



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN COMMUNITY CENTER
OCTOBER 16, 2025**

BOARD OF DIRECTORS PRESENT

Christy White, City of Anderson
Shelly Kittle, City of Colusa
Rachel Ancheta, City of Dixon (**Chair**)
Allison Garcia, City of Folsom
Dalacie Blankenship, City of Jackson
Anissa Leung, City of Marysville
Crystal Peters, Town of Paradise
Paul Young, City of Red Bluff
Sheleen Loza, City of Yuba City

Jennifer Leal, City of Auburn
Brant Mesker, City of Corning
Melissa Rojas, City of Elk Grove
Tricia Cobey, City of Galt
Veronica Rodriguez, City of Lincoln
Megan Williams, City of Oroville
Natalie Tornincasa, City of Placerville
Tameka Usher, City of Rocklin

BOARD OF DIRECTORS ABSENT

Martin Pineda, City of Gridley
Sean Grayson, City of Nevada City
Marti Brown, City of Willows

George Lee, City of Ione
Jennifer Schultz, City of Rio Vista

CONSULTANTS & GUESTS

Marcus Beverly, Alliant Insurance Services
Evan Washburn, Alliant Insurance Services
Shane Baird, Sedgwick
Karl Meng, Chandler
Aaron Deleon, City of Oroville
Cirara Wakefield, City of Yuba City

Jenna Wirkner, Alliant Insurance Services
James Marta, James Marta and Co.
Brian Davis, Sedgwick
Dave Warren, City of Placerville
Stacey Bean, LWP

A. CALL TO ORDER

Chair Rachel Ancheta called the meeting to order at 12:01p.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.



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN COMMUNITY CENTER
OCTOBER 16, 2025**

D. CONSENT CALENDAR

1. Board of Directors Meeting Minutes – June 18, 2025
2. Check Register from June 1, 2025, to September 30, 2025
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term – June 2025 to September 2025
 - b. Treasurer’s Report as of June 30, 2025
 - c. PMIA Performance Report & LAIF Performance Report QE June 30, 2025
4. Liability Claims Auditing Services Agreement
5. ACI Quarterly Report
6. FY 26/27 PRISM Excess Workers’ Compensation Premium Estimate V1

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

MOTION: Shelly Kittle

SECOND: Crystal Peters

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Kittle, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriguez, Leung, Williams, Peters, Tornincasa, Young, Usher, Loza

Nays: None.

E. GENERAL RISK MANAGEMENT ISSUES

None.

F. ADMINISTRATION REPORTS

F.1. Presidents Report

Ms. Rachel Ancheta discussed the PRISM conference. The AI sessions were enlightening, they discussed AI policy and best practices.

Members must pass a resolution to cover volunteers’ for workers’ compensation. Members should send workers’ compensation resolutions to program administrations for reference.

F.2. CJPRMA Update

Mr. Beverly provided an update on CJPRMA.

F.3. Program Administrator’s Report

- a. NorCal Cities 25/26 Annual Report
- b. Town of Hillsborough
- c. CJPRMA Alternate



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN COMMUNITY CENTER
OCTOBER 16, 2025**

Mr. Beverly discussed the FY 25/25 Annual Report and provided an update on the Town of Hillsborough.

Ms. Wirkner reminded members that we still need an alternate Board Member for the CJPRMA Board of Directors. We will send out an email after the meeting with the meeting dates.

G. SUMMARY OF THE EXECUTIVE COMMITTEE MEETING SEPTEMBER 25, 2025

Ms. Washburn provided a summary of the Executive Committee meeting on September 25, 2025.

H. FINANCIAL REPORTS

H.1. FY 24/25 Financial Audit

Alicia Satarino and Ryan Deming of Crowe discussed the 24/25 Financial Audit. Overall, it was a clean audit.

Financial Highlights, fiscal years ending June 30, 2025, and 2024

- The **change in net position for the fiscal year ended June 30, 2025, was \$8,897,038.** Expenses during the year included dividends to members totaling \$2,398,661.
- The change in net position for the fiscal year ended June 30, 2024, was \$471,380. Expenses during the year included dividends to members totaling \$5,325,577. Without the dividend to members the program would have shown change in net position of \$4,220,984.
- Total operating revenues for fiscal year 2025 were \$42,025,550, net of refunds, an increase of 29% or \$9,673,343 as compared to fiscal year 2024. The increase in operating revenues was driven by increases in excess cost and dividends offset by a decrease in claims projections.
- Total operating revenues for fiscal year 2024 were \$32,352,207, net of refunds, an increase of 9% or \$2,647,621 as compared to fiscal year 2023. The increase in operating revenues was driven by increases in both the self-insured and excess layers.

