



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND  
RISK MANAGEMENT COMMITTEE MEETING MINUTES  
ROCKLIN POLICE DEPARTMENT EOC, ROCKLIN, CA  
OCTOBER 24, 2019**

---

**COMMITTEE MEMBERS PRESENT**

Liz Cottrell, City of Anderson  
Tom Watson, City of Corning  
Rachel Ancheta, City of Dixon  
Jim Ramsey, City of Elk Grove  
Kristine Haile, City of Folsom (**Vice Chair**)  
Joanne Narloch, City of Galt  
Elisa Arteaga, City of Gridley  
Yvonne Kimball, City of Jackson

Ruthann Codina, City of Lincoln (Alternate)  
Loree McCay, City of Nevada City  
Liz Ehrenstrom, City of Oroville (**Chair**)  
Crystal Peters, Town of Paradise  
Dave Warren, City of Placerville  
Andy Schiltz, City of Rocklin (Alternate)  
Sheleen Loza, City of Yuba City

**OTHER MEMBERS PRESENT**

Julie Rucker, City of Elk Grove (Alternate)

Kathryn Bandy, City of Folsom

**COMMITTEE MEMBERS ABSENT**

Shari Harris, City of Auburn  
Toni Benson, City of Colusa  
Jon Hanken, City of Ione  
Jennifer Styczynski, City of Marysville  
Veronica Rodriguez, City of Lincoln

Sandy Ryan, City of Red Bluff  
Jose Jasso, City of Rio Vista  
Kimberly Sarkovich, City of Rocklin  
Wayne Peabody, City of Willows

**CONSULTANTS & GUESTS**

Marcus Beverly, Alliant Insurance Services  
Raychelle Maranan, Alliant Insurance Services

Dori Zumwalt, Sedgwick  
Dave Beal, Sedgwick

**A. CALL TO ORDER**

Chair Liz Ehrenstrom called the meeting to order at 9:04 a.m.

**B. INTRODUCTIONS**

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

**C. APPROVAL OF AGENDA AS POSTED**

**A motion was made to approve the Agenda as posted.**

**MOTION:** Dave Warren

**SECOND:** Jim Ramsey

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Cottrell, Watson, Ancheta, Ramsey, Haile, Narloch, Arteaga, Kimball, Codina, McCay, Ehrenstrom, Warren, Schiltz, Loza

**Nays:** None



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND  
RISK MANAGEMENT COMMITTEE MEETING MINUTES  
ROCKLIN POLICE DEPARTMENT EOC, ROCKLIN, CA  
OCTOBER 24, 2019**

---

**D. PUBLIC COMMENTS**

There were no public comments.

**E. CONSENT CALENDAR**

1. Minutes of the Risk Management Committee Meeting - April 25, 2019

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

**MOTION:** Andrew Schiltz

**SECOND:** Liz Cottrell

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Cottrell, Watson, Ancheta, Ramsey, Haile, Arteaga, Kimball, Codina, McCay, Ehrenstrom, Warren, Schiltz, Loza

**Nays:** None

*Julie Rucker arrived at 9:06 a.m.*

**F. GENERAL RISK MANAGEMENT ISSUES**

The Committee had an in-depth discussion on the ever-evolving issues with cybersecurity and the urgent need to be better prepared. Cybersecurity is one of the most important challenges faced by governmental agencies today and the visibility and public awareness remains limited. Committee members shared the risk mitigation strategies they have in place to combat cybersecurity such as IT sending random test phishing emails to employees and a phishing button added to Office 365 for immediate reporting. The socio technical challenges are just as important to mitigate cyber risks. Mr. Beverly indicated that CJPRMA, Excess Liability provider, is hosting a Cyber Risk Management Training workshop on November 6, 2019, presented by Maze & Associates. Printed training flyer was on-hand for members.

Mr. Beverly briefly reviewed the CAJPA Key Bill List to the Committee and encouraged members to read the list to keep informed on a broad spectrum of issues affecting members and for legislative awareness.

Mr. Beverly mentioned that Alliant received a pricing quote from Cordico for the six members who expressed interest in the Cordico Wellness mobile app for first responders. Cities of Dixon and Elk Grove are two members currently using Cordico. Alliant is working on a group pricing structure to include all members into one contract. It was noted that Elk Grove's long-time contracted psychologist is the same practitioner that Cordico uses for counseling services in coordination with the mobile app.

