



President
Ms. Rachel Ancheta
City of Dixon

Vice President
Ms. Jen Leal
City of Auburn

Treasurer
Ms. Jen Lee
City of Rio Vista

Secretary
Ms. Tricia Cobey
City of Galt

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND EXECUTIVE COMMITTEE MEETING VIA ZOOM TELECONFERENCE AGENDA

DATE/TIME: Thursday, May 21, 2026, at 10:30 AM

LOCATION: Zoom Teleconference
Call-in Number: (669) 444-9171
Meeting ID: 956 3061 8348 Passcode: 759154

A – Action
I – Information

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

MEETING LINK:

<https://alliantinsurance.zoom.us/j/95630618348?pwd=0fMilXRixnMG3doMbGqavPb6SpNlhd.1>

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

1. City of Auburn – 1225 Lincoln Way, Auburn, CA 95603
2. City of Colusa- 425 Webster St, Colusa, CA 95932
3. City of Dixon- 600 East A St. Dixon, CA 95620
4. City of Galt – 380 Civic Dr, Galt, CA 95632
5. City of Gridley- 685 Kentucky St, Gridley, CA 95948
6. City of Jackson- 33 Broadway, Jackson, CA 95642
7. City of Lincoln- 600 Sixth St. Lincoln, CA 95648
8. City of Oroville- 1735 Montgomery St. Oroville, CA 95965
9. City of Red Bluff- 555 Washington St. Red Bluff, CA 96080
10. City of Rio Vista - 1 Main Street Rio Vista, CA 94571
11. Town of Paradise- 5555 Skyway Rd Paradise, CA 95969

MISSION STATEMENT

The Northern California Cities Self Insurance Fund, or NCCSIF, is an association of municipalities joined to protect member resources by stabilizing risk costs in a reliable, economical and beneficial manner while providing members with broad coverage and quality services in risk management and claims management.

A. CALL TO ORDER

B. ROLL CALL



President
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Vice President
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Treasurer
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Secretary
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C. PUBLIC COMMENTS

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

pg. 5 **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 Executive Committee may request any item to be considered separately.

- pg. 6 1. Executive Committee Meeting Minutes – March 26, 2026
- pg. 14 2. Check Register from March 1, 2026, to April 30, 2026
- pg. 16 3. Investment Reports
 - a. Chandler Asset Management Short/Long Term - March 2026 to April 2026
 - pg. 71 b. Local Agency Investment Fund (LAIF) Report as of March 31, 2026
 - pg. 72 c. Treasurers Report as of March 31, 2026
 - pg. 73 4. AllOne Health Q1
 - pg. 86 5. Cole Pro Media CIV and CPM

pg. 96 **E. GENERAL RISK MANAGEMENT ISSUES** **I 4**

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.

F. ADMINISTRATION REPORTS **I 4**

1. President’s Report

Rachel Ancheta will address the Committee on items pertaining to NorCal Cities.

2. Program Administrator’s Report **4**

Alliant will update the Committee on matters pertinent to NorCal Cities.

- a. Member Training Funds – request before July 1st
- b. Fireworks Reminder
- c. NPA Return to Work

G. FINANCIAL REPORTS

pg. 97 **1. Quarterly Financial Report for Period Ending March 31, 2026** **A 1**

James Marta & Company will present the quarterly financial report ending March 31, 2026, for the Committee to Receive and File.



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pg.134 **2. Budget-to-Actual as of March 31, 2026** **I 1**
The Committee will receive an update on the Budget to Actual as of March 31, 2026.

H. JPA BUSINESS

pg. 135 **1. Company Nurse Stewardship Report** **I 1**
The Committee will receive overview of the Company Nurse Stewardship.

pg. 141 **2. ALC Workers’ Compensation Audit Proposal** **A 1**
The Committee will review and may recommend approval of the proposal.

pg. 153 **3. Risk Management Committee Report** **A 1**
The Committee will receive an update from the Risk Management Committee Meeting, including a recommendation for the Safety Award.

4. FY 26/27 APIP Insurance Program Renewals **I 1**
The Committee will review the current marketing and pricing estimates for each of the APIP related coverages and may make recommendation(s) to the Board.

- pg. 173 **a. Property**
- pg. 175 **b. Pollution**
- pg. 176 **c. Cyber**

pg. 177 **5. Workers’ Compensation Program Update** **I 1**
The Committee will receive an update on the workers’ compensation program funding, including any updates on the PRISM excess coverage renewal.

pg.179 **6. Liability Program Update** **I 1**
The Committee will receive an update on the liability program funding, including updates on the CJPRMA excess coverage renewal.

pg.182 **7. FY 26/27 Crime Coverage Renewal** **I 1**
The Committee will receive an update on the Crime renewal.

pg. 195 **8. Strategic Plan Update** **A 1**
The Committee will discuss the latest Plan and future needs for programs and services and provide recommendations to Board.

pg. 198 **9. The Briefing Room Proposal** **A 1**
The Committee will review and recommend The Briefing Room Proposal.



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- pg. 207 **10. FY 26/27 Administration Budget** **A 1**
The Committee will review and may recommend the Admin budget.
- pg. 210 **11. Nomination of President, Vice President, Secretary and Treasurer** **A 1**
The Committee will review and recommend a nominee for the President, Vice President and Secretary and Treasurer positions.
- pg. 211 **12. ACI Employee Assistance Program Contract Amendment** **A 1**
The Committee will review and may authorize the Program Administrator to sign the program contact amendment.
- pg. 214 **13. Liability Legal Counsel List Update** **A 1**
The Committee will be asked to recommend revising the NCCSIF Defense List Liability Attorney List to increase the rates for Porter Scott.
- pg. 219 **I. INFORMATION ITEMS** **I 1**
pg. 220 1. NorCal Cities Organizational Chart
pg. 221 2. 26/27 Meeting Calendar
pg. 222 3. CAJPA Conference – September 15-18, 2026

J. ADJOURNMENT

UPCOMING MEETINGS

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

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 Executive Committee less than 72 hours prior to a regular meeting will be available for public inspection and copying at 2180 Harvard Street, Suite 380, Sacramento, CA 95815.

Access to some buildings and offices may require routine provisions of identification to building security. However, NCCSIF does not require any member of the public to register his or her name or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.



BACK TO AGENDA

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

Agenda Item D.

CONSENT CALENDAR

ACTION ITEM

ISSUE: Items on the Consent Calendar should be reviewed by the Executive Committee, and if any item requires clarification or amendment, such item(s) should be pulled from the agenda for separate discussion. *Items pulled from the Consent Calendar by a member will be placed back on the agenda in an order determined by the President.*

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

FISCAL IMPACT: No fiscal impact is expected from this item.

BACKGROUND: Routine items that do not require discussion are regularly placed on the Consent Calendar for approval. The Executive Committee may accept the Consent Calendar as presented or pull items for discussion and separate action while accepting the remaining items.

ATTACHMENT(S):

1. Executive Committee Meeting Minutes – March 26, 2026
2. Check Register from March 1, 2026, to April 30, 2026
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term - March 2026 to April 2026
 - b. Local Agency Investment Fund (LAIF) Report as of March 31, 2026
 - c. Treasurers Report as of March 31, 2026
4. AllOne Health Q1
5. Cole Pro Media Media CIV and CPM



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
EXECUTIVE COMMITTEE MINUTES
ZOOM TELECONFERENCE
MARCH 26, 2026**

COMMITTEE MEMBERS PRESENT

Jen Leal, City of Auburn
Rachel Ancheta, City of Dixon- **Chair**
Tricia Cobey, City of Galt
Patricia Taverner, City of Gridley
Veronica Rodriguez, City of Lincoln
Dalacie Blankenship, City of Jackson
Paul Young, City of Red Bluff
Jen Lee, City of Rio Vista
Elizabeth Ehrenstrom, City of Oroville

COMMITTEE MEMBERS ABSENT

Ishrat Aziz-Khan, City of Colusa
Crystal Peters, Town of Paradise
Marti Brown, City of Willows

CONSULTANTS & GUESTS

Marcus Beverly, Alliant Insurance Services	Conor Boughey, Alliant Insurance Services
Jenna Wirkner, Alliant Insurance Services.	Evan Washburn, Alliant Insurance Services
James Marta, James Marta & Company LLC	Shane Baird, Sedgwick
Summer Simpson, Sedgwick	Martin Pineda, City of Gridley
Dori Zumwalt, Sedgwick	Kim Santin, James Marta & Company LLC

A. CALL TO ORDER

Chair Rachel Ancheta called the meeting to order at 10:31a.m.

B. ROLL CALL

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

C. PUBLIC COMMENTS

There were no public comments.

D. CONSENT CALENDAR

1. Executive Committee Meeting Minutes – September 25, 2025
2. Check Register from September 1, 2025, to February 28, 2026
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term –September 2025 to February 2026
 - b. Local Agency Investment Fund (LAIF) Report as of December 31, 2025
 - c. Treasurer’s Report as of December 31, 2025



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4. AllOne Health Quarterly Report
5. Lexipol Renewal Documents
 - a. Fire Pricing
 - b. Law Enforcement Pricing
6. Liability Claims Audit and Sedgwick Response

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

MOTION: Elizabeth Ehrenstrom **SECOND:** Dalacie Blakenship

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Leal, Ancheta, Cobey, Taverner, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None.

E. GENERAL RISK MANAGEMENT ISSUES.

Members discussed a policy for meta glasses at work. Program Administrators will send a request to CJPMRA to ask for a policy.

F. ADMINISTRATION REPORTS

F.1. President's Report

Ms. Ancheta provided the President's Report. Ms. Ancheta attended the PARMA conference. Ms. Ancheta discussed ADA transition plans and asked what vendors members are using.

F.2. CJPRMA Update

Ms. Ehrenstrom provided the CJPRMA update. Two members are considering leaving the pool as of 6/30/26. Tony is looking to retire July 1st, 2028, and is looking to bring on someone to learn from him.

F.3. Program Administrator's Report

Ms. Wirkner reminded members to complete annual filing with the FPPC and review certificate holder lists.

G. ACTUARIAL SERVICES

G.1. Actuarial Study for Workers' Compensation Program

Mr. Beverly discussed the Actuarial Study for the Workers' Compensation program. Losses have developed favorably, resulting in a *rate decrease of -1.0%, from \$3.812 to \$3.774*. At the 90%



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Confidence Level (CL) Banking and Shared Layer liabilities have increased only slightly, while assets increased \$7.9M, resulting in an estimated increase of \$7.35M in Net Position.

A motion was made to recommend accepting and filing the Workers' Compensation Actuarial Study to the Board of Directors.

MOTION: Dalacie Blankenship **SECOND:** Elizabeth Ehrenstrom **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Taverner, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None

G.2. Actuarial Study for Liability Program

Mr. Beverly discussed the Actuarial Study for the Liability Program. Total liabilities are staying relatively flat (up \$196,000) while assets are predicted to increase by \$7.7M (29%), resulting in an increase of \$7,545,000 (124%) in Net Position. Given the improvement in the net position members may consider paying the FY 26/27 CJPRMA surcharge of up to \$1,033,327 (10% of premium) from the Shared Layer, as proposed in the Shared Layer Adjustment.

A motion was made to recommend accepting and filing the Liability Program Actuarial Study to the Board of Directors.

MOTION: Elizabeth Ehrenstrom **SECOND:** Patricia Taverner **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Taverner, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None

G.2. Workers Compensation Program

G.2.a. Annual Banking Plan Adjustments – James Marta & Company

Ms. Kim Santin with James Marta and Company discussed the Annual Banking Plan Adjustments for Workers' Compensation.

Members discussed the refund and assessments and diverting funds for their risk management reserves.

A motion was made to recommend the Board of Directors approve the dividend at 35% of the available net position and the assessment at 20% of the amount below the target benchmark.

MOTION: Elizabeth Ehrenstrom **SECOND:** Dalacie Blankenship **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Taverner, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None



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G.2.b. Annual Shared Risk Plan Adjustments – Alliant Insurance Services

Mr. Beverly discussed the Annual Shared Risk Plan Adjustments and suggested a dividend of 25% of the assets above the 90% confidence level. Mr. Beverly encouraged members to contribute to their Risk Management reserve fund.

Patricia Taverner left the meeting at 11:32a.m.

A motion was made to recommend the Board of Directors approve the 25% refund.

MOTION: Elizabeth Ehrenstrom **SECOND:** Jen Leal **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None

G.2.c. FY 26/27 Deposit Premium Calculations

Ms. Washburn discussed the FY 26/27 deposit premium calculations for the Workers' Compensation Program.

A motion was made to recommend the Board of Directors approve the FY 26/27 deposit premium calculations and maintain funding at the 80% confidence level.

MOTION: Elizabeth Ehrenstrom **SECOND:** Jen Leal **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None

G.3. Liability Program

G.3.a. Annual Banking Plan Adjustments – James Marta & Company

Ms. Kim Santin discussed the Annual Banking Plan Adjustments for the liability program.

Members were encouraged to add money to the Risk Management Reserve Fund.

A motion was made to recommend the Board of Directors approve the dividend at 35% of the available net position and the assessment at 20% of the amount below the target benchmark.

MOTION: Elizabeth Ehrenstrom **SECOND:** Dalacie Blankenship **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None



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G.3.b. Annual Shared Risk Plan Adjustments – Alliant Insurance Services

Mr. Beverly discussed the Annual Risk Plan Adjustments for the liability program.. Based on the most recent actuary report, the Fund is estimated to have available assets of \$10,126,000 over Liabilities at the 90% CL, compared to \$4,750,000 last year. The Fund’s SIR is expected to remain at \$950,000, and the benchmark of five times the SIR is met at that level. Net assets of \$13,324,000 are enough to cover 14 times the \$950,000 SIR.

The latest estimates show a doubling of Net Position over the 90% CL, with \$570,434 of the amount due to savings from the original estimate for CJPRMA coverage. The option to take on a higher SIR remains a priority, and the recommendation is not to make any refunds or assessments this year but to pay the 10% CJPRMA surcharge of \$1,033,327 from the Shared Layer

A motion was made to not recommend the Board of Directors approve a refund to the shared layer and pay the CJPRMA assessment installment of \$1,033,327.

MOTION: Elizabeth Ehrenstrom **SECOND:** Jen Leal **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None

G.3.c. FY 26/27 Deposit Premium Calculations

Ms. Washburn discussed the FY 26/27 deposit premium calculations. This number is conservative, and we do not recommend capping at this time.

A motion was made to recommend the Board of Directors approve the FY 26/27 deposit premium calculations.

MOTION: Elizabeth Ehrenstrom **SECOND:** Jen Leal **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None

G.4. Strategic Plan Update

Mr. Beverly discussed the Strategic Plan as of March 2026. Members are asked to review and provide feedback.

Information, only.

G.5. FY 26/27 Renewal Updates

Ms. Washburn provided an update on FY 26/27 renewals.



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Property Program: This year we expect overall TIV to increase by 3-5% and we're targeting a 5% rate decrease.

Cyber Insurance: We continue to use the cyber portal to capture the underwriting responses from members to analyze the exposures across the group. Depending on the group's risk profile the excess coverage is expected to increase 5% to 10%.

Crime: We are expecting a 5% increase overall for the coverage in the ACIP program.

Drones: Premium is expected to increase by 5-7% compared to FY 25/26.

G.6. Parametric Coverage

Mr. Conor Boughey discussed parametric coverage for earthquakes.

Each member's price would be \$10,000 premium for a \$1M limit and \$20,000 premium for a \$2M limit. Members discussed reviewing parametric coverage and looking at scenarios with the Board of Directors.

Information only, no action taken.

G.7. Police Risk Management Grant Funds

Ms. Washburn discussed Police Risk Management Grant Funds.

A motion was made to recommend the Board of Directors approve the Police Grant Fund Budget of \$100,000 for FY 26/27.

MOTION: Elizabeth Ehrenstrom **SECOND:** Martin Pineda **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None

G.8. Policy and Procedure Revisions

Mr. Beverly discussed revisions to policy and procedure C-L4 Liability Litigation Management Plan.

A motion was made to recommend the Board of Directors approve revisions to C-L4 – Liability Litigation Management Plan.

G.8.a. C-L4 – Liability Litigation Management Plan



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MOTION: Elizabeth Ehrenstrom **SECOND:** Veronica Rodriguez **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None

G.8.b. C-WC1- Work Comp General Guidelines and P&P

Mr. Beverly discussed C-WC1 Work Comp General Guidelines and P&P. LWP claims team will be trained on the guidelines and receive a copy.

A motion was made to recommend the Board of Directors approve the revisions to C-WC1 with the exception to keep 30 day diary requirement and remove “regularly”.

MOTION: Tricia Cobey **SECOND:** Elizabeth Ehrenstrom **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None

G.8.c. C-7, C-7aA and C-7B

Mr. Beverly discussed revisions to C-7, C-7A and C-7B. Update Cota Cole to Cole Huber and remove Dennis Cota.

A motion was made to recommend the Board of Directors approve revisions to C-7, C-7A and C-7B.

MOTION: Elizabeth Ehrenstrom **SECOND:** Jen Leal **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None

G.9. FY 26/27 NCCSIF Administration Budget

Ms. Washburn discussed the FY 26/27 NCCSIF administration budget.

Information only, no action taken.

G.10. FY 26/27 NorCal Cities Executive Committee Rotation & Officers

Ms. Wirkner discussed FY 26/27 Executive Committee Rotation.
Information only, no action taken.

G.11. Preliminary FY 26/27 Meeting Calendar and Locations

Mr. Wirkner discussed the preliminary FY 26/27 meeting calendar.

Company Name: NCCSIF
Report Name: NCCSIF Check Register Board Report
Created On: 3/31/2026

Check#	Date	Vendor	Account Title	Account Memo	Amount
121135040000346	3/6/2026	James Marta and Co LLP	Accounting Svcs	52403 Monthly Acctg Svcs - Feb 2026	13,600.00
121135040000347	3/6/2026	Sedgwick CMS, Inc	Claims Admin	52300 February 2026 Liab Claims	24,808.25
121135040000348	3/6/2026	LWP Claims Solutions Inc	Claims Admin	52300 March 2026 WC Claims	83,987.92
121135040000349	3/6/2026	Sedgwick CMS, Inc	On Site	52204 Risk Control Svcs - March 2026	17,050.33
121135040000350	3/25/2026	Chandler Asset Mgmt, Inc	Investment Income	44040 Investment Income	6,886.69
121135040000351	3/25/2026	Gibbons and Conley	Legal Services	52103 General Matters - Feb 2026	1,153.12
121135040000352	3/25/2026	Prime Actuarial Consulting, LLC	Actuarial Services	52104 Actuarial Rev - Self-Ins WC Lia Prog O/S Lia	12,420.00
ACH 3.17.26	3/17/2026	Tri Counties Bank	RM Comm Services	52201 Verbal Judo Trng Food, Drinks, Supplies	1,755.29

Company Name: NCCSIF
Report Name: NCCSIF Check Register Board Report
Created On: 4/30/2026

Check#	Date	Vendor	Account Title	Account Memo	Amount
8970	4/7/2026	City of Placerville	Member Trng and RM	52207 03.15.26 CPCA Conf Meuser, Maciel, Wren	5,000.00
8971	4/7/2026	City of Red Bluff	Member Trng and RM	52207 02.24.26 PARMA S Garrison	1,956.97
8972	4/7/2026	City of Rocklin	Member Trng and RM	52207 02.24.26 PARMA T Usher	1,255.79
8973	4/9/2026	City of Yuba City	Police RM Grant Funds	52209 Removed Carpet, Installed Rubber Tile Floor	7,537.96
121135040000353	4/7/2026	City of Galt	Member Trng and RM	52207 01.22.25 LCW Mtg Cobey	1,346.89
121135040000354	4/7/2026	City of Gridley	Member Trng and RM	52207 GFOA 102th Annual Conf 2026 Pineda, Tanabe	1,127.40
121135040000355	4/7/2026	CJPRMA	Other Insurance	54150 Drone-Galt-3470576	1,198.00
				Drone-Lincoln-3470746	288.00
				Drone-Lincoln-3470752	231.00
				Drone-Galt-3478934	646.00
121135040000356	4/7/2026	Alliant Ins Svcs Inc	Program Admin Fee	52401 March & April 2026 Monthly Installment	69,114.00
121135040000357	4/7/2026	Sedgwick CMS, Inc	Claims Admin	52300 March 2026 Liability Claims	24,808.25
121135040000358	4/7/2026	James Marta and Co LLP	Accounting Services	52403 March 2026 Accounting Services	13,600.00
121135040000359	4/7/2026	Sedgwick CMS, Inc	On Site	52204 April 2026 Risk Control Svcs	17,050.33
121135040000360	4/7/2026	LWP Claims Solutions Inc	Claims Admin	52300 March 2026 WC Claims	83,987.92
121135040000361	4/9/2026	City of Folsom	Member Trng and RM	52207 LCW Conference - Garcia	2,412.09
121135040000362	4/29/2026	City of Oroville	Member Trng and RM	52207 02.24.26 PARMA M Williams	1,344.29
121135040000363	4/29/2026	Chandler Asset Mgmt, Inc.	Investment Income	44040 Investment Income	6,887.29
Voided - 12109	4/7/2026	City of Folsom	Member Trng and RM	52207 LCW Conference - Garcia	-2,412.09
Voided - 12276	4/7/2026	City of Yuba City	Police RM Grant Funds	52209 Removed Carpet, Installed Rubber Tile Floor	-7,537.96

MONTHLY ACCOUNT STATEMENT

Northern California Cities Self Insurance Fund Short Term | Account #170 | As of March 31, 2026

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, 2026

Portfolio Characteristics

Average Modified Duration	2.55
Average Coupon	3.82%
Average Purchase YTM	4.12%
Average Market YTM	4.03%
Average Credit Quality*	AA
Average Final Maturity	2.97
Average Life	2.78

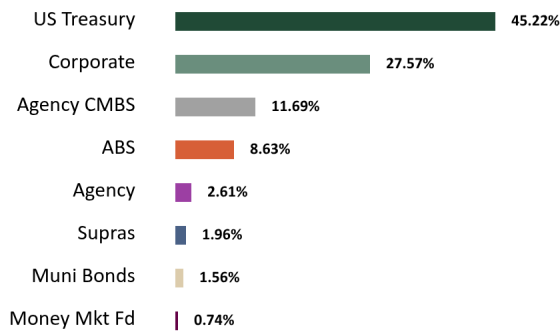
Account Summary

	End Values as of 02/28/2026	End Values as of 03/31/2026
Market Value	55,214,995.37	54,802,221.90
Accrued Interest	369,688.96	349,473.51
Total Market Value	55,584,684.33	55,151,695.41
Income Earned	115,929.91	325,335.57
Cont/WD	0.00	0.00
Par	54,833,413.47	55,027,818.07
Book Value	54,431,028.16	54,638,023.00
Cost Value	54,184,691.04	54,378,214.92

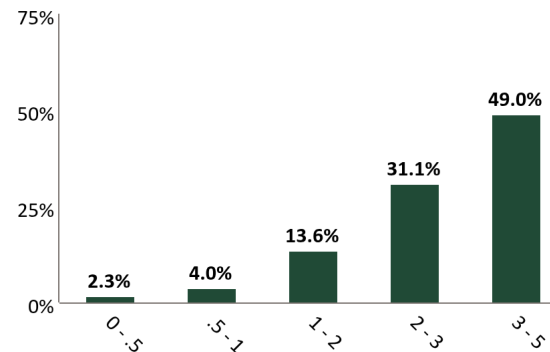
Top Issuers

United States	45.22%
Federal Home Loan Mortgage Corp	11.69%
Farm Credit System	2.61%
American Express Credit Master Trust	1.53%
Duke Energy Corporation	1.45%
Deere & Company	1.38%
Caterpillar Inc.	1.28%
Realty Income Corporation	1.20%

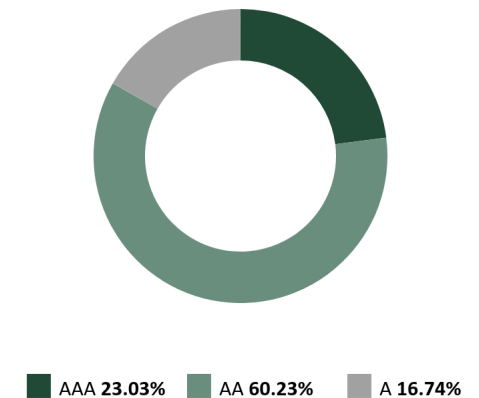
Sector Allocation



Maturity Distribution



Credit Quality*



Performance Review

Total Rate of Return**	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (01/01/98)
NCCSIF Short Term Acct	(0.78%)	0.27%	0.27%	4.33%	5.00%	4.61%	1.98%	2.08%	3.47%
Benchmark Return	(0.75%)	0.20%	0.20%	3.87%	4.68%	3.93%	1.49%	1.70%	3.13%

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

**Periods over 1 year are annualized.

Benchmark: ICE BofA 1-5 Year Unsubordinated US Treasury & Agency Index

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of March 31, 2026

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES				
Max % (MV)	100.0	11.7	Compliant	
Max % Issuer (MV)	30.0	11.7	Compliant	
Max Maturity (Years)	5.0	4.8	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV)	20.0	8.6	Compliant	
Max % Issuer (MV)	5.0	1.0	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	27.6	Compliant	
Max % Issuer (MV)	5.0	1.4	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, 2026

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	2.6	Compliant	
Max % Issuer (MV)	30.0	2.6	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	10	2	Compliant	
LOCAL AGENCY INVESTMENT FUND (LAIF)				
Max Concentration (MV)	75.0	0.0	Compliant	
MONEY MARKET MUTUAL FUNDS				
Max % (MV)	20.0	0.7	Compliant	
Max % Issuer (MV)	20.0	0.7	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	1.0	Compliant	
Max % Issuer (MV)	5.0	1.0	Compliant	
Max Maturity (Years)	5	3	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	0.0	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, 2026

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	2.0	Compliant	
Max % Issuer (MV)	10.0	1.0	Compliant	
Max Maturity (Years)	5	3	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	45.2	Compliant	
Max Maturity (Years)	10	4	Compliant	

RECONCILIATION SUMMARY



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of March 31, 2026

Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	(2,225,000.00)

Principal Paydowns

Month to Date	(121,347.07)
Fiscal Year to Date	(598,615.41)

Purchases

Month to Date	815,393.08
Fiscal Year to Date	18,785,047.36

Sales

Month to Date	(360,873.00)
Fiscal Year to Date	(14,398,954.90)

Interest Received

Month to Date	333,833.78
Fiscal Year to Date	1,554,416.23

Purchased / Sold Interest

Month to Date	0.00
Fiscal Year to Date	13,905.53

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2025)
Beginning Book Value	54,431,028.16	52,983,832.57
Maturities/Calls	0.00	(2,225,000.00)
Principal Paydowns	(121,347.07)	(598,615.41)
Purchases	815,393.08	18,785,047.36
Sales	(360,873.00)	(14,398,954.90)
Change in Cash, Payables, Receivables	(137,895.41)	559.59
Amortization/Accretion	11,717.24	96,258.36
Realized Gain (Loss)	(0.00)	(5,104.57)
Ending Book Value	54,638,023.00	54,638,023.00

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2025)
Beginning Market Value	55,214,995.37	53,274,431.31
Maturities/Calls	0.00	(2,225,000.00)
Principal Paydowns	(121,347.07)	(598,615.41)
Purchases	815,393.08	18,785,047.36
Sales	(360,873.00)	(14,398,954.90)
Change in Cash, Payables, Receivables	(137,895.41)	559.59
Amortization/Accretion	11,717.24	96,258.36
Change in Net Unrealized Gain (Loss)	(619,768.30)	(126,399.84)
Realized Gain (Loss)	(0.00)	(5,104.57)
Ending Market Value	54,802,221.90	54,802,221.90

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of March 31, 2026

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									
47800AAC4	JDOT 2022-B A3 3.74 02/16/2027	89.37	07/12/2022 3.77%	89.36 89.37	99.98 4.24%	89.35 0.15	0.00% (0.01)	Aaa/NA AAA	0.88 0.04
47800BAC2	JDOT 2022-C A3 5.09 06/15/2027	36,208.10	10/12/2022 5.15%	36,205.29 36,207.39	100.09 4.39%	36,241.27 81.91	0.07% 33.87	Aaa/NA AAA	1.21 0.09
36269WAD1	GMALT 2024-2 A3 5.39 07/20/2027	95,320.93	05/07/2024 5.85%	95,315.39 95,318.66	100.23 4.22%	95,535.50 156.99	0.17% 216.84	NA/AAA AAA	1.30 0.18
58770JAD6	MBALT 2024-A A3 5.32 01/18/2028	122,447.37	05/17/2024 5.73%	122,433.04 122,440.32	100.53 4.12%	123,095.97 289.52	0.22% 655.65	Aaa/NA AAA	1.80 0.42
362962AD4	GMALT 2025-2 A3 4.58 05/22/2028	245,000.00	05/20/2025 4.84%	244,995.93 244,997.08	100.47 4.11%	246,162.77 342.86	0.45% 1,165.69	NA/AAA AAA	2.14 0.92
161571HT4	CHAIT 2023-1 A 5.16 09/15/2028	530,000.00	09/07/2023 5.23%	529,853.08 529,927.78	100.54 3.99%	532,875.25 1,215.47	0.97% 2,947.47	NA/AAA AAA	2.46 0.44
437930AC4	HAROT 2024-2 A3 5.27 11/20/2028	134,339.73	05/14/2024 5.27%	134,323.42 134,330.17	100.76 4.16%	135,364.07 255.66	0.25% 1,033.91	NA/AAA AAA	2.64 0.65
36273VAD7	GMALT 2026-1 A3 3.88 01/22/2029	300,000.00	02/03/2026 4.11%	299,960.73 299,962.48	99.49 4.23%	298,483.20 355.67	0.54% (1,479.28)	NA/AAA AAA	2.81 1.60
096919AD7	BMWOT 2024-A A3 5.18 02/26/2029	178,842.47	06/04/2024 5.18%	178,815.31 178,825.71	100.66 4.30%	180,020.69 154.40	0.33% 1,194.98	Aaa/AAA NA	2.91 0.70
43813YAC6	HAROT 2024-3 A3 4.57 03/21/2029	303,696.13	08/09/2024 4.66%	303,648.42 303,665.18	100.36 4.13%	304,779.72 385.53	0.56% 1,114.53	Aaa/NA AAA	2.97 0.72
02582JKH2	AMXCA 2024-1 A 5.23 04/16/2029	395,000.00	04/16/2024 5.30%	394,919.03 394,950.55	101.32 3.97%	400,198.20 918.16	0.73% 5,247.65	NA/AAA AAA	3.04 0.99
05522RDJ4	BACCT 2024-1 A 4.93 05/15/2029	255,000.00	06/06/2024 4.93%	254,985.70 254,990.96	101.03 4.02%	257,637.72 558.73	0.47% 2,646.76	Aaa/AAA NA	3.12 1.07
89240JAD3	TAOT 2025-A A3 4.64 08/15/2029	310,000.00	01/22/2025 4.69%	309,987.57 309,990.77	100.65 4.10%	312,003.84 639.29	0.57% 2,013.07	Aaa/NA AAA	3.38 1.10
47800DAD6	JDOT 2025 A3 4.23 09/17/2029	250,000.00	03/04/2025 5.09%	249,984.28 249,987.96	100.28 4.08%	250,698.50 470.00	0.46% 710.54	Aaa/NA AAA	3.47 1.49
92970QAE5	WFCIT 2024-2 A 4.29 10/15/2029	280,000.00	10/17/2024 4.29%	279,958.39 279,970.39	100.41 4.05%	281,146.04 533.87	0.51% 1,175.65	Aaa/AAA NA	3.54 1.46
44935CAD3	HART 2025-A A3 4.32 10/15/2029	320,000.00	03/04/2025 4.84%	319,952.80 319,963.63	100.23 4.17%	320,748.16 614.40	0.59% 784.53	NA/AAA AAA	3.54 1.25
437921AD1	HAROT 252 A3 4.15 10/15/2029	165,000.00	04/29/2025 4.15%	164,981.57 164,985.30	100.07 4.14%	165,107.91 304.33	0.30% 122.61	Aaa/NA AAA	3.54 1.43

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of March 31, 2026

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
362955AD8	GMCAR 2025-1 A3 4.62 12/17/2029	205,000.00	01/09/2025 5.03%	204,984.77 204,988.51	100.55 4.09%	206,133.45 394.63	0.38% 1,144.94	Aaa/NA AAA	3.71 0.97
58770YAD3	MBALT 2026-A A3 3.93 01/15/2030	150,000.00	01/13/2026 3.97%	149,970.26 149,971.69	99.43 4.24%	149,141.85 262.00	0.27% (829.84)	Aaa/NA AAA	3.79 2.04
02582JKP4	AMXCA 2025-2 A 4.28 04/15/2030	435,000.00	05/06/2025 4.28%	434,992.13 434,993.54	100.35 4.14%	436,505.97 827.47	0.80% 1,512.43	NA/AAA AAA	4.04 1.91
Total ABS		4,710,944.11	4.82%	4,710,356.47 4,710,557.45	100.45 4.11%	4,731,969.43 8,761.02	8.63% 21,411.98		3.09 1.10

AGENCY									
3133EPGW9	FEDERAL FARM CREDIT BANKS FUNDING CORP 3.875 04/25/2028	725,000.00	05/05/2023 3.55%	735,512.50 729,375.38	100.09 3.83%	725,652.50 12,173.96	1.32% (3,722.88)	Aa1/AA+ AA+	2.07 1.94
3133EPQD0	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.25 07/17/2028	700,000.00	07/20/2023 4.18%	702,212.00 701,016.82	100.95 3.81%	706,645.10 6,115.28	1.29% 5,628.28	Aa1/AA+ AA+	2.30 2.15
Total Agency		1,425,000.00	3.86%	1,437,724.50 1,430,392.20	100.51 3.82%	1,432,297.60 18,289.24	2.61% 1,905.40		2.18 2.04

AGENCY CMBS									
3137FQXJ7	FHMS K-737 A2 2.525 10/25/2026	523,000.00	12/15/2021 1.40%	548,700.55 525,693.70	99.25 3.94%	519,053.97 1,100.48	0.95% (6,639.73)	Aa1/AA+ AAA	0.57 0.42
3137FBU79	FHMS K-069 A2 3.187 09/25/2027	724,339.64	09/23/2022 4.27%	689,282.73 714,230.19	98.74 3.97%	715,203.54 1,923.73	1.31% 973.35	Aa1/AAA AA+	1.49 1.39
3137FEBQ2	FHMS K-072 A2 3.444 12/25/2027	500,000.00	03/29/2023 4.28%	481,953.13 493,546.36	98.91 4.02%	494,525.50 1,435.00	0.90% 979.14	Aa1/AA+ AAA	1.74 1.58
3137F4D41	FHMS K-074 A2 3.6 01/25/2028	595,960.86	04/11/2023 4.53%	583,669.17 591,395.17	99.07 4.04%	590,410.08 1,787.88	1.08% (985.09)	Aa1/AA+ AAA	1.82 1.67
3137FETN0	FHMS K-073 A2 3.35 01/25/2028	1,000,000.00	-- 4.38%	959,843.75 984,599.39	98.74 4.02%	987,366.00 2,791.67	1.80% 2,766.61	Aa1/AA+ AAA	1.82 1.63
3137FGR31	FHMS K-078 A2 3.854 06/25/2028	400,000.00	08/17/2023 5.01%	381,750.00 391,716.91	99.37 4.08%	397,476.80 1,284.67	0.73% 5,759.89	Aa1/AA+ AAA	2.24 1.98
3137H5YC5	FHMS K-748 A2 2.26 01/25/2029	200,000.00	03/25/2024 4.61%	180,109.38 188,500.02	95.16 4.12%	190,311.40 376.67	0.35% 1,811.38	Aa1/AA+ AAA	2.82 2.59
3137FKZ22	FHMS K-088 A2 3.69 01/25/2029	400,000.00	05/21/2024 4.83%	381,125.00 388,717.62	98.82 4.09%	395,269.20 1,230.00	0.72% 6,551.58	Aaa/AA+ AA+	2.82 2.56

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of March 31, 2026

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
3137FMCR1	FHMS K-093 A2 2.982 05/25/2029	982,354.75	10/16/2024 4.15%	935,999.89 950,778.48	96.84 4.09%	951,267.15 2,441.15	1.74% 488.67	Aa1/AA+ AAA	3.15 2.76
3137F83Q4	FHMS K-121 A2 1.547 10/25/2030	800,000.00	01/08/2026 4.00%	715,531.25 719,357.36	89.04 4.21%	712,316.80 1,031.33	1.30% (7,040.56)	Aa1/AA+ AAA	4.57 4.29
3137FXZ35	FHMS K-127 A2 2.108 01/25/2031	500,000.00	02/03/2026 4.11%	455,468.75 456,812.15	90.82 4.24%	454,122.00 878.33	0.83% (2,690.15)	Aa1/AA+ AAA	4.82 4.45
Total Agency CMBS		6,625,655.25	4.11%	6,313,433.59 6,405,347.35	96.84 4.07%	6,407,322.44 16,280.91	11.69% 1,975.09		2.51 2.28

CASH									
CCYUSD	Receivable	928.35	--	928.35 928.35	1.00	928.35 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		928.35		928.35 928.35	1.00	928.35 0.00	0.00% 0.00		0.00 0.00

CORPORATE									
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	140,000.00	03/01/2022 2.47%	139,848.80 139,972.18	98.46 4.17%	137,841.06 266.78	0.25% (2,131.12)	A2/A- A	0.92 0.90
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	410,000.00	03/07/2022 2.30%	409,922.10 409,985.15	98.45 3.97%	403,646.23 419.11	0.74% (6,338.92)	Aa2/AA A+	0.96 0.93
79466LAQ7	SALESFORCE INC 4.5 03/15/2028	360,000.00	03/12/2026 4.37%	360,873.00 360,849.44	100.03 4.48%	360,092.88 810.00	0.66% (756.56)	A2/A+ NA	1.96 1.85
74340XCG4	PROLOGIS LP 4.875 06/15/2028	240,000.00	07/25/2023 5.06%	238,084.80 239,135.21	101.18 4.31%	242,828.64 3,445.00	0.44% 3,693.43	A2/A NA	2.21 1.97
78016HZS2	ROYAL BANK OF CANADA 5.2 08/01/2028	500,000.00	09/12/2023 5.50%	493,525.00 496,902.31	101.98 4.30%	509,908.00 4,333.33	0.93% 13,005.69	A1/A AA-	2.34 2.16
74456QBX3	PUBLIC SERVICE ELECTRIC AND GAS CO 3.65 09/01/2028	500,000.00	01/23/2024 4.61%	480,390.00 489,687.54	98.62 4.26%	493,101.00 1,520.83	0.90% 3,413.46	A1/A NA	2.42 2.28
26442CAX2	DUKE ENERGY CAROLINAS LLC 3.95 11/15/2028	500,000.00	01/23/2024 4.55%	487,070.00 492,938.57	99.21 4.27%	496,063.50 7,461.11	0.91% 3,124.93	Aa3/A NA	2.63 2.43
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	635,000.00	01/24/2024 4.64%	633,964.95 634,413.08	101.46 4.05%	644,277.35 4,949.47	1.18% 9,864.27	A1/A+ NA	2.84 2.62
756109CF9	REALTY INCOME CORP 4.75 02/15/2029	650,000.00	02/15/2024 5.16%	638,313.00 643,258.49	100.98 4.38%	656,351.80 3,945.14	1.20% 13,093.31	A3/A- NA	2.88 2.57
17275RBR2	CISCO SYSTEMS INC 4.85 02/26/2029	270,000.00	02/21/2024 4.86%	269,905.50 269,945.07	101.83 4.17%	274,944.51 1,273.13	0.50% 4,999.44	A1/AA- NA	2.91 2.60

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of March 31, 2026

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
09290DAA9	BLACKROCK INC 4.7 03/14/2029	560,000.00	03/05/2024 4.74%	558,986.40 559,401.61	101.55 4.13%	568,704.64 1,242.89	1.04% 9,303.03	Aa3/AA- NA	2.95 2.66
89236TMF9	TOYOTA MOTOR CREDIT CORP 5.05 05/16/2029	500,000.00	05/21/2024 5.00%	501,040.00 500,652.36	102.13 4.31%	510,668.50 9,468.75	0.93% 10,016.14	A1/A+ A+	3.13 2.82
24422EXT1	JOHN DEERE CAPITAL CORP 4.85 06/11/2029	250,000.00	06/07/2024 5.04%	247,945.00 248,686.65	101.84 4.23%	254,588.25 3,704.86	0.46% 5,901.60	A1/A A+	3.20 2.90
341081GT8	FLORIDA POWER & LIGHT CO 5.15 06/15/2029	500,000.00	06/13/2024 4.82%	506,932.32 504,364.65	102.59 4.28%	512,928.00 7,581.94	0.94% 8,563.35	Aa2/A+ AA-	3.21 2.76
437076DC3	HOME DEPOT INC 4.75 06/25/2029	525,000.00	06/17/2024 4.88%	522,006.75 523,064.06	101.54 4.23%	533,068.73 6,650.00	0.97% 10,004.67	A2/A A	3.24 2.87
713448FX1	PEPSICO INC 4.5 07/17/2029	460,000.00	07/15/2024 4.53%	459,287.00 459,530.26	100.96 4.18%	464,421.06 4,255.00	0.85% 4,890.80	A1/A+ NA	3.30 2.94
171239AL0	CHUBB INA HOLDINGS LLC 4.65 08/15/2029	289,000.00	08/12/2024 4.52%	290,632.41 290,092.21	101.12 4.29%	292,249.23 1,717.14	0.53% 2,157.01	A2/A A	3.38 3.01
30303M8S4	META PLATFORMS INC 4.3 08/15/2029	304,000.00	08/12/2024 4.33%	303,527.94 303,681.50	100.45 4.16%	305,356.14 1,670.31	0.56% 1,674.64	Aa3/AA- NA	3.38 3.02
38141GD27	GOLDMAN SACHS GROUP INC 4.153 10/21/2029	270,000.00	10/14/2025 4.37%	270,000.00 270,000.00	99.07 4.54%	267,480.63 4,983.60	0.49% (2,519.37)	A2/BBB+ A	3.56 2.35
14913UAX8	CATERPILLAR FINANCIAL SERVICES CORP 4.8 01/08/2030	480,000.00	01/06/2025 4.84%	479,073.60 479,300.89	102.31 4.13%	491,086.56 5,312.00	0.90% 11,785.67	A2/A A+	3.77 3.39
61747YFK6	MORGAN STANLEY 5.173 01/16/2030	400,000.00	01/13/2025 5.39%	396,900.00 397,833.61	101.41 4.75%	405,626.00 4,310.83	0.74% 7,792.39	A1/A- A+	3.80 2.55
63743HFX5	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP 4.95 02/07/2030	395,000.00	02/04/2025 4.98%	394,395.65 394,534.00	101.74 4.45%	401,855.62 2,932.88	0.73% 7,321.62	A2/NA A	3.86 3.39
02665WIFY2	AMERICAN HONDA FINANCE CORP 4.8 03/05/2030	440,000.00	03/03/2025 4.82%	439,612.80 439,695.92	99.95 4.81%	439,783.96 1,525.33	0.80% 88.04	A3/BBB+ NA	3.93 3.53
571748CA8	MARSH & MCLENNAN COMPANIES INC 4.65 03/15/2030	500,000.00	03/11/2025 4.69%	499,050.00 499,247.92	100.71 4.45%	503,566.00 1,033.33	0.92% 4,318.08	A3/A- A-	3.96 3.50
00287YDZ9	ABBVIE INC 4.875 03/15/2030	500,000.00	05/21/2025 4.67%	504,270.00 503,494.98	101.99 4.32%	509,974.50 1,083.33	0.93% 6,479.52	A2/A- NA	3.96 3.50
857477DB6	STATE STREET CORP 4.834 04/24/2030	550,000.00	06/13/2025 4.64%	554,576.00 553,816.84	101.57 4.41%	558,653.15 11,594.89	1.02% 4,836.31	Aa3/A AA-	4.07 3.52
828807DK0	SIMON PROPERTY GROUP LP 2.65 07/15/2030	600,000.00	08/19/2025 4.32%	556,014.00 561,518.39	92.87 4.50%	557,202.00 3,356.67	1.02% (4,316.39)	A3/A NA	4.29 3.96

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of March 31, 2026

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
06051GHV4	BANK OF AMERICA CORP 3.194 07/23/2030	500,000.00	12/09/2025 4.48%	481,615.00 482,836.30	95.91 4.67%	479,530.00 3,016.56	0.88% (3,306.30)	A1/A- AA-	4.31 3.08
24422EYF0	JOHN DEERE CAPITAL CORP 4.375 10/15/2030	500,000.00	11/04/2025 4.22%	503,460.00 503,178.22	99.85 4.41%	499,263.00 10,086.81	0.91% (3,915.22)	A1/A A+	4.54 4.00
30303MAB8	META PLATFORMS INC 4.2 11/15/2030	300,000.00	11/13/2025 4.16%	300,579.00 300,535.41	99.03 4.43%	297,089.10 5,180.00	0.54% (3,446.31)	Aa3/AA- NA	4.63 4.09
023135CT1	AMAZON.COM INC 4.1 11/20/2030	585,000.00	11/17/2025 4.12%	584,374.05 584,419.30	98.83 4.38%	578,144.97 8,727.88	1.05% (6,274.33)	A1/AA AA-	4.64 4.11
26444HAT8	DUKE ENERGY FLORIDA LLC 4.2 12/01/2030	300,000.00	01/08/2026 4.17%	300,327.00 300,311.74	98.90 4.46%	296,706.30 4,375.00	0.54% (3,605.44)	A1/A NA	4.67 4.13
14913UBH2	CATERPILLAR FINANCIAL SERVICES CORP 4.15 01/08/2031	215,000.00	01/05/2026 4.16%	214,922.60 214,926.12	99.06 4.37%	212,986.53 2,057.13	0.39% (1,939.59)	A2/A A+	4.77 4.24
92826CAZ5	VISA INC 4.1 02/12/2031	355,000.00	02/03/2026 4.13%	354,524.30 354,536.80	99.90 4.12%	354,648.91 1,981.10	0.65% 112.10	Aa3/AA- NA	4.87 4.35
02079KKB2	ALPHABET INC 4.1 02/15/2031	600,000.00	02/12/2026 4.10%	600,034.93 600,034.04	99.31 4.26%	595,830.60 3,280.00	1.09% (4,203.44)	Aa2/AA+ NA	4.88 4.35
Total Corporate		15,083,000.00	4.57%	14,975,983.90 15,006,780.81	100.23 4.33%	15,110,467.34 139,552.13	27.57% 103,686.53		3.49 3.06
MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	407,290.36	-- 3.28%	407,290.36 407,290.36	1.00 3.28%	407,290.36 0.00	0.74% 0.00	Aaa/ AAA AAA	0.00 0.00
Total Money Market Fund		407,290.36	3.28%	407,290.36 407,290.36	1.00 3.28%	407,290.36 0.00	0.74% 0.00		0.00 0.00
MUNICIPAL BONDS									
649791RC6	NEW YORK ST 1.25 03/15/2027	325,000.00	06/17/2022 3.85%	288,284.75 317,601.67	97.55 3.89%	317,026.78 180.56	0.58% (574.90)	Aa1/AA+ AA+	0.96 0.93
13063EGT7	CALIFORNIA STATE 4.5 08/01/2029	530,000.00	10/30/2024 4.38%	532,793.10 531,966.47	101.76 3.93%	539,342.31 3,975.00	0.98% 7,375.84	Aa2/AA- AA	3.34 3.05
Total Municipal Bonds		855,000.00	4.18%	821,077.85 849,568.15	100.20 3.91%	856,369.09 4,155.56	1.56% 6,800.94		2.46 2.27

