



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND  
BOARD OF DIRECTORS MINUTES  
ROCKLIN EVENT CENTER  
JUNE 22, 2023**

**BOARD OF DIRECTORS PRESENT**

Liz Cottrell, City of Anderson  
Rachel Ancheta, City of Dixon  
Allison Garcia, City of Folsom  
Elisa Arteaga, City of Gridley  
Dalacie Blankenship, City of Jackson  
Liz Ehrenstrom, City of Oroville  
Dave Warren, City of Placerville  
Jen Lee, City of Rio Vista  
Lori Fahey, City of Willows

Ishrat Aziz-Khan, City of Colusa  
Melissa Rojas, City of Elk Grove  
Stephanie Van Steyn, City of Galt  
Chief John Alfred, City of Ione  
Veronica Rodriquez, City of Lincoln  
Crystal Peters, Town of Paradise  
Tom Westbrook, City of Red Bluff  
Andrew Schiltz, City of Rocklin

**BOARD OF DIRECTORS ABSENT**

Nathan Bagwill, City of Auburn  
Spencer Morrison, City of Yuba City

Jennifer Styczynski, City of Marysville

**CONSULTANTS & GUESTS**

Marcus Beverly, Alliant Insurance Services  
Jenna Wirkner, Alliant Insurance Services  
Evan Washburn, Alliant Insurance Services  
Christy White, City of Anderson  
Jennifer Schultz, City of Rio Vista  
Stacey Bean, LWP

Conor Boughey, Alliant Insurance Services  
James Marta, James Marta and Company  
Summer Simpson, Sedgwick  
Jim Ramsey, City of Elk Grove  
Amber Davis, LWP

**A. CALL TO ORDER**

Chair Liz Cottrell called the meeting to order at 10:00 a.m.

**B. INTRODUCTIONS**

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

**C. PUBLIC COMMENTS**

No public comments were made.



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**D. CONSENT CALENDAR**

1. Board of Directors Meeting Minutes - April 20, 2023
2. Check Register from April 1, 2023, to May 31, 2023
3. Investment Reports
  - a. Chandler Asset Management Short/Long Term – April 2023 to May 2023
  - b. Local Agency Investment Fund (LAIF) Report as of March 31, 2023
  - c. Treasurer’s Report as of March 31, 2023
4. FY 23/24 Lexipol Fire Subscription Services pricing
5. FY 23/24 Lexipol Law Enforcement Subscription Services pricing
6. Crowe LLP Financial Auditing Services Engagement Letter
7. LWP Contract with accounting terms and claims handling
8. Cole Pro Media Amended Contract
9. Precision Concrete Cutting Services Amended Contract
10. Lexipol Grant Finder Contract

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

**MOTION:** Liz Ehrenstrom                      **SECOND:** Dave Warren                      **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Cottrell, Aziz-Khan, Ancheta, Rojas, Garcia, Van Steyn, Arteaga, Alfred, Blankenship,  
Rodriguez, Ehrenstrom, Peters, Warren, Westbrook, Lee, Schiltz, Fahey  
**Nays:** None

**E. GENERAL RISK MANAGEMENT ISSUES**

Members discussed their use of financial accounting and reporting software based on request from City of Colusa. Some members are using Tyler and recommended an agency to help with the implementation. If members have other feedback or suggestions, please send share with the Program Administrators or the City of Colusa.

**F. ADMINISTRATION REPORTS**

**F.1. President’s Report**

Ms. Liz Cottrell will be retiring in August and thanked the Board and Service Providers.

**F.2. CJPRMA Update**

Mr. Marcus Beverly gave an update on CJPRMA. The budgeted reinsurance rate decreased but the NCC premium went up as a result of an increase in payroll over the last quarter.



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*Amber Davis and Stacey Bean joined the meeting at 10:06a.m.*

**F.3. Program Administrator's Report**

Mr. Beverly and Ms. Jenna Wirkner gave the Program Administrators Report. Members were reminded to use member training funds, the service provider surveys, CJPRMA fireworks requirements and that Workers' Compensation Claims Administration will transition to LWP on July 1, 2023.

