional insured party, you must notify us immediately and we will request an endorsement from your insurance company. There may be an additional premium for adding a notice of cancellation endorsement for an additional insured.

See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.

Request to Bind Coverage

Northern California Cities Self Insurance Fund and its membership (NCCSIF)

Effective Date: July 1, 2024

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Bind Coverage For:	Total Cost:
Option 1 \$2M xs \$2M with \$4M Policy Aggregate	<input type="checkbox"/> \$344,041.55

After review of the optional coverages summarized in this proposal, we have elected to decline all option(s) presented above.

**Did you know that Alliant works with premium financing companies?
Are you interested in financing your annual premium?**

Yes, please provide us with a financing quote.	No, we do not wish to finance our premium.
<input type="checkbox"/>	<input type="checkbox"/>

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.

Signature of Authorized Insured Representative	Date
Title	
Printed / Typed Name	

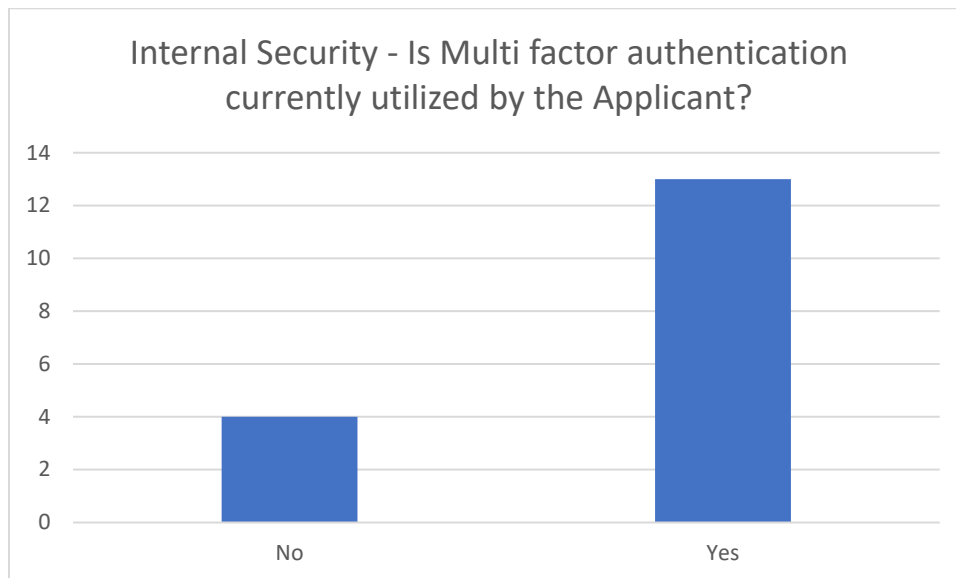
**This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval.
*The actual terms and conditions of the policy will prevail.***

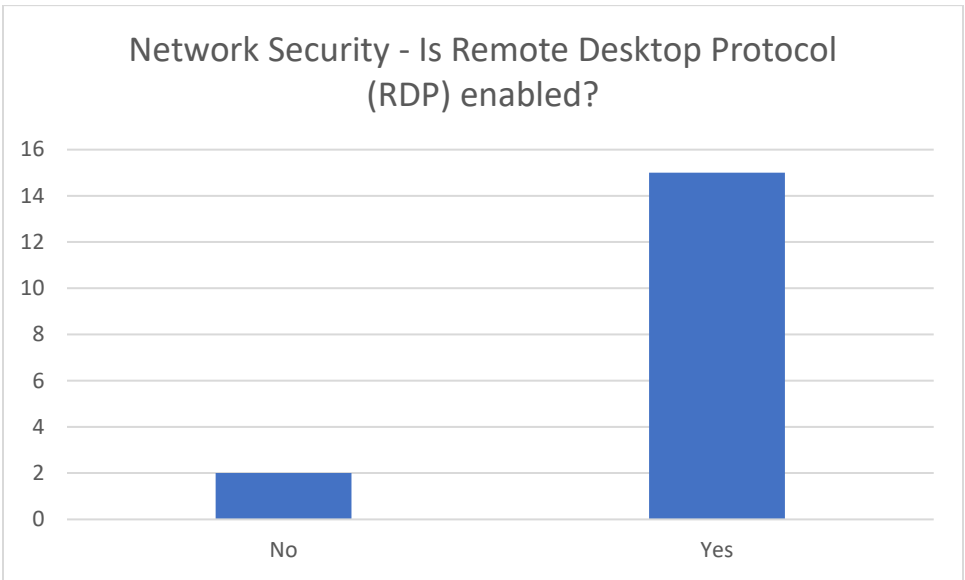
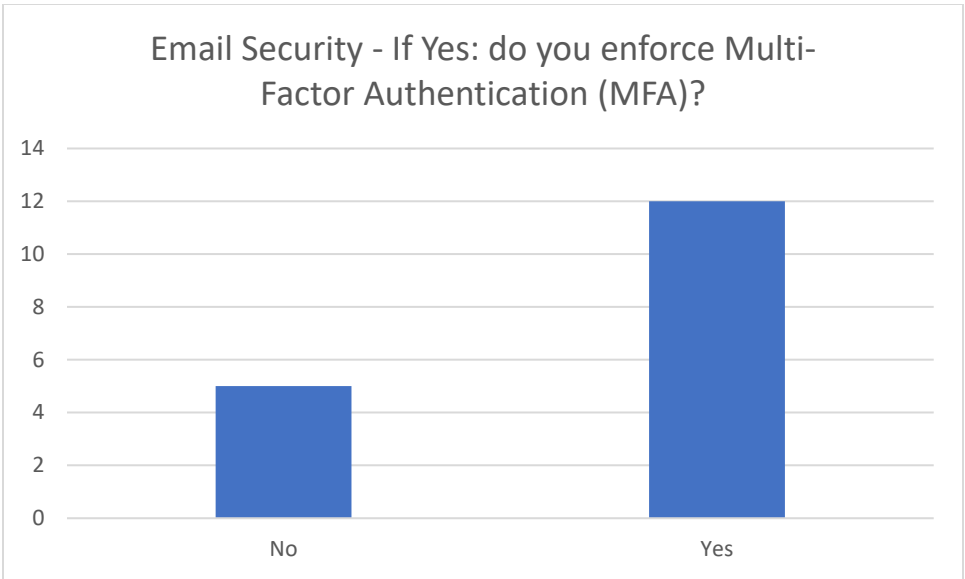
**24/25 APIP Excess Cyber
July 1, 2024 to July 1, 2025**

Formula or Allocation		% Total TIV x Premium			
Members in the Property Program (APIP)	ALL RISK (TIV) (Real, Personal, BI/Rents, and Fine Arts, Minus COC)	24/25 Excess Cyber Member Premium Allocation \$2M xs \$2M with \$4M Pool Policy Aggregate	23/24 Excess Cyber Member Premium Allocation \$2M xs \$2M with \$4M Pool Policy Aggregate	\$ Change	% Change
		Values			
		\$ 344,042	\$373,922	\$ (29,880)	-8%
Anderson	46,957,603	8,676	\$8,893	\$ (217)	-2%
Auburn	73,396,660	13,561	\$13,521	\$ 39	0%
Colusa	67,589,309	12,488	\$13,300	\$ (813)	-6%
Corning					
Dixon	112,810,012	20,843	\$27,382	\$ (6,539)	-24%
Elk Grove					
Folsom	367,878,818	67,969	\$70,932	\$ (2,963)	-4%
Galt	153,427,107	28,347	\$29,847	\$ (1,501)	-5%
Gridley	47,591,654	8,793	\$9,330	\$ (537)	-6%
Ione	38,583,008	7,129	\$8,198	\$ (1,070)	-13%
Jackson	44,411,206	8,205	\$9,072	\$ (867)	-10%
Lincoln	187,294,824	34,604	\$35,246	\$ (642)	-2%
Marysville	32,950,611	6,088	\$6,613	\$ (525)	-8%
Nevada City					
Oroville	78,577,415	14,518	\$15,407	\$ (889)	-6%
Placerville					
Paradise	23,157,464	4,279	\$4,677	\$ (398)	-9%
Red Bluff	80,025,258	14,785	\$16,417	\$ (1,632)	-10%
Rio Vista	70,862,520	13,092	\$14,280	\$ (1,187)	-8%
Rocklin	109,623,651	20,254	\$23,989	\$ (3,735)	-16%
Willows					
Yuba City	326,985,197	60,413	\$66,817	\$ (6,404)	-10%
Grand Total	\$1,862,122,317	\$344,042	\$373,922	\$ (29,880)	-8%

Don't Participate

Member Name	Is Multi factor authentication currently utilized by the Applicant?	If Yes: do you enforce Multi-Factor Authentication (MFA)?	Is Remote Desktop Protocol (RDP) enabled?
City of Anderson	No	No	Yes
City of Auburn	Yes	No	Yes
City of Colusa	Yes	Yes	Yes
City of Dixon	Yes	Yes	No
City of Folsom	Yes	No	Yes
City of Galt	Yes	Yes	Yes
City of Gridley	No	Yes	Yes
City of Ione	Yes	Yes	Yes
City of Jackson	Yes	Yes	No
City of Lincoln	Yes	Yes	Yes
City of Marysville	Yes	No	Yes
City of Oroville	No	Yes	Yes
City of Red Bluff	Yes	Yes	Yes
City of Rio Vista	No	No	Yes
City of Rocklin	Yes	Yes	Yes
City of Yuba City	Yes	Yes	Yes
Town of Paradise	Yes	Yes	Yes







BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item. G.5.

FLOOD COVERAGE

ACTION ITEM

ISSUE: Members are reminded of the availability and importance of flood coverage in protecting their properties. Flood is excluded under the APIP coverage for real property but can be purchased through that program, as a standalone, or through the National Flood Insurance Program.

In order to ensure that each Member is aware of and has been offered the opportunity to purchase flood insurance Alliant is requesting each client acknowledge the offering and indicate whether or not you wish to purchase flood insurance.

Please see the attached for further information and the form to sign.

RECOMMENDATION: Review and respond to flood offering per request.

FISCAL IMPACT: TBD – will vary based on property details and location.

BACKGROUND: Flooding is considered a high risk based on the location of a subject property and generally excluded from property coverage unless purchased separately. Currently only Auburn, Ione, Marysville, and Yuba City purchase flood coverage through APIP.

ATTACHMENT(S): Flood Offering Form

Flood Offering

Flooding is a serious threat to both personal and commercial clients. Flooding can happen anywhere, not just zone referred to as high-risk areas (Special Flood Hazard Area). Your Alliant team is ready to explain how it works and the associated costs.

Basic Facts

Congress created the NFIP in 1968 in response to the rising cost of taxpayer-funded disaster relief for flood victims and the increasing amount of damage caused by floods. The NFIP makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage. The NFIP is self-supporting for the average historical loss year. This means that unless there is a widespread disaster, operating expenses and flood insurance claims are financed through premiums collected.

Commercial buildings or residential dwellings owned by commercial entities are considered commercial property. All others are residential dwellings

The [FEMA Summary for Commercial Property](#) and [FEMA Standard Summary of Coverage](#) provides information on the following:

- Types of Flood Insurance Coverage
- What is a Flood- “a General and temporary condition of partial or complete inundation of two or more acres of normally dry land area”...
- Deductibles – various options to meet your financial needs
- What is Covered and What is Not
- The valuation of the Property – Actual Cash Value or Replacement Cost

Additional Information

- Flood Zones-
 - <https://www.fema.gov/flood-zones>
- Excess Flood Insurance (contact your Producer for additional information)
 - Increased limits over the maximum flood limit provided by NFIP

FEMA Glossary of Flood Terms

<https://www.fema.gov/national-flood-insurance-program/definitions>

If you do NOT wish to purchase flood insurance your signature is required below:

Signature: _____

Date: _____

Name Printed / Typed: _____

Company Name: _____



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item G.6.

FY 24/25 CRIME COVERAGE RENEWAL

ACTION ITEM

ISSUE: The Crime coverage program renews July 1, 2024. This program offers coverage for monetary loss due to Employee Dishonesty, including Faithful Performance and Fraud exposures. The current coverage is placed through the Alliant Crime Insurance Program (ACIP).

The premium for the expiring \$3M limit and \$5,000 deductible is decreasing (-\$2,029), or -3.8%, while the total number of employees has increased 11% reflecting an underlying rate decrease from \$0.22 per employee to \$0.18.

NorCal Cities Members may request an increase to their Impersonation Fraud limit from \$250k to \$500k subject to underwriter review and approval of a completed Impersonation Fraud Questionnaire. If approved by the underwriter, an additional premium of 18.75% subject to a \$7,500 minimum premium will apply. The additional premium will apply to each member of the pool. Members will need to complete a questionnaire if interested in increasing the limit.


RECOMMENDATION: Review and approve the \$3M or \$5M option as presented or revised.

FISCAL IMPACT: Quoted premium for \$3M limit/\$5K deductible = \$50,985, a decrease of (-2%) or \$1,118 less than expiring. Premium for a \$5M limit and \$25,000 deductible is \$65,132.

BACKGROUND: The current NorCal Cities crime policy is with the Alliant Crime Insurance Program (ACIP). The coverage is written with AIG and National Union and provides numerous enhancements for public entities, including Faithful Performance and coverage for employees required to be bonded.

ATTACHMENT(S):

1. 24-25 ACIP Proposal, Endorsements and Questionnaire
2. 24-25 ACIP Estimated Allocation by member
3. ACIP Brochure

The background of the top half of the page is a photograph of a modern glass building facade. The glass reflects the sky and surrounding environment. A person is visible walking on a balcony or walkway on the right side of the building. The text "Northern California Cities Self Insurance Fund (NCCSIF)" is overlaid in white on the right side of the image.

Northern California Cities Self Insurance Fund (NCCSIF)

2024 – 2025

ALLIANT CRIME INSURANCE PROGRAM (ACIP) Government Crime Insurance Proposal

Presented by:

Tom E. Corbett, Senior Vice President
Mariana C. Salyer, CISR, Account Executive

Alliant Insurance Services, Inc.
18100 Von Karman Avenue, 10th Floor
Irvine, CA 92612
O 949 756 0271
F 619 699 0906

CA License No. 0C36861

www.alliant.com

**2024-2025 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Northern California Cities Self Insurance Fund (NCCSIF)**

Named Insured / Additional Named Insureds

First Named Insured(s)

Northern California Cities Self Insurance Fund (NCCSIF)

Additional Named Insured(s)

See attached Named Insured List

NAMED INSURED DISCLOSURE

- The first named insured is granted certain rights and responsibilities that do not apply to other policy named insureds and is designated to act on behalf of all insureds for making policy changes, receiving correspondence, distributing claim proceeds, and making premium payments.
- **Are ALL entities listed as named insureds?** Coverage is **not** automatically afforded to all entities unless specifically named. Confirm with your producer and service team that all entities to be protected are on the correct policy. Not all entities may be listed on all policies based on coverage line.
- Additional named insured is (1) A person or organization, other than the first named insured, identified as an insured in the policy declarations or an addendum to the policy declarations. (2) A person or organization added to a policy after the policy is written with the status of named insured. This entity would have the same rights and responsibilities as an entity named as an insured in the policy declarations (other than those rights and responsibilities reserved to the first named insured).
- Applies to Professional Liability, Pollution Liability, Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability policies (this list not all inclusive). Check your Policy language for applicability. These policies provide protection to the Named Insured for claims made against it alleging a covered wrongful act. Coverage is not afforded to any other entities (unless specifically added by endorsement or if qualified as a "Subsidiary" pursuant to the policy wording) affiliated by common individual insured ownership or to which indemnification is otherwise contractually owed. If coverage is desired for affiliated entities or for contractual indemnities owed, please contact your Alliant Service Team with a full list of entities for which coverage is requested. With each request, include complete financials and ownership information for submission to the carrier. It should be noted, that the underwriter's acceptance of any proposed amendments to the policy, including expansion of the scope of "Insureds" under the policy could result in a potential diminution of the applicable limits of liability and/or an additional premium charge.

2024-2025 Alliant Crime Insurance Program
Government Crime Insurance Proposal
 Northern California Cities Self Insurance Fund (NCCSIF)

Line of Coverage
Government Crime Coverage

INSURANCE COMPANY:	National Union Fire Insurance Company of Pittsburgh, PA (AIG)	
A.M. BEST RATING:	A (Excellent); Financial Size Category: XV (\$2 Billion or greater) Verified on May 15, 2024	
STANDARD & POOR'S RATING:	A+; Strong Financial Security Verified on May 15, 2024	
STATE STATUS:	Admitted	
PROGRAM POLICY/COVERAGE TERM:	July 1, 2024 – July 1, 2025	
RETROACTIVE DATE:	N/A	
COVERAGE:	Government Crime Policy on Discovery form including the following coverages: <ul style="list-style-type: none"> • Employee Theft – Per Loss Coverage - including Faithful Performance of Duty • Forgery or Alteration - including Credit, Debit, or Charge Card Forgery • Inside the Premises – Theft of Money and Securities • Inside the Premises – Robbery & Safe Burglary of Other Property • Outside the Premises - Money, Securities and Other Property • Computer Fraud • Funds Transfer Fraud • Money Orders & Counterfeit Money 	
	<u>2023-2024 CURRENT</u>	<u>2024-2025 PROPOSED</u>
LIMITS:	\$3,000,000	\$3,000,000
DEDUCTIBLE:	\$5,000	\$5,000
ANNUAL PREMIUM:	\$52,103	\$50,074

2024-2025 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Northern California Cities Self Insurance Fund (NCCSIF)

Line of Coverage
Government Crime Coverage - Continued

MINIMUM EARNED PREMIUM:	None
POLICY AUDITABLE:	No
DESIGNATED AGENTS AS ENDORSED:	James Marta and Company
ENDORSEMENTS (including but not limited to):	<ul style="list-style-type: none"> • California Changes • Additional Named Insured – Identifies individual member limit and deductible • Add Faithful Performance of Duty Coverage for Government Employees – Employee Theft Per Loss Limit • Revision of Discovery and Prior Theft or Dishonesty \$25,000 Sub-Limit, Risk Management Department or other department designated to handle insurance matters for the named insured. • Cancellation of Policy Amended –120 Days • Bonded Employees Exclusion Deleted endorsement • Add Credit, Debit or Charge Card Forgery • Include Specified Non-Compensated Officers as Employees - ALL • Include Chairperson and Members of Specified Committees – ALL • Include Designated Persons or Classes of Persons as Employees – Any Directors or Trustees of any of those named as insured; Any board members of any of those named as insured, Any elected or appointed officials • Include Volunteer Workers as Employees • Include Treasurers or Tax Collectors as Employees • Include Expenses Incurred to Establish Amount of Covered Loss - \$75,000 Sub-limit • Employee Post Termination Coverage – 90 Days • Cancellation Amendatory (Return Pro-Rata) • Include Leased Workers as Employees Endorsement • Notice of Claim Reporting by Email • Economic Sanctions (excludes loss payments in violation of economic or trade sanctions)

**2024-2025 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Northern California Cities Self Insurance Fund (NCCSIF)**

ENDORSEMENTS (including but not limited to) Cont.:

- Omnibus Named Insured
- Vendor Theft - \$1,000,000 Limit excess of vendor insurance policy limit (\$500,000 minimum) required by contract Coverage not applicable if crime insurance is not required in a written agreement.
- Conditions Amended – Subrogation of Faithful Performance of Duty Claims
- Third Party Coverage Identified Employee – Loss of or damage to ‘Client Property’– Sublimit \$250,000 with a \$25,000 Deductible
- Impersonation Fraud Endorsement –Sublimit \$250,000 with \$25,000 Retention – Does not apply to any losses prior to 07/01/2015
- Blanket Joint Loss Payable- Where legally permissible

EXCLUSIONS (Including but not limited to):

- Cyberextortion (Resulting Directly)
- Unauthorized disclosure of confidential information
- Governmental Action
- Indirect or Consequential Loss
- Protected Information (Carveback)
- Legal Fees and Expenses
- Nuclear Hazard
- Pollution
- War and Military Action
- Inventory Shortages
- Trading losses
- Accounting or Arithmetical Errors or Omissions
- Exchanges or Purchases
- Fire
- Money Operated Devices
- Motor Vehicles or Equipment and Accessories
- Transfer or Surrender or Property
- Vandalism
- Voluntary Parting of Title to Possession of Property

PROPOSAL VALID UNTIL:

June 15, 2024

**2024-2025 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Northern California Cities Self Insurance Fund (NCCSIF)**

CLAIMS REPORTING PROCEDURE:

AIG
Financial Lines Claims
P.O. Box 25947
Shawnee Mission, KS 66225
Fax: 866-227-1750
Email: c-claim@aig.com

Please forward a copy of the loss to the following Alliant Claim Advocates:

Alliant Insurance Services, Inc.
Attn: Robert Frey, Senior Vice President
560 Mission Street, 6th Floor
San Francisco, CA 94105
Phone: 415-403-1445
Fax: 415-403-1466
E-Mail: rfrey@alliant.com

Alliant Insurance Services, Inc.
Attn: Elaine Tizon, Assistant Vice President
560 Mission Street, 6th Floor
San Francisco, CA 94105
Phone: 415-403-1458
Fax: 415-403-1466
E-Mail: Elaine.Tizon@alliant.com

SUBJECTIVITIES:

- Signed and dated Request to Bind Coverage page
- Payment to Alliant is due within 25 days of effective date

BROKER:

ALLIANT INSURANCE SERVICES, INC.

Irvine CA

Tom E. Corbett, Senior Vice President
Mariana C. Salyer, CISR, Account Executive

See Disclaimer Page for Important Notices and Acknowledgement

**2024-2025 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Northern California Cities Self Insurance Fund (NCCSIF)**

Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

2024-2025 Alliant Crime Insurance Program Government Crime Insurance Proposal Northern California Cities Self Insurance Fund (NCCSIF)

NY Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Other Disclosures / Disclaimers

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The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

Claims Reporting:

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Certificates / Evidence of Insurance

A certificate is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy. Nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or certificate holder.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

**2024-2025 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Northern California Cities Self Insurance Fund (NCCSIF)**

Other Disclosures / Disclaimers - Continued

In addition to providing a certificate of insurance, you may be required to name your client or customer on your policy as an additional insured. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.

See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.

**2024-2025 Alliant Crime Insurance Program
 Government Crime Insurance Proposal
 Northern California Cities Self Insurance Fund (NCCSIF)**

Request to Bind Coverage

Northern California Cities Self Insurance Fund (NCCSIF)

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Coverage for:	Bind	Annual Premium
ACIP Government Crime Program Policy Period: July 1, 2024- July 1, 2025	<input type="checkbox"/> \$5,000 Deductible \$3,000,000 Limit	\$50,074

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.

Signature of Authorized Insurance Representative	Date
Title	
Printed / Typed Name	

This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. *The actual terms and conditions of the policy will prevail.*

**ALLIANT CRIME INSURANCE PROGRAM (ACIP)
GOVERNMENT CRIME POLICY
JULY 1, 2024 TO JULY 1, 2025**

COVERAGE EFFECTIVE DATE: 07/01/2024

INSURED: Northern California Cities Self Insurance Fund (NCCSIF)
2180 Harvard Street, Ste. 460
Sacramento, CA 95815

NAMED INSURED:

Northern California Cities Self Insurance Fund (NCCSIF)
City of Anderson; Anderson Public Financing Authority; Successor Agency; Successor
Agency Oversight Board
City of Auburn
City of Colusa
City of Corning
City of Dixon
City of Galt
City of Gridley
City of Ione
City of Jackson
City of Lincoln
City of Marysville
City of Oroville
City of Red Bluff
City of Rio Vista
City of Rocklin
City of Willows
City of Yuba City
Town of Paradise

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
Alliant Crime Insurance Program (ACIP)
July 1, 2024 to July 1, 2025

FY 23/24 PREMIUM ALLOCATION			FY 24/25 PREMIUM ALLOCATION		
Limit Options:	\$3 MILLION	\$5 MILLION	Limit Options:	\$3 MILLION	\$5 MILLION
Deductible Op	\$5,000	\$25,000	Deductible Optio	\$5,000	\$25,000
Premium:	\$52,103	\$66,563	Premium:	\$50,074	\$63,968

PRIOR YEAR CHANGE AT \$3M LIMIT		
% CHANGE	\$ Change	% Change

Member Entity	# EMPLOYEES	PREMIUM	PREMIUM	# EMPLOYEES	PREMIUM	PREMIUM
Anderson	83	\$1,714	\$2,190	92	\$1,644	\$2,100
Auburn	106	\$2,189	\$2,797	110	\$1,966	\$2,511
Colusa	49	\$1,012	\$1,293	51	\$911	\$1,164
Corning	95	\$1,962	\$2,507	92	\$1,644	\$2,100
Dixon	180	\$3,718	\$4,750	166	\$2,966	\$3,789
Elk Grove			\$0			\$0
Folsom			\$0			\$0
Galt	287	\$5,928	\$7,573	385	\$6,880	\$8,789
Gridley	55	\$1,136	\$1,451	60.5	\$1,081	\$1,381
Ione	55	\$1,136	\$1,451	37.9	\$677	\$865
Jackson			\$0	39	\$697	\$890
Lincoln	304.5	\$6,289	\$8,035	380.5	\$6,800	\$8,686
Marysville	98	\$2,024	\$2,586	88	\$1,573	\$2,009
Nevada City			\$0			\$0
Oroville	148	\$3,057	\$3,905	176	\$3,145	\$4,018
Paradise	113.75	\$2,349	\$3,001	120.15	\$2,147	\$2,743
Placerville			\$0			\$0
Red Bluff	137	\$2,830	\$3,615	148	\$2,645	\$3,379
Rio Vista	52.48	\$1,084	\$1,385	52.69	\$942	\$1,203
Rocklin	289.9	\$5,988	\$7,649	367	\$6,558	\$8,378
Willows	82	\$1,694	\$2,164	83	\$1,483	\$1,895
Yuba City	387	\$7,993	\$10,212	353.4	\$6,315	\$8,068
TOTAL:	2522.63	\$52,103	\$66,563	2802.14	\$50,074	\$63,968

# EMPLOYEES*	PREMIUM	PREMIUM
11%	(\$70)	-4%
4%	(\$224)	-10%
4%	(\$101)	-10%
-3%	(\$318)	-16%
-8%	(\$751)	-20%
34%	\$952	16%
10%	(\$55)	-5%
-31%	(\$459)	-40%
25%	\$510	8%
-10%	(\$452)	-22%
19%	\$88	3%
6%	(\$202)	-9%
8%	(\$185)	-7%
0%	(\$142)	-13%
27%	\$571	10%
1%	(\$210)	-12%
-9%	(\$1,678)	-21%
11%	(\$2,029)	-4%

Don't Participate			
Rate Per Employee	\$0.21	\$0.18	-13.5%
		\$0.23	

*Employees = Full Time,
Part Time (full time
equivalent),
Elected/Appointed Officials



Public Entity

ALLIANT CRIME INSURANCE PROGRAM (ACIP)

Alliant Insurance Services created the Alliant Crime Insurance Program (ACIP) to protect Government entities from the scourge of crime. The program offers broad coverage for illegal acts committed by employees while on the job, offering valuable peace of mind and an iron-clad layer of protection against crime-related damages.

Protection from the Constant Threat

Crime is swift and unpredictable. It can strike at a moment's notice, creating staggering costs and long-term damage. It occurs in the light of day and the dark of night and, in its many manifestations, poses an insidious and constant threat to your organization. It doesn't have to.

Program Features

ACIP is a flexible insurance solution with a broad array of best-in-class features. It is customized to meet the wide-ranging needs of public entities, providing access to:

- › Basic program limits of \$1 million with higher limits available, and deductibles starting at \$5,000
- › Faithful performance of duty up to the full employee theft limit
- › Impersonation Fraud/Social Engineering coverage available
- › Forgery or Alteration including credit, debit or charge card forgery coverage
- › Inside/Outside premises theft of money, securities and other property coverage
- › Computer fraud coverage
- › Funds transfer fraud coverage
- › Coverage for the treasurer/tax collector and any employees required by statute to carry individual bonds
- › Coverage for volunteers

Size and Stability

ACIP is among the largest programs of its kind and is comprised primarily of public entities with fewer than 1,000 employees. ACIP has a strong track record of results and a historically low loss ratio. This combination of size and stability empowers Alliant to offer competitive rates that are impervious to fluctuations in the general insurance market. Additionally, as a group purchase program, there is no risk sharing and, therefore, no possibility of assessments.

The Alliant Advantage

The Alliant public entity team is comprised of 150 professionals with targeted expertise servicing a broad range of public entities throughout the U.S. We ensure that our clients have access to time-tested expertise and powerful risk resources regardless of location.

Contact:

Tom E. Corbett

Senior Vice President
949 660 8132
tecorbett@alliant.com

ABOUT ALLIANT INSURANCE SERVICES

Alliant Insurance Services is the nation's leading specialty broker. In the face of increasing complexity, our approach is simple: hire the best people and invest extensively in the industries and clients we serve. We operate through national platforms to all specialties. We draw upon our resources from across the country, regardless of where the resource is located.



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item G.7.

**FY 24/25 IDENTITY FRAUD EXPENSE REIMBURSEMENT
COVERAGE RENEWAL**

ACTION ITEM

ISSUE: The Board is providing the attached proposal to renew Identity Fraud Expense Reimbursement coverage for full and part time employees and their spouses, children under 25 years of age, or parents residing in the same household. There was a slight decrease in premium due to a reduction in participation.