A motion was made to receive and file the Audited Financial Statements as of June 30, 2024, and 2025.

MOTION: Tricia Cobey

SECOND: Crystal Peters

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Kittle, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriguez, Leung, Williams, Peters, Tornincasa, Young, Usher, Loza

Nays: None.



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN COMMUNITY CENTER
OCTOBER 16, 2025**

H.2. Quarterly Financial Report for Period Ending June 30, 2025

Mr. Marta discussed the quarterly financial report for period ending June 30, 2025.

A motion was made to accept and file the quarterly financial report for period ending June 30, 2025.

MOTION: Tricia Cobey

SECOND: Dalacie Blankenship

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Kittle, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriguez, Leung, Williams, Peters, Tornincasa, Young, Usher, Brown, Loza

Nays: None.

H.3. Budget-to-Actual as of June 30, 2025

Mr. Marta discussed the Budget-to- Actual as of June 30, 2025. The budget to actual amounts for FYE 2025 were very close, just \$5,728 over budget, with a surplus in the Workers' Compensation Program of \$40,747 and a deficit of (-\$46,475) in the Liability Program. However, the deficit is due to more use of Police Risk Management Grants than budgeted (\$89,717), drawing down some of the reserves from prior years. The State Funding/Fraud Assessment was \$85,307 under budget, balancing out the grant usage.

Information only, no action taken,

H.4. Target Funding Benchmark Presentation

Mr. Beverly discussed the summary of results for all layers (Banking and Shared), for Liability and Workers' Compensation. All target ratios have been met though the "forever pool" CAJPA standards for assets above the 90% Confidence Level have not been met for the liability program. The pool had a good year financially, with improved Net Position for both programs and significant improvement in the key benchmarks for the Liability Program. Workers' Compensation benchmarks have also improved with relatively steady liabilities and increasing Net Position.

Information only, no action taken.

H.5. NCCSIF Investment Portfolio Review

Karl Meng, Portfolio Strategist with Chandler Asset Management, presented the NorCal Cities' Investment Portfolio and investment strategy and provided an overview on specific economic factors that have a direct impact on the rate of return.

Crystal Peters left the meeting at 1:03p.m.



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN COMMUNITY CENTER
OCTOBER 16, 2025**

A motion was made to receive and file the Investment Portfolio.

MOTION: Tricia Cobey

SECOND: Dalacie Blankenship

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Kittle, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriguez, Leung, Williams, Tornincasa, Young, Usher, Loza

Nays: None.

H.6. Investment Policy

Mr. Meng discussed revisions to the investment policy. This will keep the policy up to date with California Government Code.

- Replaced “CDARS” with “Placement Service Deposits” along with additional FDIC and NCUA insurance language, consistent with California Government Code
- Update Local Government Investment Pools (LGIP) and JPA language consistent with Chandler’s recommended best practices

A motion was made to approve the investment policy with revisions as presented.

MOTION: Tricia Cobey

SECOND: Tameka Usher

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Kittle, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriguez, Leung, Williams, Tornincasa, Young, Usher, Loza

Nays: None.

H.7. Resolution 25-01 Authorizing Treasurer to Invest and Reinvest Funds

Mr. Wirkner discussed Resolution 25- 01 Authorizing Treasurer to Invest and Reinvest Funds. This resolution is required for every calendar year.

A motion was made to approve Resolution 25-01 Authorizing Treasurer to Invest and Reinvest Funds.

MOTION: Shelly Kittle

SECOND: Dalacie Blankenship

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Kittle, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriguez, Leung, Williams, Tornincasa, Young, Usher, Loza

Nays: None.

I. JPA BUSINESS

I.1. Draft Board Strategic Planning Meeting Agenda



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN COMMUNITY CENTER
OCTOBER 16, 2025**

Mr. Beverly discussed the Draft Board Strategic Planning Meeting Agenda for December 11, 2025.

A motion was made to approve the Strategic Planning Meeting Agenda.

MOTION: Allison Garcia **SECOND:** Dalacie Blankenship **MOTION CARRIED UNANIMOUSLY**

Ayes: White, Leal, Kittle, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriguez, Leung, Williams, Tornincasa, Young, Usher, Loza

Nays: None.

I.2. Risk Management Reserve Funding

Mr. Beverly presented the Risk Management Reserve Funding.

A motion was made to ask the program administrators to provide a list of consultants that can perform specialized risk management services.

MOTION: Natalie Tornincasa **SECOND:** Jen Leal **MOTION CARRIED UNANIMOUSLY**

Ayes: White, Leal, Kittle, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriguez, Leung, Williams, Tornincasa, Young, Usher, Loza

Nays: None.

