



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN EVENT CENTER
DECEMBER 15, 2022**

BOARD OF DIRECTORS PRESENT

Liz Cottrell, City of Anderson (**Chair**)
Rachel Ancheta, City of Dixon (**Vice-Chair**)
Allison Garcia, City of Folsom
Veronica Rodriguez, City of Lincoln
Ross Gilb, Town of Paradise
Jen Lee, City of Rio Vista
Marti Brown, City of Willows

Ishrat Aziz-Khan, City of Colusa
Jim Ramsey, City of Elk Grove
Yvonne Kimball, City of Jackson
Liz Ehrenstrom, City of Oroville
Cleve Morris, City of Placerville
Andrew Schiltz, City of Rocklin
Spencer Morrison, City of Yuba City

BOARD OF DIRECTORS ABSENT

Nathan Bagwill, City of Auburn
Stephanie Van Steyn, City of Galt
Chris Hancock, City of Ione
Sean Grayson, City of Nevada City
Jennifer Schultz, City of Rio Vista

Kristina Miller, City of Corning
Elisa Arteaga, City of Gridley
Jennifer Styczynski, City of Marysville
Dave Warren, City of Placerville
Tom Westbrook, City of Red Bluff

CONSULTANTS & GUESTS

Marcus Beverly, Alliant Insurance Services
Conor Boughey, Alliant Insurance Services
Sedgwick, Tom Kline
Sedgwick, Summer Simpson
City of Elk Grove, Melissa Rojas
City of Elk Grove, Kara Reddig

Jenna Wirkner, Alliant Insurance Services
James Marta and Company, James Marta
Sedgwick, Ben Garza
Sedgwick, Dori Zumwalt
City of Willows, Lori Fahey

A. CALL TO ORDER

Chair Liz Cottrell called the meeting to order at 10:05 a.m.

B. ROLL CALL

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. 2022 Strategic Planning Follow up

D.1. Mission Statement and Strategic Plan

Mr. Beverly discussed the mission statement and progress in completing the latest strategic plan.

D.2 Financial Stability

Mr. Beverly discussed the Financial Stability of NCCSIF. We are at about \$3.5 million net position for 2022. Change in Net position has been positive. We do anticipate more pressure on rates. For WC we have stayed relatively healthy at the benchmark. We are still in stable range. Within all the benchmark for general liability. If we go to a \$1million SIR, we would be below the target.

D.3.Evolving Risks & Challenges to Self-Insuring

Mr. Beverly gave an overview on Evolving Risks and Challenges to Self-Insuring.

DISCUSSION POINTS:

1. How best to estimate new and evolving exposures?
2. For emerging risks like PTSD should we look to better solutions than Work Comp?
3. For evolving risks like cyber is insurance the most cost-effective solution

Post-Traumatic Stress Disorder – Growing exposure in the public sector. An insurance product outside of Workers’ Compensation to address PTSD costs. Pain point example: Minnesota – PTSD presumption enacted January 2019.

Members discussed PTSD presumptions.

D.3.a. Cyber Program

Mr. Beverly gave an overview on the Cyber Program. Cyber Program – Digital Well Being & Cyber Toolkit.

DISCUSSION POINTS:

1. How do we achieve balance where technology serves us rather than distracting or distressing us?
2. Are we taking the time and allowing/encouraging others at work and at home to unplug and connect with the “real” world?
3. How might calming techniques improve our well-being and productivity?
4. What’s missing in your cyber “toolkit”?



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5. How can NCC assist in managing your cyber risk?

What is Digital Well-Being? Creating Anxiety with social media – how do we combat?

Cyber Market is extremely challenging and increasing in cost per member. Members should review the Alliant Minimum Standards of Cyber Market Underwriters and utilize CISA.

D.3.b. Workers Compensation Program-Public Safety Mental Health

Mr. Beverly discussed public safety mental health.

DISCUSSION POINTS:

- What steps can we take to reduce PTSD and stress claims?
 - Wellness initiatives
 - Treatment options

Workers' Compensation Program – Public Safety Mental Health. Minnesota League of Cities – Public Safety Mental Health – An Action Guide for City Leaders. Steps for mental health.

Members discussed the Cordico app and resources available to public safety. Members are using concern EAP and like the idea of the pocket wellness guide.

D.3.c. Liability Program

Marinda Griese from CJPRMA gave an overview on the Liability Program Memorandum of Coverage (MOC) . Ms. Griese discussed how to read the MOC, how to read an insurance policy, structure of CJPRMA liability program, exclusions, and definitions in the MOC.

Members have a duty to report Civil Rights claims and claims involving:

- One or more fatalities
- Loss of a limb
- Loss of use of any sensory organ
- Third degree burns involving ten percent or more of the body
- Serious facial disfigurement
- Paralysis
- Closed head injuries

Ms. Griese reminded members to report drones to CJPRMA.

Break for lunch from 12:10 – 1:00p.m.

Rachel Ancheta left the meeting at 12:15p.m.



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D.3.d. Property Program Structure

Mr. Beverly discussed the property program structure.

In the face of increasing premiums, members have had to increase their property deductibles from \$5,000 to \$25,000 and more for high value vehicles. Members have responded by moving coverage for some vehicles to another program with deductibles as low as \$1,000.