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of March 31, 2026

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
SUPRANATIONAL									
4581X0DV7	INTER-AMERICAN DEVELOPMENT BANK 0.875 04/20/2026	575,000.00	04/13/2021 0.97%	572,366.50 574,972.60	99.84 3.84%	574,097.25 2,250.09	1.05% (875.35)	Aaa/AAA NA	0.05 0.05
459058LN1	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.875 10/16/2029	500,000.00	12/12/2024 4.25%	491,860.00 494,042.33	100.04 3.86%	500,180.00 8,880.00	0.91% 6,137.67	Aaa/AAA NA	3.54 3.22
Total Supranational		1,075,000.00	2.50%	1,064,226.50 1,069,014.93	99.93 3.85%	1,074,277.25 11,130.09	1.96% 5,262.32		1.68 1.53
US TREASURY									
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	140,000.00	08/04/2021 0.68%	139,622.66 139,974.93	98.97 3.74%	138,557.30 145.03	0.25% (1,417.63)	Aa1/AA+ AA+	0.33 0.33
91282CCW9	UNITED STATES TREASURY 0.75 08/31/2026	150,000.00	09/17/2021 0.86%	149,185.55 149,931.45	98.77 3.78%	148,148.40 97.83	0.27% (1,783.05)	Aa1/AA+ AA+	0.42 0.41
91282CCZ2	UNITED STATES TREASURY 0.875 09/30/2026	850,000.00	-- 1.08%	841,591.80 849,155.04	98.59 3.76%	838,026.90 20.32	1.53% (11,128.14)	Aa1/AA+ AA+	0.50 0.49
91282CEW7	UNITED STATES TREASURY 3.25 06/30/2027	600,000.00	-- 3.13%	603,357.42 600,845.23	99.30 3.82%	595,828.20 4,901.93	1.09% (5,017.03)	Aa1/AA+ AA+	1.25 1.20
91282CFB2	UNITED STATES TREASURY 2.75 07/31/2027	1,090,000.00	-- 3.98%	1,030,896.10 1,073,761.26	98.60 3.84%	1,074,714.93 4,968.23	1.96% 953.67	Aa1/AA+ AA+	1.33 1.29
91282CFH9	UNITED STATES TREASURY 3.125 08/31/2027	1,240,000.00	-- 3.76%	1,204,744.92 1,229,885.01	99.02 3.84%	1,227,841.80 3,369.57	2.24% (2,043.21)	Aa1/AA+ AA+	1.42 1.36
91282CGH8	UNITED STATES TREASURY 3.5 01/31/2028	1,150,000.00	02/07/2023 3.81%	1,133,873.05 1,144,056.63	99.43 3.82%	1,143,441.55 6,671.27	2.09% (615.08)	Aa1/AA+ AA+	1.84 1.75
91282CHE4	UNITED STATES TREASURY 3.625 05/31/2028	750,000.00	06/14/2023 4.00%	737,607.42 744,575.25	99.61 3.81%	747,041.25 9,112.29	1.36% 2,466.00	Aa1/AA+ AA+	2.17 2.04
91282CHX2	UNITED STATES TREASURY 4.375 08/31/2028	1,350,000.00	-- 4.46%	1,345,000.00 1,347,556.89	101.25 3.83%	1,366,875.00 5,135.87	2.49% 19,318.11	Aa1/AA+ AA+	2.42 2.27
91282CNY3	UNITED STATES TREASURY 3.375 09/15/2028	1,000,000.00	01/29/2026 3.61%	994,218.75 994,586.48	98.97 3.82%	989,688.00 1,559.10	1.81% (4,898.48)	Aa1/AA+ AA+	2.46 2.33
91282CPC9	UNITED STATES TREASURY 3.5 10/15/2028	750,000.00	10/31/2025 3.60%	747,978.52 748,263.02	99.22 3.82%	744,170.25 12,115.38	1.36% (4,092.77)	Aa1/AA+ AA+	2.54 2.37
91282CJR3	UNITED STATES TREASURY 3.75 12/31/2028	1,200,000.00	01/23/2024 4.05%	1,184,156.25 1,191,168.63	99.80 3.83%	1,197,609.60 11,312.15	2.19% 6,440.97	Aa1/AA+ AA+	2.75 2.56

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of March 31, 2026

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
91282CJW2	UNITED STATES TREASURY 4.0 01/31/2029	1,200,000.00	01/26/2024 4.04%	1,197,890.63 1,198,803.88	100.45 3.83%	1,205,437.20 7,955.80	2.20% 6,633.32	Aa1/AA+ AA+	2.84 2.64
91282CKD2	UNITED STATES TREASURY 4.25 02/28/2029	1,250,000.00	02/27/2024 4.30%	1,247,363.28 1,248,463.60	101.15 3.83%	1,264,355.00 4,619.57	2.31% 15,891.40	Aa1/AA+ AA+	2.91 2.71
91282CKG5	UNITED STATES TREASURY 4.125 03/31/2029	1,500,000.00	-- 4.47%	1,477,089.85 1,486,186.84	100.83 3.83%	1,512,480.00 169.06	2.76% 26,293.16	Aa1/AA+ AA+	3.00 2.80
91282CKP5	UNITED STATES TREASURY 4.625 04/30/2029	750,000.00	05/03/2024 4.48%	754,790.04 752,960.88	102.27 3.84%	766,992.00 14,564.92	1.40% 14,031.12	Aa1/AA+ AA+	3.08 2.80
91282CKX8	UNITED STATES TREASURY 4.25 06/30/2029	900,000.00	-- 4.09%	906,441.41 904,240.48	101.21 3.85%	910,898.10 9,615.33	1.66% 6,657.62	Aa1/AA+ AA+	3.25 2.98
91282CLK5	UNITED STATES TREASURY 3.625 08/31/2029	1,350,000.00	-- 3.47%	1,359,136.72 1,356,296.25	99.23 3.87%	1,339,664.40 4,255.43	2.44% (16,631.85)	Aa1/AA+ AA+	3.42 3.17
91282CLN9	UNITED STATES TREASURY 3.5 09/30/2029	550,000.00	10/04/2024 3.76%	543,468.75 545,411.25	98.80 3.87%	543,382.95 52.60	0.99% (2,028.30)	Aa1/AA+ AA+	3.50 3.26
91282CMA6	UNITED STATES TREASURY 4.125 11/30/2029	725,000.00	12/16/2024 4.25%	720,836.91 721,918.53	100.83 3.88%	731,003.73 10,023.52	1.33% 9,085.19	Aa1/AA+ AA+	3.67 3.33
91282CGQ8	UNITED STATES TREASURY 4.0 02/28/2030	500,000.00	04/10/2025 4.00%	500,000.00 500,000.00	100.38 3.89%	501,894.50 1,739.13	0.92% 1,894.50	Aa1/AA+ AA+	3.91 3.58
91282CGS4	UNITED STATES TREASURY 3.625 03/31/2030	650,000.00	04/04/2025 3.62%	650,025.39 650,020.38	98.96 3.91%	643,271.20 64.38	1.17% (6,749.18)	Aa1/AA+ AA+	4.00 3.68
91282CMZ1	UNITED STATES TREASURY 3.875 04/30/2030	750,000.00	05/20/2025 4.06%	743,759.77 744,848.79	99.89 3.90%	749,179.50 12,203.04	1.37% 4,330.71	Aa1/AA+ AA+	4.08 3.68
91282CNG2	UNITED STATES TREASURY 4.0 05/31/2030	750,000.00	06/04/2025 3.95%	751,728.52 751,443.76	100.34 3.91%	752,548.50 10,054.95	1.37% 1,104.74	Aa1/AA+ AA+	4.17 3.75
91282CNX5	UNITED STATES TREASURY 3.625 08/31/2030	1,500,000.00	-- 3.72%	1,493,378.91 1,494,099.20	98.77 3.93%	1,481,601.00 4,728.26	2.70% (12,498.20)	Aa1/AA+ AA+	4.42 4.02
91282CPA3	UNITED STATES TREASURY 3.625 09/30/2030	1,200,000.00	-- 3.60%	1,201,355.47 1,201,235.59	98.75 3.93%	1,185,046.80 118.85	2.16% (16,188.79)	Aa1/AA+ AA+	4.50 4.11
91282CPN5	UNITED STATES TREASURY 3.5 11/30/2030	1,000,000.00	12/09/2025 3.77%	987,695.31 988,454.19	98.16 3.93%	981,602.00 11,730.77	1.79% (6,852.19)	Aa1/AA+ AA+	4.67 4.21
Total US Treasury		24,845,000.00	3.80%	24,647,193.40 24,758,143.41	99.75 3.85%	24,781,300.06 151,304.58	45.22% 23,156.64		2.92 2.70
Total Portfolio		55,027,818.07	4.12%	54,378,214.92 54,638,023.00	98.90 4.03%	54,802,221.90 349,473.51	100.00% 164,198.90		2.97 2.55

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of March 31, 2026

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 Market Value + Accrued						55,151,695.41			

MONTHLY ACCOUNT STATEMENT

Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of March 31, 2026

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, 2026

Portfolio Characteristics

Average Modified Duration	3.51
Average Coupon	3.42%
Average Purchase YTM	3.69%
Average Market YTM	4.12%
Average Credit Quality*	AA
Average Final Maturity	4.09
Average Life	3.94

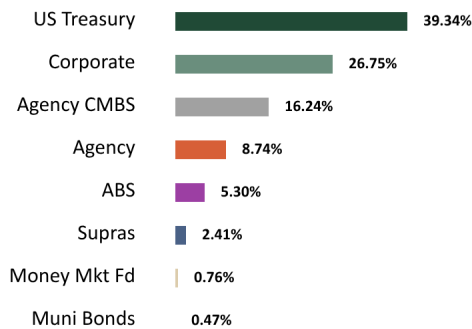
Account Summary

	End Values as of 02/28/2026	End Values as of 03/31/2026
Market Value	42,342,675.88	41,879,384.24
Accrued Interest	285,802.51	247,435.25
Total Market Value	42,628,478.39	42,126,819.49
Income Earned	118,654.25	158,792.88
Cont/WD	0.00	0.00
Par	42,564,801.39	42,724,491.66
Book Value	42,097,353.26	42,266,120.23
Cost Value	41,896,652.89	42,056,349.69

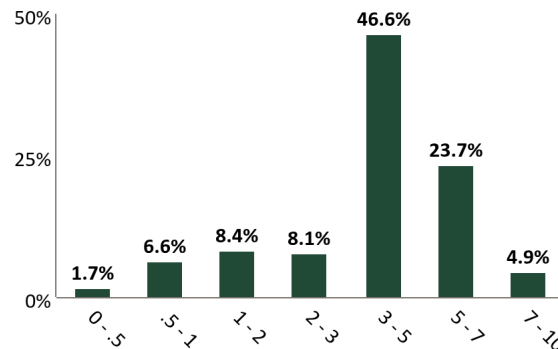
Top Issuers

United States	39.34%
Federal Home Loan Mortgage Corp	16.24%
Federal Home Loan Banks	4.81%
Federal National Mortgage Assoc	3.19%
International Bank for Recon and Dev	2.41%
American Express Credit Master Trust	1.35%
The Home Depot, Inc.	1.32%
PepsiCo, Inc.	1.32%

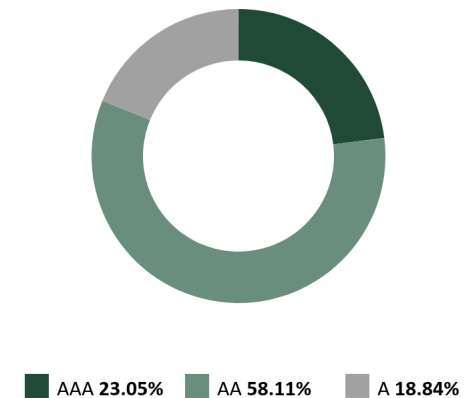
Sector Allocation



Maturity Distribution



Credit Quality*



Performance Review

Total Rate of Return**	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (06/01/06)
NCCSIF Long Term Acct	(1.18%)	0.21%	0.21%	4.44%	5.10%	4.27%	1.41%	1.93%	3.16%
Benchmark Return	(1.11%)	0.13%	0.13%	3.97%	4.69%	3.65%	1.04%	1.54%	2.78%

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

**Periods over 1 year are annualized.

Benchmark: ICE BofA 1-10 Year Unsubordinated US Treasury & Agency Index

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of March 31, 2026

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES				
Max % (MV)	100.0	16.2	Compliant	
Max % Issuer (MV)	30.0	16.2	Compliant	
Max Maturity (Years)	10.0	6.8	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV)	20.0	5.3	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	26.8	Compliant	
Max % Issuer (MV)	5.0	1.3	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, 2026

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	8.7	Compliant	
Max % Issuer (MV)	30.0	4.8	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	10	5	Compliant	
LOCAL AGENCY INVESTMENT FUND (LAIF)				
Max Concentration (MV)	75.0	0.0	Compliant	
MONEY MARKET MUTUAL FUNDS				
Max % (MV)	20.0	0.8	Compliant	
Max % Issuer (MV)	20.0	0.8	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	0.5	Compliant	
Max % Issuer (MV)	5.0	0.5	Compliant	
Max Maturity (Years)	5	0.0	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, 2026

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	2.4	Compliant	
Max % Issuer (MV)	10.0	2.4	Compliant	
Max Maturity (Years)	5	3	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	39.3	Compliant	
Max Maturity (Years)	10	7	Compliant	

RECONCILIATION SUMMARY



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Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	0.00

Principal Paydowns

Month to Date	(299.42)
Fiscal Year to Date	(49,790.16)

Purchases

Month to Date	188,382.85
Fiscal Year to Date	10,931,729.19

Sales

Month to Date	0.00
Fiscal Year to Date	(9,815,612.93)

Interest Received

Month to Date	188,083.43
Fiscal Year to Date	1,068,809.37

Purchased / Sold Interest

Month to Date	0.00
Fiscal Year to Date	(2,483.27)

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2025)
Beginning Book Value	42,097,353.26	41,169,581.22
Maturities/Calls	0.00	0.00
Principal Paydowns	(299.42)	(49,790.16)
Purchases	188,382.85	10,931,729.19
Sales	0.00	(9,815,612.93)
Change in Cash, Payables, Receivables	(28,393.17)	(134.33)
Amortization/Accretion	9,076.71	74,261.32
Realized Gain (Loss)	0.00	(43,914.07)
Ending Book Value	42,266,120.23	42,266,120.23

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2025)
Beginning Market Value	42,342,675.88	40,711,816.46
Maturities/Calls	0.00	0.00
Principal Paydowns	(299.42)	(49,790.16)
Purchases	188,382.85	10,931,729.19
Sales	0.00	(9,815,612.93)
Change in Cash, Payables, Receivables	(28,393.17)	(134.33)
Amortization/Accretion	9,076.71	74,261.32
Change in Net Unrealized Gain (Loss)	(632,058.61)	71,028.77
Realized Gain (Loss)	0.00	(43,914.07)
Ending Market Value	41,879,384.24	41,879,384.24

HOLDINGS REPORT



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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
ABS									
362962AD4	GMALT 2025-2 A3 4.58 05/22/2028	500,000.00	05/23/2025 4.73%	500,898.44 500,531.66	100.47 4.11%	502,373.00 699.72	1.20% 1,841.34	NA/AAA AAA	2.14 0.92
02582JKH2	AMXCA 2024-1 A 5.23 04/16/2029	230,000.00	04/16/2024 5.30%	229,952.85 229,971.20	101.32 3.97%	233,026.80 534.62	0.56% 3,055.60	NA/AAA AAA	3.04 0.99
05522RDJ4	BACCT 2024-1 A 4.93 05/15/2029	145,000.00	06/06/2024 4.93%	144,991.87 144,994.86	101.03 4.02%	146,499.88 317.71	0.35% 1,505.02	Aaa/AAA NA	3.12 1.07
43814VAC1	HAROT 2025-1 A3 4.57 09/21/2029	500,000.00	05/08/2025 4.38%	502,480.47 501,852.67	100.66 4.03%	503,305.50 634.72	1.20% 1,452.83	NA/AAA AAA	3.48 1.12
92970QAE5	WFCIT 2024-2 A 4.29 10/15/2029	500,000.00	05/08/2025 4.36%	499,609.38 499,688.23	100.41 4.05%	502,046.50 953.33	1.20% 2,358.27	Aaa/AAA NA	3.54 1.46
02582JKP4	AMXCA 2025-2 A 4.28 04/15/2030	330,000.00	05/06/2025 4.28%	329,994.03 329,995.10	100.35 4.14%	331,142.46 627.73	0.79% 1,147.36	NA/AAA AAA	4.04 1.91
Total ABS		2,205,000.00	4.57%	2,207,927.04 2,207,033.73	100.61 4.06%	2,218,394.14 3,767.84	5.30% 11,360.41		3.20 1.25
AGENCY									
3135G0Q22	FEDERAL NATIONAL MORTGAGE ASSOCIATION 1.875 09/24/2026	230,000.00	-- 2.97%	212,604.00 229,129.40	99.13 3.71%	228,006.13 83.85	0.54% (1,123.27)	Aa1/AA+ AA+	0.48 0.47
3130ACKB9	FEDERAL HOME LOAN BANKS 2.625 09/10/2027	600,000.00	-- 2.74%	593,685.00 599,050.02	98.40 3.77%	590,410.20 918.75	1.41% (8,639.82)	Aa1/AA+ AA+	1.45 1.40
3135G05Y5	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.75 10/08/2027	600,000.00	-- 0.79%	598,402.20 599,643.58	95.50 3.83%	572,985.00 2,162.50	1.37% (26,658.58)	Aa1/AA+ AA+	1.52 1.48
3130AEB25	FEDERAL HOME LOAN BANKS 3.25 06/09/2028	500,000.00	01/29/2019 3.14%	504,785.00 501,119.95	98.96 3.75%	494,815.50 5,055.56	1.18% (6,304.45)	Aa1/AA+ AA+	2.19 2.07
3130AG3X1	FEDERAL HOME LOAN BANKS 2.875 03/09/2029	380,000.00	-- 2.68%	386,815.50 382,048.86	97.25 3.87%	369,553.80 667.64	0.88% (12,495.06)	Aa1/AA+ AA+	2.94 2.78
3130AGDY8	FEDERAL HOME LOAN BANKS 2.75 06/08/2029	510,000.00	-- 2.47%	523,261.05 514,263.44	96.68 3.86%	493,091.97 4,402.29	1.18% (21,171.47)	Aa1/AA+ AA+	3.19 2.99
3130AGUW3	FEDERAL HOME LOAN BANKS 2.125 09/14/2029	70,000.00	03/05/2020 1.23%	75,742.80 72,083.19	94.05 3.99%	65,837.80 70.24	0.16% (6,245.39)	Aa1/AA+ AA+	3.46 3.27
3135G05Q2	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.875 08/05/2030	610,000.00	-- 0.99%	603,622.55 607,182.07	87.89 3.93%	536,121.07 830.28	1.28% (71,061.00)	Aa1/AA+ AA+	4.35 4.18
3133ERDM0	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.75 05/02/2031	300,000.00	07/19/2024 4.38%	306,411.00 304,810.19	103.47 3.99%	310,424.10 5,897.92	0.74% 5,613.91	Aa1/AA+ AA+	5.09 4.42

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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		3,800,000.00	2.31%	3,805,329.10 3,809,330.70	96.53 3.84%	3,661,245.57 20,089.03	8.74% (148,085.13)		2.65 2.49
AGENCY CMBS									
3137H1Z33	FHMS K-744 A2 1.712 07/25/2028	217,337.99	02/08/2022 2.07%	212,591.32 215,664.85	95.03 4.09%	206,539.98 310.07	0.49% (9,124.86)	Aa1/AA+ AAA	2.32 2.08
3137FNB82	FHMS K-096 A2 2.519 07/25/2029	95,000.00	03/23/2023 4.19%	86,320.12 90,494.88	95.18 4.11%	90,417.58 199.42	0.22% (77.30)	Aa1/AA+ AAA	3.32 3.02
3137H9D71	FHMS K-750 A2 3.0 09/25/2029	400,000.00	10/26/2022 4.83%	359,138.80 379,524.24	96.62 4.14%	386,484.00 1,000.00	0.92% 6,959.76	Aa1/AA+ AAA	3.49 2.88
3137FQ3Z4	FHMS K-101 A2 2.524 10/25/2029	300,000.00	06/02/2022 3.32%	284,167.97 292,424.56	94.74 4.12%	284,226.90 631.00	0.68% (8,197.66)	Aa1/AA+ AA+	3.57 3.28
3137HAGZ3	FHMS K-752 A2 4.284 07/25/2030	400,000.00	08/16/2023 2.77%	383,940.40 390,042.15	100.08 4.22%	400,332.40 1,428.00	0.96% 10,290.25	Aa1/AA+ AAA	4.32 3.71
3137F63Z8	FHMS K-119 A2 1.566 09/25/2030	500,000.00	04/15/2025 4.46%	431,503.91 443,566.77	89.38 4.20%	446,901.50 652.50	1.07% 3,334.73	Aa1/AA+ AAA	4.49 4.19
3137HB2L7	FHMS K-753 A2 4.4 10/25/2030	500,000.00	04/15/2025 4.44%	498,535.16 498,789.24	100.49 4.24%	502,443.50 1,833.33	1.20% 3,654.26	Aa1/AA+ AAA	4.57 3.97
3137HDVA5	FHMS K756 4.963 05/25/2031	345,000.00	07/24/2024 4.84%	351,884.48 350,183.61	102.87 4.29%	354,899.43 1,426.86	0.85% 4,715.82	Aa1/AA+ AAA	5.15 4.37
3137HH5X5	FHMS K757 A2 4.456 08/25/2031	415,000.00	10/02/2024 4.10%	423,287.97 421,494.35	100.55 4.31%	417,284.99 1,541.03	1.00% (4,209.36)	Aaa/AA+ AA+	5.40 4.62
3137HHJF9	FHMS K-758 A2 4.68 10/25/2031	400,000.00	12/30/2024 4.83%	396,500.00 397,147.46	101.56 4.33%	406,250.40 1,560.00	0.97% 9,102.94	Aa1/AA+ AA+	5.57 4.75
3137H6LN3	FHMS K-139 A2 2.59 01/25/2032	270,000.00	03/01/2022 2.34%	275,647.32 273,308.70	91.14 4.34%	246,086.10 582.75	0.59% (27,222.60)	Aaa/AA+ AA+	5.82 5.21
3137HJZS9	FHMS K-759 A2 4.8 01/25/2032	440,000.00	02/11/2025 4.76%	439,530.08 439,606.02	102.12 4.35%	449,341.64 1,760.00	1.07% 9,735.62	Aa1/AA+ AAA	5.82 4.89
3137H8BK6	FHMS K-147 A2 3.0 06/25/2032	450,000.00	08/19/2025 4.37%	414,070.31 417,293.09	92.51 4.39%	416,287.35 1,125.00	0.99% (1,005.74)	Aa1/AA+ AAA	6.24 5.50
3137H8U90	FHMS K-148 A2 3.5 07/25/2032	200,000.00	04/26/2023 4.11%	190,804.69 193,731.59	95.08 4.40%	190,156.40 583.33	0.45% (3,575.19)	Aaa/AA+ AA+	6.32 5.50
3137HNTK4	FHMS K-762 A2 4.36 09/25/2032	400,000.00	11/05/2025 4.25%	401,354.80 401,278.71	99.67 4.41%	398,684.80 1,453.33	0.95% (2,593.91)	Aa1/AAA AA+	6.49 5.45
3137HPET6	FHMS K-763 A2 4.17 10/25/2032	350,000.00	12/08/2025 4.47%	347,048.80 347,129.46	98.56 4.42%	344,948.45 1,216.25	0.82% (2,181.01)	Aa1/AAA AA+	6.57 5.56

HOLDINGS REPORT



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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
3137H9M89	FHMS K-152 A2 3.78 11/25/2032	180,000.00	07/27/2023 4.63%	168,693.75 171,954.20	96.39 4.42%	173,494.08 567.00	0.41% 1,539.88	Aa1/AA+ AAA	6.65 5.62
3137HQDH1	FHMS K-764 A2 4.12 12/25/2032	600,000.00	02/10/2026 4.20%	596,844.60 596,896.83	98.16 4.43%	588,975.60 2,060.00	1.41% (7,921.23)	Aa1/AAA AA+	6.74 5.69
3137H9UD9	FHMS K-154 A2 4.35 01/25/2033	500,000.00	09/11/2023 5.02%	477,656.25 483,773.32	99.51 4.43%	497,542.00 1,812.50	1.19% 13,768.68	Aa1/AA+ AAA	6.82 5.75
Total Agency CMBS		6,962,337.99	4.22%	6,739,520.73 6,804,304.06	97.84 4.31%	6,801,297.10 21,742.39	16.24% (3,006.96)		5.40 4.65

CASH									
CCYUSD	Receivable	613.58	--	613.58 613.58	1.00	613.58 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		613.58		613.58 613.58	1.00	613.58 0.00	0.00% 0.00		0.00 0.00

CORPORATE									
26442CAS3	DUKE ENERGY CAROLINAS LLC 2.95 12/01/2026	300,000.00	01/13/2022 1.82%	315,051.00 301,365.03	99.28 4.06%	297,826.50 2,950.00	0.71% (3,538.53)	Aa3/A NA	0.67 0.65
87612EBM7	TARGET CORP 1.95 01/15/2027	170,000.00	01/19/2022 1.99%	169,711.00 169,954.03	98.43 3.99%	167,332.70 699.83	0.40% (2,621.33)	A2/A A	0.79 0.77
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	205,000.00	03/01/2022 2.46%	204,946.90 204,989.33	98.46 4.17%	201,838.70 390.64	0.48% (3,150.63)	A2/A- A	0.92 0.90
89114Tzt2	TORONTO-DOMINION BANK 2.8 03/10/2027	325,000.00	03/09/2022 2.97%	322,422.75 324,515.62	98.71 4.21%	320,795.15 530.83	0.77% (3,720.47)	A2/A- AA-	0.94 0.92
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	345,000.00	03/07/2022 2.30%	344,934.45 344,987.51	98.45 3.97%	339,653.54 352.67	0.81% (5,333.97)	Aa2/AA A+	0.96 0.93
756109AU8	REALTY INCOME CORP 3.65 01/15/2028	395,000.00	-- 4.77%	376,127.65 387,993.11	98.82 4.34%	390,357.17 3,043.69	0.93% 2,364.06	A3/A- NA	1.79 1.70
06051GGF0	BANK OF AMERICA CORP 3.824 01/20/2028	150,000.00	02/06/2023 5.40%	143,926.50 148,752.36	99.50 5.06%	149,252.10 1,131.27	0.36% 499.74	A1/A- AA-	1.81 0.78
341081GN1	FLORIDA POWER & LIGHT CO 4.4 05/15/2028	180,000.00	06/06/2023 4.63%	178,187.40 179,220.87	100.40 4.20%	180,721.26 2,992.00	0.43% 1,500.39	Aa2/A+ AA-	2.12 1.83
24422EXH7	JOHN DEERE CAPITAL CORP 4.5 01/16/2029	300,000.00	01/23/2024 4.61%	298,473.00 299,142.43	100.95 4.13%	302,859.60 2,812.50	0.72% 3,717.17	A1/A A+	2.80 2.58
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	365,000.00	01/24/2024 4.64%	364,405.05 364,662.63	101.46 4.05%	370,332.65 2,844.97	0.88% 5,670.02	A1/A+ NA	2.84 2.62

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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
78016HZV5	ROYAL BANK OF CANADA 4.95 02/01/2029	250,000.00	05/24/2024 5.15%	247,875.00 248,710.58	101.72 4.30%	254,305.00 2,062.50	0.61% 5,594.42	A1/A AA-	2.84 2.60
743315AV5	PROGRESSIVE CORP 4.0 03/01/2029	300,000.00	07/09/2024 4.83%	289,704.00 293,530.83	99.54 4.17%	298,624.80 1,000.00	0.71% 5,093.97	A2/A A	2.92 2.72
025816ED7	AMERICAN EXPRESS CO 4.731 04/25/2029	500,000.00	04/24/2025 4.58%	502,030.00 501,398.40	100.63 4.57%	503,160.50 10,250.50	1.20% 1,762.10	A2/A- A	3.07 1.91
74460DAD1	PUBLIC STORAGE OPERATING CO 3.385 05/01/2029	300,000.00	05/24/2024 5.05%	278,523.00 286,550.00	97.55 4.24%	292,644.90 4,231.25	0.70% 6,094.90	A2/A NA	3.08 2.85
74456QBY1	PUBLIC SERVICE ELECTRIC AND GAS CO 3.2 05/15/2029	400,000.00	06/21/2024 4.81%	372,260.00 382,293.62	97.02 4.23%	388,094.40 4,835.56	0.93% 5,800.78	A1/A NA	3.12 2.90
341081GT8	FLORIDA POWER & LIGHT CO 5.15 06/15/2029	150,000.00	06/20/2024 4.90%	151,624.50 151,025.13	102.59 4.28%	153,878.40 2,274.58	0.37% 2,853.27	Aa2/A+ AA-	3.21 2.76
437076DC3	HOME DEPOT INC 4.75 06/25/2029	300,000.00	06/20/2024 4.84%	298,788.00 299,216.12	101.54 4.23%	304,610.70 3,800.00	0.73% 5,394.58	A2/A A	3.24 2.87
713448FX1	PEPSICO INC 4.5 07/17/2029	265,000.00	07/15/2024 4.53%	264,589.25 264,729.39	100.96 4.18%	267,546.92 2,451.25	0.64% 2,817.52	A1/A+ NA	3.30 2.94
38141GD27	GOLDMAN SACHS GROUP INC 4.153 10/21/2029	300,000.00	10/15/2025 4.14%	300,108.00 300,092.04	99.07 4.54%	297,200.70 5,537.33	0.71% (2,891.34)	A2/BBB+ A	3.56 2.35
61747YFK6	MORGAN STANLEY 5.173 01/16/2030	225,000.00	01/13/2025 5.39%	223,256.25 223,781.40	101.41 4.75%	228,164.63 2,424.84	0.54% 4,383.22	A1/A- A+	3.80 2.55
46647PEB8	JPMORGAN CHASE & CO 5.012 01/23/2030	500,000.00	04/17/2025 4.83%	503,005.00 502,249.92	101.40 4.60%	506,995.50 4,733.56	1.21% 4,745.58	A1/A AA-	3.82 2.58
63743HFX5	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP 4.95 02/07/2030	500,000.00	-- 4.82%	502,734.20 502,196.46	101.74 4.45%	508,678.00 3,712.50	1.21% 6,481.54	A2/NA A	3.86 3.39
06051GHQ5	BANK OF AMERICA CORP 3.974 02/07/2030	350,000.00	06/12/2025 4.67%	341,918.50 343,686.14	98.62 4.66%	345,184.35 2,086.35	0.82% 1,498.21	A1/A- AA-	3.86 2.65
87612EBJ4	TARGET CORP 2.35 02/15/2030	300,000.00	04/17/2025 4.56%	271,548.00 277,122.07	93.19 4.28%	279,581.70 900.83	0.67% 2,459.63	A2/A A	3.88 3.63
02665WFY2	AMERICAN HONDA FINANCE CORP 4.8 03/05/2030	250,000.00	03/03/2025 4.82%	249,780.00 249,827.23	99.95 4.81%	249,877.25 866.67	0.60% 50.02	A3/BBB+ NA	3.93 3.53
571748CA8	MARSH & MCLENNAN COMPANIES INC 4.65 03/15/2030	500,000.00	-- 4.68%	499,232.50 499,387.87	100.71 4.45%	503,566.00 1,033.33	1.20% 4,178.13	A3/A- A-	3.96 3.50
00287YDZ9	ABBVIE INC 4.875 03/15/2030	500,000.00	04/17/2025 4.59%	506,000.00 504,824.53	101.99 4.32%	509,974.50 1,083.33	1.22% 5,149.97	A2/A- NA	3.96 3.50

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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
713448ES3	PEPSICO INC 2.75 03/19/2030	300,000.00	04/17/2025 4.44%	277,890.00 282,144.29	94.51 4.27%	283,525.20 275.00	0.68% 1,380.91	A1/A+ NA	3.97 3.70
828807DK0	SIMON PROPERTY GROUP LP 2.65 07/15/2030	400,000.00	09/25/2025 4.29%	371,868.00 374,868.96	92.87 4.50%	371,468.00 2,237.78	0.89% (3,400.96)	A3/A NA	4.29 3.96
437076DJ8	HOME DEPOT INC 3.95 09/15/2030	250,000.00	09/09/2025 4.02%	249,225.00 249,309.04	98.70 4.27%	246,744.75 438.89	0.59% (2,564.29)	A2/A A	4.46 4.03
30303MAB8	META PLATFORMS INC 4.2 11/15/2030	500,000.00	11/12/2025 4.11%	502,000.00 501,849.41	99.03 4.43%	495,148.50 8,633.33	1.18% (6,700.91)	Aa3/AA- NA	4.63 4.09
717081FDO	PFIZER INC 4.2 11/15/2030	305,000.00	11/18/2025 4.22%	304,759.05 304,776.39	99.31 4.37%	302,881.17 4,625.83	0.72% (1,895.23)	A2/A NA	4.63 4.10
89236TPH2	TOYOTA MOTOR CREDIT CORP 4.2 01/10/2031	220,000.00	01/07/2026 4.21%	219,931.80 219,934.75	98.62 4.52%	216,968.84 2,027.67	0.52% (2,965.91)	A1/A+ A+	4.78 4.24
74340XCQ2	PROLOGIS LP 4.75 01/15/2031	400,000.00	01/14/2026 4.22%	409,300.00 408,906.24	101.03 4.51%	404,120.40 4,011.11	0.96% (4,785.84)	A2/A NA	4.79 4.14
92826CAZ5	VISA INC 4.1 02/12/2031	270,000.00	02/03/2026 4.13%	269,638.20 269,647.71	99.90 4.12%	269,732.97 1,506.75	0.64% 85.26	Aa3/AA- NA	4.87 4.35
Total Corporate		11,270,000.00	4.34%	11,125,773.95 11,167,641.43	99.46 4.36%	11,203,647.43 94,789.16	26.75% 36,005.99		3.31 2.83

MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	316,540.09	-- 3.28%	316,540.09 316,540.09	1.00 3.28%	316,540.09 0.00	0.76% 0.00	Aaa/ AAA AAA	0.00 0.00
Total Money Market Fund		316,540.09	3.28%	316,540.09 316,540.09	1.00 3.28%	316,540.09 0.00	0.76% 0.00		0.00 0.00

MUNICIPAL BONDS									
649791RC6	NEW YORK ST 1.25 03/15/2027	200,000.00	06/30/2022 3.54%	180,128.00 195,965.31	97.55 3.89%	195,093.40 111.11	0.47% (871.91)	Aa1/AA+ AA+	0.96 0.93
Total Municipal Bonds		200,000.00	3.54%	180,128.00 195,965.31	97.55 3.89%	195,093.40 111.11	0.47% (871.91)		0.96 0.93

SUPRANATIONAL

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of March 31, 2026

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
459058LR2	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 4.125 03/20/2030	1,000,000.00	04/24/2025 3.99%	1,006,017.00 1,004,870.74	100.81 3.90%	1,008,097.00 1,260.42	2.41% 3,226.26	Aaa/AAA NA	3.97 3.63
Total Supranational		1,000,000.00	3.99%	1,006,017.00 1,004,870.74	100.81 3.90%	1,008,097.00 1,260.42	2.41% 3,226.26		3.97 3.63
US TREASURY									
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	150,000.00	07/29/2021 0.72%	149,285.16 149,952.58	98.97 3.74%	148,454.25 155.39	0.35% (1,498.33)	Aa1/AA+ AA+	0.33 0.33
91282CCZ2	UNITED STATES TREASURY 0.875 09/30/2026	600,000.00	-- 1.13%	592,710.94 599,266.82	98.59 3.76%	591,548.40 14.34	1.41% (7,718.42)	Aa1/AA+ AA+	0.50 0.49
912828YG9	UNITED STATES TREASURY 1.625 09/30/2026	100,000.00	12/18/2019 1.85%	98,507.81 99,890.36	98.95 3.78%	98,948.80 4.44	0.24% (941.56)	Aa1/AA+ AA+	0.50 0.49
912828ZB9	UNITED STATES TREASURY 1.125 02/28/2027	545,000.00	03/24/2020 0.75%	558,901.76 546,829.03	97.66 3.75%	532,263.90 533.15	1.27% (14,565.14)	Aa1/AA+ AA+	0.91 0.89
91282CAH4	UNITED STATES TREASURY 0.5 08/31/2027	150,000.00	08/06/2021 0.94%	146,121.09 149,093.81	95.43 3.85%	143,150.40 65.22	0.34% (5,943.41)	Aa1/AA+ AA+	1.42 1.38
91282CAL5	UNITED STATES TREASURY 0.375 09/30/2027	300,000.00	10/25/2021 1.32%	283,792.97 295,905.20	95.00 3.85%	284,988.30 3.07	0.68% (10,916.90)	Aa1/AA+ AA+	1.50 1.47
9128283F5	UNITED STATES TREASURY 2.25 11/15/2027	300,000.00	11/07/2019 1.90%	307,957.03 301,610.97	97.51 3.85%	292,535.10 2,554.56	0.70% (9,075.87)	Aa1/AA+ AA+	1.63 1.56
91282CBB6	UNITED STATES TREASURY 0.625 12/31/2027	625,000.00	03/29/2021 1.29%	597,875.98 617,974.36	94.61 3.84%	591,333.13 981.96	1.41% (26,641.24)	Aa1/AA+ AA+	1.75 1.71
91282CBJ9	UNITED STATES TREASURY 0.75 01/31/2028	550,000.00	03/12/2021 1.27%	530,857.42 544,896.33	94.59 3.83%	520,243.90 683.70	1.24% (24,652.43)	Aa1/AA+ AA+	1.84 1.79
91282CCV1	UNITED STATES TREASURY 1.125 08/31/2028	300,000.00	09/03/2021 1.10%	300,457.03 300,158.26	93.83 3.83%	281,484.30 293.48	0.67% (18,673.96)	Aa1/AA+ AA+	2.42 2.34
9128285M8	UNITED STATES TREASURY 3.125 11/15/2028	150,000.00	10/19/2022 4.33%	140,349.61 145,827.44	98.26 3.83%	147,386.70 1,774.00	0.35% 1,559.26	Aa1/AA+ AA+	2.63 2.46
912828YB0	UNITED STATES TREASURY 1.625 08/15/2029	350,000.00	05/28/2020 0.67%	380,009.77 360,987.23	93.06 3.84%	325,705.10 707.01	0.78% (35,282.13)	Aa1/AA+ AA+	3.38 3.23
91282CFJ5	UNITED STATES TREASURY 3.125 08/31/2029	120,000.00	09/19/2022 3.62%	116,381.25 118,219.86	97.64 3.87%	117,173.40 326.09	0.28% (1,046.46)	Aa1/AA+ AA+	3.42 3.19
91282CLK5	UNITED STATES TREASURY 3.625 08/31/2029	600,000.00	09/11/2024 3.45%	604,710.94 603,242.83	99.23 3.87%	595,406.40 1,891.30	1.42% (7,836.43)	Aa1/AA+ AA+	3.42 3.17

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of March 31, 2026

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
91282CFT3	UNITED STATES TREASURY 4.0 10/31/2029	140,000.00	12/30/2022 4.02%	139,868.75 139,931.08	100.40 3.88%	140,557.76 2,351.38	0.34% 626.68	Aa1/AA+ AA+	3.59 3.25
91282CGZ8	UNITED STATES TREASURY 3.5 04/30/2030	1,000,000.00	-- 3.87%	983,756.25 986,334.11	98.48 3.91%	984,766.00 14,696.13	2.35% (1,568.11)	Aa1/AA+ AA+	4.08 3.71
912828ZQ6	UNITED STATES TREASURY 0.625 05/15/2030	615,000.00	-- 0.90%	599,593.95 608,240.77	87.59 3.91%	538,701.87 1,454.68	1.29% (69,538.90)	Aa1/AA+ AA+	4.12 3.98
91282CAV3	UNITED STATES TREASURY 0.875 11/15/2030	625,000.00	-- 1.29%	600,808.59 613,508.44	87.16 3.94%	544,726.88 2,069.67	1.30% (68,781.57)	Aa1/AA+ AA+	4.63 4.43
91282CJQ5	UNITED STATES TREASURY 3.75 12/31/2030	800,000.00	01/23/2024 4.10%	783,437.50 788,655.37	99.14 3.95%	793,156.00 7,541.44	1.89% 4,500.63	Aa1/AA+ AA+	4.75 4.27
91282CJX0	UNITED STATES TREASURY 4.0 01/31/2031	600,000.00	02/23/2024 4.33%	588,093.75 591,692.44	100.20 3.95%	601,218.60 3,977.90	1.44% 9,526.16	Aa1/AA+ AA+	4.84 4.33
91282CKC4	UNITED STATES TREASURY 4.25 02/28/2031	500,000.00	03/20/2024 4.27%	499,277.34 499,488.58	101.30 3.96%	506,484.50 1,847.83	1.21% 6,995.92	Aa1/AA+ AA+	4.91 4.39
91282CKF7	UNITED STATES TREASURY 4.125 03/31/2031	500,000.00	04/10/2024 4.53%	488,125.00 491,484.53	100.71 3.97%	503,535.00 56.35	1.20% 12,050.47	Aa1/AA+ AA+	5.00 4.48
91282CKN0	UNITED STATES TREASURY 4.625 04/30/2031	250,000.00	05/03/2024 4.49%	251,962.89 251,427.91	102.97 3.97%	257,422.00 4,854.97	0.61% 5,994.09	Aa1/AA+ AA+	5.08 4.42
91282CLZ2	UNITED STATES TREASURY 4.125 11/30/2031	1,000,000.00	-- 4.20%	995,695.31 996,405.76	100.49 4.03%	1,004,883.00 13,825.55	2.40% 8,477.24	Aa1/AA+ AA+	5.67 4.94
91282CMT5	UNITED STATES TREASURY 4.125 03/31/2032	1,000,000.00	-- 4.18%	996,824.22 997,260.52	100.35 4.06%	1,003,516.00 112.70	2.40% 6,255.48	Aa1/AA+ AA+	6.00 5.27
91282CNA5	UNITED STATES TREASURY 4.0 04/30/2032	1,000,000.00	-- 4.15%	990,878.91 992,054.10	99.63 4.07%	996,289.00 16,795.58	2.38% 4,234.90	Aa1/AA+ AA+	6.08 5.26
91282CFF3	UNITED STATES TREASURY 2.75 08/15/2032	900,000.00	-- 3.77%	843,986.72 848,903.57	92.49 4.10%	832,394.70 3,076.66	1.99% (16,508.87)	Aa1/AA+ AA+	6.38 5.73
91282CGM7	UNITED STATES TREASURY 3.5 02/15/2033	1,070,000.00	-- 3.89%	1,039,093.75 1,045,833.15	96.22 4.14%	1,029,541.16 4,655.39	2.46% (16,291.99)	Aa1/AA+ AA+	6.88 6.00
91282CHC8	UNITED STATES TREASURY 3.375 05/15/2033	1,000,000.00	-- 4.13%	947,257.81 955,051.07	95.26 4.15%	952,617.00 12,772.79	2.27% (2,434.07)	Aa1/AA+ AA+	7.12 6.16
91282CHT1	UNITED STATES TREASURY 3.875 08/15/2033	130,000.00	09/25/2023 4.50%	123,545.70 125,186.53	98.17 4.17%	127,618.40 626.21	0.30% 2,431.87	Aa1/AA+ AA+	7.38 6.31
91282CJZ5	UNITED STATES TREASURY 4.0 02/15/2034	1,000,000.00	-- 4.08%	994,375.00 994,507.56	98.64 4.20%	986,406.00 4,972.38	2.36% (8,101.56)	Aa1/AA+ AA+	7.88 6.65
Total US Treasury		16,970,000.00	3.20%	16,674,500.20 16,759,820.59	97.22 3.98%	16,474,455.94 105,675.31	39.34% (285,364.65)		4.64 4.14

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of March 31, 2026

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 Portfolio		42,724,491.66	3.69%	42,056,349.69	97.40	41,879,384.24	100.00%		4.09
Total Market Value + Accrued				42,266,120.23	4.12%	247,435.25	(386,735.99)		3.51
						42,126,819.49			

MONTHLY ACCOUNT STATEMENT

Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2026

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, 2026

Portfolio Characteristics

Average Modified Duration	2.53
Average Coupon	3.86%
Average Purchase YTM	4.15%
Average Market YTM	4.07%
Average Credit Quality*	AA
Average Final Maturity	2.96
Average Life	2.77

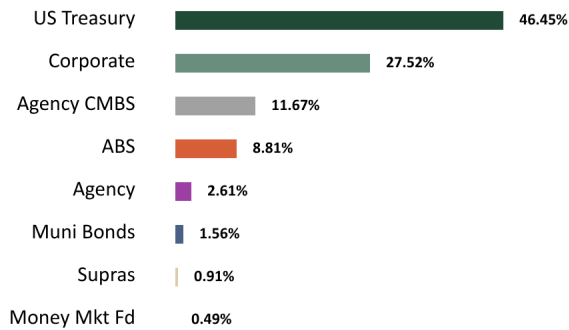
Account Summary

	End Values as of 03/31/2026	End Values as of 04/30/2026
Market Value	54,802,221.90	54,865,934.87
Accrued Interest	349,473.51	388,807.57
Total Market Value	55,151,695.41	55,254,742.44
Income Earned	325,335.57	184,939.18
Cont/WD	0.00	0.00
Par	55,027,818.07	55,163,849.35
Book Value	54,638,023.00	54,783,521.95
Cost Value	54,378,214.92	54,515,196.95

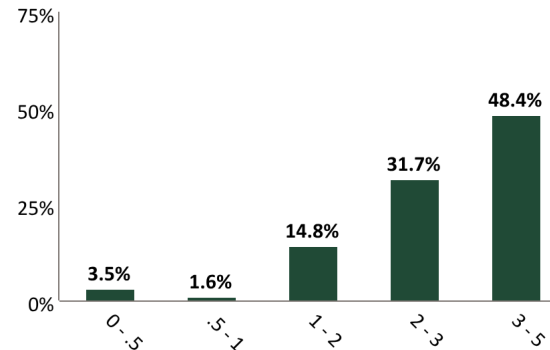
Top Issuers

United States	46.45%
Federal Home Loan Mortgage Corp	11.67%
Farm Credit System	2.61%
American Express Credit Master Trust	1.52%
Duke Energy Corporation	1.44%
Deere & Company	1.37%
Caterpillar Inc.	1.28%
Realty Income Corporation	1.20%

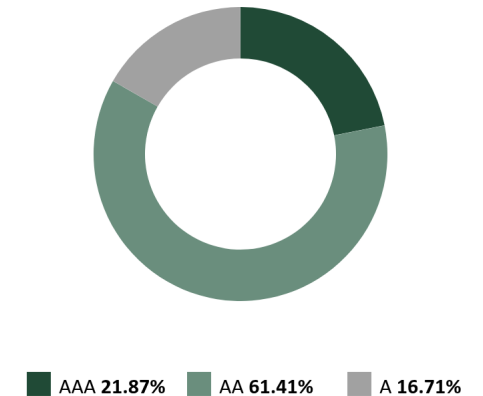
Sector Allocation



Maturity Distribution



Credit Quality*



Performance Review

Total Rate of Return**	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (01/01/98)
NCCSIF Short Term Acct	0.19%	0.22%	0.46%	3.57%	5.46%	4.52%	1.97%	2.09%	3.47%
Benchmark Return	0.15%	0.18%	0.34%	3.01%	5.15%	3.83%	1.49%	1.71%	3.12%

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

**Periods over 1 year are annualized.

Benchmark: ICE BofA 1-5 Year Unsubordinated US Treasury & Agency Index

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2026

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES				
Max % (MV)	100.0	11.7	Compliant	
Max % Issuer (MV)	30.0	11.7	Compliant	
Max Maturity (Years)	5.0	4.7	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV)	20.0	8.8	Compliant	
Max % Issuer (MV)	5.0	1.5	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	27.5	Compliant	
Max % Issuer (MV)	5.0	1.4	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, 2026

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	2.6	Compliant	
Max % Issuer (MV)	30.0	2.6	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	10	2	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	0.5	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	1.0	Compliant	
Max % Issuer (MV)	5.0	1.0	Compliant	
Max Maturity (Years)	5	3	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	0.0	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, 2026