- a. Service Provider Survey (WC in the fall)
- b. Member Training Fund
- c. Workplace Harassment Best Practices
- d. LWP update
- e. Fireworks reminder

Amber Davis and Stacey Bean from LWP reminded members to reach out to them if they have any follow-up questions, need to schedule a meeting, or would like a Workers' Compensation 101 training.

*Crystal Peters joined the meeting at 10:21a.m.*

*Stacey Bean and Amber Davis left the meeting at 10:25a.m.*

**F.4. Summary of the May 25, 2023, Executive Committee Meeting**

Mr. Beverly gave an overview of the May 25, 2023, Executive Committee Meeting.

Information only.

**G. FINANCIAL REPORTS**

**G.1. Quarterly Financial Report for Period Ending March 31, 2023**

Mr. James Marta with James Marta and Company gave an overview of the Quarterly Financial Report as of March 31, 2023. We would like to be closer to \$5M moving to a \$1M SIR (5x SIR).

The workers' compensation shared program is strengthening.

Of note is the increase of \$6,465,464 in the Net Position of the Workers' Compensation Program, with an increase of \$3,791,252 in the Banking Layer.

Mr. Marta reminded members to use Risk Management Reserves and Police Risk Management Grant Funds.



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**A motion was made to receive and file the financial report as of March 31, 2023**

**MOTION:** Ishrat Aziz Khan      **SECOND:** Liz Ehrenstrom      **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Cottrell, Aziz-Khan, Ancheta, Rojas, Garcia, Van Steyn, Arteaga, Alfred, Blankenship,  
Rodriquez, Ehrenstrom, Peters, Warren, Westbrook, Lee, Schiltz, Fahey  
**Nays:** None.

**G.2. Budget-to-Actual as of March 31, 2023**

Mr. Marta noted that everything is on track as of March 31. 2023.

Information only. No action taken.

**H. JPA BUSINESS**

**H.1.a. Liability MOC**

Mr. Beverly discussed the Liability MOC, we have no changes this year. Mr. Beverly discussed the MOC for transit for City of Auburn and City of Dixon.

**H.1.b. Workers' Compensation MOC**

Mr. Beverly discussed the Workers' Compensation MOC. We have no changes to the MOC this year but may receive update regarding the length of an occurrence, particularly as it relates to injuries resulting from a wildfire extending over a period of time. The MOC has an endorsement to provide WC Benefits to a peace officer outside of California under certain conditions if a member has passed a resolution to do so.

**A motion was made to approve the underlying NorCal Cities Liability & Workers Compensation Memorandum of Coverage.**

**MOTION:** Dave Warren      **SECOND:** Ishrat Aziz-Khan      **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Cottrell, Aziz-Khan, Ancheta, Rojas, Garcia, Van Steyn, Arteaga, Alfred, Blankenship,  
Rodriquez, Ehrenstrom, Peters, Warren, Westbrook, Lee, Schiltz, Fahey  
**Nays:** None



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**H.2. FY 23/24 Property Program Renewal**

**H.2.a. NCCSIF Property Renewal Proposal**

Mr. Beverly discussed the FY 23/24 Property Renewal Proposal. The increase in premium for FY 23/24 is 39.19%. Mr. Beverly would like to set-up zoom calls to go over the Auto Schedules with members during FY 23/24.

Changes to Replacement Cost for vehicles: **vehicles 10 years and older may still be covered for Replacement Cost Value (RCV) but the limit will be 120% of the scheduled value.**

Mr. Beverly discussed, unscheduled infrastructure, the deductible is \$500,000. If you aren't including streetlights and light posts on your schedule, you would be subject to a \$500,000 deductible.

City of Lincoln has a decrease in premium, due to moving the WWTP to the County and forming a new JPA. Town of Paradise has a \$2,500,000 wildfire deductible.