Last year members considered but did not create a Banking Layer to enable members to increase the insurance deductible and potentially reduce the overall cost of risk. At this time there are no plans to create a Banking Layer, but the Program Administrators will continue to look for opportunities to reduce the overall cost of coverage, perhaps with a deductible buy down or parametric product.

D.4. Wrap Up – Meeting Member needs

Mr. Beverly discussed member priorities, financial stability and services provided.

E. Consent Calendar

1. Board of Directors Meeting Minutes – October 20, 2022
2. Check Register October 2022 - November 2022
3. Investment Reports
 - a) Chandler Asset Management Short/Long Term – October 2022 to November 2022
 - b) Local Agency Investment Fund (LAIF) Report as of September 30, 2022
 - c) Treasurer’s Report as of September 30, 2022
4. FY 23/24 EIA PRISM Excess Workers’ Compensation Premium Estimate v1
5. Alliant Commission Disclosure Letter and Fact Sheet Retail vs. Wholesale Commissions
6. Orientation - Liability Program Coverage Presentation
7. Public Entity Insurance Marketplace, Trends, Industry Issues and Outlook Presentation
8. Alliant Appraisal Letter of Engagement

Mr. Beverly discussed the APIP appraisals.

A motion was made to approve the consent calendar

MOTION: Spencer Morrison **SECOND:** Elizabeth Ehrenstrom **MOTION CARRIED UNANIMOUSLY**

Ayes: Cottrell, Aziz-Khan, Ancheta, Reddig, Garcia, Kimball, Rodriguez, Ehrenstrom, Gilb, Morris, Lee, Schiltz, Brown, Morrison

Nays: None



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F. GENERAL RISK MANAGEMENT ISSUES

Members had no discussion.

G. ADMINISTRATION REPORTS

1. President's Report

Liz Cottrell thanked Rachel Ancheta for sharing the last meeting.

2. CJPRMA Update

Liz Ehrenstrom discussed the last CJPRMA Meeting and goals moving forward.

3. Program Administrator's Report

Jenna Wirkner gave an overview on the Program Administrator's Report. We will be hosting a Verbal Judo training in Willows on March 2nd.

Summer Simpson gave a staffing update on the Sedgwick Liability team.

A motion was made to move the audit and RFP up on the agenda.

MOTION: Elizabeth Ehrenstrom **SECOND:** Spencer Morrison **MOTION CARRIED UNANIMOUSLY**
Ayes: Cottrell, Aziz-Khan, Ancheta, Reddig, Garcia, Kimball, Rodriguez, Ehrenstrom, Gilb, Morris, Lee, Schiltz, Brown, Morrison
Nays: None

H.5. Workers' Compensation Claims Administration Proposals

Mr. Beverly discussed the Workers' Compensation Claims Administration proposals.

Members discussed this being a good opportunity for members and better relationships with employees.

Judy from LWP thanked the Board for selecting them.

Members discussed the AD Hoc Committee Meeting.

A motion was made to approve LWPS proposal for Workers' Compensation TPA services and include a review in 6 months with the Ad Hoc Committee.



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H.3. Website ADA Compliance

Members discussed ADA compliance and aren't ready to vote on this item.

H.4. Workers' Compensation Claims Audit

Mr. Beverly gave an overview on the Workers' Compensation Claims Audit. We conducted two audits for Workers' Compensation. The NCCSIF Audit was conducted by Angela Mudge, LLC and the PRISM Audit was conducted by, Northbay Associates.

Dori Zumwalt discussed the Claims Audit and results. Sedgwick has a plan in place moving forward.

A motion was made to accept and file the audit and presented.

MOTION: Liz Ehrenstrom **SECOND:** Spencer Morrison

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Cottrell, Aziz-Khan, Ancheta, Reddig, Garcia, Kimball, Rodriguez, Ehrenstrom, Gilb, Morris, Lee, Schiltz, Brown, Morrison

Nays: None.

I.1. Policy and Procedure Additions

Mr. Beverly discussed the RM-18 and RM-19 Policy and Procedures.

1. RM-18: Wildfire Risk Management
2. RM-19: Cyber Liability Risk Management

Members discussed using the Policy and Procedures as best practices for Wildfire Risk Management and Cyber Liability Risk Management.

A motion was made to approve the Policy and Procedures.

MOTION: Marti Brown **SECOND:** Kara Reddig

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Cottrell, Aziz-Khan, Reddig, Garcia, Kimball, Rodriguez, Ehrenstrom, Gilb, Morris, Lee, Schiltz, Brown, Morrison

Nays: None.

J. INFORMATION ITEMS

1. PARMA Conference, February 7-10, 2023, Sacramento, CA
2. Training: Negotiation Strategies: January 10, 2023
3. Training: Insurance Requirements in Contracts (IRIC): Jan. 31, 2023



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4. Glossary of Terms
5. NCCSIF Organizational Chart
6. NCCSIF 2022-2023 Meeting Calendar
7. NCCSIF Resource Contact Guide
8. Sedgwick Who's Who in Claims - WC and Liability Contacts
9. Certificate Request form
10. NCCSIF 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

5-9-23
Date