ID Fraud Coverage provides tools to recover from ID Theft. The coverage provides:

- Expense reimbursement for expenses associated with resolving a fraud event
- Online education resources to help prevent becoming a victim
- 24/7 access to an expert fraud specialist
- Document replacement help (social security card, birth certificate, passport, etc.)
- Assistance through the resolution process

OPTIONS:

1. Renew coverage as expiring.
2. Decline to renew coverage.
3. Provide different direction to Program Administrators.

RECOMMENDATION: The Program Administrator recommends approval of the FY 24/25 Identity Fraud Reimbursement Coverage Renewal with Travelers Excess and Surplus Lines Company.

FISCAL IMPACT: Premium for FY 24/25 is \$15,196.35, this is a 1.8% increase over the FY 23/24 premium of \$14,929.11

BACKGROUND: NCCSIF first purchased ID Fraud coverage for the FY 15/16 policy year. The coverage renews July 1, 2024. The limit of liability is \$25,000 per insured person with \$0 retention per insured person for Identity Fraud Reimbursement Coverage per attached proposal.

ATTACHMENT(S):

1. FY 24/25 Identity Fraud Expense Reimbursement Renewal Proposal
2. Identity Fraud Brochure



Northern California Cities Self Insurance Fund (NCCSIF)

- Identity Fraud Expense Reimbursement Insurance Proposal

Presented by Marcus Beverly
Presented on June 7, 2024

Alliant Insurance Services, Inc.
2180 Harvard Street, Suite 460
Sacramento, CA 95815
O 916 643 2700
F 916 643 2750

CA License No. 0C36861

www.alliant.com

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Company Profile

Alliant provides risk management, insurance, and consulting services to thousands of clients nationwide, delivering tailored products and services engineered to mitigate risk, improve performance, and promote long-term growth. Our core business includes property and casualty insurance services, middle-market brokerage, employee benefits, and underwriting, each staffed with dedicated industry specialists who understand the unique market dynamics facing their clients.

In addition to our 90-plus year legacy of service and results, Alliant is one of the industry's fastest-growing organizations. As America's 10th largest insurance brokerage, we have an active presence in every U.S. market and an extensive arsenal of best-in-class resources and intelligence that moves our clients forward in today's competitive market climate.

Alliant has a broad reach that covers a wide range of industries, including:

- Agriculture
- Aviation
- Construction
- Energy and Marine
- Environmental
- Healthcare
- Financial Institutions
- Law
- Public Entity
- Real Estate
- Tribal Nations
- And many more

Alliant Advantages

	Alliant	Competition
90 years of leadership in meeting the insurance needs of businesses and public entities across the US.	✓	
National presence with best-in-class resources and expertise.	✓	
Privately owned and operated.	✓	
Flat management structure with no bureaucracy, empowering senior leadership to take a hands-on approach to client service that expands the entire lifecycle of the relationship.	✓	
A full-service insurance agency that addresses all of your risk and insurance needs, including property, casualty, life, and health.	✓	
A diverse team of industry specialists who understand the unique needs of your business.	✓	
Considerable buying power through more than 40 insurance carriers, enabling for the delivery of the best coverage at the most competitive pricing	✓	
State-licensed support staff.	✓	
A full-service approach that includes risk management services to help identify hazards and present options.	✓	
Workers' compensation insurance claims management at no additional charge.	✓	

Your Service Team

Marcus Beverly
First Vice President

Marcus.Beverly@alliant.com Phone: 916 643 2704

Jenna Wirkner
Assistant Account Manager

Jenna.Wirkner@alliant.com Phone: 916 643 2741

Named Insureds

Northern California Cities Self Insurance Fund (NCCSIF)

NAMED INSURED DISCLOSURE

- Name Insured(s) should match State of Incorporation filing. Inform Alliant if there is a difference or change
- The First Named Insured policy status granted includes certain rights and responsibilities. These responsibilities do not apply to other Named Insureds on the policy. Some examples for First Named Insured status include; (1) being designated to act on behalf of all insureds for making policy changes, (2) receiving of correspondence, (3) distributing claim proceeds, and (4) making premium payments
- **Are ALL entities listed as named insureds?** Coverage is **not** automatically afforded to all entities unless specifically named. Confirm with your producer and service team that all entities to be protected are on the correct policy. Not all entities may be listed on all policies based on coverage line.
- Additional named insured is (1) A person or organization, other than the first named insured, identified as an insured in the policy declarations or an addendum to the policy declarations. (2) A person or organization added to a policy after the policy is written with the status of named insured. This entity would have the same rights and responsibilities as an entity named as an insured in the policy declarations (other than those rights and responsibilities reserved to the first named insured).
- Applies to Professional Liability, Pollution Liability, Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability policies (this list not all inclusive). Check your Policy language for applicability. These policies provide protection to the Named Insured for claims made against it alleging a covered wrongful act.

Premium Summary

Coverage	Expiring Premium*		Renewal Premium*	
Identity Fraud Expense Reimbursement	\$	14,929.11	\$	15,196.35
TOTAL	\$	14,929.11	\$	15,196.35

*Excludes TRIA premium, includes surplus lines taxes/fees

Payment Terms

- Premium is due within 30 days of policy inception
- Agency Bill
- Payment Plan: Annual

Options

- None

Identity Fraud Expense Reimbursement Coverage

Insurance Company	Travelers Excess and Surplus Lines Company
A.M. Best Rating	A++ (Superior); Financial Size Category: XV (Greater than or Equal to \$2 Billion) as of July 20, 2023
Standard & Poor's Rating	AA (Very Strong) as of July 19, 2023
California Status	Non-Admitted
Policy/Coverage Term	July 1, 2024, to July 1, 2025
Policy #	TBD

Coverage Form

Per Policy

Coverage

- Identity Fraud Expense Reimbursement for Full Time and Part Time Employees and their spouses, children under 25 years of age or parents residing in the same household.
- Reimburses the costs and expenses associated with identity recovery, including lost wages, attorney fees, and document replacement fees.

Limits

\$ 25,000 Per Insured Person

Retention

\$ 0 Per Insured Person

Endorsement

(including but not limited to)

- Schedule of Membership Programs
- Family Coverage Endorsement
- Identity Fraud Resolution Services
- Certificate of Insurance
- Service of Lawsuit Endorsement

Exclusions

(including but not limited to)

- Fraudulent, dishonest or criminal acts
- Loss other than expenses
- Former employees
- Nuclear
- War

Identity Fraud Expense Reimbursement Coverage - Continued

Total Cost Excluding TRIA	\$ 14,728.00	Policy Premium
	\$ 441.84	CA Surplus Lines Tax (3%)
	\$ 26.51	CA Stamping Fee (0.18%)
	\$ 15,196.35	Total Cost
Total Cost Including TRIA	Not Applicable	
Minimum Earned Premium	Per Policy	
Policy Auditable	Per Policy	
Quote Valid Until	June 22, 2024	
Binding Conditions	<ul style="list-style-type: none"> • A written request to bind coverage • All Surplus Lines Taxes / Fees are Fully Earned • Surplus Lines Disclosure Form 	

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Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

NY Regulation 194

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The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at www.alliant.com, and contact your Alliant service team should you have any questions.

Other Disclosures / Disclaimers

FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

NRRA:

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Other Disclosures / Disclaimers - Continued

Guarantee Funds

Established by law in every state, guaranty funds are maintained by a state's insurance commissioner to protect policyholders in the event that an insurer becomes insolvent or is unable to meet its financial obligations. *If your insurance carrier is identified as 'Non-Admitted', your policy is not protected by your state's Guaranty Fund.*

Claims Reporting:

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another state, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Permanent operations outside the United States, Canada or Puerto Rico.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Other Disclosures / Disclaimers - Continued

Certificates / Evidence of Insurance

A Certificate or Evidence is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy, nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or recipient.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a Certificate or Evident of Insurance, you may be required to name your landlord, client or customer on your policy as a loss payee on property insurance or as an additional insured on liability insurance. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.
- An additional insured endorsement will most likely not provide notification of cancellation. Some insurance companies use a “blanket” additional insured endorsement that provides coverage automatically when it is required in a written contract. Most insurance companies do not want to be notified of all additional insureds when there is a blanket endorsement on the policy. If a notice of cancellation is required for the additional insured party, you must notify us immediately and we will request an endorsement from your insurance company. There may be an additional premium for adding a notice of cancellation endorsement for an additional insured.

See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.

Optional Coverages

The following represents a list of insurance coverages that may not be included in this proposal but are optional and may be available with further underwriting information. This list is not inclusive of all coverages and if you have questions contact your Alliant representative. If you would like addition quotes please check Yes/No across from the coverage below, sign and return.

Target Coverages

	Yes	No
CRIME		
Employee Dishonesty	<input type="checkbox"/>	<input type="checkbox"/>
Computer Fraud	<input type="checkbox"/>	<input type="checkbox"/>
Social Engineering	<input type="checkbox"/>	<input type="checkbox"/>
Increased Limits	<input type="checkbox"/>	<input type="checkbox"/>
CYBER RISK	<input type="checkbox"/>	<input type="checkbox"/>
FLOOD INSURANCE	<input type="checkbox"/>	<input type="checkbox"/>
MANAGEMENT LIABILITY		
Directors & Officers Liability	<input type="checkbox"/>	<input type="checkbox"/>
Employment Practices Liability	<input type="checkbox"/>	<input type="checkbox"/>
Fiduciary Liability	<input type="checkbox"/>	<input type="checkbox"/>
UMBRELLA / EXCESS LIABILITY (Increased Liability Limits)	<input type="checkbox"/>	<input type="checkbox"/>
Selecting the "Reject All or Accept All" option will override any selections you have made above	<input type="checkbox"/> Reject All <input type="checkbox"/> Accept All for Consideration	

Signature of Authorized Insurance Representative

Date

Title

Printed / Typed Name

Optional Coverages – Continued

Other Coverage Options

Note some of these coverages may be included with limitations or insured elsewhere. This is a partial listing as you may have additional risks not contemplated here which are unique to your organization.

- Business Income/Extra Expense
- Earthquake
- Employed Lawyers
- Employee Benefits Liability
- Equipment Breakdown
- Food Borne Illness
- Foreign Insurance
- Garagekeepers Liability
- Hired Auto Physical Damage
- Kidnap & Ransom
- Law Enforcement Liability
- Media and Publishers Liability
- Network Security / Privacy Liability and Internet Media Liability
- Non-Owned & Hired Automobile Liability
- Pollution Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Professional Liability
- Property in Transit
- Property of Others (Clients, Employees, Other)
- Special Events Liability
- Spoilage
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workers Compensation & Employers Liability
- Workplace Violence

Glossary of Insurance Terms

Below are links to assist you in understanding the insurance terms you may find within your insurance coverages:

<http://insurancecommunityuniversity.com/university-resources/insurance-glossary-free>

<https://consumers.ambest.com/content.aspx?rec=261613>

<http://www.irmi.com/online/insurance-glossary/default.aspx>

Request to Bind Coverage

Northern California Cities Self Insurance Fund (NCCSIF)

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Coverage Line	Bind Coverage for:
Identity Fraud Expense Reimbursement	<input type="checkbox"/>

**Did you know that Alliant works with premium financing companies?
Are you interested in financing your annual premium?**

Yes, please provide us with a financing quote.	No, we do not wish to finance our premium.
<input type="checkbox"/>	<input type="checkbox"/>

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.

Signature of Authorized Insured Representative	Date
Title	
Printed / Typed Name	

This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. *The actual terms and conditions of the policy will prevail.*

Identity Fraud

A CONSUMER'S TOP 10 TIPS TO PREVENT IDENTITY FRAUD

Traditional shopping

1. Review your wallet or purse contents before you go shopping. Common theft is the easiest way for a criminal to steal your identity and commit fraud. Before you go shopping, think about how much information a thief would obtain if your wallet or purse was stolen.

- Avoid carrying Social Security cards, birth certificates or passports unless absolutely necessary.
- Don't carry extra credit cards unless you plan to use them.

2. Create a list of all your credit card and bank account information and store in a secure place.

- Be sure to include account numbers, expiration dates and credit limits. Also include the telephone numbers or emails or the customer service and fraud departments.
- If you find your card missing or stolen, refer to this list and immediately notify your credit card provider of the loss. This not only prevents fraudulent charges, but it also notifies your provider if the card is used again.

3. Protect your passwords and PIN numbers.

- When creating passwords and PINs, do not use the last four digits of your Social Security number, mother's maiden name, your birth date, middle name, pet's name, consecutive numbers or anything else that could easily be discovered by thieves. It's best to create passwords that combine letters and numbers.
- Ask your financial institutions to add extra security protection to your account. Most will allow you to use an additional code or password (a number or word) when accessing your account. If asked to create a reminder question, do not use one that is easily answered by others.
- Memorize all your passwords. Don't record them on anything in your wallet.

4. Review your credit report now. One of the easiest ways to see if a criminal is fraudulently using your identity is to review your credit report.

- Be sure to report mistakes to the credit bureaus. A federal law gives consumers the right to receive one free copy of their credit report every 12 months from each of the three main credit bureaus (Experian, Equifax, TransUnion).



- Order a report today from one bureau and review it, looking for discrepancies. In four months, order another report from a second bureau. In another four months, order a report from the third bureau. Doing this will enable you to see snapshots of your credit throughout the year at no cost.

5. Never provide confidential information over the phone to an unsolicited caller claiming that they represent a financial institution or creditor.

- Criminals often will use your Social Security number to open up fraudulent accounts or gain access to financial information or assets.
- Do not have your Social Security number printed on your checks and do not allow merchants to write your Social Security number on your checks.
 - If a business requests your Social Security number, ask them why they need it. If it is not a valid reason, don't provide it.
 - If you receive an unsolicited call and are asked to provide information, get the caller's name, location, telephone number and reason that they are calling. Call them back at the phone number on your billing statements to verify the caller's identification.

6. Never put outgoing checks or bill payments in your home mailbox, as they are easy to steal.

- While sending checks is a popular and desired holiday gift, it also has its risks, as thieves can steal mail containing checks and gain other personal information from bills and financial statements.
- Where practical, drop all items containing checks or financial information in a secure postal mailbox or at the post office.

Online shopping

- 7. Log off completely when finished with online transactions.** Closing or minimizing your browser or typing a new Web address may not be enough to prevent others from accessing your online information.
 - Instead, click “log off” to terminate your online session. In addition, don’t allow your browser to “remember” your username and password information.
- 8. Increase your own computer’s security.** Personal firewalls and security software packages (with anti-virus, anti-spam and spyware detection features) are a must-have for those who plan on shopping online.
 - Make sure your computer has the latest security patches, and make sure that you access your online financial accounts only on a secure Web page using encryption.
- 9. Avoid emailing personal and financial information.** Although your computer may be “well protected” with proper firewall, antivirus, Internet security or encryption software, the individual or company receiving your information may not have similar security in place.
 - Always confirm with online retailers that they have proper Internet security in place before responding to any email request.
- 10. Delete, without replying to, any suspicious email requests.** Hackers and spammers often impersonate retailers to lure personal financial information.
 - If there is any reason to doubt the authenticity of an email message from a company you do business with, don’t click on links or buttons in the message. Instead, type the Internet address of the company into your browser, log on as you usually do, and examine your account information. You may also telephone a company to ask if an email is legitimate.

**Travelers knows ID Fraud.
To learn more, talk to your independent agent or visit travelers.com.**



travelers.com

Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

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**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item G.8.

FY 24/25 APPL COVERAGE

ACTION ITEM

ISSUE: The Board is presented a proposal for Trustee Errors and Omissions Insurance through the Alliant Public Pool Liability Program (APPL). The coverage provides a \$1M limit for claims arising from Wrongful Acts committed by an Insured, including the governing board, officers, and professional liability of the pool.

Typical claims are outlined in the attached and include disputes regarding board decisions such as coverage and membership, board member v. board member actions, and regulatory proceedings.

The policy has a \$25,000 deductible for those claims in which the JPA is able to indemnify the insured member, and no deductible if the claim is solely against a member and/or it may not be indemnified by the JPA. See attached Government Code sections 995 to 996.6 for reference on that topic.

New this year is a \$100,000 EPLI deductible and a carrier change from ASPEN to Beazley.

RECOMMENDATION: Review and approve coverage as presented, reject the coverage, or provide direction.

FISCAL IMPACT: Annual Premium for FY 24/25 is \$18,056.50

BACKGROUND: Members have requested a quote for this coverage in case of a claim against a Board member, officer, or others acting for or on behalf of the organization. While claims are rare, this coverage protects the group's assets when required to indemnify a member and covers the individual's exposure when the JPA is not involved or can't indemnify the member.

ATTACHMENT(S):

1. FY 24/25 APPL JPA Primary Claims Made Trustees Errors and Omissions Proposal
2. APPL Brochure
3. Government Code reference



Northern California Cities Self Insurance Fund

APPL JPA Primary Claims Made Trustees Errors and Omissions

Insurance Proposal 2024 – 2025

Presented by:

David Evans, Senior Vice President
Jenna Wirkner, Account Representative
Danny Rettura, Account Manager Lead

Alliant Insurance Services, Inc.
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Named Insured / Additional Named Insureds

Named Insured(s)

Northern California Cities Self Insurance Fund

Additional Named Insured(s)

None Disclosed

NAMED INSURED DISCLOSURE

- The first named insured is granted certain rights and responsibilities that do not apply to other policy named insureds and is designated to act on behalf of all insureds for making policy changes, receiving correspondence, distributing claim proceeds, and making premium payments.
- **Are ALL entities listed as named insureds?** Coverage is **not** automatically afforded to all entities unless specifically named. Confirm with your producer and service team that all entities to be protected are on the correct policy. Not all entities may be listed on all policies based on coverage line.
- Additional named insured is (1) A person or organization, other than the first named insured, identified as an insured in the policy declarations or an addendum to the policy declarations. (2) A person or organization added to a policy after the policy is written with the status of named insured. This entity would have the same rights and responsibilities as an entity named as an insured in the policy declarations (other than those rights and responsibilities reserved to the first named insured).
- Applies to Professional Liability, Pollution Liability, Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability policies (this list not all inclusive). Check your Policy language for applicability. These policies provide protection to the Named Insured for claims made against it alleging a covered wrongful act. Coverage is not afforded to any other entities (unless specifically added by endorsement or if qualified as a "Subsidiary" pursuant to the policy wording) affiliated by common individual insured ownership or to which indemnification is otherwise contractually owed. If coverage is desired for affiliated entities or for contractual indemnities owed, please contact your Alliant Service Team with a full list of entities for which coverage is requested. With each request, include complete financials and ownership information for submission to the carrier. It should be noted, that the underwriter's acceptance of any proposed amendments to the policy, including expansion of the scope of "Insureds" under the policy could result in a potential diminution of the applicable limits of liability and/or an additional premium charge.

Line of Coverage

Primary Claims Made Trustees Errors and Omissions Coverage

	Present Coverage	Proposed Coverage
INSURANCE COMPANY:	Lloyds of London Aspen Syndicate 4711 (100%)	Lloyds of London Beazley
A.M. BEST RATING:	A (Excellent), Financial Size Category XV (\$2 Billion or greater) as of July 12, 2020 Aspen Syndicate: Not Rated	A (Excellent), Financial Size Category XV (\$2 Billion or greater) as of July 12, 2021 Aspen Syndicate: Not Rated
STANDARD & POOR'S RATING:	A+ (Strong) as of April 23, 2007 Aspen Syndicate: Not Rated	A+ (Strong) as of April 23, 2007 Aspen Syndicate: Not Rated
CALIFORNIA STATUS:	Non-Admitted	Non-Admitted
COVERAGE TERM:	July 1, 2023 to July 1, 2024	July 1, 2024 to July 1, 2025
RETROACTIVE DATE:	July 1, 2022	July 1, 2022
COVERAGE:	Primary Claims Made Trustees Errors and Omissions	Primary Claims Made Trustees Errors and Omissions
LIMIT:	\$1,000,000 Any One Claim including Claims Expenses per Individual Organization. \$1,000,000 In the Aggregate including Claims Expenses Included in limit Breach of Confidentiality Included in limit Libel and Slander	\$1,000,000 Any One Claim including Claims Expenses per Individual Organization. \$1,000,000 In the Aggregate including Claims Expenses Included in limit Breach of Confidentiality Included in limit Libel and Slander

	Present Coverage		Proposed Coverage	
EXTENSIONS OF COVERAGE: (Including but not limited to)	\$1,000,000	One Direct Reinstatement*	\$1,000,000	One Direct Reinstatement*
*Subject to an additional premium equal to 100% of the annual premium	\$100,000	Additional Defense Limit	\$100,000	Additional Defense Limit
Sublimits are a part of and not in addition to the overall policy limit	\$100,000	Loss of Documents Sublimit	\$100,000	Loss of Documents Sublimit**
	\$1,000,000	Employment Practices Violation Sublimit** Any one claim including Claims Expenses / Aggregate	\$1,000,00	Employment Practices Violation Sublimit** Any one claim including Claims Expenses/ Aggregate
DEDUCTIBLES:	\$25,000	Any one claim including Claims Expenses	\$25,000	Any one claim including Claims Expenses
The Deductibles only apply to Loss incurred by the Organization or for which the Insured Individual is Indemnifiable. For Losses which the Individual Insured is not Indemnifiable by the Organization Nil Deductible(s) shall apply.	\$25,000	Employment Practices Violation/Aggregate	\$100,000	Employment Practices Violation/Aggregate
ENDORSEMENTS AND EXCLUSIONS: (Including but not limited to)	<ul style="list-style-type: none"> • Fraud, dishonesty or criminal acts or omissions Exclusion • Actual or alleged failure by any Insured to make an accounting or profit and/or surplus Exclusion • Actual or alleged excessive or unwarranted fees or charges Exclusion • Domestic Partner Coverage Extension • Service of Suit • Innocent Insured – Coverage denials caused by one insured shall not affect coverage for the innocent insureds. • Sanction Limitation and Exclusion Clause – LMA3100 • Lloyd's Privacy Policy Statement – LSW1135B • LMA 5471 – Cyber Risks Endorsement (Affirmative cover) • Small Additional Or Return Premiums Clause (U.S.A) (NMA 1168) 		<ul style="list-style-type: none"> • Same as expiring 	

	Present Coverage	Proposed Coverage
	<ul style="list-style-type: none"> Complaints notice 	
DEFENSE INSIDE/OUTSIDE THE LIMIT:	Inside the Limits except for the additional defense limit	Inside the Limits except for the additional defense limit
WHO HAS THE DUTY TO DEFEND:	Insurer	Insurer
ANNUAL COST:	\$17,500.00 Annual Premium \$ 525.00 Surplus Lines Tax (3%) <u>\$ 31.50 Service Fee (.18%)</u> \$18,056.50 Total Annual Cost	\$17,500.00 Annual Premium \$ 525.00 Surplus Lines Tax (3%) <u>\$ 31.50 Service Fee (.18%)</u> \$18,056.50 Total Annual Cost
TERRORISM:	1% of Allocated Premium included in Premium shown herein	1% of Allocated Premium included in Premium shown herein
	<p>IMPORTANT NOTICE: THE NONADMITTED & REINSURANCE REFORM ACT (NRRRA) GOES INTO EFFECT ON JULY 21, 2011. ACCORDINGLY, SURPLUS LINES TAX RATES AND REGULATIONS ARE SUBJECT TO CHANGE WHICH COULD RESULT IN AN INCREASE OR DECREASE OF THE TOTAL SURPLUS LINES TAXES AND/OR FEES OWED ON THIS PLACEMENT. IF A CHANGE IS REQUIRED, WE WILL PROMPTLY NOTIFY YOU. ANY ADDITIONAL TAXES AND/OR FEES OWED MUST BE PROMPTLY REMITTED TO ALLIANT INSURANCE SERVICES, INC</p>	<p>IMPORTANT NOTICE: THE NONADMITTED & REINSURANCE REFORM ACT (NRRRA) GOES INTO EFFECT ON JULY 21, 2011. ACCORDINGLY, SURPLUS LINES TAX RATES AND REGULATIONS ARE SUBJECT TO CHANGE WHICH COULD RESULT IN AN INCREASE OR DECREASE OF THE TOTAL SURPLUS LINES TAXES AND/OR FEES OWED ON THIS PLACEMENT. IF A CHANGE IS REQUIRED, WE WILL PROMPTLY NOTIFY YOU. ANY ADDITIONAL TAXES AND/OR FEES OWED MUST BE PROMPTLY REMITTED TO ALLIANT INSURANCE SERVICES, INC</p>

	Present Coverage	Proposed Coverage
EXTENDED REPORTING PERIOD:	An optional discovery period is available based on the premium schedule shown here: <ul style="list-style-type: none"> • 1 year for 100% of the total premium paid • 2 years for 150% of the total premium paid • 3 years for 200% of the total premium paid 	An optional discovery period is available based on the premium schedule shown here: <ul style="list-style-type: none"> • 1 year for 100% of the total premium paid • 2 years for 150% of the total premium paid • 3 years for 200% of the total premium paid
CHOICE OF LAW:	California	California
TERRITORIAL LIMITS: This insurance applies to any Wrongful Act which takes place anywhere in the world provided that Claim is first made against the Insured during the Policy Period (or Discovery Period, if purchased)	Anywhere in the World	Anywhere in the World
BINDING CONDITIONS:	Not applicable	<ul style="list-style-type: none"> • Signed and currently dated, "Request to Bind" page. • Confirmation of No Material Changes since submission • Payment is due to Alliant within 20 days of binding
PROPOSAL DATE:	Not applicable	May 24, 2024
PROPOSAL VALID UNTIL:	Not applicable	June 30, 2024
CLAIMS REPORTING:	Robert Frey Alliant Insurance Services, Inc. 100 Pine Street, 11 th Floor San Francisco, CA 94111-5101 Phone: 415-403-1445 Fax : 415-402-0773 rfrey@alliant.com	Robert Frey Alliant Insurance Services, Inc. 100 Pine Street, 11 th Floor San Francisco, CA 94111-5101 Phone: 415-403-1445 Fax : 415-402-0773 rfrey@alliant.com

See Disclaimer Page for Important Notices and Acknowledgement

Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

New York Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at www.alliant.com, and contact your Alliant service team should you have any questions.

Other Disclosures/Disclaimers

FATCA

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

NRRA

(Applicable if the insurance company is non-admitted)

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Guarantee Funds

Established by law in every state, guaranty funds are maintained by a state's insurance commissioner to protect policyholders in the event that an insurer becomes insolvent or is unable to meet its financial obligations. *If your insurance carrier is identified as 'Non-Admitted', your policy is not protected by your state's Guaranty Fund.*

Claims Reporting

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Claims Made Policy

(Applicable to any coverage that is identified as claims made)

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another state, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Permanent operations outside the United States, Canada or Puerto Rico.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.

- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Other Disclosures/Disclaimers (continued)

Certificates / Evidence of Insurance

A Certificate or Evidence is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy, nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or recipient.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a Certificate or Evident of Insurance, you may be required to name your landlord, client or customer on your policy as a loss payee on property insurance or as an additional insured on liability insurance. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.
- An additional insured endorsement will most likely not provide notification of cancellation. Some insurance companies use a “blanket” additional insured endorsement that provides coverage automatically when it is required in a written contract. Most insurance companies do not want to be notified of all additional insureds when there is a blanket endorsement on the policy. If a notice of cancellation is required for the additional insured party, you must notify us immediately and we will request an endorsement from your insurance company. There may be an additional premium for adding a notice of cancellation endorsement for an additional insured.

See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.

Optional Coverages

The following represents a list of insurance coverages that may not be included in this proposal but are optional and may be available with further underwriting information. This list is not inclusive of all coverages and if you have questions contact your Alliant representative. If you would like addition quotes please check Yes/No across from the coverage below, sign and return.

Target Coverages

	Yes	No
CRIME		
Employee Dishonesty	<input type="checkbox"/>	<input type="checkbox"/>
Computer Fraud	<input type="checkbox"/>	<input type="checkbox"/>
Social Engineering	<input type="checkbox"/>	<input type="checkbox"/>
Increased Limits	<input type="checkbox"/>	<input type="checkbox"/>
CYBER RISK	<input type="checkbox"/>	<input type="checkbox"/>
UMBRELLA / EXCESS LIABILITY (Increased Liability Limits)	<input type="checkbox"/>	<input type="checkbox"/>
Selecting the "Reject All or Accept All" option will override any selections you have made above	<input type="checkbox"/> Reject All <input type="checkbox"/> Accept All for Consideration	

Signature of Authorized Insurance Representative

Date

Title

Printed / Typed Name

Other Coverage Options

Note some of these coverages may be included with limitations or insured elsewhere. This is a partial listing as you may have additional risks not contemplated here which are unique to your organization.

- Business Income/Extra Expense
- Earthquake
- Employed Lawyers
- Employee Benefits Liability
- Equipment Breakdown
- Food Borne Illness
- Foreign Insurance
- Garagekeepers Liability
- Hired Auto Physical Damage
- Kidnap & Ransom
- Law Enforcement Liability
- Media and Publishers Liability
- Network Security / Privacy Liability and Internet Media Liability
- Non-Owned & Hired Automobile Liability
- Pollution Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Property in Transit
- Property of Others (Clients, Employees, Other)
- Special Events Liability
- Spoilage
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workers Compensation & Employers Liability
- Workplace Violence

Glossary of Insurance Terms

Below are links to assist you in understanding the insurance terms you may find within your insurance policies:

<http://insurancecommunityuniversity.com/university-resources/insurance-glossary-free>

<http://www.ambest.com/resource/glossary.html>

<http://www.irmi.com/online/insurance-glossary/default.aspx>

Request to Bind Coverage

Northern California Cities Self Insurance Fund

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Coverage Line	Bind Coverage for:	Annual Cost
APPL JPA PRIMARY CLAIMS MADE TRUSTEES ERRORS & OMISSIONS Policy Period: July 1, 2024 to July 1, 2025	<input type="checkbox"/>	\$18,068.75

**Did you know that Alliant works with premium financing companies?
 Are you interested in financing your annual premium?**

Yes, please provide us with a financing quote.

