



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND  
BOARD OF DIRECTORS MEETING MINUTES  
ROCKLIN EVENT CENTER BALLROOM  
APRIL 20, 2023**

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**BOARD OF DIRECTORS PRESENT**

Liz Cottrell, City of Anderson (**Chair**)  
Kristina Miller, City of Corning  
Melissa Rojas, City of Elk Grove  
Stephanie VanSteyn, City of Galt  
Veronica Rodriguez, City of Lincoln  
Liz Ehrenstrom, City of Oroville  
Dave Warren, City of Placerville  
Amanda Tonks, City of Rocklin  
Lori Fahey, City of Willows

Ishrat Aziz-Khan, City of Colusa  
Rachel Ancheta, City of Dixon (**Vice-Chair**)  
Allison Garcia, City of Folsom  
Elisa Arteaga, City of Gridley  
Jennifer Styczynski, City of Marysville  
Crystal Peters, Town of Paradise  
Tom Westbrook, City of Red Bluff  
Natalie Springer, City of Yuba City

**BOARD OF DIRECTORS ABSENT**

Nathan Bagwill, City of Auburn  
Yvonne Kimball, City of Jackson  
Jennifer Schultz, City of Rio Vista

Chris Hancock, City of Ione  
Sean Grayson, City of Nevada City

**CONSULTANTS & GUESTS**

Marcus Beverly, Alliant Insurance Services  
Evan Washburn, Alliant Insurance Services  
Sedgwick, Devora Brainard  
City of Yuba City, Sheleen Loza  
City of Elk Grove, Jim Ramsey  
City of Dixon, Kim Stalie

Jenna Wirkner, Alliant Insurance Services  
James Marta and Company, James Marta  
City of Elk Grove, Jim Ramsey  
City of Jackson, Carleen Kirkpatrick  
Bickmore Actuarial, Mike Harrington  
Lt. Brian Schopf, City of Elk Grove

**A. CALL TO ORDER**

Chair Liz Cottrell called the meeting to order at 12:00 p.m.

**B. INTRODUCTIONS**

Roll call was made, and a majority of the members were present constituting a quorum.

**C. PUBLIC COMMENTS**

There were no public comments.



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---

**D. CONSENT CALENDAR**

1. Board Meeting Minutes – December 15, 2022
2. Check Register from December 2022 to March 2023
3. Investment Reports
  - a. Chandler Asset Management Short/Long Term - December 2022 to March 2023
  - b. Local Agency Investment Fund (LAIF) Report as of December 31, 2022
  - c. Treasurer’s Report as of December 31, 2022
4. Sedgwick Workers’ Compensation Quarterly Claims Report
5. PRISM EWC 23/23 Estimate V2
6. ACI Specialty Benefits Report

**A motion was made to approve to the consent calendar as posted.**

**MOTION:** Liz Ehrenstrom

**SECOND:** Dave Warren

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Cottrell, Aziz-Khan, Miller, Ancheta, Rojas, Garcia, VanSteyn, Arteaga, Rodriquez, Styczynski, Ehrenstrom, Peters, Warren, Westbrook, Tonks, Springer, Fahey

**Nays:** None.

**E. GENERAL RISK MANAGEMENT ISSUES**

Ms. Jenna Wirkner discussed members using IT Services. Members discussed using Strati, Apex and Alliant.

**Presidents Report** – Liz Cottrell announced she is retiring in August.

**CJPRMA Report-** Mr. Marcus Beverly and Ms. Liz Ehrenstrom discussed moving to a \$1M SIR for FY 23/24 in order to reduce a surcharge due to the group’s loss ratio.

**Program Administrators Report** – Mr. Beverly discussed FY22-23 Member Training Funds, CJPRMA Fireworks Requirement, Special Events Coverage and LWP Claims Services.

Members asked LWP questions regarding the transition. LWP will reach out to all members to schedule meetings after the Board Meeting.

**F.4. SUMMARY OF MARCH 23, 2023, EXECUTIVE COMMITTEE MEETING**

Mr. Beverly discussed a summary of the March 23, 2023, Executive Committee Meeting.

**F.5. PRISM ANNUAL REPORT**



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ROCKLIN EVENT CENTER BALLROOM  
APRIL 20, 2023**

---

The PRISM Annual Report is provided annually. The Annual Report illustrate the benefits achieved because of Northern CA Cities Self Insurance Fund (NCCSIF)'s participation in PRISM's programs.

Mr. Beverly discussed the FY 23/24 PRISM Annual Report.