Mr. Jim Ramsey shared that the City of Elk Grove is using STOPit Solutions where citizens can report incidents anonymously and securely via a mobile app. It is a two-way communication and



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND  
RISK MANAGEMENT COMMITTEE MEETING MINUTES  
ROCKLIN POLICE DEPARTMENT EOC, ROCKLIN, CA  
OCTOBER 24, 2019**

---

facilitates community engagement due to its assurance of anonymity reporting. The cost is nominal, around \$200 annual fee for Elk Grove's 367 employees. There has been 55 activations within the past month. Mr. Ramsey encouraged members to look into this app as an added risk control tool.

*Crystal Peters arrived at 9:21 a.m.*

Mr. Beverly noted that two of NCCSIF members have been part of California landmark cases:

1. City of Jackson v. WCAB (Workers' Compensation Appeals Board) - apportionment to genetic factors is appropriate under the law.
2. City of Oroville v. Superior Court - stemming from a sewer backup case which sets the landscape of inverse condemnation law for public entities.

**G. COMMITTEE BUSINESS**

**G.1. Sedgwick Acquisition of York Risk Services Group, Inc.**

Mr. Dave Beal stated that Bickmore Risk Services (Bickmore) has gone through yet another name change. Bickmore was privately owned for thirty (30) years and about six (6) years ago the company was acquired by York Risk Services Group (York). It was just last year when Bickmore officially went through rebranding as York. As of September 2019, Sedgwick, an international company, acquired York. The Risk Control team will remain intact and there will be no significant changes to services from Sedgwick's acquisition. The only immediate change is the rebranding of emails and website, these changes will be made as early as next month.

**G.2. Sedgwick Risk Management Services, Assessments and Recommendations**

Mr. Beal updated the Committee on the services Sedgwick provided to the members during 2019/20 program year to date. The 2019/20 Focused Risk Assessment is underway and scheduling dates for the on-site visits with the members. The on-site visit takes about two hours to complete which includes progress made from the prior year's recommendation and setting priorities to complete deficiencies found during the assessment process. Mr. Beal reminded members to utilize their service days, encourage attendance to regional trainings and to utilize the resources available on Sedgwick Risk Control website.

**G.3. NCCSIF Safety and Risk Control Regional Trainings**

Mr. Beal indicated that the pool can schedule up to four regional workshops annually. The Committee discussed the various topics from the list that Sedgwick Risk Control provided. Discussion ensued on disadvantages of in-person trainings for some members. It was not lack of



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND  
RISK MANAGEMENT COMMITTEE MEETING MINUTES  
ROCKLIN POLICE DEPARTMENT EOC, ROCKLIN, CA  
OCTOBER 24, 2019**

---

interest that prevented most members to send employees to offsite trainings, but limited resources, taking into account that travel time translates to a half-day or full day away from work.

*Joanne Narloch arrived at 10:09 a.m.*

The general consensus of the Committee is to offer some trainings via webinar. The main focus is to identify common problems for all members and prevalent issues such as Cybersecurity and Gender Neutral restrooms. The Committee directed the Program Administrators and Risk Control Consultant to survey members of training needs. Also, identify which topics can be conducted by webinar or a series of webinars broken into 1-2 hour increments and those that must be done in person.

**G.4. Police Risk Management Committee Update**

Mr. Beverly reviewed the recent and planned activities of the Police Risk Management Committee (PRMC) meeting. Chair Ehrenstrom stated that hot topic trainings are offered at each PRMC meeting. Members are encouraged to send police representatives to attend the meetings and it does not have to be the Chief. The PRMC meeting is a good information sharing platform for law enforcement agencies.

**G.5. Trending Reports for Workers' Compensation and Liability Claims**

Ms. Dori Zumwalt of Sedgwick presented an overview of NCCSIF 2014-2019 claim trends and an analysis of the top loss exposures for both the Workers' Compensation (WC) and Liability Programs.

**H. INFORMATION ITEMS**

1. NCCSIF Travel Mileage Reimbursement Form

Provided as information only.

**I. ADJOURNMENT**

The meeting was adjourned at 10:35 a.m.

**Next Meeting Date:** April, 2020

Respectfully Submitted,

\_\_\_\_\_  
Gina Will, Secretary

\_\_\_\_\_  
Date