No, we do not wish to finance our premium.



This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.

Signature of Authorized Insurance Representative

Date

Title

Printed / Typed Name

This proposal does not constitute a binder of insurance. Binding is subject to the final carrier approval. The actual terms and conditions of the policy will prevail.

ALLIANT PUBLIC POOL LIABILITY PROGRAM (APPL)

Protecting the vision



Your leadership works tirelessly to move your organization forward. Their vision, tenacity, and sense of purpose have propelled you to new levels of success and serve as a roadmap to your future. They are the heart of your organization and must be shielded from liability.

ALLIANT PUBLIC POOL LIABILITY PROGRAM (APPL)

The Alliant Public Pool Liability Program (APPL) provides liability coverage for the leadership of pooling organizations and similar groups. This best-in-class program covers the governing board, officers, and professional liability exposure of the pool, enabling you to conduct your business unencumbered by the confines of liability exposures.

COMPREHENSIVE COVERAGE

Alliant Insurance Services designed APPL to address the unique exposures faced by public pool organizations and their governing bodies. This includes claims arising from:

- Failure to buy adequate insurance
 - Claims handling errors and omissions
 - Board member versus board member actions
 - Member dispute over coverage
 - Member dispute over withdrawal
 - Employment practices arising from a pool employee
 - Non-compliance with statutes/governing documents
 - Unfair claims practices
- We have created a proprietary policy form that will respond to your exposure as it exists. This important coverage is integral to organizations of all sizes. In fact, even pooling organizations with no staff and third-party contracts face a liability exposure simply because they exist.

ELIGIBLE ENTITIES

APPL was designed with the flexibility to cover a broad range of entities. Furthermore, our long-standing experience servicing public sector clients and our high level of sophistication enables us to customize programs to meet the specific needs of the entities we serve. Eligible entities include:

- Risk-sharing pools
- Joint powers authorities (JPAs)
- Joint insurance funds (JIFs)
- Insurance trusts
- Inter-local agreements
- Self-insurance groups (SIGs)
- Group purchasing programs Not-for-profit group captives



PROGRAM FEATURES

APPL's broad range of program features ensures that your entity will receive extensive protection from the myriad liabilities facing both its leadership and its mission, including:

- Basic program limits of \$5 million with flexible deductible options
- Employment practices liability insurance available if organization has employees
- Coverage limits in excess of \$5 million available
- Sub-limits available for the following:
 - Employment practices violation
 - Additional defense limit
 - Loss of documents
 - Breach of confidentiality extension
 - Libel and slander
 - Fidelity and dishonesty
- A.M. Best "A" rating with full financial security of Lloyd's

ALLIANT INSURANCE SERVICES: THE PARTNER YOU DESERVE.

With a history dating back to 1925, Alliant Insurance Services is one of the nation's leading distributors of diversified insurance products and services. Operating through a national network of offices, Alliant provides property and casualty, workers' compensation, employee benefits, surety, and financial products and services to more than 26,000 clients nationwide.

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GOVERNMENT CODE - GOV

TITLE 1. GENERAL [100 - 7931.000] (Title 1 enacted by Stats. 1943, Ch. 134.)

DIVISION 3.6. CLAIMS AND ACTIONS AGAINST PUBLIC ENTITIES AND PUBLIC EMPLOYEES [810 - 998.3] (Division 3.6 added by Stats. 1963, Ch. 1681.)

PART 7. DEFENSE OF PUBLIC EMPLOYEES [995 - 996.6] (Part 7 added by Stats. 1963, Ch. 1683, Sec. 16.)

995. Except as otherwise provided in Sections 995.2 and 995.4, upon request of an employee or former employee, a public entity shall provide for the defense of any civil action or proceeding brought against him, in his official or individual capacity or both, on account of an act or omission in the scope of his employment as an employee of the public entity.

For the purposes of this part, a cross-action, counterclaim or cross-complaint against an employee or former employee shall be deemed to be a civil action or proceeding brought against him.

(Added by Stats. 1963, Ch. 1683, Sec. 16.)

995.2. (a) A public entity may refuse to provide for the defense of a civil action or proceeding brought against an employee or former employee if the public entity determines any of the following:

- (1) The act or omission was not within the scope of his or her employment.
- (2) He or she acted or failed to act because of actual fraud, corruption, or actual malice.
- (3) The defense of the action or proceeding by the public entity would create a specific conflict of interest between

the public entity and the employee or former employee. For the purposes of this section, "specific conflict of interest" means a conflict of interest or an adverse or pecuniary interest, as specified by statute or by a rule or regulation of the public entity.

(b) If an employee or former employee requests in writing that the public entity, through its designated legal counsel, provide for a defense, the public entity shall, within 20 days, inform the employee or former employee whether it will or will not provide a defense, and the reason for the refusal to provide a defense.

(c) If an actual and specific conflict of interest becomes apparent subsequent to the 20-day period following the employee's written request for defense, nothing herein shall prevent the public entity from refusing to provide further defense to the employee. The public entity shall inform the employee of the reason for the refusal to provide further defense.

(Amended by Stats. 1982, Ch. 1046, Sec. 1.)

995.3. (a) If a state employee provides his or her own defense against an action brought for an alleged violation of Section 8547.3, and if it is established that no violation of Section 8547.3 occurred, the public entity shall reimburse the employee for any costs incurred in the defense.

(b) A public entity which does provide for the defense of a state employee charged with a violation of Section 8547.3 shall reserve all rights to be reimbursed for any costs incurred in that defense. If a state employee is found to have violated Section 8547.3, he or she is liable for all defense costs and shall reimburse the public entity for those costs.

(Amended by Stats. 1995, Ch. 277, Sec. 1. Effective January 1, 1996.)

995.4. A public entity may, but is not required to, provide for the defense of:

(a) An action or proceeding brought by the public entity to remove, suspend or otherwise penalize its own employee or former employee, or an appeal to a court from an administrative proceeding by the public entity to remove, suspend or otherwise penalize its own employee or former employee.

(b) An action or proceeding brought by the public entity against its own employee or former employee as an individual and not in his official capacity, or an appeal therefrom.

(Added by Stats. 1963, Ch. 1683, Sec. 16.)

995.6. A public entity is not required to provide for the defense of an administrative proceeding brought against an employee or former employee, but a public entity may provide for the defense of an administrative proceeding

brought against an employee or former employee if:

(a) The administrative proceeding is brought on account of an act or omission in the scope of his employment as an employee of the public entity; and

(b) The public entity determines that such defense would be in the best interests of the public entity and that the employee or former employee acted, or failed to act, in good faith, without actual malice and in the apparent interests of the public entity.

(Added by Stats. 1963, Ch. 1683, Sec. 16.)

995.8. A public entity is not required to provide for the defense of a criminal action or proceeding (including a proceeding to remove an officer under Sections 3060 to 3073, inclusive, of the Government Code) brought against an employee or former employee, but a public entity may provide for the defense of a criminal action or proceeding (including a proceeding to remove an officer under Sections 3060 to 3073, inclusive, of the Government Code) brought against an employee or former employee if:

(a) The criminal action or proceeding is brought on account of an act or omission in the scope of his employment as an employee of the public entity; and

(b) The public entity determines that such defense would be in the best interests of the public entity and that the employee or former employee acted, or failed to act, in good faith, without actual malice and in the apparent interests of the public entity.

(Added by Stats. 1963, Ch. 1683, Sec. 16.)

995.9. Notwithstanding any other provision of law, upon a request made in writing to a public entity, the public entity may defend or indemnify or defend and indemnify any witness who has testified on behalf of the public entity in any criminal, civil, or administrative action. The decision of the public entity to defend or indemnify or defend and indemnify such a witness shall rest within the sound discretion of the public entity and may be based on any relevant factors, including, but not limited to, whether the provision of defense or indemnity would serve the public interest. The public entity may defend or indemnify or defend and indemnify the witness only if it is determined by the public entity that the action being brought against the witness is based directly upon the conduct which the public entity requested of the witness related to the witness' testimony or provision of evidence. The public entity has the discretion to provide a defense alone apart from indemnity, and the public entity may offer to defend or indemnify or defend and indemnify while reserving all rights to subsequently withdraw these offers upon reasonable notice.

Neither defense nor indemnification shall be provided if the testimony giving rise to the action against the witness was false in any material respect, or was otherwise not given by the witness with a good faith belief in its truth; nor shall representation or indemnification under this section be offered or promised unless the action has been commenced and the witness has requested the public entity to act for the witness' benefit under this section. The public entity shall not be liable for indemnification of a defendant witness for punitive damages awarded to the plaintiff in such an action. If the plaintiff prevails in a claim for punitive damages in an action defended at the expense of the public entity, the defendant shall be liable to the public entity for the full costs incurred by the public entity in providing representation to the defendant witness.

(Added by Stats. 1995, Ch. 799, Sec. 2. Effective January 1, 1996.)

996. A public entity may provide for a defense pursuant to this part by its own attorney or by employing other counsel for this purpose or by purchasing insurance which requires that the insurer provide the defense. All of the expenses of providing a defense pursuant to this part are proper charges against a public entity. A public entity has no right to recover such expenses from the employee or former employee defended.

(Added by Stats. 1963, Ch. 1683, Sec. 16.)

996.4. If after request a public entity fails or refuses to provide an employee or former employee with a defense against a civil action or proceeding brought against him and the employee retains his own counsel to defend the action or proceeding, he is entitled to recover from the public entity such reasonable attorney's fees, costs and expenses as are necessarily incurred by him in defending the action or proceeding if the action or proceeding arose out of an act or omission in the scope of his employment as an employee of the public entity, but he is not entitled to such reimbursement if the public entity establishes (a) that he acted or failed to act because of actual fraud, corruption or actual malice, or (b) that the action or proceeding is one described in Section 995.4.

Nothing in this section shall be construed to deprive an employee or former employee of the right to petition for a writ of mandate to compel the public entity or the governing body or an employee thereof to perform the duties imposed by this part.

(Added by Stats. 1963, Ch. 1683, Sec. 16.)

996.6. The rights of an employee or former employee under this part are in addition to and not in lieu of any rights he may have under any contract or under any other enactment providing for his defense.

(Added by Stats. 1963, Ch. 1683, Sec. 16.)



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item G.9.

**FY 24/25 NCCSIF ADMINISTRATIVE AND
GROUP PURCHASE PROGRAM BUDGET**

ACTION ITEM

ISSUE: The Executive Committee reviews and recommends to the Board the budget for the next fiscal year. Attached is the preliminary budget for review and discussion. The Administrative Costs are discussed in more detail below. The budget to actual revenues provided by the NCC accountant are used in creating the FY 24/25 budget.

Administrative Expenses

- Claim Audits - Every year either the Liability or Workers' Compensation claims are audited. The Workers' Compensation Claims audit is budgeted at \$17,000 for FY 24/25.
- Accounting Services are expected to increase \$4,218 (3%), including software licensing, per current contract.
- Sedgwick's Risk Control services remain flat at \$184,320 per the 2022 renewal agreement.
- Lexipol Police Safety Services is up 3% to \$155,320.
- State Funding/Fraud Assessment has been estimated at \$450,000, an increase of \$100,000 or 28.6% based on the assessment of \$583,500 last year. This is hard to predict as it is based on the amount of indemnity payments during the year but is expected to increase.
- The Program Administration and Brokerage Fee is increasing by \$14,447 (3.75%) per the terms of the current agreement.
- The claims administration funding has been added to the administration budget rather than being included in the actuary projections. Total claims adjustment fees are increasing by \$20,528 (1.6%) based on contract terms, with a decrease in the claims administration fee due to charge last year for data conversion.

RECOMMENDATION: Approve admin budget as presented or revised or provide direction.

FISCAL IMPACT: Total administrative expenses are estimated to be \$2,995,677, an increase of \$210,631 (7.6%) over FY 23/24, including a \$100,000 increase in the State Funding/Fraud Assessment for Workers' Compensation self-insurance.

BACKGROUND: None

ATTACHMENT(S): Draft FY 24/25 NCCSIF Admin Budget as of 6/11/2024

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

ADMIN BUDGET - Draft 6/11/24

July 1, 2024 to June 30, 2025

		WORK COMP	LIABILITY	GROUP PURCHASE	FY 24/25 TOTAL	FY 23/24 TOTAL	\$ CHANGE	% CHANGE
REVENUES								
Est	WC Program Banking Layer	\$7,217,000			\$7,217,000	\$6,892,000	\$325,000	5%
Est	WC Program Shared Layer	\$4,520,000			\$4,520,000	\$4,272,000	\$248,000	6%
Est	WC Program Admin Expense	\$2,146,665			\$2,146,665	\$1,967,374	\$179,291	9%
Est	Excess WC Coverage (PRISM)	\$3,585,000			\$3,585,000	\$2,806,837	\$778,163	28%
Est	Liability Program Banking Layer		\$2,773,000		\$2,773,000	\$2,468,000	\$305,000	12%
Est	Liability Program Shared Layer		\$6,292,000		\$6,292,000	\$4,778,000	\$1,514,000	32%
Est	Liability Program Admin Expense		\$849,012		\$849,012	\$822,672	\$26,340	3%
Est	Excess Liability Coverage (CJPRMA)		\$7,209,285		\$7,209,285	\$5,827,241	\$1,382,044	24%
Est	Group Purchase Property Coverage (APIP)			\$0	\$8,151,416	\$7,189,505	\$961,910	13%
Est	Group Purchase Crime Coverage (ACIP)			\$50,985	\$50,985	\$52,103	(\$1,118)	-2%
Est	Group Purchase Coverage (ADWRP)				\$17,869	\$17,869	\$0	0%
Est	Pass through Cost - Lexipol Fire Manuals				\$37,720	\$35,304	\$2,415	7%
N/A	Pass through Cost - Appraisal Services			N/A	N/A	N/A		
Est	Pass through Cost - Drone Coverage				N/A	N/A		
	Total Revenues	\$17,468,665	\$17,123,297	\$50,985	\$42,849,951	\$37,146,962		

Next appraisal in 2024

		WORK COMP	LIABILITY		FY 24/25 TOTAL	FY 23/24 TOTAL	\$ CHANGE	% CHANGE
EXPENSES								
Administrative Expenses:								
Consultants								
52101	Claims Audit	\$17,000	\$0		\$17,000	\$8,500	\$8,500	100.0%
52102	Financial Audit	\$14,400	\$14,400		\$28,800	\$28,250	\$550	1.9%
52103	Legal Services	\$2,000	\$15,000		\$17,000	\$17,000	\$0	0.0%
52104	Actuarial Review	\$6,520	\$8,520		\$15,040	\$15,000	\$40	0.3%
52106	CAJPA Accreditation (every 3 years; 2024)							
52109	Misc. Consulting/Contingency	\$2,500	\$2,500		\$5,000	\$5,000	\$0	0.0%
TBD	Lexipol Grant Finder Services	\$9,000	\$9,000		\$18,000	\$18,000		
	Total Consultant Expenses	\$51,420	\$49,420		\$100,840	\$97,750	\$3,090	3.2%

Biannual WC audit is more expensive than GL

Per engagement letter including 6/30 Updates
Paid in 23/24, pending new accred.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

ADMIN BUDGET - Draft 6/11/24

July 1, 2024 to June 30, 2025

		WORK COMP	LIABILITY	GROUP PURCHASE	FY 24/25 TOTAL	FY 23/24 TOTAL	\$ CHANGE	% CHANGE	
Safety Services:									
52204	Risk Control Services Agreement	\$92,160	\$92,160		\$184,320	\$184,320	\$0	0.0%	Per 2022 to 2025 contract
52201	Outside Training & Safety Award	\$15,000	\$15,000		\$30,000	\$30,000	\$0	0.0%	Including \$10k for safety award here
52202	Risk Mgmt Comm Mtg Expense	\$750	\$750		\$1,500	\$1,500	\$0	0.0%	
52207	Member Training and Risk Management	\$50,000	\$38,000		\$88,000	\$88,000	\$0	0.0%	\$4,000 per member annual allocation for training/conferences
52208	Lexipol Police Manual Updates & DTBs	\$155,320			\$155,320	\$150,796	\$4,524	3.0%	increased 3%
52209	Police Risk Management Funds	\$50,000	\$50,000		\$100,000	\$50,000	\$50,000	100.0%	Per BOD approval
	Total Safety Services Expenses	\$363,230	\$195,910		\$559,140	\$504,616	\$54,524	10.8%	
Claims Administration									
52302	Claims Administration Fee (Reports, etc.) Annu	\$10,000	\$0		\$10,000	\$17,500	(\$7,500)		No transition fee
52303	Claims Adjustment Fee*	\$978,500	\$ 289,028		\$1,267,528	\$1,247,000	\$20,528	1.6%	Moved from actuary report to admin budget eff. 23/24
52304	State Funding/Fraud Assessment	\$450,000			\$450,000	\$350,000	\$100,000	28.6%	Actual 23/24 = \$583,500
	Total Claims Administration Expenses	\$1,438,500	\$289,028		\$1,727,528	\$1,614,500	\$113,028	7.0%	
Program Administration									
52401	Program Administration and Brokerage Fee	\$181,680	\$218,016		\$399,696	\$385,249	\$14,447	3.75%	Per 2024-29 contract
52403	Accounting Services	\$72,360	\$72,360		\$144,720	\$140,502	\$4,218	3.0%	Per 2022-25 contract + software
	Total Program Administration Expenses	\$254,040	\$290,376		\$544,416	\$525,751	\$18,665	3.6%	
Board Expenses									
52501	Executive Committee	\$1,250	\$1,250		\$2,500	\$2,500	\$0	0.0%	
52502	Executive Committee Member Travel	\$2,000	\$2,000		\$4,000	\$4,000	\$0	0.0%	
52503	Board of Directors Meetings (includes Travel)	\$4,000	\$4,000		\$8,000	\$8,000	\$0	0.0%	
52509	Board of Directors Long Range Planning (every 3 years, last LRP October 2022)	\$4,000	\$4,000		\$8,000	\$8,000	\$0	0.0%	Includes Board Training Day in December
52506	Trustee's E&O Coverage (APPL)	\$9,028	\$9,028		\$18,056	\$18,056	\$0	0.0%	Coverage approved 7/1/22
52504	Association Memberships (CAJPA, AGRIP)	\$4,000	\$4,000		\$8,000	\$5,000	\$3,000	60.0%	21 AGRIP membership increased by 10%
	Total Board Expenses	\$24,278	\$24,278		\$48,556	\$27,500	\$21,056	76.6%	
OTHER Administration Expenses (Not identified with above budget line items)									
52000	Administrative Expense - Website Upgrade	\$0	\$0		\$0	\$0	\$0	0.0%	
52001	Administration Expense - Other	\$0	\$0		\$0	\$0	\$0	0.0%	
52900	Member Identity Theft Protection	\$15,197	0		\$15,197	\$14,929	\$268	1.8%	
	Total Other Admin	\$15,197	\$0		\$15,197	\$14,929	\$268	0.0%	
	Total Admin Expenses	\$2,146,665	\$849,012		\$2,995,677	\$2,785,046	\$210,631	7.6%	



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item G.10.a.

ADOPTION OF FY 24/25 LIABILITY PROGRAM BUDGET

ACTION ITEM

ISSUE: At the last Board meeting members approved preliminary program calculations based on actuarial projections at the 80% Confidence Level (CL). The Board also agreed to fund the program based on a \$1,250,000 SIR with CJPRMA, an increase from the current \$1,000,000 SIR. This move eliminates a 10% surcharge to be levied on NCC (10% surcharge this year of \$520,897) but it is replaced by a payment of \$442,061 for 1/3 of an assessment declared this year and due July 1.

Marketing efforts for reinsurance have been more difficult this year. Though Safety National remains the lead carrier, Munich will not be on the program for FY 24/25, with a number of other carriers still being marketed to fill out the limits. Including the assessment, the total premium is increasing 24%, with 13% of that due to payroll increasing and 3% due to the assessment.

The attached funding exhibit reflects the latest estimate with the previously approved *variable* premium cap not needed this year. The greatest member *net* increase is 23%. The cap varies by member to make sure they contribute at least 50% of their estimated Banking Layer funding.

The average total premium increase of 25% is driven by a 13% increase in payroll, 10.5% base rate increase, and 24% excess insurance increase.

RECOMMENDATION: Review and approve funding as presented or revised.

FISCAL IMPACT: Total deposit is estimated at \$17,123,297, an increase of 25%, including an increase in payroll of 13%, for a net 12% increase over expiring (compared to 16% in FY 23/24).

BACKGROUND: The excess liability insurance market for public entities, particularly those with police departments, has continued to be extremely volatile, with increasing rates and retentions as well as coverage restrictions. CJPRMA has experienced their share of claims that have exceeded their retention and impacted the reinsurance layers, and the current reinsurance market reflects that reality. CJPRMA also greatly increased their underlying rates in FY 21/22 due to a change in their funding formula to put more emphasis on recent experience and now fund at an 85% Confidence Level.

ATTACHMENTS:

1. Final FY 24/25 Liability Deposit Calculations at the 80% CL
2. Liability Program Funding Changes FY 23/24 to FY 24/25

80% Confidence Level

Total Admin Expense = \$849,012

A	B	C	D	E	F	G	H	L	J	K		
Formula/ Allocation	Payroll (P)	Member Weighted Share Last 5 Years 25% Payroll, 75% Losses	Member Share of EX MOD Adjusted Payroll X Total Funding	Member Weighted Share Last 5 Years 75% Payroll, 25% Losses	(Admin/2) X Member % of Total Payroll	(Admin/2) ÷ 19 Equal Shares	C+D+E+F+G	H - Max 50% of Member Est. Banking Layer Deposit	H-I	J/I		
Member	2023 Calendar Year Payroll (DE 9)	BANKING LAYER \$0 to \$50K (*Folsom \$0 to \$100K)	SHARED LAYER \$50K to \$1,250,000 at 80% CL	CJPRMA EXCESS LAYER \$1,250,000 to \$40M*	ADMIN EXPENSE 50%	ADMIN EXPENSE 50%	FY 24/25 TOTAL DEPOSIT	Total FY 23/24 Deposit With Variable Cap of 40%*	\$ Change Overall	% Change Overall	2023 Payroll Increase from 2022	Net % Increase
Rate/Amount	Exposure Base	\$2,773,000	\$6,292,000	\$7,209,285	\$424,506	\$424,506	80% CL					
Anderson	\$7,736,509	\$97,475	\$215,944	\$214,430	\$13,977	\$22,342	\$564,169	\$451,344	\$112,825	20%	18%	2%
Auburn	\$10,007,891	\$124,103	\$280,357	\$281,476	\$18,080	\$22,342	\$726,360	\$581,827	\$144,533	20%	19%	1%
Colusa	\$2,850,456	\$43,531	\$98,466	\$101,744	\$5,150	\$22,342	\$271,233	\$257,785	\$13,448	5%	4%	0%
Corning	\$4,026,622	\$38,678	\$123,323	\$124,199	\$7,275	\$22,342	\$315,817	\$286,974	\$28,843	9%	5%	4%
Dixon	\$12,607,643	\$134,513	\$356,938	\$367,332	\$22,777	\$22,342	\$903,902	\$666,895	\$237,007	26%	15%	11%
Elk Grove												
Folsom	\$55,029,193	\$628,081	\$1,179,569	\$1,680,904	\$99,417	\$22,342	\$3,610,314	\$2,814,201	\$796,112	22%	17%	5%
Galt	\$14,117,348	\$143,468	\$410,137	\$419,645	\$25,505	\$22,342	\$1,021,097	\$683,897	\$337,200	33%	12%	21%
Gridley	\$4,608,843	\$102,088	\$180,179	\$190,777	\$8,326	\$22,342	\$503,712	\$433,990	\$69,722	14%	13%	1%
Ione	\$2,017,270	\$24,348	\$61,151	\$62,309	\$3,644	\$22,342	\$173,795	\$149,097	\$24,698	14%	14%	1%
Jackson	\$3,592,443	\$65,848	\$122,421	\$133,641	\$6,490	\$22,342	\$350,743	\$238,282	\$112,461	32%	12%	20%
Lincoln	\$21,706,167	\$221,968	\$551,375	\$610,855	\$39,215	\$22,342	\$1,445,756	\$1,256,561	\$189,195	13%	14%	-1%
Marysville	\$5,888,970	\$151,073	\$238,514	\$246,159	\$10,639	\$22,342	\$668,728	\$487,971	\$180,757	27%	4%	23%
Nevada City												
Oroville	\$7,363,012	\$142,507	\$291,378	\$289,076	\$13,302	\$22,342	\$758,604	\$571,034	\$187,570	25%	13%	12%
Paradise	\$7,731,769	\$46,807	\$170,292	\$178,779	\$13,968	\$22,342	\$432,188	\$343,626	\$88,562	20%	16%	5%
Placerville												
Red Bluff	\$8,857,238	\$118,116	\$271,282	\$278,121	\$16,002	\$22,342	\$705,863	\$581,289	\$124,574	18%	12%	5%
Rio Vista	\$4,023,929	\$141,160	\$223,365	\$226,346	\$7,270	\$22,342	\$620,482	\$532,417	\$88,066	14%	-5%	19%
Rocklin	\$26,121,921	\$211,227	\$639,325	\$770,940	\$47,192	\$22,342	\$1,691,026	\$1,462,453	\$228,574	14%	6%	8%
Willows	\$1,342,821	\$62,154	\$51,516	\$80,854	\$2,426	\$22,342	\$219,292	\$171,719	\$47,573	22%	28%	-7%
Yuba City	\$35,342,582	\$275,855	\$826,470	\$951,698	\$63,851	\$22,342	\$2,140,216	\$1,762,090	\$378,126	18%	15%	3%
Total:	\$234,972,627	\$2,773,000	\$6,292,000	\$7,209,285	\$424,506	\$424,506	\$17,123,297	\$13,733,453	\$3,389,844	20%	13%	7%
Actuary/Verification	\$ 234,972,627	\$2,773,000	\$6,292,000	\$7,209,285	\$425,999	\$425,999	\$17,126,283					
FY 23/24 Totals	\$ 207,648,408	\$ 2,468,000	\$ 4,778,000	\$ 5,827,241	\$ 415,850	\$ 415,850	\$13,733,453					
Change	13%	12%	32%	24%	2%	2%	25%					
RATE Per \$100 Payroll		\$1.18	\$2.68	\$ 3.07	\$ 0.18	\$ 0.18	\$ 7.29					
Don't Participate In GL Program							\$ 442,061					

* Amount capped does not exceed 50% of Banking Layer funding

FY 24/25 NCCSIF Liability Banking Layer & Excess Allocation Calculations

Losses within Banking Layer - \$0 to \$50,000

Folsom Losses \$0 to \$100,000

Member	Losses					Grand Total	Total/5 5-Year Average Losses	% Total % of 5- Year	(A) Allocation	(B) Allocation
	2018 - 2019	2019 - 2020	2020 - 2021	2021 - 2022	2022 - 2023		Grand Total	Average	0.75	0.25
City of Anderson	\$ 78,889	\$ 50,697	\$ 58,068	\$ 42,951	\$ 50,000	\$ 280,605	\$ 56,121	3.79%	2.84%	0.95%
City of Auburn	\$ 150,201	\$ 65	\$ 118,965	\$ 66,346	\$ 17,332	\$ 352,909	\$ 70,582	4.76%	3.57%	1.19%
City of Colusa	\$ 9,847	\$ 360	\$ 2,000	\$ 100,000	\$ 10,031	\$ 122,238	\$ 24,448	1.65%	1.24%	0.41%
City of Corning	\$ 4,761	\$ 18,085	\$ 10,611	\$ 5,277	\$ 52,502	\$ 91,236	\$ 18,247	1.23%	0.92%	0.31%
City of Dixon	\$ 2,868	\$ 16,344	\$ 304,587	\$ 7,742	\$ 18,967	\$ 350,508	\$ 70,102	4.73%	3.55%	1.18%
City of Elk Grove										
City of Folsom	\$ 178,929	\$ 54,423	\$ 309,398	\$ 645,170	\$ 466,335	\$ 1,654,256	\$ 330,851	22.32%	16.74%	5.58%
City of Galt	\$ 111,253	\$ 14,600	\$ 11	\$ 125,453	\$ 108,205	\$ 359,523	\$ 71,905	4.85%	3.64%	1.21%
City of Gridley	\$ 60,882	\$ 2,623	\$ 157,755	\$ 50,000	\$ 40,000	\$ 311,261	\$ 62,252	4.20%	3.15%	1.05%
City of Lone	\$ 595	\$ 50,000			\$ 15,002	\$ 65,597	\$ 13,119	0.88%	0.66%	0.22%
City of Jackson		\$ 15,292		\$ 141,832	\$ 38,202	\$ 195,326	\$ 39,065	2.64%	1.98%	0.66%
City of Lincoln	\$ 112,977	\$ 100,173	\$ 114,379	\$ 161,295	\$ 87,158	\$ 575,983	\$ 115,197	7.77%	5.83%	1.94%
City of Marysville	\$ 213,496	\$ 42,687	\$ 65,431	\$ 53,467	\$ 104,123	\$ 479,205	\$ 95,841	6.46%	4.85%	1.62%
City of Nevada City										
City of Oroville	\$ 3,021	\$ 61,846	\$ 163,122	\$ 56,537	\$ 138,266	\$ 422,793	\$ 84,559	5.70%	4.28%	1.43%
Town of Paradise	\$ 18,122	\$ 35,973	\$ 786	\$ 332	\$ 40,558	\$ 95,771	\$ 19,154	1.29%	0.97%	0.32%
City of Placerville										
City of Red Bluff	\$ 112,392	\$ 65,274	\$ 51,920	\$ 100,011	\$ 1,029	\$ 330,626	\$ 66,125	4.46%	3.35%	1.12%
City of Rio Vista	\$ 364,703	\$ 50,601	\$ 825	\$ -	\$ 33,513	\$ 449,643	\$ 89,929	6.07%	4.55%	1.52%
City of Rocklin	\$ 113,273	\$ 9,752	\$ 169,858	\$ 103,932	\$ 53,799	\$ 450,615	\$ 90,123	6.08%	4.56%	1.52%
City of Willows	\$ 50,000	\$ 53,301	\$ 50,250	\$ 4,100	\$ 50,000	\$ 207,651	\$ 41,530	2.80%	2.10%	0.70%
City of Yuba City	\$ 226,868	\$ 213,799	\$ 93,458	\$ 10,988	\$ 71,710	\$ 616,824	\$ 123,365	8.32%	6.24%	2.08%
Grand Total	\$ 1,813,077	\$ 855,897	\$ 1,671,424	\$ 1,675,436	\$ 1,396,735	\$ 7,412,568	\$ 1,482,514	100.00%	75.00%	25.00%