**A motion was made to approve the APIP proposal at the \$25,000 deductible and reject TRIA coverage.**

**MOTION:** Andy Schiltz

**SECOND:** Liz Ehrenstrom

**MOTION CARRIED  
UNANIMOUSLY**

**Ayes:** Cottrell, Aziz-Khan, Ancheta, Rojas, Garcia, Van Steyn, Arteaga, Alfred, Blankenship, Rodriguez, Ehrenstrom, Peters, Warren, Westbrook, Lee, Schiltz, Fahey

**Nays:** None

**H.2.b. APIP Pollution Renewal Proposal**

Mr. Beverly discussed the APIP pollution program. The policy is renewing with the same insurer, Ironshore Specialty. The coverage limits and deductibles remain the same except for a decrease in the sublimit for sewer backups and lead from \$2M to \$1M. The \$1M sublimit for wildfires is being replaced with a \$1M deductible.

Information only.

**H.2.c. APIP Cyber Coverage Renewals**

Members of the Property Program are also provided Cyber Coverage with a \$2M. Insured/Member aggregate limit of liability. Various sublimit apply to certain coverages including Cyber Extortion, Business Interruption from a Security Breach, and Hardware Replacement Costs. The APIP cyber premium is decreasing by 10%.



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Information only.

**H.2.d. APIP Claims Reporting Acknowledgements**

Mr. Beverly reminded members to complete the APIP Claims Reporting Acknowledgement form.

Information only.

**H.2.e. Alliant Deadly Weapon Response Program (ADWRP)**

Mr. Beverly discussed the 23/24 ADWRP renewal.

**A motion was made to approve the FY 23/24 Alliant Deadly Weapon Response Program renewal as presented.**

**MOTION:** Liz Ehrenstrom                      **SECOND:** Ishrat Aziz-Khan,                      **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Cottrell, Aziz-Khan, Ancheta, Rojas, Garcia, Van Steyn, Arteaga, Alfred, Blankenship,  
Rodriguez, Ehrenstrom, Peters, Warren, Westbrook, Lee, Schiltz, Fahey  
**Nays:** None

**H.2.f. Flood Coverage**

Mr. Beverly reminded members that coverage is available.

**H.2.g. Excess Cyber Coverage Renewal**

Mr. Beverly discussed the two options for the Excess Cyber Coverage Renewal.

**A motion was made to approve the FY 23/24 Excess Cyber Coverage Renewal \$4 aggregate.**

**MOTION:** Liz Ehrenstrom                      **SECOND:** Andy Schiltz.                      **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Cottrell, Aziz-Khan, Ancheta, Rojas, Garcia, Van Steyn, Arteaga, Alfred, Blankenship,  
Rodriguez, Ehrenstrom, Peters, Warren, Westbrook, Lee, Schiltz, Fahey  
**Nays:** None  
**Abstain:** None

**H.3. FY 23/24 Crime Coverage Renewal**

Mr. Beverly gave an overview of the 23/24 Crime Coverage Renewal.

**A motion was made to approve the FY 23/24 Crime Coverage Renewal at \$3M limit.**



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**MOTION:** Andy Schiltz                      **SECOND:** Liz Ehrenstrom                      **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Cottrell, Aziz-Khan, Ancheta, Rojas, Garcia, Van Steyn, Arteaga, Alfred, Blankenship,  
Rodriquez, Ehrenstrom, Peters, Warren, Westbrook, Lee, Schiltz, Fahey  
**Nays:** None

No discussion

**H.4. FY 23/24 Identity Fraud Expense Reimbursement Coverage Renewal**

Mr. Beverly reviewed the FY 23/24 Identity Fraud Expense Reimbursement. We did have a slight decrease in the premium this year due to the decrease in number of employees. This is for City employees, spouses, and children under 23 years old. No changes this year.