*Kim Stalie and Sheleen Loza left the meeting at 12:30PM*

**G. FY 23/24 OFFICERS AND EXECUTIVE COMMITTEE ROTATION**

Mr. Beverly discussed the Executive Committee rotation for 23/24.

**H. FINANCIAL REPORTS**

**H.1. QUARTERLY FINANCIAL REPORT FOR PERIOD ENDING DECEMBER 31, 2022**

**H.2. BUDGET TO ACTUAL AS OF DECEMBER 31, 2022**

Mr. James Marta gave an overview on the quarterly financial report for period ending December 31, 2022. A review of the Net Position for the Liability Program noted our goal is to have 5 times the SIR, and if we move to a \$1,00,000 SIR we will be short of that goal initially.

Workers' Compensation -We are under budget on claims paid, resulting in an increase in that program's Net Position. Claims frequency is up but prior years are hard to compare because of COVID.

NCCSIF administrative expenses year-to-date are currently on track with the FY 22/23 Budget. Member Training and Risk Management is underutilized as of 12/31, with 85% of the budget remaining.

The annual State Workers' Compensation Assessment was \$11,833 more than the \$325,000 budgeted and almost \$90,000 more than the assessment last year. Last year's Assessment was \$235,274 due to the (temporary) decrease in claims during FY 20/21, with \$355,000 budgeted and a \$235,274 assessment.

Members are encouraged to use Risk Management Reserves. The Risk Management Reserves don't go away. Member can apply dividends to the Risk Management Reserve Funds.

**A motion was made to approve to accept and file.**

**MOTION:** Ishrat Aziz-Khan

**SECOND:** Liz Ehrenstrom

**MOTION CARRIED  
UNANIMOUSLY**



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND  
BOARD OF DIRECTORS MEETING MINUTES  
ROCKLIN EVENT CENTER BALLROOM  
APRIL 20, 2023**

---

**Ayes:** Cottrell, Aziz-Khan, Miller, Ancheta, Rojas, Garcia, VanSteyn, Arteaga, Rodriquez, Styczynski, Ehrenstrom, Peters, Warren, Westbrook, Tonks, Springer, Fahey

**Nays:** None.

**I. JPA BUSINESS**

**I.1. LWP WORKERS' COMPENSATION CLAIMS ADMINISTRATION SERVICES CONTRACT**

Mr. Beverly discussed the LWP Workers' Compensation Claims Administration Services Contract.

Members discussed looking forward to the transition and LWP.

**A motion was made to approve to the contract and include the accounting and claims handling terms in the next Agenda Packet.**

**MOTION:** Dave Warren                      **SECOND:** Liz Ehrenstrom                      **MOTION CARRIED UNANIMOUSLY**

**Ayes:** Cottrell, Aziz-Khan, Miller, Ancheta, Rojas, Garcia, VanSteyn, Arteaga, Rodriquez, Styczynski, Ehrenstrom, Peters, Warren, Westbrook, Tonks, Springer, Fahey

**Nays:** None.

**I.2.A. ACTUARIAL STUDY FOR WORKERS' COMPENSATION PROGRAM**

Mr. Harrington discussed the Actuarial Study for the Workers' Compensation Program

Total recommended funding, net of 4850 TD and 4850 SC and ULAE, for the Banking and Shared Risk Layers is \$11,164,000 at the current 80% Confidence Level (CL) - \$519,000 less than last year but excluding ULAE of \$844,000. Losses have developed favorably, and **overall, rates have decreased 9.7%, from \$4.427 to \$3.998, with a 13% decrease in the Banking Layer and a 3% decrease for the Shared Layer.**

The estimated total Outstanding Liability on June 30 is \$48,289,000 at the 90% Confidence Level (CL), compared to \$47,072,000 last year. ***This results in an estimated \$8,246,000 in net position above the 90% CL, compared to \$10,159,000 last year, with the decrease in assets primarily due to dividends paid.***

**I.2.B. ACTUARIAL STUDIES – MIKE HARRINGTON, BICKMORE ACTUARIAL**



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND  
BOARD OF DIRECTORS MEETING MINUTES  
ROCKLIN EVENT CENTER BALLROOM  
APRIL 20, 2023**

---

Mr. Mike Harrington discussed the Actuarial Report for Liability.

FY 23/24 Funding - The rate at the 80% Confidence Level (CL) for the *current \$750,000 SIR* is \$3.269 per \$100 of payroll, compared to \$3.243 last year. However, the group's SIR will increase to \$1,000,000 for FY 23/24, with total funding estimated at \$7,245,600 or \$3.490 per \$100 of member payroll, an increase of 7.6%. The increase to fund the additional \$250,000 SIR at the 80% CL is \$457,000. Funding for a \$1M SIR is estimated to save \$59,906 in excess coverage and reduce the surcharge imposed by CJPRMA by \$624,278, saving members a total of \$684,184 while taking on additional risk.