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	0.9	Compliant	
Max % Issuer (MV)	10.0	0.9	Compliant	
Max Maturity (Years)	5	3	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	46.4	Compliant	
Max Maturity (Years)	10	4	Compliant	

RECONCILIATION SUMMARY



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2026

Maturities / Calls

Month to Date	(575,000.00)
Fiscal Year to Date	(2,800,000.00)

Principal Paydowns

Month to Date	(99,231.14)
Fiscal Year to Date	(697,846.55)

Purchases

Month to Date	1,725,336.98
Fiscal Year to Date	20,510,384.34

Sales

Month to Date	(917,454.01)
Fiscal Year to Date	(15,316,408.91)

Interest Received

Month to Date	136,531.52
Fiscal Year to Date	1,690,947.75

Purchased / Sold Interest

Month to Date	(2,223.36)
Fiscal Year to Date	11,682.17

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2025)
Beginning Book Value	54,638,023.00	52,983,832.57
Maturities/Calls	(575,000.00)	(2,800,000.00)
Principal Paydowns	(99,231.14)	(697,846.55)
Purchases	1,725,336.98	20,510,384.34
Sales	(917,454.01)	(15,316,408.91)
Change in Cash, Payables, Receivables	550.16	1,109.75
Amortization/Accretion	11,296.96	107,555.32
Realized Gain (Loss)	0.01	(5,104.57)
Ending Book Value	54,783,521.95	54,783,521.95

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2025)
Beginning Market Value	54,802,221.90	53,274,431.31
Maturities/Calls	(575,000.00)	(2,800,000.00)
Principal Paydowns	(99,231.14)	(697,846.55)
Purchases	1,725,336.98	20,510,384.34
Sales	(917,454.01)	(15,316,408.91)
Change in Cash, Payables, Receivables	550.16	1,109.75
Amortization/Accretion	11,296.96	107,555.32
Change in Net Unrealized Gain (Loss)	(81,785.99)	(208,185.83)
Realized Gain (Loss)	0.01	(5,104.57)
Ending Market Value	54,865,934.87	54,865,934.87

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2026

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									
47800BAC2	JDOT 2022-C A3 5.09 06/15/2027	23,891.04	10/12/2022 5.15%	23,889.19 23,890.61	100.05 4.65%	23,902.89 54.05	0.04% 12.28	Aaa/NA AAA	1.13 0.08
36269WAD1	GMALT 2024-2 A3 5.39 07/20/2027	69,141.55	05/07/2024 5.85%	69,137.53 69,140.00	100.24 3.69%	69,308.11 113.87	0.13% 168.10	NA/AAA AAA	1.22 0.14
58770JAD6	MBALT 2024-A A3 5.32 01/18/2028	110,767.03	05/17/2024 5.73%	110,754.07 110,760.95	100.54 3.78%	111,360.19 261.90	0.20% 599.24	Aaa/NA AAA	1.72 0.34
362962AD4	GMALT 2025-2 A3 4.58 05/22/2028	245,000.00	05/20/2025 4.84%	244,995.93 244,997.19	100.44 4.08%	246,072.37 342.86	0.45% 1,075.18	NA/AAA AAA	2.06 0.81
161571HT4	CHAIT 2023-1 A 5.16 09/15/2028	530,000.00	09/07/2023 5.23%	529,853.08 529,930.20	100.45 3.98%	532,374.93 1,215.47	0.97% 2,444.73	NA/AAA AAA	2.38 0.36
437930AC4	HAROT 2024-2 A3 5.27 11/20/2028	124,145.56	05/14/2024 5.27%	124,130.48 124,137.00	100.79 3.98%	125,120.48 236.26	0.23% 983.48	NA/AAA AAA	2.56 0.58
36273VAD7	GMALT 2026-1 A3 3.88 01/22/2029	300,000.00	02/03/2026 4.11%	299,960.73 299,963.58	99.64 4.14%	298,917.60 355.67	0.54% (1,045.98)	NA/AAA AAA	2.73 1.55
096919AD7	BMWOT 2024-A A3 5.18 02/26/2029	164,901.52	06/04/2024 5.18%	164,876.47 164,886.49	100.79 3.88%	166,196.16 142.37	0.30% 1,309.66	Aaa/AAA NA	2.83 0.58
43813YAC6	HAROT 2024-3 A3 4.57 03/21/2029	282,317.07	08/09/2024 4.66%	282,272.72 282,289.10	100.37 4.05%	283,373.51 358.39	0.52% 1,084.40	Aaa/NA AAA	2.89 0.65
02582JKH2	AMXCA 2024-1 A 5.23 04/16/2029	395,000.00	04/16/2024 5.30%	394,919.03 394,951.88	101.20 3.99%	399,724.99 918.16	0.73% 4,773.11	NA/AAA AAA	2.96 0.91
05522RDJ4	BACCT 2024-1 A 4.93 05/15/2029	255,000.00	06/06/2024 4.93%	254,985.70 254,991.20	100.97 4.01%	257,464.58 558.73	0.47% 2,473.38	Aaa/AAA NA	3.04 0.99
89240JAD3	TAOT 2025-A A3 4.64 08/15/2029	310,000.00	01/22/2025 4.69%	309,987.57 309,990.99	100.57 4.06%	311,767.62 639.29	0.57% 1,776.63	Aaa/NA AAA	3.29 0.91
47800DAD6	JDOT 2025 A3 4.23 09/17/2029	250,000.00	03/04/2025 5.09%	249,984.28 249,988.24	100.20 4.14%	250,494.25 470.00	0.46% 506.01	Aaa/NA AAA	3.38 1.56
92970QAE5	WFCIT 2024-2 A 4.29 10/15/2029	280,000.00	10/17/2024 4.29%	279,958.39 279,971.08	100.34 4.08%	280,959.84 533.87	0.51% 988.76	Aaa/AAA NA	3.46 1.38
44935CAD3	HART 2025-A A3 4.32 10/15/2029	320,000.00	03/04/2025 4.84%	319,952.80 319,964.47	100.31 4.07%	321,007.36 614.40	0.59% 1,042.89	NA/AAA AAA	3.46 1.10
437921AD1	HAROT 252 A3 4.15 10/15/2029	165,000.00	04/29/2025 4.15%	164,981.57 164,985.64	100.02 4.17%	165,034.82 304.33	0.30% 49.17	Aaa/NA AAA	3.46 1.23
362955AD8	GMCAR 2025-1 A3 4.62 12/17/2029	205,000.00	01/09/2025 5.03%	204,984.77 204,988.76	100.55 4.01%	206,120.12 394.63	0.38% 1,131.36	Aaa/NA AAA	3.63 0.83

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Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2026

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
58770YAD3	MBALT 2026-A A3 3.93 01/15/2030	150,000.00	01/13/2026 3.97%	149,970.26 149,972.30	99.34 4.32%	149,011.05 262.00	0.27% (961.25)	Aaa/NA AAA	3.71 1.87
02582JKP4	AMXCA 2025-2 A 4.28 04/15/2030	435,000.00	05/06/2025 4.28%	434,992.13 434,993.68	100.26 4.17%	436,148.40 827.47	0.79% 1,154.72	NA/AAA AAA	3.96 1.84
89240QAD7	TAOT 2026-B A3 4.13 12/16/2030	200,000.00	04/14/2026 4.27%	199,957.82 199,958.07	99.84 4.24%	199,680.20 229.44	0.36% (277.87)	Aaa/AAA NA	4.63 2.25
Total ABS		4,815,163.78	4.79%	4,814,544.52 4,814,751.44	100.39 4.06%	4,834,039.45 8,833.14	8.81% 19,288.01		3.09 1.08

AGENCY									
3133EPGW9	FEDERAL FARM CREDIT BANKS FUNDING CORP 3.875 04/25/2028	725,000.00	05/05/2023 3.55%	735,512.50 729,201.52	99.92 3.92%	724,447.55 468.23	1.32% (4,753.97)	Aa1/AA+ AA+	1.99 1.89
3133EPQD0	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.25 07/17/2028	700,000.00	07/20/2023 4.18%	702,212.00 700,980.41	100.73 3.90%	705,099.50 8,594.44	1.29% 4,119.09	Aa1/AA+ AA+	2.21 2.07
Total Agency		1,425,000.00	3.86%	1,437,724.50 1,430,181.94	100.32 3.91%	1,429,547.05 9,062.67	2.61% (634.89)		2.10 1.98

AGENCY CMBS									
3137FQXJ7	FHMS K-737 A2 2.525 10/25/2026	523,000.00	12/15/2021 1.40%	548,700.55 525,252.11	99.38 3.87%	519,755.31 1,100.48	0.95% (5,496.80)	Aa1/AA+ AAA	0.49 0.34
3137FBU79	FHMS K-069 A2 3.187 09/25/2027	723,072.17	09/23/2022 4.27%	688,076.60 713,564.88	98.69 4.05%	713,625.23 1,920.36	1.30% 60.35	Aa1/AAA AA+	1.41 1.31
3137FEBQ2	FHMS K-072 A2 3.444 12/25/2027	500,000.00	03/29/2023 4.28%	481,953.13 493,864.28	98.85 4.08%	494,269.00 1,435.00	0.90% 404.72	Aa1/AA+ AAA	1.65 1.50
3137F4D41	FHMS K-074 A2 3.6 01/25/2028	594,891.59	04/11/2023 4.53%	582,621.95 590,547.72	99.05 4.07%	589,267.48 1,784.67	1.07% (1,280.24)	Aa1/AA+ AAA	1.74 1.60
3137FETN0	FHMS K-073 A2 3.35 01/25/2028	1,000,000.00	-- 4.38%	959,843.75 985,321.29	98.67 4.09%	986,701.00 2,791.67	1.80% 1,379.71	Aa1/AA+ AAA	1.74 1.55
3137FGR31	FHMS K-078 A2 3.854 06/25/2028	400,000.00	08/17/2023 5.01%	381,750.00 392,030.66	99.23 4.16%	396,920.00 1,284.67	0.72% 4,889.34	Aa1/AA+ AAA	2.15 1.90
3137H5YC5	FHMS K-748 A2 2.26 01/25/2029	200,000.00	03/25/2024 4.61%	180,109.38 188,842.96	95.13 4.18%	190,261.80 376.67	0.35% 1,418.84	Aa1/AA+ AAA	2.74 2.52
3137FKZZ2	FHMS K-088 A2 3.69 01/25/2029	400,000.00	05/21/2024 4.83%	381,125.00 389,054.07	98.71 4.14%	394,833.60 1,230.00	0.72% 5,779.53	Aaa/AA+ AA+	2.74 2.48

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Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2026

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
3137FMCR1	FHMS K-093 A2 2.982 05/25/2029	981,240.69	10/16/2024 4.15%	934,938.40 950,540.56	96.68 4.18%	948,706.67 2,438.38	1.73% (1,833.89)	Aa1/AA+ AAA	3.07 2.69
3137F83Q4	FHMS K-121 A2 1.547 10/25/2030	800,000.00	01/08/2026 4.00%	715,531.25 720,828.94	89.01 4.27%	712,083.20 1,031.33	1.30% (8,745.74)	Aa1/AA+ AAA	4.49 4.22
3137FXZ35	FHMS K-127 A2 2.108 01/25/2031	500,000.00	02/03/2026 4.11%	455,468.75 457,558.48	90.79 4.28%	453,961.50 878.33	0.83% (3,596.98)	Aa1/AA+ AAA	4.74 4.37
Total Agency CMBS		6,622,204.44	4.11%	6,310,118.75 6,407,405.96	96.78 4.12%	6,400,384.79 16,271.56	11.67% (7,021.16)		2.43 2.20

CASH									
CCYUSD	Receivable	1,478.51	--	1,478.51 1,478.51	1.00	1,478.51 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		1,478.51		1,478.51 1,478.51	1.00	1,478.51 0.00	0.00% 0.00		0.00 0.00

CORPORATE									
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	140,000.00	03/01/2022 2.47%	139,848.80 139,974.66	98.66 4.09%	138,126.10 552.61	0.25% (1,848.56)	A2/A- A	0.84 0.82
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	410,000.00	03/07/2022 2.30%	409,922.10 409,986.43	98.55 4.01%	404,047.21 1,204.94	0.74% (5,939.22)	Aa2/AA A+	0.87 0.85
79466LAQ7	SALESFORCE INC 4.5 03/15/2028	360,000.00	03/12/2026 4.37%	360,873.00 360,812.24	100.09 4.44%	360,338.04 2,160.00	0.66% (474.20)	A2/A+ NA	1.88 1.69
74340XCG4	PROLOGIS LP 4.875 06/15/2028	240,000.00	07/25/2023 5.06%	238,084.80 239,167.40	101.18 4.29%	242,820.96 4,420.00	0.44% 3,653.56	A2/A NA	2.13 1.89
78016HZS2	ROYAL BANK OF CANADA 5.2 08/01/2028	500,000.00	09/12/2023 5.50%	493,525.00 497,011.26	101.86 4.32%	509,285.50 6,500.00	0.93% 12,274.24	A1/A AA-	2.25 2.08
74456QBX3	PUBLIC SERVICE ELECTRIC AND GAS CO 3.65 09/01/2028	500,000.00	01/23/2024 4.61%	480,390.00 490,037.51	98.50 4.33%	492,483.50 3,041.67	0.90% 2,445.99	A1/A NA	2.34 2.20
26442CAX2	DUKE ENERGY CAROLINAS LLC 3.95 11/15/2028	500,000.00	01/23/2024 4.55%	487,070.00 493,159.47	99.20 4.29%	495,992.50 9,106.94	0.90% 2,833.03	Aa3/A NA	2.54 2.35
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	635,000.00	01/24/2024 4.64%	633,964.95 634,430.07	101.20 4.13%	642,637.78 7,383.64	1.17% 8,207.71	A1/A+ NA	2.76 2.53
756109CF9	REALTY INCOME CORP 4.75 02/15/2029	650,000.00	02/15/2024 5.16%	638,313.00 643,450.92	100.95 4.38%	656,205.55 6,518.06	1.20% 12,754.63	A3/A- NA	2.80 2.49
17275RBR2	CISCO SYSTEMS INC 4.85 02/26/2029	270,000.00	02/21/2024 4.86%	269,905.50 269,946.62	101.65 4.22%	274,456.35 2,364.38	0.50% 4,509.73	A1/AA- NA	2.83 2.52

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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
09290DAA9	BLACKROCK INC 4.7 03/14/2029	560,000.00	03/05/2024 4.74%	558,986.40 559,418.26	101.47 4.15%	568,248.80 3,436.22	1.04% 8,830.54	Aa3/AA- NA	2.87 2.58
89236TMF9	TOYOTA MOTOR CREDIT CORP 5.05 05/16/2029	500,000.00	05/21/2024 5.00%	501,040.00 500,635.21	102.07 4.31%	510,368.50 11,572.92	0.93% 9,733.29	A1/A+ A+	3.04 2.74
24422EXT1	JOHN DEERE CAPITAL CORP 4.85 06/11/2029	250,000.00	06/07/2024 5.04%	247,945.00 248,720.41	101.72 4.25%	254,291.50 4,715.28	0.46% 5,571.09	A1/A A+	3.11 2.81
341081GT8	FLORIDA POWER & LIGHT CO 5.15 06/15/2029	500,000.00	06/13/2024 4.82%	506,932.32 504,246.68	102.49 4.29%	512,463.50 9,727.78	0.93% 8,216.82	Aa2/A+ AA-	3.13 2.67
437076DC3	HOME DEPOT INC 4.75 06/25/2029	525,000.00	06/17/2024 4.88%	522,006.75 523,113.24	101.55 4.22%	533,129.10 8,728.13	0.97% 10,015.86	A2/A A	3.15 2.79
713448FX1	PEPSICO INC 4.5 07/17/2029	460,000.00	07/15/2024 4.53%	459,287.00 459,541.98	100.86 4.21%	463,933.00 5,980.00	0.85% 4,391.02	A1/A+ NA	3.21 2.86
171239AL0	CHUBB INA HOLDINGS LLC 4.65 08/15/2029	289,000.00	08/12/2024 4.52%	290,632.41 290,064.93	100.90 4.35%	291,607.94 2,837.02	0.53% 1,543.00	A2/A A	3.29 2.92
30303M8S4	META PLATFORMS INC 4.3 08/15/2029	304,000.00	08/12/2024 4.33%	303,527.94 303,689.26	100.13 4.25%	304,405.23 2,759.64	0.55% 715.97	Aa3/AA- NA	3.29 2.94
38141GD27	GOLDMAN SACHS GROUP INC 4.153 10/21/2029	270,000.00	10/14/2025 4.37%	270,000.00 270,000.00	98.95 4.58%	267,176.61 311.48	0.49% (2,823.39)	A2/BBB+ A	3.48 2.32
14913UAX8	CATERPILLAR FINANCIAL SERVICES CORP 4.8 01/08/2030	480,000.00	01/06/2025 4.84%	479,073.60 479,316.11	102.35 4.11%	491,264.16 7,232.00	0.90% 11,948.05	A1/A A+	3.69 3.31
61747YFK6	MORGAN STANLEY 5.173 01/16/2030	400,000.00	01/13/2025 5.39%	396,900.00 397,897.26	101.33 4.76%	405,317.20 6,035.17	0.74% 7,419.94	A1/A- A+	3.71 2.47
63743HFX5	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP 4.95 02/07/2030	395,000.00	02/04/2025 4.98%	394,395.65 394,543.92	101.74 4.44%	401,892.36 4,562.25	0.73% 7,348.43	A2/NA A	3.77 3.30
02665WFY2	AMERICAN HONDA FINANCE CORP 4.8 03/05/2030	440,000.00	03/03/2025 4.82%	439,612.80 439,702.28	100.10 4.77%	440,424.16 3,285.33	0.80% 721.88	A3/BBB+ A-	3.85 3.45
571748CA8	MARSH & MCLENNAN COMPANIES INC 4.65 03/15/2030	500,000.00	03/11/2025 4.69%	499,050.00 499,263.54	100.50 4.51%	502,520.00 2,970.83	0.92% 3,256.46	A3/A- A-	3.87 3.42
00287YDZ9	ABBVIE INC 4.875 03/15/2030	500,000.00	05/21/2025 4.67%	504,270.00 503,420.94	101.76 4.37%	508,797.00 3,114.58	0.93% 5,376.06	A2/A- NA	3.87 3.41
857477DB6	STATE STREET CORP 4.834 04/24/2030	550,000.00	06/13/2025 4.64%	554,576.00 553,738.03	101.49 4.42%	558,186.75 516.97	1.02% 4,448.72	Aa3/A AA-	3.98 3.52
828807DK0	SIMON PROPERTY GROUP LP 2.65 07/15/2030	600,000.00	08/19/2025 4.32%	556,014.00 562,255.59	93.00 4.49%	557,997.00 4,681.67	1.02% (4,258.59)	A3/A NA	4.21 3.88

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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
06051GHV4	BANK OF AMERICA CORP 3.194 07/23/2030	500,000.00	12/09/2025 4.48%	481,615.00 483,163.44	95.91 4.70%	479,566.00 4,347.39	0.87% (3,597.44)	A1/A- AA-	4.23 2.99
24422EYF0	JOHN DEERE CAPITAL CORP 4.375 10/15/2030	500,000.00	11/04/2025 4.22%	503,460.00 503,120.71	99.84 4.41%	499,214.50 972.22	0.91% (3,906.21)	A1/A A+	4.46 4.00
30303MAB8	META PLATFORMS INC 4.2 11/15/2030	300,000.00	11/13/2025 4.16%	300,579.00 300,525.72	98.83 4.49%	296,493.60 6,230.00	0.54% (4,032.12)	Aa3/AA- NA	4.54 4.00
023135CT1	AMAZON.COM INC 4.1 11/20/2030	585,000.00	11/17/2025 4.12%	584,374.05 584,429.58	98.62 4.44%	576,945.14 10,726.63	1.05% (7,484.45)	A1/AA AA-	4.56 4.03
26444HAT8	DUKE ENERGY FLORIDA LLC 4.2 12/01/2030	300,000.00	01/08/2026 4.17%	300,327.00 300,306.16	98.83 4.49%	296,482.50 5,425.00	0.54% (3,823.66)	A1/A NA	4.59 4.05
14913UBH2	CATERPILLAR FINANCIAL SERVICES CORP 4.15 01/08/2031	215,000.00	01/05/2026 4.16%	214,922.60 214,927.39	99.07 4.37%	212,998.57 2,800.67	0.39% (1,928.82)	A1/A A+	4.69 4.16
92826CAZ5	VISA INC 4.1 02/12/2031	355,000.00	02/03/2026 4.13%	354,524.30 354,544.62	99.72 4.16%	353,999.26 3,194.01	0.65% (545.37)	Aa3/AA- NA	4.79 4.26
02079KBK2	ALPHABET INC 4.1 02/15/2031	600,000.00	02/12/2026 4.10%	600,034.93 600,033.42	98.83 4.37%	592,959.60 5,330.00	1.08% (7,073.82)	Aa2/AA+ NA	4.80 4.26
Total Corporate		15,083,000.00	4.57%	14,975,983.90 15,008,595.26	100.14 4.36%	15,097,075.45 164,745.42	27.52% 88,480.19		3.40 2.98
MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	267,002.62	-- 3.27%	267,002.62 267,002.62	1.00 3.27%	267,002.62 0.00	0.49% 0.00	Aaa/ AAA AAA	0.00 0.00
Total Money Market Fund		267,002.62	3.27%	267,002.62 267,002.62	1.00 3.27%	267,002.62 0.00	0.49% 0.00		0.00 0.00
MUNICIPAL BONDS									
649791RC6	STATE OF NEW YORK 1.25 03/15/2027	325,000.00	06/17/2022 3.85%	288,284.75 318,239.46	97.84 3.80%	317,963.75 519.10	0.58% (275.71)	Aa1/AA+ AA+	0.87 0.85
13063EGT7	CALIFORNIA STATE 4.5 08/01/2029	530,000.00	10/30/2024 4.38%	532,793.10 531,918.04	101.31 4.06%	536,944.06 5,962.50	0.98% 5,026.02	Aa2/AA- AA	3.25 2.97
Total Municipal Bonds		855,000.00	4.18%	821,077.85 850,157.50	100.02 3.96%	854,907.81 6,481.60	1.56% 4,750.31		2.37 2.18

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Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2026

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
SUPRANATIONAL									
459058LN1	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.875 10/16/2029	500,000.00	12/12/2024 4.25%	491,860.00 494,180.45	99.69 3.97%	498,435.50 805.00	0.91% 4,255.05	Aaa/AAA NA	3.46 3.20
Total Supranational		500,000.00	4.25%	491,860.00 494,180.45	99.69 3.97%	498,435.50 805.00	0.91% 4,255.05		3.46 3.20
US TREASURY									
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	140,000.00	08/04/2021 0.68%	139,622.66 139,981.14	99.24 3.66%	138,938.24 217.54	0.25% (1,042.90)	Aa1/AA+ AA+	0.25 0.25
91282CCW9	UNITED STATES TREASURY 0.75 08/31/2026	150,000.00	09/17/2021 0.86%	149,185.55 149,944.98	99.02 3.73%	148,532.85 189.54	0.27% (1,412.13)	Aa1/AA+ AA+	0.34 0.33
91282CCZ2	UNITED STATES TREASURY 0.875 09/30/2026	850,000.00	-- 1.08%	841,591.80 849,294.32	98.84 3.71%	840,145.10 629.95	1.53% (9,149.22)	Aa1/AA+ AA+	0.42 0.41
91282CEW7	UNITED STATES TREASURY 3.25 06/30/2027	600,000.00	-- 3.13%	603,357.42 600,789.50	99.36 3.81%	596,156.40 6,517.96	1.09% (4,633.10)	Aa1/AA+ AA+	1.17 1.12
91282CFB2	UNITED STATES TREASURY 2.75 07/31/2027	1,090,000.00	-- 3.98%	1,030,896.10 1,074,763.65	98.68 3.84%	1,075,608.73 7,452.35	1.96% 845.08	Aa1/AA+ AA+	1.25 1.21
91282CFH9	UNITED STATES TREASURY 3.125 08/31/2027	1,240,000.00	-- 3.76%	1,204,744.92 1,230,471.96	99.06 3.85%	1,228,326.64 6,528.53	2.24% (2,145.32)	Aa1/AA+ AA+	1.34 1.28
91282CGH8	UNITED STATES TREASURY 3.5 01/31/2028	1,150,000.00	02/07/2023 3.81%	1,133,873.05 1,144,322.75	99.35 3.89%	1,142,498.55 10,006.91	2.08% (1,824.20)	Aa1/AA+ AA+	1.76 1.67
91282CHE4	UNITED STATES TREASURY 3.625 05/31/2028	750,000.00	06/14/2023 4.00%	737,607.42 744,780.99	99.46 3.89%	745,986.00 11,353.02	1.36% 1,205.01	Aa1/AA+ AA+	2.08 1.96
91282CHX2	UNITED STATES TREASURY 4.375 08/31/2028	1,350,000.00	-- 4.46%	1,345,000.00 1,347,639.89	101.04 3.90%	1,364,027.85 9,950.75	2.49% 16,387.96	Aa1/AA+ AA+	2.34 2.18
91282CNY3	UNITED STATES TREASURY 3.375 09/15/2028	1,000,000.00	01/29/2026 3.61%	994,218.75 994,767.34	98.81 3.90%	988,125.00 4,310.46	1.80% (6,642.34)	Aa1/AA+ AA+	2.38 2.25
91282CPC9	UNITED STATES TREASURY 3.5 10/15/2028	750,000.00	10/31/2025 3.60%	747,978.52 748,319.18	99.05 3.91%	742,910.25 1,147.54	1.35% (5,408.93)	Aa1/AA+ AA+	2.46 2.33
91282CJR3	UNITED STATES TREASURY 3.75 12/31/2028	1,200,000.00	01/23/2024 4.05%	1,184,156.25 1,191,432.25	99.59 3.91%	1,195,077.60 15,041.44	2.18% 3,645.35	Aa1/AA+ AA+	2.67 2.48
91282CJW2	UNITED STATES TREASURY 4.0 01/31/2029	1,200,000.00	01/26/2024 4.04%	1,197,890.63 1,198,838.52	100.22 3.91%	1,202,672.40 11,933.70	2.19% 3,833.88	Aa1/AA+ AA+	2.76 2.56
91282CKD2	UNITED STATES TREASURY 4.25 02/28/2029	1,250,000.00	02/27/2024 4.30%	1,247,363.28 1,248,506.92	100.89 3.91%	1,261,132.50 8,950.41	2.30% 12,625.58	Aa1/AA+ AA+	2.83 2.63

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2026

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
91282CKG5	UNITED STATES TREASURY 4.125 03/31/2029	1,500,000.00	-- 4.47%	1,477,089.85 1,486,565.28	100.57 3.92%	1,508,496.00 5,240.78	2.75% 21,930.72	Aa1/AA+ AA+	2.92 2.72
91282CKP5	UNITED STATES TREASURY 4.625 04/30/2029	750,000.00	05/03/2024 4.48%	754,790.04 752,881.92	101.98 3.92%	764,824.50 94.26	1.39% 11,942.58	Aa1/AA+ AA+	3.00 2.78
91282CKX8	UNITED STATES TREASURY 4.25 06/30/2029	900,000.00	-- 4.09%	906,441.41 904,133.22	100.95 3.93%	908,542.80 12,785.22	1.66% 4,409.58	Aa1/AA+ AA+	3.17 2.90
91282CLK5	UNITED STATES TREASURY 3.625 08/31/2029	1,350,000.00	-- 3.47%	1,359,136.72 1,356,144.90	99.01 3.94%	1,336,657.95 8,244.90	2.44% (19,486.95)	Aa1/AA+ AA+	3.34 3.09
91282CLN9	UNITED STATES TREASURY 3.5 09/30/2029	550,000.00	10/04/2024 3.76%	543,468.75 545,518.97	98.59 3.95%	542,222.45 1,630.46	0.99% (3,296.52)	Aa1/AA+ AA+	3.42 3.18
91282CMA6	UNITED STATES TREASURY 4.125 11/30/2029	725,000.00	12/16/2024 4.25%	720,836.91 721,987.57	100.56 3.95%	729,078.13 12,488.32	1.33% 7,090.55	Aa1/AA+ AA+	3.59 3.25
91282CGQ8	UNITED STATES TREASURY 4.0 02/28/2030	500,000.00	04/10/2025 4.00%	500,000.00 500,000.00	100.11 3.97%	500,527.50 3,369.57	0.91% 527.50	Aa1/AA+ AA+	3.83 3.50
91282CGS4	UNITED STATES TREASURY 3.625 03/31/2030	650,000.00	04/04/2025 3.62%	650,025.39 650,019.96	98.74 3.98%	641,798.95 1,995.73	1.17% (8,221.01)	Aa1/AA+ AA+	3.92 3.60
91282CMZ1	UNITED STATES TREASURY 3.875 04/30/2030	750,000.00	05/20/2025 4.06%	743,759.77 744,952.50	99.62 3.98%	747,129.00 78.97	1.36% 2,176.50	Aa1/AA+ AA+	4.00 3.67
91282CNG2	UNITED STATES TREASURY 4.0 05/31/2030	750,000.00	06/04/2025 3.95%	751,728.52 751,415.28	100.06 3.98%	750,468.75 12,527.47	1.37% (946.53)	Aa1/AA+ AA+	4.08 3.67
91282CNX5	UNITED STATES TREASURY 3.625 08/31/2030	1,500,000.00	-- 3.72%	1,493,378.91 1,494,208.95	98.50 4.01%	1,477,441.50 9,161.01	2.69% (16,767.45)	Aa1/AA+ AA+	4.34 3.94
91282CPA3	UNITED STATES TREASURY 3.625 09/30/2030	1,200,000.00	-- 3.60%	1,201,355.47 1,201,213.03	98.48 4.00%	1,181,812.80 3,684.43	2.15% (19,400.23)	Aa1/AA+ AA+	4.42 4.02
91282CPN5	UNITED STATES TREASURY 3.5 11/30/2030	1,000,000.00	12/09/2025 3.77%	987,695.31 988,657.46	97.89 4.01%	978,906.00 14,615.38	1.78% (9,751.46)	Aa1/AA+ AA+	4.59 4.12
91282CQG9	UNITED STATES TREASURY 3.875 03/31/2031	750,000.00	04/27/2026 3.93%	748,212.89 748,215.87	99.34 4.02%	745,019.25 2,461.58	1.36% (3,196.62)	Aa1/AA+ AA+	4.92 4.42
Total US Treasury		25,595,000.00	3.81%	25,395,406.29 25,509,768.28	99.57 3.92%	25,483,063.69 182,608.18	46.45% (26,704.59)		2.90 2.67
Total Portfolio		55,163,849.35	4.15%	54,515,196.95 54,783,521.95	99.02 4.07%	54,865,934.87 388,807.57	100.00% 82,412.91		2.96 2.53
Total Market Value + Accrued						55,254,742.44			

MONTHLY ACCOUNT STATEMENT

Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2026

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, 2026

Portfolio Characteristics

Average Modified Duration	3.47
Average Coupon	3.42%
Average Purchase YTM	3.69%
Average Market YTM	4.17%
Average Credit Quality*	AA
Average Final Maturity	4.04
Average Life	3.89

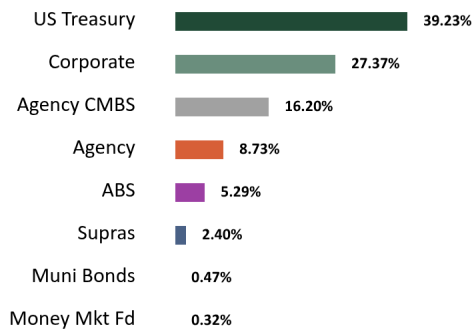
Account Summary

	End Values as of 03/31/2026	End Values as of 04/30/2026
Market Value	41,879,384.24	41,916,876.25
Accrued Interest	247,435.25	271,500.65
Total Market Value	42,126,819.49	42,188,376.90
Income Earned	158,792.88	129,049.40
Cont/WD	0.00	0.00
Par	42,724,491.66	42,841,900.22
Book Value	42,266,120.23	42,377,604.03
Cost Value	42,056,349.69	42,159,854.97

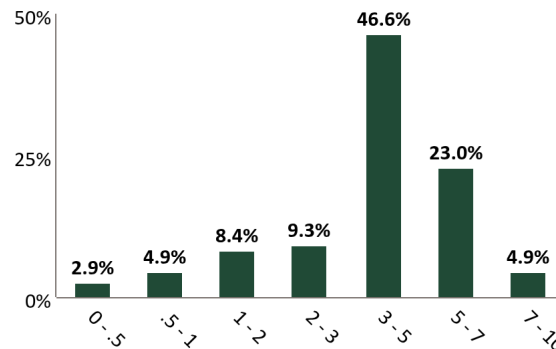
Top Issuers

United States	39.23%
Federal Home Loan Mortgage Corp	16.20%
Federal Home Loan Banks	4.80%
Federal National Mortgage Assoc	3.19%
International Bank for Recon and Dev	2.40%
American Express Credit Master Trust	1.34%
The Home Depot, Inc.	1.32%
PepsiCo, Inc.	1.31%

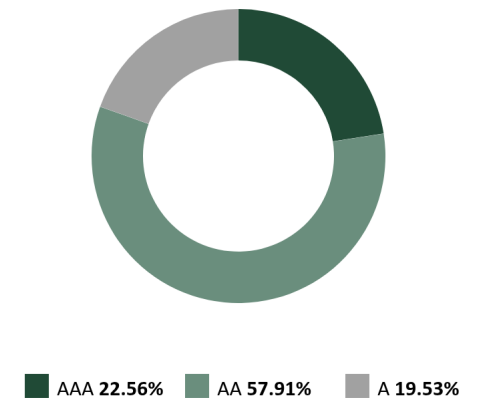
Sector Allocation



Maturity Distribution



Credit Quality*



Performance Review

Total Rate of Return**	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (06/01/06)
NCCSIF Long Term Acct	0.15%	0.16%	0.36%	3.62%	5.81%	4.10%	1.35%	1.94%	3.15%
Benchmark Return	0.09%	0.14%	0.22%	2.98%	5.41%	3.50%	0.98%	1.55%	2.77%

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

**Periods over 1 year are annualized.

Benchmark: ICE BofA 1-10 Year Unsubordinated US Treasury & Agency Index

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2026

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES				
Max % (MV)	100.0	16.2	Compliant	
Max % Issuer (MV)	30.0	16.2	Compliant	
Max Maturity (Years)	10.0	6.7	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV)	20.0	5.3	Compliant	
Max % Issuer (MV)	5.0	1.3	Compliant	
Max Maturity (Years)	5	3	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	27.4	Compliant	
Max % Issuer (MV)	5.0	1.3	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, 2026

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	8.7	Compliant	
Max % Issuer (MV)	30.0	4.8	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	10	5	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	0.0	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	0.5	Compliant	
Max % Issuer (MV)	5.0	0.5	Compliant	
Max Maturity (Years)	5	0.0	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, 2026

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	2.4	Compliant	
Max % Issuer (MV)	10.0	2.4	Compliant	
Max Maturity (Years)	5	3	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	39.2	Compliant	
Max Maturity (Years)	10	7	Compliant	

RECONCILIATION SUMMARY



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2026

Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	0.00

Principal Paydowns

Month to Date	(261.45)
Fiscal Year to Date	(50,051.61)

Purchases

Month to Date	657,161.37
Fiscal Year to Date	11,588,890.56

Sales

Month to Date	(560,761.84)
Fiscal Year to Date	(10,376,374.77)

Interest Received

Month to Date	97,119.33
Fiscal Year to Date	1,165,928.70

Purchased / Sold Interest

Month to Date	(981.25)
Fiscal Year to Date	(3,464.52)

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2025)
Beginning Book Value	42,266,120.23	41,169,581.22
Maturities/Calls	0.00	0.00
Principal Paydowns	(261.45)	(50,051.61)
Purchases	657,161.37	11,588,890.56
Sales	(560,761.84)	(10,376,374.77)
Change in Cash, Payables, Receivables	(6.01)	(140.34)
Amortization/Accretion	8,845.91	83,107.24
Realized Gain (Loss)	6,505.81	(37,408.26)
Ending Book Value	42,377,604.03	42,377,604.03

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2025)
Beginning Market Value	41,879,384.24	40,711,816.46
Maturities/Calls	0.00	0.00
Principal Paydowns	(261.45)	(50,051.61)
Purchases	657,161.37	11,588,890.56
Sales	(560,761.84)	(10,376,374.77)
Change in Cash, Payables, Receivables	(6.01)	(140.34)
Amortization/Accretion	8,845.91	83,107.24
Change in Net Unrealized Gain (Loss)	(73,991.78)	(2,963.01)
Realized Gain (Loss)	6,505.81	(37,408.26)
Ending Market Value	41,916,876.25	41,916,876.25

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2026

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									
362962AD4	GMALT 2025-2 A3 4.58 05/22/2028	500,000.00	05/23/2025 4.73%	500,898.44 500,495.82	100.44 4.08%	502,188.50 699.72	1.20% 1,692.68	NA/AAA AAA	2.06 0.81
02582JKH2	AMXCA 2024-1 A 5.23 04/16/2029	230,000.00	04/16/2024 5.30%	229,952.85 229,971.98	101.20 3.99%	232,751.26 534.62	0.56% 2,779.28	NA/AAA AAA	2.96 0.91
05522RDJ4	BACCT 2024-1 A 4.93 05/15/2029	145,000.00	06/06/2024 4.93%	144,991.87 144,995.00	100.97 4.01%	146,401.43 317.71	0.35% 1,406.43	Aaa/AAA NA	3.04 0.99
43814VAC1	HAROT 2025-1 A3 4.57 09/21/2029	500,000.00	05/08/2025 4.38%	502,480.47 501,795.08	100.54 4.07%	502,683.50 634.72	1.20% 888.42	NA/AAA AAA	3.39 0.98
92970QAE5	WFCIT 2024-2 A 4.29 10/15/2029	500,000.00	05/08/2025 4.36%	499,609.38 499,695.46	100.34 4.08%	501,714.00 953.33	1.20% 2,018.54	Aaa/AAA NA	3.46 1.38
02582JKP4	AMXCA 2025-2 A 4.28 04/15/2030	330,000.00	05/06/2025 4.28%	329,994.03 329,995.20	100.26 4.17%	330,871.20 627.73	0.79% 876.00	NA/AAA AAA	3.96 1.84
Total ABS		2,205,000.00	4.57%	2,207,927.04 2,206,948.53	100.53 4.08%	2,216,609.89 3,767.84	5.29% 9,661.35		3.12 1.15
AGENCY									
3135G0Q22	FEDERAL NATIONAL MORTGAGE ASSOCIATION 1.875 09/24/2026	230,000.00	-- 2.97%	212,604.00 229,277.80	99.26 3.76%	228,292.48 443.23	0.54% (985.32)	Aa1/AA+ AA+	0.40 0.39
3130ACKB9	FEDERAL HOME LOAN BANKS 2.625 09/10/2027	600,000.00	-- 2.74%	593,685.00 599,104.10	98.42 3.83%	590,491.80 2,231.25	1.41% (8,612.30)	Aa1/AA+ AA+	1.36 1.31
3135G05Y5	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.75 10/08/2027	600,000.00	-- 0.79%	598,402.20 599,662.85	95.68 3.87%	574,104.00 287.50	1.37% (25,558.85)	Aa1/AA+ AA+	1.44 1.40
3130AEB25	FEDERAL HOME LOAN BANKS 3.25 06/09/2028	500,000.00	01/29/2019 3.14%	504,785.00 501,077.96	98.69 3.90%	493,471.50 6,409.72	1.18% (7,606.46)	Aa1/AA+ AA+	2.11 1.99
3130AG3X1	FEDERAL HOME LOAN BANKS 2.875 03/09/2029	380,000.00	-- 2.68%	386,815.50 381,991.57	97.08 3.96%	368,914.64 1,578.06	0.88% (13,076.93)	Aa1/AA+ AA+	2.86 2.70
3130AGDY8	FEDERAL HOME LOAN BANKS 2.75 06/08/2029	510,000.00	-- 2.47%	523,261.05 514,153.56	96.37 4.01%	491,464.56 5,571.04	1.17% (22,689.00)	Aa1/AA+ AA+	3.11 2.90
3130AGUW3	FEDERAL HOME LOAN BANKS 2.125 09/14/2029	70,000.00	03/05/2020 1.23%	75,742.80 72,033.67	93.93 4.07%	65,749.11 194.20	0.16% (6,284.56)	Aa1/AA+ AA+	3.38 3.19
3135G05Q2	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.875 08/05/2030	610,000.00	-- 0.99%	603,622.55 607,235.34	87.87 4.00%	535,988.70 1,275.07	1.28% (71,246.64)	Aa1/AA+ AA+	4.27 4.09
3133ERDM0	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.75 05/02/2031	300,000.00	07/19/2024 4.38%	306,411.00 304,732.48	103.10 4.06%	309,296.10 7,085.42	0.74% 4,563.62	Aa1/AA+ AA+	5.01 4.33

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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		3,800,000.00	2.31%	3,805,329.10 3,809,269.32	96.44 3.93%	3,657,772.89 25,075.49	8.73% (151,496.43)		2.57 2.41
AGENCY CMBS									
3137H1Z33	FHMS K-744 A2 1.712 07/25/2028	217,076.53	02/08/2022 2.07%	212,335.58 215,466.40	95.08 4.16%	206,400.49 309.70	0.49% (9,065.90)	Aa1/AA+ AAA	2.24 2.01
3137FNB82	FHMS K-096 A2 2.519 07/25/2029	95,000.00	03/23/2023 4.19%	86,320.12 90,608.74	95.05 4.19%	90,301.02 199.42	0.22% (307.73)	Aa1/AA+ AAA	3.24 2.95
3137H9D71	FHMS K-750 A2 3.0 09/25/2029	400,000.00	10/26/2022 4.83%	359,138.80 380,016.05	96.53 4.20%	386,105.60 1,000.00	0.92% 6,089.55	Aa1/AA+ AAA	3.41 2.81
3137FQ3Z4	FHMS K-101 A2 2.524 10/25/2029	300,000.00	06/02/2022 3.32%	284,167.97 292,602.24	94.61 4.21%	283,815.60 631.00	0.68% (8,786.64)	Aa1/AA+ AA+	3.49 3.21
3137HAGZ3	FHMS K-752 A2 4.284 07/25/2030	400,000.00	08/16/2023 2.77%	383,940.40 390,234.63	99.98 4.25%	399,912.80 1,428.00	0.95% 9,678.17	Aa1/AA+ AAA	4.24 3.64
3137F63Z8	FHMS K-119 A2 1.566 09/25/2030	500,000.00	04/15/2025 4.46%	431,503.91 444,615.72	89.35 4.26%	446,758.50 652.50	1.07% 2,142.78	Aa1/AA+ AAA	4.41 4.12
3137HB2L7	FHMS K-753 A2 4.4 10/25/2030	500,000.00	04/15/2025 4.44%	498,535.16 498,811.34	100.30 4.29%	501,500.50 1,833.33	1.20% 2,689.16	Aa1/AA+ AAA	4.49 3.90
3137HDVA5	FHMS K756 4.963 05/25/2031	345,000.00	07/24/2024 4.84%	351,884.48 350,099.82	102.64 4.33%	354,115.94 1,426.86	0.84% 4,016.11	Aa1/AA+ AAA	5.07 4.31
3137HH5X5	FHMS K757 A2 4.456 08/25/2031	415,000.00	10/02/2024 4.10%	423,287.97 421,394.34	100.37 4.35%	416,520.56 1,541.03	0.99% (4,873.78)	Aaa/AA+ AA+	5.32 4.55
3137HHJF9	FHMS K-758 A2 4.68 10/25/2031	400,000.00	12/30/2024 4.83%	396,500.00 397,190.06	101.36 4.37%	405,440.00 1,560.00	0.97% 8,249.94	Aa1/AA+ AA+	5.49 4.69
3137H6LN3	FHMS K-139 A2 2.59 01/25/2032	270,000.00	03/01/2022 2.34%	275,647.32 273,261.46	91.08 4.38%	245,906.28 582.75	0.59% (27,355.18)	Aaa/AA+ AA+	5.74 5.14
3137HJZS9	FHMS K-759 A2 4.8 01/25/2032	440,000.00	02/11/2025 4.76%	439,530.08 439,611.65	101.91 4.39%	448,401.80 1,760.00	1.07% 8,790.15	Aa1/AA+ AAA	5.74 4.83
3137H8BK6	FHMS K-147 A2 3.0 06/25/2032	450,000.00	08/19/2025 4.37%	414,070.31 417,728.61	92.41 4.43%	415,835.10 1,125.00	0.99% (1,893.51)	Aa1/AA+ AAA	6.15 5.44
3137H8U90	FHMS K-148 A2 3.5 07/25/2032	200,000.00	04/26/2023 4.11%	190,804.69 193,813.97	94.94 4.43%	189,886.20 583.33	0.45% (3,927.77)	Aaa/AA+ AA+	6.24 5.43
3137HNTK4	FHMS K-762 A2 4.36 09/25/2032	400,000.00	11/05/2025 4.25%	401,354.80 401,262.35	99.48 4.44%	397,910.00 1,453.33	0.95% (3,352.35)	Aa1/AAA AA+	6.41 5.39
3137HPET6	FHMS K-763 A2 4.17 10/25/2032	350,000.00	12/08/2025 4.47%	347,048.80 347,165.72	98.37 4.45%	344,310.05 1,216.25	0.82% (2,855.67)	Aa1/AAA AA+	6.49 5.50

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3137H9M89	FHMS K-152 A2 3.78 11/25/2032	180,000.00	07/27/2023 4.63%	168,693.75 172,054.53	96.23 4.46%	173,212.38 567.00	0.41% 1,157.85	Aa1/AA+ AAA	6.57 5.55
3137HQDH1	FHMS K-764 A2 4.12 12/25/2032	600,000.00	02/10/2026 4.20%	596,844.60 596,935.05	97.98 4.47%	587,889.60 2,060.00	1.40% (9,045.45)	Aa1/AAA AA+	6.65 5.63
3137H9UD9	FHMS K-154 A2 4.35 01/25/2033	500,000.00	09/11/2023 5.02%	477,656.25 483,970.65	99.20 4.48%	495,981.50 1,812.50	1.18% 12,010.85	Aa1/AA+ AAA	6.74 5.69
Total Agency CMBS		6,962,076.53	4.22%	6,739,264.99 6,806,843.32	97.68 4.36%	6,790,203.91 21,742.01	16.20% (16,639.40)		5.32 4.58

CASH									
CCYUSD	Receivable	607.57	--	607.57 607.57	1.00	607.57 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		607.57		607.57 607.57	1.00	607.57 0.00	0.00% 0.00		0.00 0.00

CORPORATE									
26442CAS3	DUKE ENERGY CAROLINAS LLC 2.95 12/01/2026	300,000.00	01/13/2022 1.82%	315,051.00 301,097.38	99.39 4.02%	298,156.50 3,687.50	0.71% (2,940.88)	Aa3/A NA	0.59 0.56
87612EBM7	TARGET CORP 1.95 01/15/2027	170,000.00	01/19/2022 1.99%	169,711.00 169,958.81	98.63 3.93%	167,675.25 976.08	0.40% (2,283.56)	A2/A A	0.71 0.69
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	205,000.00	03/01/2022 2.46%	204,946.90 204,990.18	98.66 4.09%	202,256.08 809.18	0.48% (2,734.11)	A2/A- A	0.84 0.82
89114Tzt2	TORONTO-DOMINION BANK 2.8 03/10/2027	325,000.00	03/09/2022 2.97%	322,422.75 324,557.98	98.92 4.09%	321,497.80 1,289.17	0.77% (3,060.18)	A2/A- AA-	0.86 0.83
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	345,000.00	03/07/2022 2.30%	344,934.45 344,988.58	98.55 4.01%	339,990.95 1,013.92	0.81% (4,997.64)	Aa2/AA A+	0.87 0.85
756109AU8	REALTY INCOME CORP 3.65 01/15/2028	395,000.00	-- 4.77%	376,127.65 388,314.52	98.86 4.35%	390,495.82 4,245.15	0.93% 2,181.29	A3/A- NA	1.71 1.62
06051GGF0	BANK OF AMERICA CORP 3.824 01/20/2028	150,000.00	02/06/2023 5.40%	143,926.50 148,879.67	99.61 5.04%	149,421.30 1,609.27	0.36% 541.63	A1/A- AA-	1.73 0.69
341081GN1	FLORIDA POWER & LIGHT CO 4.4 05/15/2028	180,000.00	06/06/2023 4.63%	178,187.40 179,251.03	100.43 4.17%	180,781.20 3,652.00	0.43% 1,530.17	Aa2/A+ AA-	2.04 1.74
24422EXH7	JOHN DEERE CAPITAL CORP 4.5 01/16/2029	300,000.00	01/23/2024 4.61%	298,473.00 299,167.63	100.79 4.19%	302,371.20 3,937.50	0.72% 3,203.57	A1/A A+	2.71 2.50
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	365,000.00	01/24/2024 4.64%	364,405.05 364,672.40	101.20 4.13%	369,390.22 4,244.14	0.88% 4,717.82	A1/A+ NA	2.76 2.53