Don't Participate

DE-9 Payroll by Fiscal Year				FUNDING DISTRIBUTION								
		(C)	(D)	Banking Layer Distribution	Excess Insurance Distribution	\$ 6,767,223	Funding \$1.25M SIR					
5-Year Avg.	% P	Distribution	Distribution	(A)+(C)	80% CL	(B)+(D)	\$1.25M SIR	80% CL	Surcharge 10%	Waived	\$ 1,326,184	Assessment
									FY 23-24		\$ 442,061	Minimum Payment FY 24-25

Member	FY Payroll	% Total Payroll			Total Banking Layer	\$ Banking Layer	CJPRMA Premium	\$ CJPRMA Premium	\$ Banking Layer	Change
		0.25	0.75							
City of Anderson	\$5,231,412	2.70%	0.68%	2.03%	3.52%	\$97,475	2.97%	\$214,430	\$ 89,429	9%
City of Auburn	\$7,001,403	3.62%	0.90%	2.71%	4.48%	\$124,103	3.90%	\$281,476	\$ 107,312	16%
City of Colusa	\$2,577,120	1.33%	0.33%	1.00%	1.57%	\$43,531	1.41%	\$101,744	\$ 51,131	-15%
City of Corning	\$3,650,317	1.89%	0.47%	1.42%	1.39%	\$38,678	1.72%	\$124,199	\$ 41,668	-7%
City of Dixon	\$10,094,370	5.22%	1.30%	3.91%	4.85%	\$134,513	5.10%	\$367,332	\$ 121,121	11%
City of Elk Grove										
City of Folsom	\$45,753,681	23.65%	5.91%	17.74%	22.65%	\$628,081	23.32%	\$1,680,904	\$ 534,737	17%
City of Galt	\$11,887,784	6.14%	1.54%	4.61%	5.17%	\$143,468	5.82%	\$419,645	\$ 73,744	95%
City of Gridley	\$4,118,338	2.13%	0.53%	1.60%	3.68%	\$102,088	2.65%	\$190,777	\$ 99,096	3%
City of Lone	\$1,658,828	0.86%	0.21%	0.64%	0.88%	\$24,348	0.86%	\$62,309	\$ 22,336	9%
City of Jackson	\$3,082,573	1.59%	0.40%	1.19%	2.37%	\$65,848	1.85%	\$133,641	\$ 46,100	43%
City of Lincoln	\$16,846,418	8.71%	2.18%	6.53%	8.00%	\$221,968	8.47%	\$610,855	\$ 237,211	-6%
City of Marysville	\$4,638,878	2.40%	0.60%	1.80%	5.45%	\$151,073	3.41%	\$246,159	\$ 118,255	28%
City of Nevada City										
City of Oroville	\$6,665,311	3.45%	0.86%	2.58%	5.14%	\$142,507	4.01%	\$289,076	\$ 133,314	7%
Town of Paradise	\$5,563,811	2.88%	0.72%	2.16%	1.69%	\$46,807	2.48%	\$178,779	\$ 36,307	29%
City of Placerville										
City of Red Bluff	\$7,075,214	3.66%	0.91%	2.74%	4.26%	\$118,116	3.86%	\$278,121	\$ 107,490	10%
City of Rio Vista	\$4,187,114	2.16%	0.54%	1.62%	5.09%	\$141,160	3.14%	\$226,346	\$ 131,354	7%
City of Rocklin	\$23,665,270	12.23%	3.06%	9.17%	7.62%	\$211,227	10.69%	\$770,940	\$ 208,775	1%
City of Willows	\$1,086,504	0.56%	0.14%	0.42%	2.24%	\$62,154	1.12%	\$80,854	\$ 46,434	34%
City of Yuba City	\$28,687,120	14.83%	3.71%	11.12%	9.95%	\$275,855	13.20%	\$951,698	\$ 262,189	5%
Grand Total	\$193,471,465	100.00%	25.00%	75.00%	100.00%	\$2,773,000	100.00%	\$7,209,285	\$ 2,468,000	12%

2773000

Don't Participate

FY 24/25 NCCSIF Liability Shared Layer Calculations

Incurred losses \$75,000 excess of \$5,000

Members	Losses	Losses	Losses	Losses	Losses	Total	Member L / Total L
	2018 - 2019	2019 - 2020	2020 - 2021	2021 - 2022	2022-2023	Grand Total	
City of Anderson	\$ 97,874	\$ 75,000	\$ 78,068	\$ 32,951	\$ 70,000	\$ 353,893	4.5%
City of Auburn	\$ 149,115	\$ -	\$ 159,077	\$ 85,150	\$ 6,674	\$ 400,016	5.1%
City of Colusa	\$ 799	\$ -	\$ -	\$ 150,000	\$ 5,002	\$ 155,801	2.0%
City of Corning	\$ -	\$ 12,917	\$ 921	\$ 277	\$ 75,000	\$ 89,116	1.1%
City of Dixon	\$ -	\$ 11,344	\$ 368,817	\$ 1,585	\$ 4,306	\$ 386,052	4.9%
City of Elk Grove							
City of Folsom	\$ 106,066	\$ 37,982	\$ 192,603	\$ 463,854	\$ 307,305	\$ 1,107,810	14.1%
City of Galt	\$ 150,950	\$ 7,500	\$ -	\$ 160,000	\$ 109,143	\$ 427,593	5.4%
City of Gridley	\$ 80,882	\$ -	\$ 175,633	\$ 75,000	\$ 35,000	\$ 366,515	4.7%
City of Ione	\$ -	\$ 75,000			\$ 10,000	\$ 85,000	1.1%
City of Jackson		\$ 10,000		\$ 171,832	\$ 33,200	\$ 215,032	2.7%
City of Lincoln	\$ 111,379	\$ 69,562	\$ 136,459	\$ 145,371	\$ 86,034	\$ 548,804	7.0%
City of Marysville	\$ 300,000	\$ 35,208	\$ 41,127	\$ 75,000	\$ 145,000	\$ 596,335	7.6%
City of Nevada City							
City of Oroville	\$ -	\$ 51,817	\$ 233,122	\$ 56,109	\$ 150,000	\$ 491,049	6.2%
Town of Paradise	\$ 8,790	\$ 30,233	\$ -	\$ -	\$ 35,000	\$ 74,023	0.9%
City of Placerville							
City of Red Bluff	\$ 121,678	\$ 59,514	\$ 37,199	\$ 135,000	\$ -	\$ 353,391	4.5%
City of Rio Vista	\$ 526,569	\$ 75,000	\$ -	\$ -	\$ 19,000	\$ 620,569	7.9%
City of Rocklin	\$ 151,143	\$ -	\$ 239,648	\$ 84,781	\$ 50,000	\$ 525,572	6.7%
City of Willows	\$ 75,000	\$ 75,000	\$ 75,000	\$ -	\$ 75,000	\$ 300,000	3.8%
City of Yuba City	\$ 315,046	\$ 300,612	\$ 105,634	\$ 5,554	\$ 47,985	\$ 774,831	9.8%
Grand Total	\$ 2,195,291	\$ 926,689	\$ 1,843,309	\$ 1,642,465	\$ 1,263,649	\$ 7,871,402	100.0%

Don't Participate

FY 24/25 NCCSIF Liability Shared Layer Calculations

DE-9 Payroll by Fiscal Year

Members	Payroll	Payroll	Payroll	Payroll	Payroll	Total	Member P / Total P
	FY 18/19	FY 19/20	FY 20/21	FY 21/22	FY 22/23	Payroll	
City of Anderson	\$4,404,499	\$4,438,468	\$4,813,829	\$5,352,517	\$7,147,747	\$26,157,060	2.7%
City of Auburn	\$6,365,221	\$7,119,229	\$7,100,929	\$5,669,415	\$8,752,222	\$35,007,016	3.6%
City of Colusa	\$2,351,918	\$2,185,686	\$2,695,178	\$2,870,376	\$2,782,440	\$12,885,598	1.3%
City of Corning	\$3,367,401	\$3,495,780	\$3,530,727	\$3,864,717	\$3,992,959	\$18,251,584	1.9%
City of Dixon	\$8,449,630	\$9,345,169	\$9,987,394	\$10,525,336	\$12,164,321	\$50,471,850	5.2%
City of Elk Grove							
City of Folsom	\$40,283,583	\$44,949,669	\$46,210,238	\$45,987,604	\$51,337,311	\$228,768,406	23.6%
City of Galt	\$11,746,797	\$11,130,178	\$11,290,798	\$12,049,331	\$13,221,816	\$59,438,920	6.1%
City of Gridley	\$4,081,235	\$4,427,265	\$3,686,306	\$3,870,148	\$4,526,738	\$20,591,691	2.1%
City of Ione	\$1,456,911	\$1,416,095	\$1,715,391	\$1,743,922	\$1,961,820	\$8,294,139	0.9%
City of Jackson	\$2,819,222	\$2,972,398	\$2,914,149	\$3,283,536	\$3,423,559	\$15,412,863	1.6%
City of Lincoln	\$14,563,450	\$15,432,311	\$16,029,393	\$17,606,559	\$20,600,375	\$84,232,088	8.7%
City of Marysville	\$3,492,466	\$3,895,515	\$4,707,575	\$5,264,096	\$5,834,739	\$23,194,391	2.4%
City of Nevada City							
City of Oroville	\$6,325,299	\$6,385,486	\$6,808,640	\$7,070,276	\$6,736,851	\$33,326,553	3.4%
Town of Paradise	\$4,638,612	\$4,475,887	\$5,352,522	\$6,129,892	\$7,222,140	\$27,819,054	2.9%
City of Placerville							
City of Red Bluff	\$6,585,305	\$6,179,370	\$6,368,957	\$8,007,429	\$8,235,011	\$35,376,072	3.7%
City of Rio Vista	\$4,429,003	\$4,243,303	\$3,930,654	\$4,182,206	\$4,150,402	\$20,935,569	2.2%
City of Rocklin	\$23,068,572	\$22,580,700	\$23,257,857	\$23,398,478	\$26,020,745	\$118,326,352	12.2%
City of Willows	\$1,202,630	\$1,168,104	\$820,074	\$1,019,093	\$1,222,618	\$5,432,520	0.6%
City of Yuba City	\$26,156,255	\$26,870,952	\$26,666,456	\$29,929,208	\$33,812,730	\$143,435,600	14.8%
Grand Total	\$175,788,010	\$182,711,564	\$187,887,068	\$197,824,141	\$223,146,543	\$967,357,327	100.0%

\$95,000,000

Don't Participate

Anchor Payroll
Folsom = 70% credibility

FY 24/25 NCCSIF Liability Shared Layer Calculations

80% CL
\$6,292,000

Members	Member %L / Member %P	Member P/Anchor Member P	((MIEMF x CF) + TIEMF x (1-CF))	P x Ex Mod	M Exposure/ T Exposure	Shared Layer Total Funding * M Exposure
	Initial Ex Mod	Credibility Factor	Weighted Ex Mod	Total Exposure	%Total Exposure	Pool Deposit \$6,292,000
City of Anderson	1.66	0.22	1.14	\$29,899,507	3.4%	\$215,944
City of Auburn	1.40	0.27	1.11	\$38,818,006	4.5%	\$280,357
City of Colusa	1.49	0.12	1.06	\$13,633,472	1.6%	\$98,466
City of Corning	0.60	0.16	0.94	\$17,075,177	2.0%	\$123,323
City of Dixon	0.94	0.35	0.98	\$49,421,323	5.7%	\$356,938
City of Elk Grove						
City of Folsom	0.60	0.71	0.71	\$163,322,159	18.7%	\$1,179,569
City of Galt	0.88	0.38	0.96	\$56,787,244	6.5%	\$410,137
City of Gridley	2.19	0.18	1.21	\$24,947,479	2.9%	\$180,179
City of Ione	1.26	0.08	1.02	\$8,466,933	1.0%	\$61,151
City of Jackson	1.71	0.14	1.10	\$16,950,267	1.9%	\$122,421
City of Lincoln	0.80	0.47	0.91	\$76,342,998	8.8%	\$551,375
City of Marysville	3.16	0.20	1.42	\$33,024,473	3.8%	\$238,514
City of Nevada City						
City of Oroville	1.81	0.26	1.21	\$40,343,928	4.6%	\$291,378
Town of Paradise	0.33	0.23	0.85	\$23,578,435	2.7%	\$170,292
City of Placerville						
City of Red Bluff	1.23	0.27	1.06	\$37,561,432	4.3%	\$271,282
City of Rio Vista	3.64	0.18	1.48	\$30,926,902	3.5%	\$223,365
City of Rocklin	0.55	0.55	0.75	\$88,520,393	10.2%	\$639,325
City of Willows	6.79	0.05	1.31	\$7,132,934	0.8%	\$51,516
City of Yuba City	0.66	0.60	0.80	\$114,432,371	13.1%	\$826,470
Grand Total	1.00	0.91	1.00	\$871,185,431	100.0%	\$6,292,000

\$6,292,000

Don't Participate

NCCSIF Liability Program Funding Changes 23/24 to 24/25 Final Draft 6/12/24

	FY 24/25	FY 23/24	Difference	XS Rate With Min Assessment of \$442,061
Base Rate*	\$ 3.86	\$ 3.49	10.5%	\$3.07

*\$1.25M SIR v. \$1M, Confidence Level Remains at 80%

	FY 24/25	FY 23/24	Difference	Includes min assessment of \$442,061	Does NOT include surcharge as in past
Excess Insurance	\$ 7,209,285	\$ 5,827,241	24%		
% of total increase =	41%		\$1,382,044		

Member Entity	Deposit Premium Change			Payroll			(\$100K Folsom)			Shared Layer Losses \$75k XS \$5K			Experience Mod			Payroll
	FY 24/25 \$1.25M SIR	FY 23/24 \$1M SIR	% Change	2023 Calendar Year Payroll	2022 Calendar Year Payroll	% Change	5-Year Avg FY 2018-22	5-Year Avg FY 2017-21	% Change	Shared Layer Totals	Shared Layer Totals	% Change	FY 24/25	FY 23/24	% Change	
City of Anderson	\$564,169	\$451,344	25%	\$7,736,509	\$6,541,072	18%	\$56,121	\$54,550	3%	\$353,893	\$301,413	17%	1.14	1.02	12%	\$ 7.29
City of Auburn	\$726,360	\$581,827	25%	\$10,007,891	\$8,423,711	19%	\$70,582	\$62,811	12%	\$400,016	\$314,489	27%	1.11	0.95	16%	\$ 7.26
City of Colusa	\$271,233	\$257,785	5%	\$2,850,456	\$2,727,998	4%	\$24,448	\$31,545	-22%	\$155,801	\$180,066	-13%	1.06	1.03	3%	\$ 9.52
City of Corning	\$315,817	\$286,974	10%	\$4,026,622	\$3,839,715	5%	\$18,247	\$22,012	-17%	\$89,116	\$96,398	-8%	0.94	0.92	2%	\$ 7.84
City of Dixon	\$903,902	\$666,895	36%	\$12,607,643	\$10,986,438	15%	\$70,102	\$66,375	6%	\$386,052	\$352,933	9%	0.98	0.89	10%	\$ 7.17
Elk Grove																
City of Folsom	\$3,610,314	\$2,814,201	28%	\$55,029,193	\$46,924,720	17%	\$330,851	\$286,145	16%	\$1,107,810	\$923,346	20%	0.71	0.56	28%	\$ 6.56
City of Galt	\$1,021,097	\$683,897	49%	\$14,117,348	\$12,567,705	12%	\$71,905	\$25,934	177%	\$427,593	\$101,619	321%	0.96	0.68	40%	\$ 7.23
City of Gridley	\$503,712	\$433,990	16%	\$4,608,843	\$4,090,374	13%	\$62,252	\$63,213	-2%	\$366,515	\$395,884	-7%	1.21	1.12	8%	\$ 10.93
City of Ione	\$173,795	\$149,097	17%	\$2,017,270	\$1,777,009	14%	\$13,119	\$12,676	3%	\$85,000	\$82,716	3%	1.02	0.99	3%	\$ 8.62
City of Jackson	\$350,743	\$238,282	47%	\$3,592,443	\$3,198,647	12%	\$39,065	\$26,841	46%	\$215,032	\$110,504	95%	1.10	0.95	15%	\$ 9.76
City of Lincoln	\$1,445,756	\$1,256,561	15%	\$21,706,167	\$19,059,669	14%	\$115,197	\$136,349	-16%	\$548,804	\$593,067	-7%	0.91	0.84	7%	\$ 6.66
City of Marysville	\$668,728	\$487,971	37%	\$5,888,970	\$5,642,047	4%	\$95,841	\$76,989	24%	\$596,335	\$395,407	51%	1.42	1.11	28%	\$ 11.36
Nevada City																
City of Oroville	\$758,604	\$571,034	33%	\$7,363,012	\$6,523,964	13%	\$84,559	\$82,591	2%	\$491,049	\$503,752	-3%	1.21	1.09	11%	\$ 10.30
Town of Paradise	\$432,188	\$343,626	26%	\$7,731,769	\$6,675,462	16%	\$19,154	\$14,440	33%	\$74,023	\$49,025	51%	0.85	0.83	2%	\$ 5.59
Placerville																
City of Red Bluff	\$705,863	\$581,289	21%	\$8,857,238	\$7,889,648	12%	\$66,125	\$62,682	5%	\$353,391	\$284,834	24%	1.06	0.93	14%	\$ 7.97
City of Rio Vista	\$620,482	\$532,417	17%	\$4,023,929	\$4,229,834	-5%	\$89,929	\$86,554	4%	\$620,569	\$602,722	3%	1.48	1.26	17%	\$ 15.42
City of Rocklin	\$1,691,026	\$1,462,453	16%	\$26,121,921	\$24,719,170	6%	\$90,123	\$97,524	-8%	\$525,572	\$596,825	-12%	0.75	0.70	7%	\$ 6.47
City of Willows	\$219,292	\$171,719	28%	\$1,342,821	\$1,045,554	28%	\$41,530	\$31,531	32%	\$300,000	\$190,000	58%	1.31	1.11	19%	\$ 16.33
City of Yuba City	\$2,140,216	\$1,762,090	21%	\$35,342,582	\$30,785,671	15%	\$123,365	\$126,340	-2%	\$774,831	\$774,003	0%	0.80	0.70	14%	\$ 6.06
Grand Total	\$17,123,297	\$13,733,453	25%	\$234,972,627	\$207,648,408	13%	\$1,482,514	\$1,367,102	8%	\$7,871,402	\$6,849,002	15%				\$ 7.29
Total Rate	\$ 7.29	\$ 6.61	10%													



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item G.10.b.

**ADOPTION OF FY 24/25 WORKERS' COMPENSATION
PROGRAM BUDGET**

ACTION ITEM

ISSUE: At the last Board meeting members approved preliminary program calculations based on actuarial projections at the 80% Confidence Level (CL).

Total funding at an 80% Confidence Level (CL) is estimated at \$17,468,665, an **increase of 10%** over current funding at the 80% CL. This compares favorably to the *total payroll increase of 11%* and is due to a (-5.2%) *decrease* in the self-insured layers. The individual funding increase cap is not needed this year due to an average net decrease of (-1.3%) in funding.

Excess coverage through PRISM is \$3,585,000, or \$1.16 per \$100 of payroll, a 15% increase in the current rate of \$1.01. The excess premium increase of \$778,163 represents 52% of the total increase in funding of \$1,521,426.

A breakdown of funding by layer and member is provided in the attached spreadsheet. Also attached is a year-to-year comparison of the changes in the components of total program and member funding, including payroll (10% increase), Banking Layer losses (11% increase), and Shared Layer losses (10% increase). Members' Ex Mod changes are also provided, along with changes in the base rate (-5.2%) and excess insurance rate (15% increase) common to all members. Each member's rate per \$100 is included along with the average rate for comparison.

RECOMMENDATION: Approve funding as presented at the 80% CL for FY 24/25 as presented, revised, or provide direction.

FISCAL IMPACT: Total funding of \$ \$17,468,665 for the Workers' Compensation Program.

BACKGROUND: Members have steadily increased the Confidence Level of annual funding over the years, from 65% to 70%, 75%, and as of FY 18/19 to the current 80% CL. Over the same period the Discount Factor has decreased from 3% to 1.5%. Both of these changes have contributed to an increase in total funding, in addition to increases in payroll. NCCSIF's Funding Policy sets a goal of annual funding at an 80% CL.

ATTACHMENTS:

1. Final FY 24/25 Workers' Compensation Deposit Calculations at the 80% CL
2. Workers' Compensation Program Funding Changes FY 23/24 to FY 24/25
3. FY 24/25 Net Program Funding Summary

FY 24/25 NCCSIF Workers' Compensation Allocation Draft 6/6/24

80% Confidence Level Total Admin Expense = \$2,146,665

A	B	C	D	E	F	G	H	I	J		
Formula/Allocation		Member Share of: Last 5 Years Average Losses, Weighted 75%; 2024 WCIRB Loss Rate Premium, Weighted 25%	Member Share of EX MOD Adjusted Payroll	Member Share of: Last 5 Years Average Losses, Weighted 25%; 2024 WCIRB Loss Rate Premium, Weighted 75%	Member Share of Banking, Shared & Excess Premium	22 Equal Shares	C+D+E+F+G				
Member	FY 24/25 Estimated PAYROLL (P)	BANKING LAYER \$0 to \$100K	SHARED LAYER \$100K to \$500K	PRISM EXCESS LAYER \$500K TO STATUTORY	Variable ADMIN EXPENSE 65%	Fixed ADMIN EXPENSE 35%	Preliminary FY 24/25 DEPOSIT	FY 23/24 DEPOSIT	% Change DEPOSIT	Estimated Payroll Change from FY 23/24	Net Change
Rate/Amount	Exposure Base	\$7,217,000	\$4,520,000	\$3,585,000	\$1,395,332	\$751,333	80% CL	80% CL			
Anderson	\$7,444,191	\$157,894	\$79,610	\$97,760	\$30,532	\$34,151	\$399,947	\$302,385	32.3%	47.2%	-14.9%
Auburn	\$7,676,004	\$236,997	\$134,314	\$113,020	\$44,107	\$34,151	\$562,589	\$634,368	-11.3%	-1.5%	-9.8%
Colusa	\$3,454,075	\$64,826	\$45,931	\$45,885	\$14,265	\$34,151	\$205,059	\$193,309	6.1%	7.2%	-1.1%
Corning	\$4,037,999	\$90,037	\$60,639	\$44,496	\$17,774	\$34,151	\$247,097	\$215,047	14.9%	19.2%	-4.3%
Dixon	\$15,269,973	\$405,000	\$244,311	\$213,658	\$78,588	\$34,151	\$975,709	\$847,665	15.1%	10.2%	4.9%
Elk Grove	\$48,703,755	\$989,989	\$733,190	\$365,512	\$190,211	\$34,151	\$2,313,055	\$2,357,697	-1.9%	-0.9%	-1.0%
Folsom	\$55,656,391	\$1,332,373	\$756,002	\$697,261	\$253,680	\$34,151	\$3,073,468	\$2,731,994	12.5%	4.9%	7.6%
Galt	\$16,300,859	\$365,118	\$215,582	\$244,732	\$75,170	\$34,151	\$934,753	\$745,369	25.4%	35.1%	-9.7%
Gridley	\$5,505,900	\$113,784	\$74,270	\$71,641	\$23,650	\$34,151	\$317,496	\$201,863	57.3%	59.7%	-2.4%
lone	\$1,918,349	\$22,771	\$26,736	\$19,169	\$6,254	\$34,151	\$109,082	\$101,634	7.3%	3.7%	3.6%
Jackson	\$2,456,899	\$63,144	\$42,643	\$29,465	\$12,317	\$34,151	\$181,721	\$184,942	-1.7%	-0.7%	-1.0%
Lincoln	\$21,409,508	\$300,806	\$234,420	\$187,514	\$65,818	\$34,151	\$822,710	\$786,606	4.6%	15.4%	-10.8%
Marysville	\$6,240,035	\$173,352	\$83,344	\$77,181	\$30,405	\$34,151	\$398,434	\$339,082	17.5%	14.7%	2.8%
Nevada City	\$2,988,331	\$70,873	\$47,402	\$31,509	\$13,640	\$34,151	\$197,576	\$211,935	-6.8%	15.9%	-22.7%
Oroville	\$10,519,950	\$134,720	\$107,970	\$87,355	\$30,056	\$34,151	\$394,252	\$357,773	10.2%	22.9%	-12.7%
Paradise	\$8,653,280	\$91,760	\$87,652	\$47,664	\$20,679	\$34,151	\$281,907	\$240,480	17.2%	14.9%	2.3%
Placerville	\$9,296,493	\$201,272	\$139,885	\$106,893	\$40,803	\$34,151	\$523,003	\$429,066	21.9%	8.4%	13.5%
Red Bluff	\$11,045,470	\$531,466	\$217,662	\$187,799	\$85,323	\$34,151	\$1,056,402	\$913,790	15.6%	12.0%	3.6%
Rio Vista	\$4,752,372	\$106,168	\$78,447	\$71,978	\$23,367	\$34,151	\$314,111	\$289,542	8.5%	0.9%	7.6%
Rocklin	\$29,449,771	\$1,003,988	\$639,894	\$364,180	\$182,869	\$34,151	\$2,225,082	\$2,054,412	8.3%	6.3%	2.0%
Willows	\$1,424,511	\$41,107	\$22,551	\$21,025	\$7,712	\$34,151	\$126,546	\$117,568	7.6%	7.9%	-0.3%
Yuba City	\$35,235,998	\$719,552	\$447,547	\$459,302	\$148,112	\$34,151	\$1,808,665	\$1,690,712	7.0%	21.1%	-14.1%
Total:	\$309,440,114	\$7,217,000	\$4,520,000	\$3,585,000	\$1,395,332	\$751,333	\$17,468,665	\$15,947,239	9.5%	10.8%	-1.3%
Actuary/Verification FY 23/24	\$309,400,000	\$7,217,000	\$4,520,000	\$3,585,000	\$1,405,224	\$756,659					
Difference	\$279,254,044	\$6,892,000	\$4,272,000	\$2,806,837	\$1,284,662	\$691,741					
	11%	5%	6%	28%	9%	9%					

FY 23/24 Estimated PAYROLL (P)	Rate Per \$100 Payroll
Exposure Base	
\$5,058,893	\$5.37
\$7,795,370	\$7.33
\$3,222,200	\$5.94
\$3,387,635	\$6.12
\$13,853,944	\$6.39
\$49,123,147	\$4.75
\$53,065,393	\$5.52
\$12,061,489	\$5.73
\$3,448,176	\$5.77
\$1,850,000	\$5.69
\$2,475,131	\$7.40
\$18,552,808	\$3.84
\$5,439,634	\$6.39
\$2,577,605	\$6.61
\$8,559,065	\$3.75
\$7,529,966	\$3.26
\$8,574,905	\$5.63
\$9,860,584	\$9.56
\$4,709,759	\$6.61
\$27,698,007	\$7.56
\$1,320,012	\$8.88
\$29,090,321	\$5.13
\$279,254,044	\$5.65

NCCSIF Workers' Compensation Program Funding Changes 23/24 to 24/25 DRAFT as of 6/6/24

	FY 24/25	FY 23/24	Difference
Base Rate*	\$ 3.79	\$ 4.00	-5.2%
*Confidence Level Remains at 80%			

	FY 24/25	FY 23/24	Difference	
Excess Insurance	\$ 3,585,000	\$ 2,806,837	28%	\$ 778,163
Rate per \$100 Payroll	\$ 1.16	\$ 1.01	15%	\$ 0.15

Member Entity	Deposit Premium Change		
	Current Year FY 24/25 80% CL	Prior Year FY 23/24 80% CL	% Change
Anderson	\$399,947	\$302,385	32%
Auburn	\$562,589	\$634,368	-11%
Colusa	\$205,059	\$193,309	6%
Corning	\$247,097	\$215,047	15%
Dixon	\$975,709	\$847,665	15%
Elk Grove	\$2,313,055	\$2,357,697	-2%
Folsom	\$3,073,468	\$2,731,994	12%
Galt	\$934,753	\$745,369	25%
Gridley	\$317,496	\$201,863	57%
Ione	\$109,082	\$101,634	7%
Jackson	\$181,721	\$184,942	-2%
Lincoln	\$822,710	\$786,606	5%
Marysville	\$398,434	\$339,082	18%
Nevada City	\$197,576	\$211,935	-7%
Oroville	\$394,252	\$357,773	10%
Paradise	\$281,907	\$240,480	17%
Placerville	\$523,003	\$429,066	22%
Red Bluff	\$1,056,402	\$913,790	16%
Rio Vista	\$314,111	\$289,542	8%
Rocklin	\$2,225,082	\$2,054,412	8%
Willows	\$126,546	\$117,568	8%
Yuba City	\$1,808,665	\$1,690,712	7%
Total	\$ 17,468,665	\$ 15,947,239	10%