The estimated total Outstanding Liability on June 30, 2023, is \$17,022,000 at the 90% Confidence Level (CL), compared to \$14,272,000 last year. *This results in an estimated net position of \$2,748,000 above the 90% CL, compared to a net position of \$4,794,000 last year.*

**A motion was made to approve to accept and file the Workers' Compensation and Liability Actuarial Reports and \$1M SIR for Liability.**

**MOTION:** Liz Ehrenstrom

**SECOND:** Dave Warren

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Cottrell, Aziz-Khan, Miller, Ancheta, Rojas, Garcia, VanSteyn, Arteaga, Rodriquez, Styczynski, Ehrenstrom, Peters, Warren, Westbrook, Tonks, Springer, Fahey

**Nays:** None.

### **I.3. POLICE RISK MANAGEMENT COMMITTEE GRANT FUNDS**

Mr. Beverly discussed the Police Risk Management Grant Funds. The Police Risk Management Committee is requesting that the grants be approved for FY23/24.

**A motion was made to approve to Police Risk Management Committee Grant Funds.**

**MOTION:** Liz Ehrenstrom

**SECOND:** Ishrat Aziz-Khan

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Cottrell, Aziz-Khan, Miller, Ancheta, Rojas, Garcia, VanSteyn, Arteaga, Rodriquez, Styczynski, Ehrenstrom, Peters, Warren, Westbrook, Tonks, Springer, Fahey

**Nays:** None.

### **I.4. FY 23/24 NCCSIF ADMINISTRATION BUDGET**

Mr. Beverly discussed the FY 23/24 NCCSIF Administration Budget. Increase associated with the LWP contract and assessment. CJPRMA may go down, PRISM shouldn't change much.



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND  
BOARD OF DIRECTORS MEETING MINUTES  
ROCKLIN EVENT CENTER BALLROOM  
APRIL 20, 2023**

---

**A motion was made to approve to the FY 23/24 NCCSIF Administration Budget.**

**MOTION:** Kristina Miller                      **SECOND:** Rachel Ancheta                      **MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Cottrell, Aziz-Khan, Miller, Ancheta, Rojas, Garcia, VanSteyn, Arteaga, Rodriquez, Styczynski, Ehrenstrom, Peters, Warren, Westbrook, Tonks, Springer, Fahey

**Nays:** None.

**I.5. WORKERS' COMPENSATION PROGRAM**

**I.5.A. ANNUAL BANKING PLAN ADJUSTMENTS – James, Marta and Company**

James Marta discussed the Annual Banking Plan Adjustments.

**A motion was made to approve the annual banking plan adjustments.**

**MOTION:** Liz Ehrenstrom                      **SECOND:** Dave Warren                      **MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Cottrell, Aziz-Khan, Miller, Ancheta, Rojas, Garcia, VanSteyn, Arteaga, Rodriquez, Styczynski, Ehrenstrom, Peters, Warren, Westbrook, Tonks, Springer, Fahey

**Nays:** None.

**I.5.B. ANNUAL SHARED RISK PLAN ADJUSTMENTS – ALLIANT INSURANCE SERVICES**

Mr. Beverly discussed the Annual Shared Risk Plan Adjustments and recommended a distribution of 25% of the available funds.

**A motion was made to approve the annual shared risk plan adjustments.**

**MOTION:** Liz Ehrenstrom                      **SECOND:** Kristina Miller                      **MOTION CARRIED  
UNANIMOUSLY**

**Ayes:**

**Nays:** None.



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BOARD OF DIRECTORS MEETING MINUTES  
ROCKLIN EVENT CENTER BALLROOM  
APRIL 20, 2023**

---

**I.5.C. FY 23/24 DEPOSIT PREMIUM CALCULATIONS**

**A motion was made to approve the shared layers 23/24 Deposit Premium Calculations**

**MOTION:** Liz Ehrenstrom                      **SECOND:** Kristina Miller                      **MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Cottrell, Aziz-Khan, Miller, Ancheta, Rojas, Garcia, VanSteyn, Arteaga, Rodriquez, Styczynski, Ehrenstrom, Peters, Warren, Westbrook, Tonks, Springer, Fahey

**Nays:** None.

**I.6. LIABILITY PROGRAM**

**I.6.A. ANNUAL BANKING PLAN ADJUSTMENTS – JAMES MARTA AND COMPANY**

Mr. Marta gave an overview of the Annual Banking Plan Adjustments.