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743315AV5	PROGRESSIVE CORP 4.0 03/01/2029	300,000.00	07/09/2024 4.83%	289,704.00 293,713.06	99.46 4.20%	298,370.10 2,000.00	0.71% 4,657.04	A2/A A	2.84 2.63
025816ED7	AMERICAN EXPRESS CO 4.731 04/25/2029	500,000.00	04/24/2025 4.58%	502,030.00 501,342.84	100.52 4.60%	502,606.50 394.25	1.20% 1,263.66	A2/A- A	2.99 1.87
74460DAD1	PUBLIC STORAGE OPERATING CO 3.385 05/01/2029	300,000.00	05/24/2024 5.05%	278,523.00 286,908.35	97.52 4.27%	292,561.80 5,077.50	0.70% 5,653.45	A2/A NA	3.00 2.82
74456QBY1	PUBLIC SERVICE ELECTRIC AND GAS CO 3.2 05/15/2029	400,000.00	06/21/2024 4.81%	372,260.00 382,759.57	96.94 4.28%	387,760.80 5,902.22	0.93% 5,001.23	A1/A NA	3.04 2.81
341081GT8	FLORIDA POWER & LIGHT CO 5.15 06/15/2029	150,000.00	06/20/2024 4.90%	151,624.50 150,997.42	102.49 4.29%	153,739.05 2,918.33	0.37% 2,741.63	Aa2/A+ AA-	3.13 2.67
437076DC3	HOME DEPOT INC 4.75 06/25/2029	300,000.00	06/20/2024 4.84%	298,788.00 299,236.03	101.55 4.22%	304,645.20 4,987.50	0.73% 5,409.17	A2/A A	3.15 2.79
713448FX1	PEPSICO INC 4.5 07/17/2029	265,000.00	07/15/2024 4.53%	264,589.25 264,736.14	100.86 4.21%	267,265.75 3,445.00	0.64% 2,529.61	A1/A+ NA	3.21 2.86
38141GD27	GOLDMAN SACHS GROUP INC 4.153 10/21/2029	300,000.00	10/15/2025 4.14%	300,108.00 300,089.08	98.95 4.58%	296,862.90 346.08	0.71% (3,226.18)	A2/BBB+ A	3.48 2.32
61747YFK6	MORGAN STANLEY 5.173 01/16/2030	225,000.00	01/13/2025 5.39%	223,256.25 223,817.21	101.33 4.76%	227,990.93 3,394.78	0.54% 4,173.72	A1/A- A+	3.71 2.47
46647PEB8	JPMORGAN CHASE & CO 5.012 01/23/2030	500,000.00	04/17/2025 4.83%	503,005.00 502,184.26	101.19 4.65%	505,941.00 6,821.89	1.21% 3,756.74	A1/A AA-	3.73 2.50
63743HFX5	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP 4.95 02/07/2030	500,000.00	-- 4.82%	502,734.20 502,148.48	101.74 4.44%	508,724.50 5,775.00	1.21% 6,576.02	A2/NA A	3.77 3.30
06051GHQ5	BANK OF AMERICA CORP 3.974 02/07/2030	350,000.00	06/12/2025 4.67%	341,918.50 343,867.75	98.53 4.70%	344,851.50 3,245.43	0.82% 983.75	A1/A- AA-	3.77 2.56
87612EBJ4	TARGET CORP 2.35 02/15/2030	300,000.00	04/17/2025 4.56%	271,548.00 277,606.77	93.18 4.32%	279,545.40 1,488.33	0.67% 1,938.63	A2/A A	3.80 3.55
02665WFY2	AMERICAN HONDA FINANCE CORP 4.8 03/05/2030	250,000.00	03/03/2025 4.82%	249,780.00 249,830.84	100.10 4.77%	250,241.00 1,866.67	0.60% 410.16	A3/BBB+ A-	3.85 3.45
571748CA8	MARSH & MCLENNAN COMPANIES INC 4.65 03/15/2030	500,000.00	-- 4.68%	499,232.50 499,400.58	100.50 4.51%	502,520.00 2,970.83	1.20% 3,119.42	A3/A- A-	3.87 3.42
00287YDZ9	ABBVIE INC 4.875 03/15/2030	500,000.00	04/17/2025 4.59%	506,000.00 504,722.32	101.76 4.37%	508,797.00 3,114.58	1.21% 4,074.68	A2/A- NA	3.87 3.41
713448ES3	PEPSICO INC 2.75 03/19/2030	300,000.00	04/17/2025 4.44%	277,890.00 282,514.23	94.60 4.27%	283,792.20 962.50	0.68% 1,277.97	A1/A+ NA	3.88 3.61

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828807DK0	SIMON PROPERTY GROUP LP 2.65 07/15/2030	400,000.00	09/25/2025 4.29%	371,868.00 375,350.40	93.00 4.49%	371,998.00 3,121.11	0.89% (3,352.40)	A3/A NA	4.21 3.88
437076DJ8	HOME DEPOT INC 3.95 09/15/2030	250,000.00	09/09/2025 4.02%	249,225.00 249,321.77	98.74 4.27%	246,858.00 1,261.81	0.59% (2,463.77)	A2/A A	4.38 3.95
30303MAB8	META PLATFORMS INC 4.2 11/15/2030	500,000.00	11/12/2025 4.11%	502,000.00 501,815.95	98.83 4.49%	494,156.00 10,383.33	1.18% (7,659.95)	Aa3/AA- NA	4.54 4.00
717081FDO	PFIZER INC 4.2 11/15/2030	305,000.00	11/18/2025 4.22%	304,759.05 304,780.36	99.21 4.39%	302,591.72 5,693.33	0.72% (2,188.64)	A2/A NA	4.54 4.01
89236TPH2	TOYOTA MOTOR CREDIT CORP 4.2 01/10/2031	220,000.00	01/07/2026 4.21%	219,931.80 219,935.88	98.85 4.47%	217,476.60 2,797.67	0.52% (2,459.28)	A1/A+ A+	4.70 4.16
74340XCQ2	PROLOGIS LP 4.75 01/15/2031	400,000.00	01/14/2026 4.22%	409,300.00 408,750.81	101.03 4.50%	404,129.60 5,594.44	0.96% (4,621.21)	A2/A NA	4.71 4.06
29379VCK7	ENTERPRISE PRODUCTS OPERATING LLC 4.6 01/15/2031	300,000.00	04/17/2026 4.30%	303,786.00 303,761.50	100.17 4.56%	300,495.60 4,063.33	0.72% (3,265.90)	A3/A- A-	4.71 4.14
92826CAZ5	VISA INC 4.1 02/12/2031	270,000.00	02/03/2026 4.13%	269,638.20 269,653.65	99.72 4.16%	269,238.87 2,429.25	0.64% (414.78)	Aa3/AA- NA	4.79 4.26
26442CBB9	DUKE ENERGY CAROLINAS LLC 2.55 04/15/2031	250,000.00	04/21/2026 4.34%	230,180.00 230,278.06	91.32 4.52%	228,305.75 283.33	0.54% (1,972.31)	Aa3/A NA	4.96 4.56
Total Corporate		11,570,000.00	4.32%	11,411,864.95 11,455,401.50	99.23 4.38%	11,473,502.07 115,802.43	27.37% 18,100.57		3.31 2.83
MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	134,216.12	-- 3.27%	134,216.12 134,216.12	1.00 3.27%	134,216.12 0.00	0.32% 0.00	Aaa/ AAA AAA	0.00 0.00
Total Money Market Fund		134,216.12	3.27%	134,216.12 134,216.12	1.00 3.27%	134,216.12 0.00	0.32% 0.00		0.00 0.00
MUNICIPAL BONDS									
649791RC6	STATE OF NEW YORK 1.25 03/15/2027	200,000.00	06/30/2022 3.54%	180,128.00 196,313.13	97.84 3.80%	195,670.00 319.44	0.47% (643.13)	Aa1/AA+ AA+	0.87 0.85
Total Municipal Bonds		200,000.00	3.54%	180,128.00 196,313.13	97.84 3.80%	195,670.00 319.44	0.47% (643.13)		0.87 0.85

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SUPRANATIONAL									
459058LR2	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 4.125 03/20/2030	1,000,000.00	04/24/2025 3.99%	1,006,017.00 1,004,769.90	100.48 3.99%	1,004,781.00 4,697.92	2.40% 11.10	Aaa/AAA NA	3.89 3.54
Total Supranational		1,000,000.00	3.99%	1,006,017.00 1,004,769.90	100.48 3.99%	1,004,781.00 4,697.92	2.40% 11.10		3.89 3.54
US TREASURY									
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	150,000.00	07/29/2021 0.72%	149,285.16 149,964.34	99.24 3.66%	148,862.40 233.08	0.36% (1,101.94)	Aa1/AA+ AA+	0.25 0.25
91282CCZ2	UNITED STATES TREASURY 0.875 09/30/2026	600,000.00	-- 1.13%	592,710.94 599,387.67	98.84 3.71%	593,043.60 444.67	1.41% (6,344.07)	Aa1/AA+ AA+	0.42 0.41
912828YG9	UNITED STATES TREASURY 1.625 09/30/2026	100,000.00	12/18/2019 1.85%	98,507.81 99,908.43	99.13 3.74%	99,132.10 137.64	0.24% (776.33)	Aa1/AA+ AA+	0.42 0.41
912828ZB9	UNITED STATES TREASURY 1.125 02/28/2027	545,000.00	03/24/2020 0.75%	558,901.76 546,664.26	97.86 3.76%	533,354.99 1,032.98	1.27% (13,309.27)	Aa1/AA+ AA+	0.83 0.81
91282CAH4	UNITED STATES TREASURY 0.5 08/31/2027	150,000.00	08/06/2021 0.94%	146,121.09 149,146.39	95.68 3.86%	143,513.70 126.36	0.34% (5,632.69)	Aa1/AA+ AA+	1.34 1.30
91282CAL5	UNITED STATES TREASURY 0.375 09/30/2027	300,000.00	10/25/2021 1.32%	283,792.97 296,129.78	95.26 3.85%	285,773.40 95.29	0.68% (10,356.38)	Aa1/AA+ AA+	1.42 1.39
9128283F5	UNITED STATES TREASURY 2.25 11/15/2027	300,000.00	11/07/2019 1.90%	307,957.03 301,529.47	97.58 3.88%	292,746.00 3,113.95	0.70% (8,783.47)	Aa1/AA+ AA+	1.54 1.48
91282CBB6	UNITED STATES TREASURY 0.625 12/31/2027	625,000.00	03/29/2021 1.29%	597,875.98 618,304.20	94.79 3.89%	592,407.50 1,305.68	1.41% (25,896.70)	Aa1/AA+ AA+	1.67 1.62
91282CBJ9	UNITED STATES TREASURY 0.75 01/31/2028	550,000.00	03/12/2021 1.27%	530,857.42 545,124.85	94.74 3.89%	521,060.65 1,025.55	1.24% (24,064.20)	Aa1/AA+ AA+	1.76 1.71
91282CCV1	UNITED STATES TREASURY 1.125 08/31/2028	300,000.00	09/03/2021 1.10%	300,457.03 300,152.88	93.85 3.91%	281,554.80 568.61	0.67% (18,598.08)	Aa1/AA+ AA+	2.34 2.26
9128285M8	UNITED STATES TREASURY 3.125 11/15/2028	150,000.00	10/19/2022 4.33%	140,349.61 145,957.97	98.12 3.91%	147,181.65 2,162.47	0.35% 1,223.68	Aa1/AA+ AA+	2.54 2.38
912828YB0	UNITED STATES TREASURY 1.625 08/15/2029	350,000.00	05/28/2020 0.67%	380,009.77 360,719.69	92.98 3.92%	325,418.10 1,178.35	0.78% (35,301.59)	Aa1/AA+ AA+	3.29 3.14
91282CFJ5	UNITED STATES TREASURY 3.125 08/31/2029	120,000.00	09/19/2022 3.62%	116,381.25 118,262.66	97.46 3.94%	116,953.08 631.79	0.28% (1,309.58)	Aa1/AA+ AA+	3.34 3.11
91282CLK5	UNITED STATES TREASURY 3.625 08/31/2029	600,000.00	09/11/2024 3.45%	604,710.94 603,164.88	99.01 3.94%	594,070.20 3,664.40	1.42% (9,094.68)	Aa1/AA+ AA+	3.34 3.09

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2026

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
91282CFT3	UNITED STATES TREASURY 4.0 10/31/2029	140,000.00	12/30/2022 4.02%	139,868.75 139,932.66	100.15 3.95%	140,213.22 15.22	0.33% 280.56	Aa1/AA+ AA+	3.50 3.23
91282CGZ8	UNITED STATES TREASURY 3.5 04/30/2030	1,000,000.00	-- 3.87%	983,756.25 986,609.27	98.23 3.98%	982,305.00 95.11	2.34% (4,304.27)	Aa1/AA+ AA+	4.00 3.69
912828ZQ6	UNITED STATES TREASURY 0.625 05/15/2030	615,000.00	-- 0.90%	599,593.95 608,375.51	87.57 3.99%	538,533.36 1,773.22	1.28% (69,842.15)	Aa1/AA+ AA+	4.04 3.90
91282CAV3	UNITED STATES TREASURY 0.875 11/15/2030	625,000.00	-- 1.29%	600,808.59 613,712.56	87.09 4.01%	544,336.25 2,522.88	1.30% (69,376.31)	Aa1/AA+ AA+	4.54 4.34
91282CJQ5	UNITED STATES TREASURY 3.75 12/31/2030	800,000.00	01/23/2024 4.10%	783,437.50 788,851.53	98.86 4.02%	790,844.00 10,027.62	1.89% 1,992.47	Aa1/AA+ AA+	4.67 4.18
91282CJX0	UNITED STATES TREASURY 4.0 01/31/2031	600,000.00	02/23/2024 4.33%	588,093.75 591,833.56	99.88 4.03%	599,296.80 5,966.85	1.43% 7,463.24	Aa1/AA+ AA+	4.76 4.25
91282CKC4	UNITED STATES TREASURY 4.25 02/28/2031	500,000.00	03/20/2024 4.27%	499,277.34 499,497.13	100.96 4.03%	504,804.50 3,580.16	1.20% 5,307.37	Aa1/AA+ AA+	4.83 4.30
91282CKF7	UNITED STATES TREASURY 4.125 03/31/2031	500,000.00	04/10/2024 4.53%	488,125.00 491,624.51	100.41 4.03%	502,031.50 1,746.93	1.20% 10,406.99	Aa1/AA+ AA+	4.92 4.40
91282CKN0	UNITED STATES TREASURY 4.625 04/30/2031	250,000.00	05/03/2024 4.49%	251,962.89 251,404.81	102.63 4.04%	256,562.50 31.42	0.61% 5,157.69	Aa1/AA+ AA+	5.00 4.44
91282CLZ2	UNITED STATES TREASURY 4.125 11/30/2031	1,000,000.00	-- 4.20%	995,695.31 996,457.87	100.17 4.09%	1,001,680.00 17,225.27	2.39% 5,222.13	Aa1/AA+ AA+	5.59 4.86
91282CMT5	UNITED STATES TREASURY 4.125 03/31/2032	1,000,000.00	-- 4.18%	996,824.22 997,298.03	100.01 4.12%	1,000,078.00 3,493.85	2.39% 2,779.97	Aa1/AA+ AA+	5.92 5.18
91282CNA5	UNITED STATES TREASURY 4.0 04/30/2032	1,000,000.00	-- 4.15%	990,878.91 992,161.43	99.32 4.13%	993,164.00 108.70	2.37% 1,002.57	Aa1/AA+ AA+	6.00 5.28
91282CFF3	UNITED STATES TREASURY 2.75 08/15/2032	900,000.00	-- 3.77%	843,986.72 849,562.03	92.23 4.17%	830,039.40 5,127.76	1.98% (19,522.63)	Aa1/AA+ AA+	6.29 5.64
91282CGM7	UNITED STATES TREASURY 3.5 02/15/2033	1,070,000.00	-- 3.89%	1,039,093.75 1,046,121.76	95.89 4.20%	1,026,029.42 7,758.98	2.45% (20,092.34)	Aa1/AA+ AA+	6.80 5.92
91282CHC8	UNITED STATES TREASURY 3.375 05/15/2033	1,000,000.00	-- 4.13%	947,257.81 955,569.51	94.91 4.22%	949,141.00 15,569.75	2.26% (6,428.51)	Aa1/AA+ AA+	7.04 6.07
91282CHT1	UNITED STATES TREASURY 3.875 08/15/2033	130,000.00	09/25/2023 4.50%	123,545.70 125,240.15	97.78 4.23%	127,115.69 1,043.68	0.30% 1,875.54	Aa1/AA+ AA+	7.29 6.23
91282CJZ5	UNITED STATES TREASURY 4.0 02/15/2034	1,000,000.00	-- 4.08%	994,375.00 994,564.83	98.23 4.27%	982,266.00 8,287.29	2.34% (12,298.83)	Aa1/AA+ AA+	7.80 6.57
Total US Treasury		16,970,000.00	3.20%	16,674,500.20 16,763,234.64	97.03 4.03%	16,443,512.81 100,095.52	39.23% (319,721.83)		4.56 4.06

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2026

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 Portfolio		42,841,900.22	3.69%	42,159,854.97	97.65	41,916,876.25	100.00%		4.04
Total Market Value + Accrued				42,377,604.03	4.17%	271,500.65	(460,727.78)		3.47
						42,188,376.90			

California State Treasurer
Fiona Ma, CPA



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

April 10, 2026

[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 2026 Statement

Effective Date	Transaction Date	Tran Type	Confirm Number	Web Confirm Number	Authorized Caller	Amount
3/5/2026	3/5/2026	RW	1795280	1755942	JAMES MARTA	-390,000.00
3/12/2026	3/12/2026	RW	1795483	1756161	JAMES MARTA	-142,000.00
3/26/2026	3/26/2026	RW	1795918	1756608	JAMES MARTA	-43,000.00

Account Summary

Total Deposit:	0.00	Beginning Balance:	9,861,836.51
Total Withdrawal:	-575,000.00	Ending Balance:	9,286,836.51

INVESTMENT REPORT FOR THE QUARTER ENDING MARCH 31, 2026

	<u>MARKET VALUE</u>
CASH:	
(1) Tri Counties Checking	\$ (130,338)
(2) Local Agency Inv Fund (LAIF)	\$ 9,286,658
Total Cash	<u>\$ 9,156,320</u>
INVESTMENTS (Unrestricted):	
(3) Chandler Investments	
Account no. 170	\$ 54,802,222
Account no. 171	<u>\$ 41,879,384</u>
Total Unrestricted Investments	<u>\$ 96,681,606</u>
TOTAL CASH AND INVESTMENTS	<u><u>\$ 105,837,927</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, 2026 3.83%
- (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

May 7, 2026

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.

Your
one solution
for whole health.®

Utilization
Report

ALLONE
HEALTH

NCCSIF

01/01/2026 - 03/31/2026

Private & Confidential

UTILIZATION REPORT

NCCSIF

January 01, 2026 - March 31, 2026 on New Files

UTILIZATION RATE SUMMARY

Type	Count	%	Serviced	%	Activities	%
EAP Files	8	57.1%	8	19.0%	49	49.5%
Information Calls	0	00.0%	0	00.0%	0	00.0%
Work/Life Files	6	42.9%	6	14.3%	8	08.1%
Organizational Service/CISD	0	00.0%	0	00.0%	0	00.0%
Member Portal Web Traffic	0	00.0%	28	66.7%	42	42.4%
Supervisor Referral	0	00.0%	0	00.0%	0	00.0%
Organization Consultation	0	00.0%	0	00.0%	0	00.0%
Total	14	100%	42	100%	99	100%

Count	Serviced	Activities
The total number of files: EAP, Organizational Services, Information Calls, etc. that fall within the reporting period.	The total number of service users within files along with Member Portal unique user visits that fall within the reporting period.	The total number of activities from files along with the total Member Portal visits that fall within the reporting period.

Population / Utilization Rate	1047
Annualized Rate for Count of all Files.	5.42%
Annualized Impact Rate of Total Serviced including Member Portal visits.	16.27%

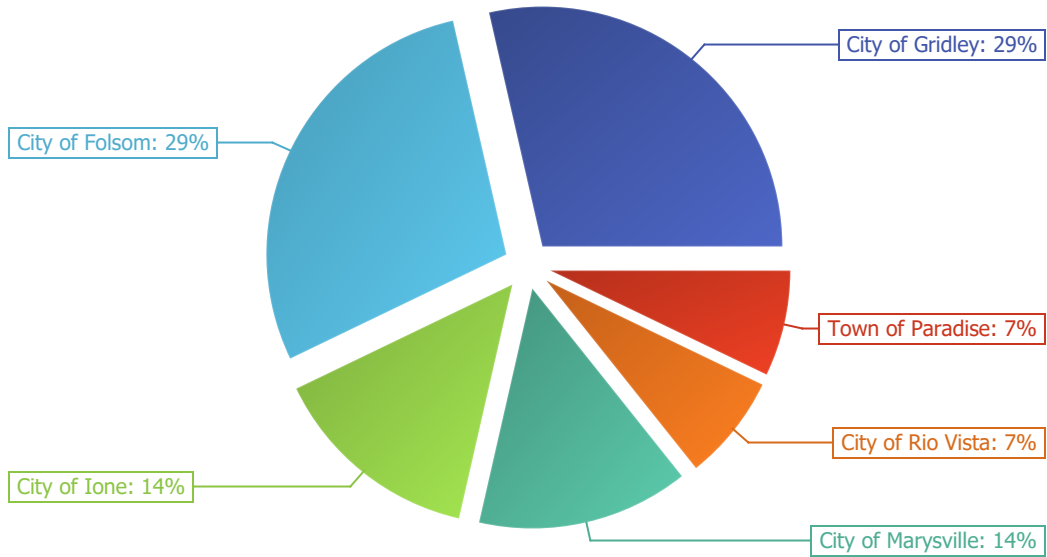
New/Ongoing Files Summary	
Total New Files	14

UTILIZATION REPORT

NCCSIF

January 01, 2026 - March 31, 2026

Utilization Breakdown by Division



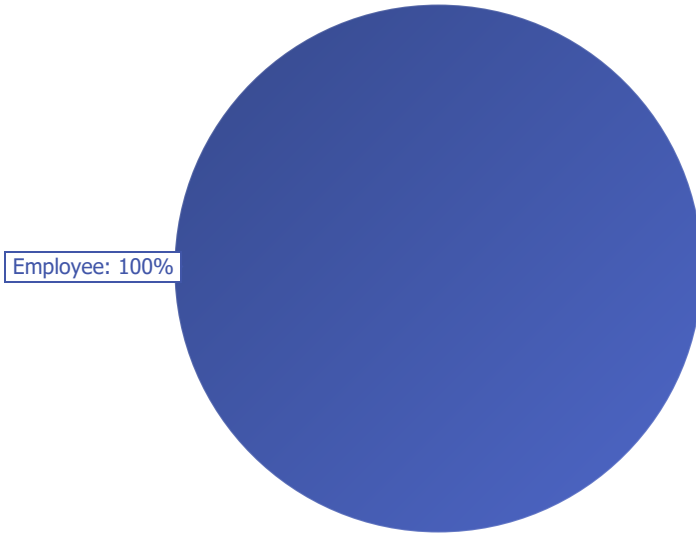
Utilization Breakdown by Division	1/2026 - 3/2026	
	#	%
City of Folsom	4	28.57%
City of Gridley	4	28.57%
City of Ione	2	14.29%
City of Marysville	2	14.29%
City of Rio Vista	1	7.14%
Town of Paradise	1	7.14%
Total	14	100%

UTILIZATION REPORT

NCCSIF

January 01, 2026 - March 31, 2026

Client Type



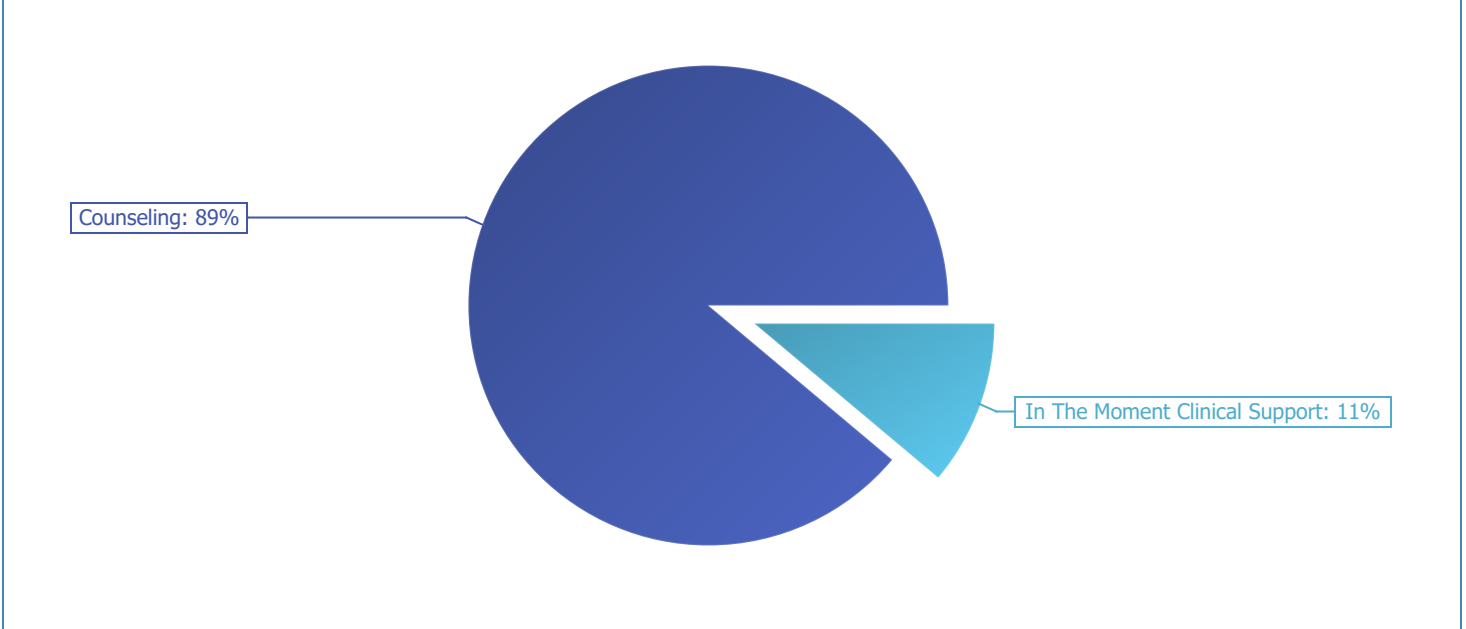
Client Type	1/2026 - 3/2026	
	#	%
Employee	14	100.00%

UTILIZATION REPORT

NCCSIF

January 01, 2026 - March 31, 2026

Service Type



Service Type	1/2026 - 3/2026	
	#	%
Counseling	8	88.89%
In The Moment Clinical Support	1	11.11%
Total	9	100%

UTILIZATION REPORT

NCCSIF

January 01, 2026 - March 31, 2026

Work/Life Service



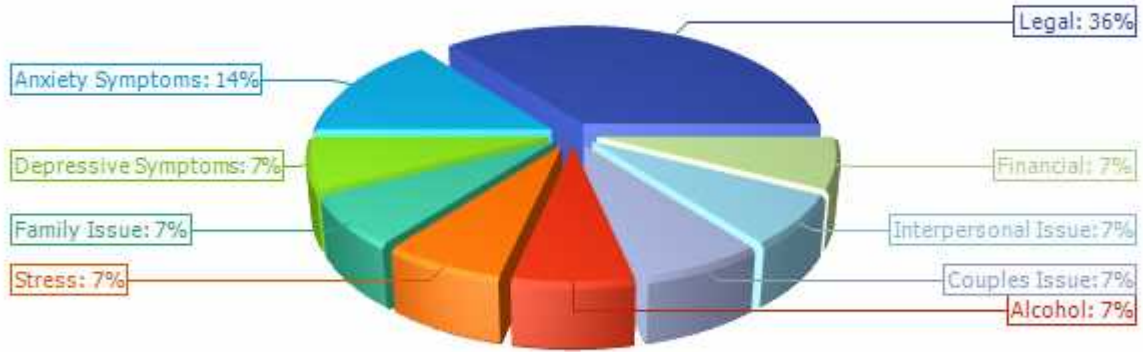
Work/Life Service	1/2026 - 3/2026	
	#	%
Financial	1	16.67%
Legal	5	83.33%
Total	6	100%

UTILIZATION REPORT

NCCSIF

January 01, 2026 - March 31, 2026

Primary Presenting Problem



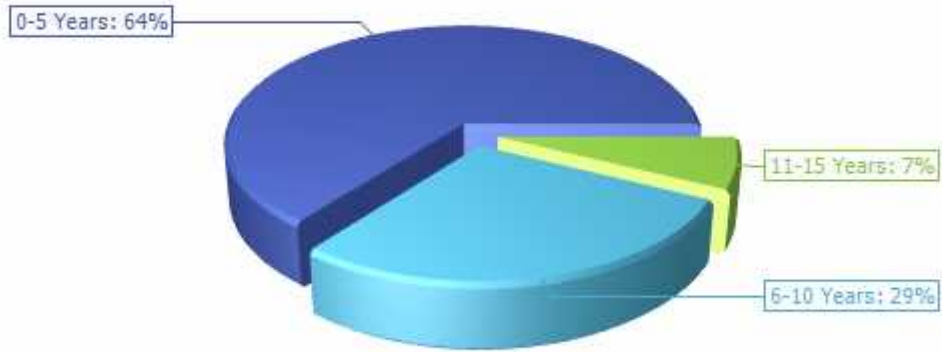
Primary Presenting Problem	1/2026 - 3/2026	
	#	%
Alcohol	1	7.14%
Anxiety Symptoms	2	14.29%
Couples Issue	1	7.14%
Depressive Symptoms	1	7.14%
Family Issue	1	7.14%
Financial	1	7.14%
Interpersonal Issue	1	7.14%
Legal	5	35.71%
Stress	1	7.14%
Total	14	100%

UTILIZATION REPORT

NCCSIF

January 01, 2026 - March 31, 2026

Years with Employer



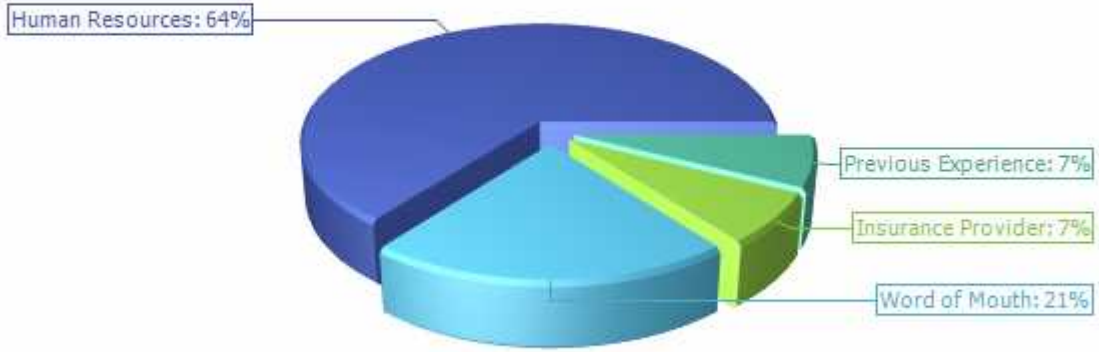
Years with Employer	1/2026 - 3/2026	
	#	%
0-5 Years	9	64.29%
6-10 Years	4	28.57%
11-15 Years	1	7.14%
Total	14	100%

UTILIZATION REPORT

NCCSIF

January 01, 2026 - March 31, 2026

How Did You Learn Of Our Service



How Did You Learn Of Our Service	1/2026 - 3/2026	
	#	%
Human Resources	9	64.29%
Insurance Provider	1	7.14%
Previous Experience	1	7.14%
Word of Mouth	3	21.43%
Total	14	100%

UTILIZATION REPORT

NCCSIF

January 01, 2026 - March 31, 2026

How Did You Access Our Service



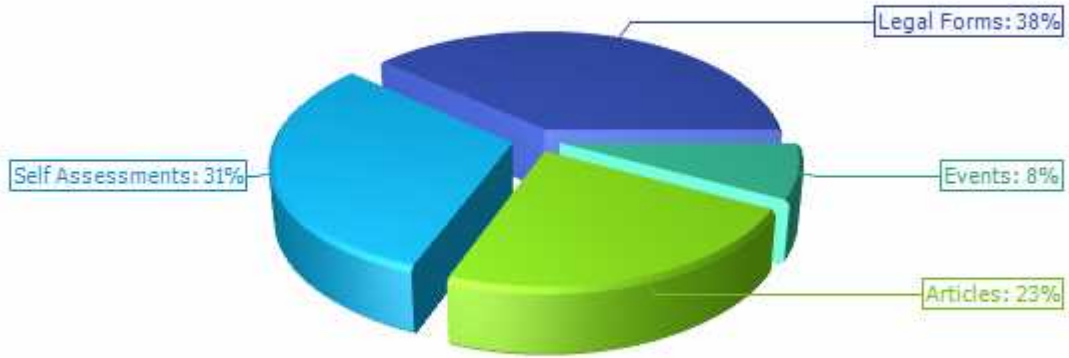
How Did You Access Our Service	1/2026 - 3/2026	
	#	%
Mobile App	2	14.29%
Telephone	5	35.71%
Member Portal	2	14.29%
Website Inquiry	5	35.71%
Total	14	100%

UTILIZATION REPORT

NCCSIF

January 01, 2026 - March 31, 2026

Member Portal Traffic Types



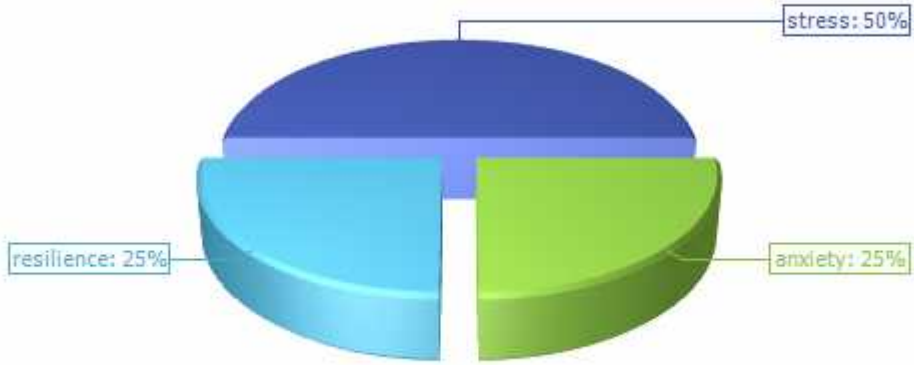
Member Portal Traffic Types	1/2026 - 3/2026	
	#	%
Articles	3	23.08%
Events	1	7.69%
Legal Forms	5	38.46%
Self Assessments	4	30.77%
Total	13	100%

UTILIZATION REPORT

NCCSIF

January 01, 2026 - March 31, 2026

Member Portal Traffic Top Topics



Member Portal Traffic Top Topics	1/2026 - 3/2026	
	#	%
anxiety	1	25.00%
resilience	1	25.00%
stress	2	50.00%
Total	4	100%

Newsletters (Q1)

January 2026 Insights Newsletter

- Whole Health: Setting Intentions and Boundaries for a Healthier New Year
- Video: New Goals 5 Ways We Can Help
- Student Life: Transform Your Semester with Intentions and Boundaries
- Leadership: How Priorities and Boundaries Help Sustain Success

February 2026 Insights Newsletter

- Whole Health: Understanding Attachment Styles: Build Healthier, More Secure Relationships
- Video: Stronger Relationships Start with Support: How Your Assistance Program Can Help
- Student Life: How to Build Meaningful Relationships in College: Friendships, Boundaries, and Support
- Leadership: The Attachment Paradox: When Understanding Yourself Isn't Enough

March 2026 Insights Newsletter

- Whole Health: Helpful Strategies to Prevent Burnout
- Video: Managing Burnout Before It Manages You
- Student Life: Understanding Burnout: What Students Need to Know
- Leadership: Why Burnout Prevention Fails Without Organizational Change

Webinars

January

- Establishing Boundaries in the Workplace

February

- Hardwired for Connection: Making Sense of Attachment Styles

March

- How to Communicate Effectively
- Avoid Burnout in the Workplace: A Four-Part Approach to Sustainable Success
- SHRM: Strengthening Team Communication and Engagement in Uncertain Times

Additional Resources

Mental Health Awareness Month Preparation Materials

New AllOne Health Member Portal Announcement & Promotional Materials

AllOne Health Annual Report – 2026

Resource Guide Collections: Disaster Preparedness & Grief

Formal Management Referral Explainer Video



TRANSPARENCY ENGAGEMENT ADVISOR AGREEMENT

This Agreement (hereinafter, the “Agreement”) is made on the 6th day of May 2026 by Critical Incident Videos, Corp (hereinafter, the “Transparency Engagement Advisor”) and NCCSIF (hereinafter, the “Client”). The contract will remain in place until April 30th, 2027. Client will seek Transparency Engagement Services for Critical Incident Videos or other work on an as needed basis. When services are rendered, Client agrees to pay Consultant as outlined below.

ENGAGEMENT OF SERVICES

Client hereby engages Transparency Engagement Advisor to act as the expert for putting together critical incident videos.

Transparency Engagement Advisor shall provide the services listed below:

1. Provide video productions of critical incidents as determined by Client.
2. Videos to be generally produced within a 4-week timeframe. Videos production taking longer than 4 weeks must be approved by Client.
3. Videos will incorporate camera footage from body-camera, in-car camera video, surveillance cameras, other video recordings, dispatch recordings, and other audio recordings and shall be redacted as directed by Client.
4. Videos shall incorporate interactive maps, if desired.
5. Videos may include a narrative component of a staff member(s), if desired.

6. Provide all style development, scripting, revisions, production crew and staff, production equipment, editing, redacting, and sound copyright licensing.
7. All videos will be delivered digitally.
8. All videos will be formatted for social media and broadcast.
9. Closed caption will be provided for all videos, if requested.

RELATIONSHIP OF THE PARTIES

The relationship of Transparency Engagement Advisor to Client is that of Independent Contractor and this Agreement will not establish any relationship of partnership, joint venture, employment, franchise or agency between the Parties. Neither Party will have the power to bind the other Party or to incur any obligations on its behalf.

CLIENT GOALS AND OBLIGATIONS

Client shall articulate their needs when it comes to the video with context. This includes what should be redacted or blurred for privacy reasons or in accordance with state and federal law, and Client will review the critical incident video to determine that it accurately represents what happened. Client will respond to Transparency Engagement Advisor's questions through email, telephone or in person.

TRANSPARENCY ENGAGEMENT ADVISOR RESPONSIBILITIES

At the request of Client, Transparency Engagement Advisor shall counsel, advise, and guide Client in matters of the critical incident video and provide a critical incident video at the Client's discretion to distribute.

TRANSPARENCY ENGAGEMENT ADVISOR COMPENSATION AND WORK EXPECTATIONS

As compensation for Transparency Engagement Advisor's services, Client agrees to pay \$9,500.00 for the project. This includes but not limited to telephone calls and emails between Client and Transparency Engagement Advisor, the process of downloading body worn camera footage, research associated with the project, providing technical support to put a critical incident video together, and arranging the critical incident video into a format that can be distributed to the public.

The total compensation for a one critical incident video will cost \$9,500.00.

Client will pay Transparency Engagement Advisor within 30 days of invoice after work is completed. Payment shall be sent to 6278 N Federal Highway Number 9, Fort Lauderdale FL 33308 and made payable to Critical Incident Videos, Corp.

Client will also pay for necessary travel costs, if any, associated with each specific project.

In the unlikely event that litigation (civil or criminal) arises because of the underlining incident that Transparency Engagement Advisor has been retained to produce the video for, and Transparency Engagement Advisor is subpoenaed to provide documents or testimony, Transparency Engagement Advisor will invoice the Client \$450 an hour for all litigation-related expenses, including but not limited to, time spent to identify, review, copy and provide documents, travel time, and time spent in preparation for, and during a court proceeding and/or deposition. The maximum amount that may be billed for litigation-related expenses is \$5,000 a calendar year.

CLIENT EXPENSES

Notwithstanding the terms described above, Transparency Engagement Advisor shall not incur any outside expenses on behalf of Client, such as the costs of legal and accounting fees, unless such expenses have been specifically authorized by Client in writing in advance. If Client approves any outside expense, then Client shall reimburse Transparency Engagement Advisor for such.

HOLD HARMLESS

Client acknowledges that Transparency Engagement Advisor is assisting in the technical aspects of putting the video together and video streaming and does not make any claims regarding applicable laws related to such video and distribution of any video put together. Client agrees that it will review all videos put together prior to any dissemination to ensure accuracy, context and compliance with all relevant laws and will review and approve any plans for real time live streaming or critical incident video. Client shall take full responsibility for assuring the video produced and the manners of dissemination and publication comply with any and all applicable laws and regulations. Such responsibility shall include any obligations to any individuals, group, entity, building, facility, company or anything else that may be depicted in such videos put together.

Client shall fully defend, indemnify, and hold harmless Transparency Engagement Advisor from any and all claims, lawsuits, demands, causes of action, liability, loss, damage and/or injury, of any kind whatsoever (including without limitation all claims for monetary loss, property damage, equitable relief, personal injury, arising in tort and/or wrongful death), whether brought by an individual or other entity, or imposed by a court of law or by administrative action of any federal, state, or local governmental body or agency, arising out of the responsibilities described above regarding the video, live streaming or dissemination of the video content. The indemnification applies to and includes without limitation, the payment of all penalties, fines, judgments, awards, decrees, attorneys' fees, and related costs or expenses, and any reimbursements to Transparency Engagement Advisor for all legal fees, expenses, and costs incurred by it.

TERM

Either party has the right to terminate this Agreement at any time but must provide notice in writing.

AUTHORITY TO ENTER AGREEMENT

Each Party warrants that the individuals who have signed this Agreement have the actual legal power, right, and authority to make this Agreement and bind each respective Party.

ATTORNEYS' FEES AND COSTS

If any legal action or other proceeding is brought in connection with this Agreement, the successful or prevailing Party, if any, shall be entitled to recover reasonable attorneys' and other related costs, in addition to any other relief to which that Party is entitled. In the event that it is the subject of dispute, the court or trier of fact who presides over such legal action or proceeding is empowered to determine which Party, if any, is the prevailing party in accordance with this provision.

GOVERNING LAW

This Agreement shall be construed and enforced according to the laws of the State of California.

SEVERABILITY

If a provision of this Agreement is or becomes illegal, invalid or unenforceable in any jurisdiction, that shall not affect the validity or enforceability in that jurisdiction of any other provision of this Agreement.

NOTICES

All notices, demands or requests which are required or permitted to be given pursuant to this Agreement shall be in writing. Notices shall be delivered personally, by commercial carrier, or by registered or certified mail, postage prepaid, addressed to a party listed in this Agreement. Either Party may change her/its address for Notices by notice pursuant to this section.

ENTIRE AGREEMENT

This Agreement contains the entire agreement between the parties hereto and supersedes any prior agreements or understandings regarding the subject matter hereof. No modification or amendment of this Agreement shall be of any force or effect unless in writing and executed by both the Parties hereto.

IN WITNESS WHEREOF, Transparency Engagement Advisor and Client have executed this Agreement as of the day and year first written above.

“Transparency Engagement Advisor”

“Client”

Critical Incident Videos

NCCSIF

By Mark Donaldson 05/06/2026
Cole Pro Media Date

Client Signature Date



TRANSPARENCY ENGAGEMENT ADVISING AGREEMENT

This Agreement (hereinafter, the “Agreement”) is made on May 6th, 2026, by Cole Pro Media, Corp (hereinafter, the “Transparency Engagement Advisor”) and NCCSIF (hereinafter, the “Client”). The contract will remain in place until April 30th, 2027. Client will be billed at an hourly rate of \$450.00 for Transparency Engagement Advisor’s services provided to Client as needed.

ENGAGEMENT OF SERVICES

Transparency Engagement Advisors

Advisor available seven days a week including holidays.

Advising and Work Product to Include:

- Focusing on the best ways to handle difficult topics with the community with a focus on transparency.
- Writing high-profile transparency news releases and talking points for the client when necessary.
- Best practices when dealing with transparency, timelines, key messages, and social media posts.

- Best practices for handling critical incidents, media related issues, and crisis communicated issues with a strong emphasis on transparency.
- Advisor helps with transparency news releases, transparency social media posts, transparency talking points, and press questions when an incident or situation occurs.

IF APPLICABLE

In the event of termination, the Transparency Engagement Advisor shall be entitled to compensation for services performed to the effective date of termination; provided, however, that the client may condition payment of such compensation upon Transparency Engagement Advisor delivery to the client of any or all documents, photographs, computer software, video and audio tapes, and other materials provided to Transparency Engagement Advisor or prepared by or for the Transparency Engagement Advisor or the client in connection with this agreement.

RELATIONSHIP OF THE PARTIES

The relationship of Transparency Engagement Advisor to Client is that of Independent Contractor and this Agreement will not establish any relationship of partnership, joint venture, employment, franchise or agency between the Parties. Neither Party will have the power to bind the other Party or to incur any obligations on its behalf.

TRANSPARENCY ENGAGEMENT ADVISOR'S COMPENSATION AND WORK EXPECTATIONS

As compensation for Transparency Engagement Advisor's services, Client agrees to pay a fixed rate of \$ 450.00 an hour. The contract will remain in effect until April 30th, 2027. The client will pay Transparency Engagement Advisor within 30 days of invoice sent out on the 15th of

each month. Payment shall be sent to 6278 N Federal Hwy #9, Fort Lauderdale, FL 33308, and made payable to Cole Pro Media, Corp.

CLIENT EXPENSES

Transparency Engagement Advisor shall not incur any outside expenses on behalf of Client, such as the costs of legal and accounting fees, unless such expenses have been specifically authorized by Client in writing in advance. If Client approves any outside expense, then Client shall reimburse Transparency Engagement Advisor for such.

TERM

The Term of this Agreement shall commence on the date set forth above. Either party has the right to terminate this Agreement at any time but must provide it in writing.

GOVERNING LAW

This Agreement shall be construed and enforced according to the laws of the State of California.

SEVERABILITY

If a provision of this Agreement is or becomes illegal, invalid or unenforceable in any jurisdiction, that shall not affect the validity or enforceability in that jurisdiction of any other provision of this Agreement.

NOTICES

All notices, demands or requests which are required or permitted to be given pursuant to this Agreement shall be in writing. Notices shall be delivered personally, by commercial carrier, or by registered or certified mail, postage prepaid, addressed to a party listed in this Agreement. Either Party may change her/its address for Notices by notice pursuant to this section.

ENTIRE AGREEMENT

This Agreement contains the entire agreement between the parties hereto and supersedes any prior agreements or understandings regarding the subject matter hereof. No modification or amendment of this Agreement shall be of any force or effect unless in writing and executed by both the Parties hereto.

IN WITNESS WHEREOF, Transparency Engagement Advisor and Client have executed this Agreement as of the day and year first written above.

Mark Donaldson 05/06/2026

Cole Pro Media

Date

NCCSIF

Date



BACK TO AGENDA

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

Agenda Item E.