Payroll		
Estimated WC FY 24/25 Payroll	Estimated WC FY 23/24 Payroll	% Change
\$7,444,191	\$5,058,893	47%
\$7,676,004	\$7,795,370	-2%
\$3,454,075	\$3,222,200	7%
\$4,037,999	\$3,387,635	19%
\$15,269,973	\$13,853,944	10%
\$48,703,755	\$49,123,147	-1%
\$55,656,391	\$53,065,393	5%
\$16,300,859	\$12,061,489	35%
\$5,505,900	\$3,448,176	60%
\$1,918,349	\$1,850,000	4%
\$2,456,899	\$2,475,131	-1%
\$21,409,508	\$18,552,808	15%
\$6,240,035	\$5,439,634	15%
\$2,988,331	\$2,577,605	16%
\$10,519,950	\$8,559,065	23%
\$8,653,280	\$7,529,966	15%
\$9,296,493	\$8,574,905	8%
\$11,045,470	\$9,860,584	12%
\$4,752,372	\$4,709,759	1%
\$29,449,771	\$27,698,007	6%
\$1,424,511	\$1,320,012	8%
\$35,235,998	\$29,090,321	21%
\$309,440,114	\$279,254,044	11%

Banking Layer Losses \$0-\$100K		
5-Year Avg FY 2018-22	5-Year Avg FY 2017-21	% Change
\$99,866	\$83,473	20%
\$174,380	\$222,151	-22%
\$36,829	\$37,961	-3%
\$65,117	\$53,215	22%
\$283,097	\$232,752	22%
\$805,827	\$801,724	1%
\$935,424	\$758,185	23%
\$217,380	\$217,890	0%
\$71,102	\$31,005	129%
\$10,721	\$10,237	5%
\$46,931	\$46,431	1%
\$189,336	\$198,396	-5%
\$131,536	\$102,105	29%
\$53,811	\$65,636	-18%
\$82,347	\$72,956	13%
\$64,681	\$38,689	67%
\$140,173	\$114,198	23%
\$438,716	\$358,180	22%
\$62,617	\$51,589	21%
\$821,943	\$731,452	12%
\$29,214	\$26,991	8%
\$445,098	\$447,703	-1%
\$5,206,144	\$4,702,920	11%

Shared Layer Losses \$20-\$120K		
Total Incurred Losses FY 2018-22	Total Incurred Losses FY 2017- 21	% Change
\$256,569	\$224,745	14%
\$593,346	\$789,123	-25%
\$140,924	\$140,773	0%
\$247,942	\$193,749	28%
\$1,002,004	\$822,892	22%
\$2,674,278	\$2,741,266	-2%
\$2,751,795	\$2,355,109	17%
\$774,940	\$797,686	-3%
\$303,623	\$103,623	193%
\$10,534	\$10,534	0%
\$161,418	\$161,418	0%
\$670,246	\$601,374	11%
\$422,879	\$359,081	18%
\$176,691	\$228,826	-23%
\$171,038	\$157,283	9%
\$186,990	\$97,445	92%
\$576,072	\$471,588	22%
\$1,607,641	\$1,324,689	21%
\$180,500	\$158,173	14%
\$2,909,848	\$2,530,197	15%
\$105,225	\$105,225	0%
\$1,672,291	\$1,693,311	-1%
\$17,596,794	\$16,068,109	10%

Experience Mod			Rate
FY 24/25	FY 23/24	% Change	Rate Per \$100 Payroll
0.96	0.96	0%	\$ 5.37
1.05	1.21	-13%	\$ 7.33
0.97	0.98	-1%	\$ 5.94
1.01	0.99	2%	\$ 6.12
1.04	1.01	4%	\$ 6.39
0.89	0.98	-9%	\$ 4.75
0.88	0.86	3%	\$ 5.52
0.96	1.01	-5%	\$ 5.73
1.01	0.90	12%	\$ 5.77
0.93	0.93	0%	\$ 5.69
1.00	1.01	-1%	\$ 7.40
0.83	0.83	0%	\$ 3.84
1.07	1.06	1%	\$ 6.39
1.00	1.05	-5%	\$ 6.61
0.82	0.83	0%	\$ 3.75
0.89	0.85	5%	\$ 3.26
1.03	1.00	3%	\$ 5.63
1.55	1.49	5%	\$ 9.56
0.91	0.91	0%	\$ 6.61
1.32	1.29	2%	\$ 7.56
1.01	1.02	-1%	\$ 8.88
0.96	1.03	-7%	\$ 5.13
			\$ 5.65

FY 24/25 NCCSIF Net Program Funding Summary as of 6/12/24

Work Comp Funding 80% CL							Liability Funding 80% CL \$1M SIR						Net Dividends and Assessments
Member Entity	Work Comp Deposit	DIVIDEND		Assessment		NET AMOUNT	Liability Deposit	DIVIDEND		Assessment		NET AMOUNT	
		Banking Layer	Shared Layer	Banking Layer	Shared Layer			Banking Layer	Shared Layer				
Anderson	\$399,947		\$56,026	\$10,000		\$353,921	\$564,169			\$10,000		\$574,169	\$36,026
Auburn	\$562,589		\$88,624	\$10,000		\$483,965	\$726,360	\$71,260				\$655,100	\$149,884
Colusa	\$205,059	\$69,290	\$31,057			\$104,712	\$271,233			\$10,000		\$281,233	\$90,347
Corning	\$247,097	\$2,634	\$41,170			\$203,294	\$315,817	\$2,501				\$313,316	\$46,305
Dixon	\$975,709	\$146,001	\$122,879			\$706,829	\$903,902			\$25,523		\$929,425	\$243,357
Elk Grove	\$2,313,055	\$169,751	\$282,708			\$1,860,596							\$452,459
Folsom	\$3,073,468	\$451,899	\$495,978			\$2,125,592	\$3,610,314	\$132,378				\$3,477,936	\$931,652
Galt	\$934,753	\$235,504	\$132,741			\$566,508	\$1,021,097			\$16,225		\$1,037,322	\$375,199
Gridley	\$317,496	\$135,071	\$52,113			\$130,312	\$503,712	\$6,954				\$496,758	\$196,280
Ione	\$109,082	\$26,752	\$19,395			\$62,935	\$173,795	\$9,096				\$164,699	\$26,699
Jackson	\$181,721	\$39,770	\$30,124			\$111,827	\$350,743			\$19,448		\$370,191	\$50,446
Lincoln	\$822,710		\$154,574	\$10,000		\$678,136	\$1,445,756	\$92,505				\$1,353,251	\$237,079
Marysville	\$398,434		\$51,823	\$15,398		\$362,009	\$668,728	\$8,862				\$659,866	\$45,287
Nevada City	\$197,576	\$57,658	\$34,211			\$105,707							\$91,869
Oroville	\$394,252	\$71,509	\$105,641			\$217,102	\$758,604			\$10,000		\$768,604	\$167,150
Paradise	\$281,907	\$171,118	\$82,077			\$28,713	\$432,188	\$55,609				\$376,579	\$308,804
Placerville	\$523,003		\$80,232	\$41,613		\$484,384							\$38,619
Red Bluff	\$1,056,402		\$103,573	\$32,975		\$985,804	\$705,863	\$34,899				\$670,964	\$105,497
Rio Vista	\$314,111	\$67,306	\$42,673			\$204,133	\$620,482	\$32,494				\$587,988	\$142,473
Rocklin	\$2,225,082	\$158,395	\$243,471			\$1,823,216	\$1,691,026	\$107,016				\$1,584,010	\$508,882
Willows	\$126,546	\$43,961	\$30,318			\$52,267	\$219,292	\$6,201				\$213,091	\$80,480
Yuba City	\$1,808,665	\$309,796	\$321,593			\$1,177,276	\$2,140,216	\$188,321				\$1,951,895	\$819,710
Total:	\$17,468,665	\$2,156,415	\$2,603,000	\$119,986	\$0	\$12,829,236	\$17,123,297	\$748,096	\$0	\$91,196	\$0	\$16,466,397	\$5,144,503



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item G.11.

CONFLICT OF INTEREST CODE

INFORMATION ITEM

ISSUE: The Board of Directors reviews and approves the Conflict of Interest Code every even-numbered year, then authorizes sending the Multi-County Agenda Biennial Notice to the California Fair Political Practices Commission (FPPC) advising whether there are updates.

The recommended change to the Code at this time involves filing the statements of economic interests. The Program Managers recommend eliminating the language regarding filing with the Authority (NCC) and instead move to electronically filing with the FPPC. Members currently not filing electronically will be encouraged to do so, though any Form 700 received in the mail will be forwarded to the FPPC with a copy kept on file with NCC.

RECOMMENDATION: Approve the Conflict of Interest Code as presented or revised.

FISCAL IMPACT: None expected from this item.

BACKGROUND: NCCSIF's Conflict of Interest Code is reviewed every two years. The Multi-County Agenda Biennial Notice to the FPPC must be submitted every even-numbered year.

The approved changes at the December 2018 Board meeting are reflected in the attached Draft Conflict of Interest Code. Members of the Risk Management Committee are no longer subject to the Code and are not required to file a form 700 since they make recommendations that are later approved by the Executive Committee and/or Board. This change was made at the request of a committee member in order to encourage more participation.

ATTACHMENT(S): NorCal Cities Conflict of Interest Code Draft Revisions 2024

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**CONFLICT OF INTEREST CODE
FOR THE
NORTHERN CALIFORNIA CITIES SELF-INSURANCE FUND**

The Political Reform Act (Government Code Section 81000, et seq.) requires state and local government agencies to adopt and promulgate conflict of interest codes. The Fair Political Practices Commission has adopted a regulation (2 California Code of Regulations Section 18730) that contains the terms of a standard conflict of interest code, which can be incorporated by reference in an agency's code. After public notice and hearing, the standard code may be amended by the Fair Political Practices Commission to conform to amendments in the Political Reform Act. Therefore, the terms of 2 California Code of Regulations Section 18730 and any amendments to it duly adopted by the Fair Political Practices Commission are hereby incorporated by reference. This regulation and the attached Appendices, designating positions and establishing disclosure categories, shall constitute the conflict of interest code of the **Northern California Cities Self-Insurance Fund (Authority)**.

All designated officials and employees must file their statements of economic interests electronically with the Fair Political Practices Commission and they will be made available for public inspection and reproduction under Government Code Section 81008.

~~1 Individuals holding designated positions shall file their statements of economic interests with the **Authority**, which will make the statements available for public inspection and reproduction. (Gov. Code Sec. 81008) Upon receipt of the statements, the Authority shall make and retain copies and forward the originals to the **Fair Political Practices Commission**. Statements may be filed electronically with the **Fair Political Practices Commission**. All statements will be retained by the **Fair Political Practices Commission**.~~

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**CONFLICT OF INTEREST CODE
FOR THE
NORTHERN CALIFORNIA CITIES SELF-INSURANCE FUND**

Appendix A-Designated Positions

<u>Designated Position</u>	<u>Assigned Disclosure Category</u>
Program Administrator	1, 2, 3, 4, 5
Claims Administrator	1, 2, 3, 4, 5
Auditor	1, 2, 3, 4, 5
Board Counsel	1, 2, 3, 4, 5

Note: The positions of Program Administrator, Claims Administrator, Board Counsel, and Auditor are filled by outside consultants, but act in a staff capacity.

Consultants/New Positions*

*Consultants/new positions shall be included in the list of designated positions and shall disclose pursuant to the broadest disclosure category in the code subject to the following limitation:

The President may determine in writing that a particular consultant or new position, although a “designated position,” is hired to perform a range of duties that is limited in scope and thus is not required to comply fully with the disclosure requirements described in this section. Such determination shall include a description of the consultant’s or new position’s duties and, based upon that description, a statement of the extent of disclosure requirements. The President’s determination is a public record and shall be retained for public inspection in the same manner and location as this conflict of interest code. (Gov. Code Sec. 81008)

The following positions are not covered by the code because the positions manage public investments. Individuals holding such positions must file under Government Code Section 87200 and are listed for informational purposes only.

- Members of the Board of Directors
- Alternate Members of the Board of Directors
- Treasurer
- Consultants who manage public investments

An individual holding one of the above listed positions may contact the Fair Political Practices Commission for assistance or written advice regarding their filing obligations if they believe their position has been categorized incorrectly. The Fair Political Practices Commission makes the final determination whether a position is covered by Section 87200.

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**CONFLICT OF INTEREST CODE
FOR THE
NORTHERN CALIFORNIA CITIES SELF-INSURANCE FUND**

Appendix B-Disclosure Categories

Designated positions must disclose pursuant to the categories below.

1. Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), from sources of the type that contract with the Authority to supply goods, services, materials, or supplies.
2. Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), from sources that are engaged in the performance of work or services of the type utilized by the Authority, including insurance companies, carriers, holding companies, underwriters, brokers, solicitors, agents, adjusters, claims managers, and actuaries.
3. Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), from sources that have filed a claim or have a claim pending that are reviewed and administered by the Authority.
4. Interests in real property located within the Authority's jurisdiction of the type purchased or leased by the Authority for its use.
5. Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), which are financial institutions including banks, savings and loan associations and credit unions.

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BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item G.12.

FY 24/25 MEETING CALENDAR

INFORMATION ITEM

ISSUE: Member are asked to select an alternative meeting date for the Board meeting currently scheduled for June 19, 2025, a federal holiday.

Alternative Date for June 2025 Board Meeting:

- Wednesday – June 18th

FISCAL IMPACT: None expected from this item.

RECOMMENDATION: Review and approve a revised date for the June 2025 Board Meeting.

BACKGROUND: None.

ATTACHMENT(S): FY 24/25 NCCSIF Meeting Calendar



PROGRAM YEAR 24/25 MEETING CALENDAR

Thursday, August 1, 2024, **Police Risk Management Committee** at 10:00 a.m.

Thursday, September 19, 2024, ** **Claims Committee** at 9:00 a.m.
Executive Committee at 10:30 a.m.

Thursday, October 17, 2024*, **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12 noon

Thursday, November 7, 2024, **Police Risk Management Committee** at 10:00 a.m.

Thursday, December 12, 2024* **Board of Directors** at 10:00 a.m.

Thursday, February 6, 2025, **Police Risk Management Committee** at 10:00 a.m.

Thursday, March 27, 2025, ** **Claims Committee** at 9:00 a.m.
Executive Committee at 10:30 a.m.

Thursday, April 17, 2025,* **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12 noon

Thursday, May 8, 2025, **Police Risk Management Committee** at 10:00 a.m.

Thursday, May 22, 2025, ** **Claims Committee** at 9:00 a.m.
Executive Committee at 10:30 a.m.

Thursday, June 19, 2025* **Board of Directors** at 10:00 a.m.

Meeting Location: Rocklin Event Center - Garden Room
Rocklin Event Center – Ballroom *
2650 Sunset Blvd., Rocklin, CA 95677
Zoom**

Note: Additional Claims Committee Meetings may be scheduled as needed for Claims Authority approval which will be held via teleconference.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item G.13.

FY 24/25 SERVICE CALENDAR

INFORMATION ITEM

ISSUE: An annual *Service Calendar* is provided to the Board showing a timeline of the annual activities to be completed on behalf of the organization. The calendar serves several purposes, including notifying members of meetings and typical agenda topics, when to expect requests for information and deadlines for responding, and giving members a fuller understanding of all the “behind the scenes” activities completed by the Program Administrators.

Note we have highlighted the *meetings in blue, requests for information in yellow, and training conferences in grey* to make it easier for members to spot the key items that require their participation. Feedback regarding the color highlighting and use of the calendar is appreciated.

FISCAL IMPACT: None expected from this item.

RECOMMENDATION: None - Information Only

BACKGROUND: None.

ATTACHMENT(S): FY 24/25 NCCSIF Service Calendar



2024-2025 SERVICE CALENDAR

AS = Alliant Insurance Services	BD = Board of Directors
JM = James Marta & Company, CPAs	EC = Executive Committee
SCA = Sedgwick Claims Administrator	RM = Risk Management
SRC = Sedgwick Risk Control	PRM = Police Risk Management
LCA = LWP WC Claims Administrator	FC = Finance Committee
CA = Claims Auditor	PA = Property Appraiser
FA = Financial Auditor	

JULY 2024		
07/01/24	NCCSIF Joint Powers Authority 45th Anniversary	ALL
07/03/24	Send Program Invoices to James Marta & Company for payment	AS
07/03/24	Email Renewal Binders to Members including: GL, WC, Property, Crime <ul style="list-style-type: none"> • GL (NCCSIF & CJPRMA) - MOC, Dec Page & Summary • WC (NCCSIF & PRISM) - MOC, Dec Page & Summary • Property (APIP) - Summary of Insurance • Crime (ACIP) - Summary of Insurance (Upload binders to AlliantConnect pending receipt of the Policy)	AS
07/12/24	Request Certificate of Insurance from Service Providers and Contractors: Sedgwick, Marta	AS
07/14/24	Collect Q2 DE9 (6/30) from members	AS
07/24/24	Annual Report due by October Meeting	
07/25/24	PRMC Agenda for 8/1/24 meeting - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, BM
07/29/24	Request 06/30 Quarterly Financial Report, Treasurer's Report and LAIF Report from James Marta & Company	AS
7/31/24	Send OSIP Questionnaire to Members – Due by Sept. 1	AS

AUGUST 2024		
08/01/24	NCCSIF Financial Audit - begin preparation of documents	AS, JM, FA
08/01/24	Police Risk Management Committee Meeting	PRM
08/03/24	Send PRISM 25/26 WC Renewal application to Members - due 09/06/23	AS
08/03/24	Send Service Providers Survey to Members (Alliant, Sedgwick WC, Sedgwick GL, Sedgwick RC)	AS
08/05/24	Finance Committee Meeting (determine need)	AS
08/05/24	Submit Q2 (6/30) DE9 reports to CJPRMA	AS
08/22/24	Begin Public Self-Insurer's Annual Report on DIR OSIP website (need total employee count and 6/30 payroll)	AS

SEPTEMBER 2024		
09/04/24	Investment Policy - review and update	JM
09/04/24	Financial Audit - review and update	JM
Mtg	Finance Committee Meeting (if needed)	FC
Mtg	Review audit or DRAFT	FC
Mtg	Investment portfolio - review	FC
Mtg	Investment policy - review	FC
09/04/24	PRISM WC Renewal Application deadline from Members	AS
09/04/24	PRISM WC Renewal Additional Covered parties deadline from Members	AS
09/20/24	WC Payroll Audit due to PRISM	AS
09/12/24	1 st Installment of Assessments - begin collecting as needed	JM



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FA = Financial Auditor	

09/10-09/13/24	CAJPA 2024 Fall Conference - South Lake Tahoe, CA	
09/12/24	EC & Claims Committee Agendas for 09/19/24 meetings - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SCA, LCA
09/3/24	ALL Service Providers Survey due from members	AS
09/19/24	EC & Claims Committee Meetings	EC
N/A	Status of CAJPA Accreditation (every 3 years: last accreditation 2024, next 2027)	EC
Mtg	Quarterly Investment Report (06/30) - submit for approval	EC
Mtg	Review financial audit or DRAFT	FC, EC
Mtg	Investment policy - review	FC, EC
Mtg	FY 23/24 WC Claims Auditor Proposal - submit for approval Note: (GL odd-numbered years WC even-numbered years)	EC
09/19/24	Compile and complete PRISM Renewal Application on PRISM website	AS

OCTOBER 2024		
10/01/24	Annual Report of Financial Transactions - deadline	JM
10/01/24	OSIP Filing	
10/01/24	Public Self Insurer's Annual Report for JPA & Members - deadline to file	AS, LCA, SCA
10/01/24	Multi-County Agency Biennial Notice (Conflict of Interest Code) - deadline to FPPC every even-numbered years	AS
10/08/24	APIP Pre-Renewal - trending of Property Schedules	AS
10/18/24	File Controller's Report with the State of California	AS, JM
10/11/24	Collect Q3 DE9 (9/30) from members	AS
10/10/24	RMC & BOD Agendas for 10/17/24 meeting - email to Board and Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS
10/21/24	Opt Out Letter	AS
10/17/24	Risk Management Committee (Claims Analysis Focus) & BOARD (Finance Focus) Meetings	ALL
Mtg	Quarterly Investment Reports (06/30) - submit for approval	BD
Mtg	Quarterly Financial Report (06/30) - submit for approval	BD
Mtg	CAJPA Final Accreditation report (every 3 years: last accreditation 2021, next 2024)	BD
Mtg	FY 23/24 Financial Audit - submit for approval	BD
Mtg	LAIF Report - submit for approval	BD
Mtg	Investment portfolio - review	FC, EC
Mtg	Target Equity Presentation	BD
Mtg	Loss Analysis charts (as of 06/30)	RM
Mtg	Alliant Commission Disclosure Letter and Facts Retail v. Wholesale Commissions	BD
Mtg	Sedgwick Workers' Compensation Quarterly Claims Report	SCA
Mtg	ALL Service Providers Survey Result - submit for review	BD
Mtg	Resolution for Authorizing Treasurer to Invest and Reinvest Funds	BD
10/28/24	PRMC Agenda for 11/07/24 meeting - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SRC



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10/31/24	Request 09/30 Quarterly Financial Report, Treasurer's Report and LAIF Report from James Marta	AS
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NOVEMBER 2024		
11/01/24	Prepare NCCSIF Annual Report	AS
11/07/24	Police Risk Management Committee Meeting	PRM
11/08/24	Law Enforcement Training Day	AS
11/04/24	Alliant Opt out Commission Letter	AS
11/04/24	Submit Q3 (9/30) DE9 reports to CJPRMA	AS
11/12-15/24	CalPELRA 2024 Annual Conference - Monterey, CA	
TBD	Perform FY 24/25 WC Claims Audit	CA

DECEMBER 2024		
12/02/24	Mail out Christmas Cards to Members	AS
12/05/24	BOD Agenda for 12/12/24 meeting - email to Board members and upload agenda packet to AlliantConnect and NCCSIF website	AS
12/12/24	Board of Directors and Strategic Planning Meeting	RM, BD
Mtg	Review & Update Strategic Goals	BD
Mtg	Training Session for Board	BD
Mtg	Review Current Bylaws and Funding Formula	BD
Mtg	Review and Revise Policies and Procedures	BD, CA
Mtg	LWP Workers' Compensation Quarterly Claims Report	LCA
12/04/24	2 nd Installment of Assessments - begin collecting (as needed)	JM
12/13/24	Financial Audit - confirm with Marta's office the date they filed to State Controller's office and members' County Auditors	JM
12/20/24	Statement of Facts - Roster of Public Agencies - file with State and County	AS
12/20/24	Determine WCIRB Class Codes Rates from WCIRB.com (update Member Payroll Allocations spreadsheet and Budget)	AS

JANUARY 2025		
01/3/25	Request Loss Runs (as of 12/31) from SCA for Liability and WC (separate 4850) - deadline 1/17/25	AS
01/10/25	Preparation for CAJPA Accreditation (every 3 years: last accreditation 2024, next 2027)	AS
01/10/25	Form 700 electronic filing through FPCC's eDisclosure system - email reminder to BOD, Board Alternates and Service Provider Consultants - April 2025	AS
01/15/25	Begin working on Preliminary FY 25/26 Budget	AS, BD
01/15/25	Property Program - prepare and send property schedule to members to review/update - deadline 30 days	AS
01/17/25	Loss and Renewal Instructions - send to Actuary and Marta	AS
01/18/25	Request 12/31 Quarterly Financial Report, Treasurer's Report and LAIF Report from James Marta	AS
01/18/25	Liability and WC renewal loss information - deadline for receipt from SCA & LCA	AS



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01/18/25	Collect Q4 DE9 (12/31) from members	AS
01/17/25	Input loss data into Budget Spreadsheet	AS
01/17/25	Review service providers/contractors' agreements regarding renewal terms	AS
01/24/25	24/25 APIP Property Policy Notebook (post to AlliantConnect)	AS
02/06/25	PRMC Agenda for 02/6/25 meeting - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SRC

FEBRUARY 2025

02/05/25	Renewal Certificate Holder List - send spreadsheet to members to review/update - due 03/01/25	AS
02/06/25	Police Risk Management Committee Meeting	PRM
02/06/25	Submit Q4 (12/31) DE9 reports to CJPRMA	AS
02/07/25	Receive Dividend Calculations and info from CJPRMA Premium Funding	AS, BD
02/07/25	PA to meet to discuss updates to Administrative Costs for Budget	AS
02/07/25	Crime Program - follow up with ACIP for specification, prepare and send renewal applications to Members - due 03/03/25	AS
02/07/25	ID Fraud Renewal Questionnaire - follow up with Travelers for specification, prepare and send to Members - due 03/03/25	AS
02/07/25	EAP - follow up with ACI for renewal specification	
02/07/25	Airport Liability - prepare and send renewal applications to Members - due 03/03/25	AS
02/07/25	Pollution Program - prepare and send renewal applications to Members - due 03/03/25	AS
02/14/25	Property Schedule Renewal due from Members	AS
02/21/25	Property Program - prepare specifications and input to Oasys	AS
02/21/25	Actuarial Study - receive draft and send to Jim Marta	AS, Actuary
02/21/25	Reminder: Form 700s to BOD, Board Alternates and Service Provider Consultants	AS
02/01/25-03/03/25	Banking and Shared Risk Layer Program Deposits - prepare preliminary worksheets, and Shared Risk layer adjustments for FY 23/24	AS
02/21/25	Request Banking Layer adjustments from Jim Marta	AS
02/23-26/25	PARMA Annual Risk Management Conference – Anaheim, CA	

MARCH 2025

03/03/25	Certificate Holder list due from members	AS
03/07/25	Crime Renewal App (including Treasurer Crime) - prepare and submit renewal applications to ACIP for quotation	AS
03/07/25	ID Fraud Coverage - prepare and submit renewal applications to Travelers for quotation	AS
03/07/25	EAP - confirm headcount for quotation	AS
03/07/25	Airport Liability - prepare and submit renewal applications	AS
03/07/25	Pollution Program - prepare and submit renewal applications	AS
03/14/25	Reminder: Form 700s to BOD, Board Alternates, RM Committee members and Service Provider Consultants	AS



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FA = Financial Auditor	

03/20/25	EC & Claims Committee Agendas for 03/27/25 meetings - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SCA, LCA
03/27/25	Executive & Claims Committee Meetings	EC
Mtg	Quarterly Investment Reports (12/31) - submit for review	EC
Mtg	Review and approve actuarial studies	EC
Mtg	Preliminary FY 25/26 Budget - submit for review	EC
Mtg	Liability and WC Banking & Shared Layer - preliminary deposit calculation for review	EC
Mtg	FY 23/24 WC Claims Audit Report - for review and approval - auditor makes presentation	EC, CA
Mtg	FY 23/24 Claims Audit for WC- evaluate and consider RFP for Claims Auditor (GL odd-numbered years WC even-numbered years)	EC
Mtg	Accounting Services Contract – 2025/2026	JM
03/28/25	Renewal Certificate Holder List updates due to CJPRMA and PRISM	AS

APRIL 2025

04/01/25	Form 700s deadline to FPPC	AS
04/10/25	RMC & BOD Agendas for 04/17/24 meetings - email to Board and Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS
4/01/25	Cash for Safety Applications Due to Sedgwick	SRC
04/16/25	Collect Q1 DE9 (03/31) from members	AS
04/17/25	Risk Management Committee & Board Meetings	RM, BD
Mtg	25/26 Officers - submit for election	BD
Mtg	25/26 Meeting Calendar - submit for approval	BD
Mtg	25/26 Service Calendar - information	BD
Mtg	Quarterly Investment Reports (12/31) - submit for approval	BD
Mtg	Quarterly Financial Report (12/31) - submit for approval	BD
Mtg	Preliminary FY 25/26 Budget - submit for review	BD
Mtg	Liability and WC Banking & Shared Risk Layers - deposit calculations for review (excess WC & Liability & Admin costs pending)	BD
Mtg	Banking Plan Fund Adjustments - submit for approval	BD
Mtg	Shared Risk Layer Plan Fund Adjustments - submit for approval	BD
Mtg	Actuarial Study - submit for approval	BD
Mtg	LWP Workers' Compensation Quarterly Claims Report	LCA
Mtg	FY 24/25 WC Claims Audit Report - for review and approval - auditor makes presentation	CA, SCA
04/25/25	PRMC Agenda for 05/08/25 meeting - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SCA
04/30/25	Request 03/31 Quarterly Financial Report, Treasurer's Report and LAIF Report from James Marta	AS

MAY 2025

05/02/25	Banking and Shared Risk Layer Adjustments/Assessments - mail to JM for distribution to members	AS
05/02/25	WC Renewal Quotations - check status	AS



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FA = Financial Auditor	

05/03/25	Submit Q1 (03/31) DE9 reports to CJPRMA	AS
05/08/25	Police Risk Management Committee Meeting	PRM
05/15/25	EC & Claims Committee Agendas for 05/22/25 meetings - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SCA, LCA
05/22/25	Executive & Claims Committee Meetings	EC
Mtg	2025 Nominating Committee - select & nominate	EC
Mtg	2025/2026 Officers - select & recommend to BOD	EC
Mtg	2025/2026 EC Rotation Schedule - submit for approval	EC
Mtg	Preliminary 2025/2026 Meeting Calendar - submit for approval and recommend to BOD	EC
Mtg	Quarterly Investment Reports (03/31) - submit for approval	EC
Mtg	Liability and WC Program Deposits - review 2024 revisions	EC
Mtg	FY 25/26 Budget - submit for review	EC
Mtg	Program Administration Contract - submit for approval (<i>as needed</i>)	EC
Mtg	Safety & Risk Control Services Contract - submit for approval (<i>as needed</i>)	EC
Mtg	Liability Claims Administration Contract - submit for approval (<i>as needed</i>)	EC
Mtg	WC Claims Administration Contract - submit for approval (<i>as needed</i>)	EC
Mtg	Accounting Services Contract - submit for approval (<i>as needed</i>)	EC
Mtg	Legal Services Contract - submit for approval (<i>as needed</i>)	EC
Mtg	Conflict of Interest Code-submit for approval (every even year)	EC
Mtg	Property renewal status review	EC
Mtg	Crime renewal quotations review	EC
Mtg	ACI renewal quotations - EAP - submit for approval (as needed)	EC
Mtg	FY 25/26 Liability Memorandum of Coverage - submit for approval	EC
Mtg	FY 25/26 WC Memorandum of Coverage - submit for approval	EC
05/23/25	Obtain necessary signatures to finalize contracts with consultants	AS
05/30/25	Property Program - receive preliminary renewal quotation	AS

JUNE 2025		
06/12/25	RMC and BOD Agendas for 06/19/25 meeting - email to Board and Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS
06/19/25	Board Meeting	BD
Mtg	Risk Management Budget - submit for approval	RM
Mtg	Quarterly Investment Reports (03/31) - submit for approval	BD
Mtg	Quarterly Financial Report (03/31) - submit for approval	BD
Mtg	FY 25/26 Budget - submit final for approval	BD
Mtg	FY 25/26 Liability and WC Banking & Shared Risk Layer Program Deposits - submit final for approval	BD
Mtg	FY 25/26 Liability Memorandum of Coverage - submit for approval	BD
Mtg	FY 25/26 WC Memorandum of Coverage - submit for approval	BD
Mtg	Conflict of Interest Code - submit for approval (every even years)	BD
Mtg	APIP Property Program - provide report and allocations on renewal quotes	BD
Mtg	ACIP Crime Program - provide report and allocations on renewal quotes	AS



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FA = Financial Auditor	

Mtg	LWP Workers' Compensation Quarterly Claims Report	LCA
06/21/25	Generate and email Auto ID Cards to Members	AS
06/25/25	Generate Certificate Holder Renewal Certificates	AS
06/27/25	Mail Renewal Certificates to Certificate Holders and email scan copy to Members	AS



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item G.14.