No discussion

**A motion was made to renew the FY 23/24 Identity Fraud Expense Reimbursement coverage as presented.**

**MOTION:** Ishrat Aziz-Khan                      **SECOND:** Liz Cottrell                      **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Cottrell, Aziz-Khan, Ancheta, Rojas, Garcia, Van Steyn, Arteaga, Alfred, Blankenship,  
Rodriquez, Ehrenstrom, Peters, Warren, Westbrook, Lee, Schiltz, Fahey  
**Nays:** None

**H.4. FY 23/24 Alliant Public Pool Liability Program (APPL) Coverage Renewal**

Mr. Beverly discussed the 23/24 APPL Coverage. APPL covers NCCSIF and Board Members. The renewal was flat with a slight decrease because of the Surplus Lines Taxes and Fees.

**A motion was made to approve the FY 23/24 APPL proposal as presented.**

**MOTION:** Liz Ehrenstrom                      **SECOND:** Dave Warren                      **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Cottrell, Aziz-Khan, Ancheta, Rojas, Garcia, Van Steyn, Arteaga, Alfred, Blankenship,  
Rodriquez, Ehrenstrom, Peters, Warren, Westbrook, Lee, Schiltz, Fahey  
**Nays:** None

**H.6. FY23/24 NCCSIF Administrative and Group Purchase Program Budget**

Mr. Beverly discussed the FY 23/24 administrative budget.



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

**MOTION:** Liz Ehrenstrom                      **SECOND:** Ishrat Aziz-Khan                      **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Cottrell, Aziz-Khan, Ancheta, Rojas, Garcia, Van Steyn, Arteaga, Alfred, Blankenship,  
Rodriguez, Ehrenstrom, Peters, Warren, Westbrook, Lee, Schiltz, Fahey  
**Nays:** None.

**H.7.a. Adoption of FY 23/24 Liability Program Budget**

Mr. Beverly discussed the Liability Program Budget.

**A motion was made to approve the liability program budget at the 80% confidence level and 40% variable cap.**

**MOTION:** Ishrat Aziz-Khan                      **SECOND:** Rachel Ancheta                      **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Cottrell, Aziz-Khan, Ancheta, Rojas, Garcia, Van Steyn, Arteaga, Alfred, Blankenship,  
Rodriguez, Ehrenstrom, Peters, Warren, Westbrook, Lee, Schiltz, Fahey  
**Nays:**

**H.7.b. Adoption of FY 23/24 Workers' Compensation Program Budget**

Mr. Beverly discussed the Worker's Compensation Program Budget.

**A motion was made to approve the 23-24 Workers' Compensation deposits as presented.**

**MOTION:** Dave Warren                      **SECOND:** Liz Cottrell                      **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Cottrell, Aziz-Khan, Ancheta, Rojas, Garcia, Van Steyn, Arteaga, Alfred, Blankenship,  
Rodriguez, Ehrenstrom, Peters, Warren, Westbrook, Lee, Schiltz, Fahey  
**Nays:** None

**H.8. FY 23/24 Meeting Calendar**

Mr. Beverly discussed the FY 23/24 Meeting Calendar.

**A motion was made to approve the 23/24 Meeting Calendar.**

**MOTION:** Andy Schiltz                      **SECOND:** Liz Ehrenstrom                      **MOTION CARRIED  
UNANIMOUSLY**  
**Ayes:** Cottrell, Aziz-Khan, Ancheta, Rojas, Garcia, Van Steyn, Arteaga, Alfred, Blankenship,  
Rodriguez, Ehrenstrom, Peters, Warren, Westbrook, Lee, Schiltz, Fahey  
**Nays:** None



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**H.9. FY 23/24 Service Calendar**

Mr. Beverly discussed the FY 23/24 Service Calendar.

**H.1.10. Strategic Plan Update**

Mr. Beverly discussed the Strategic Plan Update.

**H.11. Nomination of President, Vice President, and Claims Committee**

Mr. Beverly discussed the nomination of President, Vice President, and the Claims Committee.