GENERAL RISK MANAGEMENT ISSUES

INFORMATION ITEM

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

RECOMMENDATION: This is an information item and there is no recommended action.

FISCAL IMPACT: No fiscal impact is expected from this item.

BACKGROUND: This is an opportunity for Executive Committee 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
Executive Committee Meeting
May 21, 2026**

Agenda Item G.1.

**QUARTERLY FINANCIAL REPORT
FOR PERIOD ENDING MARCH 31, 2026**

ACTION ITEM

ISSUE: James Marta & Company will present the Quarterly Financial Report for the Quarter ending March 31, 2026.

The report provides individual member Banking Layer financial reports, including a Combined Statement of Net Position and a Combined Statement of Revenues, Expenses, and Changes in Net Position for both the Workers' Compensation and Liability Programs.

For the nine months ending March 2026, NCC had a change in Net Position of \$16,087,546 and Investment Income of \$3,106,194.

RECOMMENDATION: Review and refer to Board for acceptance as presented or amended.

FISCAL IMPACT: No fiscal impact is expected from receiving the reports.

BACKGROUND: The Executive Committee regularly reviews the quarterly financial reports, refers questions or issues for follow-up, and/or receives and recommends the report as presented.

ATTACHMENT(S): Quarterly Financial Report for Period Ending March 31, 2026

FINANCIAL REPORT

**FOR THE NINE MONTHS ENDED
MARCH 31, 2026 AND 2025**

Northern California Cities Self Insurance Fund

Northern California Cities Self Insurance Fund
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March 31, 2026

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James Marta & Company LLP

Certified Public Accountants

Accounting, Auditing, Tax, and Consulting

ACCOUNTANT'S COMPILATION REPORT

Board of Directors
Northern California Cities Self Insurance Fund
701 Howe Avenue, Suite E3
Sacramento, CA 95825

Management is responsible for the accompanying statement of financial position of Northern California Cities Self Insurance Fund as of March 31, 2026 and 2025, and the related statement of revenues, and expenses and changes in net position and statement of cash flows for the nine months ended to the financial statements in accordance with accounting principles generally accepted in the United States of America. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or the completeness of the information provided by management. We do not express an opinion, a conclusion, nor provide any form of assurance on these financial statements.

Management has omitted substantially all of the disclosures that accounting principles generally accepted in the United States of America require to be presented to supplement the basic financial statements. If the omitted disclosures were included in the financial statements, they might influence the user's conclusions about the company's financial position, results of operations, and cash flows. Accordingly, the financial statements are not designed for those who are not informed about such matters.

The supplementary information on pages 5 through 32 is presented for purposes of additional analysis and is not a required part of the basic financial statements. The information is the representation of management. The supplementary information was subject to our compilation engagement. We have not audited or reviewed the supplementary information and do not express an opinion, a conclusion, nor provide any assurance on such information.

Management has elected to present designations of net position on the Statement of Net Position as of March 31, 2026 contrary to accounting principles generally accepted in the United States of America which bar the presentation of designations of net position on the Statement of Net Position.

We are not independent with respect to Northern California Cities Self Insurance Fund as of and during the nine months ended March 31, 2026 and 2025, since we provide accounting, financial, and management services.

James Marta & Company LLP

James Marta & Company LLP
Certified Public Accountants
April 23, 2026

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Net Position
March 31, 2026 and 2025**

	<u>2026</u>	<u>2025</u>
Current Assets		
Cash and Cash Equivalents	\$ 9,156,328	\$ 14,324,638
Accounts Receivable	2,874	427,068
Interest Receivable	696,259	602,751
Excess Accounts Receivable	2,895,983	1,280,256
Prepaid Expense	4,896,603	4,646,689
Total Current Assets	<u>17,648,047</u>	<u>21,281,402</u>
 Non-Current Assets		
Investments*	<u>96,681,609</u>	<u>82,736,494</u>
 Total Assets	<u>\$ 114,329,656</u>	<u>\$ 104,017,896</u>
 Liabilities & Net Position		
 Current Liabilities		
Accounts Payable	\$ 88,598	\$ 105,062
Dividends Payable	237,320	398,150
Unearned Revenue	6,785,606	6,555,615
Total Current Liabilities	<u>7,111,524</u>	<u>7,058,827</u>
 Non-Current Liabilities		
CJPRMA Assessment*	1,228,360	2,141,937
Outstanding Liabilities*	50,754,490	55,940,237
ULAE*	3,902,216	3,116,999
Total Non-Current Liabilities	<u>55,885,066</u>	<u>61,199,173</u>
 Total Liabilities	<u>62,996,590</u>	<u>68,258,000</u>
 Net Position		
Designated for Contingency	200,000	200,000
Designated for Risk Management	3,682,701	2,899,702
Undesignated	47,450,365	32,660,194
Total Net Position	<u>51,333,066</u>	<u>35,759,896</u>
 Liability & Net Position	<u>\$ 114,329,656</u>	<u>\$ 104,017,896</u>

*For internal reporting purposes, investments and certain liabilities are classified as non-current.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Revenues, Expenses and Changes in Net Position
For The Nine Months Ended March 31, 2026 and 2025**

	<u>2026</u>	<u>2025</u>
Operating Income		
Administration Deposit	\$ 2,302,041	\$ 2,246,767
Banking Layer Deposit	8,055,000	7,492,501
Shared Risk Layer	8,655,011	8,109,022
Excess Deposit/Premium	8,783,075	7,971,028
Property/Crime Insurance Income	6,228,808	5,871,042
Banking Layer Assessment	-	52,975
Risk Management Grants	849,525	1,717,621
Other Income	34,521	2,800
Total Operating Income	<u>34,907,981</u>	<u>33,463,756</u>
Operating Expenses		
Claims Expense	4,735,625	12,047,667
Consultants	67,748	85,357
Safety Service	468,580	492,602
Claims Administration	1,316,578	1,321,586
Program Administration	433,439	442,056
Board Expenses	15,288	12,610
Excess Insurance	8,338,176	7,984,729
Property/Crime Insurance Expense	6,226,501	6,005,327
Member Identity Theft Protection	25,882	24,939
Total Operating Expenses	<u>21,627,817</u>	<u>28,416,873</u>
Operating Income (Loss)	13,280,164	5,046,883
Non-Operating Income		
Change in Fair Market Value	(298,812)	(986,540)
Investment Income	3,106,194	5,351,071
Total Non-Operating Income	<u>2,807,382</u>	<u>4,364,531</u>
Change in Net Position	16,087,546	9,411,414
Beginning Net Position	<u>35,245,520</u>	<u>26,348,482</u>
Ending Net Position	<u>\$ 51,333,066</u>	<u>\$ 35,759,896</u>

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Cash Flows
For The Nine Months Ended March 31, 2026 and 2025

	2026	2025
Cash flows from operating activities:		
Cash received from members	\$ 41,764,830	\$39,507,083
Cash paid for claims	(11,125,629)	(10,534,493)
Cash paid for insurance	(19,412,095)	(19,012,000)
Cash paid to vendors	(2,348,815)	(2,387,317)
Cash (paid) received for dividends	(1,974,950)	(3,975,659)
Net cash provided by (used in) operating activities	6,903,341	3,597,614
Cash flows from investing activities:		
Investment income received	3,149,738	5,366,833
Purchases of investments	(29,433,740)	(25,085,073)
Proceeds from sale or maturity of investments	26,439,568	20,185,387
Net cash provided by (used in) investing activities	155,566	467,147
Net increase (decrease) in cash and cash equivalents	7,058,907	4,064,761
Cash and cash equivalents, beginning of year	2,097,421	10,259,877
Cash and cash equivalents, end of year	\$ 9,156,328	\$ 14,324,638
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:		
Operating income (loss)	\$ 13,280,164	\$ 5,046,883
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:		
(Increase) decrease in:		
Member receivable	181,324	(371,762)
Excess receivable	(630,190)	(307,227)
Prepaid expense	(4,896,603)	(4,646,689)
(Decrease) increase in:		
Accounts payable	27,868	58,622
Dividend payable	(2,085,031)	(4,116,185)
Unearned revenue	6,785,606	6,555,615
CJPRMA Assessment	-	(442,061)
Unpaid claims and claim adjustment expenses	(5,759,797)	1,820,418
Net cash provided by (used in) operating activities	\$ 6,903,341	\$ 3,597,614
Supplemental information:		
Noncash non-operating and investing activities		
Net change in fair value of investments	\$ (298,812)	\$ (986,540)

See Accompanying Accountant's Report

SUPPLEMENTARY INFORMATION

Selected Information
Substantially All Disclosures Required by Generally Accepted
Accounting Principles Are Not Included

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
March 31, 2026**

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Current Assets				
Cash and Cash Equivalents	\$ 7,112,899	\$ 572,630	\$ 5,232,041	\$ 1,308,228
Accounts Receivable	2,244	-	2,244	-
Interest Receivable	207,779	8,057	133,536	66,186
Excess Accounts Receivable	1,708,726	-	1,708,726	-
Prepaid Expense	3,929,213	20,302	3,908,911	-
Total Current Assets	12,960,861	600,989	10,985,458	1,374,414
Non-Current Assets				
Investments*	28,732,412	137,571	18,711,683	9,883,158
Total Assets	\$ 41,693,273	\$ 738,560	\$ 29,697,141	\$ 11,257,572
Current Liabilities				
Accounts Payable	\$ 56,983	\$ 28,749	\$ 2,665	\$ 25,569
Unearned Revenue	6,699,545	155,093	5,727,201	817,251
Total Current Liabilities	6,756,528	183,842	5,729,866	842,820
Non-Current Liabilities				
CJPRMA Assessment*	1,228,360	-	1,228,360	-
Outstanding Liabilities*	14,288,751	-	10,213,629	4,075,122
ULAE*	702,003	-	-	702,003
Total Non-Current Liabilities	16,219,114	-	11,441,989	4,777,125
Total Liabilities	22,975,642	183,842	17,171,855	5,619,945
Net Position				
Designated for Contingency	100,000	100,000	-	-
Undesignated	18,617,631	454,718	12,525,286	5,637,627
Total Net Position	18,717,631	554,718	12,525,286	5,637,627
Liability & Net Position	\$ 41,693,273	\$ 738,560	\$ 29,697,141	\$ 11,257,572

*For internal reporting purposes, investments and certain liabilities are classified as non-current.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
March 31, 2026**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Current Assets									
Cash and Cash Equivalents	\$ 39,578	\$ 3,682	\$ 52,815	\$ 48,777	\$ 13,435	\$ 349,863	\$ 742	\$ 78,543	\$ 44,151
Accounts Receivable	-	-	-	-	-	-	-	-	-
Interest Receivable	1,511	3,812	1,106	800	1,136	19,647	3,737	1,710	457
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-
Total Current Assets	41,089	7,494	53,921	49,577	14,571	369,510	4,479	80,253	44,608
Non-Current Assets									
Investments*	338,532	546,040	176,889	115,521	410,288	2,228,118	549,995	404,235	75,011
Total Assets	\$ 379,621	\$ 553,534	\$ 230,810	\$ 165,098	\$ 424,859	\$ 2,597,628	\$ 554,474	\$ 484,488	\$ 119,619
Current Liabilities									
Accounts Payable	\$ 779	\$ 1,451	\$ 385	\$ 390	\$ 401	\$ 5,270	\$ 1,560	\$ 302	\$ 762
Unearned Revenue	19,842	25,314	16,777	15,776	41,754	230,255	40,083	24,024	14,719
Total Current Liabilities	20,621	26,765	17,162	16,166	42,155	235,525	41,643	24,326	15,481
Non-Current Liabilities									
CJPRMA Assessment*	-	-	-	-	-	-	-	-	-
Outstanding Liabilities*	67,692	127,230	41,162	25,527	112,378	1,220,021	197,015	24,084	57,282
ULAE*	11,661	21,917	7,091	4,398	19,359	210,166	33,939	4,149	9,868
Total Non-Current Liabilities	79,353	149,147	48,253	29,925	131,737	1,430,187	230,954	28,233	67,150
Total Liabilities	99,974	175,912	65,415	46,091	173,892	1,665,712	272,597	52,559	82,631
Net Position									
Designated for Contingency	-	-	-	-	-	-	-	-	-
Undesignated	279,647	377,622	165,395	119,007	250,967	931,916	281,877	431,929	36,988
Total Net Position	279,647	377,622	165,395	119,007	250,967	931,916	281,877	431,929	36,988
Liability & Net Position	\$ 379,621	\$ 553,534	\$ 230,810	\$ 165,098	\$ 424,859	\$ 2,597,628	\$ 554,474	\$ 484,488	\$ 119,619

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
March 31, 2026**

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Current Assets										
Cash and Cash Equivalents	\$ 46,747	\$ 133,416	\$ 3,055	\$ 129,577	\$ 945	\$ 18,566	\$ 51,368	\$ 178,038	\$ 62,647	\$ 52,283
Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Interest Receivable	347	5,747	3,299	2,417	2,566	2,383	896	6,061	1,104	7,450
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-
Total Current Assets	47,094	139,163	6,354	131,994	3,511	20,949	52,264	184,099	63,751	59,733
Non-Current Assets										
Investments*	157,785	822,813	409,994	470,090	274,085	428,274	301,088	806,702	215,259	1,152,439
Total Assets	\$ 204,879	\$ 961,976	\$ 416,348	\$ 602,084	\$ 277,596	\$ 449,223	\$ 353,352	\$ 990,801	\$ 279,010	\$ 1,212,172
Current Liabilities										
Accounts Payable	\$ 193	\$ 2,988	\$ 2,215	\$ 783	\$ 980	\$ 1,267	\$ 293	\$ 2,143	\$ 104	\$ 3,303
Unearned Revenue	17,476	75,844	31,798	34,635	18,255	30,434	19,196	70,436	14,583	76,050
Total Current Liabilities	17,669	78,832	34,013	35,418	19,235	31,701	19,489	72,579	14,687	79,353
Non-Current Liabilities										
CJPRMA Assessment*	-	-	-	-	-	-	-	-	-	-
Outstanding Liabilities*	37,361	444,514	277,204	242,229	185,172	208,650	33,050	364,782	21,528	388,241
ULAE*	6,436	76,574	47,753	41,728	31,899	35,943	5,694	62,840	3,708	66,880
Total Non-Current Liabilities	43,797	521,088	324,957	283,957	217,071	244,593	38,744	427,622	25,236	455,121
Total Liabilities	61,466	599,920	358,970	319,375	236,306	276,294	58,233	500,201	39,923	534,474
Net Position										
Designated for Contingency	-	-	-	-	-	-	-	-	-	-
Undesignated	143,413	362,056	57,378	282,709	41,290	172,929	295,119	490,600	239,087	677,698
Total Net Position	143,413	362,056	57,378	282,709	41,290	172,929	295,119	490,600	239,087	677,698
Liability & Net Position	\$ 204,879	\$ 961,976	\$ 416,348	\$ 602,084	\$ 277,596	\$ 449,223	\$ 353,352	\$ 990,801	\$ 279,010	\$ 1,212,172

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For The Nine Months Ended March 31, 2026**

	Total All Layers	Admin Layer	Shared Layer	Total Banking
Operating Income				
Administration Deposit*	\$ 684,277	\$ 461,004	\$ -	\$ 223,273
Banking Layer Deposit	2,232,747	-	-	2,232,747
Shared Risk Layer	5,006,249	-	5,006,249	-
Excess Deposit/Premium	6,010,481	-	6,010,481	-
Property/Crime Insurance Income	6,228,808	-	6,226,479	2,329
Other Income	34,521	34,521	-	-
Total Operating Income	20,197,083	495,525	17,243,209	2,458,349
Operating Expenses				
Claims Expense	976,790	-	293,101	683,689
Consultants	41,745	41,745	-	-
Safety Service	171,163	145,272	25,891	-
Claims Administration	223,276	-	-	223,276
Program Administration	230,871	230,871	-	-
Board Expenses	7,644	7,644	-	-
Excess Insurance	5,582,656	-	5,582,656	-
Property/Crime Insurance Expense	6,226,501	-	6,226,501	-
Member Identity Theft Protection	14,219	14,219	-	-
Total Operating Expense	13,474,865	439,751	12,128,149	906,965
Operating Income (Loss)	6,722,218	55,774	5,115,060	1,551,384
Non-Operating Income				
Change in Fair Market Value	(103,395)	1,943	(70,748)	(34,590)
Investment Income	1,070,869	19,706	706,522	344,641
Total Non-Operating Income	967,474	21,649	635,774	310,051
Change in Net Position	7,689,692	77,423	5,750,834	1,861,435
Beginning Net Position	11,027,939	503,186	6,748,561	3,776,192
Ending Net Position	<u>\$ 18,717,631</u>	<u>\$ 580,609</u>	<u>\$ 12,499,395</u>	<u>\$ 5,637,627</u>

*Administration Deposit includes allocating claims admin revenues for Quarter 3 from the admin layer to the banking layer for the 25/26 fiscal year.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For The Nine Months Ended March 31, 2026**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Operating Income									
Administration Deposit*	\$ 8,979	\$ 10,212	\$ 7,342	\$ 7,818	\$ 11,685	\$ 31,814	\$ 12,878	\$ 8,029	\$ 6,886
Banking Layer Deposit	54,820	65,729	42,991	39,508	113,575	658,949	107,372	64,044	37,271
Shared Risk Layer	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-
Total Operating Income	63,799	75,941	50,333	47,326	125,260	690,763	120,250	72,073	44,157
Operating Expenses									
Claims Expense	68,153	69,338	(19,955)	9,991	2,535	40,821	(45,699)	(32,832)	2,567
Consultants	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-
Claims Administration	10,662	15,734	(1,574)	3,609	5,479	9,067	3,807	(4,585)	3,107
Program Administration	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-
Trustee's E&O Coverage	-	-	-	-	-	-	-	-	-
Total Operating Expense	78,815	85,072	(21,529)	13,600	8,014	49,888	(41,892)	(37,417)	5,674
Operating Income (Loss)	(15,016)	(9,131)	71,862	33,726	117,246	640,875	162,142	109,490	38,483
Non-Operating Income									
Change in Fair Market Value	(1,229)	(1,518)	(813)	(653)	(1,337)	(7,407)	(1,640)	(1,577)	(528)
Investment Income	11,497	17,647	6,803	4,885	13,014	80,359	17,114	14,357	3,612
Total Non-Operating Income	10,268	16,129	5,990	4,232	11,677	72,952	15,474	12,780	3,084
Change in Net Position	(4,748)	6,998	77,852	37,958	128,923	713,827	177,616	122,270	41,567
Beginning Net Position	284,395	370,624	87,543	81,049	122,044	218,089	104,261	309,659	(4,579)
Ending Net Position	\$ 279,647	\$ 377,622	\$ 165,395	\$ 119,007	\$ 250,967	\$ 931,916	\$ 281,877	\$ 431,929	\$ 36,988

*Administration Deposit includes allocating claims admin revenues for Quarter 3 from the admin layer to the banking layer for the 25/26 fiscal year.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For The Nine Months Ended March 31, 2026**

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Operating Income										
Administration Deposit*	\$ 7,652	\$ 16,528	\$ 8,738	\$ 9,643	\$ 9,742	\$ 10,404	\$ 7,605	\$ 18,802	\$ 6,543	\$ 21,973
Banking Layer Deposit	44,775	211,004	86,656	94,260	45,023	80,899	49,982	192,506	37,207	206,176
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	2,329	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-
Total Operating Income	52,427	229,861	95,394	103,903	54,765	91,303	57,587	211,308	43,750	228,149
Operating Expenses										
Claims Expense	27,312	34,276	140,375	168,665	74,298	123,065	(24,668)	16,972	(75,783)	104,258
Consultants	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-
Claims Administration	4,976	21,162	31,297	32,760	18,623	23,116	(2,184)	24,079	(9,826)	33,967
Program Administration	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-	-
Trustee's E&O Coverage	-	-	-	-	-	-	-	-	-	-
Total Operating Expense	32,288	55,438	171,672	201,425	92,921	146,181	(26,852)	41,051	(85,609)	138,225
Operating Income (Loss)	20,139	174,423	(76,278)	(97,522)	(38,156)	(54,878)	84,439	170,257	129,359	89,924
Non-Operating Income										
Change in Fair Market Value	(764)	(3,029)	(1,132)	(2,026)	(731)	(1,305)	(1,158)	(3,264)	(978)	(3,501)
Investment Income	6,063	29,934	13,941	17,546	9,229	13,908	10,512	29,136	8,079	37,005
Total Non-Operating Income	5,299	26,905	12,809	15,520	8,498	12,603	9,354	25,872	7,101	33,504
Change in Net Position	25,438	201,328	(63,469)	(82,002)	(29,658)	(42,275)	93,793	196,129	136,460	123,428
Beginning Net Position	117,975	160,728	120,847	364,711	70,948	215,204	201,326	294,471	102,627	554,270
Ending Net Position	\$ 143,413	\$ 362,056	\$ 57,378	\$ 282,709	\$ 41,290	\$ 172,929	\$ 295,119	\$ 490,600	\$ 239,087	\$ 677,698

*Administration Deposit includes allocating claims admin revenues for Quarter 3 from the admin layer to the banking layer for the 25/26 fiscal year.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For The Nine Months Ended March 31, 2026**

	Total			Total
	All Layers	Admin Layer	Shared Layer	Banking Layer
Cash flows from operating activities:				
Cash received from members	\$ 26,854,116	\$ 650,618	\$ 22,970,410	\$ 3,233,088
Cash paid for claims	(3,903,336)	-	(2,531,967)	(1,371,369)
Cash paid for insurance	(15,718,068)	-	(15,718,068)	-
Cash paid to vendors	(690,951)	(465,876)	1,756	(226,831)
Cash (paid) for dividends and received for assessment	(519,341)	-	-	(519,341)
Net cash provided by (used in) operating activities	<u>6,022,420</u>	<u>184,742</u>	<u>4,722,131</u>	<u>1,115,547</u>
Cash flows from investing activities:				
Investment income received	1,081,325	19,048	713,287	348,990
Net investment (purchases) sales	(1,027,554)	256,944	(1,080,801)	(203,697)
Net cash provided by (used in) investing activities	<u>53,771</u>	<u>275,992</u>	<u>(367,514)</u>	<u>145,293</u>
Net increase (decrease) in cash and cash equivalents	6,076,191	460,734	4,354,617	1,260,840
Cash and cash equivalents, beginning of year	1,036,708	111,896	877,424	47,388
Cash and cash equivalents, end of year	<u>\$ 7,112,899</u>	<u>\$ 572,630</u>	<u>\$ 5,232,041</u>	<u>\$ 1,308,228</u>
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:				
Operating income (loss)	\$ 6,722,218	\$ 29,883	\$ 5,140,951	\$ 1,551,384
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:				
(Increase) decrease in:				
Member receivable	67,569	-	-	67,569
Excess receivable	(649,023)	-	(649,023)	-
Prepaid expense	(3,929,213)	(20,302)	(3,908,911)	-
(Decrease) increase in:				
Accounts payable	18,269	20,068	1,756	(3,555)
Dividend payable	(629,422)	-	-	(629,422)
Unearned revenue	6,699,545	155,093	5,727,201	817,251
Unpaid claims and claim adjustment expenses	(2,277,523)	-	(1,589,843)	(687,680)
Net cash provided by (used in) operating activities	<u>\$ 6,022,420</u>	<u>\$ 184,742</u>	<u>\$ 4,722,131</u>	<u>\$ 1,115,547</u>
Supplemental information:				
Noncash non-operating and investing activities				
Net change in fair value of investments	\$ (103,395)	\$ 1,943	\$ (70,748)	\$ (34,590)

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For The Nine Months Ended March 31, 2026**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Cash flows from operating activities:									
Cash received from members	\$ 93,641	\$ 101,255	\$ 77,110	\$ 47,326	\$ 167,014	\$ 921,018	\$ 160,333	\$ 96,097	\$ 68,876
Cash paid for claims	(46,163)	(68,668)	(21,528)	(5,697)	(22,153)	(549,929)	(72,548)	(25,598)	(24,271)
Cash paid for insurance	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(10,595)	(15,435)	1,780	(3,573)	(5,617)	(9,569)	(4,190)	4,697	(3,624)
Cash (paid) for dividends and received for assessments	-	(52,016)	(7,180)	8,305	(128,870)	(17,826)	(105,888)	-	-
Net cash provided by (used in) operating activities	36,883	(34,864)	50,182	46,361	10,374	343,694	(22,293)	75,196	40,981
Cash flows from investing activities:									
Investment income received	11,657	17,901	6,894	4,951	13,217	81,147	17,399	14,538	3,655
Net investment (purchases) sales	(11,082)	17,981	(6,550)	(4,703)	(12,570)	(77,116)	3,458	(13,819)	(3,472)
Net cash provided by (used in) investing activities	575	35,882	344	248	647	4,031	20,857	719	183
Net increase (decrease) in cash and cash equivalents	37,458	1,018	50,526	46,609	11,021	347,725	(1,436)	75,915	41,164
Cash and cash equivalents, beginning of year	2,120	2,664	2,289	2,168	2,414	2,138	2,178	2,628	2,987
Cash and cash equivalents, end of year	\$ 39,578	\$ 3,682	\$ 52,815	\$ 48,777	\$ 13,435	\$ 349,863	\$ 742	\$ 78,543	\$ 44,151
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:									
Operating income (loss)	\$ (15,016)	\$ (9,131)	\$ 71,862	\$ 33,726	\$ 117,246	\$ 640,875	\$ 162,142	\$ 109,490	\$ 38,483
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:									
(Increase) decrease in:									
Member receivable	10,000	-	10,000	-	-	-	-	-	10,000
Excess receivable	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-
(Decrease) increase in:									
Accounts payable	67	299	206	36	(138)	(502)	(383)	112	(517)
Dividend payable	-	(52,016)	(7,180)	(7,471)	(128,870)	(17,826)	(105,888)	-	-
Unearned revenue	19,842	25,314	16,777	15,776	41,754	230,255	40,083	24,024	14,719
Unpaid claims and claim adjustment expenses	21,990	670	(41,483)	4,294	(19,618)	(509,108)	(118,247)	(58,430)	(21,704)
Net cash provided by (used in) operating activities	\$ 36,883	\$ (34,864)	\$ 50,182	\$ 46,361	\$ 10,374	\$ 343,694	\$ (22,293)	\$ 75,196	\$ 40,981
Supplemental information:									
Noncash non-operating and investing activities									
Net change in fair value of investments	\$ (1,229)	\$ (1,518)	\$ (813)	\$ (653)	\$ (1,337)	\$ (7,407)	\$ (1,640)	\$ (1,577)	\$ (528)

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For The Nine Months Ended March 31, 2026**

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Cash flows from operating activities:										
Cash received from members	\$ 86,305	\$ 306,872	\$ 127,192	\$ 148,538	\$ 54,765	\$ 121,737	\$ 76,783	\$ 281,744	\$ 68,333	\$ 228,149
Cash paid for claims	(4,263)	(142,847)	(100,730)	9,949	(51,662)	(64,226)	(19,935)	(25,554)	(18,461)	(117,085)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(4,873)	(22,110)	(33,867)	(32,347)	(18,367)	(23,093)	2,037	(23,894)	9,576	(33,767)
Cash (paid) for dividends and received for assessments	(33,316)	(12,653)	(30,116)	-	(22,737)	(19,206)	(10,675)	(57,937)	-	(29,226)
Net cash provided by (used in) operating activities	43,853	129,262	(37,521)	126,140	(38,001)	15,212	48,210	174,359	59,448	48,071
Cash flows from investing activities:										
Investment income received	6,147	30,244	14,114	17,754	9,378	14,106	10,660	29,505	8,188	37,535
Net investment (purchases) sales	(5,843)	(28,738)	23,584	(16,875)	27,088	(13,409)	(10,129)	(28,044)	(7,780)	(35,678)
Net cash provided by (used in) investing activities	304	1,506	37,698	879	36,466	697	531	1,461	408	1,857
Net increase (decrease) in cash and cash equivalents	44,157	130,768	177	127,019	(1,535)	15,909	48,741	175,820	59,856	49,928
Cash and cash equivalents, beginning of year	2,590	2,648	2,878	2,558	2,480	2,657	2,627	2,218	2,791	2,355
Cash and cash equivalents, end of year	\$ 46,747	\$ 133,416	\$ 3,055	\$ 129,577	\$ 945	\$ 18,566	\$ 51,368	\$ 178,038	\$ 62,647	\$ 52,283
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:										
Operating income (loss)	\$ 20,139	\$ 174,423	\$ (76,278)	\$ (97,522)	\$ (38,156)	\$ (54,878)	\$ 84,439	\$ 170,257	\$ 129,359	\$ 89,924
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:										
(Increase) decrease in:										
Member receivable	16,402	1,167	-	10,000	-	-	-	-	10,000	-
Excess receivable	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:										
Accounts payable	103	(948)	(2,570)	413	256	23	(147)	185	(250)	200
Dividend payable	(33,316)	(12,653)	(30,116)	-	(40,992)	(19,206)	(10,675)	(57,937)	-	(105,276)
Unearned revenue	17,476	75,844	31,798	34,635	18,255	30,434	19,196	70,436	14,583	76,050
Unpaid claims and claim adjustment expenses	23,049	(108,571)	39,645	178,614	22,636	58,839	(44,603)	(8,582)	(94,244)	(12,827)
Net cash provided by (used in) operating activities	\$ 43,853	\$ 129,262	\$ (37,521)	\$ 126,140	\$ (38,001)	\$ 15,212	\$ 48,210	\$ 174,359	\$ 59,448	\$ 48,071
Supplemental information:										
Noncash non-operating and investing activities										
Net change in fair value of investments	\$ (764)	\$ (3,029)	\$ (1,132)	\$ (2,026)	\$ (731)	\$ (1,305)	\$ (1,158)	\$ (3,264)	\$ (978)	\$ (3,501)

See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
March 31, 2026

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Current Assets				
Cash and Cash Equivalents	\$ 2,043,429	\$ 164,856	\$ 463,994	\$ 1,414,579
Accounts Receivable	630	-	-	630
Interest Receivable	488,480	21,331	228,251	238,898
Excess Accounts Receivable	1,187,257	-	1,187,257	-
Prepaid Expense	967,390	43,883	923,507	-
Total Current Assets	4,687,186	230,070	2,803,009	1,654,107
Non-Current Assets				
Investments*	67,949,197	4,553,312	31,558,627	31,837,258
Total Assets	\$ 72,636,383	\$ 4,783,382	\$ 34,361,636	\$ 33,491,365
Current Liabilities				
Accounts Payable	\$ 31,615	\$ 26,635	\$ 2,688	\$ 2,292
Dividends Payable	237,320	-	75,511	161,809
Unearned Revenue	86,061	-	-	86,061
Total Current Liabilities	354,996	26,635	78,199	250,162
Non-Current Liabilities				
Outstanding Liabilities*	36,465,739	-	20,018,842	16,446,897
ULAE*	3,200,213	-	431,062	2,769,151
Total Non-Current Liabilities	39,665,952	-	20,449,904	19,216,048
Total Liabilities	40,020,948	26,635	20,528,103	19,466,210
Net Position				
Designated for Contingency	100,000	100,000	-	-
Designated for Risk	3,682,701	3,682,701	-	-
Undesignated	28,832,734	974,046	13,833,533	14,025,155
Total Net Position	32,615,435	4,756,747	13,833,533	14,025,155
Liability & Net Position	\$ 72,636,383	\$ 4,783,382	\$ 34,361,636	\$ 33,491,365

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
March 31, 2026

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Current Assets											
Cash and Cash	\$ 4,424	\$ 134,460	\$ 33,331	\$ 102,848	\$ 269,870	\$ 153,086	\$ 2,586	\$ 2,957	\$ 2,581	\$ 19,118	\$ 19,594
Accounts Receivable	-	-	-	-	630	-	-	-	-	-	-
Interest Receivable	4,965	9,053	1,761	2,134	10,397	32,113	52,501	8,497	5,992	815	2,480
Excess Accounts	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	9,389	143,513	35,092	104,982	280,897	185,199	55,087	11,454	8,573	19,933	22,074
Non-Current Assets											
Investments*	650,382	1,254,554	220,810	348,144	1,605,746	4,506,195	6,537,839	1,168,958	602,234	136,836	387,032
Total Assets	\$ 659,771	\$ 1,398,067	\$ 255,902	\$ 453,126	\$ 1,886,643	\$ 4,691,394	\$ 6,592,926	\$ 1,180,412	\$ 610,807	\$ 156,769	\$ 409,106
Current Liabilities											
Accounts Payable	\$ 39	\$ 81	\$ 20	\$ 30	\$ 107	\$ 175	\$ 607	\$ 111	\$ 54	\$ 10	\$ 32
Dividends Payable	-	-	7,875	-	-	5,016	-	-	-	3,723	-
Unearned Revenue	-	-	-	-	-	-	-	-	-	26,387	-
Total Current Liabilities	39	81	7,895	30	107	5,191	607	111	54	30,120	32
Non-Current Liabilities											
Outstanding Liabilities*	398,555	723,883	66,004	277,796	553,295	2,425,638	4,004,580	604,128	211,859	116,650	131,927
ULAE*	67,104	121,880	11,113	46,773	93,158	408,402	674,248	101,716	35,671	19,640	22,212
Total Non-Current	465,659	845,763	77,117	324,569	646,453	2,834,040	4,678,828	705,844	247,530	136,290	154,139
Total Liabilities	465,698	845,844	85,012	324,599	646,560	2,839,231	4,679,435	705,955	247,584	166,410	154,171
Net Position											
Designated for	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety	-	-	-	-	-	-	-	-	-	-	-
Undesignated	194,073	552,223	170,890	128,527	1,240,083	1,852,163	1,913,491	474,457	363,223	(9,641)	254,935
Total Net Position	194,073	552,223	170,890	128,527	1,240,083	1,852,163	1,913,491	474,457	363,223	(9,641)	254,935
Liability & Net Position	\$ 659,771	\$ 1,398,067	\$ 255,902	\$ 453,126	\$ 1,886,643	\$ 4,691,394	\$ 6,592,926	\$ 1,180,412	\$ 610,807	\$ 156,769	\$ 409,106

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
March 31, 2026

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Current Assets											
Cash and Cash	\$ 2,727	\$ 52,230	\$ 31,998	\$ 55,572	\$ 3,209	\$ 53,766	\$ 199,562	\$ 13,441	\$ 251,512	\$ 1,138	\$ 4,569
Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Interest Receivable	10,012	4,728	2,817	6,797	9,434	6,556	11,125	3,971	24,402	1,179	27,169
Excess Accounts	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	12,739	56,958	34,815	62,369	12,643	60,322	210,687	17,412	275,914	2,317	31,738
Non-Current Assets											
Investments*	1,450,118	708,950	265,454	580,109	1,091,058	878,094	2,047,605	547,046	3,571,424	131,339	3,147,331
Total Assets	\$ 1,462,857	\$ 765,908	\$ 300,269	\$ 642,478	\$ 1,103,701	\$ 938,416	\$ 2,258,292	\$ 564,458	\$ 3,847,338	\$ 133,656	\$ 3,179,069
Current Liabilities											
Accounts Payable	\$ 96	\$ 80	\$ 30	\$ 63	\$ 92	\$ 78	\$ 90	\$ 29	\$ 231	\$ 30	\$ 207
Dividends Payable	-	-	2,939	18,870	40,731	-	-	13,701	-	10,067	58,887
Unearned Revenue	-	-	59,674	-	-	-	-	-	-	-	-
Total Current Liabilities	96	80	62,643	18,933	40,823	78	90	13,730	231	10,097	59,094
Non-Current Liabilities											
Outstanding Liabilities*	830,809	183,648	225,110	190,119	607,401	524,906	730,736	174,372	2,066,946	54,669	1,343,866
ULAE*	139,883	30,921	37,902	32,010	102,268	88,378	123,033	29,359	348,010	9,205	226,265
Total Non-Current	970,692	214,569	263,012	222,129	709,669	613,284	853,769	203,731	2,414,956	63,874	1,570,131
Total Liabilities	970,788	214,649	325,655	241,062	750,492	613,362	853,859	217,461	2,415,187	73,971	1,629,225
Net Position											
Designated for	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety	-	-	-	-	-	-	-	-	-	-	-
Undesignated	492,069	551,259	(25,386)	401,416	353,209	325,054	1,404,433	346,997	1,432,151	59,685	1,549,844
Total Net Position	492,069	551,259	(25,386)	401,416	353,209	325,054	1,404,433	346,997	1,432,151	59,685	1,549,844
Liability & Net Position	\$ 1,462,857	\$ 765,908	\$ 300,269	\$ 642,478	\$ 1,103,701	\$ 938,416	\$ 2,258,292	\$ 564,458	\$ 3,847,338	\$ 133,656	\$ 3,179,069

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)**

**Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For The Nine Months Ended March 31, 2026**

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit*	\$ 1,617,764	\$ 861,871	-	\$ 755,893
Banking Layer Deposit	5,822,253	-	-	5,822,253
Shared Risk Layer	3,648,762	-	3,648,762	-
Excess Deposit/Premium	2,772,594	-	2,772,594	-
Risk Management Grants	849,525	849,525	-	-
Total Operating Income	14,710,898	1,711,396	6,421,356	6,578,146
Operating Expenses				
Claims Expense	3,758,835	-	953,616	2,805,219
Consultants	26,003	26,003	-	-
Safety Service	297,417	297,417	-	-
Claims Administration	1,093,302	398,986	(27,245)	721,561
Program Administration	202,568	202,568	-	-
Board Expenses	7,644	7,644	-	-
Excess Insurance	2,755,520	-	2,755,520	-
Member Identity Theft Protection	11,663	11,663	-	-
Total Operating Expenses	8,152,952	944,281	3,681,891	3,526,780
Operating Income (Loss)	6,557,946	767,115	2,739,465	3,051,366
Non-Operating Income				
Change in Fair Market Value	(195,417)	(14,391)	(90,245)	(90,781)
Investment Income	2,035,325	132,534	915,398	987,393
Total Non-Operating Income	1,839,908	118,143	825,153	896,612
Change in Net Position	8,397,854	885,258	3,564,618	3,947,978
Beginning Net Position	24,217,581	3,871,489	10,268,915	10,077,177
Ending Net Position	\$ 32,615,435	\$ 4,756,747	\$ 13,833,533	\$ 14,025,155

*Administration Deposit includes allocating claims admin revenues for Quarter 3 from the admin layer to the banking layer for the 25/26 fiscal year.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For The Nine Months Ended March 31, 2026**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Operating Income											
Administration Deposit*	\$ 23,531	\$ 28,172	\$ 16,644	\$ 19,195	\$ 36,905	\$ 82,882	\$ 102,217	\$ 29,698	\$ 20,525	\$ 14,537	\$ 15,327
Banking Layer Deposit	143,463	198,537	45,180	89,964	284,334	844,086	1,100,739	179,493	99,234	21,183	29,574
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	166,994	226,709	61,824	109,159	321,239	926,968	1,202,956	209,191	119,759	35,720	44,901
Operating Expenses											
Claims Expense	40,865	(59,605)	(23,346)	15,155	(45,317)	322,834	667,849	235,248	(37,254)	63,303	76,286
Consultants	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	10,868	17,366	572	20,355	26,464	89,787	126,228	47,780	2,272	9,580	15,201
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Member Identity Theft Protection	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	51,733	(42,239)	(22,774)	35,510	(18,853)	412,621	794,077	283,028	(34,982)	72,883	91,487
Operating Income (Loss)	115,261	268,948	84,598	73,649	340,092	514,347	408,879	(73,837)	154,741	(37,163)	(46,586)
Non-Operating Income											
Change in Fair Market Value	(1,760)	(3,730)	(743)	(1,252)	(5,722)	(15,024)	(15,168)	(3,004)	(1,469)	(451)	(1,129)
Investment Income	19,168	40,928	7,116	12,688	51,232	142,035	198,747	34,949	17,739	4,399	11,988
Total Non-Operating Income	17,408	37,198	6,373	11,436	45,510	127,011	183,579	31,945	16,270	3,948	10,859
Change in Net Position	132,669	306,146	90,971	85,085	385,602	641,358	592,458	(41,892)	171,011	(33,215)	(35,727)
Beginning Net Position	61,404	246,077	79,919	43,442	854,481	1,210,805	1,321,033	516,349	192,212	23,574	290,662
Ending Net Position	\$ 194,073	\$ 552,223	\$ 170,890	\$ 128,527	\$ 1,240,083	\$ 1,852,163	\$ 1,913,491	\$ 474,457	\$ 363,223	\$ (9,641)	\$ 254,935

*Administration Deposit includes allocating claims admin revenues for Quarter 3 from the admin layer to the banking layer for the 25/26 fiscal year.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For The Nine Months Ended March 31, 2026**

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Operating Income											
Administration Deposit*	\$ 36,819	\$ 22,818	\$ 18,235	\$ 25,265	\$ 19,807	\$ 26,750	\$ 38,735	\$ 19,119	\$ 79,927	\$ 13,628	\$ 65,157
Banking Layer Deposit	254,751	139,227	78,765	156,846	80,124	175,011	370,263	67,182	862,620	13,584	588,093
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	291,570	162,045	97,000	182,111	99,931	201,761	408,998	86,301	942,547	27,212	653,250
Operating Expenses											
Claims Expense	382,392	(27,321)	43,850	(34,446)	114,295	27,364	37,494	98,857	558,757	116,635	231,324
Consultants	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	55,111	(145)	5,926	2,897	46,304	17,956	24,505	23,310	115,146	11,827	52,251
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Member Identity Theft Protection	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	437,503	(27,466)	49,776	(31,549)	160,599	45,320	61,999	122,167	673,903	128,462	283,575
Operating Income (Loss)	(145,933)	189,511	47,224	213,660	(60,668)	156,441	346,999	(35,866)	268,644	(101,250)	369,675
Non-Operating Income											
Change in Fair Market Value	(3,633)	(2,047)	(781)	(1,757)	(2,492)	(2,162)	(6,549)	(1,484)	(10,892)	(102)	(9,430)
Investment Income	44,263	21,577	7,240	17,906	34,524	28,434	63,300	16,450	108,794	5,401	98,515
Total Non-Operating Income	40,630	19,530	6,459	16,149	32,032	26,272	56,751	14,966	97,902	5,299	89,085
Change in Net Position	(105,303)	209,041	53,683	229,809	(28,636)	182,713	403,750	(20,900)	366,546	(95,951)	458,760
Beginning Net Position	597,372	342,218	(79,069)	171,607	381,845	142,341	1,000,683	367,897	1,065,605	155,636	1,091,084
Ending Net Position	\$ 492,069	\$ 551,259	\$ (25,386)	\$ 401,416	\$ 353,209	\$ 325,054	\$ 1,404,433	\$ 346,997	\$ 1,432,151	\$ 59,685	\$ 1,549,844

*Administration Deposit includes allocating claims admin revenues for Quarter 3 from the admin layer to the banking layer for the 25/26 fiscal year.