STRATEGIC PLAN UPDATE

INFORMATION ITEM

ISSUE: The Executive Committee recommends a facilitated Strategic Planning session for the Board’s December 12, 2024, meeting. It will be three years from the last session, with most of its goals completed, some new topics to discuss, and a number of experienced Board members posed to retire we would like to provide input.

Rick Brush of PRISM conducted the last facilitated meeting, and the Program Administrators recommend using him again due to his familiarity with pooling and NCC as well as the discount members receive from PRISM for his services. We have discussed a draft agenda, outlined below, for EC and Board feedback:

1. Recap – progress since last session and topics for discussion
2. Succession Planning – NCC Board and Program Administrators
3. Member “struggles” and pain points
4. Incentives – how can we address the pain and incentivize members to do risk management?
5. Goals and objectives for next 3-5 years

Attached is a more detailed agenda with key pre-meeting survey questions in blue for review and discussion prior to polling the members later this year.

For succession planning a key element is how to tell the story of NCC and the value of pooling for those who don’t have the history of why pools were formed in the first place. We’d like to develop concrete steps to engage members to develop alternates and others to practice risk management.

RECOMMENDATION: Review draft agenda and provide feedback regarding topics for discussion.

FISCAL IMPACT: Cost of facilitator is \$2,500, Board meeting expenses already budgeted.

BACKGROUND: NorCal Cities regularly conducts long-range planning sessions to identify issues that may impact the delivery of risk management services and coverage. To maintain CAJPA accreditation a planning session must be held at least every three years.

ATTACHMENT(S): *Draft Strategic Planning Meeting Agenda*

NCCSIF

Strategic Planning Meeting December 12, 2024

AGENDA

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.

Thursday, December 12, 2024

- 9:00am **Introduction: Focusing on the Task**
- Welcome – Marcus Beverly and the President
 - Session focus and outcomes – Rick Brush
 - Session format and groundrules
 - Warm up Activity
- 9:20am **Review the Results of the Previous Planning Session – Marcus Beverly**
- 9:40am **Succession Planning – Questions below can be our starting place.**
Review survey responses and build a plan

Strategic questions:

1. *What are your ideas to build a succession plan for NCCSIF Leadership?*
2. *What should be expected from leadership in terms of engagement?*
 - a. *Be present and educated for Committee meetings*
 - b. *Be a part of building the membership*
 - c. *Be a part of grass roots efforts*
 - d. *Etc.... Staff to add leading bullet points to this with a “check all that apply” answer set*
3. *How can we cultivate future Committee members and leaders?*

- 10:30am **Break**
- 10:45am **Blue Sky Conversations – Where do we go from here?**
Review survey responses and build a plan

Strategic questions:

1. *On a scale of 1-10 (10 being highest) how valuable is membership in NCCSIF?*
2. *What is the NCCSIF differentiator?*
3. *What tangible benefits do you get with NCCSIF?*
4. *What are other areas of value not currently a part of NCCSIF membership that should be explored?*

5. What are the future risks that need to be considered now, i.e. Utilization of Ai, etc.?

[Lunch: 12:15-1:00pm]

1:00pm **How do we Incentivize Members to Manage Their Risk**
Review survey responses and build a plan

Strategic questions:

- 1. Do you feel you (members in general) have a good understanding of the resources that are available to help you manage your risk?**
- 2. What would be an incentive to create greater participation from members?**
- 3. Should there be a requirement to use certain services, and if so, which one(s)?**
- 4. Should there be a penalty if members are not performing well and are not using these service?**

2:30pm **Break**

2:45pm **Establishing Priorities**
What do we start doing, keep doing and what should we stop doing?

3:45pm **Wrap up**

4:00pm **Conclude**



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item G.15.

**ACI EMPLOYEE ASSISTANCE PROGRAM RENEWAL ENGAGEMENT
LETTER**

ACTION ITEM

ISSUE: NorCal Cities has contracted with ACI Specialties for EAP benefits services for 18 years. The attached Engagement Letter will extend their services for another two years on behalf of 13 members.

The renewal terms include a flat rate, \$2.22 and \$2.41 Per Employee Per Month (PEPM) for 3 or 6 sessions, respectively. The rate is guaranteed for two years from 20224-2026. ACI is also now charging a fee for virtual trainings but have given NCCSIF a pool of 8 hours to utilize onsite or online services at no cost.

ACI has also introduced new reports that will provide members more useful information on how the EAP is responding to employee concerns.

RECOMMENDATION: Review and authorize the Program Administrator to sign the renewal engagement letter.

FISCAL IMPACT: None. Members are billed directly by ACI - \$2.22 per employee for up to 3 counseling sessions and \$2.41 for up to 6 sessions in addition to the other services.

BACKGROUND: ACI Specialty Benefits has provided EAP benefits to NorCal Cities for the past 20 years. ACI Specialty Benefits will provide employee assistance program (EAP) services, including assessment, referral, and short-term problem resolution.

ATTACHMENT(S): ACI Agreement



**NCCSIF
EAP Service Renewal**

April 12, 2024

Rachel Ancheta, Board President
2180 Harvard Street, Suite 460
Sacramento, CA 95815

This letter is a confirmation of renewal for the services offered by ACI Specialty Benefits for NCCSIF. It has been a pleasure to provide services to your employees and their family members for the past 22 years. On behalf of the entire ACI staff, we appreciate your continued trust in ACI's benefits and services.

Renewal Date	July 1, 2024
Renewal Term	2 Years
Programs Provided	Employee Assistance Program
Session Model	3 Sessions Per Year/6 Sessions Per Year
Renewal Rate	\$2.22PEPM/\$2.41PEPM (See Below)

City Participants

City of Anderson	3 Session	\$2.22
City of Colusa	6 Session	\$2.41
City of Corning	6 Session	\$2.41
City of Lincoln	6 Session	\$2.41
City of Jackson	6 Session	\$2.41
City of Dixon	6 Session	\$2.41
City of Folsom	3 Session	\$2.22
City of Gridley	6 Session	\$2.41
City of Lone	3 Session	\$2.22
City of Marysville	3 Session	\$2.22
City of Red Bluff	6 Session	\$2.41



City of Rio Vista	3 Session	\$2.22
Town of Paradise	6 Session	\$2.41

Rachel Ancheta, Board President
NCCSIF

Date



FIRST AMENDMENT TO CUSTOMER SERVICE AGREEMENT

This **FIRST AMENDMENT TO CUSTOMER SERVICE AGREEMENT** (the “First Amendment”) has been entered into, and is effective as of the effective date set forth on the signature page (“Effective Date”), by and between ACI Enterprises, Inc., with its principal place of business located at 5405 Morehouse Drive, Suite 200, San Diego, CA 92121 doing business as ACI Specialty Benefits or AllOne Health (the “Company”), and the party set forth on the signature page (the “Customer”).

ARTICLE I. PREAMBLE

WHEREAS, the Customer and the Company entered into a Customer Services Agreement on July 1, 2022 (the “Agreement”), which is attached hereto, to provide employee assistance services to the Customer’s employees;

WHEREAS, the Customer and the Company would like extend the Agreement for an additional two-year period;

WHEREAS, while negotiating a new agreement, the Customer has agreed to continue to pay the Company a rate of \$2.22 per employee per month (PEPM) for the 3-session model, and \$2.41 PEPM for the 6-session model for the first year of the renewal term, with a fee adjustment to be applied, but not to exceed the Consumer Price Index (CPI) in year two, effective July 1, 2024 and ending June 30, 2026.

ARTICLE II. AMENDMENT

NOW, THEREFORE, in consideration of the foregoing recitals contained in Article I, which is incorporated herein by reference, the mutual promises, covenants, agreements and undertakings of the parties set forth below, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto, intending to be legally bound hereby, do agree to honor the terms in the Customer Services Agreement dated July 1, 2022.

The Agreement renews at 9:00 a.m. Eastern Standard Time on July 1, 2024, and ends at 5:00 p.m. Eastern Standard Time on June 30, 2026, or until terminated sooner pursuant to Article IV: Term, Payment and Termination. Upon the expiration of the Renewal Term, the Agreement shall automatically renew annually unless written notice is provided at least 120 days prior to expiration of the Renewal Term.

ARTICLE III. GENERAL PROVISIONS

Effect of Amendment. The First Amendment shall become effective on the Effective Date of this amendment. The Agreement, as amended by this First Amendment, shall continue in full force and effect. The First Amendment is limited to the matters set forth above. No other terms or conditions shall be amended pursuant to the First Amendment.

Counterparts and Facsimile Signatures or PDF Signatures. The First Amendment may be executed in counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument. The Customer and the Company agree that transmission to each other of the First Amendment with the transmitting party’s facsimile signature or portable document format (“PDF”) signature shall suffice to bind the party signing and transmitting the same as if the First Amendment with an original signature had been delivered.

[Remainder of page intentionally left blank]

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SIGNATURE PAGE

IN WITNESS WHEREOF, the parties hereto have each duly executed the First Amendment, as of the effective date written below.

**ACI ENTERPRISES, INC.
ALLONE HEALTH RESOURCES, INC.**

Date

Bryan Levy
Regional Vice President West

Effective Date

Signature of Authorized Customer Representative

Printed Name of Authorized Signatory

Title of Authorized Signatory

Telephone Number of Authorized Signatory

Email Address of Authorized Signatory

Customer Legal Name

Customer Legal Notice (Street Address 1)

Customer Legal Notice (Street Address 2)

Customer Legal Notice (City, State and Postal Zip Code)

Customer Services Agreement
EXHIBIT A
Statement of Work/Fee Schedule

Effective Date: **7/1/2024**

Employee Count: 1271 (subject to updates from each city)

Group(s) covered: Full time employees and all family members no matter their location or relationship

EMPLOYEE ASSISTANCE and WORK-LIFE SERVICES	
✓ 24/7 Toll-free telephonic and online access to EAP services	
✓ Call translation services available in over 240 languages	
✓ 24-hour access to In the Moment Support for immediate or emergent mental health needs	
✓ Referral to staff or affiliate network for short-term counseling	
✓ Up to 3 OR 6 * virtual or face-to-face short-term, counseling sessions per year with master's degree EAP counselor	
✓ Work/Life consultation, customized to the member's individual need and request	
✓ Personalized search and referrals to work-life resources for child care, adoption, education, pet care, elder/adult care, relocation assistance, and more	
✓ Legal consultation, referrals, and information for a wide range of personal matters, including estate planning, real estate, bankruptcy, divorce, custody	
✓ Financial issues receive up to a 30-minute consultation with a Certified Financial Professional. Depending on the type of issue, additional consultation may be provided	INCLUDED
✓ Identity theft consultation services provided by a Fraud Resolution Specialist. One virtual session (up to 60 minutes) per issue/per year.	
✓ Comprehensive web-based Work/Life resources	
✓ Interactive web-based Work/Life seminars	
✓ Specialized web-based corporate discounts, reference guides & referral sourcing	
✓ Life Coaching (up to 3 OR 6 sessions)	
✓ Medical Advocacy	
✓ Web-site portal and mobile app	
✓ Personal Assistant	
✓ On-site/virtual workplace trauma/crisis response. <i>Cancellation fee \$350 if provider confirmed, travel fees may apply</i>	\$350/hr
✓ On-site/virtual trainings- <i>Standard pricing includes current and existing training content. Late cancellation notice (less than 3 business days) fee \$350/hr - travel fees may apply</i>	\$350/hr
✓ On-site benefit fairs and other meetings. <i>Travel fees my apply</i>	\$200/hr
✓ Customized training	FFS
PROGRAM IMPLEMENTATION AND PROMOTION	
✓ Virtual supervisor and employee program orientation and training	
✓ Lifestyle blog	INCLUDED
✓ Monthly employee E-Newsletters	

✓	Monthly manager articles	
✓	Periodic EAP related articles	
✓	Standard electronic promotional materials (<i>customized, printed materials and home mailing options available for an additional fee</i>)	
✓	Webinar based program orientation (digital manuals included) for employees, managers, supervisors, and human resources	
MANAGEMENT ASSISTANCE		
✓	Dedicated account manager	
✓	Management consultations for human resources, managers, and supervisors	
✓	Fitness for Duty consultation	
✓	Post workplace trauma/crisis consultation	INCLUDED
✓	Secure and confidential data management system	
✓	Manager Tool Kit	
✓	Consultation on policies and procedures related to the access and use of the EAP	
✓	Formal management referral, assessment, and counseling. <i>Reinstatement fee for non-compliant participants \$450</i>	
✓	Substance Abuse Professional (SAP) Services including assessment, referral, follow-up, record-keeping and reporting	from \$950
✓	Psychological Fitness-for Duty Evaluation	from \$2,250
PERFORMANCE TRACKING		
✓	Case management for job performance referrals	
✓	Online employee satisfaction surveys	INCLUDED
✓	Program review & planning	
PRICING SUMMARY		

- Per Employee Per Month (PEPM):
 - \$2.22 PEPM- 3 session model
 - \$2.41 PEPM- 6 session model*
- 8 hours per year to be used for onsite orientation, onsite/virtual trainings, onsite/virtual Critical Incident Stress Debriefing (CISD) services, onsite/virtual Health Fairs or other services. Once the pool has been exhausted, further organization services are available at an additional cost as listed above.
- Facilitator/Provider travel fees are included in pool of 8 hours.

**Limited to 3 sessions per 6 months in CA*

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BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item G.16.

**NOMINATIONS OF NCCSIF BOARD OFFICERS
AND CLAIMS COMMITTEE MEMBERS**

ACTION ITEM

ISSUE: Member are asked to elect the officers for the 24/25 and 25/26 term and the Claims Committee for 24/25.

Claims Committee Nominations:

Jennifer Leal, City of Auburn
Jennifer Styczynski, City of Marysville
Elizabeth Ehrenstrom, City of Oroville
Crytal Peters, Town of Paradise
Tameka Usher, City of Rocklin

24/25 & 24/26 Officer Nominations:

President - Rachel Ancheta, City of Dixon
Vice President- Spencer Morrison, City of Yuba City
Secretary, Jennifer Styczynski, City of Marysville
Treasurer, Jen Lee, City of Rio Vista

RECOMMENDATION: Approve appointments from the members for the upcoming President and Vice President, Secretary and Treasurer. Solicit members for the Claims Committee.

FISCAL IMPACT: None expected from this item.

BACKGROUND: None.

ATTACHMENT(S): None



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 20, 2024**

Agenda Item H.

INFORMATION ITEMS

INFORMATION ITEM

ISSUE: The following items are being presented as information for NCCSIF members.

RECOMMENDATION: None. This item is offered as information only.

FISCAL IMPACT: None.

BACKGROUND: None

ATTACHMENT(S):

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 Directory
6. 2024 CAJPA Conference September 13-16th 2024
7. Workplace Violence Prevention Training – July 11th, 2024
8. Special Events Insurance Requirements Training – July 31st, 2024
9. Alliant Risk Control – Training Series 24-25 Policy Year
10. Ergonomic Evaluation Request Form
11. Travel Mileage Reimbursement form

GLOSSARY OF TERMS

Term	Definition
4850	Labor Code Section 4850 provide a special benefit for certain public employees who are essentially in safety and law enforcement positions.
AB 1234	Ethics Education for Local Officials
AB 1825	Harassment Prevention Training for Supervisors
Active Negligence	The party that was negligent took an active part in doing whatever caused the damage. For example, a city digging a hole and someone falls in
ACV (Actual Cash Value)	The amount equal to the replacement cost minus depreciation of a damaged or stolen property at the time of the loss. It is the actual value for which the property could be sold, which is always less than what it would cost to replace it.
Adhesion	When one party has greater power over the other party in drafting the contract (i.e. the provisions of the contract are prepared by one party --the insurer. The other party the insured does not take part in the preparation of the contract).
ATD (Aerosol Transmissible Diseases)	An epidemiologically significant disease that is transmitted via droplet or airborne route.
Aggregate	The term used to describe the cumulative amount of all losses for a period of time.
Aggregate Stop Loss	A financial arrangement with a JPA's excess carrier that caps the aggregate to a predetermined limit at which point the excess carrier would "drop down" and pay losses within the JPIA's SIR, or pooled layer.
AME (Agreed Upon Medical Examiner)	A medical provider who has been certified by the Division of Workers' Compensation by passing an administrative exam. An AME is selected (or agreed upon) by two parties in order to help resolve a dispute about a WC claim.
Aleatory	An insurance contract is aleatory meaning it is contingent on an uncertain event (a loss) that provides for unequal transfer of value between the parties.
ACIP (Alliant Crime Insurance Program)	Program offered by Alliant that created to bring the advantages of group purchase to public entities seeking very broad coverage for illegal acts committed by their employees while on the job.
APIP (Alliant Property Insurance Program)	The largest single property insurance placement in the world. Formed by Alliant Insurance Services in 1993 to meet the unique property insurance needs faced by public entities.
ADA (American Disability Act)	A federal law that prohibits discrimination against people with disabilities in employment, transportation, public accommodation, communications, and governmental activities. The ADA also establishes requirements for telecommunications relay services. For the U.S. Equal Employment Opportunity Commission office (EEOC office) in your area, call 1-800-669- 4000 or 1-800-669-6820 (TTY).
Assessment company	Providing primarily fire and windstorm insurance for small towns and farmers (charge members a pro rata share of losses at the end of each policy period)
AIS (Associate in Insurance Services)	Professional designation awarded by the Insurance Institute of America (IIA) upon successful completion of four national exams, one specifically designed for this program and the three examinations in the IIA Program in General Insurance.
AGRIP (Association of Governmental Risk Pools)	A national organization of JPA's and public agency insurance pools. Formed for educational, information gathering and political lobbying purposes. Affiliated with PRIMA

GLOSSARY OF TERMS

ALCM (Associate in Loss Control Management)	A professional designation earned after the successful completion of five national examinations given by the Insurance Institute of America (IIA).
ARM (Associate in Risk Management)	A nationally recognized educational program for dedicated risk management professionals, developed by the Insurance Institute of America.
Attachment Point	The dollar amount of a loss where the next layer of insurance begins to pay for the loss.
Automobile Liability	Designed to afford bodily injury and property damage liability coverage associated with owned, non-owned and hired vehicles. May include medical payments, uninsured/underinsured motorists' liability coverages.
Automobile Physical Damage	Usually a first party coverage; however, some entities have "Bailment" or "care, custody and control" liability exposures such as garages, maintenance facilities that service vehicles of others, and parking lots
Best's Rating	A rating system that indicates the operating and financial condition of insurance companies. Information is developed and published annually by the A. M. Best company. Generally one looks for a company with a rating of A VII or better.
BOD/BD (Board of Directors)	Body of elected or appointed members who jointly oversee the activities of a company or organization.
BI (Business Interruption)	A form of insurance coverage that replaces business income lost as a result of an event that interrupts the operations of the business, such as fire or a natural disaster.
CAJPA (California Association of Joint Powers Authorities)	Performs regulatory and legislative lobbying as well as accreditation of Joint Powers Authorities to promote the financial stability of JPAs.
CIPRA (California Institute for Public Risk Analysis)	Organized to develop, analyze and disseminate information on risk management in California's public sector, especially self-insured entities and Joint Powers Authorities
CJPRMA (California Joint Powers Risk Management Authority)	CJPRMA provides the excess coverage to NCCSIF's Liability Program
CSAC (California State Association of Governments)	CSAC is a lobbying, advocacy and service organization representing the state's 58 counties at the state and federal level. Areas of focus include the state budget, health-care reform, corrections reform, transportation funding, water and climate change
CSAC-EIA (California State Association of Governments - Excess Insurance Authority)	CSAC-EIA is a member directed insurance risk sharing pool. The EIA has developed effective risk management solutions to help California public entities proactively control losses and prepare for different exposures. CSAC-EIA provides excess coverage to NCCSIF's workers' compensation pool.
CalTIP (California Transit Insurance Pool)	In 1986 the California Transit Association formed an insurance committee and authorized the preparation of a study of alternative methods of providing liability insurance coverage and began providing liability coverage in 1987.
Catastrophic Loss Reserve	A separate JPIA reserve account designated to pay losses without additional premium assessments to members.
CIC (Certified Insurance Counselor)	An insurance agent professional certification designation

GLOSSARY OF TERMS

CIH (Certified Industrial Hygienist)	CIH is a professional whose job it is to protect the health of workers and the general public. A CIH is educated, trained and certified to recognize health hazards, test the environment for those hazards and determine when they pose a risk to those who might be exposed to them.
CPCU (Chartered Property Casualty Underwriter)	CPCU is a professional designation in property-casualty insurance and risk management
Claim	A demand of a right. In general a demand for compensatory damages, resulting from the actions of another.
Claims Made	A provision of an insurance policy that requires it to pay only for claims presented during the policy period with no regard for when the action causing the claim took place. Typically, a claims-made form also includes a retroactive date setting the earliest date for which a covered occurrence can happen. (Also see "Occurrence")
C&R (Compromise and Release)	A type of settlement in which you receive a lump sum payment and become responsible for paying for your future medical care. A settlement like this must be approved by a workers' compensation judge.
Conditional	An insurance policy includes a number of conditions that both the insured and the insurer must comply with. (i.e. a covered loss occurs, the insured must notify the insurer about the loss and the insurer must use the valuation methods specified in the policy to settle the loss- thus the contract is conditional)
Conditions	Describe the responsibilities and the obligations of both the insured and the insurance company.
CL (Confidence Level)	An estimated probability that a given level of funding will be sufficient to pay actual claim costs. The higher a CL the greater the certainty the actuary has that losses will not exceed the dollar value used to attain the CL.
Contract	A legal agreement between two competent parties that promises a certain performance in exchange for a certain consideration.
Contract of Utmost Good Faith	As the insurance company relies on the truthfulness and integrity of the applicant when issuing a policy. In return, the insured relies on the company's promise and ability to provide coverage and pay claims.
CSP (Certified Safety Professional)	CSP's are qualified persons that are competent and trained to detect and appraise hazardous materials, procedures and activities of workers, materials and work environments. They are highly educated, trained and experienced in the field of safety.
Cumis Counsel	Cumis refers to a lawsuit against the Cumis Insurance Society in which they were found to have controlled the defense attorney to the detriment of their insured. The court determined that the Society should have assigned separate counsel to represent the exclusive interests of the insured. The need for <i>cumis counsel</i> arises in situations where there are significant coverage issues and defense counsel is conflicted between his duty to his client and the obligations to the insurance carrier.
DE9	Quarterly Contribution Return and Report of Wages
Declarations	Contain information such as the name of the insured, the address, the amount of coverage provided, a description of property, and the cost of the policy
Deductible	It is that portion of each claim that is paid by the member at the time of loss. It is in addition to any premium already paid
Defense	A defendant's denial to a complaint or cause of action

GLOSSARY OF TERMS

Definitions	Clarify the meaning of certain terms used in the policy
Deposit Premium	Premium required at the beginning of a policy period based on estimated costs
DIC (Difference In Conditions)	A specialized property insurance policy written to provide coverage for perils not covered in a standard property policy or in the JPIA's Memorandum of Property Coverage. In particular, it is most often used to provide coverage for earthquake and/or flood losses.
D&O (Directors and Officers)	Liability insurance payable to the directors and officers of a company, or to the organization(s) itself, as indemnification (reimbursement) for losses or advancement of defense costs in the event an insured suffers such a loss as a result of a legal action brought for alleged wrongful acts in their capacity as directors and officers.
Directors, Officers and Trustees Liability	Intended to protect nonprofit board members, officers, and directors for faulty decisions, which imperil the entity. Usually written to include entity reimbursement for legal actions and personal liability of specific wrongdoers
DOL (Date of Loss)	Regarding property claims this is usually the date of occurrence of physical damage to property. In WC claims this is usually the date a physical injury occurred to an employee.
Doctrine of reasonable expectations	a policy includes coverages that an average person would reasonably expect it to include regardless of what the policy actually provides
EQ (Earthquake)	a sudden and violent shaking of the ground, sometimes causing great destruction, as a result of movements within the earth's crust or volcanic action
Employers' Liability	Included as part of a worker's compensation insurance policy. Covers liability for losses arising out of injuries to employees that are not covered by statutory workers' compensation benefits
EPL (Employment Practices Liability)	Written to protect an entity from liabilities arising from allegations of discrimination, failure to promote or hire, harassment, ADA responsibilities, wrongful termination, etc.
Endorsement	Any change to the original policy (attached to the policy itself)
Environmental Impairment Liability	Also referred to as "Pollution" and "Pollution Legal" Liability; can be written to protect an entity from actions resulting from contamination of air, water, property. First party (damage to owned property) and third party (liability for damage to others) protections are often provided on the same policy
E&O (Errors and Omissions Insurance)	Professional liability insurance that protects companies and individuals against claims made by clients for inadequate work or negligent actions, usually includes both court costs and any settlements up to the amount specified on the insurance contract.
Errors and Omissions Liability	Excludes bodily injury and property damage; intended to afford protection for the "misfeasance, malfeasance or non-feasance" of public officials, employees and volunteers. May also include incidental medical personnel (paramedics), police and fire personnel, architects and plan checkers, engineers, and on-staff attorneys
Excess Insurance	Insurance that is purchased to provide higher limits than the primary policy or coverage provides
Excess Loss	The portion of a loss that is allocated to, or paid by, excess coverage
Exclusions	Describe the losses for which the insured is not covered
EC (Executive Committee)	Committee within that organization which has the authority to make decisions and ensures that these decisions are carried out.

GLOSSARY OF TERMS

Expected liabilities	Outstanding reserves plus Incurred But Not Reported (IBNR) and Loss Adjustment Expense, discounted at the “Expected” Confidence Level (CL).
Exposure	A condition or situation that presents a possibility of loss (i.e. home built on flood plain is exposed to the possibility of flood damage).
FASB (Financial Accounting Standards Board)	FASB standards, known as generally accepted accounting principles (GAAP), govern the preparation of corporate financial reports and are recognized as authoritative by the Securities and Exchange Commission.
Fidelity Bonds	Written as financial guarantees of employees’ honesty. Personnel with money-handling responsibilities are considered exposures to loss.
Fiduciary Liability	Covers board members, executives and other decision-making personnel with responsibilities for pension funds, retirement plans and employee benefit monies for negligent decisions that result in losses to such funds.
GAAP (Generally Accepted Accounting Principles)	GAAP refers to the standard framework of guidelines for financial accounting used in any given jurisdiction; generally known as accounting standards or standard accounting practice
GASB (Governmental Accounting Standards Board)	GASB is the source of generally accepted accounting principles (GAAP) used by State and Local governments in the United States. As with most of the entities involved in creating GAAP in the United States, it is a private, non- governmental organization.
General Liability	Written to protect the member's assets against liability for property damage of or bodily injury to third parties (see definition of parties).
Hazard	Anything that increases the chance of loss (also see Physical Hazard, Morale Hazard and Moral Hazard).
HIPAA (Health Insurance Portability and Accountability Act)	A federal law enacted in 1996 that protects continuity of health coverage when a person changes or loses a job, that limits health-plan exclusions for preexisting medical conditions, that requires that patient medical information be kept private and
IBNR (Incurred But Not Reported)	It is that part of the total claims that is unknown at any point in time. At any time, NCCSIF has claims that have not been reported or recognized by NCCSIF or has claims recognized by NCCSIF but without knowledge of the cost when such claim is finally closed. NCCSIF uses an actuary to project the costs of these unknown liabilities to NCCSIF - the estimate of funds needed to pay for covered losses that have occurred but have not been reported to the member and/or NCCSIF and expected future development on claims already reported
Incurred Loss	This is the ultimate expected total value of any claim. It includes the amount already paid, plus the estimated amount yet to be paid (reserves)
IIPP (Injury Illness Prevention Program)	Proactive process of assessing workplace hazards prior to an injury being reported
Insurable Interest	Before you can benefit from insurance; you must have a chance of financial loss or a financial interest in the property
Insurance	A contract or device for transferring risk from a person, business, or organization to an insurance company that agrees, in exchange for a premium, to pay for losses through an accumulation of premiums
IRIC (Insurance Requirements in Contracts)	In insurance, the insurance policy is a contract (generally a standard form contract) between the insurer and the insured, known as the policyholder, which determines the claims which the insurer is legally required to pay.