**A motion was made to approve the annual banking plan adjustments.**

**MOTION:** Liz Ehrenstrom                      **SECOND:** Ishrat Aziz-Khan                      **MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Cottrell, Aziz-Khan, Miller, Ancheta, Rojas, Garcia, VanSteyn, Arteaga, Rodriquez, Styczynski, Ehrenstrom, Peters, Warren, Westbrook, Tonks, Springer, Fahey

**Nays:** None.

**I.6.B. ANNUAL SHARED RISK PLAN ADJUSTMENTS – ALLIANT INSURNANCE SERVICES**

Mr. Beverly discussed the Annual Shared Risk Plan Adjustments. No assessment or dividend is recommended based on the current Net Position of the Layer.

**A motion was made approve no shared risk plan adjustments.**

**MOTION:** Liz Ehrenstrom                      **SECOND:** Rachel Ancheta                      **MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Cottrell, Aziz-Khan, Miller, Ancheta, Rojas, Garcia, VanSteyn, Arteaga, Rodriquez, Styczynski, Ehrenstrom, Peters, Warren, Westbrook, Tonks, Springer, Fahey

**Nays:** None.



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ROCKLIN EVENT CENTER BALLROOM  
APRIL 20, 2023**

---

**I.6.C. FY 23/24 DEPOSIT PREMIUM CALCULATIONS**

Mr. Beverly discussed the FY23/24 deposit premium calculations. The funding is based on a 40% variable cap on net increases in premium. Dixon, Jackson, and Oroville have an assessment they could apply to their funding cap.

**A motion was made to approve the FY 23/24 Deposit Premium Calculations.**

**MOTION:** Ishrat Aziz-Khan

**SECOND:** Liz Ehrenstrom

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Cottrell, Aziz-Khan, Miller, Ancheta, Rojas, Garcia, VanSteyn, Arteaga, Rodriquez, Styczynski, Ehrenstrom, Peters, Warren, Westbrook, Tonks, Springer, Fahey

**Nays:** None.

**I.7. PROPERTY PROGRAM**

**I.7.A. PROPERTY PROGRAM FUNDING AND APPRASIALS**

Mr. Beverly discussed property program funding and appraisals.

Information only.

**I.7.B. APIP COVID CLAIM ALLOCATION OPTIONS**

Mr. Beverly discussed APIP Covid Claim Allocation options.

**A motion was made to approve the partial payment allocation and future funds for Folsom, Galt, and Rocklin.**

**MOTION:** Liz Ehrenstrom

**SECOND:** Ishrat Aziz-  
Khan

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Cottrell, Aziz-Khan, Miller, Ancheta, Rojas, Garcia, VanSteyn, Arteaga, Rodriquez, Styczynski, Ehrenstrom, Peters, Warren, Westbrook, Tonks, Springer, Fahey

**Nays:** None.



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BOARD OF DIRECTORS MEETING MINUTES  
ROCKLIN EVENT CENTER BALLROOM  
APRIL 20, 2023**

---

**I.8. FY 23/24 RENEWAL UPDATES**

Mr. Beverly discussed that we would have renewal updates for Property and Cyber premiums in June.

Mr. Beverly discussed a possible 10-15% increase for Cyber, 10-15% for crime. Information only.

**I.9. 23/24 MEETING CALENDAR**

Mr. Beverly discussed the 23/24 Meeting Calendar.

**A motion was made to approve the proposed meeting calendar for 23/24.**

**MOTION:** Liz Ehrenstrom

**SECOND:** Dave Warren

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Cottrell, Aziz-Khan, Miller, Ancheta, Rojas, Garcia, VanSteyn, Arteaga, Rodriquez, Styczynski, Ehrenstrom, Peters, Warren, Westbrook, Tonks, Springer, Fahey

**Nays:** None.

**J. INFORMATION ITEMS**

1. Glossary of Terms
2. NCCSIF Organizational Chart
3. NCCSIF 2022-2023 Meeting Calendar
4. NCCSIF Resource Contact Guide
5. Sedgwick Who's Who in Claims – WC and Liability Contacts
6. Certificate Request Form
7. Travel Mileage Reimbursement Form

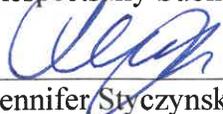
These items were provided as information only.

**K. ADJOURNMENT**

The meeting was adjourned at 3:30 p.m.

**Next Meeting Date:**

Respectfully Submitted,

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

7-7-23  
Date