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For The Nine Months Ended March 31, 2026

	Total			Total
	All Layers	Admin Layer	Shared Layer	Banking Layer
Cash flows from operating activities:				
Cash received from members	\$ 14,910,714	\$ 1,711,396	\$ 6,421,356	\$ 6,777,962
Cash paid for claims	(7,222,293)	-	(2,401,478)	(4,820,815)
Cash paid for insurance	(3,694,027)	-	(3,694,027)	-
Cash paid to vendors	(1,657,864)	(970,733)	42,297	(729,428)
Cash (paid) received for dividends	(1,455,609)	-	(424,456)	(1,031,153)
Net cash provided by (used in) operating activities	880,921	740,663	(56,308)	196,566
Cash flows from investing activities:				
Investment income received	2,068,413	133,454	931,753	1,003,206
Net investment (purchases) sales	(1,966,618)	(926,776)	(1,200,994)	161,152
Net cash provided by (used in) investing activities	101,795	(793,322)	(269,241)	1,164,358
Net increase (decrease) in cash and cash equivalents	982,716	(52,659)	(325,549)	1,360,924
Cash and cash equivalents, beginning of year	1,060,713	217,515	789,543	53,655
Cash and cash equivalents, end of year	\$ 2,043,429	\$ 164,856	\$ 463,994	\$ 1,414,579
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:				
Operating income (loss)	\$ 6,557,946	\$ 767,115	\$ 2,739,465	3,051,366
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:				
(Increase) decrease in:				
Member receivable	113,755	-	-	113,755
Excess receivable	18,833	-	18,833	-
Prepaid expense	(967,390)	(43,883)	(923,507)	-
(Decrease) increase in:				
Accounts payable	9,599	17,431	52	(7,884)
Dividend payable	(1,455,609)	-	(424,456)	(1,031,153)
Unearned revenue	86,061	-	-	86,061
Unpaid claims and claim adjustment expenses	(3,482,274)	-	(1,466,695)	(2,015,579)
Net cash provided by (used in) operating activities	\$ 880,921	\$ 740,663	\$ (56,308)	\$ 196,566
Supplemental information:				
Noncash non-operating and investing activities				
Net change in fair value of investments	\$ (195,417)	\$ (14,391)	\$ (90,245)	\$ (90,781)

See Accompanying Accountant’s Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For The Nine Months Ended March 31, 2026**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Cash flows from operating activities:											
Cash received from members	\$ 179,921	\$ 244,281	\$ 61,824	\$ 124,031	\$ 321,239	\$ 926,968	\$ 1,202,956	\$ 209,191	\$ 119,759	\$ 62,107	\$ 44,901
Cash paid for claims	(167,782)	(96,654)	(7,293)	(3,446)	(29,654)	(678,616)	(1,511,916)	(127,336)	(60,388)	(23,910)	(13,474)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(10,867)	(17,364)	(571)	(20,579)	(26,461)	(89,779)	(126,216)	(47,778)	(2,271)	(10,461)	(15,200)
Cash paid for dividends	-	-	(23,625)	-	-	(15,048)	(224,825)	(100,000)	(152,594)	(11,170)	-
Net cash provided by (used in) operating activities	1,272	130,263	30,335	100,006	265,124	143,525	(660,001)	(65,923)	(95,494)	16,566	16,227
Cash flows from investing activities:											
Investment income received	19,505	41,485	7,242	12,857	52,111	143,976	202,176	35,569	18,137	4,484	12,182
Net investment (purchases) sales	(18,548)	(39,437)	(6,890)	(12,222)	(49,545)	(136,857)	457,736	31,178	77,748	(4,265)	(11,581)
Net cash provided by (used in) investing activities	957	2,048	352	635	2,566	7,119	659,912	66,747	95,885	219	601
Net increase (decrease) in cash and cash equivalents	2,229	132,311	30,687	100,641	267,690	150,644	(89)	824	391	16,785	16,828
Cash and cash equivalents, beginning of year	2,195	2,149	2,644	2,207	2,180	2,442	2,675	2,133	2,190	2,333	2,766
Cash and cash equivalents, end of year	\$ 4,424	\$ 134,460	\$ 33,331	\$ 102,848	\$ 269,870	\$ 153,086	\$ 2,586	\$ 2,957	\$ 2,581	\$ 19,118	\$ 19,594
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:											
Operating income (loss)	\$ 115,261	\$ 268,948	\$ 84,598	\$ 73,649	\$ 340,092	\$ 514,347	\$ 408,879	\$ (73,837)	\$ 154,741	\$ (37,163)	\$ (46,586)
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:											
(Increase) decrease in:											
Member receivable	12,927	17,572	-	14,872	-	-	-	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:											
Accounts payable	1	-	1	(224)	3	7	7	1	(1)	(881)	1
Dividend payable	-	-	(23,625)	-	-	(15,048)	(224,825)	(100,000)	(152,594)	(11,170)	-
Unearned revenue	-	-	-	-	-	-	-	-	-	26,387	-
Unpaid claims and claim adjustment expenses	(126,917)	(156,257)	(30,639)	11,709	(74,971)	(355,781)	(844,062)	107,913	(97,640)	39,393	62,812
Net cash provided by (used in) operating activities	\$ 1,272	\$ 130,263	\$ 30,335	\$ 100,006	\$ 265,124	\$ 143,525	\$ (660,001)	\$ (65,923)	\$ (95,494)	\$ 16,566	\$ 16,227
Supplemental information:											
Noncash non-operating and investing activities											
Net change in fair value of investments	\$ (1,760)	\$ (3,730)	\$ (743)	\$ (1,252)	\$ (5,722)	\$ (15,024)	\$ (15,168)	\$ (3,004)	\$ (1,469)	\$ (451)	\$ (1,129)

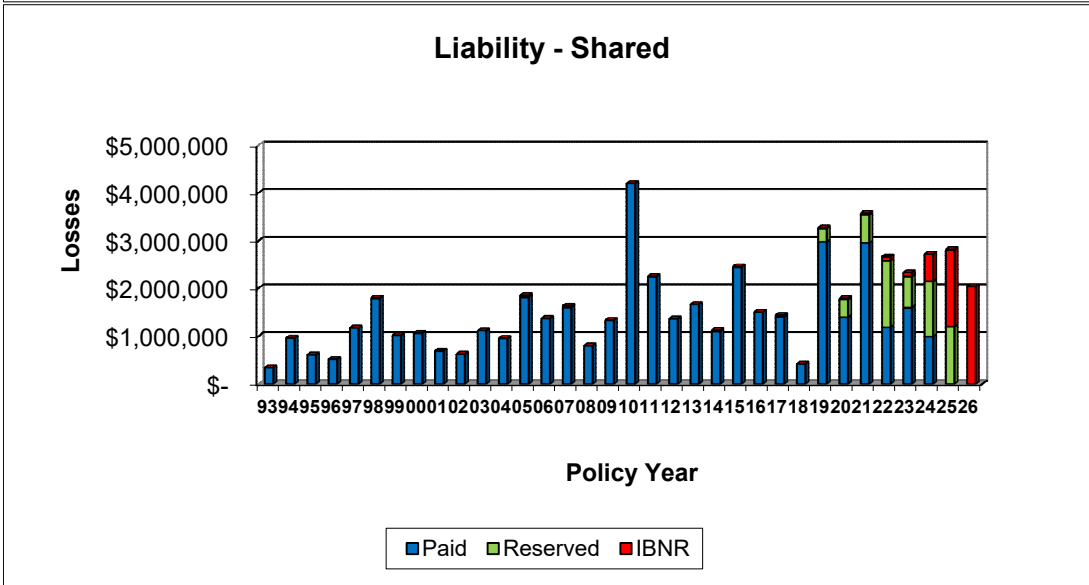
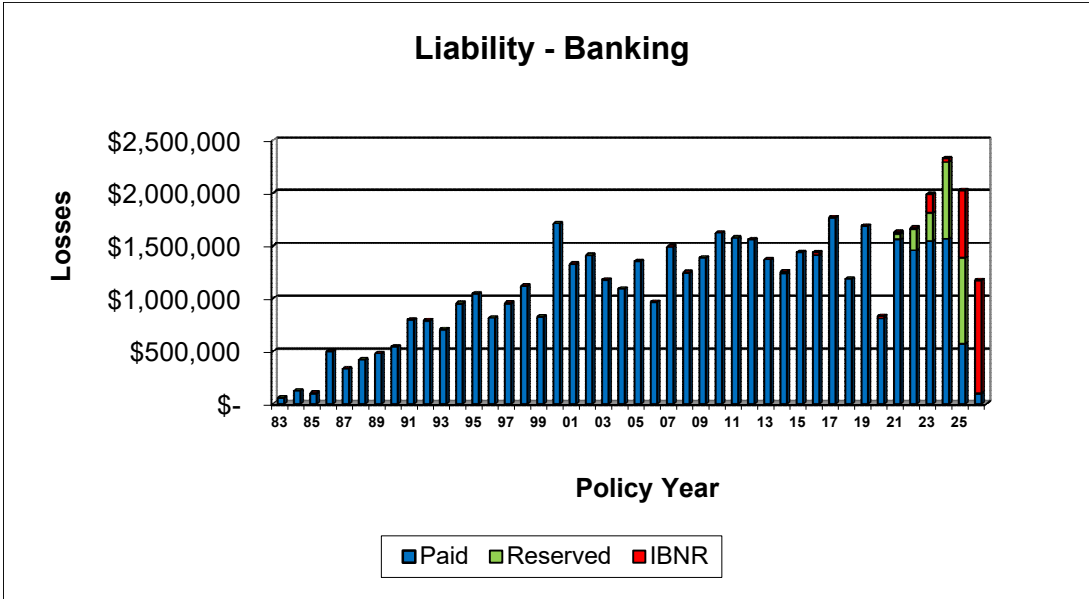
**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For The Nine Months Ended March 31, 2026**

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Cash flows from operating activities:											
Cash received from members	\$ 302,381	\$ 162,045	\$ 156,674	\$ 182,111	\$ 99,931	\$ 234,324	\$ 434,008	\$ 86,301	\$ 942,547	\$ 27,212	\$ 653,250
Cash paid for claims	(282,420)	(108,075)	(111,005)	(70,663)	(82,334)	(166,555)	(215,357)	(11,557)	(518,473)	(61,886)	(472,021)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(57,381)	(2,127)	(8,198)	(2,896)	(46,302)	(17,954)	(24,502)	(23,309)	(115,140)	(11,827)	(52,245)
Cash paid for dividends	-	(3,191)	(8,818)	(56,609)	(122,192)	-	-	(41,104)	(65,114)	(30,201)	(176,662)
Net cash provided by (used in) operating activities	(37,420)	48,652	28,653	51,943	(150,897)	49,815	194,149	10,331	243,820	(76,702)	(47,678)
Cash flows from investing activities:											
Investment income received	44,941	21,956	7,449	18,228	35,072	28,799	64,362	16,724	110,636	5,472	99,843
Net investment (purchases) sales	(7,729)	(20,876)	(7,090)	(17,330)	116,646	(27,378)	(61,194)	(15,905)	(105,197)	69,795	(49,907)
Net cash provided by (used in) investing activities	37,212	1,080	359	898	151,718	1,421	3,168	819	5,439	75,267	49,936
Net increase (decrease) in cash and cash equivalents	(208)	49,732	29,012	52,841	821	51,236	197,317	11,150	249,259	(1,435)	2,258
Cash and cash equivalents, beginning of year	2,935	2,498	2,986	2,731	2,388	2,530	2,245	2,291	2,253	2,573	2,311
Cash and cash equivalents, end of year	\$ 2,727	\$ 52,230	\$ 31,998	\$ 55,572	\$ 3,209	\$ 53,766	\$ 199,562	\$ 13,441	\$ 251,512	\$ 1,138	\$ 4,569
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:											
Operating income (loss)	\$ (145,933)	\$ 189,511	\$ 47,224	\$ 213,660	\$ (60,668)	\$ 156,441	\$ 346,999	\$ (35,866)	\$ 268,644	\$ (101,250)	\$ 369,675
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:											
(Increase) decrease in:											
Member receivable	10,811	-	-	-	-	32,563	25,010	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:											
Accounts payable	(2,270)	(2,273)	(2,272)	1	1	2	3	(1)	5	-	5
Dividend payable	-	(3,191)	(8,818)	(56,609)	(122,192)	-	-	(41,104)	(65,114)	(30,201)	(176,662)
Unearned revenue	-	-	59,674	-	-	-	-	-	-	-	-
Unpaid claims and claim adjustment expenses	99,972	(135,395)	(67,155)	(105,109)	31,962	(139,191)	(177,863)	87,302	40,285	54,749	(240,696)
Net cash provided by (used in) operating activities	\$ (37,420)	\$ 48,652	\$ 28,653	\$ 51,943	\$ (150,897)	\$ 49,815	\$ 194,149	\$ 10,331	\$ 243,820	\$ (76,702)	\$ (47,678)
Supplemental information:											
Noncash non-operating and investing activities											
Net change in fair value of investments	\$ (3,633)	\$ (2,047)	\$ (781)	\$ (1,757)	\$ (2,492)	\$ (2,162)	\$ (6,549)	\$ (1,484)	\$ (10,892)	\$ (102)	\$ (9,430)

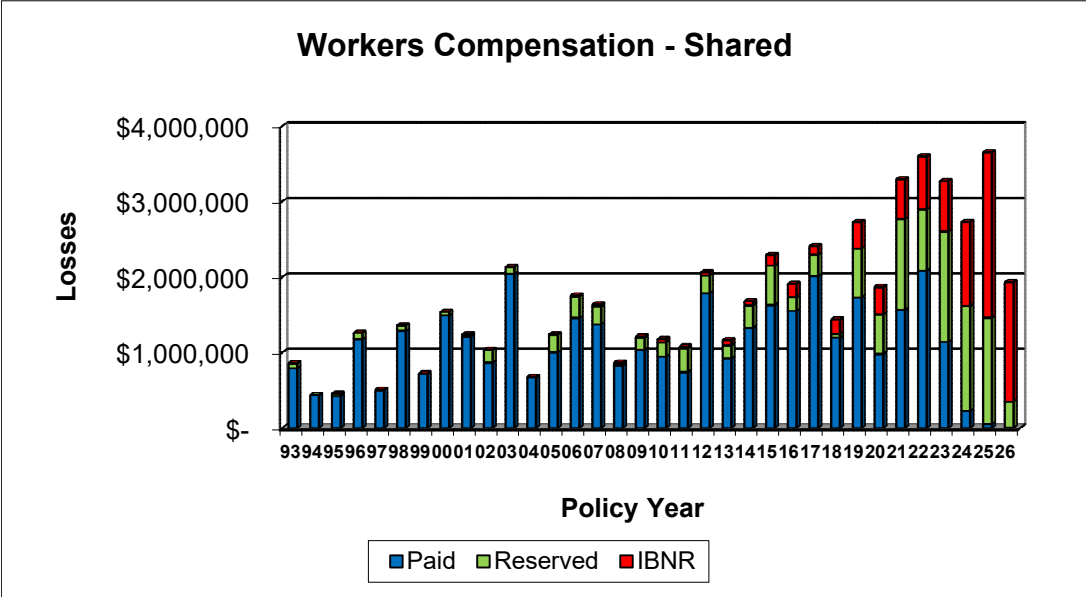
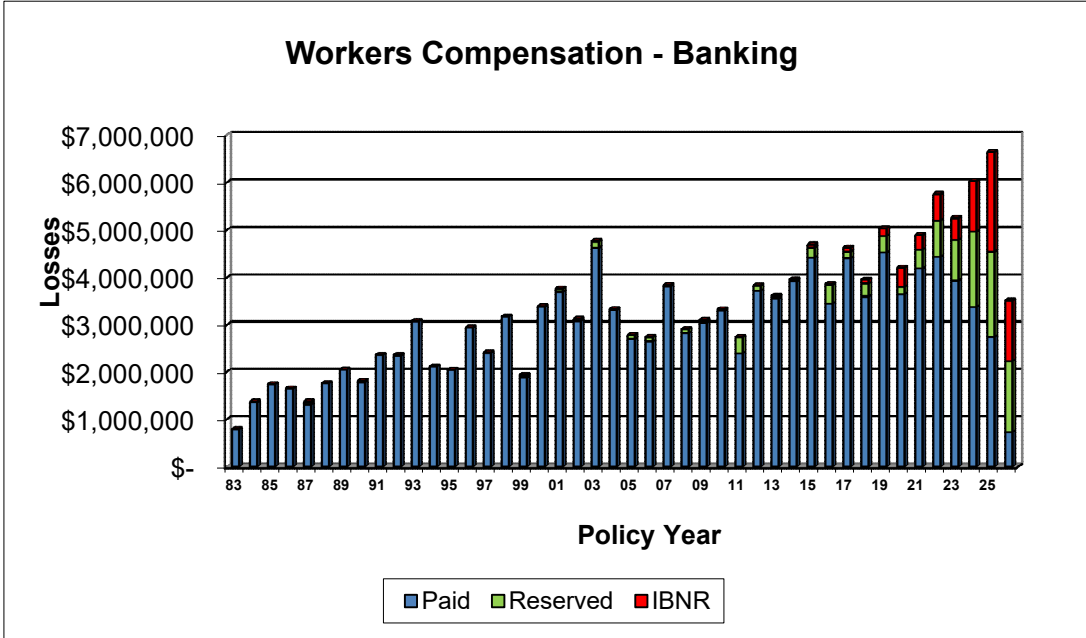
**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Reconciliation of Claims Liability by Program
As of March 31, 2026 and 2025**

	Liability Banking 25-26	Liability Shared Risk 25-26	Total Liability Program		WC Banking 25-26	WC Shared Risk 25-26	Total WC Program		Totals	
			25-26	24-25			25-26	24-25	25-26	24-25
Unpaid claims and claim adjustment expenses at beginning of the fiscal year	\$ 4,762,802	\$ 11,803,472	\$ 16,566,274	\$ 16,403,823	\$ 18,423,158	\$ 21,458,294	\$ 39,881,452	\$ 37,716,018	\$ 56,447,726	\$ 54,119,841
Incurred claims and claim adjustment expenses:										
Provision for insured events of the current fiscal year	1,175,062	2,036,672	3,211,734	6,115,061	3,518,695	1,810,512	5,329,207	10,385,639	8,540,941	16,500,700
Increases (Decreases) in provision for insured events of prior fiscal years	(491,372)	(1,743,571)	(2,234,943)	(120,068)	(713,475)	(856,896)	(1,570,371)	275,338	(3,805,314)	155,270
Total incurred claims and claim adjustment expenses	<u>683,690</u>	<u>293,101</u>	<u>976,791</u>	<u>5,994,993</u>	<u>2,805,220</u>	<u>953,616</u>	<u>3,758,836</u>	<u>10,660,977</u>	<u>4,735,627</u>	<u>16,655,970</u>
Payments:										
Claims and claim adjustment expenses attributable to insured events of the current fiscal year	103,064	-	103,064	177,938	740,308	5,483	745,791	979,889	848,855	1,157,827
Claims and claim adjustment expenses attributable to insured events of prior fiscal years	1,268,305	1,882,945	3,151,250	5,654,604	4,041,173	2,387,583	6,428,756	7,515,654	9,580,006	13,170,258
Total Payments	<u>1,371,369</u>	<u>1,882,945</u>	<u>3,254,314</u>	<u>5,832,542</u>	<u>4,781,481</u>	<u>2,393,066</u>	<u>7,174,547</u>	<u>8,495,543</u>	<u>10,428,861</u>	<u>14,328,085</u>
Adjustment to remove ULAE for this Sch.									-	
Total unpaid claims and claim adjustment expenses at end of the fiscal year	<u>\$ 4,075,123</u>	<u>\$ 10,213,628</u>	<u>\$ 14,288,751</u>	<u>\$ 16,566,274</u>	<u>\$ 16,446,897</u>	<u>\$ 20,018,844</u>	<u>\$ 36,465,741</u>	<u>\$ 39,881,452</u>	<u>\$ 50,754,492</u>	<u>\$ 56,447,726</u>
Claims Liability	\$ 4,075,122	\$ 10,213,629	\$ 14,288,751	\$ 16,566,275	\$ 16,446,896	\$ 20,018,841	\$ 36,465,737	\$ 39,881,451	\$ 50,754,488	\$ 56,447,726
Claims ULAE	702,000	-	702,000	702,000	2,769,143	431,062	3,200,205	3,266,790	3,902,205	3,968,790
Total Claim Liabilities	<u>\$ 4,777,122</u>	<u>\$ 10,213,629</u>	<u>\$ 14,990,751</u>	<u>\$ 17,268,275</u>	<u>\$ 19,216,039</u>	<u>\$ 20,449,903</u>	<u>\$ 39,665,942</u>	<u>\$ 43,148,241</u>	<u>\$ 54,656,693</u>	<u>\$ 60,416,516</u>

Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of March 31, 2026



Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of March 31, 2026



See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2026

	Budget 2025-2026			YTD Expended 2025-2026			Remaining 2025-2026			
	Total	WC	Liab	Total	WC	Liab	Total \$	Total %	WC	Liab
ADMIN BUDGET										
Administrative Revenue										
41010 Administrative Deposit - See Note 5	\$ 1,775,818	\$ 1,155,148	\$ 620,670	\$ 1,322,875	\$ 861,871	\$ 461,004	\$ 452,943	26%	\$ 293,277	\$ 159,666
44030 Change in Fair Value - See Note 2	-	-	-	(12,448)	(14,391)	1,943	12,448		14,391	(1,943)
44040 Interest Income - See Note 2	-	-	-	152,240	132,534	19,706	(152,240)		(132,534)	(19,706)
44080 Risk Management Grants	-	-	-	849,525	849,525	-	(849,525)		(849,525)	-
44010 Other Income	-	-	-	34,521	-	34,521	(34,521)		-	(34,521)
Total Admin Revenue	<u>\$ 1,775,818</u>	<u>\$ 1,155,148</u>	<u>\$ 620,670</u>	<u>\$ 2,346,713</u>	<u>\$ 1,829,539</u>	<u>\$ 517,174</u>	<u>\$ (570,895)</u>	<u>-32%</u>	<u>\$ (674,391)</u>	<u>\$ 103,496</u>
Administrative Expenses										
52101 Claims Audit	\$ 17,000	\$ 17,000	\$ -	\$ 7,475	\$ -	\$ 7,475	\$ 9,525	56%	\$ 17,000	\$ (7,475)
52102 Financial Audit	37,000	18,500	18,500	36,154	18,077	18,077	846	2%	423	423
52103 Legal Services	17,000	2,000	15,000	8,199	966	7,233	8,801	52%	1,034	7,767
52104 Actuarial Services	15,560	6,780	8,780	12,420	5,210	7,210	3,140	20%	1,570	1,570
52900 Member Identity Theft Protection	15,197	15,197	-	11,663	11,663	-	3,534	23%	3,534	-
52109 Misc Consulting / Contingency	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
Total Admin Expenses	<u>\$ 106,757</u>	<u>\$ 61,977</u>	<u>\$ 44,780</u>	<u>\$ 79,411</u>	<u>\$ 37,666</u>	<u>\$ 41,745</u>	<u>\$ 27,346</u>	<u>26%</u>	<u>\$ 24,311</u>	<u>\$ 3,035</u>
Safety Services										
52201 Outside Training	\$ 58,000	\$ 29,000	\$ 29,000	\$ 11,976	\$ 5,988	\$ 5,988	\$ 46,024	79%	\$ 23,012	\$ 23,012
52202 Risk Mgmt Comm Mtg Expense	1,500	750	750	-	-	-	1,500	100%	750	750
52204 Bickmore Risk Management Services	204,640	102,320	102,320	153,453	76,726	76,727	51,187	25%	25,594	25,593
52207 Member Training and Risk Management	110,000	50,000	60,000	57,411	43,804	13,607	52,589	48%	6,196	46,393
52208 Lexipol Police Manual Updates & DTBs	159,980	159,980	-	145,876	119,985	25,891	14,104	9%	39,995	(25,891)
52209 Police Risk Management Funds	100,000	50,000	50,000	61,738	31,851	29,887	38,262	38%	18,149	20,113
Total Safety Services Expenses	<u>\$ 634,120</u>	<u>\$ 392,050</u>	<u>\$ 242,070</u>	<u>\$ 468,580</u>	<u>\$ 297,417</u>	<u>\$ 171,163</u>	<u>\$ 165,540</u>	<u>26%</u>	<u>\$ 94,633</u>	<u>\$ 70,907</u>

Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2026

	Budget 2025-2026			YTD Expended 2025-2026			Remaining 2025-2026			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
ADMIN BUDGET CONTINUED										
Claims Administration										
52302 Claims Administration Fee	\$ 5,000	\$ 5,000	\$ -	\$ 1,750	\$ 1,750	\$ -	\$ 3,250	65%	\$ 3,250	\$ -
52304 State Funding/Fraud Assessment	400,000	400,000	-	397,236	397,236	-	2,764	1%	2,764	-
Total Claims Admin Expenses	\$ 405,000	\$ 405,000	\$ -	\$ 398,986	\$ 398,986	\$ -	\$ 6,014	1%	\$ 6,014	\$ -
Program Administration										
52401 Program Administration and Brokerage Fee	\$ 414,685	\$ 188,493	\$ 226,192	\$ 311,013	\$ 141,355	\$ 169,658	\$ 103,672	25%	\$ 47,138	\$ 56,534
52403 Accounting Services	163,200	81,600	81,600	122,426	61,213	61,213	40,774	25%	20,387	20,387
Total Program Admin Expenses	\$ 577,885	\$ 270,093	\$ 307,792	\$ 433,439	\$ 202,568	\$ 230,871	\$ 144,446	25%	\$ 67,525	\$ 76,921
Board Expenses										
52501 Executive Committee	\$ 2,500	\$ 1,250	\$ 1,250	\$ -	\$ -	\$ -	\$ 2,500	100%	\$ 1,250	\$ 1,250
52502 Executive Committee Member Travel	4,000	2,000	2,000	-	-	-	4,000	100%	2,000	2,000
52503 Board of Directors Meetings (includes Travel)	8,000	4,000	4,000	3,392	1,696	1,696	4,608	58%	2,304	2,304
52509 Board of Directors Long Range Planning Session	8,000	4,000	4,000	2,532	1,266	1,266	5,468	68%	2,734	2,734
52506 Trustee E&O Coverage (APPL)	18,056	9,028	9,028	14,219	-	14,219	3,837	21%	9,028	(5,191)
52504 Association Memberships	11,500	5,750	5,750	9,364	4,682	4,682	2,136	19%	1,068	1,068
Total Board Expenses	\$ 52,056	\$ 26,028	\$ 26,028	\$ 29,507	\$ 7,644	\$ 21,863	\$ 22,549	43%	\$ 18,384	\$ 4,165
Total Admin Expenses	\$ 1,775,818	\$ 1,155,148	\$ 620,670	\$ 1,409,923	\$ 944,281	\$ 465,642	\$ 365,895	21%	\$ 210,867	\$ 155,028
TOTAL ADMIN REVENUE OVER EXPENSES	\$ -	\$ -	\$ -	\$ 936,790	\$ 885,258	\$ 51,532	\$ (936,790)		\$ (885,258)	\$ (51,532)

Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2026

	Budget 2025-2026			YTD Expended 2025-2026			Remaining 2025-2026			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
Banking Layer Revenue										
41020 Banking Layer Deposit - See Note 1	\$ 10,740,000	\$ 7,763,000	\$ 2,977,000	\$ 8,055,000	\$ 5,822,253	\$ 2,232,747	\$ 2,685,000	25%	\$ 1,940,747	\$ 744,253
41010 Administration Deposit - See Note 5	1,305,554	1,007,855	297,699	979,166	755,893	223,273	326,388	25%	251,962	74,426
44030 Change in Fair Value - See Note 2	-	-	-	(125,371)	(90,781)	(34,590)	125,371		90,781	34,590
44040 Interest Income - See Note 2	-	-	-	1,332,034	987,393	344,641	(1,332,034)		(987,393)	(344,641)
Total Banking Layer Revenue	<u>\$ 12,045,554</u>	<u>\$ 8,770,855</u>	<u>\$ 3,274,699</u>	<u>\$ 10,243,158</u>	<u>\$ 7,474,758</u>	<u>\$ 2,768,400</u>	<u>\$ 1,802,396</u>	15%	<u>\$ 1,296,097</u>	<u>\$ 506,299</u>
Banking Layer Expenses										
51100 Claims Expense - See Note 3	\$ 9,407,000	\$ 7,110,000	\$ 2,297,000	\$ 6,152,850	\$ 4,781,481	\$ 1,371,369	\$ 3,254,150	35%	\$ 2,328,519	\$ 925,631
51400 OS Liability Adjustment - See Note 3	-	-	-	(2,663,942)	(1,976,262)	(687,680)	2,663,942		1,976,262	687,680
51800 ULAE Adjustment - See Note 3	-	-	-	-	-	-	-		-	-
52300 Claims Admin - See Note 3	1,305,554	1,007,855	297,699	944,837	721,561	223,276	360,717	28%	286,294	74,423
Total Banking Layer Expenses	<u>\$ 10,712,554</u>	<u>\$ 8,117,855</u>	<u>\$ 2,594,699</u>	<u>\$ 4,433,745</u>	<u>\$ 3,526,780</u>	<u>\$ 906,965</u>	<u>\$ 6,278,809</u>	59%	<u>\$ 4,591,075</u>	<u>\$ 1,687,734</u>
TOTAL BANKING REVENUE OVER EXPENSES	\$ 1,333,000	\$ 653,000	\$ 680,000	\$ 5,809,413	\$ 3,947,978	\$ 1,861,435	\$ (4,476,413)	-336%	\$ (3,294,978)	\$ (1,181,435)

Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2026

	Budget 2025-2026			YTD Expended 2025-2026			Remaining 2025-2026			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
Shared Layer Revenue										
41030 Shared Risk Layer Deposit - See Note 1	\$ 11,540,000	\$ 4,865,000	\$ 6,675,000	\$ 8,655,011	\$ 3,648,762	\$ 5,006,249	\$ 2,884,989	25%	\$ 1,216,238	\$ 1,668,751
41040 Excess Deposit/Premium - See Note 1	11,819,976	3,806,000	8,013,976	8,783,075	2,772,594	6,010,481	3,036,901	26%	1,033,406	2,003,495
44030 Change in Fair Value	-	-	-	(160,993)	(90,245)	(70,748)	160,993		90,245	70,748
44040 Interest Income	-	-	-	1,621,920	915,398	706,522	(1,621,920)		(915,398)	(706,522)
44060 Property Premium - See Note 1	8,501,781	-	8,501,781	5,917,577	-	5,917,577	2,584,204	30%	-	2,584,204
44070 Crime Premium - See Note 1	50,026	-	50,026	308,902	-	308,902	(258,876)	-517%	-	(258,876)
Total Shared Layer Revenue	<u>\$ 31,911,783</u>	<u>\$ 8,671,000</u>	<u>\$ 23,240,783</u>	<u>\$ 25,125,492</u>	<u>\$ 7,246,509</u>	<u>\$ 17,878,983</u>	<u>\$ 6,786,291</u>	<u>21%</u>	<u>\$ 1,424,491</u>	<u>\$ 5,361,800</u>
Shared Layer Expenses										
51100 Claims Expense	\$ 8,729,000	\$ 4,997,000	\$ 3,732,000	\$ 1,246,717	\$ 953,616	\$ 293,101	\$ 7,482,283	86%	\$ 4,043,384	\$ 3,438,899
52201 Outside Training	-	-	-	-	-	-	-		-	-
52300 Claims Admin - See Note 3	-	-	-	(27,245)	(27,245)	-	27,245		27,245	-
54100 Excess Deposit/Premium Exp - See Note 4	11,819,976	3,806,000	8,013,976	8,338,176	2,755,520	5,582,656	3,481,800	29%	1,050,480	2,431,320
54150 Member Property Coverage - See Note 4	8,501,781	-	8,501,781	5,917,599	-	5,917,599	2,584,182	30%	-	2,584,182
54150 Member Crime Coverage - See Note 4	50,026	-	50,026	308,902	-	308,902	(258,876)	-517%	-	(258,876)
Total Shared Layer Expenses	<u>\$ 29,100,783</u>	<u>\$ 8,803,000</u>	<u>\$ 20,297,783</u>	<u>\$ 15,784,149</u>	<u>\$ 3,681,891</u>	<u>\$ 12,102,258</u>	<u>\$ 13,316,634</u>	<u>46%</u>	<u>\$ 5,121,109</u>	<u>\$ 8,195,525</u>
TOTAL SHARED REVENUE OVER EXPENSES	\$ 2,811,000	\$ (132,000)	\$ 2,943,000	\$ 9,341,343	\$ 3,564,618	\$ 5,776,725	\$ (6,530,343)	-232%	\$ (3,696,618)	\$ (2,833,725)
TOTAL INCOME/(EXPENSE)	\$ 4,144,000	\$ 521,000	\$ 3,623,000	\$ 16,087,546	\$ 8,397,854	\$ 7,689,692	\$ (11,943,546)	-288%	\$ (7,876,854)	\$ (4,066,692)

Northern California Cities Self Insurance Fund
Notes to Budget to Actual
As of March 31, 2026

1. Revenue Recognition

The budget presents revenue to be earned during the entire fiscal year. In accordance with the accrual basis of accounting, the YTD Expended columns show only the amount earned by the organization, year-to-date.

2. Investment Income

No budget is developed for the Change in Fair Value and Interest Income amounts, as it is difficult to predict the yield on the organization's portfolio.

3. Claims Expenses

Claims related expenses are budgeted based on the estimated claims expense for the year. Claims related expenses are recorded on the books in several additional categories. Review of the budget to actual performance of claims related items should take this into consideration.

Unallocated loss adjustment expenses (ULAE) have been regrouped to claims administration for both banking and shared layer. It also includes future DIR Assessment fees based for indemnity claims.

4. Insurance Expense Recognition

The budget presents excess and other insurance expense based on the policy fee paid for entire fiscal year. In accordance with the accrual basis of accounting, the YTD Expended columns show only the portion of the policy used by the organization, year-to-date. The remainder of the policy fee paid, but not used to date is recorded in Prepaid Expenses on the Statement of Net Position, as applicable.

5. Administration Deposit

To account for claims administration and ULAE cost in the banking layer, Administration Deposit have been allocated to the banking layer from the admin layer in the budget and financial statements for both programs. The remaining revenues not yet expended are recorded as Unearned Revenues and are adjusted quarterly.

**Northern California Cities Self Insurance Fund
Risk Management Reserves Current Usage Report
As of March 31, 2026**

Designee	Risk Management Reserve					
	6/30/2025				07/01/2025 Through 3/31/2026	3/31/2026
	Balance Forward	Election FY25/26	Refund Allocation	Current Year Spent	Remaining	
Designated Funds						
Anderson Designations	\$ 34,301.00	\$ -	\$ 8,000.00	\$ -	\$ 42,301.00	
Auburn Designations	28,770.00	-	-	-	28,770.00	
Colusa Designations	94,115.00	-	-	-	94,115.00	
Corning Designations	3,896.59	-	-	-	3,896.59	
Dixon Designations	45,501.66	-	-	-	45,501.66	
Elk Grove Designations	4,000.00	-	-	-	4,000.00	
Folsom Designations	1,182,425.63	-	357,309.00	28,000.00	1,511,734.63	
Galt Designations	61,931.00	-	20,000.00	-	81,931.00	
Gridley Designations	61,374.05	-	77,047.00	2,846.98	135,574.07	
Ione Designations	15,340.00	-	-	-	15,340.00	
Jackson Designations	12,617.00	-	-	-	12,617.00	
Lincoln Designations	12,788.31	-	-	-	12,788.31	
Marysville Designations	58,215.00	-	45,287.00	-	103,502.00	
Nevada City Designations	2,552.84	-	-	-	2,552.84	
Oroville Designations	5,439.50	-	-	-	5,439.50	
Paradise Designations	4,000.00	-	-	-	4,000.00	
Placerville Designations	13,048.00	-	-	-	13,048.00	
Red Bluff Designations	-	-	-	-	-	
Rio Vista Designations	-	-	-	-	-	
Rocklin Designations	494,893.20	-	179,336.00	5,865.56	668,363.64	
Willows Designations	54,680.00	-	-	1,413.74	53,266.26	
Yuba City Designations	4,000.00	-	-	-	4,000.00	
Total Designated Funds	\$ 2,193,888.78	\$ -	\$ 686,979.00	\$ 38,126.28	\$ 2,842,741.50	

Note: The Refund Allocations are based upon refunds for year ending 6/30/25.

Northern California Cities Self Insurance Fund
Police Risk Management Grants Current Usage Report
As of March 31, 2026

	Police Risk Management 07/01/2025 Through				
	6/30/2025	Refund		3/31/2026	3/31/2026
	Balance Forward	Grant FY25/26	Allocation	Current Year Spent	Remaining
Designated Funds					
Anderson Designations	\$ 16,665.00	\$ 3,030.00	\$ 4,952.00	\$ 24,500.00	\$ 147.00
Auburn Designations	9,981.11	6,060.00	-	4,800.00	11,241.11
Colusa Designations	21,995.00	3,030.00	-	-	25,025.00
Corning Designations	6,592.32	3,030.00	-	-	9,622.32
Dixon Designations	6,059.99	6,060.00	-	-	12,119.99
Elk Grove Designations	6,120.00	6,060.00	-	-	12,180.00
Folsom Designations	418,938.00	7,575.00	-	14,400.00	412,113.00
Galt Designations	7,740.77	6,060.00	80,000.00	-	93,800.77
Gridley Designations	17,121.74	3,030.00	77,594.00	-	97,745.74
Ione Designations	21,390.93	3,030.00	-	-	24,420.93
Jackson Designations	7,575.00	3,030.00	-	-	10,605.00
Lincoln Designations	6,059.50	6,060.00	-	-	12,119.50
Marysville Designations	4,546.13	4,545.00	-	-	9,091.13
Nevada City Designations	9,090.00	3,030.00	-	-	12,120.00
Oroville Designations	21,210.00	6,060.00	-	10,396.55	16,873.45
Paradise Designations	6,819.09	4,545.00	-	-	11,364.09
Placerville Designations	6,559.57	3,030.00	-	-	9,589.57
Red Bluff Designations	4,546.96	4,545.00	-	-	9,091.96
Rio Vista Designations	4,544.85	3,030.00	-	-	7,574.85
Rocklin Designations	18,088.20	6,060.00	-	-	24,148.20
Willows Designations	6,060.00	3,030.00	-	2,825.00	6,265.00
Yuba City Designations	11,456.66	6,060.00	-	4,816.00	12,700.66
Total Designated Funds	\$ 639,160.82	\$ 99,990.00	\$162,546.00	\$ 61,737.55	\$ 839,959.27

Note: The Refund Allocation are based upon refunds from 6/30/25.



BACK TO AGENDA

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

Agenda Item G.2.

BUDGET-TO-ACTUAL AS OF MARCH 31, 2026

INFORMATION ITEM

ISSUE: Total NCCSIF administrative expenses year-to-date are currently on track. Year-to-date, NCCSIF has paid \$1,409,923 out of a budgeted \$1,775,818, for a total remaining of \$365,895 or 21%.

RECOMMENDATION: This is an information item and there is no recommended action.

FISCAL IMPACT: No fiscal impact is expected from this item.

BACKGROUND: The Executive Committee has asked that the budget-to-actual exhibit from the quarterly financials listed separately in the agenda packet to highlight any issues that may develop over the course of the fiscal year. James Marta and Company also agreed to add a Usage Report to the Quarterly Financials to track the budget for Police Risk Management Grants.

ATTACHMENT(S): Please refer to pages 26-30 of the Quarterly Financial Report for Period Ending March 31, 2026, Budget to Actual as of March 31, 2026.



BACK TO AGENDA

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

Agenda Item H.1.

COMPANY NURSE STEWARDSHIP REPORT

INFORMATION ITEM

ISSUE: Members will receive an overview of Company Nurse Stewardship & Performance from 7/1/2025-3/31/2026.

RECOMMENDATION: This is an information item and there is no recommended action.

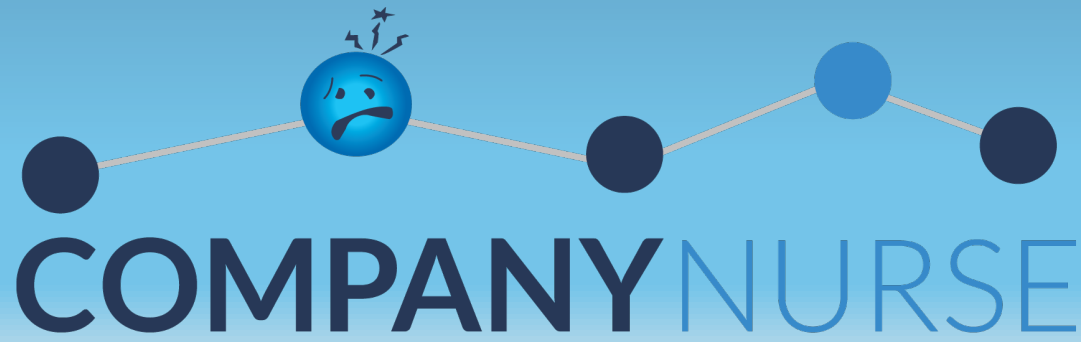
FISCAL IMPACT: No fiscal impact is expected from this item.

BACKGROUND: Nor Cal Cities Members have been working Company Nurse since January 1, 2022. Their service and triage process delivers better outcomes by responding to injuries promptly. Triage can reduce the number of reportable claims by referring employees to first aid treatment as appreciate.

ATTACHMENT(S): Stewardship Report

NCCSIF

Stewardship & Performance



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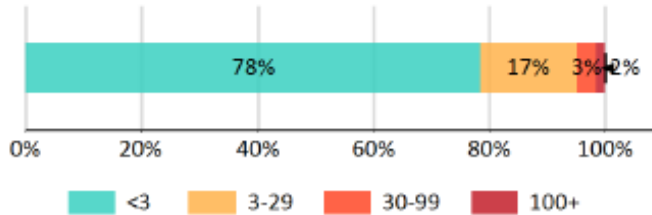
Overall Metrics



Submitted Incident Summary
Northern California Cities Self Insurance Fund (NCCSIF) (13521 Group)
7/1/2025 - 3/31/2026

Totals for Northern California Cities Self Insurance Fund (NCCSIF)

Reported Incidents	125
Total Updates	142
Updates per Incident	1.14
Average Lag Days for New Incidents	13.74
Lag Days < 3 Days	98 78.4%
Lag Days 3 - 29 Days	21 16.8%
Lag Days 30 - 99 Days	4 3.2%
Lag Days 100+ Days	2 1.6%



Total Incidents	125
Total Treated	63 50.4%
Total Not Treated	62 49.6%
Total Treated	63
Triaged to Treatment	48 76.2%
Treated w/out Triage	15 23.8%
Total Treated	63
Treated to ER	17 27.0%
Treated to Non-ER	46 73.0%
Treated to Telemed	0 0.0%
Total to ER	17
Triaged to ER	8 47.1%
To ER w/out Triage	9 52.9%

Total Incidents	125
Total Triaged	101 80.8%
Total Not Triaged	24 19.2%
Total Triaged	101
Triaged to ER	8 7.9%
Triaged to Non-ER	40 39.6%
Triaged to Telemed	0 0.0%
Triaged to Self Care	53 52.5%

Company Nurse/NCCSIF Member Metrics

Key Indicator	7/1/2024 - 3/31/2025	7/1/2025 - 3/31/2026	
Total Injuries Reported	109	125	
Average Reporting Lag Days	4.91	13.74	▲
Normalized Average (> 100 days removed)	3.94	3.58	▼
Treated:	59.63%	50.40%	▼
Triaged to Treatment	64.62%	76.19%	▲
Treated w/out Triage	35.38%	23.81%	▼
Total ER Visits	18.46%	26.98%	▲
ER w/out Triage	91.67%	52.94%	▼
Triaged:	74.31%	80.80%	▲
ER	1.23%	7.92%	▲
Non-ER	50.62%	39.60%	▼
Telemed	0.00%	0.00%	▼
Self Care	48.15%	52.48%	▲

Opportunity

Same day reporting generally leads to higher self care rates, lower claim volume

Results

Employees who agree to self care do not turn into claims

Savings Opportunity

The 15 incidents that were “Treated without Triage” represent an area of opportunity to maximize the savings benefits to be realized from the Company Nurse program.

Category	Total
Treated w/o Triage	15
Treated to Non-ER w/o Triage	6
Treated to ER w/o Triage	9

Savings example – If we were able to triage even 50% of these calls

50% of 6 to Non-ER (3.0) triaged to Self Care	\$ 1,080
50% of 9 to ER (4.5) to a Clinic or Urgent Care	\$ 7,830
Total Sample Savings	\$ 8,910

NOTE: Example based on an average of \$360 for a Clinic Visit and \$1,740 for an ER Visit.

Member Utilization

District Incident Utilization Summary

Northern California Cities Self Insurance Fund (NCCSIF) (13521 Group)

7/1/2025 - 3/31/2026

Location Title	Incident Count	Triaged to ER	Triaged to Non ER	Triaged to Telemed	Triaged to Self Care	ER w/out Triage	Non ER w/out Triage	Treated Count
City of Auburn	12	5	2	0	5	0	0	7
City of Dixon	9	1	3	0	2	1	2	7
City of Elk Grove	71	1	17	0	35	7	3	28
City of Galt	19	1	6	0	10	1	0	8
City of Marysville	1	0	1	0	0	0	0	1
City of Placerville	1	0	1	0	0	0	0	1
City of Red Bluff	12	0	10	0	1	0	1	11
	125	8	40	0	53	9	6	63



BACK TO AGENDA

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

Agenda Item H.2.

ALC WORKERS' COMPENSATION CLAIMS AUDIT

ACTION ITEM

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

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

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

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

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

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

ATTACHMENT(S): ALC Workers' Compensation Audit Proposal



ALC CLAIMS COLLABORATIONS – Company Profile



Independent.
Trusted.
Objective.

Workers' Compensation Claims Audit Proposal

Northern California Cities Self Insurance Fund (NCCSF)

ALC Claims Collaborations Contacts

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

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



Dear NCCSF Team,

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

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

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

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

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

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

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

Angela Mudge

Sincerely,

Angela Mudge, CEO & Owner

Team Overview

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

Angela Mudge, Owner, President & CEO



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

Tera Martin Del Campo, COO



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

Fernando Rodriguez, Director of Audits



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

Mindy Irby, Senior Collaborator



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

Veronica Orrin, Collaborator



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

Recent Relevant Experience

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

DIRECT CONTRACTS

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

PRISM CONTRACT

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

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

REFERENCES

City of Ventura

Lisa Oland, Risk Manager

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

Start and completion date: August 2016 and ongoing

Alliance of Schools Cooperative Insurance Programs (ASCIP)

Nidra Kumaradas, Senior Director of Workers' Compensation

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

Start and completion date: April 2022 and ongoing

PRISM

Jen Hamelin, Chief Claims Officer

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

Start and completion date: July 2012 and ongoing

Claim Handling Performance Audit Scope

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

Audit Selection & Strategy

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

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

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

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

Audit Reports

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

COST PROPOSAL | Scope of Work

Auditing Fees

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

This all-inclusive price includes the following

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

In Person Meeting Costs

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



BACK TO AGENDA

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

Agenda Item H.3.

RISK MANAGEMENT REPORT AND CASH FOR SAFETY AWARD

ACTION ITEM

ISSUE: The Risk Management Committee met prior to the Board meeting on April 16, 2026, to review the most recent risk control activities and plans for FY 26/27.

For 26/27, Risk and Regulatory Audits will replace the previously used Focused Risk Assessments. Sedgwick will conduct a Risk and Regulatory Audit for each member that will result in a discussion of the members' specific needs, development of action plans, and review of the available risk control resources. Services include on-site inspections, interviews with staff, and report writing.

The Committee also reviewed the nominations for the first "Cash for Safety Culture" program. The committee voted on the submissions and made a recommendation to the Board for approval.

2025/2026 Results

City of Yuba City – Safety Culture Champion \$5,000
City of Galt- Safety Culture Advocate \$4,000
City of Auburn- Safety Culture Leader \$3,000
City of Willows- Safety Culture Supporter \$2,000
City of Oroville – Safety Culture Support \$2,000

RECOMMENDATION: Approve as requested.

FISCAL IMPACT: None. Cash awards totaling \$20,000 in budget for FY 25/26.

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 25/26.

ATTACHMENT(S): Cash for Safety Culture Presentation

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:

- Safety Culture Champion = **\$5,000.00**
- Safety Culture Advocate = **\$4,000.00**
- Safety Culture Leader = **\$3,000.00**
- Safety Culture Supporter = **\$2,000.00**
- Safety Culture Supporter = **\$2,000.00**
- All other submissions receive an **Honorable Mention Certificate**

- Entries will be shared at the RMC Meeting and will be posted on the NCCSIF website.



SUBMISSIONS

Total Submissions: Eleven

Cash SAFETY for CULTURE



Describe the hazard or problem:

The City of Anderson has made significant progress in recent years in transforming its safety program into a proactive, safety-first culture. Improvements such as establishing a Safety Team, updating the Injury and Illness Prevention Program (IIPP) following feedback from a voluntary OSHA consultation, implementing routine safety training and inspections, and focusing on employee engagement and recognition have strengthened overall awareness and compliance.

As the program has continued to develop, the City recognized that sustaining and advancing this culture requires ongoing, consistent training and the development of standardized procedures for higher-risk activities. Opportunities were identified to further enhance emergency preparedness and formalize procedures for operations such as homeless encampment cleanups. Additionally, the City expanded employee engagement and recognition to reinforce positive safety behaviors.

Provide details about your idea and solutions:

The City continues to provide regular, consistent safety training aligned with OSHA standards, ensuring employees remain informed and equipped to perform their duties safely. In addition to routine trainings, the City implemented annual fire drills to improve emergency preparedness and response. Last year, the City also coordinated Active Shooter training for all staff, further strengthening workplace readiness for critical incidents.

Recognizing the need for clear guidance in complex field conditions, the City is in the process of developing a standardized Homeless Encampment Standard Operating Procedure (SOP) for the Public Works and Code Enforcement teams. This SOP is designed to provide staff with clear protocols that prioritize safety, coordination, and compliance during encampment response and cleanup activities.

The City continues to publish its quarterly *Safety Matters* newsletter, which serves as a communication tool for sharing safety updates, training opportunities, and best practices. Within the newsletter, the Employee Safety Spotlight program highlights individuals who demonstrate exceptional commitment to workplace safety. These employees are recognized both in writing and during all-staff meetings, reinforcing a culture of accountability and appreciation.

Additionally, the City continues to utilize employee feedback, including prior Safety Culture Survey results, to guide improvements and ensure safety initiatives are responsive to staff needs. Specific examples include the implementation of the fire drill and providing active shooter training.

To further support continuous improvement, the City has contacted our OSHA representative to schedule a follow-up consultation to help evaluate current practices and ensure ongoing alignment with applicable safety standards.

These efforts have resulted in a more engaged and safety-conscious workforce, with increased participation in trainings and greater consistency in safety practices across departments.

The implementation of annual fire drills and agency-wide active shooter training has strengthened emergency preparedness and employee confidence in responding to critical incidents. Staff now have clearer expectations and practical experience in emergency response procedures.

The ongoing publication of the *Safety Matters* newsletter and the Employee Safety Spotlight program have provided consistent communication and reinforced positive safety behaviors. Employees have responded positively to recognition efforts, and supervisors are more actively identifying and promoting safe work practices within their teams. At the December 2025 all-staff safety meeting, we randomly selected one of the Safety Spotlight nominees and awarded them the title of "Safety Champion" along with a \$50 local gift card.

Progress on the Homeless Encampment SOP reflects the City's commitment to addressing higher-risk activities with thoughtful, standardized procedures that prioritize employee safety and regulatory compliance.

Overall, the City of Anderson has continued to build on its strong safety foundation by emphasizing training, preparedness, communication, and employee engagement. These efforts demonstrate a sustained commitment to maintaining a safe workplace and continuously improving safety practices to meet evolving operational needs.

HAZARD/PROBLEM: As the safety program develops it was recognized that sustaining and advancing this culture requires ongoing, consistent training and development of standardized procedures.

MITIGATION: Recognizing the need for clear guidance in complex field conditions, the City is in the process of developing Homeless Encampment Standard SOP. The SOP is designed to provide staff with clear protocols that prioritize safety, coordination, and compliance.

RESULTS: These efforts have resulted in a more engaged and safety-conscious workforce, with increased participation in trainings and greater consistency in safety practices across departments..

Anderson

Cash SAFETY for CULTURE



Describe the hazard or problem:

Workplace hazards often go unreported due to inconvenience, fear of retaliation, or lack of a simple reporting process. Employees may notice unsafe conditions (e.g., spills, faulty equipment, unsafe behavior) but delay or avoid reporting them, increasing the risk of accidents, injuries, or liability. Traditional reporting methods (paper forms or chain-of-command reporting) can be slow, inconsistent, and underutilized.

Provide details about your idea and solutions:

“Near-Miss Reporting” App or QR System

- Simple QR codes posted at job sites
- Employees can report hazards instantly
- Anonymous option included
- Prevents accidents before they happen

Describe the results:

Introducing simple QR codes at job sites allows employees to instantly report hazards using their phones, removing barriers to reporting. The anonymous option encourages more participation by reducing fear of blame or discipline. As a result, reporting frequency increases, hazards are identified earlier, and corrective actions can be taken proactively. This leads to a reduction in workplace accidents, improved safety culture, better documentation of risks, and overall enhanced operational safety and compliance.