**A motion was made to nominate Rachel Ancheta as the Chair, Spencer Morrison as the Vice Chair. Claims Committee Rachel Ancheta, Spencer Morrison, Stephanie, Alison Garcia, Elisa Arteaga, Andy Schiltz, Melissa Rojas.**

**MOTION:** Dave Warren                      **SECOND:** Elizabeth Ehrenstrom                      **MOTION CARRIED UNANIMOUSLY**  
**Ayes:** Cottrell, Aziz-Khan, Ancheta, Rojas, Garcia, Van Steyn, Arteaga, Alfred, Blankenship, Rodriquez, Ehrenstrom, Peters, Warren, Westbrook, Lee, Schiltz, Fahey  
**Nays:** None

**H.12. Policy and Procedure Revisions**

Mr. Beverly discussed the driving standards policy and procedures.

**a. RM-2: Driving Standards**

**A motion was made to approve RM-2: Driving Standards.**

**MOTION:** Liz Ehrenstrom                      **SECOND:** Ishrat Aziz-Khan                      **MOTION CARRIED UNANIMOUSLY**  
**Ayes:** Cottrell, Aziz-Khan, Ancheta, Rojas, Garcia, Van Steyn, Arteaga, Alfred, Blankenship, Rodriquez, Ehrenstrom, Peters, Warren, Westbrook, Lee, Schiltz, Fahey  
**Nays:** None

**b. RM-21: Park and Recreation Risk Management Best Practices**

Mr. Beverly discussed the Park and Recreation Risk Management Best Practices.

**A motion was made to approve RM-21 Park and Recreation Risk Management Best Practices.**



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**MOTION:** Ishrat Aziz Khan      **SECOND:** Liz Ehrenstrom      **MOTION CARRIED UNANIMOUSLY**  
**Ayes:** Cottrell, Aziz-Khan, Ancheta, Rojas, Garcia, Van Steyn, Arteaga, Alfred, Blankenship, Rodriquez, Ehrenstrom, Peters, Warren, Westbrook, Lee, Schiltz, Fahey  
**Nays:** None

c. Risk Management Policies & Procedures Table of Contents

Information only.

### **H.13. Cash For Safety Awards**

Members discussed Cash For Safety Awards and accepted the Risk Management Committee recommendation.

**A motion was made to approve the Cash for Safety Award Nominations. Dixon (Most Outstanding), Yuba City(Outstanding) Paradise(Good).**

**MOTION:** Liz Ehrenstrom      **SECOND:** Dave Warren      **MOTION CARRIED UNANIMOUSLY**  
**Ayes:** Cottrell, Aziz-Khan, Ancheta, Rojas, Garcia, Van Steyn, Arteaga, Alfred, Blankenship, Rodriquez, Ehrenstrom, Peters, Warren, Westbrook, Lee, Schiltz, Fahey  
**Nays:**

### **H.14. Resolution 23-01 Recognizing Liz Cottrell**

Mr. Beverly thanked Liz Cottrell for her commitment to NCCSIF.

**A motion was made to approve resolution 23-01 recognizing Liz Cottrell.**

**MOTION:** Liz Ehrenstrom      **SECOND:** Dave Warren      **MOTION CARRIED UNANIMOUSLY**  
**Ayes:** Cottrell, Aziz-Khan, Ancheta, Rojas, Garcia, Van Steyn, Arteaga, Alfred, Blankenship, Rodriquez, Ehrenstrom, Peters, Warren, Westbrook, Lee, Schiltz, Fahey  
**Nays:** None

## **I. INFORMATION ITEMS**

### **INFORMATION ITEMS**

1. Glossary of Terms
2. NorCal Cities Organizational Chart
3. NorCal Cities Resource Contact Guide
4. Sedgwick Who's Who in Claims Liability Contacts
5. LWP Workers' Compensation Contacts
6. 2023 CAJPA Conference September 13-16, 2022



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7. Ergonomic Evaluation Request Form
8. Travel Mileage Reimbursement Form

**K. ADJOURNMENT**

The meeting was adjourned at 1:23 p.m.

**Next Meeting Date:**

BOD Approval Date of Minutes:

Respectfully Submitted,

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

11-1-23  
Date