I.3. Policy and Procedure Reviews

I.3.a. C-7A Approved List of Counsel

Ms. Washburn discussed C-7A approved list of counsel to add a new attorney to the approve legal counsel list.

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

MOTION: Jen Leal **SECOND:** Dalacie Blankenship **MOTION CARRIED UNANIMOUSLY**

Ayes: White, Leal, Kittle, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriguez, Leung, Williams, Tornincasa, Young, Usher, Loza

Nays: None.

I.3.b. F-6 Shared Risk Layer Plan Target Funding



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN COMMUNITY CENTER
OCTOBER 16, 2025**

Mr. Beverly discussed revisions to Policy and Procedure F-6 Shared Risk Layer Plan Target Funding.

Neither the Target Funding Policy nor the Shared Layer Adjustments refer to the Net Position to SIR benchmark as part of the formula for determining adequacy of funding, with the stated goal in the Funding Policy of \$5,000,000 (5x \$1M SIR). While that may not be necessary currently for the WC Program, with a \$250,000 SIR, it is prudent to be prepared to increase the SIR if necessary or advantageous, and the Program Administrators recommend adding the benchmark to P&P #F-5 in the next agenda item.

A motion was made to approve revisions to F-6 Shared Risk Layer Plan Target Funding.

MOTION: Dalacie Blankenship **SECOND:** Melissa Rojas **MOTION CARRIED UNANIMOUSLY**

Ayes: White, Leal, Kittle, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriguez, Leung, Williams, Tornincasa, Young, Usher, Loza

Nays: None.

I.3.c. F-5 Shared Risk Layer Plan Fund Adjustments

Mr. Beverly discussed revisions to Policy and Procedure F-5 Shared Risk Layer Plan Fund Adjustments. The benchmark has been used in the annual review of available Net Position though it was not included in the policy and the current program SIR was used rather than the goal of \$5,000,000 (5x \$1M SIR).

A motion was made to approve revisions to Policy and Procedure F-5 Shared Risk Layer Plan Fund Adjustments.

MOTION: Sheleen Loza **SECOND:** Dalacie Blankenship **MOTION CARRIED UNANIMOUSLY**

Ayes: White, Leal, Kittle, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriguez, Leung, Williams, Tornincasa, Young, Usher, Loza

Nays: None.

I.4. Service Provider Survey Results

Mr. Wirkner discussed the FY 24/25 Service Provider Survey Results. LWP discussed a plan moving forward to resolve and issues and encouraged members to reach out if they have any concerns.

A motion was made to accept and file the Service Provider Survey Results.

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



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN COMMUNITY CENTER
OCTOBER 16, 2025**

Ayes: White, Leal, Kittle, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriguez, Leung, Williams, Tornincasa, Young, Usher, Loza

Nays: None.

Tameka Usher left the meeting at 1:58p.m

I.5. NorCal Cities Service Provider Contract Renewal Review

Ms. Washburn discussed NorCal Cities Service Provider Contract Renewal Review. The contracts up for review July 1, 2026, are LWP and AllOne Health. Members discussed concerns with LWP and switching adjusters.

A motion was made to approve the three-year proposal with LWP and have program administrators send a survey for AllOne Health.

MOTION: Jen Leal

SECOND: Melissa Rojas

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Kittle, Mesker, Ancheta, Rojas, Garcia, Cobey, Blankenship, Rodriguez, Leung, Williams, Tornincasa, Young, Usher-, Loza

Nays: None.

J. INFORMATION ITEMS

1. Law Enforcement Training Day, November 5, 2025
2. Virtual Training: Applied Risk Management: Trips Tricks and Lessons Learned, November 14, 2025
3. CALPELRA Conference, November 18-21, 2025, Monterey, CA
4. Virtual Training: The Cal Osha Appeals – Understanding the Process and Avoiding Pitfalls, December 9, 2025
5. PARMA Conference, February 24-27, 2026, Monterey, CA
6. Glossary of Terms
7. NCCSIF Organizational Chart
8. NCCSIF 2025-2026 Meeting Calendar
9. NCCSIF Resource Contact Guide
10. LWP Workers' Compensation Contact
11. Sedgwick Who's Who in Claims - Liability Contact
12. Recommended System Security Standard Guidelines for Cyber Liability Insurance
13. NCCSIF Travel Mileage Reimbursement Form

These items were provided as information only.



NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN COMMUNITY CENTER
OCTOBER 16, 2025

K. ADJOURNMENT

The meeting was adjourned at 2:15p.m.

Next Meeting Date: December 11, 2025

Respectfully Submitted,

Tricia Cobey

Tricia Cobey, Secretary

2/13/26 _____
Date