HAZARD/PROBLEM: Traditional reporting near misses may lead to increased risk of accidents, injury, or liability claim and fear of retaliation.

MITIGATION: The City implemented a near miss QR code posted on site that allows employees to report hazards instantly and anonymously, which could prevent accidents before they happen.

RESULTS: The QR codes allow employees to instantly report hazards using their phones, removing barriers to reporting. The anonymous option encourages more participation by reducing fear of blame or discipline. As a result, reporting frequency increases, hazards are identified earlier, and corrective actions can be taken proactively. This leads to overall enhanced operational safety and compliance.

Auburn

Cash SAFETY for CULTURE



Describe the hazard or problem:

City Pool staff identified an increased number of incidents requiring lifeguards to enter the water to assist or rescue swimmers—highlighting elevated risk conditions and the potential for serious injury or drowning

Provide details about your idea and solutions:

To improve safety at the pool, the City recognized the need to strengthen hazard preparedness by updating and formalizing an Emergency Action Plan (EAP) and Lifeguard Employee Handbook. These updates ensure clear protocols, consistent training, and rapid response to emergencies. Additionally, the pool schedule was restructured to expand swim lessons and programs, helping reduce risk by improving swimmer skills, awareness, and overall water safety.

Describe the results:

As a result of these improvements, staff are confident that the restructured pool schedule—featuring increased swim lessons, targeted programs, and expanded opportunities for skill development—will enhance swimmer ability and awareness, ultimately reducing the frequency of incidents requiring lifeguard intervention.

Additionally, with the implementation of an updated Emergency Action Plan (EAP), enhanced training, and a formalized Lifeguard Employee Handbook, staff are better equipped to respond effectively in the event of an emergency. These measures help ensure that proper protocols are consistently followed, improving response times, coordination, and overall safety outcomes at the pool.

HAZARD/PROBLEM: City staff identified an increased number of incidents requiring lifeguards to enter the water to assist or rescue swimmers .

MITIGATION: The city recognized the need to make improvements to the EAP and Lifeguard handbook which provided clear protocols, training, and rapid response to emergencies. Additionally, the pool schedule was restricted to expand swim lessons in hopes to increase the swimmers' skills.

RESULTS: Staff are confident that the changes will enhance swimmer ability and awareness, ultimately reducing the frequency of incidents requiring intervention.

Corning

Cash SAFETY for CULTURE



Describe the hazard or problem:

Previously, evacuation maps posted in Dixon City Hall, Dixon Council Chamber and the Senior Multi-Use Center were informal and inconsistent in format. In some cases, they consisted of basic printed maps that lacked critical safety information such as clearly marked exits, evacuation routes, fire extinguisher locations, and emergency assembly points. This created a potential safety risk, as employees and visitors may not have had clear, accessible guidance during an emergency situation. The lack of standardized, professional signage could lead to confusion, delays in evacuation, and increased risk of injury during emergencies.

Provide details about your idea and solutions:

To address this issue, we initiated and coordinated the development through an on-line vendor and installation of updated, professional evacuation maps for both Dixon City Hall, Dixon Council Chamber and the Senior Multi-Use Center.

This effort included:

- Reviewing existing layouts and identifying missing or unclear safety information
- Designing updated evacuation maps that clearly identify:
 - Primary and secondary exits
 - Evacuation routes
 - Fire extinguishers and emergency equipment
 - Designated assembly areas
- Ensuring maps are easy to read, visually clear, and compliant with safety best practices
- Replacing outdated or informal postings with standardized, durable, and professional displays
- Strategically placing maps in visible, high-traffic locations for maximum awareness

The goal was to create a consistent and reliable visual reference that improves emergency preparedness for both staff and the public.

Describe the results:

The updated evacuation maps have significantly improved workplace safety and emergency preparedness in these facilities.

Key results include:

- Clear, consistent, and professional safety signage throughout both buildings
- Improved visibility and understanding of evacuation routes for employees and visitors
- Reduced potential for confusion during emergency situations
- Increased confidence that both facilities meet safety expectations and best practices
- Enhanced overall safety culture by demonstrating a proactive approach to hazard identification and mitigation

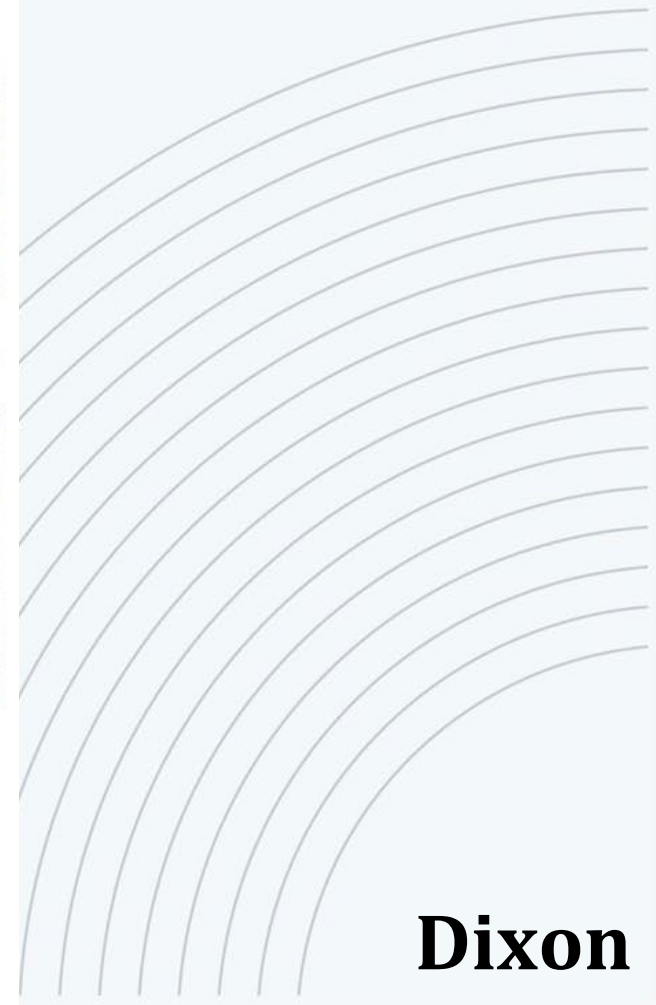
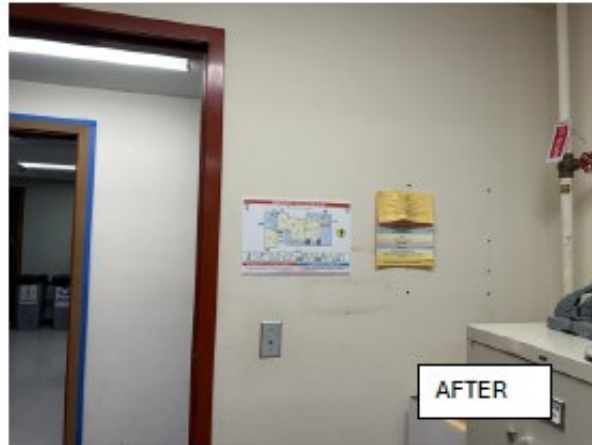
This project transformed outdated materials into an effective safety communication tool that supports faster, safer evacuations and better protects staff and the public. It represents a sustainable, scalable improvement that can be replicated across additional City facilities.

HAZARD/PROBLEM: Evacuation maps were outdated and lacked critical safety information.

MITIGATION: Updated the maps that clearly identified exit routes, fire extinguisher locations, & assembly areas. Ensuring maps are easy to read and compliant with safety best practices. Strategically placing maps in visible high-traffic locations for maximum awareness

RESULTS: The maps have significantly improved workplace safety & emergency preparedness.

Dixon



Dixon

Cash SAFETY for CULTURE



Describe the hazard or problem:

The Police Department was engaging in high speed pursuits overwhelming emergency services and traffic which increased the danger to everyone involved or in the area of the pursuit. Prior to Starchase, the Department would exclusively utilize stop-sticks to deflate tires. The deployment requires an officer to find a location on the side of the road, deploy the spike strips past the intended lane (to allow other vehicles to go past unimpeded) and then to put the stop-stick into traffic when the suspect vehicle approaches. This often leaves the deploying officer and their vehicle vulnerable to traffic (both suspect and regular). It also potentially puts pursuing officers and uninvolved citizens and their vehicles in the process of deploying the stop-sticks.

Provide details about your idea and solutions:

The Police Department contracted with Star Chase to eliminate the need for high-speed chases by using a GPS tracking system. This program features a launcher that fires a small GPS tag onto a suspects vehicle during a pursuit or when a suspect is attempting to flee. Once the tag is attached, officers can track the suspects location in real time allowing them to disengage the high speed pursuit.

Describe the results:

This technology alleviates the dangers of high-speed pursuits, such as collisions, loss of control or injury by allowing officers to safely monitor a suspects movements from a distance. With the GPS tracking device in place, law enforcement can coordinate with other agencies, set up roadblocks and make a controlled arrest without the immediate risks associate with a high-speed chase. The program provides for a more safe and strategic alternative to apprehending suspects.

HAZARD/PROBLEM: PD Officers put themselves and the public at risk when deploying stop-stick to stop the pursuing vehicle.

MITIGATION: PD contracted with Star Chase to eliminate the need for high-speed pursuits by using GPS tracking system.

RESULTS: The technology alleviates the dangers of high-speed pursuits, such as collisions, loss of control or injury by allowing officers to monitor a suspect's movement from a distance.

Galt

Cash SAFETY for CULTURE



Describe the hazard or problem:

The vehicle/pedestrian barrier along what is referred to as the picnic hill area at Howard Park consisted of a 1-inch steel cable threaded through pipe, originally repurposed from a boom tractor at the local sand plant. The cable was not securely fixed or anchored, so it would suddenly tighten and shift when one person stepped on or over it while another crossed underneath or beside it—creating an immediate tripping hazard. In addition, the cable was fraying, exposing sharp wire strands that caused cuts and lacerations to park visitors and City staff attempting to step over or under the barrier to access the park grounds from the adjacent roadway. This makeshift solution presented ongoing risks of slip/trip/fall injuries and lacerations, increasing the City's exposure to liability claims and potential workers' compensation incidents for employees performing park maintenance or event setup.

Provide details about your idea and solutions:

During the planning and construction of a new amphitheater at Howard Park, City staff proactively identified the outdated cable barrier as a priority safety concern. We integrated a permanent upgrade directly into the larger capital improvement project. The solution involved installing a series of heavy-duty steel posts, embedded in concrete footings at regular intervals along the roadway edge. The posts are spaced to allow easy pedestrian passage while completely preventing vehicular traffic from crossing into the sensitive picnic and recreation areas. This design is simple, low-maintenance, highly visible, and durable—transforming an improvised, hazardous barrier into a purpose-built safety feature that enhances both functionality and aesthetics of the park.

Describe the results:

The new post system has completely eliminated the previous tripping and laceration hazards. Park visitors and City employees now have a safe, stable, and reliable means of accessing the picnic hill area without risk of injury from the barrier itself. Vehicle entry is effectively blocked, eliminating the threat to park visitors and employees. No incidents have been reported since installation. By embedding the safety upgrade into an existing project, the City achieved a cost-efficient, innovative solution that demonstrates strong safety culture leadership, reduces liability exposures, and enhances the usability of this popular community asset.

HAZARD/PROBLEM: Picnic Hill barrier consisted of a 1" steel threaded cable that was not securely anchored. The cable was also fraying and presented a tripping and laceration hazard when crossed by visitors.

MITIGATION: Installed steel post spaced out strategically to allow visitors to pass through and preventing vehicular traffic from crossing into the picnic and recreation area.

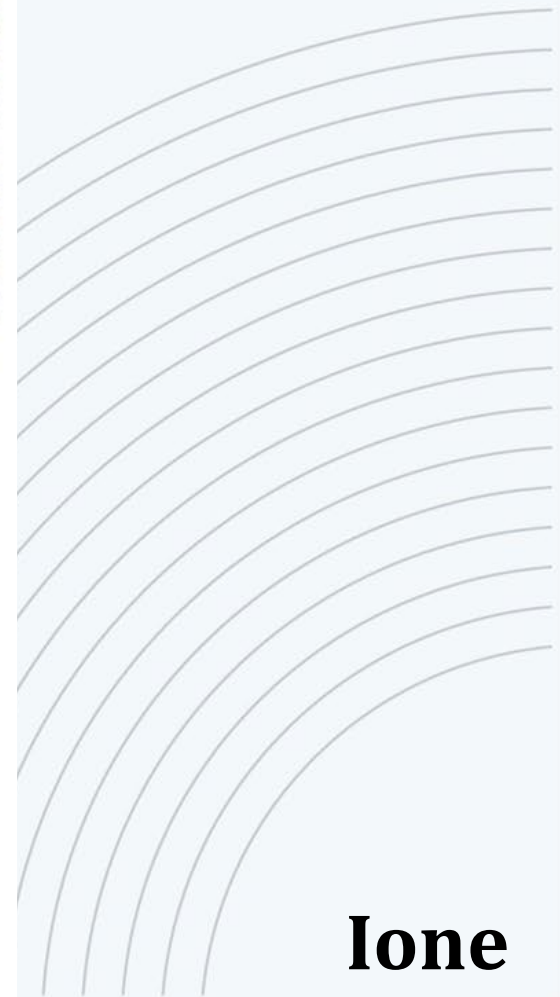
RESULTS: The new post systems has eliminated the tripping and lacerations hazard. Now park visitors and employees have a safe, stable, and reliable means of accessing the park without risk.

Ione

Below is a portion of the old cable fence:



Left: Newly installed posts



Ione

Cash SAFETY for CULTURE



Describe the hazard or problem: No Internal Badging System

City Hall previously faced significant security vulnerabilities due to the absence of an internal badging system and visitor protocols. Multiple entry points, including the side entrance, council chambers, and back door, remained open or unsecured during public events, vendor visits, and routine operations. This allowed unrestricted access to employee workspaces and sensitive areas where confidential records were stored.

Visitors admitted by the front desk were not issued identification, making it impossible to monitor their movement or ensure accountability. Additionally, cleaning crews often left doors ajar, further weakening building security. These gaps created serious risks to employee safety, sensitive information, and overall workplace protections, leaving staff feeling exposed and unprotected. From a Risk Management perspective, the lack of controlled access undermined both security and emergency preparedness.

Provide details about your idea and solutions:

To address these concerns, Human Resources and Information Technology partnered to design and implement a comprehensive internal badging and visitor management system. Key features included:

- **Visitor Badge Protocol:** All visitors must obtain a badge, ensuring they are identifiable and accountable while inside City Hall.
- **Visitor Badge Log:** Registration requires name, badge number, phone number, reason for visit, and signature, creating a reliable record.
- **Controlled Access:** Badging stations restrict entry into employee workspaces and sensitive areas, preventing unauthorized movement beyond public spaces.
- **Monitoring Capabilities:** IT can track visitor movement within the building, ensuring that access is limited to appropriate areas.
- **Emergency Preparedness:** The logbook provides accountability during evacuations or emergencies.
- **Front Desk Protocols:** Staff follow clear procedures for lost or unreturned badges, emergency response, and escalation of technical or security issues.

This initiative closed critical security gaps, safeguarded sensitive information, and embedded accountability into daily operations.

The implementation of internal badging stations has delivered measurable improvements:

- **Improved Safety and Security:** Unauthorized access to employee workspaces and sensitive records has been eliminated.
- **Visitor Accountability:** Staff can monitor who is in the building and where they are moving, ensuring transparency during public events.
- **Boosted Employee Morale:** Employees feel safer and more valued, knowing their workplace and information are protected.
- **Reduced Risk:** The organization strengthened its risk management posture, minimizing liability and reinforcing public trust.
- **Operational Efficiency:** Visitor management is streamlined, while sensitive areas remain protected.
- **Council Recognition:** City Council praised the initiative, acknowledging its role in safeguarding employees and strengthening trust in City Hall operations.

Overall, this project transformed City Hall into a safer, more secure environment for both employees and visitors. By integrating HR and IT expertise, the City not only improved physical security but also reinforced a culture of safety, accountability, and trust.

HAZARD/PROBLEM: Multiple entry points remained open or unsecure during public events vendor visits, and routine operations creating security vulnerabilities.

MITIGATION: To address these concerns, HR and IT partnered to design & implement a comprehensive internal badging and visitor management system.

RESULTS: The project transformed City Hall into a safer, more secure environment for both employees & visitors. This project not only improved physical security but also reinforced a culture of safety, accountability, & trust.

Oroville

Cash SAFETY for CULTURE



Describe the hazard or problem:

To address the possibility of an Active Shooter Event at City Hall, train staff in Evacuation, barricading in etc. To train in administering First Aid and Stop the Bleed with traumatic wounds. To improve our First Aid kits and the knowledge on how to use them. To improve knowledge on Fire Extinguisher use and Fire Prevention.

Provide details about your idea and solutions:

We have begun an in-person interactive annual training program in collaboration with the Tehama County District Attorney's office where two trained professionals give two separate in-person trainings to all Public Works and administrative staff at City Hall, the Police Station and Fire Station. The two trainings consist of the following: Active Shooter Training and Stop the Bleed training. Both provide essential training to staff on how to react to an Active Shooting event and how to administer first aid to a life threatening wound. Furthermore, we have partnered with our own Fire Department to provide annual in person training on First Aid and Fire Prevention/Fire Extinguisher training.

Describe the results:

Having these trainings in person and interactive has greatly increased the knowledge of staff on these topics, making us better prepared in the event of an Active Shooter, Fire, or any event requiring the use of First Aid, especially traumatic bleed wounds. This program is vastly more effective than any webinar or assigned video training and enables a sense of teamwork within all the Departments at the City.

HAZARD/PROBLEM: Active shoot events at city hall, evacuation training, administering first aid, lack of fist aid kit knowledge, lack of fire extinguisher use and fire prevention.

MITIGATION: Annual in-person training provided to the PW and Admin staff at City Hall, the Police Station, and Fire Station. These two training consist of al the problems mentioned above.

RESULTS: Implementing these trainings in person, has greatly increased the knowledge of staff on the training topics making the staff better prepared in the event of an active shooter, fire, or any event requiring the use of first aid.

Red Bluff

Cash SAFETY for CULTURE



Describe the hazard or problem:

Expired First aid Kits

Provide details about your idea and solutions:

The City conducted a safety assessment to ensure compliance with CalOSHA and other related laws. The assessment included a tour of all facilities, including the City fleet. We found that the first-aid kits in the fleet and some buildings contained items that had expired for 5-10 years and had obviously not been maintained. Therefore, the City created a new first aid kit program, which includes ordering 130 new CalOSHA compliant first aid kits. WE created an inventory list for each first aid kit to be used for monthly inspections. Monthly, staff in each department or the assigned driver of the fleet vehicle must inspect the first aid kit to verify the expiration dates and determine whether any items need to be replaced.

The purchase of the first aid kit has been entered into our asset log, so we can track when the first aid kits were last purchased and when it's time to do a bulk purchase

Describe the results:

The result is that all first aid kits are brand new, CalOSHA compliant and we have developed a process for monthly inspections to mitigate the potential hazard.

HAZARD/PROBLEM: Expired first aid kits.

MITIGATION: An inspection of fleet and city building it was discovered that items inside first aid kits had been expired for 5-10 years. The City created a first aid program and ordered 130 first aid kits. An inventory list was created for each first aid kit, and a monthly inspection program was developed

RESULTS: The result is that all first aid kits are brand new, Cal/OSHA compliant and a monthly inspection process has been implemented to mitigate the potential hazard.

Rocklin



Describe the hazard or problem:

Prior to the implementation of an Advanced Life Support (ALS) program within the Willows Fire Department, emergency medical incidents relied on Basic Life Support (BLS) care provided by firefighters until the arrival of transporting ambulance services.

This created a significant gap in care during critical medical emergencies such as cardiac arrest, respiratory distress, trauma, seizures, and drug overdoses. During these incidents, firefighters were required to manage critically ill patients without access to advanced medications, cardiac monitoring, or advanced airway interventions.

Because Willows is a rural community with limited emergency medical resources, ambulance response times can be extended. This challenge has become especially significant following the October 2025 closure of Glenn Medical Center in Willows, which reduced immediate access to local emergency medical care and increased reliance on regional EMS resources.

For example, in February 2026, the ambulance service averaged over 12 minutes response time within the City limits, while the Willows Fire Department maintains an average response time of approximately 4 minutes.

These conditions created both patient care risks and responder safety concerns, as firefighters were frequently managing high-acuity medical emergencies without the advanced tools necessary to stabilize patients during the critical early minutes of care.

Provide details about your idea and solutions:

To address this risk, the Willows Fire Department implemented an Advanced Life Support (ALS) non-transport response program. The program allows fire personnel to deliver paramedic-level care at emergency scenes prior to ambulance arrival and patient transport.

The department currently has two full-time ALS providers and two part-time/volunteer ALS providers. As the department continues training additional personnel, the goal is to have all full-time firefighters ALS-trained by 2028, expanding the department's ability to provide advanced medical care more consistently.

Key components of the program include:

- Certification of fire personnel as Paramedics and Advanced EMTs,
- Implementation of ALS protocols approved by Sierra Sacramento Valley EMS Agency (SSV EMSA),
- Deployment of advanced medical equipment on fire apparatus and command vehicles,
- Ongoing continuing education and skills competency verification,
- Medical supply management and equipment readiness, and

The ALS program has significantly strengthened emergency medical response capabilities and improved safety outcomes for both firefighters and the community.

Since the program launched in November 2025, the Willows Fire Department has provided Advanced Life Support treatment to approximately 200 patients.

Because firefighters often arrive on scene significantly faster than ambulance services, ALS-trained personnel can now begin advanced patient care within minutes of arrival rather than waiting for transport units.

Examples of critical interventions performed by fire personnel include:

- Administration of medications to reverse life-threatening cardiac rhythms,
- Administration of medications to stop seizures in pediatric patients,
- Pain management for traumatic injuries such as broken bones,
- Performance of advanced airway procedures including intubation, and
- Stabilization of critically ill patients prior to ambulance transport.

These interventions have undoubtedly improved patient outcomes by providing advanced care during the most critical early stages of medical emergencies.

The ALS program represents a proactive investment in community and responder safety, ensuring firefighters have the training, equipment, and protocols necessary to safely manage complex medical emergencies.

HAZARD/PROBLEM: Due to the closure of the medical center, there was significant gap in critical medical care because firefighters were required to manage ill patients without access to advanced medications and medical equipment.

MITIGATION: To address this issue, the Fire Dept. implemented Advance Life Support (ALS) non-transport response team which allows fire personnel to deliver paramedic –level care at the scene prior to ambulance arrival and transport.

RESULTS: The ALS program has significantly strengthened emergency medical response capabilities & improved safety outcomes for both firefighters and the community. Since the Nov. 2025 launch, the ALS program has cared for approx. 200 patients.

Willows

Cash SAFETY for CULTURE



Describe the hazard or problem:

Firefighters are increasingly exposed to carcinogenic and hazardous materials while operating at structure fires. Personal protective equipment (PPE) often becomes heavily contaminated with debris, and vulnerable areas—such as the neck, wrists, face, and hands—remain exposed to toxic byproducts of combustion. After exiting the structure, additional contamination can occur during the removal of PPE, as members come into contact with soiled gear and inhale off-gassing released from the equipment.

Provide details about your idea and solutions:

YCFD members designed a “DECON” kit and process to help reduce the amount of exposure firefighters endure when doffing PPE after fighting a structure fire.

1. The Pumping operator sets up a designated DECON area with a hose, soap, brushes, wet wipes, and a fan.
2. Firefighters will remain on SCBA air as they exit the structure and walk to the DECON area
3. Team members will use a fan, hose and soapy brushes to clean off the visible debris from helmet to boots
4. While standing in front of a fan, firefighters will doff PPE
5. Firefighter will use wet wipes to wipe the neck, face, and hands of any contaminants.
6. Firefighters will allow PPE to off gas for 20 minutes
7. All PPE get bagged and cleaned back at the station

Describe the results:

1. Reduced Cancer Risk

Limiting contact with carcinogens and hazardous byproducts significantly lowers long-term cancer risk, which is a major concern in the fire service.

2. Improved Immediate Health & Safety

Minimizing exposure—especially to sensitive areas like the neck, face, and hands—reduces acute effects such as respiratory irritation, skin absorption of toxins, and short-term illness.

3. Cleaner Gear = Less Cross-Contamination

Proper handling and doffing of contaminated PPE helps prevent the spread of toxins to:

- Fire apparatus
- Stations and living quarters
- Personal vehicles and homes

4. Better Air Quality Post-Incident

Reducing off-gassing exposure (by managing gear removal, bagging, and cleaning) improves the air firefighters breathe after exiting a structure.

5. Increased Longevity & Career Health

Consistent contamination control practices contribute to longer, healthier careers with fewer chronic illnesses.

6. Stronger Safety Culture

Emphasizing these practices reinforces accountability and awareness across the crew, leading to safer habits department-wide.

7. Compliance with Safety Standards

Following proper decontamination procedures aligns with best practices and standards (such as NFPA guidelines), helping departments meet regulatory and liability expectations.

HAZARD/PROBLEM: Firefighters are increasingly exposed to carcinogenic & hazardous material while operating at structure fires & PPE becomes contaminated.

MITIGATION: YCFD members designed a “DECON” kit & process to help reduce the amount of exposure firefighters endure when doffing PPE after fighting a structure fire.

RESULTS: The implementation of the “DECON” kit reduces the cancer risk, improved immediate health & safety, cleaner gear, better air quality post-incident, increased longevity & career health, stronger safety culture, & compliance with safety standards.

Yuba City

Cash SAFETY for CULTURE

PLEASE VOTE YOUR TOP FIVE SUBMISSIONS



AWARDS:

- Safety Culture Champion = **\$5,000.00**
- Safety Culture Advocate = **\$4,000.00**
- Safety Culture Leader = **\$3,000.00**
- Safety Culture Supporter = **\$2,000.00**
- Safety Culture Supporter = **\$2,000.00**
- All other submissions receive an **Honorable Mention Certificate**



BACK TO AGENDA

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

Agenda Item H.4a.

INSURANCE PROGRAM RENEWALS - PROPERTY

INFORMATION ITEM

ISSUE: The property insurance market has stabilized over the past year, and we have seen underwriters actively looking to grow their Property lines again. Fully marketed in 2024, we found no alternate carriers interested at the time. Since then, NCCSIF has completed appraisals on lower valued locations in addition to seeing significant improvement in the loss ratio – both factors are important from an underwriting standpoint and make us a more attractive risk.

Program Administrators have distributed the attached estimated funding based on the updated Total Insured Values (TIV) and an estimated 4% rate increase.

As a reminder the APIP “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

The Program Administrators continue to work with members to explain options, review their vehicle schedules, and if desired obtain coverage with lower deductibles in the AMVP program.

RECOMMENDATION: This is an information item and there is no recommended action.

FISCAL IMPACT: TBD – Renewal quotes will be released to members by June 15th.

BACKGROUND: Finally starting to improve, the property insurance market had been in a hard cycle since at least FY 18/19, the same year as the Camp Fire. Rates for NorCal Cites have been especially impacted since the FY 19/20 renewal, including the addition of a \$2.5M wildfire deductible for the Town of Paradise.

ATTACHMENT(S): *Draft* FY 26/27 Property Renewal Estimate

NCCSIF Property Premium DRAFT 5/13/26										NCCSIF Property Premium DRAFT 5/13/26										NCCSIF Property Premium DRAFT 5/13/26			USE FOR INVOICING
Member Entity	Property Deductible	Real Property Values	Personal Property Values	BI/Rents Values	Equipment	Tax Interruption Values	Fine Arts Values	Vehicle Values	Total without Vehicles	Total (Real, Pers, BI, Equip, Tax, Arts)	Property Premium	Vehicle Premium	Cyber	Pollution	Surplus Lines T&F's	ABS Fee	COC Values	COC Premium	Flood Values	Flood Values - High Hazard A&V	Flood Premium	Total Annual Premium	
Rate Per \$100										\$0.34190	\$0.61833	\$0.00512	\$0.00099	\$0.01112	\$0.00274	\$0.25701	\$0.01053	\$0.84871					
Anderson	\$25,000	\$ 54,229,842	\$ 3,471,900	\$ 625,135	\$ 4,047,000	\$0	\$0	\$ -	\$62,373,877	\$62,373,877	\$ 213,259	\$ -	\$ 3,193	\$ 620	\$ 6,933	\$ 1,706	0	\$0.00	0	\$0.00	\$0	\$ 225,711.42	
Auburn	\$25,000	\$ 75,494,522	\$ 6,387,257	\$ -	\$ 1,029,803	\$0	\$0	\$ 1,200,874	\$82,911,582	\$84,112,456	\$ 283,479	\$ 7,425	\$ 4,306	\$ 836	\$ 9,350	\$ 2,301	0	\$0.00	82,360,148	555,600	\$13,386	\$ 321,082.33	
Colusa	\$25,000	\$ 65,744,462	\$ 5,969,777	\$ 23,880	\$ 1,790,900	\$0	\$0	\$ -	\$73,529,019	\$73,529,019	\$ 251,399	\$ -	\$ 3,764	\$ 731	\$ 8,173	\$ 2,011	0	\$0.00	0	\$0.00	\$0	\$ 266,078.36	
Conning	\$ -	\$ -	\$ -	\$ -	\$ -	\$0	\$0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	\$0.00	0	\$0.00	\$0	\$ -	
Dixon	\$25,000	\$ 102,917,554	\$ 15,211,701	\$ 2,402,424	\$ 12,394,274	\$0	\$0	\$ -	\$132,925,953	\$132,925,953	\$ 454,480	\$ -	\$ 6,805	\$ 1,321	\$ 14,775	\$ 3,636	0	\$0.00	0	\$0.00	\$0	\$ 481,017.16	
Elk Grove	\$ -	\$ -	\$ -	\$ -	\$ -	\$0	\$0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	\$0.00	0	\$0.00	\$0	\$ -	
Folsom	\$25,000	\$ 341,819,376	\$ 25,596,912	\$ 2,237,954	\$ 36,230,995	\$0	\$578,000	\$ 31,674,334	\$406,463,237	\$438,137,571	\$ 1,389,717	\$ 195,852	\$ 22,431	\$ 4,353	\$ 48,701	\$ 11,983	0	\$0.00	0	\$0.00	\$0	\$ 1,673,038.05	
Galt	\$25,000	\$ 168,855,239	\$ 15,088,822	\$ 2,497,370	\$ 12,020,333	\$0	\$0	\$ -	\$198,461,764	\$198,461,764	\$ 678,550	\$ -	\$ 10,160	\$ 1,972	\$ 22,060	\$ 5,428	\$ -	\$0.00	0	\$0.00	\$0	\$ 718,170.62	
Girdley	\$25,000	\$ 26,679,399	\$ 12,852,094	\$ 215,698	\$ 8,292,000	\$0	\$0	\$ -	\$48,039,191	\$48,039,191	\$ 164,248	\$ -	\$ 2,459	\$ 477	\$ 5,340	\$ 1,314	0	\$0.00	0	\$0.00	\$0	\$ 173,838.70	
Ione	\$25,000	\$ 35,024,895	\$ 2,185,451	\$ 99,520	\$ 2,609,335	\$0	\$0	\$ 2,557,540	\$39,919,201	\$42,476,741	\$ 136,486	\$ 15,814	\$ 2,175	\$ 422	\$ 4,722	\$ 1,162	\$ -	\$0.00	37,058,183	4,376,833	\$41,048	\$ 201,827.76	
Jackson	\$25,000	\$ 24,301,962	\$ 24,329,563	\$ 5,000	\$ 1,218,500	\$0	\$0	\$ -	\$49,855,025	\$49,855,025	\$ 170,457	\$ -	\$ 2,552	\$ 495	\$ 5,542	\$ 1,364	0	\$0.00	0	\$0.00	\$0	\$ 180,409.63	
Lincoln	\$25,000	\$ 171,675,189	\$ 29,761,902	\$ 3,393,881	\$ 12,335,962	\$0	\$0	\$ -	\$217,166,934	\$217,166,934	\$ 742,504	\$ -	\$ 11,118	\$ 2,158	\$ 24,139	\$ 5,940	0	\$0.00	0	\$0.00	\$0	\$ 785,858.74	
Marysville	\$25,000	\$ 29,194,566	\$ 2,693,354	\$ 1,830,771	\$ 4,184,577	\$0	\$365,000	\$ -	\$38,368,268	\$38,368,268	\$ 131,183	\$ -	\$ 1,964	\$ 381	\$ 4,265	\$ 1,049	0	\$0.00	38,563,536	4,955,562	\$46,118	\$ 184,961.00	
Nevada City	\$ -	\$ -	\$ -	\$ -	\$ -	\$0	\$0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	\$0.00	0	\$0.00	\$0	\$ -	
Oroville	\$25,000	\$ 68,938,420	\$ 5,179,071	\$ -	\$ 4,465,138	\$0	\$0	\$ 13,175,000	\$78,582,629	\$91,757,629	\$ 268,678	\$ 81,465	\$ 4,698	\$ 912	\$ 10,199	\$ 2,510	0	\$0.00	0	\$0.00	\$0	\$ 368,461.12	
Paradise	\$25,000	\$ 18,641,881	\$ 3,735,063	\$ 77,834	\$ 4,734,957	\$0	\$0	\$ -	\$27,189,735	\$27,189,735	\$ 92,963	\$ -	\$ 1,392	\$ 270	\$ 3,022	\$ 744	0	\$0.00	0	\$0.00	\$0	\$ 98,391.09	
Placerville	\$ -	\$ -	\$ -	\$ -	\$ -	\$0	\$0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	\$0.00	0	\$0.00	\$0	\$ -	
Red Bluff	\$25,000	\$ 71,239,634	\$ 8,416,682	\$ 491,139	\$ 7,823,331	\$0	\$0	\$ 3,517,260	\$87,970,786	\$91,488,046	\$ 300,776	\$ 21,748	\$ 4,684	\$ 909	\$ 10,169	\$ 2,502	0	\$0.00	0	\$0.00	\$0	\$ 340,789.05	
Rio Vista	\$25,000	\$ 79,643,405	\$ 5,129,359	\$ 517,057	\$ 5,819,200	\$0	\$0	\$ -	\$91,109,021	\$91,109,021	\$ 311,506	\$ -	\$ 4,664	\$ 905	\$ 10,127	\$ 2,492	0	\$0.00	0	\$0.00	\$0	\$ 329,694.85	
Rocklin	\$25,000	\$ 81,328,512	\$ 9,783,621	\$ 6,200,000	\$ 22,182,650	\$0	\$0	\$ -	\$119,494,783	\$119,494,783	\$ 408,538	\$ -	\$ 6,118	\$ 1,187	\$ 13,282	\$ 3,268	0	\$0.00	0	\$0.00	\$0	\$ 432,413.98	
Willows	\$ -	\$ -	\$ -	\$ -	\$ -	\$0	\$0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	\$0.00	0	\$0.00	\$0	\$ -	
Yuba City	\$25,000	\$ 275,805,076	\$ 36,404,758	\$ 6,688,952	\$ 11,020,900	\$0	\$0	\$ 12,203,000	\$329,919,686	\$342,122,686	\$ 1,128,011	\$ 75,455	\$ 17,515	\$ 3,399	\$ 38,029	\$ 9,357	0	\$0.00	332,948,850	33,819	\$35,340	\$ 1,307,106.42	
Totals		\$1,691,339,934	\$212,197,287	\$27,406,615	\$152,199,855	\$0	\$943,000	\$64,328,008	\$2,084,280,691	\$2,148,608,699	\$ 7,125,254	\$ 397,760	\$ 110,000	\$ 21,348	\$ 238,830	\$ 58,766	\$ -	\$ -	\$ 490,930,717	\$ 9,921,814	\$ 135,893	\$ 8,088,850	
FY 25/26 Totals		\$ 1,637,596,037	\$ 202,396,975	\$ 27,635,415	\$ 151,252,875	\$ -	\$ 943,000	\$ 53,072,930	\$ 2,039,825,302	\$ 2,092,898,232	\$ 6,852,167	\$ 397,760	\$ 103,196	\$ 21,348	\$ 238,830	\$ 58,766	\$ -	\$ -	\$ 490,930,717	\$ 9,921,814	\$ 135,893	\$ 7,807,950	
Difference		\$ 53,743,897	\$ 9,800,312	(\$ 228,800)	\$ 945,980	\$0	\$0	\$ 11,255,078	\$ 44,455,389	\$ 55,710,467	\$ 274,087	\$ -	\$ 6,804	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 280,891	
% Change		2.0%	4.8%	-0.8%	0.6%	#DIV/0!	0.0%	21.2%	2.2%	2.7%	4.0%	0.0%	6.6%	0.0%	0.0%	0.0%	N/A	N/A	0.0%	0.0%	0.0%	3.6%	



BACK TO AGENDA

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

Agenda Item H.4.b.

INSURANCE PROGRAM RENEWALS – POLLUTION

INFORMATION ITEM

ISSUE: Ironshore is the current pollution carrier for the APIP program, they started providing coverage July 1, 2022, after the prior carrier nonrenewed the policy.

We have not yet been made aware of any rate or coverage changes that will be implemented at renewal. For budget purposes we are estimating 10-15% rate increase. We will communicate any changes as soon as they are released.

As a reminder, this is claims-made coverage, any pollution incident should be reported immediately.

RECOMMENDATION: This is an information item and there is no recommended action.

FISCAL IMPACT: None from this item – expecting rate increase of up to 15% in APIP pollution coverage.

BACKGROUND: The APIP program began providing Pollution coverage to NorCal Cities members as of July 1, 2011. The insurance provides first and third-party coverage for remediation of sudden and accidental pollution events as well as limited coverage for pollution conditions that manifest or migrate off site for a period of time before they are discovered. Coverage is “claims made,” meaning claims must be reported as soon as possible and within the policy period or extended reporting period, if applicable, for coverage to apply.

ATTACHMENT(S): None



BACK TO AGENDA

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

Agenda Item H.4.c.

INSURANCE PROGRAM RENEWALS – CYBER

INFORMATION ITEM

ISSUE: The APIP Cyber policy placed with the Beazley Group expires on July 1, 2026. The Cyber team has advised to budget for an increase of up to 7.5% with no mention of any changes to coverage terms. APIP Cyber continues to remain a relative bargain and a crucial piece of Member coverage due to the long history with Beazley and the purchasing power of the program.

We have received the renewal proposal for Excess Cyber coverage. At the expiring limits of \$2M/\$5M aggregate, there is a 5% reduction in cost for an annual premium of \$326,857. Option 2 increases the per occurrence limit to \$3M, keeping the annual aggregate at \$5M for an annual premium of \$397,593.

Members can continue to expect scrutiny of their cyber security systems, with Multi-Factor Authentication (MFA) a critical component of those measures. Many risk management tools and services have been offered to assist members in these efforts and to complete the critical requirements addressed in the cyber applications.

In previous years, NCCSIF has not been able to bind the Beazley Breach Response coverage enhancement, due to all members not having MFA for remote access, which is a strict requirement. This is also a requirement for certain coverages under NCC's Excess Cyber insurance, in addition to closing all Remote Desk Protocol (RDP) ports not in use.

RECOMMENDATION: This is an information item and there is no recommended action.

FISCAL IMPACT: TBD – the current APIP primary cyber premium is \$106,477 and expect rate increase under 15%, or \$16,000. The Excess Cyber premium is \$326,857 if we were to renew at expiring limits.

BACKGROUND: The APIP program has included cyber coverage, with limits up to \$2M and \$55M (increased from \$45M in 2024) aggregate, for all participants in the Program since July 1, 2010. Members first purchased excess cyber coverage effective March 27, 2020.

ATTACHMENT(S): None



BACK TO AGENDA

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

Agenda Item H.5.

WORKERS' COMPENSATION PROGRAM UPDATE

INFORMATION ITEM

ISSUE: Please see the attached draft of the Workers' Compensation Program funding allocation for FY 26/27.

Administration expenses have changed since the last draft due to an estimated increase in the annual DIR state funding assessment of up to 85%, resulting in a 13.6% increase in the admin expenses for the Program. Efforts at DIR reform are underway to minimize the impact.

Total funding at an 80% Confidence Level (CL) is estimated at \$19,908,075, an increase of 7.7% over current funding at the 80% CL. Total payroll is increasing 6.0%, resulting in a net change of 1.7%. The PRISM excess coverage estimate of \$4,235,000 is as of February 2026, with the final funding expected before the Board meeting.

RECOMMENDATION: Information only.

FISCAL IMPACT: TBD, based on final excess and admin expenses.

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 the current 80% CL. Over the same period the Discount Factor 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.

ATTACHMENT: FY 26/27 Workers' Compensation Deposit Calculations, draft as of 5/12/26.

FY 26/27 NCCSIF Workers' Compensation Allocation Draft as of 5.12.26

80% Confidence Level			Total Admin Expense = \$2,459,075				Use for invoicing				
A	B	C	D	E	F	G	H	I	J	K	L
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 26/27 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 26/27 DEPOSIT	FY 25/26 DEPOSIT	% Change DEPOSIT	Estimated Payroll Change from FY 25/26	Net Change
Rate/Amount	Exposure Base	\$8,083,000	\$5,131,000	\$4,235,000	\$1,598,398	\$860,676	80% CL	80% CL			
Anderson	\$7,746,749	\$194,214	\$103,804	\$109,068	\$37,291	\$39,122	\$483,498	\$449,436	7.6%	12.7%	-5.1%
Auburn	\$10,024,047	\$224,533	\$144,003	\$134,138	\$46,047	\$39,122	\$587,844	\$616,865	-4.7%	1.8%	-6.5%
Colusa	\$4,504,200	\$93,387	\$53,751	\$62,814	\$19,232	\$39,122	\$268,306	\$200,954	33.5%	18.2%	15.3%
Corning	\$4,380,371	\$78,603	\$66,117	\$49,025	\$17,748	\$39,122	\$250,615	\$292,986	-14.5%	9.3%	-23.8%
Dixon	\$18,795,327	\$368,590	\$214,747	\$289,181	\$79,926	\$39,122	\$991,566	\$931,956	6.4%	22.3%	-15.9%
Elk Grove	\$64,022,123	\$1,098,775	\$801,631	\$493,309	\$219,274	\$39,122	\$2,652,110	\$2,590,770	2.4%	17.2%	-14.9%
Folsom	\$60,691,881	\$1,636,689	\$958,501	\$850,620	\$315,650	\$39,122	\$3,800,582	\$3,288,355	15.6%	3.0%	12.6%
Galt	\$13,427,046	\$218,879	\$202,461	\$97,424	\$47,521	\$39,122	\$605,406	\$671,928	-9.9%	-22.3%	12.4%
Gridley	\$5,489,634	\$157,840	\$84,094	\$87,626	\$30,189	\$39,122	\$398,871	\$340,957	17.0%	-15.8%	32.8%
Ione	\$2,563,355	\$47,606	\$34,399	\$33,922	\$10,619	\$39,122	\$165,668	\$124,927	32.6%	3.9%	28.7%
Jackson	\$3,650,245	\$24,507	\$48,237	\$32,044	\$9,599	\$39,122	\$153,508	\$153,423	0.1%	23.0%	-23.0%
Lincoln	\$27,748,634	\$427,520	\$298,130	\$307,530	\$94,644	\$39,122	\$1,166,946	\$928,845	25.6%	16.1%	9.5%
Marysville	\$6,774,360	\$213,517	\$107,550	\$93,185	\$37,947	\$39,122	\$491,321	\$423,690	16.0%	25.6%	-9.6%
Nevada City	\$4,104,720	\$151,245	\$61,039	\$54,665	\$24,454	\$39,122	\$330,524	\$258,357	27.9%	7.0%	21.0%
Oroville	\$10,637,136	\$229,423	\$150,875	\$107,584	\$44,692	\$39,122	\$571,694	\$511,996	11.7%	3.0%	8.7%
Paradise	\$9,766,378	\$131,397	\$115,328	\$66,361	\$28,680	\$39,122	\$380,888	\$315,055	20.9%	6.0%	14.9%
Placerville	\$9,457,707	\$211,155	\$141,534	\$113,102	\$42,668	\$39,122	\$547,581	\$565,575	-3.2%	3.6%	-6.8%
Red Bluff	\$12,369,336	\$454,402	\$207,722	\$198,787	\$78,863	\$39,122	\$978,895	\$997,971	-1.9%	4.1%	-6.0%
Rio Vista	\$4,732,587	\$78,591	\$68,932	\$75,613	\$20,440	\$39,122	\$282,698	\$290,253	-2.6%	1.8%	-4.4%
Rocklin	\$29,996,005	\$1,121,441	\$688,925	\$403,411	\$202,791	\$39,122	\$2,455,690	\$2,484,145	-1.1%	-0.1%	-1.0%
Willows	\$1,691,078	\$13,107	\$22,335	\$17,889	\$4,885	\$39,122	\$97,338	\$92,118	5.7%	33.2%	-27.5%
Yuba City	\$37,541,461	\$907,578	\$556,884	\$557,703	\$185,239	\$39,122	\$2,246,526	\$1,951,263	15.1%	-1.4%	16.6%
Total:	\$350,114,381	\$8,083,000	\$5,131,000	\$4,235,000	\$1,598,398	\$860,676	\$19,908,075	\$18,481,828	7.7%	6.0%	1.7%

Actuary/Verification

FY 25/26	\$331,309,255	\$7,763,000	\$4,865,000	\$3,696,825	\$1,402,052	\$754,951
\$ Difference	\$18,805,126	\$320,000	\$266,000	\$538,175	\$196,346	\$105,725
% Change	6%	4%	5%	15%	14%	14%



BACK TO AGENDA

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

Agenda Item H.6.

LIABILITY PROGRAM UPDATE

INFORMATION ITEM

ISSUE: Please see the attached draft of the Liability Program funding allocation for FY 26/27.

No changes since the estimate reviewed at the Board meeting, with the CJPRMA funding estimate still expected to be revised downward. Funding at an 80% Confidence Level (CL) and \$1,000,000 SIR is estimated at \$21,292,508, an increase of 15% over FY 25/26 funding. This includes a total payroll increase of 4% and excess coverage increase of 29% that does not include the 10% CJPRMA surcharge that is recommended to be paid from the Shared Layer. The base rate for the self-insured layers is *decreasing* (-2.1%), so the increase is being driven entirely by the estimated excess increase.

The highest net increase is 39% for the Town of Paradise, just under the 40% most recently used as a cap. The biggest net decrease is for the City of Jackson at (-16%).

RECOMMENDATION: Information Only.

FISCAL IMPACT: Estimated total funding of \$21,292,508, a net increase of 15%, *pending final excess coverage pricing*.

BACKGROUND: Members have steadily increased the Confidence Level of annual funding from 65% to 70%, 75%, to the current 80% CL. Over the same period the Discount Factor decreased from 3% to 1.5%. Both of these changes have contributed to an increase in total funding, in addition to increases in payroll in prior years.

In FY 21/22 the increases were more severe, particularly in the excess coverage, and the traditional 30% cap on individual member funding had to be raised to 60%. For FY 22/23 the increases were less severe, and the methodology changed to a variable 40% *net of payroll* cap to those members, with each member's capped amount not exceeding 50% of their allocated Banking Layer funding. The capped amount reduces the member's Banking Layer funding and is not redistributed to other members. The attached funding allocation would follow the same methodology, but no capping is necessary for FY 26/27 funding.