GLOSSARY OF TERMS

ISO (Insurance Services Office, Inc.)	An insurance industry association that collects statistical data for rate making and develops standard insurance policy forms. ISO is the organization that drafted the standard commercial general liability (CGL) commonly used by insurers
Insuring agreements	State in general what is to be covered, also includes a description of what type of property is covered and the perils against which it is insured (i.e. the losses for which the insured will be indemnified)
Inverse Condemnation	Both the United States Constitution and the California Constitution require that a private citizen be compensated if property is "taken" by a public entity. When the property is taken proactively it is called eminent domain. When the property is taken "accidentally," without due course, it is called inverse condemnation. Negligence need not be proven. The claimant's legal expenses are payable in addition to actual damages.
Limit	The most that will be paid in a loss
LRP (Long Range Planning)	Exercise aimed at formulating a long-term plan, to meet future needs estimated usually by extrapolation of present or known needs. It begins with the current status and charts out a path to the projected status, and generally includes short- term (operational or tactical plans) for achieving interim goals.
LAE (Loss Adjustment Expense)	Administrative expense to manage a claim to conclusion - Allocated LAE (ALEA) are expenses attributable to a specific claim such as attorney fees - Unallocated LAE (ULAE) are overhead expenses not attributable to a specific claim such as salaries or office rental.
Loss Ratio	The amount of loss divided by the amount of premium, contributions, payroll or property values.
Master Plan Documents	A document issued by a JPA defining the structure, rights and obligations of the participants and procedures of an insurance or self- funded program
MMI (Maximum Medical Improvement)	When an injured employee's condition is well stabilized and unlikely to change substantially in the next year, with or without medical treatment. Once an employee reaches MMI, a doctor can assess how much, if any, permanent disability resulted from the work injury. See also P&S
MOC (Memorandum of Coverage)	A document issued by a JPA defining the coverage provided to the members
Moral Hazard	A person might create a loss situation on purpose just to collect from the insurance company (i.e. a pre-arranged faked theft of an older vehicle so the owner could collect insurance money and buy something new).
Morale Hazard	An individual, through carelessness or by irresponsible actions, can increase the possibility for a loss (i.e. a person who drives a car carelessly because he knows a loss will be insured if an accident occurs).
Mutual interest company	The insureds are also owners of the company and so they can vote to elect the management of the company (profits are returned to the insureds in the form of dividends or reductions in future premiums)
Named Insured	Any person, firm, or corporation, or any of its members specifically designated by name as insured(s) in the policy as distinguished from others who, although unnamed, are protected by the policy definition. A named insured under the policy has rights and responsibilities not attributed to additional insureds, such as premium payment, premium return, notice of cancellation, and dividend participation

GLOSSARY OF TERMS

Net Assets	(Equity, surplus or Net Position) Total assets less Expected liabilities- the amount of funds remaining after subtracting liabilities at the actuarially determined "Expected" Confidence Level (approx. 50% CL)
Net Contribution	A total contribution for losses less excess insurance costs
Non Vacant land	Refers to land that is occupied and used, and/or has structures on it (i.e. shack, building, park with benches).
Obligee	Is an individual, partnership, corporation, or a government entity which requires the guarantee that an action or service will be performed. If not properly performed, the surety pays the obligee for any damages or fulfills the obligation.
Occurrence	A) In order for NCCSIF to pay a liability claim, it must arise out of an occurrence. This is an accident, event, act or omission to act which results in "damages," "bodily injury," or "property damage" neither expected nor intended from the covered parties' conduct. B) A provision of an insurance policy that requires it to pay for a claim caused during the policy period regardless of when it is presented.
Passive Negligence	The party that was negligent did not take part in the action that caused the damage, but was responsible for somehow allowing it to take place. For example, a city allowed a contractor to dig a hole on city property and someone fell in.
Peril	Cause of a loss
P&S (Permanent and Stationary)	When an employee's medical condition has reached maximum medical improvement. Once an employee is declared P&S, a doctor can assess how much, if any, permanent disability resulted from the work injury. If the disability is rated under the 2005 schedule you will see the term maximal medical improvement (MMI) used in place of P&S. See also MMI
PD (Permanent Disability)	Any lasting disability that results in a reduced earning capacity after maximum medical improvement is reached.
PPE (Personal Protective Equipment)	PPE refers to protective clothing, helmets, goggles, or other garments or equipment designed to protect the wearer's body from injury.
Physical Hazard	A hazard that arises from the condition, occupancy, or use of the property itself (i.e. skateboard left on the porch steps).
Plaintiff	The party who complains or sues in a personal action. A claimant becomes a plaintiff by filing suit.
Pooled Loss	The portion of a loss that is allocated to, or paid by, the self-insured pool. NCCSIF's Liability Program pools, or self-insures, the first \$500,000 of each occurrence. Loss costs exceeding this amount are paid by excess insurance.
Principal	Is an individual, partnership, or corporation who offers an action or service and is required to post a bond. Once bonded, the surety guarantees that he will perform as promised.
Principle of Indemnity	When a loss occurs an individual should be restored to the approximate financial condition he was in before the loss no more and no less.
Property Insurance	This covers the member for damage to its own property, sometimes called first- party coverage.
PARMA (Public Agency Risk Managers Association)	A statewide association for risk managers in the public sector. Educational and lobbying activities.

GLOSSARY OF TERMS

PRIMA (Public Risk Management Association)	A national association for risk managers in the public sector. Formed for educational, information gathering and political lobbying purposes.
Pure Risk	Involves only the possibility of loss
QME (Qualified Medical Examiner)	A medical provider who has been certified by the Division of Workers' Compensation by passing an administrative exam.
Reciprocal company	(to give/take), a member of a reciprocal agrees to share the insurance responsibilities with all other members of the unincorporated group (all members insure each other and share the losses with each other) NOTE: managed by an attorney-in-fact who is empowered to handle all of the business of the reciprocal.
RC (Replacement Cost)	The cost to replace damaged property with like kind and quality, with no deduction for depreciation, but still subject to a "limit"
Reserve	In order to budget for its expected costs and to know when a claim must be reported to the excess coverage, NCCSIF estimates the ultimate expected total value of each claim and "reserves" part of the not paid. As moneys are paid out for a claim, the reserve amount is decreased
Retrospective Premium Adjustment	At the beginning of each policy period, NCCSIF collects a deposit premium representing the estimated costs for that year. Each year a calculation of expenses associated with the policy period are subtracted from the deposit premium. At some point the excess funds will be returned, or shortage of funds will be charged. This process is repeated annually for each coverage year until all claims for that year are closed out and there is no IBNR allocated to that policy year.
Risk	The chance or uncertainty of loss (also see Speculative Risks and Pure Risks)
RIMS (Risk and Insurance Management Society)	National professional organization to promote principles of risk management and assist risk managers in their daily activities
Risk Control	Those risk management techniques designed to minimize the frequency and/or severity of claims. Risk control techniques include exposure avoidance, loss prevention, loss reduction, segregation of loss exposures, and contractual transfer to shift losses to others
Risk Financing	Techniques for generating funds to pay for losses that risk control methods do not entirely eliminate. There are two types of risk financing techniques -- retention and transfer. Retention involves paying for losses using an organization's own assets; transfer involves covering losses by an unrelated entity for a consideration (such as a payment of a premium)
Risk Management	One of the specialties within the general field of management, the process of managing an organization's activities to minimize the adverse effects of accidental losses on a cost-effective basis. Risk management has two components -- risk control and risk financing.
Self-Insured	Coverage of losses from the insured's own funds, rather than an insurance policy. Generally refers to a planned program for financing or otherwise recognizing losses
SIR (Self-Insured Retention)	The maximum amount of exposure to a single loss retained by NCCSIF

GLOSSARY OF TERMS

Severability of Interests Clause	An insurance policy provision clarifying that the word “insured,” as it appears within various parts of a policy, applies severally and not collectively. When there is more than one insured, the effect is as though a separate policy is issued to each insured. Thus, a policy containing such a clause will cover a cross liability claim – a claim made by one insured against another insured. The one exception to the separate application to each insured of a policy containing a severability of interest clause is that the limits are not cumulative; that is, one set of limits applies to all insureds collectively
Special Events	Designed to cover your sponsorship of events, such as fireworks shows, festivals, community/entity celebrations; often written to protect other policies’ loss integrity. Another type of special event coverage, known as a “tenants and permittees” policy, can be issued for third parties who rent or use your owned facilities.
Speculative Risk	Risks in which there exists both the possibility of gain and the possibility of loss (i.e. poker game)
Spread of Risk	The greater the spread of risk the less likely that there will be a catastrophic loss for the insurance company (i.e. NOT insuring every person in a single town that could be hit by a fire which destroys the town= catastrophic loss for the insurance company vs. insuring several people in MANY towns to spread out the risk of a catastrophic loss)
Stock company	Sells stock to stockholders to raise the money necessary to operate the business (profits attributed to the operation of the company are returned as dividends to the stockholders, not the insureds)
Subrogation	The insurer’s right to proceed against a third person if that third person was responsible for a claim paid by the insurer. Employee dishonesty can be subrogated by the insurance company against a dishonest employee
Surety	Is usually a corporation which determines if an applicant (principal) is qualified to be bonded for the performance of some act or service. If so, the surety issues the bond. If the bonded individual does not perform as promised, the surety performs the obligation or pays for any damages.
TD (Temporary Disability Benefits)	Payments an employee receives if they lose wages because of a work related injury which prevents them from doing their usual job while recovering.
TPA (Third Party Administrator)	TPA is a person or organization that processes claims and performs other administrative services in accordance with a service contract, usually in the field of employee benefits.
TIV (Total Insured Values)	The values shown on a member city’s schedule or appraisal for property coverage. Only those items shown on the schedule are covered for loss.
TRIA (Terrorism Risk Insurance Act)	TRIA is a United States federal law signed into law by President George W. Bush on November 26, 2002. The Act created a federal “backstop” for insurance claims related to acts of terrorism.
Vacant land	Refers to land that is unoccupied and unused, and/or has no structures on it.
VIN (Vehicle Identification Number)	Unique code including a serial number, used by the automotive industry to identify individual motor vehicles, towed vehicles, motorcycles, scooters and mopeds as defined in ISO 3833.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
23/24 Organizational Chart
 Updated as of 6/10/2024

MEMBER ENTITY	BOARD OF DIRECTORS		BOARD ALTERNATES	RISK MANAGEMENT COMMITTEE	POLICE RISK MANAGEMENT COMMITTEE
City of ANDERSON	*EC	Christy White	Vacant	Christy White	Chief Joe Poletski
City of AUBURN	*EC	*Jennifer Leal	Sean Rabe	Jennifer Leal	Chief Ryan L. Kinnan(Vice-Chair)
City of COLUSA		Ishrat Aziz-Khan	Shelly Kittle	Ishrat Aziz-Khan	Chief Josh Fitch
City of CORNING		Brant Mesker	Vacant	Brant Mesker	Chief Jeremiah Fears
City of DIXON	P/EC/CC	**Rachel Ancheta (Chair)	Kate Zawadzki	Rachel Ancheta Kim Staile Jim Ramsey Anjmin Mahil - Alternate	Chief Robert Thompson
City of ELK GROVE	*CC	*Melissa Rojas	Kara Reddig		Assistant Chief Paul Soloman Commander Brian Lockhart Lt. Lou Wright
City of FOLSOM	*EC	Allison Garcia	Steven Wang	Allison Garcia	
City of GALT		Tricia Cobey	Rachelle Jennings	Tricia Cobey	Chief Brian Kalinowski
City of GRIDLEY		Martin Pineda	Jodi Molinari	Jodi Molinari	Chief Rodney Harr
City of IONE		Jodi Steneck	Amy Gedney	Vacant	Chief John Alfred
City of JACKSON		Dalacie Blankenship	Carl Simpson	Dalacie Blankenship	Chief Chris Mynderup
City of LINCOLN		Veronica Rodriguez	Claire True	Veronica Rodriguez	Chief Matt Alves
City of MARYSVILLE	S / EC/CC	*Jennifer Styczynski	Vacant	Jennifer Styczynski	Chief Chris Sachs
City of NEVADA CITY	*EC	Sean Grayson	Gabrielle Christakes	Sean Grayson	Chief Dan Foss
City of OROVILLE		Liz Ehrenstrom	Vacant	Liz Ehrenstrom (Chair)	Lt. Gil Zarate
Town of PARADISE		Vacant	Crystal Peters	Crystal Peters	Chief Eric Reinbold
City of PLACERVILLE		Dave Warren	Cleve Morris	Dave Warren	Chief Joseph Wren
City of RED BLUFF	*EC	Paul Young	Tom Westbrook	Paul Young	Chief Kyle Sanders (Chair)
City of RIO VISTA	T/*EC	Jennifer Schultz	**Jen Lee, CPA	Jennifer Schultz	Chief Jon Mazer
City of ROCKLIN	EC	Tameka Usher	Vacant	Tameka Usher	Chief Rustin Banks
City of WILLOWS	EC	Vacant	Marti Brown	Marti Brown	N/A
City of YUBA CITY	VP/EC/CC	**Spencer Morrison (Vice-Chair)	Natalie Springer	Sheleen Loza	Chief Brian Baker

OFFICERS		
		Term of Office
President (P)	Rachel Ancehta	7/1/2023- 6/30/2024
Vice President (VP)	Spencer Morrison	7/1/2023- 6/30/2024
Treasurer (T)	Jen lee	7/1/2022- 6/30/2024
Secretary (S)	Jennifer Styczynski	7/1/2022- 6/30/2024

[Executive Committee \(EC\)](#) - membership on the EC rotates annually based on a rotation schedule and each member serves for a two-year term, with the **President** serving as **Chair of the Committee**.

[Claims Committee \(CC\)](#) - members of the CC are annually selected by the EC. CC is traditionally made up of at least five members of the EC, with the **Vice President** serving as **Chair of the Committee**.

CJPRMA Board Representative Elizabeth Ehrenstrom appointed 6/17/2021

CJPRMA Alternate Board Representative Vacant

PROGRAM ADMINISTRATORS (Alliant Insurance Services)		CLAIMS ADMINISTRATORS (Sedgwick for Liability LWP For Workers' Compensation)	RISK CONTROL CONSULTANTS (Sedgwick formerly York/Bickmore)	ADVISORS
Marcus Beverly	Conor Boughey	Amber Davis (WC)	Shane Baird	Byrne Conley (Board Counsel)
Jenna Wirkner	Evan Washburn	Stacey Bean (WC)	Tom Kline (Police RM)	James Marta, CPA (Accountant)
		Brian Davis (Liability)		



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

TABLE OF CONTENTS

Members of NCCSIF have many risk management resources available. This Resource Guide is designed to assist you with identifying and locating these resources. If you have questions, want to recommend a service provider, or need assistance please contact Program Administration on the next page.

CONTACT INFORMATION										
Pg. 1-2	Program Service Providers									
Pg. 3	Other Coverage Providers									
Pg. 5	Contracted Vendor Services (additional member cost)									
RISK MANAGEMENT SERVICE CATEGORY		SEDGWICK	PRISM	VECTOR SOLUTIONS	DKF SOLUTIONS	OCCU - MED	APIP	LEXIPOL	ACI EAP	CAL-TIP
Pg. 12	Telephone Hotline - Questions & Guidance	X								
Pg. 12	Hazard & Safety Assessment	X			X					
Pg. 13	Program/Policy Development	X	X		X			X		
Pg. 3	Safety Materials/Web-based Courses/Videos	X	X	X	X					
Pg. 13	On-Site Training	X	X		X					
Pg. 13	Ergonomic Evaluations	X								
Pg. 14	Risk Management Webinars	X	X		X		X			
Pg. 14	Employer DMV Pull Notice Program		X							
Pg. 15	Pre-Employment & Fit for Duty Medical Exams					X				
Pg. 15	Employee Assistance Program - Health & Wellness								X	
Pg. 4	Transit Resources (available to CalTIP members)									X

* Services and resources are available at no additional cost, unless specifically noted.



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

PROGRAM SERVICE PROVIDERS			
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED	
<p>PROGRAM ADMINISTRATION</p> <p>Alliant Insurance Services, Inc. 2180 Harvard Street, Suite 460 Sacramento, CA 95815 Main: (916) 643-2700 Fax: (916) 643-2750 www.alliant.com</p>	<p>Marcus Beverly Office: (916) 643-2704 Cell: (916) 660-2725 Marcus.Beverly@alliant.com</p> <p>Conor Boughey Office: (415) 403-1400 Cell: (415) 744-4889 cboughey@alliant.com</p> <p>Jenna Wirkner Office: (916) 643-2741 Jenna.Wirkner@alliant.com</p> <p>Evan Washburn Office: (916) 643-2721 Cell: (916) 661-7305 ewashburn@alliant.com</p>	<p><i>JPA MANAGEMENT ISSUES</i></p> <ul style="list-style-type: none"> ▪ Governance - policies and procedures, program budget/funding, financial analysis, program management, personnel, contracts, consultants. ▪ Coverage - coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development. ▪ Risk Management - Insurance Requirements in Contracts (IRIC), third party contract review, hold harmless and indemnification clauses, risk management program planning, RFPs for JPA payment approval of budgeted funds. <p><i>JPA ADMINISTRATIVE ISSUES</i></p> <ul style="list-style-type: none"> ▪ Meetings & Compliance - agendas; minutes; development/maintenance of governing documents, development/interpretation of policies & procedures, JPA state compliance, Form 700, changes in Board members, website updates. ▪ Certificates - certificates of coverage, additions/deletions of coverages, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs. 	<p>MAIN CONTACT Marcus Beverly Jenna Wirkner</p>



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

PROGRAM SERVICE PROVIDERS		
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
<p>ACCOUNTING SERVICES</p> <p>James Marta & Company LLP 701 Howe Avenue, Suite E3 Sacramento, CA 95825 Main: (916) 993-9494 Fax: (916) 993-9489 www.jpmpcpa.com</p>	<p>Jim Marta, CPA jmarta@jpmpcpa.com</p> <p>Ritesh Sharma RSharma@jpmpcpa.com</p>	<ul style="list-style-type: none"> ▪ Billing, accounting, and financial management
<p>SAFETY AND RISK CONTROL SERVICES</p> <p>Sedgwick 1750 Creekside Oaks Drive, Suite 200, Sacramento, CA 95833 Main: (800) 541-4591 Fax: (855) 242-8919 www.sedgwick.com</p>	<p>Shane Baird Office: (661) 619-3520 Shane.Baird@sedgwick.com</p> <p>Tom Kline - Police Risk Management Office: (916) 244-1121 Tom.Kline@sedgwick.com</p>	<ul style="list-style-type: none"> ▪ Telephone Hotline - Questions & Guidance ▪ Hazard & Safety Assessment ▪ Program/Policy Development ▪ Ergonomic Evaluations ▪ On-site Training ▪ Safety Materials ▪ On-line Streaming Videos ▪ Webinars - WC and Liability Risk Management Topics
<p>CLAIMS ADMINISTRATION WORKERS' COMPENSATION</p>	<p>Amber Davis Director of Claims – Public Entities a_davis@lwpcclaims.com Phone: 916-609-3654</p> <p>Stacey Bean Assistant Claims Manager s_bean@lwpcclaims.com Phone: 916-609-3611</p>	<p>Third-Party Workers' Compensation (WC) Administrator refer to Team Contacts for specific Claim Adjuster's contact information.</p> <p>Report new WC Claims to: FROI@lwpcclaims.com</p>
<p>CLAIMS ADMINISTRATION LIABILITY</p>	<p>Brian Davis – Liability Claims Team Lead (916) 746-8832 brian.davis@sedgwick.com</p>	<p>Third-Party Liability Administrator refer to Sedgwick Who's Who for specific Claims Adjuster's contact information.</p> <p>Report New Liability claims to: 7374NCCSIF@sedgwick.com</p>



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

OTHER COVERAGE PROVIDERS		
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
<p>PRISM Excess Workers' Compensation Coverage</p> <p>Wide variety of risk control services and resources.</p>	<p>https://www.prismrisk.gov</p> <p>Telephone: (916) 850-7300 Fax: (916) 850-7800 Crisis Incident Management Hotline: (916) 850-7700</p> <p>Rick Brush, Chief Member Services Officer Maria Williams, Senior Member Services Specialist</p>	<ul style="list-style-type: none"> ▪ Risk Control Toolbox https://www.prismrisk.gov/services/risk-control/toolbox/ ▪ Training https://www.prismrisk.gov/services/risk-control/training/ ▪ Partner Program Services https://www.prismrisk.gov/services/risk-control/partner-programs/
<p>Safety National Risk Control Services for Liability Members</p>	<p><u>Free Training Resources</u></p> <ul style="list-style-type: none"> • SafetySkills – aka “Safety Training Source” This is an online Learning Management System (LMS) with 1100+ courses. • Safety Source –This is a online video on demand safety training library (Video on Demand). • Q Safety Online driving simulation courses that use gamification. <ul style="list-style-type: none"> ○ Safety: Emergency Responder Vehicle Education (S:ERVE) ○ Distracted Driving (30 min) & Defensive Driving (3.5 hours) <p><u>Free Assessment Tool</u> Office Ergonomics Solution. Helps employees assess and improve their own workstations</p>	<ul style="list-style-type: none"> ▪ Link to Register for Resources https://www.safetynational.com/map-client-services/map-client-services-registration/?segment=publicity



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

<p>Vector Solutions Web-based training resources available through partnership with PRISM.</p>	<p>https://www.prismrisk.gov/services/risk-control/training/vector-solutions/</p>	<ul style="list-style-type: none"> ▪ Web-based Courses* ▪ Records Management <p><i>*PRISM members can access the standard course library at no cost. However, there is a cost to the member for the premium content listed under “Additional Courses”</i></p>
<p>CJPRMA (California Joint Powers Risk Management Authority) Excess Liability Coverage</p>	<p>http://www.cjprma.org/ Tony Giles - General Manager Office: (925) 290-1316 Email: tony@cjprma.org</p>	<ul style="list-style-type: none"> ▪ Training provided on a variety of Liability-related Topics ▪ Special Events Coverage ▪ Belfor Property Restoration Master Contract
<p>APIP - Alliant Property Insurance Program</p>	<p>Contact Marcus Beverly, Alliant Insurance Services, for questions.</p>	<ul style="list-style-type: none"> ▪ Webinars - Property Risk Management Topics ▪ Insured property appraisals <p>Boiler and Machinery coverage and services are provided through member participation in APIP.</p> <p>Coverage includes state required jurisdictional inspections. Contact = David Kear CEA, MBA david_kear@hsb.com Telephone: (860) 722-5231 Fax: (860) 722-5530</p> <p>➤ Useful information specific to equipment care, operating logs, and maintenance fact sheets on the website www.hsb.com which has several resources available under the ‘Knowledge Center’ tab.</p>
<p>Beazley Breach Solutions Risk Management Portal (APIP Members only) Cyber Risk Management Resources</p>	<p>www.beazleybreachsolutions.com Please reach out to Jenna Wirkner (Jenna.Wirkner@alliant.com) (to get connected to the site. At a minimum, we will need the person’s name, the name of their corresponding organization, and their work-issued email addresses (personal email addresses won’t work).</p>	<p>The Portal contains a lot of useful cyber risk management information, including best practices, training, response plans, tabletop exercises, and what to do before, during and after a cyber-attack.</p>



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SERVICE PROVIDERS AND VENDOR MATRIX

<p>Lexipol Law Enforcement and Fire Risk Management</p>	<p>www.lexipol.com</p> <p>Brian Owens Strategic Partnerships Manager Office: (469) 598-0227 Mobile: (801) 588-9793 Email: bowens@lexipol.com</p>	<p><i>Master contract with NCC and included in admin fee</i></p> <ul style="list-style-type: none"> ▪ Police Risk Management Policies and Procedures ▪ Daily Training Bulletins ▪ Fire Dept. Policies & Training (*additional member cost)
<p>CalTIP - California Transit Indemnity Pool Self-insurance program for public transit operators</p>	<p>Bill Taylor, Sedgwick Mobile: (916) 204-0030 Email: bill.taylor@sedgwick.com Website: http://www.caltiponline.org/</p>	<ul style="list-style-type: none"> ▪ Transit Specific Risk Management Resources for Member Cities (Auburn and Dixon)



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Actuarial Services	Bickmore Actuarial https://www.bickmoreactuarial.net/ Mike Harrington mharrington@bickmoreactuarial.net	<ul style="list-style-type: none"> • Reserve Analysis • Cost allocation • Benchmarking Studies • Self-insured Retention Studies
ADA Compliance	Sally Swanson Architects 500 Sansome Street, Suite 410 San Francisco, CA 94111 415.445.3045 https://swanarch.com/	<ul style="list-style-type: none"> • Access Training » • Accessibility Master Planning » • Architectural Design Upgrades and Mitigation » • Emergency Preparedness and Response » • Litigation Support and Expert Witness Services » • On-Call Technical Assistance » • Plan Review and Inspection Services » • Physical Access Compliance Survey, Paths of Travel » • Polling Sites Surveys » • Self-Evaluations » • Transition Plans »
ADA Compliance	SZs Consulting Group Sacramento Office 770 L Street, Suite 950 Sacramento, CA 95814 Tel: 916.669.8750 fax: 866.670.4961 Email: info@szs.engineering Website: https://www.szs.engineering/	<ul style="list-style-type: none"> • Building Evaluations <ul style="list-style-type: none"> • ADA/Access Assessments • ADA Transition Plans & Self-Evaluations, including updates to existing plans • Accessibility Master Plans • Peer Review • Training <ul style="list-style-type: none"> • Litigation Assistance



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Aquatics Risk Management	Total Aquatic Management (TAM) www.totalaquaticmanagement.webs.com Jim Wheeler Office: (510) 523-3155 Email: jim@totalaquaticmanagement.com	<ul style="list-style-type: none"> • Aquatic Safety services • Facility, Staff and Operations Auditing • Certified Pool Operator (CPO) Trainings • Lifeguard and Supervisor Training • Investigation and Expert Witness Services
Arborist	Gordon Mann - Consulting Arborist Mann Made Resources 10556 Combie Road Auburn, CA 95602 Cell: (650) 740-3461 Email: gordon@mannandtrees.com website: https://mannandtrees.com/	<ul style="list-style-type: none"> • Diagnosis of Tree and Landscape Problems • Insect and Disease Identification and Management • Municipal Ordinance Development • Training and Education • Tree Plant Inventories • Tree Protection for Construction Projects • Tree Risk Assessments and Surveys
Biohazard Remediation & Disinfecting	Forensiclean https://forensiclean.com/ (916) 812-2010 info@forensiclean.com	<ul style="list-style-type: none"> • Biohazard Remediation and Disinfecting Services • Homeless encampment cleanup
Cybersecurity & Infrastructure Security Agency (CISA) Cyber Resource Hub	https://www.cisa.gov/cyber-resource-hub	Highly recommended federal government site with FREE tools and resources for protecting cities and other critical infrastructure from cyber-attacks.
Cyber Risk Management	https://www.besewersmart.com/nccsif-cyber	<i>Free cyber resources for NCC members</i> <ul style="list-style-type: none"> • Minimum Security Standards • Real Time Cyber Threat Map Water & Wastewater risks and resources



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SERVICE PROVIDERS AND VENDOR MATRIX

CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Driver Assessment & Training Program	Vector Solutions Driver Program https://www.prismrisk.gov/services/risk-control/training/vector-solutions/	PRISM Partner Program This innovative assessment application and 12-course bundle are offered to PRISM members at no additional charge. This cutting-edge interactive program consists of a competency-based assessment, 12 skill-building courses, and 3-dimensional animation.
Drug & Alcohol Testing	Datco Services Corporation https://www.datcoservices.com/ 2280 Grass Valley Highway Suite 232 Auburn, CA 95603 530-268-8101 (800) 95-DATCO (32826)	<ul style="list-style-type: none"> • DOT Employer Compliance • Consulting & Reporting • Training • Administration • Background Checks
Emergency Response Training	Industrial Emergency Council https://iectraining.org/ 1301 Shoreway Road Suite 375 Belmont, CA 94002 Phone: (650) 508-9008	<ul style="list-style-type: none"> • Hazardous Materials Education and Response • Technical Rescue • Confined Space Awareness • Aircraft Rescue & Firefighting (ARFF) • Fire Service Supervision and Management • Incident Command System • Marine Rescue and Vessel Operation • Emergency Response Team (ERT) education
Engineering - Consulting Services	California Engineering Company, Inc. 1110 Civic Center Blvd. Ste. 404 Yuba City, CA 95993 Email: Swartz@cecusa.net	<ul style="list-style-type: none"> • Civil Engineering • Land Surveying • Grant Funding Procurement • Construction Administration