ATTACHMENT(S):

1. FY 26/27 NCCSIF General Liability Funding Allocation
2. FY 26/27 Net Program Funding Summary as of 4/29/26

FY 26/27 NCCSIF General Liability Funding Allocation

FY 26/27 NCCSIF General Liability Funding Allocation
DRAFT AS OF 5.12.26

80% Confidence Level

Total Admin Expense = \$964,237

A	B	C	D	E	F	G	H	I	J	K	L	M
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	2025 Calendar Year Payroll (DE 9)	BANKING LAYER \$0 to \$50K (*Folsom \$0 to \$100K)	SHARED LAYER \$50K to \$1,000,000 at 80% CL	CJPRMA EXCESS LAYER \$1M to \$40M*	ADMIN EXPENSE 50%	ADMIN EXPENSE 50%	FY 26/27 TOTAL DEPOSIT 80% CL	FY 25/26 TOTAL DEPOSIT 80% CL	\$ Change Overall	% Change Overall	2025 Payroll Increase from 2024	Net % Increase
Rate/Amount	Exposure Base	\$3,096,000	\$6,899,000	\$10,333,271	\$482,118	\$482,118	80% CL	80% CL				
Anderson	\$5,900,621	\$68,792	\$185,094	\$265,823	\$13,402	\$25,375	\$558,485	\$528,877	\$29,608	6%	-16%	22%
Auburn	\$9,193,377	\$103,781	\$257,753	\$371,771	\$18,729	\$25,375	\$777,409	\$659,672	\$117,736	18%	-6%	24%
Colusa	\$3,696,785	\$50,121	\$100,580	\$148,440	\$6,331	\$25,375	\$330,846	\$311,425	\$19,421	6%	11%	-5%
Corning	\$4,544,998	\$42,007	\$121,405	\$170,594	\$8,389	\$25,375	\$367,769	\$357,406	\$10,363	3%	3%	0%
Dixon	\$13,831,994	\$136,468	\$353,261	\$517,498	\$25,089	\$25,375	\$1,057,690	\$994,973	\$62,717	6%	5%	1%
Elk Grove												
Folsom	\$61,915,338	\$989,869	\$1,773,030	\$2,720,368	\$112,022	\$25,375	\$5,620,664	\$4,646,253	\$974,410	21%	5%	16%
Galt	\$17,256,769	\$151,841	\$396,776	\$590,847	\$30,241	\$25,375	\$1,195,080	\$1,027,480	\$167,600	16%	9%	8%
Gridley	\$5,153,457	\$71,987	\$153,409	\$216,191	\$9,299	\$25,375	\$476,262	\$476,935	-\$673	0%	6%	-6%
Ione	\$2,705,214	\$40,451	\$69,299	\$107,079	\$4,364	\$25,375	\$246,567	\$236,261	\$10,306	4%	18%	-14%
Jackson	\$4,855,335	\$49,005	\$114,027	\$164,906	\$7,672	\$25,375	\$360,983	\$345,397	\$15,587	5%	21%	-16%
Lincoln	\$26,013,251	\$262,684	\$614,239	\$926,004	\$46,002	\$25,375	\$1,874,304	\$1,734,486	\$139,818	8%	8%	0%
Marysville	\$6,823,987	\$170,807	\$256,892	\$367,747	\$12,362	\$25,375	\$833,183	\$601,121	\$232,062	39%	5%	33%
Nevada City												
Oroville	\$9,834,781	\$128,662	\$283,272	\$376,317	\$16,269	\$25,375	\$829,895	\$734,726	\$95,169	13%	15%	-2%
Paradise	\$7,483,249	\$73,987	\$208,723	\$305,976	\$16,698	\$25,375	\$630,758	\$506,814	\$123,944	24%	-15%	39%
Placerville												
Red Bluff	\$11,164,555	\$106,267	\$267,872	\$386,629	\$19,557	\$25,375	\$805,700	\$701,551	\$104,149	15%	9%	6%
Rio Vista	\$4,038,544	\$44,283	\$122,186	\$174,444	\$7,468	\$25,375	\$373,756	\$409,144	-\$35,389	-9%	3%	-12%
Rocklin	\$31,317,869	\$269,240	\$752,703	\$1,100,684	\$55,822	\$25,375	\$2,203,825	\$1,918,578	\$285,247	15%	7%	8%
Willows	\$1,661,713	\$37,022	\$41,776	\$78,419	\$2,882	\$25,375	\$185,474	\$196,533	-\$11,059	-6%	10%	-15%
Yuba City	\$36,683,548	\$298,727	\$826,704	\$1,343,534	\$69,519	\$25,375	\$2,563,858	\$2,190,713	\$373,145	17%	1%	16%
Total:	\$264,075,383	\$3,096,000	\$6,899,000	\$10,333,271	\$482,118	\$482,118	\$21,292,508	\$18,578,345	\$2,714,163	15%	4%	10%
Actuary/Verification	\$ 272,529,831	\$3,096,000	\$6,899,000	\$10,333,271	\$482,118	\$482,118	\$21,292,508					
FY 25/26 Totals	\$ 253,051,472	\$ 2,977,000	\$ 6,675,000	\$ 8,013,976	\$ 456,185	\$ 456,185	\$18,578,345					
Change	4%	4%	3%	29%	6%	6%	15%					
RATE Per \$100 Payroll		\$1.14	\$2.53	\$ 4.08	\$ 0.18	\$ 0.18	\$ 8.06					

* Amount capped does not exceed 50% of Banking Layer funding

Don't Participate In GL Program

*Without 10% Surcharge

FY 26/27 NCCSIF Net Program Funding Summary as of 4.29.26

Member Entity	Work Comp Funding 80% CL \$500,000 SIR					
	DIVIDEND		Assessment		NET AMOUNT	
	Work Comp Deposit	Banking Layer	Shared Layer	Banking Layer		Shared Layer
Anderson	\$483,498	\$48,797	\$39,400			\$395,301
Auburn	\$587,844	\$102,615	\$63,703			\$421,526
Colusa	\$268,306	\$50,022	\$21,536			\$196,748
Corning	\$250,615	\$0	\$28,903	\$10,000		\$231,712
Dixon	\$991,566	\$308,764	\$88,616			\$594,186
Elk Grove	\$2,652,110	\$346,258	\$230,707			\$2,075,145
Folsom	\$3,800,582	\$160,057	\$346,172			\$3,294,353
Galt	\$605,406	\$64,444	\$95,345			\$445,617
Gridley	\$398,871	\$88,044	\$35,844			\$274,983
Ione	\$165,668	\$0	\$13,132	\$12,169		\$164,705
Jackson	\$153,508	\$77,285	\$21,317			\$54,906
Lincoln	\$1,166,946	\$31,261	\$107,582			\$1,028,103
Marysville	\$491,321	\$133,635	\$36,379			\$321,307
Nevada City	\$330,524	\$0	\$24,442	\$22,026		\$328,108
Oroville	\$571,694	\$97,894	\$73,681			\$400,119
Paradise	\$380,888	\$51,995	\$54,771			\$274,122
Placerville	\$547,581	\$0	\$56,241	\$10,000		\$501,340
Red Bluff	\$978,895	\$373,027	\$73,330			\$532,538
Rio Vista	\$282,698	\$95,325	\$30,826			\$156,547
Rocklin	\$2,455,690	\$124,291	\$172,261			\$2,159,138
Willows	\$97,338	\$13,306	\$20,340			\$63,692
Yuba City	\$2,246,526	\$323,188	\$233,974			\$1,689,364
Total:	\$19,908,075	\$2,490,208	\$1,868,502	\$54,195	\$0	\$15,603,560

Liability Deposit	Liability Funding 80% CL \$1,000,000 SIR				
	DIVIDEND		Assessment		NET AMOUNT
	Banking Layer	Shared Layer *	Banking Layer	Shared Layer	
\$558,485	\$53,894				\$504,591
\$777,409	\$62,798				\$714,611
\$330,846	\$30,867				\$299,979
\$367,769	\$27,461				\$340,308
\$1,057,690	\$32,543				\$1,025,147
\$0					\$0
\$5,620,664			\$76,658		\$5,697,322
\$1,195,080	\$42,646				\$1,152,434
\$476,262	\$101,101				\$375,161
\$246,567			\$10,000		\$256,567
\$360,983	\$37,383				\$323,600
\$1,874,304	\$10,718				\$1,863,586
\$833,183			\$26,091		\$859,274
\$0					\$0
\$829,895	\$40,036				\$789,859
\$630,758			\$10,000		\$640,758
\$0					\$0
\$805,700	\$5,420				\$800,280
\$373,756	\$62,490				\$311,266
\$2,203,825	\$48,251				\$2,155,574
\$185,474	\$32,676				\$152,798
\$2,563,858	\$102,927				\$2,460,931
\$21,292,508	\$691,211	\$0	\$122,749	\$0	\$20,724,046

* Assessment of \$1,000,000 es:paid from GL Shared Layer for CIPRMA Surcharge

Net Dividends and Assessments	Suggested RM Reserve 20%
\$142,091	\$ 28,418
\$229,116	\$ 45,823
\$102,425	\$ 20,485
\$46,364	\$ 9,273
\$429,923	\$ 85,985
\$576,965	\$ 115,393
\$429,571	\$ 85,914
\$202,435	\$ 40,487
\$224,989	\$ 44,998
(\$9,037)	\$ (1,807)
\$135,985	\$ 27,197
\$149,561	\$ 29,912
\$143,923	\$ 28,785
\$2,416	\$ 483
\$211,611	\$ 42,322
\$96,766	\$ 19,353
\$46,241	\$ 9,248
\$451,777	\$ 90,355
\$188,641	\$ 37,728
\$344,803	\$ 68,961
\$66,322	\$ 13,264
\$660,089	\$ 132,018
\$4,872,977	\$ 974,595



BACK TO AGENDA

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

Agenda Item H.7.

FY 26/27 CRIME COVERAGE RENEWAL

INFORMATION ITEM

ISSUE: The Crime coverage program renews July 1, 2026. 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).

NCCSIF currently has a \$3M limit with a \$5,000 deductible and an annual premium of \$50,026.


RECOMMENDATION: Review and refer with recommendation to the Board or direction.

FISCAL IMPACT: Premium for \$3M limit/\$5K deductible is \$49,768

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. FY 26/27 ACIP Proposal
2. FY 26/27 ACIP Premium Allocation (estimate)

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 structures. 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, centered on the image.

Northern California Cities Self Insurance Fund (NCCSIF)

2026 – 2027

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.
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Irvine, CA 92612
O 949 756 0271
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CA License No. 0C36861

www.alliant.com

**2026-2027 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.

2026-2027 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 4, 2026	
STANDARD & POOR'S RATING:	AA-, Very Strong Financial Security Verified on May 4, 2026	
STATE STATUS:	Admitted	
PROGRAM POLICY/COVERAGE TERM:	July 1, 2026 – July 1, 2027	
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>2025-2026 CURRENT</u>	<u>2026-2027 PROPOSED</u>
LIMITS:	\$ 3,000,000	\$ 3,000,000
DEDUCTIBLE:	\$ 5,000	\$ 5,000
ANNUAL PREMIUM:	\$ 50,026	\$ 49,768
MINIMUM EARNED PREMIUM:	None	
POLICY AUDITABLE:	No	

2026-2027 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Northern California Cities Self Insurance Fund (NCCSIF)

Line of Coverage
Government Crime Coverage - Continued

DESIGNATED AGENTS AS ENDORSED: James Marta and Company

ENDORSEMENTS (including but not limited to):

- 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, Any former Employee and/or retired Employee retained on a consulting basis only
- 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)

2026-2027 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
- Blanket Joint Loss Payable- Where legally permissible
- Toll Fraud Coverage- Sublimit \$250,000 with a \$10,000 Deductible

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, 2026

**2026-2027 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: 415-403-1400
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: 415-403-1400
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

**2026-2027 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.

2026-2027 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

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.

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.

2026-2027 Alliant Crime Insurance Program Government Crime Insurance Proposal Northern California Cities Self Insurance Fund (NCCSIF)

- 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.

**2026-2027 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 Line	Bind Coverage for:	Annual Premium
ACIP Government Crime Program Policy Term: July 1, 2026 - July 1, 2027	<input type="checkbox"/> \$ 5,000 Deductible \$ 3,000,000 Limit	\$ 49,768

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, 2026 TO JULY 1, 2027**

COVERAGE EFFECTIVE DATE: 07/01/2026

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, 2026 to July 1, 2027

Use for
invoicing

		FY 25/26 PREMIUM ALLOCATION		FY 26/27 PREMIUM ALLOCATION		PRIOR YEAR CHANGE AT \$3M LIMIT			
Limit Options:		\$3 MILLION	\$5 MILLION	Limit Options:		\$3 MILLION	\$5 MILLION		
Deductible Options:		\$5,000	\$25,000	Deductible Optio		\$5,000	\$25,000		
Premium:		\$50,026	\$63,900	Premium:		\$49,768	\$63,900		
Member Entity	# EMPLOYEES	PREMIUM	PREMIUM	# EMPLOYEES	PREMIUM	PREMIUM	% CHANGE	\$ Change	% Change
Anderson	84	\$1,502	\$1,919	79.5	\$1,494	\$1,919	-5%	(\$8)	-1%
Auburn	98	\$1,653	\$2,112	87.5	\$1,645	\$2,112	-11%	(\$9)	-1%
Colusa	53	\$1,058	\$1,352	56	\$1,053	\$1,352	6%	(\$5)	-1%
Corning	105	\$1,134	\$1,448	60	\$1,128	\$1,448	-43%	(\$6)	-1%
Dixon	171	\$3,514	\$4,489	186	\$3,496	\$4,489	9%	(\$18)	-1%
Elk Grove									
Folsom									
Galt	211	\$4,818	\$6,154	255	\$4,793	\$6,154	21%	(\$25)	-1%
Gridley	73	\$1,209	\$1,545	64	\$1,203	\$1,545	-12%	(\$6)	-1%
Ione	31	\$2,381	\$3,041	126	\$2,368	\$3,041	306%	(\$12)	-1%
Jackson	59	\$1,115	\$1,424	59	\$1,109	\$1,424	0%	(\$6)	-1%
Lincoln	320	\$4,497	\$5,744	238	\$4,474	\$5,744	-26%	(\$23)	-1%
Marysville	109	\$1,700	\$2,172	90	\$1,692	\$2,172	-17%	(\$9)	-1%
Nevada City									
Oroville	199	\$2,947	\$3,765	156	\$2,932	\$3,765	-22%	(\$15)	-1%
Paradise	126	\$2,645	\$3,379	140	\$2,632	\$3,379	11%	(\$14)	-1%
Placerville									
Red Bluff	161	\$3,061	\$3,910	162	\$3,045	\$3,910	1%	(\$16)	-1%
Rio Vista	60	\$1,015	\$1,296	53.7	\$1,009	\$1,296	-11%	(\$5)	-1%
Rocklin	297	\$6,330	\$8,085	335	\$6,297	\$8,085	13%	(\$33)	-1%
Willows	49	\$680	\$869	36	\$677	\$869	-27%	(\$4)	-1%
Yuba City	484.5	\$8,767	\$11,198	464	\$8,722	\$11,198	-4%	(\$45)	-1%
TOTAL:	2690.50	\$50,026	\$63,900	2647.70	\$49,768	\$63,900	-2%	(\$258)	-1%

Don't Participate Rate Per Employee	\$0.19	\$3M Rate	\$0.19
		\$5M Rate	\$0.24

*Employees = Full Time, Part Time (full time equivalent), Elected/Appointed Officials



BACK TO AGENDA

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

Agenda Item H.8.

STRATEGIC PLAN UPDATE

ACTION ITEM

ISSUE: Attached please find an updated Strategic Goals and Action Plan worksheet based on feedback from the December 11, 2025, Board planning meeting. In addition to continued focus on the Liability Program and Succession Planning, two additional goals were identified and discussed - Member Engagement and Risk Management Incentives.

At the last Board meeting the feedback for topics for the December 2026 meeting focused on the liability program and efforts to reduce claims. Suggestions for additional topics and agenda items are welcome.

RECOMMENDATION: Review and provide feedback regarding strategic planning topics for the December meeting and revising the attached Strategic Goals and Action Plan.

FISCAL IMPACT: None expected from this item.

BACKGROUND: NCC conducts a strategic planning session at least every three years, most recently on December 12, 2024, facilitated by Rick Brush, COO of PRISM.

ATTACHMENT: Draft NCC Strategic Goals & Action Plan, 2.17.26

NCCSIF STRATEGIC GOALS & ACTION PLAN

Goals Drafted: 12/12/24 BOD Long Range Planning meeting

Updated

2/17/26

MISSION STATEMENT

The Northern California Cities Self Insurance Fund, or NorCal Cities, 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.

GOAL	ACTION/TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS	VOTES
LRP-1					
Liability Program - Flattening the curve of increasing premiums and risk	Evaluate SIR options for CJPRMA coverage annually	Alliant/BOD	Draft budget to BOD in April each year	<i>No changes expected this year, continue to monitor</i>	
	Focus on managing risks for loss leaders and trends	Sedgwick/Alliant	Ongoing and Annually in October	Risk Control Consultant meetings with members	
	<i>More focus on PR Efforts with PRISM and CAJPA</i>	<i>Alliant/Members</i>	<i>Ongoing & at claim settlement</i>	<i>Ongoing</i>	
	<i>Notes: Continue focus on police; defensive driving; dangerous conditions - sidewalks and trees; EPL</i>				
LRP-2					
Member Engagement and Education	1. Continue Regular Schedule of Member Visits - Personal and Videoconference	Sedgwick/Alliant	Road trips and videoconferences continue. Meet with all new Board members in person.	Underway- list of member visits	
	2. Increase knowledge and expertise of members with an education plan which includes: * Building relationships to accept, promote and utilize NCCSIF training: three-deep distribution list * NCCSIF staff to attend city council meetings or have videos created and viewed, papers read (time certain, once or twice) each year.	Sedgwick/Alliant	Ongoing - update by December 2025 BOD training	Added Training Link for PW and Utility EEs; expanding distribution list; attending council meetings and updated powerpoint	
	3. Create and deliver presentations to City Councils specific to their risk, in person, videos, white paper on value of NCCSIF	Alliant	Update current presentation by June BOD	Completed and ready to customize to member	
	4. Alliant and/or consultants to attend member Safety/Health Fairs	Alliant / Members	Any members scheduled?	Ongoing	
	5. Risk Management 101; Dangerous Conditions; + Annual Topic Training & Recording On demand	Alliant	Initial trainings posted October 2025, additional trainings ongoing	<i>On Vimeo now and approved training calendar</i>	

GOAL	ACTION/TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS	VOTES
LRP-3					
Succession Planning Goals	Continue to Expand Board Member Academy Training Materials	Alliant/BOD	Add another update by December 2025 BOD meeting	Presentations at each BOD meeting, webinar in July 2025	7
	<i>Note: The Academy includes education on Board member responsibilities, Program details, and build on the existing Board Member Guidebook. A presentation on JPAs and pooling will be presented in July 2025 with more to follow.</i>				
	Provide training opportunities for Board alternates and plan for those expected to leave or retire within two years.	Alliant/BOD	Ongoing - December 2025 presented Board duties	Request feedback re training at December BOD meeting	
	Continue to mentor and train Alliant Program Management Team with additional admin backup.	Alliant	Ongoing	Program Management staff taking on more responsibilities.	
LRP-4					
Risk Management & Incentives	Create proactive risk control plans by member. Reach out with "I've put something together for you" versus "How can I help you?"	Alliant, Sedgwick	On EC & Board Agendas FY 25/26	For discussion - provide resources to complete Scorecard & Annual Goals training needs.	
	Members should make risk management goals a part of their city's strategic plan	Member, Sedgwick, Alliant	Submit once a year	Part of annual assessment/review in Risk Management Framework	
	Consider creating incentives for service utilization and if met, the member gets a boost to their training fund	Alliant, Members	Every April RMC Meeting	Added additional Safety Culture Awards and funding	
	Consider multiple options/ways that members can bolstering their training fund or risk management fund			For discussion	
	Consider infrastructure resources as a starting place			For discussion - other suggestions?	
LRP-5					
Blue Sky Projects	1. Staffing to support member agencies			For discussion. Add RTW service option.	13
	2. Vetting of Ai products				
	o Creation and sharing of sample policies/ procedures			in process	11
	3. Infrastructure-Roadways			for discussion	8
	4. Electric Vehicle fleets			for discussion	6
	5. Managing Wildfire risk			for discussion	
	6. Should we expand membership beyond cities?			not currently	



BACK TO AGENDA

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

Agenda Item H.9.

THE BRIEFING ROOM PROPOSAL

ACTION ITEM

ISSUE: The Briefing Room has provided a three-year proposal for NCCSIF. Pricing is flat from last year and they have agreed to hold flat for the term with a signed agreement. The Program Administrators recommend approving pending feedback from the Committee regarding the service.

RECOMMENDATION: Renew subscription for three years or provide alternate direction.

FISCAL IMPACT: \$25,988 annually.

BACKGROUND: The Briefing Room provides an online training platform that produces 90-second training sessions intended to be used during briefing or roll call. Jason Lewis from The Briefing Room attended and presented their product at a PRMC Meeting in 2025. At that time, several NCCSIF Cities were already using them. As a group, NCCSIF entered into a contract with The Briefing Room in August 2025.

ATTACHMENT(S): The Briefing Room Proposal



Law Enforcement Briefing Training Made Easy

Lower Liability • Retain Officers • Maintain Public Trust

Prepared for:

NCCSIF



The Briefing Room, LLC

803 Camarillo Springs Road, Suite B, Camarillo, Ca 93012

(805) 419-4525 • www.TheBriefingRoom.com

Dear Members of the NCCSIF,

Trying to keep your officers up-to-date is tough. Massive payouts from lawsuits have been rising year after year, and the proliferation of video cameras has put law enforcement under scrutiny like never before. On top of that, no one is increasing your agency's training budget in a meaningful way that truly meets the evolving needs of your officers.

That's a lot – especially on top of everything else you're managing. At The Briefing Room, we know how difficult it is for your officers to work effectively in this environment because we're all active-duty peace officers working right along side you. But just because it's difficult doesn't mean it's impossible.

That's why we've put together this proposal to fit your agency's needs. We've listened to the challenges you're facing and crafted this plan to solve those problems. By working together, we can build exemplary officers who reduce liability and maintain public trust.

The process is simple. Just read through this proposal, sign it, and send it back to me. From there, we'll work with your staff and get your agency on board.

Don't waste another day stressing about low morale or high liability. Leave the training to us and get ready to love your officers' newfound confidence.

Your training partner,

Jason Louis

CEO, The Briefing Room



EVERY POLICE AGENCY MUST ADDRESS **THIS PROBLEM**

Massive civil judgments, consent decrees, negative viral videos and community distrust have all proliferated law enforcement in recent years. Most of the incidents that result in these negative outcomes do not stem from malicious intent on the part of police officers. Instead, they're usually a result of inadequate training that didn't prepare the officers to make informed decisions or didn't help reinforce a positive agency culture. State minimum standards have not kept pace with our society's evolving expectations and the proliferation of video cameras in everyone's pocket is exposing this weakness for the world to see.

While the legislature focuses on creating new laws designed to restrict law enforcement, they are not increasing training budgets in a way that will produce meaningful changes. As a result, civil payouts have gone through the roof, officers are leaving the profession in droves, and public support for law enforcement is waning. It's not your fault, but it is your problem.



THE BRIEFING ROOM PROVIDES A SOLUTION

We're an on-line training platform that produces 90-second training sessions your supervisors use during briefing or roll call to develop high-performing teams of officers who are equipped to lower liability and build community support.

We're not talking about the normal, boring state mandated training we've all become accustomed to. Instead, these are engaging sessions, covering relevant issues we're all dealing with today, developed and taught by active-duty peace officers.

The Briefing Room's training sessions are neatly organized into what we call R.I.S.E Training Blocks. Every R.I.S.E. Training Block includes a 90-second training video that discusses one simple topic, a Key Points Worksheet to help the supervisor manage a discussion after the video plays, and finally, we provide all the resources referenced in the training, such as the official court opinion.

"As a result of The Briefing Room training, my officers were able to control a combative, handcuffed man without injuring him or themselves. In fact, they told me the training gave them confidence because it clarified the bounds of their legal authority for using force under those circumstances."

- Sergeant Mark Andreozzi, Irvine Police Department

Every R.I.S.E Training Block Has Three Powerful Components

90 Second Training Video



Key Points Worksheet

RISE Training Block

RESEARCHED - INFORMATIVE - SHORT - ENGAGING

Supervisor's Key Points Worksheet

Title:

The Driver Won't Speak. Now What?

Ask your officers these questions to reinforce the training material:

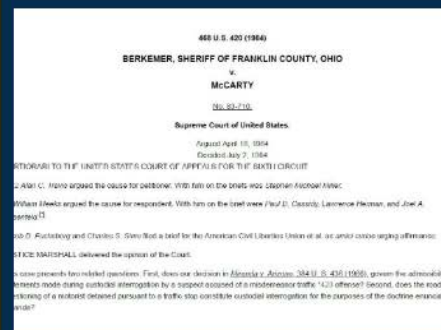
1. Question:

Does a citizen who is detained on a traffic stop have the right to remain silent?

1. Answer:

According to Berke... has the right to not questions.

Additional Resources



THE PLAN

We know all of this can seem like a lot. Don't worry, though. We will literally take care of everything. All you need to do is tell us when you want to start. Here's what the process looks like:

STEP 1: GET ACCESS

Subscribe to access our complete library of R.I.S.E. Training Blocks, and receive new training blocks we add every Tuesday and Thursday. We'll work with your agency representative to set up access for all your supervisors.

STEP 2: TRAIN

Your supervisors, who each will have their own log-in account, can select any R.I.S.E. Training Block during briefing or roll call to facilitate exceptional training for their shift. The process from logging in to providing training can take them less than one minute.

STEP 3: SUCCEED

Equipped with training based on best practices and the latest case laws, everyone in your agency will operate from the same playbook. Armed with the latest information, your officers will feel confident knowing they're making the right decisions in the field and your community will be better served.



"Ever since we integrated The Briefing Room into our briefings, the response from our supervisors has been overwhelmingly positive! The platform provides an effortless way for our sergeants to discuss critical issues that are integral to improving officer performance and minimizing risk. Needless to say, I'm thrilled with what The Briefing Room has to offer!"

- Chief Rick Armendariz, Anaheim PD



YOUR INVESTMENT

In the largest study ever done on police civil liability*, which represented 20% of the officers in the United States, large municipalities (over 750 officers) were shown to have paid an average of **\$2,785,116** every year in settlements and civil judgments between the years 2006 and 2011. Small and mid-size municipalities paid on average **\$42,286** every year. Today, municipalities and insurance companies are paying exponentially higher civil liability costs compared to eighteen years ago and none of those numbers factored in additional costs like attorney's fees, increased insurance premiums, employee turnover and loss of public support.

*Police Indemnification, Joanna c. Swartz, New York University Law Review, 2014

Empower Your Entire Agency To Reduce These Liabilities With No Overtime, Backfill, Per Diem or Travel Costs.

Agency Size	Price Per Officer	Cost
620 Sworn	\$4.99/Mo	\$37,125.60 / Year
		Minus
	First Year Discount:	30%
		Plus
	Technology and Security Support:	Waived
	Total (Calculated by size of agency):	\$25,987.92 / Year

Additional fees may apply for custom municipal requests such as specialized coding, insurance requirements, and/or legal agreements.

Pricing valid for three years with a signed agreement. Proposal Expires 7/1/26

"If you're an agency leader who wants to lower liability, improve officer morale, and build strong community partnerships, The Briefing Room will help take your agency to the next level."

- Sheriff Jim Fryhoff,
Ventura County Sheriff's Office



WHO ARE WE?

We're active-duty law enforcement officers and California POST Certified Instructors with decades of experience teaching thousands of officers like yours. We know the difficulties you're facing in meeting today's challenges because we're also working alongside you today.



"Our patrol teams have been incorporating The Briefing Room clips into our daily pre-shift meetings. We love the "quick hits" of information that can spark important lessons and conversations about professional policing!"

- Chief Dave Norris, Menlo Park Police Department



LET'S MAKE IT OFFICIAL

We can't wait to help your agency lower liability, retain officers and improve community support. Getting started is really easy:

- 1) Let us know you're ready.
 - 2) We'll send you an invoice and an Excel spreadsheet to complete.
 - 3) Once both of those are complete, on-boarding can take place that day.
-

"The Briefing Room's platform has been a much needed resource for improving briefing trainings and I have been nothing but impressed with it."

- Lieutenant Chris Jetton, CSU Channel Islands Police Department

If you have any other questions, just send an email to Jason@TheBriefingRoom.com





BACK TO AGENDA

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

Agenda Item H.10.

FY 26/27 NCCSIF ADMINISTRATION BUDGET

ACTION ITEM

ISSUE: Attached is the draft Administration budget for review, discussion, and recommendation to the Board. The Administrative Costs are discussed in more detail below.

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 26/27.
- Accounting Services are expected to increase \$8,400 (5.14%), including software licensing, according to the current contract.
- Sedgwick's Risk Control services are increasing to \$210,165 (\$5,525 or 2.7%) based on the 2026 renewal agreement.
- Lexipol Police Manual Update pricing is up 3% to \$164,779.
- The Briefing Room pricing is staying flat for FY 26/27; pricing is estimated at \$26,000.
- State Funding/Fraud Assessment has been updated and now estimated at \$650,000. This is hard to predict but the increase is based on warning of potential 85% increase. The actual 25/26 cost was \$397,236.
- The Program Administration and Brokerage Fee is increasing by \$15,551 (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 \$8,931 (0.7%) based on contract terms.

RECOMMENDATION: Recommend budget to the Board as presented, revised, or provide direction.

FISCAL IMPACT: Total administrative expenses are estimated to be \$3,411,415, an increase of \$415,738 (13.9%) over FY 25/26.

BACKGROUND: None

ATTACHMENT: Draft Administration Budget as of 5/12/26

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

ADMIN BUDGET - Draft 5/12/26

July 1, 2026 to June 30, 2027

		WORK COMP	LIABILITY	GROUP PURCHASE	FY 26/27 TOTAL	FY 25/26 TOTAL	\$ CHANGE	% CHANGE
REVENUES								
	WC Program Banking Layer	\$8,083,000			\$8,083,000	\$7,763,000	\$320,000	4%
	WC Program Shared Layer	\$5,131,000			\$5,131,000	\$4,865,000	\$266,000	5%
	WC Program Admin Expense	\$2,476,075			\$2,476,075	\$2,157,003	\$319,072	15%
	Excess WC Coverage (PRISM)	\$4,235,000			\$4,235,000	\$3,696,825	\$538,175	15%
	Liability Program Banking Layer		\$3,096,000		\$3,096,000	\$2,977,000	\$119,000	4%
	Liability Program Shared Layer		\$6,899,000		\$6,899,000	\$6,675,000	\$224,000	3%
	Liability Program Admin Expense		\$956,237		\$956,237	\$912,369	\$43,868	5%
	Excess Liability Coverage (CJPRMA)		\$10,333,271		\$10,333,271	\$8,013,976	\$2,319,295	29%
	Group Purchase Property Coverage (APIP)			\$8,088,850		\$7,807,960	\$280,891	4%
	Group Purchase Crime Coverage (ACIP)			\$49,768	\$49,768	\$50,026	(\$258)	-1%
	Group Purchase Coverage (ADWRP)			\$19,000	\$19,000	\$19,000	\$0	0%
	Pass through Cost - Lexipol Fire Manuals				\$40,172	\$40,172	\$0	0%
	Pass through Cost - Appraisal Services			N/A	N/A	N/A		
	Pass through Cost - Drone Coverage				N/A	N/A		
	Total Revenues	\$19,925,075	\$21,284,508	\$8,138,618	\$41,318,522	\$44,977,331		

Completed in 2025
\$650 per drone for liability, 5% RCV for Physical Damage

		WORK COMP	LIABILITY		FY 26/27 TOTAL	FY 25/26 TOTAL	\$ CHANGE	% CHANGE
EXPENSES								
Administrative Expenses:								
Consultants								
52101	Claims Audit	\$17,000	\$0		\$17,000	\$8,000	\$9,000	112.5%
52102	Financial Audit	\$21,000	\$21,000		\$42,000	\$36,153	\$5,847	16.2%
52103	Legal Services	\$2,000	\$15,000		\$17,000	\$17,000	\$0	0.0%
52104	Actuarial Review	\$7,050	\$9,050		\$16,100	\$15,600	\$500	3.2%
52106	CAJPA Accreditation (every 3 years; 2024)	\$ 4,000	\$ 4,000		\$8,000		\$8,000	
52109	Misc. Consulting/Contingency	\$2,500	\$2,500		\$5,000	\$5,000	\$0	0.0%
	Total Consultant Expenses	\$53,550	\$51,550		\$105,100	\$81,753	\$23,347	28.6%

Biannual GL audit is less expensive than WC
FY 25/26 actual \$33,500 plus 5% business service fee + presentation fee
Per engagement letter including 6/30 Updates
Last Invoice Feb 2024- expect early 2027

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

ADMIN BUDGET - Draft 5/12/26

July 1, 2026 to June 30, 2027

		WORK COMP	LIABILITY	GROUP PURCHASE	FY 26/27 TOTAL	FY 25/26 TOTAL	\$ CHANGE	% CHANGE	
Safety Services:									
52204	Risk Control Services Agreement	\$105,083	\$105,083		\$210,165	\$204,640	\$5,525	2.7%	CPI increase of 2.7% over expiring
52201	Outside Training & Safety Award	\$33,000	\$33,000		\$66,000	\$46,000	\$20,000	43.5%	Increased \$10,000 for DKF Training, \$16,000 for Cash for Safety, \$50,000 for outside training
52202	Risk Mgmt Comm Mtg Expense	\$750	\$750		\$1,500	\$1,500	\$0	0.0%	
52207	Member Training and Risk Management	\$50,000	\$60,000		\$110,000	\$110,000	\$0	0.0%	Increase to \$5,000 per member annual allocation for training/conferences - \$12,000 from discontinued Grant Finder
52208	Lexipol Police Manual Updates & DTBs	\$164,779			\$164,779	\$159,980	\$4,799	3.0%	increased 3%
52209	Police Risk Management Funds	\$50,000	\$50,000		\$100,000	\$100,000	\$0	0.0%	Per BOD approval
	The Briefing Room Subscription	\$26,000			\$26,000	\$25,899	\$101	0.4%	
	Total Safety Services Expenses	\$429,612	\$248,833		\$652,444	\$648,019	\$4,425	0.7%	
Claims Administration									
52302	Claims Administration Fee (Reports, etc.) Ann	\$5,000	\$0		\$5,000	\$5,000	\$0		Annual LWP Admin Fee
52303	Claims Adjustment Fee*	\$1,007,855	\$306,630		\$1,314,485	\$1,305,554	\$8,931	0.7%	Moved from actuary report to admin budget eff. 23/24
52304	State Funding/Fraud Assessment	\$650,000			\$650,000	\$400,000	\$250,000	62.5%	Actual 25/26 = \$397,236
	Total Claims Administration Expenses	\$1,662,855	\$306,630		\$1,969,485	\$1,710,554	\$258,931	15.1%	
Program Administration									
52401	Program Administration and Brokerage Fee	\$195,561	\$234,674		\$430,235	\$414,684	\$15,551	3.75%	Per 2024-29 contract
52403	Accounting Services	\$85,800	\$85,800		\$171,600	\$163,200	\$8,400	5.1%	Per 2025-28 contract + software
	Total Program Administration Expenses	\$281,361	\$320,474		\$601,835	\$577,885	\$23,950	4.1%	
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)	\$10,000	\$10,000		\$20,000	\$19,000	\$1,000	5.3%	Coverage approved 7/1/22
52504	Association Memberships (CAJPA, AGRIP)	\$7,500	\$7,500		\$15,000	\$11,500	\$3,500	30.4%	2025 AGRiP and CAJPA membership increased
	Total Board Expenses	\$28,750	\$28,750		\$57,500	\$53,000	\$4,500	8.5%	
OTHER Administration Expenses (Not identified with above budget line items)									
52000	Administrative Expense - Website Upgrade	\$4,750	\$4,750		\$9,500	\$0	\$9,500	100.0%	
52001	Administration Expense - Other	\$0	\$0		\$0	\$0	\$0	0.0%	
52900	Member Identity Theft Protection	\$15,197	\$0		\$15,551	\$15,551	\$0	0.0%	
	Total Other Admin	\$19,947	\$0		\$25,051	\$15,551	\$9,500	0.0%	
	Total Admin Expenses	\$2,476,075	\$956,237		\$3,411,415	\$2,995,677	\$415,738	13.9%	



BACK TO AGENDA

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

Agenda Item H.11.

**NOMINATION OF PRESIDENT,
VICE PRESIDENT, SECRETARY AND TREASURER**

ACTION ITEM

ISSUE: Member are asked to elect the officers for the 26/27 and 27/28 term.

26/27 & 27/28 Officer Nominations:

President - Rachel Ancheta, City of Dixon
Vice President- Jennifer Leal, City of Dixon
Secretary, Tricia Cobey, City of Galt
Treasurer, Jen Lee, City of Rio Vista

RECOMMENDATION: Recommend 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
Executive Committee Meeting
May 21, 2026**

Agenda Item H.12.

**ALLONE HEALTH EMPLOYEE ASSISTANCE PROGRAM
AMENDMENT TO CUSTOMER SERVICE AGREEMENT**

ACTION ITEM

ISSUE: NorCal Cities has contracted with AllOne Health Specialties for EAP benefits services for 18 years. The attached amendment will provide ten hours per year to be used for onsite EAP orientations, onsite or virtual healthy fairs, and onsite or virtual trainings. Additionally, to include (1) onsite or virtual critical incident stress debriefing (CISD) per city per year limited to 2 hours per incident.

RECOMMENDATION: Review and recommend the Board of Directors approve the engagement letter.

FISCAL IMPACT: None. Members are billed directly by AllOne Health - \$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: AllOne Health previously (ACI Specialty Benefits) has provided EAP benefits to NorCal Cities for the past 22 years. ACI Specialty Benefits will provide employee assistance program (EAP) services, including assessment, referral, and short-term problem resolution.

ATTACHMENT(S): Second Amendment to Customer Services Agreement.

SECOND AMENDMENT TO CUSTOMER SERVICES AGREEMENT

This **SECOND AMENDMENT TO CUSTOMER SERVICES AGREEMENT** (the “First Amendment”) has been entered into, and is effective as of 7/1/2026 (“Effective Date”), by and between ACI Enterprises, Inc. , doing business as AllOne Health, a Pennsylvania corporation (collectively referred to herein as “Company”), and Northern California Cities Self Insurance Fund (NCCSIF), a California, Joint Powers Authority with its principal place of business located at 2180 Howard Street, Sacramento, Suite 460, CA 95815 , (“Customer”).

ARTICLE I. PREAMBLE

WHEREAS, the Customer and the Company entered into a Customer Services Agreement on 7/1/2022(the “Agreement”), which is attached hereto, to provide the services set forth on **Exhibit A** of the Agreement; and

WHEREAS, the Customer and the Company would like to amend and replace **Exhibit A** of the Agreement to include ten (10) hours per year to be used for onsite EAP orientations, onsite or virtual health fairs, and onsite or virtual trainings. Additionally, to include one (1) onsite or virtual critical incident stress debriefing (CISD) per city per year limited to 2 hours per incident.

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 amend and replace in its entirety **Exhibit A** as attached hereto.

ARTICLE III. GENERAL PROVISIONS

Effect of Amendment. The First Amendment shall become effective on the Effective Date. The Agreement, as amended by this First Amendment, shall continue in full force and effect. The First Amendment is limited to the service contained therein. All other obligations set forth in the Agreement, including, but not limited to payment obligation and length of service remain in full force and effect. 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]



SIGNATURE PAGE

IN WITNESS WHEREOF, the parties hereto have each duly executed the First Amendment, in duplicate if necessary, as of the effective date written below.

ALLONE HEALTH

Date

Keith Wasley
President and Chief Executive Officer

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 Zip Code)



BACK TO AGENDA

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

Agenda Item H.13.

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

ACTION ITEM

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

RECOMMENDATION: Review, discuss and provide direction as needed.

FISCAL IMPACT: None.

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

ATTACHMENT(S):

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



Northern California Cities Self Insurance Fund
 c/o Alliant Insurance Services, Inc.
 Corporate Insurance License No. 0C36861



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

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



Northern California Cities Self Insurance Fund

*c/o Alliant Insurance Services, Inc.
Corporate Insurance License No. 0C36861*



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



Northern California Cities Self Insurance Fund

c/o Alliant Insurance Services, Inc.
Corporate Insurance License No. 0C36861



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



Northern California Cities Self Insurance Fund

c/o Alliant Insurance Services, Inc.
Corporate Insurance License No. 0C36861



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

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

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



BACK TO AGENDA

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

Agenda Item I.

INFORMATION ITEMS

ISSUE: The following items are presented as information for NorCal Cities members.

RECOMMENDATION: None. This item is offered as information only.

FISCAL IMPACT: None.

BACKGROUND: None.

ATTACHMENT(S):

1. NorCal Cities Organizational Chart
2. NorCal Cities FY 26/27 Meeting Calendar
3. CAJPA Conference – September 15-18, 2026

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
FY 25/26 Organizational Chart
Updated as of 5/8/2026

MEMBER ENTITY	BOARD OF DIRECTORS	BOARD ALTERNATES	RISK MANAGEMENT COMMITTEE	POLICE RISK MANAGEMENT COMMITTEE
City of ANDERSON	*EC Joey Forseth-Deshais	Christy White	Christy White	Chief Oliver Collins
City of AUBURN	*EC /*CC/VP *Jennifer Leal (Vice-Chair)	Sean Rabe	Jennifer Leal	Chief Bryan Morrison
City of COLUSA	*CC/EC Ishrat Aziz-Khan	Shelly Kittle	Ishrat Aziz-Khan	Chief Josh Fitch
City of CORNING	Brant Mesker	Khrystie Shoemaker	Brant Mesker	Chief Craig Bassett
City of DIXON	P **Rachel Ancheta (Chair)	Kim Staile	Rachel Ancheta Kim Staile Jim Ramsey Anjmin Mahil - Alternate	Chief Robert Thompson
City of ELK GROVE	*CC Jaqui Guzman	Kara Reddig		Lt. Jason Kearsing Commander Brian Lockhart Lt. Lou Wright
City of FOLSOM	Allison Garcia	Vacant	Allison Garcia	
City of GALT	*EC /S/ CC Tricia Cobey	Rachelle Jennings	Tricia Cobey	Chief Brian Kalinowski
City of GRIDLEY	*EC/*CC Martin Pineda	Patricia Taverner Miguel Chavez	Patricia Taverner	Chief Todd Farr
City of IONE	Deborah Mackey	George Lee	Deborah Mackey	Chief John Alfred
City of JACKSON	EC Dalacie Blankenship	Carl Simpson	Dalacie Blankenship	Chief Chris Mynderup
City of LINCOLN	*EC Veronica Rodriguez	Claire True	Veronica Rodriguez	Chief Matt Alves
City of MARYSVILLE	Anissa Leung	Kathy Magenheimer	Anissa Leung	Chief Vance Nabeta
City of NEVADA CITY	Stephen Erlandson	Amber Wright	Lon Peterson	Chief Dan Foss
City of OROVILLE	EC Liz Ehrenstrom	Megan Williams	Liz Ehrenstrom	Asst Chief Jess Darnell
Town of PARADISE	EC Aimee Belev	Crystal Peters	Crystal Peters	Chief Eric Reinbold
City of PLACERVILLE	Natalie Tornincasa	Chief Joseph Wren	Natalie Tornincasa	Chief Joseph Wren
City of RED BLUFF	EC Paul Young	Tom Westbrook	Paul Young	Chief Quintan Ortega
City of RIO VISTA	T/EC Jennifer Schultz	**Jen Lee, CPA	Jennifer Schultz	Chief Dax West
City of ROCKLIN	CC Tameka Usher	Meagan Bushey	Tameka Usher	Chief Rustin Banks
City of WILLOWS	Marti Brown	Joel Harrison	Marti Brown	N/A
City of YUBA CITY	CC Ciara Wakefield	Sheleen Loza	Sheleen Loza Ciara Wakefield	Chief James Runyen

OFFICERS		
		Term of Office
President (P)	Rachel Ancehta	7/1/2024- 6/30/2026
Vice President (VP)	Jennifer Leal	12/14/2024- 6/30/2026
Treasurer (T)	Jen lee	7/1/2024- 6/30/2026
Secretary (S)	Tricia Cobey	12/14/2024- 6/30/2026

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 Jennifer Leal appointed 12/11/2025

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)	Robert Patton	James Marta, CPA (Accountant)
		Summer Simpson (Liability)		



PROGRAM YEAR 26/27 MEETING CALENDAR

Thursday, August 6, 2026, **Police Risk Management Committee** at 10:00 a.m.

Thursday, September 10, 2026, ** **Claims Committee** at 9:00 a.m.
Executive Committee at 10:30 a.m.

Thursday, October 15, 2026, *** **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12 noon

Thursday, November 12, 2026, ** **Police Risk Management Committee** at 10:00 a.m.

Thursday, December 10, 2026, * **Board of Directors** at 10:00 a.m.

Thursday, February 11, 2027, **Police Risk Management Committee** at 10:00 a.m.

Thursday, March 18, 2027, ** **Claims Committee** at 9:00 a.m.
Executive Committee at 10:30 a.m.

Thursday, April 15, 2027, * **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12 noon

Thursday, May 13, 2027, **Police Risk Management Committee** at 10:00 a.m.

Thursday, May 27, 2027, ** **Claims Committee** at 9:00 a.m.
Executive Committee at 10:30 a.m.

Thursday, June 17, 2027, * **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.



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REGISTRATION IS OPEN!



CAJPA 2026
Annual Conference
SEPTEMBER 15-18, 2026 | LAKE TAHOE

**REACHING NEW PEAKS.
ELEVATING OUR IMPACT.**

We are excited to announce that registration for CAJPA's 2026 Annual Conference is officially open to attendees, sponsors, and exhibitors! Golf and hotel registration are open as well!

ATTENDEE REGISTRATION

Join us in beautiful Lake Tahoe for a high-quality conference featuring in-depth sessions on pooling. This year, we're thrilled to host the event at the Tahoe Blue Event Center, conveniently located within walking distance of our host hotels, Caeser's Republic and Margaritaville, with complimentary shuttle service also provided between the hotels and the venue.

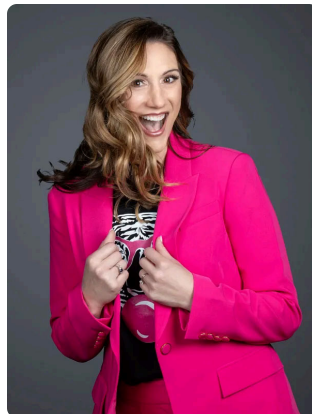
While most activities will take place at the Tahoe Blue Event Center, the Wednesday Late-Night Party will be held in the South Shore Room at Harrah's. The Thursday reception will take place on the 18th floor of Harrah's, offering breathtaking sunset views over Lake Tahoe.

Mark your calendars for September 15 – 18 and register early to take advantage of the \$50 early bird discount, available until June 17, 2026.



FEATURED SPEAKERS

We're excited to welcome a dynamic lineup of speakers to the 2026 CAJPA Annual Conference. Our first featured speakers have been announced, with more industry leaders and expert voices to be revealed in the coming months. Stay tuned as we continue to build an engaging program of insights, ideas, and conversations you won't want to miss.



**DR. REBECCA
HEISS**

*Stress Physiologist &
Author*



MIKE MADRID

*Co-Founder / Principal,
GrassrootsLab*

HOTEL ACCOMMODATIONS



Secure your stay for the 2026 CAJPA Annual Conference in South Lake Tahoe. Official room blocks are available at Margaritaville Lake Tahoe and Caesars Republic at special CAJPA rates. The hotel reservation deadline is August 15, 2026, but rooms may sell out earlier, so we encourage you to book early.

LEARN MORE & BOOK YOUR ROOM!

EXPLORE LAKE TAHOE

Make the most of your time at the CAJPA Annual Conference by exploring everything South Lake Tahoe has to offer. From scenic lake views and outdoor adventures to dining, entertainment, and local attractions, there is something for everyone to enjoy. Discover ideas for things to do before and after conference sessions.



PLAN YOUR VISIT!



GOLF TOURNAMENT

Tuesday, September 15, 2026

Single Golfer: \$175

Golf Foursome: \$700

Expand your conference experience on the course! The 38th Annual Frank James Invitational Golf Tournament offers a fun and informal way to network, unwind, and enjoy the beautiful surroundings of South Lake Tahoe.

GOLF REGISTRATION

GOLF SPONSORSHIPS

THANK YOU TO OUR 2025 SPONSORS! [View Full List!](#)