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

	(530) 751-0952 https://www.cecusa.net/	<i>Referred by Yuba City for consulting engineering services</i>
CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Employee Assistance Program	<p>ACI Specialty Benefits Corporation 6480 Weathers Place, Suite 300 San Diego, CA 92121 Main: (800) 932-0034 Fax: (858) 452-7819 www.acieap.com</p> <p>Sasha Abrahms, Account Manager Office: (858) 736-3976 Email: sabrahms@acieap.com</p> <p>34th Street Consulting https://www.34thstreetconsulting.com/ Gerry Preciado (866) 304-7722</p>	<p>Services offered at an additional cost:</p> <ul style="list-style-type: none"> • Employee Assistance Program (Additional cost to members) Employees and their family members can receive up to three counseling visits per year. The family members do not need to be within the same residence. The visits are considered short-term resolution. If the person needs additional counseling, ACI will help them transition into their private insurance plan. • Legal and Financial Services (Additional cost to members) Employees and their family members have unlimited access to telephonic legal and financial services.
Employment Practices Training	<p>34th Street Consulting https://www.34thstreetconsulting.com/ Gerry Preciado (866) 304-7722</p>	<ul style="list-style-type: none"> • Handling Conflict • Leadership Development • Workplace Culture
Hearing Testing – Mobile Service	<p>Center for Hearing Health https://www.centerforhearinghealth.com/ 530-888-9977 Trent Lubiens trent@centerforhearinghealth.com</p>	<ul style="list-style-type: none"> • Mobile Hearing Testing • Noise Survey • Employee Training • Respiratory Protection Program



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Janitorial Services	City Wide Property Services, Inc. https://citywideps.com/ 3054 Gold Canal Drive Rancho Cordova CA 95670 916.714.592	<ul style="list-style-type: none"> • Pressure Washing • Sweeping • Porter Services • Landscaping • Tech Service
CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Janitorial Services	Peerless Building Maintenance https://www.peerlessbuildingmaintenance.com/ 4665 Mountain Lakes Blvd. Redding, CA 96003 (530) 222-6369	<ul style="list-style-type: none"> • Janitorial Services • Carpet Cleaning • Window Washing • Pressure Washing • Steam Cleaning
Media Relations & Crisis Communication	Cole Pro Media https://www.colepromedia.com/ Laura Cole lcole@colepromedia.com 3069 Alamo Dr #122, Vacaville, CA 95687 707.724.8089 On retainer by NCC	<i>Master contract with NCC for videos of critical incidents</i> <ul style="list-style-type: none"> • Social post construction and formatting. • Crisis communications, mainly how to address sensitive subjects with grace and transparency. • Proper techniques to work effectively with reporters and the best practices during a crisis. • Critical Incident Videos
Pre-employment Medical Services	Occu-Med www.occu-med.com Office: (559) 435-2800	<ul style="list-style-type: none"> • Pre-placement Medical Exams • Fitness-For-Duty and Return-To-Work Evaluations • Job Analysis



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Property Restoration	BELFOR Property Restoration 3132 Dwight Road, Suite 300 Elk Grove, CA 95758 Grant A. Cody Cell: 916.673.7766 Ph: 916.399.1865 https://www.belfor.com/en/us	<i>Let Belfor know we are a Red Alert customer through Master Contract with CJPRMA for discount and no need for separate agreement.</i> https://www.belfor.com/en/us/solutions/red-alert-program <ul style="list-style-type: none"> Mold, water, fire, storm damage cleanup Homeless encampment cleanup
CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Sewer Risk Management - Agency	DKF Solutions Group, LLC David Patzer Office: 707.373.9709 Email: dpatzer@dkfsolutions.com Website: http://www.dkfsolutions.com	<i>Free sewer risk management resources for NCC members</i> <ul style="list-style-type: none"> Sewer System Risk Management – overflow and system operation compliance resources: https://www.besewersmart.com/nccsif-ss0 https://www.besewersmart.com/ssmp
Sewer Risk Management - Public	Educational Materials for the Public	https://www.besewersmart.com/residents <ul style="list-style-type: none"> How to assess your risk How to prevent backflows into your home Tree planting guide and resources
Sidewalk Repair Services	Precision Concrete Cutting www.dontgrind.com Katrina Lynch (916) 847-7346 klynch@dontgrind.com Joseph Ortega jortega@DontGrind.com	<i>Master contract with NCCSIF – no need for your own</i> <ul style="list-style-type: none"> Sidewalk cutting to repair defects Will inspect to your specifications Map defects Repairs @ \$35 to \$50 per location
Special Events Coverage	Offered Through CJPRMA https://www.cjprma.org/	Must register your location and have the renter or applicant use this link for special CJPRMA pricing:



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

	See Special Events Insurance Button on Home Page	http://www.galescreek.com/app/index.cfm?jointpowers=1
Special Events Coverage	Offered Through Alliant Toll Free: 1-800-821-9283 sep@alliant.com	Must sign up for program and then can issue coverage yourself and pay for policies issued on a quarterly basis
CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Wildfire Risk Management	Fireline Defense https://www.firelinedefense.com/	<ul style="list-style-type: none"> • Wildfire Assessments & Consultation • Fuel Abatement • Firescaping • Structure Hardening • Public Education • Suppression Systems •
Wildfire Risk Management	Industrial Emergency Council Mike Crandall mcrandall@iectraining.org 530-852-2641	<ul style="list-style-type: none"> • Wildfire Risk Assessments • Buildings & Structures • Wildland Mitigation • Emergency plans and review
Wildfire Risk Management	https://www.besewersmart.com/nccsif-wildfires	<i>Free wildfire resources for NCC members</i> <ul style="list-style-type: none"> • Training videos • AQI Basics • Cal/OSHA Regs & Resources



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Workers' Comp Care & Management	Work Health Solutions https://workhealthsolutions.com/ (877) 899-9959	<ul style="list-style-type: none"> Injury Triage Treatment & Management On-site and Mobile-Med Services Near Site Clinics
Workers' Comp First Report Triage	Company Nurse https://www.companynurse.com/	<i>Master contract for NCC members</i> <ul style="list-style-type: none"> First reporting of Work Comp claims Nurse triage to appropriate care Notice to employer, treater and TPA



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

RISK MANAGEMENT SERVICE CATEGORY

Telephone Hot Line Questions/Guidance	<p>SEDGWICK (formerly York/Bickmore) Sedgwick is NCCSIF’s risk control services provider. Eric Lucero is your point of contact for risk management questions and guidance.</p>																																				
Hazard & Safety Assessment	<p>SEDGWICK (formerly York/Bickmore) A comprehensive Hazard & Safety Assessment is completed for each city to help identify risk management strengths and improvement opportunities. The assessment is used as a tool to help prioritize risk management efforts. It includes best practices in the following areas:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;">1. Risk Management Program Overview</td> <td style="width: 33%;">12. Emergency Response & Management</td> <td style="width: 33%;">23. Lockout-Tagout</td> </tr> <tr> <td>2. Aerial Lift Operations</td> <td>13. Employment Practices Liability</td> <td>24. Parks & Recreation Operations</td> </tr> <tr> <td>3. Aerosol Transmissible Diseases (ATD) Control</td> <td>14. Ergonomic Injury Management</td> <td>25. Personal Protection Equipment</td> </tr> <tr> <td>4. ADA Compliance</td> <td>15. Fire Department Operations</td> <td>26. Police Department Operations</td> </tr> <tr> <td>5. Animal Control Services</td> <td>16. Fire Prevention Program</td> <td>27. Respiratory Protection Program</td> </tr> <tr> <td>6. Automobile & Fleet Liability</td> <td>17. Forklifts & Powered Industrial Trucks</td> <td>28. Return-to-Work & Transitional Duty</td> </tr> <tr> <td>7. Blood Borne Pathogens ECP</td> <td>18. Hazard Communication Program</td> <td>29. Sewers Liability Management</td> </tr> <tr> <td>8. Business Continuity Plan</td> <td>19. Hearing Conservation Program</td> <td>30. Sidewalks Liability Management</td> </tr> <tr> <td>9. Confined Space Entry Program</td> <td>20. Heat Illness Prevention Program</td> <td>31. Traffic Engineering</td> </tr> <tr> <td>10. Contractor Selection & Control</td> <td>21. Information Technology</td> <td>32. Trenching & Excavation Operations</td> </tr> <tr> <td>11. Contractual Transfer of Risk</td> <td>22. Injury & Illness Prevention Program</td> <td>33. Urban Forest Management</td> </tr> <tr> <td></td> <td></td> <td>34. Work Zone Safety</td> </tr> </table>	1. Risk Management Program Overview	12. Emergency Response & Management	23. Lockout-Tagout	2. Aerial Lift Operations	13. Employment Practices Liability	24. Parks & Recreation Operations	3. Aerosol Transmissible Diseases (ATD) Control	14. Ergonomic Injury Management	25. Personal Protection Equipment	4. ADA Compliance	15. Fire Department Operations	26. Police Department Operations	5. Animal Control Services	16. Fire Prevention Program	27. Respiratory Protection Program	6. Automobile & Fleet Liability	17. Forklifts & Powered Industrial Trucks	28. Return-to-Work & Transitional Duty	7. Blood Borne Pathogens ECP	18. Hazard Communication Program	29. Sewers Liability Management	8. Business Continuity Plan	19. Hearing Conservation Program	30. Sidewalks Liability Management	9. Confined Space Entry Program	20. Heat Illness Prevention Program	31. Traffic Engineering	10. Contractor Selection & Control	21. Information Technology	32. Trenching & Excavation Operations	11. Contractual Transfer of Risk	22. Injury & Illness Prevention Program	33. Urban Forest Management			34. Work Zone Safety
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RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

<p>Program & Policy Development</p>	<p>SEDGWICK (formerly York/Bickmore) Our risk control service includes assistance with the development and implementation of Cal/OSHA required written programs such as Injury & Illness Prevention Program, Hazard Communication Program, Aerosol Transmissible Diseases Procedures for fire and police, Bloodborne Pathogens Exposure Control Plan, etc. Our website also includes sample programs and guides.</p> <p>PRISM (Additional Cost) PRISM loss prevention specialists are available to provide assistance with program development at an additional cost to NCCSIF members. Contact PRISM directly for assistance.</p> <p>LEXIPOL NCCSIF members have access to the law enforcement and fire risk management policies offered through Lexipol.</p>
<p>On-Site Training</p>	<p>SEDGWICK (formerly York/Bickmore) On-site training is available to members on a variety of workers’ compensation, liability, and EPL exposures. Training topics include, but are not limited to, Cal/OSHA program requirements, hazard inspections, accident investigation, forklift certification, driver training, sexual harassment, CPR certification, various workplace safety topics, and more. Contact Dave to discuss and schedule on-site training.</p> <p>PRISM PRISM is available to conduct a variety of workers’ compensation related safety training at an additional cost to members. Contact Travis Clemmer to discuss available topics and scheduling.</p> <p>CJPRMA Every year CJPRMA conducts up to five regional training workshops throughout California. In the past, topics have included contractual risk transfer, police liability, parks and recreation liability, and sidewalk liability controls. CJPRMA will send the training announcement to Alliant, who will then forward to all NCCSIF members.</p>
<p>Ergonomic Evaluations</p>	<p>SEDGWICK (formerly York/Bickmore) Sedgwick is available to conduct office and industrial ergonomic evaluations for all members. Contact Dave Beal to discuss and schedule ergonomic evaluations.</p>



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

<p>Risk Management Webinars</p>	<p>SEDGWICK (formerly York/Bickmore) Throughout the year, Sedgwick risk control staff conducts webinars on a wide range of safety topics such as heat illness prevention, scaffold safety, disaster management, and new safety regulations. Our goal is to communicate relevant safety information in an all-inclusive and cost-effective way. NCCSIF members will receive webinar announcements via email. The one-hour webinars are recorded and available to view at any time on the Sedgwick Risk Control website.</p> <p>PRISM PRISM conducts several workers’ compensation related webinars throughout the year, which are available to all NCCSIF members. Contact Travis Clemmer to ensure your city is included in the announcement distribution.</p> <p>APIP NCCSIF members have access to all APIP property related webinars. Contact Marcus Beverly to ensure your city is included in the announcement distribution.</p>
<p>Employer Pull Notice Program</p>	<p>PRISM & VECTOR SOLUTIONS (Additional cost to members) PRISM and Vector Solutions have partnered with A-Check America to automate your Employer Pull Notice (EPN) program. Using this program, you can electronically monitor your employees’ driving records and receive notification within hours of a reportable incident.</p> <p>You can access your driver roster and key data from a dashboard within Target Solutions. This data is accessible only to you and A-Check America and features a summary of the number of drivers added and removed from the system, an overview of the violations and accidents that have occurred, and a breakdown of your employees’ license renewal status. For additional information go to www.prismrisk.gov, Services/Loss Prevention/Target Solutions Platform.</p>



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

<p>Pre-Employment Medical Services</p>	<p>OCCU-MED Services offered at an additional cost:</p> <ul style="list-style-type: none"> ▪ Review of Pre-Placement Medical Exams ▪ Job Analysis ▪ Maintaining a network of qualified and trained medical providers and medical specialists for necessary exams ▪ Conducting job analyses and preparing job profiles and medical examination profiles ▪ Providing orientation of client staff in the legal/medical/risk management and human resources aspects of our service ▪ Scheduling and harvesting of pre-placement medical exams ▪ Organizing and managing return-to-work and fitness-for-duty exams ▪ Evaluating medical information in relation to the essential duties of jobs in a legally defensible manner (EXAMQA®) ▪ Communicating directly with applicants to obtain the confidential medical information that is needed for clearance for a particular job (RDQA) ▪ Developing “Occu-Panels” with a national laboratory that allows for the selection of only those tests for the blood chemistry panel that are compliant with state law for each job class ▪ Performing bill review for the medical exams performed by clinics ▪ Providing customized services such as OSHA Respirator Questionnaire Evaluations, Bloodborne Pathogen Programs, and clinic trainings
<p>Employee Assistance Program</p>	<p>ACI Services offered at an additional cost:</p> <ul style="list-style-type: none"> ▪ Employee Assistance Program (Additional cost to members) Employees and their family members can receive up to three counseling visits per year. The family members do not need to be within the same residence. The visits are considered short-term resolution. If the person needs additional counseling, ACI will help them transition into their private insurance plan. ▪ Legal and Financial Services (Additional cost to members) Employees and their family members have unlimited access to telephonic legal and financial services.

NCCSIF General Liability Team Contacts

Brian Davis

Team Lead, Claims

brian.davis@sedgwick.com

Phone: 916.746.8832

Summer Simpson

Director, Claims

Summer.Simpson@Sedgwick.com

Phone: 916.343.0837

Dori Zumwalt

Director, Client Services

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Phone: 916.749.5877

Alyssa Reese, Claims ExaminerAlyssa.Reese@Sedgwick.com

Phone: 916.746.8802

Cell: 530.708.5506

Kristin Echeverria, Claims ExaminerKristin.Echeverria @Sedgwick.com

Phone: 916.746.6334

Cell: 916.298.7715

Carlos Acosta, Claims ExaminerCarlos.Acosta@sedgwick.com

Phone: 714.258.5222

Members ServedCity of Anderson
City of Auburn
City of Colusa
City of Corning
City of Folsom
City of Gridley
City of Lone
City of Jackson
City of Lincoln
City of Marysville
City of Oroville
City of Red Bluff
City of Rio Vista
City of Rocklin
City of Willows
Town of Paradise**Members Served**City of Dixon
City of Folsom
City of Galt
City of Yuba City**Members Served**City of Folsom
City of Galt
City of Lincoln
City of Rocklin
City of Yuba City**To File a New Claim**Email to 7374NCCSIF@sedgwick.com with cc to Kathryn.Greene2@Sedgwick.com**Sedgwick Mailing Address:**

P.O. Box 14433, Lexington KY 40512

FAX (844) 346-1322

After Hours Emergency: 800.576.8492**After Hours Emergency Call-Out: 916.971.2701**

NCCSIF Workers' Compensation Team Contacts

Brian Esparza

Vice President of Claims
b_esparza@lwpcclaims.com
Phone: 916-609-3612

Amber Davis

Director of Claims – Public Entities
a_davis@lwpcclaims.com
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Stacey Bean

Assistant Claims Manager
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Stacey Horban

Claims Supervisor
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Phone: 916-610-1282

Barbi Minton, Claims Examiner

B_minton@lwpcclaims.com
Phone: 916-610-1856

Amanda Jinks, Claims Examiner

a_jinks@lwpcclaims.com
Phone: 916-609-3655

Ned Popovic, Claims Examiner

n_popovic@lwpcclaims.com
Phone: 916-610-1851

Members Served

City of Folsom
City of Galt
City of Jackson
City of Lincoln
City of Placerville

Members Served

City of Dixon
City of Oroville
City of Red Bluff
City of Rio Vista
City of Rocklin
City of Yuba City

Members Served

City of Anderson
City of Auburn
City of Colusa
City of Corning
City of Elk Grove
City of Gridley
City of Lone
City of Marysville
City of Nevada City
City of Willows
Town of Paradise

Terri Westerman

FM Claims Examiner
t_westerman@lwpcclaims.com
Phone: 916-610-1351

General LWP Contact Information:

Main Phone: (916) 609-3600
Mailing: PO Box 349016, Sacramento, CA 95834
General Fax: (408) 725-0395

Members Served

All Members – Future medical claims

To file a new claim email: FROI@lwpcclaims.com





[CAJPA.ORG](#)

[GOLF TOURNAMENT](#)

[SPONSORS & EXHIBITORS INFO](#)

[HOTEL](#)

[ATTENDEE REGISTRATION!](#)



UNLEASH THE POWER OF CHANGE!

We are excited to announce that registration for CAJPA's 2024 Annual Conference is officially open to attendees, sponsors, and exhibitors! Golf and hotel registration are open as well!

Join us amidst the stunning backdrop of South Lake Tahoe for a conference filled with change and growth. This year, we're thrilled to introduce the all-new Tahoe Blue Event Center as our primary venue. Situated just a brief 10-minute walk from the hotels, with shuttle service available to and from Harrah's for added convenience.

While most activities will take place at the Tahoe Blue Event Center, a few beloved traditions remain unchanged: the Late-Night Party at Harrah's South Shore Room and the Friday legislative session and annual membership meeting at the Compass Rose Ball Room in the newly renovated Margaritaville Resort (formerly Lake Tahoe Resort).

Mark your calendars for **September 10-13, 2024** and register early to take advantage of the \$50 early bird discount, available until **July 25, 2024**.

Attendee Registration Rates:

- Members: \$400/person
- Non-Members: \$800/person

Don't miss out on this opportunity to Cultivate Change with your colleagues at the 2024 CAJPA Fall Conference. Register today!

ATTENDEE REGISTRATION IS LIVE!

We look forward to welcoming you to this exciting event!

SAME GREAT CONFERENCE – NEW LOCATION!

Tahoe Blue Event Center – 75 Hwy 50, Stateline, NV 89449

CAJPA's 2024 Fall Conference venue will be located at the Tahoe Blue Event Center just steps away from CAJPA's prior venue. CAJPA is excited to have the exhibit hall, educational sessions, keynote presentation, breaks, and lunches all held in one building at the new Tahoe Blue Event Center. A new and unparalleled venue for conventions and events!



LEARN MORE!

EXHIBITOR & SPONSORSHIP OPPORTUNITIES

LEARN MORE!



Same Great Conference – New location!

When you exhibit or sponsor the CAJPA Fall Conference, you will be provided with many opportunities to build and develop quality relationships with current clients and new prospects. You will meet face-to-face with general managers, executive directors, board members, workers' compensation and liability claims managers, risk managers, loss control personnel, business managers, accounting personnel and other JPA staff. Those who attend the CAJPA Fall Conference are the leaders and decision makers in the risk management pooling industry, making this your perfect target audience.

Flipbook created with

Publish for free

FEATURED SPEAKER - ERIC BOLES

Eric Boles is the CEO and Founder of The Game Changers, Inc., a noted global expert in talent development, business strategy, change management, cultural transformation and peak performance.

Eric impacts an organization's most valuable resource, its people, through high energy and powerful story telling aimed at unleashing individual potential, navigating change and leading with purpose.

Recent clients include IBM, Nationwide Insurance, Mayo Clinic, Northwestern Mutual, Astra Zeneca, Medtronic, Motion Industries, Bridgestone Tires, FedEx, Sotheby's Real Estate, and Boys & Girls Clubs of America.

CONTINUE READING REGISTRATION



GOLF TOURNAMENT - REGISTRATION & SPONSORSHIPS

See you at our 35th Annual Frank James Open Golf Tournament on Tuesday, September 10, 2024.



Separate registration is required to attend.

Located in a natural mountain meadow just minutes from the southern shoreline of Lake Tahoe in the Sierra Nevada Mountain's Lake Valley State Recreation Area, Lake Tahoe Golf Course's spectacular William Bell-designed championship layout will inspire and delight every golfer with its breathtaking scenic views and natural habitat.

GOLF TOURNAMENT REGISTRATION

Tee Up Your Company's Visibility!

With a range of sponsorship packages starting from \$225, you can tailor your involvement to suit your budget and marketing objectives. From prominent signage at the event and tee boxes to logo recognition in the tournament program, each sponsorship opportunity offers a unique way to showcase your brand to golf enthusiasts and industry professionals alike.

SPONSORSHIP REGISTRATION

SAVE THE DATE – JULY 11th - VIRTUAL TRAINING

WORKPLACE VIOLENCE PREVENTION

by *Maria Gates, Sr. Risk Services Consultant, Sedgwick*

Topic Includes:

Workplace violence training helps prepare your employees during any act or threat of physical violence, harassment, intimidation, or other dangerous behavior that may occur at work. Prevention of violence in the workplace starts with training. The safety training course will give you the critical skills you need to:

- Understand the threat of workplace violence.
- Identify types of abuse, risk factors and potentially violent employees.
- Comply with workplace violence requirements and guidelines, keep appropriate records and report incidents.
- Respond to various forms of workplace violence, both at the moment, and after they occur.
- Develop and manage engineering controls and employee training to prevent workplace violence.

Cal/OSHA requires that you must create a workplace free from hazards. While many incidents of violence seem random, knowing the warning signs can help you stop assaults. The goal of prevention training is to develop awareness and create a plan to prevent violence.

Date and Time:

Thursday, July 11th 10:00a.m. – 12:00p.m.

Location: Zoom Webinar

Register:

https://alliantinsurance.zoom.us/meeting/register/tJAKf-GvpjIvHtUatx4hbquiF_nMgknrFIH1

Please reach out to Jenna.Wirkner@alliant.com if you have any questions.

**OPEN TO ALL JPA MEMBERS
SPONSORED BY NCCSIF**

Presenter – Maria Gates, CSRM, ARM, ARM-P, CEAS

Maria is an experienced risk manager who has provided environmental, occupational health, and safety program management to private and public entities for over 24 years. She is experienced in high-risk industries such as facilities maintenance, public works, food services, heavy machines, occupational health, and K-14 school safety. She managed the safety and risk management programs in these industries as well as the workers compensation, auto, general, and property liability programs.

Maria currently provides a wide range of risk control services to many of Sedgwick's public entity clients, including municipalities and schools. She currently serves as the risk control manager for a self-insured pool of 20 municipalities and a pool of four school districts.

She provides clients with a range of safety services, including in-depth safety and hazard assessments, trainings, ergonomic assessments, and program and policy development. Her goal as a risk manager is to help minimize incidents, losses, ensure regulatory compliance and facilitate Enterprise Risk Management.

As an experienced Risk Manager, Maria has helped reduce workers comp exposure as well as general liability exposures. Her knowledge in property, auto and general liability will ensure that members are well informed in how to secure and reduce their exposure to unnecessary risks. Maria's numerous certifications give her the ability to ensure regulatory and mandated requirements met.



SAVE THE DATE – JULY 31st - VIRTUAL TRAINING

SPECIAL EVENTS REQUIREMENTS

*Presented by Marcus Beverly
Program Manager, NCCSIF*

Topics Include: Best Practices for Measuring the Risks and Managing the Exposures

Date and Time:

Wednesday, July 31st 10:00a.m. – 11:00a.m.

Location: Zoom Webinar

Register:

<https://alliantinsurance.zoom.us/meeting/register/tJ0pdEiupzwsHtzym8Tm2xPLxANhJoaT5fbO>

Please reach out to Jenna.Wirkner@alliant.com if you have any questions.

OPEN TO ALL JPA MEMBERS

SPONSORED BY NCCSIF

What's special about special events? Lots of things, including crowds, food, bouncy houses, alcohol, music, climbing walls, swimmers, runners, marching bands, horses, and yoga instructors. What could go wrong?

Join the webinar to discuss how to measure the risk and best protect your agency. We'll cover the process for permitting special events, including contracts, hold harmless and insurance requirements as well as logistics including safety plans, street closures, and cleanup.

NCC members and others in CJPRMA will also learn about special requirements for firework displays and a special coverage endorsement that reduces the member's retention to \$25,000 IF a certain requirement is met.

Best practices and sample forms and processes will be shared based on feedback from other members, *including one who hosts an annual celebration with over 300,000 attendees.*

Presenter – Marcus Beverly

Marcus Beverly, CPCU, AIC, ARM-P
FVP, Alliant Insurance Services

Marcus has thirty-five years of insurance, claims and risk management experience, with thirty years of experience working with California public agencies. He currently manages several risk-sharing pools in California and works with a wide variety of public agencies in assessing and placing their insurance coverage, risk management programs, and claims management services.



**OPEN TO ALL JPA
MEMBERS**

SPONSORED BY NCCSIF

RISK CONTROL CONSULTING

Training Series for Alliant Clients

2024-25 Policy Year

Alliant’s goal is aimed at educating our clients in property protection and occupational safety and health. Our new series is offered to all clients at no additional cost.

August 14, 2024	How Can Alliant Help Your Organization?	Safeguarding your property can feel daunting, but fear not! Dive into our workshop to discover how our range of services and resources can streamline the process for you. We'll share tips, tricks, and tools to save you time while ensuring you're up to speed with the latest best practices, standards, and regulations.
September 11, 2024	Property Protection Basics:	Make sure your fire and life safety systems are in top shape to perform when needed most. Discover how to enhance their efficiency and safety while minimizing the risk of business disruptions caused by equipment failures.
October 9, 2024	Preventing Water Damage:	Water damage is the most common and expensive type of property loss we face. Thanks to technological advances, we now have better chances of preventing such claims. Dive into this conversation with a top provider of leak detection systems to learn why investing in them is a smart move.
November 13, 2024	Fleet Telematics:	Discover the operational and safety advantages of telematic systems! See how numerous business partners have thrived with Samsara's technology, effectively cutting accidents and fleet costs.
December 11, 2024	Maintaining Vacant Buildings:	Curious about what hides within your empty buildings? Prepare to be amazed by our discoveries over the years!
January 15, 2025	Crime Prevention Through Environmental Design (CPTED):	For nearly three decades, the CPTED approach has been transforming communities, making them safer. Explore how your organization can integrate these strategies into your facilities.
February 12, 2025	Business Continuity:	Learn how to safeguard your business from catastrophic losses beyond just IT. Tune in as we chat with a BCP expert to discover strategies for reducing impact and ensuring continuity.
March 12, 2025	Wildfire:	Let's shift the spotlight from residential areas to commercial spaces. While much attention is given to how wildfires affect homes and communities, it's crucial to recognize that the same mitigation strategies can safeguard commercial properties. Join our team as we delve into essential factors for minimizing fire and smoke damage in commercial settings.
May 14, 2025	Hazardous Materials Safety and Storage:	Make sure you're storing paper goods, hand sanitizer, propane, paint, lubricants, and gasoline properly. It's crucial for safety and efficiency. Join us to find a strategy that works for you!
June 11, 2025	Workplace Violence:	Explore the new California workplace violence regulation that kicked in on July 1, 2024. Uncover the key elements of an effective workplace violence program that significantly cut down incidents on the job.

All training sessions are offered at no additional cost and will be held from 10am – 11am Pacific Standard Time. [You may register for any of the topics by clicking on the title to be directed to the registration page.](#) All presentations are recorded for on-demand playback (register to ensure you receive an e-mail with the link to the post-event recording).



ERGONOMIC EVALUATION REQUEST FORM

Northern California Cities Self- Insurance Fund (NCCSIF) is pleased to offer ergonomic evaluation services. Sedgwick is the risk control service partner to NCCSIF and conduct the evaluation. If you have any questions, please reach out to Shane Baird: shane.baird@sedgwick.com.

Member Entity Name: _____ **Today's Date:** _____

Your Name: _____ **Phone:** _____

Your Email Address: _____

Employee Contact Information

*Please include pictures of your workstation.

Employee Name: _____ **Job Title:** _____

Email Address: _____ **Phone Number:** _____

Employee Work Site Address: _____

Employee Work Hours: _____

Date Ergo Evaluation Needed by: _____

Please provide a reason for the ergonomic evaluation request: (explain employee symptoms or workstation issues).

(If additional room is needed, please attach separate sheet.)

Please e-mail the completed form to: Shane Baird shane.baird@sedgwick.com or (661) 619-3520

NCCSIF Program Administrators:

Marcus Beverly Marcus.Beverly@alliant.com or Jenna Wirkner Jenna.Wirkner@alliant.com

Northern California Cities Self Insurance Fund

Travel Reimbursement Expense Form

Member Representative: _____

Entity: _____

Payee Address: _____

Meeting or Committee: _____

Date of Meeting: _____

Location of Meeting: _____

Total Mileage: _____

Payment Made to:

Signature _____ Date _____